The following summary is designed to introduce you to the many benefits offered by Indiana State University. These benefits change from time to time. Indiana State University reserves the right to amend these benefits at any time.

**LIFE INSURANCE**
Participation is mandatory for all new benefit eligible employees. The coverage amount is 2.5 times appointment salary rounded up to the next whole thousand with a maximum coverage of $100,000 and includes the same amount of coverage for Accidental Death and Dismemberment (AD&D). At age 65, the coverage amount is reduced to 65% of the amount for which the employee would otherwise be eligible. The University currently pays the entire cost of coverage. An assessed tax known as imputed life may be added to the employee’s taxable liability for employer-paid premiums in excess of $50,000 of coverage. Coverage is effective the first day of the month following the date of employment; with employment on the first day of the month, coverage would begin on the date of employment.

**VOLUNTARY LIFE INSURANCE**
Additional amounts of group term life insurance may be purchased on the employee, spouse and dependent children. For new employees, the guarantee issue levels are $180,000 for employees and $50,000 for a spouse if enrolled within the first 31 days of employment. Dependent children can be covered up to $10,000 each. After 31 days, coverage is approved only with evidence of insurability. Beginning at age 70, the benefit amount begins to be reduced. Employees pay the full cost of voluntary life coverage.

**HEALTH COVERAGE – ISU Self-insured Plan (costs shared between the employee and ISU)**
The coverage includes medical, dental, and prescription drug plans. Enrollment is within the first 31 days of employment, with coverage effective on the first of the month following enrollment. Enrollment beyond the first 31 days is available during the annual open enrollment period in November for coverage the following January 1 or within 31 days following an approved qualifying event. The option of paying health premiums on a pre-tax basis (reduction) is available. The employee rates for 2016 are dependent on participant in our Wellness Program and the employee’s tobacco use. To earn the Wellness Discount, an employee and covered spouse must have completed an online Health Risk Assessment and Biometric Screening. New employees will automatically receive the Wellness Discount during their first calendar year of service. Any employee/covered spouse who are not Tobacco Free or is not participating in a Cessation Program will be charged a Tobacco Surcharge of $50 per month. Any employee whose household income is less than 200% of Federal Poverty Guidelines can apply for an additional discount.

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Standard Rate</th>
<th>Wellness Discount/ No Tobacco Surcharge</th>
<th>Wellness Discount/ Tobacco Surcharge</th>
<th>No Wellness Discount / Tobacco Surcharge</th>
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<tbody>
<tr>
<td>Employee</td>
<td>$213.00</td>
<td>$183.00</td>
<td>$233.00</td>
<td>$263.00</td>
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<td>$566.00</td>
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<tr>
<td>Employee/Dependents</td>
<td>$565.00</td>
<td>$515.00</td>
<td>$565.00</td>
<td>$615.00</td>
</tr>
</tbody>
</table>

**Medical - Administered by CIGNA** [www.mycigna.com](http://www.mycigna.com)
The plan uses the CIGNA Open Access Plus Network for preferred providers. The plan provides benefits based on your choice of providers. Pre-certification may be necessary for hospitalization.

**In-Network Benefits-(CIGNA Open Access Plus Network)**
Most network benefits are paid at 80% of covered charges with no deductible; these services include hospitalization, surgery, and anesthesia. Many wellness services are covered at 100%. Other network benefits are subject to a $500
calendar year deductible ($1,500 family aggregate deductible). Benefits that are subject to the deductible are paid at 80% of covered charges; these services include x-rays, therapies and labs. Covered members are subject to an out-of-pocket maximum per year. Once the out-of-pocket expense reaches $3,500 per individual per calendar year ($7,000 family aggregate) benefits will increase to 100% for the remainder of the calendar year. Out-of-pocket maximum does not include dental services covered under the dental plan, or prescriptions covered under the prescription drug card plan. Office visit co-pays are $25 for a Primary Care Visit and $40 for A Specialist Office Visit.

**Out-of-Network Benefits**— All services by providers not in the network are subject to the $500 calendar year deductible per person ($1,500 family aggregate deductible). After the deductible, benefits are paid at 50% of the usual and customary charge. Once out-of-pocket expenses reach $9,000 per individual per calendar year ($18,000 family aggregate) benefits will increase to 100% of excess-covered charges for the remainder of the calendar year. Out-of-pocket maximum does not pertain to dental services covered under the dental plan, or prescriptions covered under the prescription drug card plan.

**Prescription Drug Card Plan – Administered by Express Scripts** [www.expressscripts.com](http://www.expressscripts.com)
The State prescription drug program, IAPPP, is utilized for the prescription drug card. The card must be used to receive coverage. Prescriptions can be purchased at member pharmacies or through the mail order plan. A 90 day supply is allowed. The Plan utilizes the National Preferred Formulary. Generic prescriptions cost $10 plus 10% of balance; preferred (formulary) brand prescriptions are $20 plus 20% of balance. Non-preferred prescriptions purchased (non formulary) will cost $20 + 50% of cost over $20. The plan includes a $2,500 out of pocket maximum which pays charges at 100% after $2,500 of out of pocket expenses for prescription purchases are met each year.

**Dental – Administered by Delta Dental** [www.deltadentalin.com](http://www.deltadentalin.com)
A listing of Delta Preferred Option dentists should be utilized for maximum benefit payments. When using a preferred dentist, two regular cleanings and examinations and one set of bitewing x-rays each year are paid at 100% of the discounted fee with no deductible. The maximum payment per calendar year per covered individual for covered dental services is $1,200. Co-payments range from 10% to 50% depending upon procedure performed and choice of a dentist. When utilizing a non-preferred dentist, there is a $50 per person per calendar year deductible with usual and customary fees paid at a lower percentage. Orthodontia benefits are included with a separate $100 deductible and 50% quarterly payment with a lifetime maximum of $1,200 for covered individuals under age 19.

**FLEXIBLE SPENDING ACCOUNTS – Administered by CIGNA**
Employees may designate a calendar year amount to deduct from their paychecks before taxes to be used to pay for eligible medical and dependent care expenses. This money can be used to pay for items not covered by your health plan (for example, deductibles or co-pays) or dependent care expenses. New employees may enroll during the first 31 days of employment or during the annual open enrollment period in November each year for deductions for the following year.

**VISION COVERAGE – Underwritten by United Healthcare Vision** [www.myuhcspecialtybenefits.com](http://www.myuhcspecialtybenefits.com)
Employees are eligible to enroll in the voluntary vision coverage plan through United Healthcare Vision within the first 31 days of employment or during the annual open enrollment period in November. The plan utilizes a network of providers where benefits are paid better, but allows for use of non-network providers with a reimbursement schedule. The plan requires that employees who enroll must remain with the plan for a one-year lock-in period. Coverage includes one eye exam per 12 months, one set of lenses per 12 months, and one set of frames per 24 months. Single coverage is available for $10.58 per month and family coverage is available for $24.42 per month. The option of paying vision premiums on a pre-tax basis (reduction) that may lower taxable income and increase take home pay is available.

**LONG-TERM DISABILITY INSURANCE**
Employees are eligible for long-term disability benefits after 3 years of continuous, regular employment with the University. This policy provides 66.67% income protection and annuity contribution continuation after 180 days of continuous total disability. The 66.67% income guarantee is from all sources; i.e., Symetra, Social Security, Workers’ Compensation, PERF, TIAA-CREF, and all other sources of retirement income. The policy also contributes into a retirement annuity to age 66. The University pays premiums in full for long-term
disability benefits for all eligible employees. Participation is mandatory.

Immediate participation is available if the new employee was enrolled in a fully insured group disability insurance program (within 90 days prior to ISU employment), which would have provided income protection upon disability for at least five years and has at least 50% income protection. Verification on the type of coverage, insurance company name, effective and end dates within the first 90 days of employment is required. Temporary appointments are not eligible for participation in this plan.

**TIAA-CREF RETIREMENT**  [www.tiaa-cref.org](http://www.tiaa-cref.org)
The University pays 10 per cent of base salary into TIAA-CREF for retirement which is vested immediately. University contributions are not made on stipends or one-time-only payments. There is no required employee contribution. The employee has nearly 40 investments options from which to choose.

**TIAA-CREF AUTO-ENROLL**  [www.tiaa-cref.org](http://www.tiaa-cref.org)
To facilitate retirement savings, all new employees will have an automatic three (3) percent deducted from each payroll check before taxes and contributed to a TIAA-CREF Group Supplemental Retirement Annuity. The employee is responsible for choosing the investments and beneficiary(s) after the contract has been established.

**TAX DEFERRED ANNUITIES**  [www.tiaa-cref.org](http://www.tiaa-cref.org)
Voluntary contributions are taken before taxes from employee payroll checks and reduce tax liability under Section 403(b) of the Internal Revenue Code. Maximum annual contributions are based upon Federal guidelines. In addition to the pre-tax 403(b) option, employees can also contribute to a Roth 403(b) after tax annuity.

**SOCIAL SECURITY**
Social Security taxes are deducted from the paycheck and matched by the University.

**SICK LEAVE**
Full time exempt staff accrue sick leave at the rate of one day per month. Sick leave will be available for use after the initial three (3) months of employment. No payments are made for unused sick leave upon termination.

**VACATION**
Vacation is accrued for full-time fiscal faculty or library faculty at the rate of 20 days per year. The maximum vacation balance at any time is twice the annual accrual. No paid vacation may be taken during the initial introductory period (first three (3) months of employment). Employees paid from grant funds must utilize vacation prior to the expiration of the grant.

**FEE WAIVERS**
Fee waivers are offered on a limited basis to employees, who may enroll in up to 18 hours* of course work at Indiana State University each academic year at a reduced rate. Fee waivers for spouse allow 80% of qualified tuition waived for up to 15 semester hours per year. Dependent children of eligible employees of Indiana State University who are full-time undergraduate students will receive a waiver of 80% of qualified tuition per semester for a maximum of ten (10) semesters.

Employees electing to utilize a fee waiver to enroll in graduate courses at ISU may be taxed on the value of the fee waiver benefit if the fees waived exceed $5,250 per year. Spouses who enroll in graduate courses will have the entire value of the fee waiver benefit added to the employee’s taxable income for the year. For eligibility requirements and more information regarding the fee waiver benefit, contact the Staff Benefits Office. There are no reciprocal agreements with other colleges or universities.

*Faculty may be limited on the number of courses taken – check with your department.

**PAYROLL**
Payroll checks are issued on the first of every month. The current pay schedule can be found at [www.indstate.edu/payroll/link1/index.htm](http://www.indstate.edu/payroll/link1/index.htm).

**DIRECT DEPOSIT**
Direct deposit of payroll checks is mandatory and is available for any bank or financial institution in the United States. Forms to obtain direct deposit are available in the Payroll Office, 408 Rankin Hall, (812) 237-3533 or www.indstate.edu/payroll/link2/index.htm.

PARKING
Parking hangtag/annual garage fees may be paid in full or deducted by pay period on a pre-tax basis. Information on parking regulations and rates are available from Traffic and Parking Services, (812) 237-4339 or www.indstate.edu/parking.

UNIVERSITY ID CARD
All employees are required to have a University Identification Card that can be obtained from the office of Public Safety. This card also provides access to the Library and Recreational Sports facilities and workshops.

ISU HANDBOOK
The University Handbook contains more information on benefits and other issues. The Handbook can be found at http://www.indstate.edu/adminaff/policyindex.htm

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              FAX               812-237-8084

For more information go to www.indstate.edu/humres/staff-benefits

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