



INDIANA UNIVERSITY

IU RETIREE BENEFITS



MESSAGE FROM IU HUMAN RESOURCES

Indiana University wishes to express its deepest appreciation to all of our retirees for your unwavering commitment and the wealth of knowledge you have shared. Throughout the years, your skills, innovative ideas, and expert guidance have not only propelled us forward but have also been pivotal in shaping the university's legacy. It's your collective efforts and dedication that have elevated IU to its prestigious standing, both nationally and globally. We recognize and celebrate the significant impact you've made, contributing to our vibrant community and advancing our mission of excellence in education, research, and public service. Thank you for your invaluable contribution and for being an integral part of the IU community.

Who is this guide for?

As a current or future retiree, this guide was created to provide you with information on the benefits and privileges of IU Retiree Status. Details inside include your options for medical coverage, instructions on how and when to enroll in retiree benefits, answers to frequently asked questions, a retirement checklist, and more.

Do I qualify for IU Retiree Status?

IU Retiree Status is reached when you meet the age and service criteria listed in the table below. **Before retiring, be sure to contact AskHR at askhr@iu.edu or 812-856-1234 to confirm your years of service and eligibility.**

Age at Separation	Minimum Years of IU Service
55	30
56	28
57	26
58	24
59	22
60*	20
61*	18
62*	16
63	14
64	12
65 or over	10

**Employees covered by the legacy PERF retirement plan (non-exempt staff and part-time employees appointed prior to July 1, 2013) who separate at age 60, 61, or 62 reach Retiree Status with at least 15 years of IU service.*

Separation means when your IU employment ends or your employment status changes such that your IU Basic Life Insurance is discontinued.

Years of IU service means the years of full-time appointed service at IU. Sabbatical leaves and leaves for purposes of research of distinction are included in this calculation, however some periods of leave without pay may not be counted.

The **years of IU service requirement** is prorated for ages that fall between those listed in the table. For example, at age 55 and 9 months, an employee qualifies with 29 years and 6 months of service.



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OVERVIEW OF BENEFITS & PRIVILEGES



IU Retiree Benefits.

Medical Coverage

Indiana University provides comprehensive medical coverage options for retirees, catering to different needs and life stages. Whether you're already age 65 and need coverage to supplement Medicare, or you need to bridge the gap to Medicare and cover eligible dependents—there are options to keep yourself and your dependents covered. These include:

Retirees under age 65:

- IU Anthem Under 65 (U65) PPO HDHP
- COBRA coverage (continue current IU medical plan)

Retirees age 65 and over:

- IU Blue Retiree Plan

To be eligible for retiree medical coverage, you must be covered by an IU-sponsored medical plan when you retire. Coverage under an IU spouse's medical plan counts towards this requirement. If you waive retiree coverage at any point, you will not be eligible to re-enroll in the future. The majority of this booklet provides details to help you make informed, confident decisions about healthcare options in retirement.

IU Tuition Benefit

The IU Tuition Benefit reduces the cost for retirees, spouses, and dependents to take IU courses. This includes any coursework that earns credit hours and is billed through the IU Bursar. Covered tuition also includes audit hours for retirees and spouses.

The benefit for retirees is the same as for active employees—a subsidy of tuition costs up to a specified maximum based on the campus of enrollment and degree program. For your spouse, the benefit is a subsidy of tuition costs up to a specified maximum based on their campus of enrollment. For your tax-dependent children under age 24, the benefit is a subsidy of 50% of tuition costs at the Indiana-resident undergraduate rate, up to the completion of a bachelor's degree or 140 credit hours of IU Tuition Benefit awards, whichever comes first.

Graduate-level tuition subsidies for retirees above \$5,250 are treated as taxable income. All graduate-level tuition subsidies for your spouse are treated as taxable income.

To apply for the benefit, the student must first apply and be accepted at IU. Following acceptance, you must download and complete a paper IU Tuition Benefit application from the IU Human Resources website. The application must be submitted by the semester/term deadline, and can be submitted for individual semesters/terms or for an entire academic year. Applications are available at hr.iu.edu/benefits/tuition.html.

Life Insurance

IU retirees are automatically covered by a \$6,000 Retiree Life Insurance benefit, which is fully paid by the university. Coverage for the difference between the amount of Retiree Life Insurance and Basic Group Life Insurance held as an employee may be converted to an individual policy without providing proof of good health. **See page 16 for details.**

Retiree Privileges

When you retire from IU, you don't have to say goodbye to campus life. We encourage you to stay engaged with the university by attending campus events, enjoying fine arts facilities and performances, working out at the recreational centers, participating in Healthy IU wellness programs, and more. Here are some of the perks that you can enjoy as an IU retiree.

Campus Involvement

A great way to stay connected to the university after retirement is through membership in a retiree organization. These organizations give retirees the opportunity to connect with friends and former colleagues, remain involved with the university, and attend social functions and activities.

For retired IU faculty and staff, spouses, and partners:

IU Retiree Association

- Email: iura@iu.edu

For retired IU faculty and librarians:

The Emeriti House

- Phone: 812-855-3773
- Email: emeriti@iu.edu

For retired IUPUI faculty and staff:

IU Indianapolis Senior Academy

- Phone: 317-278-2444
- Email: sacademy@iu.edu

Technology Resources

Retirees retain access to various IU digital resources, like the one.iu.edu online task center for updating personal and tax information. For more about technology access as a retiree, visit the University Information Technology Services (UITS) website at kb.iu.edu/d/dddxd.

Library Services

Retired faculty and staff retain access to the resources provided by their local IU library. Retirees may use their IU credentials to log into library-owned computers, connect to electronic resources from off campus, and access many library services. Contact your local IU library for information on checking out materials.

Discounts

Retirees are eligible for AT&T discounts through IU. Visit kb.iu.edu/d/aqia to learn how to apply the discount to your service. CrimsonPerks may also be available to retirees with an IU Crimson Card. Visit crimsoncard.iu.edu to explore the deals available on each campus.

Healthy IU Programs

Faculty and staff with IU Retiree Status are eligible to participate in some of their health and wellness programs offered by Healthy IU. Visit healthy.iu.edu for additional details and a schedule of upcoming events.

Other Privileges

Access to cultural and sporting events, free transportation, exercise facilities, and parking discounts may also be available on some campuses. Contact your local IU office or facility for details.





IU Retiree Medical Coverage

One of the main worries for employees about to retire is having enough health insurance. IU provides two types of health insurance for retirees: one that bridges the gap to Medicare for those under 65 and their dependents, and another that supplements Medicare for those 65 and older.

Eligibility

If you're a former employee with IU Retiree Status and were covered by an IU medical plan at the time you retired (either through your own plan, as a dependent on your IU spouse's plan, or through COBRA), you're eligible to enroll in IU retiree medical coverage.

Dependent Eligibility

Likewise, your eligible spouse and children under age 26 can be covered on your IU retiree medical coverage as long as they were covered on your IU medical plan when you retired. Children over 26 may continue to be covered if they qualify for disabled child eligibility. More details are available at hr.iu.edu/benefits/needknow.html.

Enrollment Rules

You can only be enrolled on one IU health plan at a time, meaning you cannot elect coverage as a retiree and also be covered as a dependent by another IU employee or retiree. Additionally, if you and your spouse are both eligible for IU coverage, only one of you may cover your eligible dependents. Remember, once you waive coverage, you're no longer eligible for coverage and cannot re-enroll in the future.

When & How to Enroll

Once your department finalizes your termination in IU's system, IU Human Resources will mail the information and forms you need to sign up for retiree coverage to your home address. You may also request retiree health plan enrollment forms by contacting IU Human Resources at askhr@iu.edu or 812-856-1234. Regardless of when you receive your enrollment information, you only have **60 days from your retirement date to enroll in coverage**. If you are over age 65, you also need to enroll in Medicare.

Premium Costs

You're responsible for the full cost of retiree medical premiums for yourself and your dependents. Both plans' premiums are subject to change each year based on group utilization, but they do not vary due to your age or gender. Visit hr.iu.edu/benefits/retiree-HealthRates.html to review current retiree plan premiums.

Continuing Coverage for Your Surviving Spouse & Children

If you pass away while covered on an IU retiree medical plan, your surviving spouse and children can keep their coverage. If your eligible surviving spouse passes away, your remaining eligible children can keep their coverage. Survivors must notify IU of the death and request continued enrollment in the plan. They will also be responsible for the full cost of the plan premiums.

Retirees & Family Members Under Age 65

Anthem U65 PPO HDHP

If you separate from the university before age 65, the Anthem U65 PPO HDHP is available as a "bridge" to cover you until you're eligible for Medicare. Family members under age 65 are also eligible to enroll in this plan. Details about the current plan year's premiums, deductibles, out-of-pocket maximums, and more can be found in the retiree benefits section of the [IU Benefits website](#).

Medical, Vision, & Prescription Coverage

This plan offers the same comprehensive medical, vision, and prescription coverage, and broad provider network, as the plan available to active employees.

Coverage Highlights:

- Preventive services are covered at **100%**.
- There is an annual deductible, which is the amount you must pay out-of-pocket before the plan starts to cover its share of the cost.
- After you've met your deductible, a **20% coinsurance** applies to medical services such as inpatient hospital stays, office visits, durable medical equipment, lab testing, mental health, and transplants. This coinsurance also applies to prescriptions. You can fill up to a 90-day supply is available at any network retail pharmacy and through mail order. You can also fill up to a 30-day supply of specialty drugs through mail order.
- There are annual out-of-pocket maximums, which protect you from catastrophic costs. This is the most you have to pay for covered services in a plan year.

Network providers include Anthem Blue Access PPO providers in Indiana, BlueCard PPO providers nationally, and Blue Cross Blue Shield Global Core providers overseas. The CVS Caremark pharmacy network includes most retail chain pharmacies, such as CVS, Walmart, Target, and Kroger. Out-of-network services are covered but with higher out-of-pocket costs.

Transitioning to Age 65+ (IU Blue Retiree) Coverage

Approximately a month before your or your spouse

The Anthem U65 PPO HDHP includes coverage for medical, vision, and prescriptions.



Medical



Vision



Rx

turn age 65, the IU Benefits office will send you enrollment materials for the IU Blue Retiree Plan. You will also need to apply for Medicare. If you or your spouse are nearing age 65 and have not received an enrollment packet, contact IU Human Resources at askhr@iu.edu or 812-856-1234.

Dental Coverage

IU does not offer a retiree dental plan; however, continuation of your IU Dental Plan coverage is available for up to 18 months through COBRA. Dental coverage is also available for purchase from private insurance companies or can be paid out-of-pocket or with HSA funds.

COBRA Continuation Coverage

Medical Coverage

If you retire before age 65, you're offered two options for medical coverage: COBRA, which extends your existing employee coverage for up to 18 months or to age 65 (which ever comes first), or the U65 PPO HDHP. If you're age 65 or older at retirement, you're required to enroll in Medicare, and can also enroll in the IU Blue Retiree plan to supplement your Medicare coverage. It's important to review all of your options to make sure you enroll in the coverage that makes the most sense for your situation.

Dental Coverage

If you're enrolled in the IU Dental Plan at retirement, you can elect to continue your coverage through COBRA for up to 18 months regardless of your age.

You're responsible for the full cost of premiums. Current monthly rates are available at hr.iu.edu/benefits/cobra.html.

Medicare Coverage

A basic understanding of Medicare is crucial to understanding how IU-sponsored retiree medical coverage works at age 65 and older. Medicare is the federal government's health insurance program for people age 65 and older. The following is only a summary of Medicare coverage. Full details are available at [Medicare.gov](https://www.medicare.gov).

The Basics of Medicare

Part A – Hospital & Part B – Outpatient

Medicare Parts A & B are collectively referred to as "Original Medicare."

Medicare Part A helps cover the cost of inpatient hospital stays, skilled nursing facility care, home health care, and hospice services. Typically there is no premium for Part A, but the participant is responsible for deductibles, coinsurance, and expenses after certain limits are reached.

Medicare Part B helps cover doctor visits, outpatient services and testing, certain home health services, ambulance services, mental health care, and durable medical equipment like wheelchairs and walkers. Benefits are generally subject to a 20% coinsurance after the deductible has been met. Additionally, many preventive and screening services are covered at no cost when received from providers who accept Medicare assignment (see the list of preventive services at [medicare.gov/coverage/preventive-screening-services](https://www.medicare.gov/coverage/preventive-screening-services)). The monthly premium for Part B is typically less than \$200. To estimate your premium go to [medicare.gov/basics/costs/medicare-costs](https://www.medicare.gov/basics/costs/medicare-costs).

Part D – Prescription Drug Coverage

Medicare Part D is prescription drug coverage provided by private insurance companies. This coverage is optional, but if you decide not to get it when you're first eligible, and you don't have other creditable prescription drug coverage, you'll likely pay a late enrollment penalty if you join a plan later. Coverage varies from basic to comprehensive, and monthly premiums vary accordingly. These plans do not cover prescriptions outside the U.S., and IU does not sponsor this type of plan.

Medicare Supplement Plans (e.g. IU Blue Retiree Plan)

Medicare Supplement insurance is additional coverage you can purchase from private insurance companies. It pairs with Original Medicare, and helps you cover the out-of-pocket costs associated with Original Medicare. These plans are standardized by Medicare and typically named with a letter for easy comparison.

The IU Blue Retiree Plan, an employer group supplement, most closely resembles a Medigap Plan G. The most notable difference is that the IU Blue Retiree Plan covers the Part B deductible, while the Medigap plan does not.

The total cost for a Medicare Supplement plan includes the monthly premium you pay to the private insurance company plus the Medicare Part B premium you pay to Medicare. With this combination you'll have little if any out-of-pocket medical costs. Prescription coverage is through Medicare Part D (a separate premium).

Medicare Advantage Plans (Medicare Part C)

Medicare Advantage (or Part C) plans are an alternative to Original Medicare. Administered by private insurance companies, these bundled plans include Part A, Part B, and typically Part D. These plans are not standardized, so premiums and out-of-pocket expenses vary widely.

Unlike a Supplement Plan combined with Original Medicare, these plans have out-of-pocket expenses when you receive medical care. This typically results in lower premiums, but much higher out-of-pocket expenses. These plans often have rules about accessing services, such as requiring referrals to see a specialist or requiring members to use a specific group of providers, doctors, facilities, and suppliers that belong to the plan's network.

A Medicare Advantage plan cannot be paired with a Medicare Supplement plan or the IU Blue Retiree Plan, and IU does not sponsor this type of plan. You can learn more about these plans on the Medicare website at [medicare.gov/health-drug-plans/health-plans](https://www.medicare.gov/health-drug-plans/health-plans).

Retirees & Spouses Age 65+

IU Blue Retiree Plan

The IU Blue Retiree Plan is designed specifically for IU Retirees and spouses age 65 and older who are enrolled in "Original Medicare" (Parts A & B). It's not a standardized Medicare Supplement (Medigap) plan, though it acts in much the same way as a Medicare Plan G supplement. The most notable difference is that the IU Blue Retiree Plan covers the Part B deductible, while Plan G does not.

Make sure you review the Medicare Coverage section of this guide to learn how this plan coordinates with Medicare.

Medical Coverage

Once you're retired and enrolled in Medicare, Medicare becomes your primary insurer and pays your medical claims first. However, Medicare doesn't cover everything, so you might need extra insurance (like the IU Blue Retiree Plan) to cover what Medicare doesn't. The IU Blue Retiree Plan can help pay some of the remaining costs such as copays, coinsurance, and deductibles, and offers coverage for some services that are not covered by Medicare.

The IU Blue Retiree Plan also pays for some services that are not covered by Medicare. Examples include medical coverage outside the U.S. and skilled nursing in a facility after the Medicare benefit is exhausted. For medical care overseas, Medicare pays nothing and Anthem pays 100% of the charges. For skilled nursing facility visits, Medicare pays nothing after the first 100 days, where Anthem pays 80% of these charges (you pay 20%).

When a provider does not accept Medicare assignment, the IU Blue Retiree Plan pays excess charges above the Medicare-allowed amounts.

Vision Coverage

Enrollment in the IU Blue Retiree plan includes vision coverage through Anthem Blue View Vision, including an annual eye exam and savings on vision wear. Medicare does not generally cover routine eye exams, but Medicare Part B will cover an annual eye exam if you have diabetes or are at high risk for glaucoma.

The IU Blue Retiree Plan coordinates with Original Medicare, and includes coverage for medical and vision.



Medical



Vision

Prescription Drug Coverage

To have coverage for prescriptions, you must enroll in a Medicare Part D plan. These plans are offered by private insurance companies approved by Medicare, and have a range of premiums. Learn more at [Medicare.gov](https://www.medicare.gov).

Dental Coverage

IU does not offer a retiree dental plan, nor does Medicare. If you need dental coverage in retirement, you have the option to continue your IU Dental Plan coverage for the 18 months immediately following your retirement through COBRA. The IU Blue Retiree Plan does offer an annual allowance for dental services (see Plan Summary for current amount). Dental coverage is also available for purchase from private insurance companies or can be paid out-of-pocket or with HSA funds.



Comprehensive Coverage Options at Age 65 & Older

There are generally two ways IU retirees can achieve comprehensive medical coverage at age 65 and older.

1. Original Medicare + Supplemental Coverage

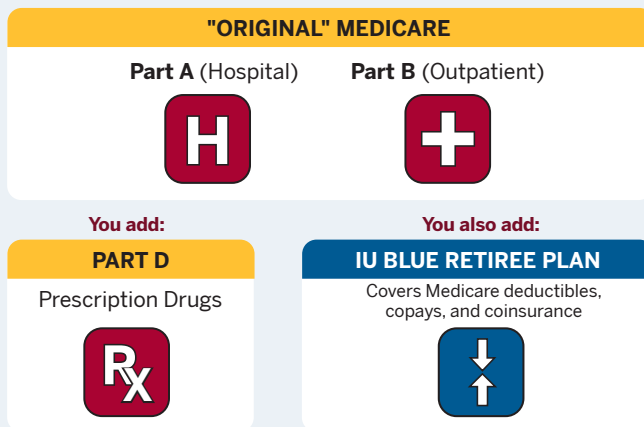
- Enroll in Original Medicare (Parts A & B).
- Add a Part D plan for prescription drug coverage.
- Choose a supplemental plan like the IU Blue Retiree Plan or a Medigap plan to cover additional costs not covered by Medicare.
- Generally has higher premium costs, but little to no out-of-pocket costs.

2. Medicare Advantage Plan (Part C)

- Bundles Original Medicare and usually Part D.
- Generally has lower premiums, but much higher out-of-pocket costs.

Medicare Advantage plans cannot be paired with a Medicare Supplement plan or the IU Blue Retiree Plan, and IU does not sponsor this type of plan. Because of this we will focus on the option that includes IU coverage.

When you enroll in the IU Blue Retiree Plan, your coverage is set up as follows:



The IU Blue Retiree Plan is not a standardized Medicare supplement (Medigap) plan, though it acts in much the same way as a Medicare Plan G supplement plan. The IU Blue Retiree Plan can be advantageous because it covers

your Medicare deductibles and copays/coinsurance, provides coverage overseas, and your premiums don't increase based on your age or gender.

When & How to Enroll in Medicare

Many people sign up for Medicare in the 7-month period surrounding their 65th birthday. This is known as an Initial Enrollment Period (IEP). If you enroll during your IEP, your Medicare coverage begins the month you turn age 65.

However, Medicare enrollment can be delayed past age 65 without penalty if you are covered by an employer-sponsored medical plan (such as the Anthem PPO HDHP or Anthem PPO \$500 Deductible Plan) as an employee or spouse. As long as you're enrolled in employer-sponsored medical insurance, Medicare will not cover any of your health expenses, so there's no benefit to enrolling early.

When you do eventually retire and you lose your employee coverage, you're entitled to an eight month Special Enrollment Period (SEP) to enroll in Medicare that starts when your IU coverage ends. If you enroll during your SEP, your Medicare coverage begins retroactively six months prior to the date you applied for Medicare, or your 65th birthday (whichever is closest). This could potentially have implications on your HSA, so be sure to read the next section carefully.

It's also important to note that if you apply for Social Security benefits, you're automatically enrolled in Medicare Part A and do not have the option to dis-enroll. This is another scenario where your Medicare coverage would be backdated to six months prior to the date you applied for Social Security, or your 65th birthday (whichever is closest). Again, this could have implications on your HSA, so be sure to read the next section carefully.

Before you decide to enroll in Medicare, you should first contact IU Human Resources to discuss your status under IU benefits and verify that enrollment in Medicare makes sense for you. When the time does come to enroll, simply visit [Medicare.gov](https://www.medicare.gov) or call your local Social Security office.

Medicare & Your Health Savings Account (HSA)

When you enroll in Medicare, **you're no longer eligible to make or receive tax-free contributions to an HSA.** This means that any contributions made by you or the university after you enroll in Medicare are considered ineligible and potentially subject to a 6% excise tax and income taxes.

To potentially avoid these taxes you can stop HSA contributions before your Medicare coverage begins. The date your coverage actually begins can differ depending on your age and when you enroll. Coverage always starts on the first day of the month, and is applied retroactively in some cases:

- If you retire before age 65 and enroll during your **Initial Enrollment Period** (7-month period around your 65th birthday), and your Medicare coverage will begin the month you turn age 65.
- If you enroll during your **Special Enrollment Period** (8-month period that begins when you lose your group health coverage), your Medicare coverage begins retroactively six months prior to the date you submitted your application for Medicare, or your 65th birthday (whichever is closest).
- If you're **automatically enrolled due to applying for Social Security benefits** at age 65 or older, your Medicare coverage begins retroactively six months prior to the date you submitted your application for Social Security, or your 65th birthday (whichever is closest).

These retroactive effective dates for Medicare can cause you to be ineligible for tax-free HSA contributions for several months of the current or prior year. This means you will need to calculate your prorated contribution maximum for the year. Any contributions made above the prorated maximum will be considered excess contributions, and must be withdrawn to avoid penalties.

If tax-free HSA contributions are made by you or the university after you enroll in Medicare, you can still avoid the 6% excise tax by removing the ineligible ("excess") contributions from your account in the same tax year they're made, and reporting them as taxable income on your annual tax return.

- **Step 1: Calculate your prorated annual contribution maximum:** HSA contribution limits are based on the tax year (Jan- Dec). If you're not eligible for all 12 months, IRS rules state that your annual contribution limit must be prorated to reflect only the months that you were eligible. Details on calculating your IRS prorated maximum can be found in [IRS Publication 969](#).
- **Step 2: Withdraw the excess contributions and pay income taxes on them:** Any contributions made above your prorated maximum are considered "excess", and must be withdrawn to avoid the 6% excise tax. To initiate the withdrawal, you must complete an *HSA Distribution Request Form*, found under Forms & Resources at benefit-info.com/iu. You have until the tax deadline (typically April 15) of the following year to request the withdrawal.

If you have already spent all of your HSA funds, and are not able to request an excess contribution withdrawal, you must pay a 6% excise tax on any excess contributions and earnings.

The reporting requirements for excess contributions are detailed in the [Instructions for IRS Form 8889](#). Questions about the processes described above can be directed to WEX at IUsupport@wexinc.com.

For additional information about the effect of Medicare on HSAs, visit hr.iu.edu/benefits/medical-plans/hsa-medicare.html.



MONTHLY PREMIUM EXAMPLES

Monthly Premium Examples

Your age when you retire, and the age or employment status of any enrolled family members, will be important factors when choosing a medical plan. When thinking about your options, be sure to keep these guidelines in mind:

- You and your spouse/dependents must be continuously enrolled in an IU medical plan to remain eligible for coverage. You cannot re-enroll after you waive coverage.
- If your spouse is an active IU employee when you retire, you can continue coverage as a dependent on their IU plan.
- You and your spouse/dependents can enroll in different IU retiree medical plans if one of you is under age 65 and the other is age 65 or older.
- You must be enrolled in Medicare Parts A & B to enroll in the IU Blue Retiree Plan. You also need to enroll in a Medicare Part D plan to have prescription drug coverage.

The following examples illustrate how age and employment can impact plan elections and premiums.



Carey—Age 65
(IU Retiree)



Jo—Age 63
(Non-IU Spouse)

When Carey turns 65, she retires with IU Retiree Status. Carey and her spouse Jo, a 63-year-old retired principal, both enroll in IU retiree medical coverage:

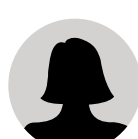
- **Carey** – IU Blue Retiree Plan (plus Medicare Parts A, B, & D)
- **Jo** – Anthem U65 PPO HDHP

When Jo turns 65, she can enroll in Medicare and the IU Blue Retiree Plan.

Plan	Carey	Jo
Medicare A	n/a	n/a
Medicare B	\$\$	n/a
Medicare D (Rx)	\$	n/a
Blue Retiree	\$\$	n/a
Anthem PPO HDHP	n/a	\$\$\$



Paul—Age 66
(IU Retiree)



Mimi—Age 62
(IU Spouse)

When Paul turns 66, he retires with IU Retiree Status. Mimi continues working and enrolls Paul on her IU employee medical plan as a dependent. This allows Paul to delay Medicare enrollment.

When Mimi retires from IU at age 65, she and Paul both enroll in Medicare Parts A, B, and D, and the IU Blue Retiree Plan.

Plan	Paul	Mimi
Medicare A	n/a	n/a
Medicare B	\$\$	\$\$
Medicare D (Rx)	\$	\$
Blue Retiree	\$\$	\$\$
Anthem PPO HDHP	n/a	n/a

What's the real cost of retiree health insurance?

When weighing your options, remember that **your monthly premium is only part of the cost for coverage**. Plans with lower premiums will generally have higher out-of-pocket costs, and plans with little or no out-of-pocket costs will generally have higher premiums.

For example, you will likely pay higher premiums for the IU Blue Retiree Plan (plus Medicare Parts A, B, & D) versus a Medicare Advantage (Part C) plan, but the IU plan offers many advantages:

- Medicare deductibles, copays, and coinsurance are paid by IU Blue Retiree Plan
- You can see any provider that accepts Medicare
- Coverage is available overseas
- No referrals or prior authorization required to see specialists

Online & Mobile Resources for Retirees

Use the resources listed below to constantly have your benefits at your fingertips.

All Retirees

Telehealth - LiveHealth Online

Participation in the Anthem Blue Retiree Plan or the Anthem PPO HDHP includes 24/7 access to LiveHealth Online, Anthem's telehealth service. LiveHealth Online gives you 24/7 access to board-certified doctors from your smartphone, tablet, or computer with a webcam. Visits typically last around 10 minutes and only cost around \$59 per visit. The doctor can assess your condition, provide treatment options and even send a prescription to the pharmacy of your choice, if needed.

Anthem LiveHealth Online also offers online psychology, psychiatry, dermatology, and allergy services as well as specialized pediatric medical practitioners. For more information or to sign up visit [LiveHealthOnline.com](https://www.livehealthonline.com) or download the mobile app.



Anthem's Mobile App - Sydney Health

Sydney Health is designed to deliver a simple, intuitive and more personal way to get information about your plan, your health, and lots more. Count on Sydney to help you manage claims, track your spending, find care, understand your benefits, and get important information for you and everyone on your plan. You can also research and compare costs for healthcare services.

Through Sydney's assistance you can ask about recent claims, quickly access your ID card, and understand important details about your benefits. Ready to get started? Add Sydney to your mobile device today.



Retirees Age 65 & Older

Medicare What's Covered App

Not sure if Medicare will cover your medical test or service? Medicare's free "What's Covered" app delivers accurate cost and coverage information right on your smartphone. Now you can quickly see whether Medicare covers your service in the doctor's office, the hospital, or anywhere else you use your phone.

Search or browse to learn what's covered and not covered; how and when to get covered benefits; and basic cost information. You can also get a list of covered preventive services. What's Covered is available for free on both the App Store and Google Play.



SilverSneakers GO

SilverSneakers GO is the fitness companion app that makes it easy for you to get fit, stay active, and develop healthy exercise habits. With this app you're getting:

- Workout programs tailored to your fitness levels
- Quickly find nearby SilverSneakers locations and classes
- Schedule activities like your favorite class, gym visits, and outdoor activities like walking
- Get notifications for your scheduled activities
- Learn new exercises with easy-to-follow videos
- Rate your workout experiences
- Log completed workouts & keep track of progress

Download the SilverSneakers GO app from the App Store or Google Play to get started.



Benefits & Programs that End in Retirement

Upon your retirement, participation in some IU-sponsored benefits and programs will end. The section below provides details on each benefit plan and your rights and privileges after retirement. Review the *Benefits After Separation* guide at hr.iu.edu/benefits/rights/groups-index.html for contacts and follow-up actions that are required to take advantage of any residual value that these benefit plans may provide.

Group Life Insurance

When you retire from the university, participation in IU's Basic and Supplemental Life Insurance plans will end as of your date of retirement. Dependent/spouse coverage ends at the same time. Upon retirement with IU Retiree Status, the university will automatically enroll you in a \$6,000 Retiree Life Insurance benefit. This policy covers only the retiree and is fully paid by the university.

Coverage for the difference between the amount of Basic Life Insurance and the amount of the retiree benefit may be converted or ported to an individual policy without providing proof of good health. Supplemental Life Insurance may also be converted or ported up to the amount of coverage you held at the time of retirement. Your covered dependents may also purchase an individual policy up to the amount of coverage that was held at the time of your retirement.

To convert or port a policy, you must submit an application and pay the initial premium to the plan underwriter, The Standard, within 31 days of your retirement. Instructions and applications are available on the IU Benefits site at hr.iu.edu/benefits/basic.html.

Are your beneficiaries up-to-date?

Many people don't realize that beneficiary designations override any instructions in a will. If your beneficiaries are outdated, your assets could end up in the wrong hands, leaving your unnamed beneficiary with little legal recourse, if any.

Visit hr.iu.edu/bcc/programs/beneficiaries.html for step-by-step instructions to review and update the beneficiaries on your IU accounts and policies, including your IU Retiree Life Insurance.

Supplemental AD&D Insurance

When you retire from the university, participation in IU's Supplemental AD&D plan will end as of your date of retirement. Dependent and/or spouse coverage ends at the same time.

You can convert your Supplemental AD&D coverage to an individual policy without providing proof of good health as long as you're under age 70. Your covered dependent(s) may also purchase an individual policy up to the amount of coverage that was held at the time of your retirement.

To convert a policy, you must submit an application and pay the initial premium to the plan underwriter, The Standard, within 31 days of your retirement. Conversion information and applications are available on the IU Benefits website at hr.iu.edu/benefits/pai.html.

Critical Illness Insurance

When you retire from the university, participation in IU's Critical Illness plan will end as of your date of retirement. Dependent and/or spouse coverage ends at the same time.

You can convert your Critical Illness coverage to an individual policy without providing proof of good health. Your covered dependent(s) may also purchase an individual policy up to the amount of coverage that was held at the time of your retirement.

To convert a policy, you must submit an application and pay the initial premium to the plan underwriter, The Standard, within 31 days of your retirement. Conversion information and applications are available on the IU Benefits website at hr.iu.edu/benefits/critical.html.

Long-Term Disability

When you retire from the university, participation in IU's Long Term Disability plan will end as of your date of retirement.

Health Savings Account (HSA)

Participation in the IU-sponsored HSA ends when your participation as an active employee in a high deductible health plan (HDHP) is discontinued. Once you retire, you're no longer eligible to make tax-free HSA contributions. However, as long as you're enrolled in an HSA-eligible HDHP

(including IU's under 65 retiree plan), you can make after-tax contributions to your account and deduct that amount from your gross taxable income on your annual tax return. Upon termination of IU eligibility, WEX will notify you of options for transferring your funds to an individual account, or other options allowed by IRS Code. You will also be responsible for any account maintenance fees. The money in your account is yours until you spend it. Review page 13 of this guide for important information about the effects of Medicare enrollment on HSA eligibility.

Flexible Spending Accounts

When you retire from the university, participation in the Healthcare and Dependent Care FSAs will end as of your date of retirement.

For the Healthcare FSA only, you can extend the amount of time you have to incur eligible expenses by electing COBRA continuation coverage through WEX on a month-by-month basis through December 31 of the year you retire. You will receive a COBRA notice, election form, and instructions from WEX.

Regardless of whether you choose to continue enrollment through COBRA, claims for expenses must be submitted by the deadline of the following plan year (February 28 for Healthcare FSA claims; April 15 for Dependent Care FSA claims). Any unclaimed funds after these dates will be forfeited, and per IRS rules, cannot be returned to you.

Employee & Family Support

Eligibility for the following family and well-being benefits will also end as of your date of retirement:

- 24-Hour Nurse Line
- Care.com Membership/Services
- Livongo
- Marathon Health Employee Health Centers
- SupportLinc Employee Assistance Program (EAP)
- Weight Watchers

Retirement Plans

University and employee contributions to IU-sponsored retirement plans end when you retire, but you have options for the funds in your accounts. During your

final years of employment, you should meet with your investment vendor(s) on a regular basis to clarify any questions you may have about your accounts or investments. Meetings with retirement planners from Fidelity and PERF are available at no cost to IU employees and retirees, so it's important that you meet with them often and have a plan in place before you retire.

Approximately 3–6 months prior to your retirement date you should contact your investment vendor(s) to review your account projections and request a retirement application.

- **PERF participants:** Contact INPRS at 844–464–6777. You can also complete your retirement application by logging in to your online account (processing can take up to 90 days).
- **All other IU-sponsored retirement plans:** Schedule an appointment with one of IU's dedicated Fidelity Workplace Financial Consultants at 800–642–7131. If you have funds remaining at TIAA, you can contact them at the number listed on your account statement.

It's important to note that federal law requires that you begin receiving at least a partial distribution from your retirement accounts on or before April 1 of the calendar year following the year you reach age 72 or terminate IU employment, whichever is later. This is known as a required minimum distribution or RMD. Failure to withdraw the required minimum distribution annually by the applicable deadline can result in substantial tax penalties.

Separation Pay for Staff

Approximately 2–3 months prior to your retirement date, contact askhr@iu.edu and ask for a separation payout estimate. You may also request help in setting up a rollover of some or all of these funds to a supplemental retirement account to defer the taxes on your final payout, if desired. To learn about the types and amounts of time off accruals that are eligible for separation pay, review the *Benefits After Separation Guide*, available at hr.iu.edu/benefits/rights/groups-index.html.



Frequently Asked Questions

Retiree Status

Q. Does my time as an hourly employee at IU count towards my years of service?

A. No. "Years of IU Service" means the years of full-time appointed service at Indiana University. Sabbatical leaves and leaves for purposes of research of distinction are included in the "Years of Service" calculation, however some periods of leave without pay may not be counted.

Q. Can I return to work after I retire?

A. Employees who separate with IU Retiree Status and are at least 62 years old can take in-service distributions without a break in service. For employee who separate without Retiree Status, the IRS rules of a bona fide separation must be followed. A bona fide separation consists of a 30-day break in employment, plus arrangements for post-retirement employment (verbal and/or written) cannot be made prior to your retirement. If the bona fide separation rules are not followed, you can work for IU; however, per IRS rules, you will not be eligible to withdraw from your retirement account.

IU Benefits

Q. When does my retiree medical insurance start?

A. Your effective date of coverage will be retroactive back to your retirement date, or, in the case of COBRA, back to the date when your coverage under COBRA ended.

Q. How long do I have to elect COBRA coverage?

A. COBRA coverage for medical and dental coverage or

your Healthcare FSA must be elected **within 60 days** of your retirement date.

Q. Does IU offer a retiree dental plan?

A. No. Retirees can utilize 18 months of COBRA to continue existing IU Dental Plan coverage. Additionally, retirees on the IU Blue Retiree Plan have an annual \$125 allowance for dental services. Dental coverage is also available for purchase from private insurance companies, or you can pay for post-retirement dental services with your HSA funds.

Q. Do I need to re-enroll in medical insurance each year?

A. No. Coverage under your IU-sponsored retiree medical plan will continue each year until you cancel your coverage. Each fall, retirees are sent plan and premium information for the following year. If coverage is not canceled, it will continue and contributions will be automatically adjusted.

Q. Can I cancel my medical coverage at any time?

A. Yes. To cancel enrollment contact askhr@iu.edu or 812-856-1234. Remember, once coverage is canceled you will not be able to re-enroll in the future.

Q. Who do I contact with questions about billing?

A. For questions about COBRA billing, contact IU Human Resources at askhr@iu.edu or 812-856-1234. For questions about the Anthem U565 PPO HDHP or Blue Retiree plans, contact Anthem at the number on the back of your ID card.

Q. How do I change my coverage if I experience a life event such as marriage, or the death of a dependent?

A. Certain mid-year changes in enrollment are allowed if they're due to an IRS-qualifying life event. You must notify IU Human Resources within 30 days of the event at askhr@iu.edu or 812-856-1234.

Q. Can I use my HSA to pay for my healthcare expenses as a retiree?

A. Yes. As long as you have a balance in your HSA you can continue to use the funds tax-free for IRS-qualified health expenses. When you turn age 65, the IRS allows you to use HSA funds for other expenses as well. Any funds that you use for non-qualified health expenses must be reported as taxable income, but you do not have to pay any penalties.



Annual Federal Notices

Employers like IU are required to provide notices about the rights and responsibilities participants have related to healthcare coverage. For the full text of these notices visit hr.iu.edu/benefits/federal_notices.htm.

ACA Health Insurance Marketplace

This notice provides basic information about the ACA Health Insurance Marketplace that took effect January 1, 2014, and health coverage offered by IU which meets the affordability and minimum value standards defined by ACA.

COBRA

Employees and their covered dependents have the opportunity for a temporary extension of medical and dental coverage at group rates in the event that coverage would otherwise end.

Healthcare Coverage for Children

Children of employees who have not yet reached age 26 are eligible to enroll in IU-sponsored healthcare coverage. This includes children whose coverage ended or who were previously ineligible for coverage due to marriage or tax dependent status.

Medicare Prescription Drug Coverage

The university's employee prescription benefit allows covered individuals to delay enrolling in Medicare prescription coverage without penalty as long as enrollment takes place within 63 days of IU coverage ending.

Newborns and Mother's Health Protection Act (NMHPA)

Benefits for hospital length of stay in connection with childbirth, for the mother or newborn child, may not be restricted beyond minimum guidelines as described in this act. IU meets this requirement.

No Surprises Act

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you're protected from surprise billing or balance billing.

Notice of Privacy Practices

IU maintains the privacy of Protected Health Information



(PHI) that is received or created by its healthcare plans. PHI is only used for the payment, treatment, or operations of its healthcare plans consistent with federal and state privacy laws.

Notice of Special Enrollment Rights

IU employees may change health care coverage during the year when there are specified changes in their status and there is immediate notification to the employer. Guidelines for these changes and notification parameters are detailed in this Federal Notice.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from IU, the State of Indiana may have a premium assistance program that can help pay for coverage.

The Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA establishes employee eligibility and job entitlements, employer obligations, benefits, and remedies under the Act.

Women's Health and Cancer Rights Act (WHCRA)

The mastectomy and reconstruction benefits provided under IU medical plans meet all the requirements of the WHCRA.

CUSTOMER SERVICE

Indiana University

For questions or one-on-one consultations contact:

IU Human Resources 812-856-1234 | askhr@iu.edu

To learn about residual value of employee benefits:

Benefits After Separation Guide hr.iu.edu/benefits/rights/groups-index.html

For information or assistance with your retirement plan accounts:

Fidelity 800-343-0860 | Netbenefits.com/Indiana

PERF 844-GO-INPRS | in.gov/inprs

Federal & State

Medicare 800-MEDICARE (633-4227) | Medicare.gov

Social Security Administration 800-772-1213 | ssa.gov

State Health Insurance Assistance Program (SHIP)

SHIPs provide local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers. To find a SHIP representative visit www.shiptacenter.org.

Health Insurance Marketplace 800-318-2596 | Healthcare.gov

This resource helps individuals and families shop for and enroll in health insurance. If you have family members under age 65 without health coverage, you can point them to this resource to find coverage.





HUMAN RESOURCES

Phone: **812-856-1234**

Email: **askhr@iu.edu**

This booklet highlights the main features of Indiana University retiree benefit plans. While this booklet is intended to be as accurate as possible, the explanations are subject to the detailed provisions of the plan documents or insurance certificates. If there is any difference between the information in this booklet and the official documents, those will govern. Medicare information is summary only and details can be found at **[Medicare.gov](https://www.Medicare.gov)**.

Published April 2024

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