









Indiana University/IU Health | 2025 Dually Employed Faculty Benefit Highlights

 Indiana University hr.iu.edu/benefits	 IU Health team.myiuhealth.org/benefits
MEDICAL	
<ul style="list-style-type: none"> Four coverage levels: employee only, employee & spouse, employee & children, or family Premium based on plan, coverage level, and combined IU/IUHP salary. Certify non-use of tobacco for \$7.50 monthly medical premium reduction for employee or spouse (\$15 for both). Coverage includes access to: Marathon Health employee health centers, 24-hour Nurseline, LiveHealth Online telehealth, emotional well-being support, Anthem's Sydney Health app, and discounts on wellness and fitness products and services. Two plans available to choose from: <ul style="list-style-type: none"> ANTHEM PPO HIGH DEDUCTIBLE HEALTH PLAN & HEALTH SAVINGS ACCOUNT (ANTHEM PPO HDHP & HSA) <ul style="list-style-type: none"> In-network benefits: Nationwide and overseas provider network <ul style="list-style-type: none"> Employee-only: \$2,000 deductible/\$4,000 out-of-pocket max All other coverage levels: \$4,000 deductible/\$8,000 out-of-pocket max You pay 20% coinsurance for covered services after deductible is met Out-of-network benefits with separate deductibles/out-of-pocket max ANTHEM PPO \$500 DEDUCTIBLE <ul style="list-style-type: none"> In-network benefits: Nationwide and overseas provider network <ul style="list-style-type: none"> Deductible: \$500 per individual/\$1,500 family max Out-of-pocket max: \$2,400 per individual/\$7,200 family max (in-network Rx have separate OOP max) You pay 20% coinsurance for covered services after deductible is met (excluding Rx copays) Out-of-network benefits with separate deductibles/out-of-pocket max 	Do Not Enroll
PRESCRIPTIONS	
<ul style="list-style-type: none"> Included with medical coverage with no additional premium. Retail and Mail Order prescriptions managed through CVS Caremark. Specialty medications managed through Archimedes. Preventive prescriptions covered at 100% Caremark Cost Saver program - automatic access to GoodRx pricing, when available, on generic medications. ANTHEM PPO HDHP & HSA <ul style="list-style-type: none"> In-network: 20% coinsurance after deductible ANTHEM PPO \$500 DEDUCTIBLE <ul style="list-style-type: none"> In-network: <ul style="list-style-type: none"> 30-day retail supply – \$8/\$25/\$45 90-day retail or mail order supply, 30-day specialty supply – \$20/\$62/\$112 In-network prescription out-of-pocket max: \$6,800 per individual/\$11,200 family max 	N/A
VISION	
<ul style="list-style-type: none"> Included with medical coverage with no additional premium through Anthem Blue View Vision. Annual eye exam (\$10 copay) and eye wear (frames, lenses, contacts) with specific allowances. 	<ul style="list-style-type: none"> Separate plan through EyeMed Annual eye exam (\$10 copay) and eye wear (frames, lenses, contacts) with specific allowances. Option to elect on voluntary basis, but automatically receive vision coverage under IU medical plan.

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HEALTH SAVINGS ACCOUNT (HSA) <ul style="list-style-type: none"> Requires enrollment in Anthem PPO HDHP Tax-free savings account for qualified healthcare expenses Minimum annual contribution: \$300 Max. annual contribution: \$4,300 employee-only/\$8,550 all other coverage levels IU's total annual contribution: \$1,300 employee-only/\$2,600 all other coverage levels <ul style="list-style-type: none"> IU's contribution deposited on biannual basis (half in January, other half in July). 	N/A
DENTAL CIGNA DENTAL PPO <ul style="list-style-type: none"> Four coverage levels: employee only, employee & spouse, employee & children, or family Premium based on coverage level and combined IU/IUHP salary. Preventive cleanings/exams: Two per member per year covered at 100% Deductible = \$25 per member Annual benefit limit = \$1,200 per member (for each member who receives at least one preventive cleaning/exam per calendar year, their annual benefit limit will increase by \$100 in the subsequent year, up to a \$1,500 maximum) Child orthodontia = \$1,000 lifetime limit 	Do Not Enroll
FLEXIBLE SPENDING ACCOUNTS <ul style="list-style-type: none"> Enroll in one or both accounts: <ul style="list-style-type: none"> Healthcare FSA: contribute up to \$3,200 (special limitations apply if you're also enrolled in a Health Savings Account (HSA)) Dependent Care FSA: contribute up to \$5,000 per household Requires annual election \$640 carryover of unused Healthcare FSA funds to next year 	Do Not Enroll
BASIC LIFE INSURANCE <ul style="list-style-type: none"> Death benefit = \$50,000 AD&D benefit = \$50,000 Provides insurance for eligible dependents: \$3,000 for spouse/\$1,000 for children Additional Services: Emergency Travel Assistance, Life Services Toolkit (assistance with estate planning, funeral arrangements, etc.) 	<ul style="list-style-type: none"> Death benefit = 2X annual IUHP salary up to \$500K maximum
SUPPLEMENTAL LIFE INSURANCE <ul style="list-style-type: none"> Voluntary plan Can elect from 1–4X annual IU salary benefit amount 	<ul style="list-style-type: none"> Voluntary plan Can elect from \$5K–\$500K benefit amount
DEPENDENT SUPPLEMENTAL LIFE <ul style="list-style-type: none"> Voluntary plan Must be enrolled in Supplemental Employee Group Life Insurance Spouse Options: \$10,000, \$20,000, \$30,000, or \$45,000 Child(ren) Option: \$10,000 per child (birth through age 25) 	<ul style="list-style-type: none"> Voluntary plan Spouse/domestic partner options: \$25,000, \$50,000 Child(ren) Option: \$7,500, \$15,000

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ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE	
<ul style="list-style-type: none"> Voluntary plan available for employee & eligible dependents Benefit amounts employee or family: \$30K–\$500K Living and death benefit 	<ul style="list-style-type: none"> Voluntary plan available for employee & eligible dependents Benefit amounts employee/spouse: \$10K–\$500K Benefit amounts children: \$2K–\$50K Living and death benefit
CRITICAL ILLNESS INSURANCE	
<p>Voluntary plan available for employee & eligible dependents</p> <ul style="list-style-type: none"> Employee: \$10,000 – \$50,000 in increments of \$10,000 Spouse: \$5,000 – \$25,000 in increments of \$5,000 (no more than 50% of employee coverage amount) Children through age 25: Automatically covered at 50% of employee's coverage for no additional cost \$100 Health Maintenance Screening Incentive per person, per year Benefit paid as lump sum - no restrictions or requirements on how funds must be spent 	<p>N/A</p>
BASE RETIREMENT PLAN	
<p>IU RETIREMENT PLAN</p> <ul style="list-style-type: none"> 403(b) defined contribution plan Employer contribution as of July 1, 2025 = 9% of IU base annual salary Employee contribution = N/A 3 year cliff vesting Investment vendor: Fidelity 	<p>EMPOWER RETIREMENT www.empowermyretirement.com or 844-IUH-5840</p> <ul style="list-style-type: none"> 401(k) Employer contribution = 100% match of first 4% of employee contributions up to IRS compensation limit. Employee contribution = Auto-enrolled at 4% if no election is made, but you can change your deferral percentage at any time. Immediate vesting on your personal deferrals and matching contributions. Additional discretionary employer contribution based on IUHP salary (minus IUHP-funded red check) up to IRS compensation limit. 3-year cliff vesting on employer contributions.
SUPPLEMENTAL RETIREMENT PLANS	
<ul style="list-style-type: none"> Voluntary enrollment Make pre-tax or after-tax (Roth) contributions Investment Vendor: Fidelity Contribute up to the IRS limit in one or both plans: <p>IU TDA PLAN—403(B)</p> <ul style="list-style-type: none"> Defer up to annual IRS limit (\$23,500 for 2025; \$7,500 catch-up if age 50+). <i>Participation NOT recommended due to IRS aggregation rules with IUHP's 401(k).</i> <p>IU 457B PLAN—457(B)</p> <ul style="list-style-type: none"> Defer up to annual IRS limit (\$23,500 for 2025; \$7,500 catch-up if age 50+). 	<p>N/A</p>

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SHORT TERM DISABILITY	
N/A	<p>SALARY CONTINUATION</p> <ul style="list-style-type: none"> Employer paid; No waiting period. 2 continuous weeks at 100% of base rate not to exceed FTE; for births, adoptions and FMLA qualifying events related to the physician's own serious health conditions; eligible after 1 month in a benefits eligible position; limited to one-time use in rolling 12-month period. <p>PAID MEDICAL LEAVE (PML)</p> <ul style="list-style-type: none"> After 2 week waiting period; for instances in which you are unable to work due to approved claim related to the birth of a child or a non-work-related injury or illness. Coverage: <ul style="list-style-type: none"> 50% employer paid benefit up to \$2,000 weekly maximum benefits; 2 week waiting period. 16.67% physician paid PML buy-up option for total benefit of 66.67% and weekly maximum of \$4,000; 2-week waiting period.
LONG TERM DISABILITY	
<ul style="list-style-type: none"> Voluntary benefit Replaces up to 60% of IU salary up to \$10K per month max 90 or 180 day waiting period Optional Annuity Contribution Benefit - plan makes a contribution equal to 10% of your base salary to a retirement annuity fund after 24 months of disability 	<ul style="list-style-type: none"> Provided benefit Replaces up to 50% of base monthly pay up to \$8,333 per month max 180-day waiting period Voluntary buy-up (16.67% up to \$15,000 monthly maximum benefit) 180-day waiting period
TUITION BENEFIT	
<ul style="list-style-type: none"> Provides a subsidy towards tuition costs for Indiana University courses. and a tuition waiver for IU High School courses. Available to employee, spouse and dependent children. 	<ul style="list-style-type: none"> IUHP Voluntary Benefits – information available on the My IU Health Team Member Portal under My Life & Career, My Pay & Benefits, Tuition Reimbursement.
OTHER BENEFITS	
<ul style="list-style-type: none"> Phased Retirement Program for Faculty Care.com membership (child, elder, home, pet care) SupportLinc Employee Assistance Program (EAP) 24-Hour Nurseline Telehealth (medical and dental) Healthy IU (workplace wellness, work+life resources and programming) 	<ul style="list-style-type: none"> IU Health is partnering with Benefits Plus to offer enrollment in Accident, Critical Illness, Legal and Identity Theft coverage for 2025. Information available on the My IU Health Team Member Portal. Healthy Results (no/low cost programs to improve physical and emotional well-being). Learn more at team.myiuhealth.org > My Life & Career > My Well-being.
ENROLLMENT INFORMATION	
<ul style="list-style-type: none"> Benefits enrollment via <i>Employee Center</i> at One.IU Enrollment instructions: hr.iu.edu/enroll/index.html 	<ul style="list-style-type: none"> Benefits enrollment via <i>Oracle</i> from the main team member website. Enroll in retirement plan at www.empowermyretirement.com
CONTACT INFORMATION	
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