



2010

# Benefits in Brief

**TWU**



# Table of Contents

## **2010 Benefits in Brief TWU**

Effective January 1, 2010

Introduction . . . . .	3
What's New for 2010 . . . . .	4
Who is Eligible for Benefits . . . . .	6
Making Changes to Your Benefits During the Year . . . . .	10
Medical Coverage . . . . .	12
Medical Plan Comparison Chart . . . . .	15
Medical Contributions . . . . .	16
Employee Assistance Program (EAP) . . . . .	17
Prescription Drug Coverage . . . . .	19
Aetna Columbia Dental Plan . . . . .	20
The GHI Preferred Dental Program . . . . .	22
Flexible Spending Accounts (FSAs) . . . . .	23
Healthcare Flexible Spending Account . . . . .	23
Dependent Care Flexible Spending Account . . . . .	24
Term Life Insurance . . . . .	27
Transit/Parking Reimbursement Program (T/PRP) . . . . .	29
Retirement Plans . . . . .	33
Paid Time Off . . . . .	37
2010 Schedule of University Holidays and Personal Days . . . . .	38
Post-65 Benefits – Active Employees . . . . .	39
Medicare Prescription Drug Coverage . . . . .	40
If You Leave . . . . .	43
Contact Information . . . . .	50



Benefits in Brief highlights your benefits for calendar year 2010. Full details regarding coverage, eligibility and limitations can be found in the official Plan documents. If there are any discrepancies between the information in this publication, verbal representations, and the Plan documents, the Plan documents will always govern. Columbia University reserves the right to change or terminate these plans at any time. This publication is in no way intended to imply a contract of employment.

This document is intended to be a Summary of Material Modifications (SMM) to the Medical and Life Insurance Plans and other benefit programs. It explains the changes being made to these plans effective January 1, 2010. It is important information, so keep it with your other benefits information.

This Benefits in Brief booklet provides information about the benefits programs that are available to you. Your benefits provide valuable protection for you and your family, so please take the time to learn about them.

Keep this Benefits in Brief booklet for reference throughout the year. You can also find valuable information at [www.hr.columbia.edu](http://www.hr.columbia.edu), including:

- **Information about Columbia University HR Benefits**, including the following topics:
  - Your current benefits enrollment, in the CU Benefits Enrollment System
  - Frequently Asked Questions
  - Links to health plan websites and network doctors
  - Tuition Exemption for Support Staff
  - Healthcare Coverage Through COBRA
  - Forms, including medical claim forms
- **Important policy information** at [www.hr.columbia.edu/policies](http://www.hr.columbia.edu/policies)
- **Collective Bargaining Agreements** at [www.hr.columbia.edu/union-contracts](http://www.hr.columbia.edu/union-contracts)
- Information about other services and University programs, in the Working at Columbia guide

# What's New for 2010

There are many changes for the upcoming calendar year. Benefits Open Enrollment is the time for you to re-evaluate your choices. Highlights of these changes are summarized below:

- **New Copays For CIGNA and UHC POS 100 Plans:** The copay for routine office visits is increasing from \$15 to \$20. The copay for Emergency Room visits is increasing from \$50 to \$100. Preventive care (annual physicals, children's check ups, etc.) is still covered at 100% with no copay.
- **Inpatient Hospital Copay for CIGNA and UHC POS 100:** The new copay is \$250 per hospital admission.
- **Out-of-Network deductibles, coinsurance and out-of-pocket maximums:** CIGNA POS and UHC POS 100 plans provide benefits outside of the network. For 2010, if you use doctors or other providers who do not participate in your selected network, your share of the cost will be higher. The new deductibles are \$500 for individual/\$1,500 family, then Columbia University pays 70% coinsurance (you pay 30%) up to the out-of-pocket maximum of \$3,000 individual/\$6,000 family. Once you reach the out-of-pocket maximum, Columbia University pays 100% up to "Reasonable and Customary" or "Maximum Allowable Charge" limits. If you seek services from a doctor or other provider who does not participate in your selected carrier network, please remember to ask how much the services are going to cost. Then, contact your medical carrier's member services to see how much of the fees will be considered for reimbursement.
- **Mental Health Parity and Addiction Equity Act of 2008:** This act requires mental health and substance abuse benefits to be covered similarly to other medical and surgical benefits. Copays and other benefit provisions have been adjusted to align with this legislation.
- **Clinical Management Programs in All Medical Plans:** Both CIGNA and UHC now use information technology to facilitate quality of care and patient safety. You may receive written correspondence and/or a phone call if you have a health condition or procedure that is monitored by one of these programs (e.g. organ transplants, diabetes, asthma, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease, etc.). These programs use nationally recognized clinical practice guidelines from leading organizations such as National Institutes of Health (NIH), American Heart Association (AHA), American Diabetes Association (ADA), etc., to establish their protocols and guidelines. The medical carriers also have additional programs to manage costs and services for complex, catastrophic conditions and may contact you to provide support should you or a covered dependent experience such an event.
- **New member ID cards: Make sure your doctors know!** You will receive a new ID card by January 10. Be sure to let your doctors know to use *the new member number on your card* when they submit claims on your behalf. If you need your new member number before you receive your ID card, you may go online and print a temporary one. If you don't receive your new ID card by January 10th, please call your medical insurance carrier. See page xx for all insurance carrier contact information.

- **Social Security Numbers are Mandatory:** Recent legislation requires the collection of Social Security Numbers for all covered members and their dependents under a medical plan. If you do not have a Social Security Number on file for any of your covered dependents, **you risk losing their medical coverage effective January 1, 2010**. Confirm the Social Security Numbers of your covered dependents through the online CU Benefits Enrollment System. If your dependent's Social Security Number is not correct, you may update it online.

### Important Reminders

- **Employee Assistance Plan (EAP):** Earlier this year, Columbia University introduced a nationwide program to assist colleagues and their household members with life issues. You can call the EAP anytime and speak directly with a counselor. You can also request help making travel arrangements through the EAP's convenience benefits. A variety of other services are available through the convenience program. Adult/Eldercare support is also provided through the EAP. For more information about the resources about this valuable program, please see page 17.
- **Transit/Parking Reimbursement Program (T/PRP) Contribution Limits:** In May 2009, these limits were increased to \$230 for the new Transit monthly maximum contribution and \$230 for the new Parking monthly maximum. There are no increases for 2010 as of this publication deadline.
- **To continue participating in the following benefits in 2010:**

#### **You must re-enroll!**

- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)
- Transit Reimbursement Program
- Parking Reimbursement Program

If you are enrolled in any of these benefits in 2009 and you do not re-enroll for 2010, your deductions will be \$0 on January 1, 2010, and you will not be covered in any of these programs.

# Who is Eligible for Benefits

The University's benefits allow you to create a program suited to your needs and those of your family. The benefits of eligible full-time and part-time members of TWU are effective the first day of the month following the completion of the applicable waiting period. Part-time employees must work 20 hours per week to be eligible for benefits.

## ***If you are newly hired: You must enroll for benefits within 31 days of your date of hire.***

If you do not make selections during this period, you eligible dependents will not receive Medical, Prescription and Dental. You will not receive Flexible Spending Accounts, Transit/Parking Reimbursement or Optional Term Life Insurance from Columbia University for the remainder of the calendar year. If you have questions, please contact the HR Benefits Service Center at (212) 851-7000.

After you enroll in medical and/or dental benefits, you will receive an ID card directly from the insurance carrier. It takes approximately four weeks for you to receive your ID card.

## **Benefits Enrollment Deadline**

**For benefits that are not automatic, you must enroll within 31 days of your hire date.** If you do not enroll by the deadline, you will not be able to enroll in your benefits until the next Benefits Open Enrollment period in fall 2010 (to take effect January 1, 2011), unless you have a qualified life status change.

## **Waiting Periods For Benefits Coverage**

	Full Time	Part Time
Medical Coverage*	3 months	3 months
Cash credit for waiving medical coverage	3 months	Not eligible
Dental Coverage*	4 months	Not eligible
Basic Term Life Insurance	6 months	6 months
Flexible Spending Account (FSA)	Hire date	3 months
Transit/Parking Reimbursement Program	Hire date	Hire date
Columbia University Retirement Plan	Hire date	Hire date
Voluntary Retirement Savings Plan (VRSP)	Hire date	Hire date

\* Upon reaching eligibility, you are automatically enrolled for **individual CIGNA POS** and GHI Dental coverage. To add dependents, you must enroll online by accessing the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits) within 31 days of your eligibility date.

## Choose Your Coverage Carefully

The elections you make within 31 days of your hire date will be in effect for the rest of the calendar year. You will have an opportunity to change your benefit coverage selection during annual Benefits Open Enrollment, held each fall. Changes you make during annual Benefits Open Enrollment take effect the following January.

## Who You Can Cover

You decide who you will cover under your medical and dental plans. You can cover:

- Yourself only
- Yourself and your spouse or yourself and your same-sex domestic partner
- Yourself and a child or children
- Family

## If You and Your Spouse/Same-Sex Domestic Partner Work for the University

If you and your spouse work for the University and are eligible for medical coverage, you may choose your coverage in either of the following ways:

- One spouse makes the medical choice for the entire family, including eligible dependent children, if any. In this case, the other spouse must select “No Coverage.”
- Each spouse can make his or her own medical choice. In this case, all eligible dependent children must be covered by one spouse or the other.

## Eligible Dependents

Your dependents can be covered under your benefits provided they meet the following requirements:

- Legal spouse
- Same-sex domestic partner or civil union partner, provided your partner is:
  - At least 18 years old
  - Not related to you by blood
  - Not legally married to another person
  - In the case of a civil union partnership, is entered into a certified civil union under applicable state law

that recognizes a relationship between people of the same gender or treats a relationship between people of the same gender as a marriage

**And** meets two or more of the following requirements:

- Shares the same principal residence with you full-time and for the past 12 continuous months
- Shares financial responsibilities with you, such as co-ownership of property, joint financial accounts, etc.
- Has power of attorney for medical purposes
- Unmarried legally dependent children, including adopted children, foster children and stepchildren of your spouse or same-sex domestic partner provided you that you declare the child(ren) as dependents on your income tax returns. Dependent children are covered:
  - Until the end of the calendar year in which they turn 19
  - Over the age of 19 as long as they remain full-time students – coverage ends at the end of the month in which they cease to be a full-time student (e.g., graduate) or the end of the calendar year in which they turn age 26, whichever is earlier
  - At any age if they have a physical or mental disability, provided that when they were diagnosed, they were covered dependents and it was prior to the end of the calendar year in which they turned 19
  - If a court has appointed you legal guardian (for any child from birth to age 19, or to age 26 if a full-time student)

### **Verify Student Status to Avoid Loss of Coverage**

A full-time student is defined as a student who is taking 12 or more credit hours at an accredited educational institution, or as defined as full-time by the institution.

You must provide proof of your child's student status. Each year, CIGNA or UHC will request verification, which may include:

- A signed letter from the Registrar or Dean of Students
- A copy of your dependent child's current semester official class schedule
- A copy of the current term tuition bill showing full payment
  - School name (accredited educational institution)
  - Student name
  - Term
  - Credit Hours: 12 or more (9 or more for graduate students) or indication of full-time status

In addition, you may be asked to provide the following information:

- Medical plan member ID (located on your ID card)
- Medical plan policy/account number (located on your ID card)

***If you do not provide all the requested information, your child's coverage will automatically terminate.***

If your child requires a medically necessary leave of absence from school due to a disability, your child may continue to be covered provided all other eligibility requirements are met as noted above. Contact your selected medical insurance carrier for additional information if your child requires a leave of absence.

## **Proof of Dependent Eligibility**

Columbia University has a responsibility to ensure that only eligible expenses are paid from the Plan. This requirement is consistent with Internal Revenue Service regulations that govern the operation of a qualified benefits plan.

You must be prepared to provide satisfactory proof that your covered dependents meet the eligibility requirements. Audits are conducted periodically each year to ensure that all dependents continue to meet the eligibility requirements of the benefit plans. If you are selected for this audit, you will receive a letter detailing the audit process and you will be asked to provide proof of eligibility for coverage. Examples of proof include, but are not limited to, birth certificates for each covered child, a marriage license or two pieces of documentation that show shared financial responsibilities for same-sex domestic partners. If you are not able to provide proof that your dependent is eligible for coverage, your dependent's coverage will be terminated.

## **Report Changes in Dependent Eligibility**

When a dependent is no longer eligible, it is your responsibility to report this change to the Columbia University HR Benefits Service Center **within 31 days of the change**. Examples of changes include, but are not limited to, divorce, child no longer a student, child reaches maximum age, etc.

There are two ways you can report a change in dependent eligibility:

1. Log in with your UNI and password to the CU Benefits Enrollment System through **[www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits)** and **update any changes in the status of your dependents online.**
2. Or, call the Columbia University HR Benefits Service Center at (212) 851-7000.

# Making Changes to Your Benefits

## Making Changes to Your Benefits During the Year

Columbia University benefits are tax-favored plans governed by the Internal Revenue Service (IRS), Section 125. The regulations limit when you can add coverage for a dependent or make changes to your healthcare benefits and Flexible Spending Account elections during the year.

After your initial enrollment, or after annual Benefits Open Enrollment, you will only be able to change your benefits for the remainder of the calendar year if you experience a qualified life status change. **If you have a qualified life status change, you must log in to the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits) to make any changes to your benefits within 31 days of the event.**

Examples of a qualified life status change include:

- Marriage, divorce, or the beginning or end of a same-sex domestic partnership
- Birth, adoption, placement for adoption
- Death of a dependent
- A dependent losing eligibility for coverage (child reaches maximum age, spouse/partner loses non-University coverage)
- Change in home address that makes you ineligible for your current plan option
- Spouse or eligible dependent called to military duty in the United States armed forces.
- Job promotions and/or transfers that change the benefit offerings within job grade and/or bargained benefits.

**If you experience a qualified life status change, you must log in to the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits) and make your changes within 31 days of the event.** If you need assistance, please contact the HR Benefits Service Center at 212-851-7000 and a representative will help you with your changes. Please remember that since these benefits must comply with IRS regulations, you may be subject to audit. Therefore, you must be able to provide proper documentation for your change (for example, marriage certificate or birth certificate). Your benefits changes must be consistent with the nature of your qualified life status change.

### **Transit/Parking Reimbursement Plans:**

You can make changes to your account anytime during the year. You can change your deposit amount if:

- You change your work location or residence
- You change the way you commute
- There is a fare increase for bus, subway, rail service
- There is an increase in the amount you pay for parking

# Medical Coverage

Colleagues at Columbia University join us from around the world and the U.S. healthcare system can be quite daunting to comprehend. This section provides more information about your medical options. You may also refer to the Medical Comparison Chart on page 15, to view your options.

The Plan covers only *medically necessary* services and supplies that are provided for the purpose of preventing, diagnosing or treating an acute sickness, injury, mental illness, substance abuse or symptoms subject to the terms and conditions of the selected medical plan. In addition, certain preventive care services are covered within limitations.

For a service or supply to be considered medically necessary, it must be:

- Ordered by a licensed physician
- Supported by national medical standards of practice and is consistent with conclusions of prevailing medical research (based on well-conducted, randomized, controlled trials or well-conducted cohort studies)
- Consistent with the diagnosis of the condition
- Required for reasons other than for the convenience or peace of mind of the patient or his/her physician
- Consistent in type, frequency and duration of treatment with scientifically based guidelines of national medical, research or health care coverage organizations or governmental agencies that are accepted by the selected Claims Administrator
- Other than experimental or educational in nature

The fact that a physician has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular injury, illness or pregnancy does not mean that it is a medically necessary service or supply as defined above. The definition of “medically necessary” used in this Benefits in Brief booklet relates only to benefit coverage and may differ from the way you or your doctor define medical necessity.

## Your Medical Plan Options

Columbia University offers two medical plans for you to choose from through two different insurance carriers. You select the network of providers that best meets your needs.

### Point-of-Service (POS) Plans: CIGNA and UnitedHealthcare (UHC)

With POS plans, you have the flexibility to use in-network or out-of-network providers each time you seek care. However, you receive greater benefit coverage when you use in-network providers.

***It is your responsibility to check that a provider is in the network*** – otherwise you will pay the higher deductible and coinsurance of the out-of-network benefits. Please keep this in mind if a doctor refers you for blood tests, X-rays, or other services. Call your insurance carrier before you receive the service (or supply) if you are not sure.

**When you use POS network providers**, you pay a \$20 copay for routine and specialist office visits. Preventive care is covered at 100% for in-network services.

**When you use out-of-network providers**, you must meet the plan's annual deductible before it will pay for your out-of-network care. Once the deductible is met, the plan pays a percentage of the covered cost (coinsurance) up to "Reasonable and Customary" (R&C) limits. Once you reach the maximum out-of-pocket limit, the plan pays 100% of R&C.

### **CIGNA POS 100**

In the CIGNA POS, you must choose a Primary Care Physician (PCP) for yourself and each covered family member prior to receiving in-network services. The PCP manages your care and referrals to specialists. The CIGNA POS applies to the tri-state area (New York, New Jersey and Connecticut). If you select the CIGNA POS and you do not select a CIGNA PCP, all services for your care are reimbursed as out-of-network benefits.

### **UHC POS 100**

UHC POS 100 offers a national network of physicians and hospitals. You do not need a Primary Care Physician (PCP) to manage your medical care or provide referrals to specialists. However, to receive in-network benefits, your treating physician must participate in the network.

### **Getting Nowhere?**

Have you called your selected medical insurance carrier several times about a claim problem and not received a response? Did you know the Columbia University HR Benefits Service Center is available to help you? You can call us at (212) 851-7000 or email [hrbenefits@columbia.edu](mailto:hrbenefits@columbia.edu) with a description of the issue.

## Vision

All employees and their covered dependents who participate in CIGNA POS 100 or UHC POS 100 Plans are also covered by a vision benefit:

Vision Expense	UHC*	CIGNA** (VSP Network)
Vision Exam	\$50 allowance once every 12 months	\$10 copay (1 exam per year)
Hardware (Lenses and Frames) and Contact Lenses		
Single lenses	\$70 allowance for all hardware and contact lenses once every 24 months.	\$20
Bifocal lenses		\$30
Trifocal lenses		\$40
Lenticular lenses		\$75
Frames		\$30
Contact lenses: cosmetic		Not covered
Contact lenses: Medically necessary		\$75

\* UHC provides a total cumulative benefit for all hardware (lenses, contacts, frames) of \$70 every 24 months.

\*\*Benefits for hardware under the CIGNA POS Plan are per item. To receive vision benefits from the CIGNA POS plan, you must elect a CIGNA provider from the network directory who is specifically designated "VSP."

# Medical Plan Comparison Chart\*

	CIGNA POS 100		UHC POS 100	
	In-network	Out-of-network	In-network	Out-of-network
Preventive Care	100%	Not covered	100%	Not covered
Physician Office Visits	\$20 copay	70% after deductible	\$20 copay	70% after deductible
<b>Annual Deductible</b>				
Individual	N/A	\$500	N/A	\$500
Family	N/A	\$1,500	N/A	\$1,500
Coinsurance (% paid by CU)	100%	70% after deductible	100%	70% after deductible
<b>Out-of-Pocket Maximum</b>				
Individual	N/A	\$3,000	N/A	\$3,000
Family	N/A	\$6,000	N/A	\$6,000
<b>Hospital Services</b>				
Inpatient Care	\$250 copay per admission <i>Precertification required</i>	70% after deductible <i>Precertification required</i>	\$250 copay per admission <i>Precertification required</i>	70% after deductible <i>Precertification required</i>
Outpatient Care	100% <i>Precertification required</i>	70% after deductible <i>Precertification required</i>	100% <i>Precertification required</i>	70% after deductible <i>Precertification required</i>
Emergency Room Copay (Waived if admitted)	\$100 copay	\$100 copay	\$100 copay	\$100 copay
<b>Mental Health &amp; Substance Abuse</b>				
Inpatient Care	\$250 copay per admission <i>Precertification required</i>	70% after deductible <i>Precertification required</i>	\$250 per admission <i>Precertification required</i>	70% after deductible <i>Precertification required</i>
Outpatient Care	\$20 copay Annual maximum of 60 visits <i>Precertification required</i>	70% after deductible Annual maximum of 60 visits <i>Precertification required</i>	\$20 copay Annual maximum of 60 Visits <i>Precertification required</i>	70% after deductible Annual maximum of 60 visits <i>Precertification required</i>
<b>Infertility Treatment</b>				
ART, IVF, GIFT, ZIFT	Annual benefit limit: \$5,000		Annual benefit limit: \$5,000	

\*The above chart represents highlights of Plan provisions. Clinical medical management restrictions and other limits apply.

# Your Cost for Medical Coverage (Contributions)

The Columbia University medical and prescription benefits are “self-insured.” That is, Columbia University does not pay “premiums” to each of the insurance carriers. Columbia University pays your healthcare claims plus an administrative expense to the insurance carriers.

Contributions are the amount you pay toward the cost of your medical and prescription coverage through your payroll deductions. Your contributions are deducted from your pay before any taxes are taken.

Your pre-tax contribution for medical and prescription coverage is based on two factors:

1. The Plan you select, and
2. The coverage level you elect.

## Your Cost for Same-Sex Domestic Partner/Civil Union Partner

Federal income tax rules require that your contributions toward the coverage of a same-sex domestic partner or civil union partner be deducted from your pay on an after-tax basis. In addition, University contributions toward the total cost of coverage for your domestic or civil union partner are taxable to you.

## 2010 Monthly Pre-Tax Contributions for Medical & Rx Coverage

Health Plan	Yourself Only	Yourself & Spouse or Same-Sex Domestic Partner	Yourself & Child or Children	Family
<b>Full Time</b>				
CIGNA POS	\$0	\$0	\$0	\$0
UHC POS	\$25	\$50	\$50	\$75
<b>Part-Time*</b>				
CIGNA POS	\$277	\$582	\$526	\$831
UHC POS	\$374	\$786	\$711	\$1,123

\* Part-time employees must work at least 20 hours per week to be eligible for benefits.

# Employee Assistance Program (EAP)

The EAP is a network of services, including short-term counseling, to help you and your household members cope with issues that you experience in everyday life. Professional counselors can help you resolve personal, work, family and relationship challenges that may be having an impact on your well-being or work performance. You, or a member of your household, can receive assistance with a wide variety of issues and concerns including:

- Stress, anxiety
- Depression
- Emotional issues
- Sleeping difficulties
- Eating disorders
- Alcoholism and drug abuse
- Relationship concerns
- Coping with a serious illness
- Loss of a loved one
- Career concerns

Harris, Rothenberg International (HRI) provides confidential short-term counseling 24 hours a day, 7 days a week. Phones are answered by licensed Master or PhD-level mental health professionals and refer you to a network of over 20,000 counselors available nationwide.

Columbia University assumes all costs for initial assessment and counseling sessions through the EAP. If additional assistance is necessary, the counselor will give you referrals, taking into account your preferences, medical plan, and financial circumstances. All costs for research and referrals are covered by Columbia University. It is then up to you to make direct arrangements with providers.

Personal problems and caregiving issues may be resolved successfully when they are identified and addressed early. We encourage you and your household members to use these free and confidential programs as often as needed.

## **Stressed Out? Can't Sleep? Financial Worries?**

These are just a few of the reasons to call the EAP. Help and support is available 24 hours.

**Call (888) 673-1153.**

## Adult/Elder Care

If you have responsibility for the care of an adult or elder person who is unable to fully care for themselves, HRI also provides specialized services to help you. Experienced specialists can help with:

- Older adult care
- Healthy aging
- Retirement

Expert consultation is available for comprehensive needs assessment, support and referrals. Counselors are subject-matter specialists who provide information, options and alternatives targeted to individual needs. Vacancy/availability is checked for each referral to Adult Day Care and Assisted Living facilities.

## Convenience Services

Need time? The EAP also provides convenience benefits free of charge. A personal “conciierge” can help you get things done when you don’t have the time to do them yourself. Juggling the demands of work and home can be overwhelming at times so call the EAP for help. Dedicated specialists have bachelor’s or master’s degrees as well as hospitality experience. Here are just some of the ways people are using the Convenience Service benefits:

- Restaurant recommendations and reservations
- Travel planning
- Home repairs (plumbers, carpenters, electricians, etc.)
- Gift ideas
- Concerts
- Recreational Activities
- Pet care (e.g., finding a dog walker)

## More Information

Visit [www.harrisrothenberg.com](http://www.harrisrothenberg.com) for access to thousands of articles, calculators, tools to find local resources, and other helpful information on important topics such as older adult care, relationships, communication, life in the workplace, and emotional well-being.

Call (888) 673-1153 | TTY: (800) 256-1604

Or log on to: [www.harrisrothenberg.com](http://www.harrisrothenberg.com)

Username: **Columbia** | Password: **eap**

# Prescription Drug Coverage

Columbia University offers a comprehensive prescription drug program with features that provide convenience and savings. When you enroll in a University medical plan, you are automatically enrolled in the Prescription Drug plan.

## Prescription Drug Benefit

Copayments	
Retail pharmacy (up to 30-day supply)	\$10 generic; \$20 brand name
Home delivery: mail-order (up to 90-day supply)	\$15 generic; \$40 brand name
Infertility Coverage	
Oral and injectable medication	Same as above, up to \$15,000 lifetime maximum

## Using Your Prescription Drug Benefit

Medco administers the prescription drug benefit plan. You will receive a prescription drug ID card around the same time you receive your medical card. You will need to present your Medco prescription drug ID card the first time you fill a prescription at any participating pharmacy. You will pay the appropriate copay for up to a 30-day supply. Remember, you can save money by asking your doctor to prescribe generic drugs.

Important: Certain states, including New York and New Jersey require the pharmacy to automatically substitute generic drugs for a brand-name drug if available.

## Retail Pharmacies

Medco has over 59,000 participating pharmacies, so filling prescriptions is easy and convenient. When you use a participating pharmacy, you'll save money and avoid filing a claim form since reimbursement is processed electronically.

## Mail-Order Pharmacy

You also have the option of filling prescriptions via mail-order for your maintenance medication. If you take medication on a regular basis for conditions such as high blood pressure or asthma, the mail-order program is an affordable and convenient way to fill and refill prescriptions.

Once you have enrolled in Medco's mail-order program, you can refill prescriptions easily, either online or over the phone. Go to [www.medcohealth.com](http://www.medcohealth.com) and register to learn more information on prescription drugs and participating pharmacies.

# Aetna Columbia Dental Plan

The Aetna Columbia Dental Plan provides you with the flexibility to see Columbia Dental School faculty and alumni, along with the Aetna network of dentists, all under one comprehensive program. You can also see a dentist outside of the network, although your cost will be significantly higher whenever you use out-of-network dentists.

## The Aetna Columbia Dental Plan provides:

- Flexibility to see any dentist in any location – nationwide
- Enhanced reimbursement for using providers in the network
- Online claims tracking

The table below highlights the benefits of this coverage:

## Aetna Columbia Dental Plan Overview

Benefit	Columbia Preferred Dental Network	Aetna Dental Network	Out-of-Network*
<b>Preventive Care</b> Includes routine cleanings, routine exams and X-rays	100%	100%	100%
<b>Basic Restorative Care</b> Includes fillings and extractions	100%	80%	80%
<b>Major Restorative Care</b> Includes crowns, root canals, bridges and dentures	60%	50%	50%
<b>Orthodontia for Adults &amp; Children</b>	50%	50%	50%
<b>Annual Deductible per Person</b>	none	\$25	\$25
<b>Annual Maximum Benefit per Person</b>	\$1,500	\$1,250	\$1,250
<b>Orthodontic Lifetime Maximum per Person</b>	\$1,500	\$1,250	\$1,250



\* Your percentage cost applies to network-negotiated fees. This means if you use an out-of-network dentist, your reimbursement will be based on the network fees that represent approximately 50% of billed charges on average. For example, if your dentist bills you \$800 for a crown, but the network-negotiated fee is \$400, you will be reimbursed for 50% of the \$400 (the network-negotiated fee) totaling \$200. You are responsible for paying the balance of \$600 to your out-of-network dentist.

## Cost of Coverage

The University contributes towards the cost of employee coverage under the dental benefit plan.

2010 Monthly Pre-Tax Dental Contributions	
Yourself	\$19
You Plus One	\$62
Family	\$105

## Using the Columbia Preferred Dental Network

When you use a dentist who participates in the Columbia University network, you receive a higher level of reimbursement for services. The dentists who participate in the network are the Columbia University faculty and alumni of the College of Dental Medicine. To locate a Columbia Preferred Dentist, go to [www.aetna.com/docfind/custom/columbia](http://www.aetna.com/docfind/custom/columbia).

Columbia Preferred Dentists accept reimbursement for services covered at 100% as payment-in-full. You are not responsible for paying any fees that exceed the network-negotiated fees.

For major restorative services, the Aetna Columbia Preferred benefit reimburses 60% of network-negotiated fees. You are responsible for paying the balance of 40%, but this will be applied to lower network-negotiated fees. There are no deductibles to pay if you are treated by a Columbia Preferred Dentist. You also do not have to submit any claim forms when you use a network participating dentist.

Columbia Preferred Dental Plan Facilities	
<p><b>Columbia Dental Associates Morningside Associates</b> 1244 Amsterdam Avenue (near 121st Street) New York, NY 10027 (212) 961-1266</p> <p>and</p> <p>430 West 116th Street New York, NY 10027 (212) 662-4887</p> <p><b>Columbia Dental Associates</b> 100 Haven Avenue New York, NY 10032 (212) 342-0107</p>	<p><b>Columbia-Presbyterian Eastside Dental Faculty Practice</b> 16 East 60th Street New York, NY 10021 (212) 326-8520</p> <p><b>Columbia Oral &amp; Maxillofacial Surgery</b> 630 West 168th Street Vanderbilt Clinic, 7th Floor New York, NY 10032 (212) 305-4552</p>

## Using the Aetna Dental Network

If you see an Aetna participating dentist, the amount you pay is applied toward lower fees that have been negotiated by Aetna. Dentists who participate in Aetna's network will not bill you for any fees that exceed the negotiated amount. To locate an Aetna participating dentist, go to [www.aetna.com/docfind/custom/columbia](http://www.aetna.com/docfind/custom/columbia).

## What If I Go Out of the Network?

When you use a dentist who is not affiliated with the Aetna Columbia Dental network, you will be reimbursed at the out-of-network level. The amount you pay is applied to the maximum allowable charge that has been negotiated for Aetna network dentists. You will be responsible for paying the dentist for your portion of the fees plus any amounts that exceed the Aetna network-negotiated fees. This means if you use an out-of-network dentist, your reimbursement will be based on the network fees that represent approximately 50% of billed charges on average. For example, if your dentist bills you \$800 for a crown, but the network-negotiated fee is \$400, you will be reimbursed for 50% of the \$400 (the network-negotiated fee) totaling \$200. You are responsible for paying the balance of \$600 to your out-of-network dentist.

## GHI Preferred Dental

The GHI Preferred Dental Program covers preventive, basic, and major services. You may choose to use participating GHI Preferred Program dentists or go to a nonparticipating dentist.

When you receive care from a nonparticipating dentist, you pay the provider up front, and then file a claim for reimbursement. You'll be reimbursed up to the allowance shown on the GHI Dental fee schedule for covered services, which is available from GHI. If you use a participating dentist, no forms are required.

For a listing of GHI dentists, go to: [www.ghi.com/Prov\\_search](http://www.ghi.com/Prov_search) and select Dentists from the menu. Click the link to Dentist Directories and enter your location. Choose Dental from the first drop-down menu. Choose Your Network and select Dental Preferred under the Select Provider Network pull-down menu. For more information, call GHI at **(212) 501-GHID (4443)**.

If you use a non-participating dentist, you may have to pay the difference between the total cost and the amount the plan pays.

# Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow you to save money on a wide variety of healthcare and dependent day care expenses. **To take advantage of FSAs, you must re-enroll during Benefits Open Enrollment each year.** If you do not re-enroll, you will not be able to participate. If you work full-time or part-time for the University, you may participate in a Flexible Spending Account.

Columbia University offers two types of Flexible Spending Accounts:

**Healthcare FSA** for eligible healthcare expenses such as medical and dental deductibles and copayments, vision or hearing services, and many over-the-counter healthcare products.

You can deposit between \$120 and \$3,000 in the Healthcare FSA.

**Dependent Care FSA** for eligible child or adult care expenses for your legal dependents, such as licensed day care centers and nursery schools, before-school or after-school programs and home attendants.

You can deposit between \$120 and \$5,000 in the Dependent Care FSA.

## How the Flexible Spending Accounts Work

FSAs allow you to set aside pre-tax money to reimburse yourself for eligible expenses. Since your FSA contributions reduce your gross taxable income, **you pay lower taxes and take home more money.**

To participate in an FSA, you elect to deposit a set amount of money in the account during the year. You cannot change your deposit amount during the calendar year unless you have a qualifying life status change.

When you have eligible healthcare and/or dependent care expenses, you submit claims to receive money from your FSA to repay yourself. You will not owe taxes on the money you take from your account.

Forfeiture Rule: Please budget carefully since the Internal Revenue Service (IRS) has strict rules regarding FSAs. Any money left in your FSA account(s) at the end of the year must be forfeited. So, it is important to estimate your expenses carefully, and make sure that your claims are received by EBPA no later than March 31 of the following year.

## Healthcare Flexible Spending Account

You can deposit between \$120 and \$3,000 in this account to cover unreimbursed healthcare expenses for yourself and your spouse and children, even if you elected not to cover them under the Columbia University medical plans. Note: same-sex domestic partners and their children are not eligible for this Plan due to IRS rules, unless they qualify under Section 152.

## How to Calculate Your Deposit

When planning how much to deposit in your Healthcare FSA, review the out-of-pocket expenses for medical, dental, vision, and prescription drugs that you had this year. You can use these as a guide when estimating your 2010 expenses. Remember to include your costs for over-the-counter medications. You may also use the **Decision Support Tools** for assistance. This is located on the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits).

## Eligible Healthcare Expenses

You can use your Healthcare FSA for many of your healthcare expenses, such as:

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|--|--|
| <ul style="list-style-type: none"><li>• Medical and dental plan deductibles</li><li>• Contact lenses and solutions</li><li>• Acupuncture and chiropractor visits</li><li>• Copayments for prescription drugs, office visits, hospital stays and other medical services</li></ul> | <ul style="list-style-type: none"><li>• Weight-loss programs to treat obesity</li><li>• Prescription eyeglasses, sunglasses and LASIK surgery</li><li>• Over-the-counter drugs for a medical condition</li><li>• Medical and dental expenses that exceed benefit plan limits</li></ul> |
|--|--|

For more complete information on eligible expenses go to: [www.irs.gov/publications/p502/index.html](http://www.irs.gov/publications/p502/index.html).

### Keep in Mind

If your medical expenses exceed 7.5% of your adjusted gross income and you itemize deductions, you may be better off deducting your expenses from your income tax rather than using the Healthcare FSA. You may want to consult with a tax advisor or financial professional to determine which works best for you.

## Dependent Care Flexible Spending Account

The Dependent Care FSA helps you pay the cost of dependent day care services for an adult or child because you work or attend school. If you are married, your spouse must also work or go to school while you are at work. You can be reimbursed for the cost of services provided for:

- Dependent children under age 13
- Other dependents, including a parent, spouse or spouse's child who is physically or mentally unable to care for him or herself
- **If your child will turn 13 during the coming year**, you can submit claims only for expenses incurred up to the child's birthday

FSA's are tax-favored programs enabled through the IRS. The amount you contribute to the Dependent Care FSA is tax-free and the amount you withdraw is also not taxed. As a result, the IRS has certain rules that must be followed in order to maintain the tax advantages of this program.

Internal Revenue Service (IRS) regulations do not allow you to use money from this account for expenses incurred by or on behalf of same-sex domestic partners and their children unless they qualify as your legal tax dependents. Please refer to IRS Publication 503 for further guidance.

**Your reimbursement for dependent care will not exceed** the balance in your account at the time of your claim. If there isn't enough money in your account to pay your claim, the balance will be paid as the money accumulates in your account.

### How Much You Can Deposit

You can deposit between \$120 and \$5,000 a year. However, if you are married, the IRS has several guidelines that might affect how much you can deposit. For example, if your spouse also has a Dependent Care FSA at work and you file a joint tax return, your combined deposits cannot exceed \$5,000. If you are married and file separate income tax returns, the most you can contribute is \$2,500. Columbia University does not monitor these limits. If you and your spouse both elect and receive more than \$2,500, you will pay income taxes on the excess amount when you file your tax return. Please check with your spouse's employer regarding its Dependent Care FSA participation requirements.

FSA's are tax-favored programs enabled through the IRS. The amount you contribute to the Dependent Care FSA is tax-free and the amount you withdraw is also not taxed. As a result, the IRS has certain rules that must be followed in order to maintain the tax advantages of this program.

Remember the Internal Revenue Service (IRS) rule regarding FSA's: Any money left in your FSA account(s) at the end of the year will be forfeited. So, it is important to estimate your expenses carefully, and make sure that your claims are received by EBPA no later than March 31 of the following year.

#### Covered dependent care providers include:

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>• Qualified child or adult day care centers, including senior centers</li><li>• Summer day camps</li><li>• Babysitters</li></ul> | <ul style="list-style-type: none"><li>• Nursery schools, pre-schools, before-school and after-school programs</li><li>• Person who cares for an elderly or disabled person that you claim as a dependent on your tax return</li></ul> |
|--|---|

For more complete information on eligible expenses go to: [www.irs.gov/publications/p503/index.html](http://www.irs.gov/publications/p503/index.html).

You must be able to identify the name, address, and Social Security number of the person who provides the dependent care. If you use a child or adult care center, you simply provide the Taxpayer Identification Number.



### Keep in Mind

- **You can use this FSA for dependent day care expenses only.** Do not deposit money in this account for your dependents' healthcare expenses.
- **You may use the Dependent Care FSA, the federal tax credit, or a combination of both** for your eligible expenses. Your choice will depend on your family income and the number of dependents you have in eligible day care programs. Generally, if your family's adjusted gross income exceeds \$40,000, you may save more in taxes using the Dependent Care FSA.
- If you work part-time and you pay for dependent care weekly, monthly or another way that includes both days worked and not worked, you can determine your federal tax credit to include expenses paid for days not worked.
- If you work at least one hour a day, you meet the criteria for working one day.

You can also go to [www.irs.gov/taxtopics/tc602.html](http://www.irs.gov/taxtopics/tc602.html) or consult your tax advisor or financial professional.

## How to Get Reimbursed for FSA covered expenses

Employee Benefit Plan Administration (EBPA) administers this Plan. To receive reimbursement from your Health-care or your Dependent Care FSA, you must submit a claim form and your receipts to EBPA. You will be reimbursed only for eligible expenses that you incur while you are participating in the FSA. You have until March 31 each year to submit claims for expenses incurred in the previous calendar year.

Getting reimbursed is easy. Submit your expenses, for at least \$25, with a completed claim form. If you submit a claim for an expense that is not eligible, EBPA may deny your claim. Please call EBPA at (888) 456-4576 if you have any questions about whether an expense is eligible or visit their website at [www.ebpabenefits.com](http://www.ebpabenefits.com).

# Term Life Insurance

Life insurance can provide valuable financial protection and Columbia University offers you the choice of five different levels of coverage to help meet your needs. Columbia University offers two Term Life Insurance Plans – the Basic Term Life Insurance Plan and the Optional Term Life Insurance Plan. The Life Insurance Plans are insured and administered by The Standard Life Insurance Company (The Standard).

## Basic Term Life Insurance Plan

The Basic Term Life Insurance Plan is provided automatically by Columbia University at no cost to you and without providing evidence of insurability. You'll automatically receive Basic Term Life Insurance of one times your salary up to \$50,000. You can now add your beneficiary information online by accessing the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits).

## How Coverage Works

The Life Insurance Plan pays a lump sum benefit to your beneficiary in the event of your death while actively employed by Columbia University. The Plan can also pay a living benefit. If you become terminally ill, the Plan will pay out a benefit while you are still living. Any amount you receive will reduce the benefit paid to your beneficiary.

## Optional Term Life Insurance Plan

You may elect additional amounts of coverage of one, two, three, four or five times your annual benefits salary up to a maximum of \$1,000,000. The benefit will be determined using your pay on July 1st each year, rounded to the next highest \$1,000.

## Monthly Cost of Coverage

Age	Monthly cost per \$1,000	Age	Monthly cost per \$1,000
0–24	0.032	50 to 54	0.151
25 to 29	0.043	55 to 59	0.258
30 to 34	0.054	60 to 64	0.43
35 to 39	0.065	65 to 69	0.689
40 to 44	0.075	70 to 74	0.915
45 to 49	0.097	75 or older	1.184

You pay a monthly premium for each \$1,000 of coverage. Your premium is based on your age as of January 1.

## How to calculate your Optional Term Life monthly premium cost

Example: An employee, age 41, with an annual base salary of \$40,000, elects Optional Term Life Insurance of three times salary (\$120,000). The monthly premium cost is calculated as follows:

Amount of Optional Term Life insurance	\$120,000
Divide by 1,000	120
Rate @ age 41, from table (above)	<u>x 0.075</u>
Your total monthly premium cost	= \$ 9.00

## Evidence of Insurability

You must provide evidence of insurability and be approved by The Standard if:

- You are newly hired and elect Optional Term Life Insurance coverage in excess of 3x pay or \$500,000 (including Columbia University's Basic Life insurance coverage and your own additional Optional Life insurance coverage)
- You did not elect Optional Term Life previously and want to elect this coverage during Benefits Open Enrollment
- You wish to increase the level of your coverage during Benefits Open Enrollment.

You will need to complete an Evidence of Insurability form and be approved by The Standard insurance company. Your current level of coverage will remain in effect, and your new coverage level will become effective on the date you are approved for additional coverage from The Standard.

## Waiver of Premium

If you become disabled before age 60, you may apply for a waiver of life insurance premium. To apply for a waiver of premium, please contact the HR Benefits Service Center at (212) 851-7000. You may not have to pay for your life insurance coverage if your disability meets the requirements of this insurance provision.

## Accidental Death and Dismemberment Insurance

You also receive Accidental Death and Dismemberment Insurance equal to one times their base salary (as calculated on July 1 each year and rounded up to the nearest \$1,000), up to \$50,000. This coverage is provided at no cost to you.

# Transit/Parking Reimbursement Program

## Transit/Parking Reimbursement Program (T/PRP)

The Transit/Parking Reimbursement Program is a convenient way to pay commuting expenses using pre-tax dollars. **Remember, each year during Benefits Open Enrollment you must make your election for T/PRP.** If you are newly hired, your election goes into effect the month following your enrollment. Your election must be made within 31 days of your hire date.

If you work full-time or part-time for the University, you may participate in a Transit/Parking Account.

The transit limit is \$230 per month for the 2010 calendar year.

The parking limit is \$230 per month for the 2010 calendar year.

## When Do Your Elections Take Effect?

During Benefits Open Enrollment, any changes you make take effect January 1, 2010. If you are newly hired at Columbia University and make your benefit election before the 20th of the month, your changes will be effective the first day of the following month. However, if you make your election after the 20th of the month, your changes do not take effect until the first day of the next following month.

## How the Program Works

The Transit/Parking Reimbursement Program (T/PRP) allows you to set aside pre-tax dollars from your paycheck to pay for eligible commuting expenses. The program has two accounts: a transit account and a parking account. You can deposit pre-tax dollars to one or both accounts to pay for certain eligible transit and parking expenses.

To participate in one or both T/PRP accounts, you elect to deposit a set amount in your account each month during the year.

As you incur eligible expenses during the year, money is taken from your account by the Transit Program's debit card or you can file claims for reimbursement. You have until March 31 of each calendar year to claim money you deposited during the previous year. So, for example, you have until March 31, 2011 to claim your 2010 deposits, for expenses incurred during 2010.



## Your Account Balances

Under IRS regulations, you must use the entire amount of each monthly deposit. The unused amount from one month will not be available to you in the next month. So, for example, if you take a vacation during August, the unused August balance does not get added to the amount you have available for September.

However, any unused balance left in a T/PRP account at the end of the year will roll over to the next year. The rollover takes place after the annual claim period ends (March 31 each year). For example, if your commuting expenses during 2010 are \$100 less than you budgeted for, the unclaimed \$100 will be credited to the appropriate T/PRP account on July 1, 2011.

## You Can Make Changes Anytime During the Year

If there is an increase in the amount you pay for Transit or Parking expenses, you can make changes to your account *anytime* during the year. You can also change your deposit amount if you:

- Change your work location or residence
- Change the way you commute

Just go online to the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits).

## When will my changes take effect?

If you make a change to your benefit election before the 20th of the month, your change will be effective the first of the next month. However, if you make your election after the 20th of the month, your changes do not take effect until the first of the next following month.

### To illustrate:

**A change made January 10:** since this is before the 20th of the month, your change will be effective February 1.

**A change made January 21:** since this falls after the 20th of the month, your change will be effective March 1.

## Transit

### Transit Account Contributions

You can elect a monthly deposit amount from \$10 to \$230. The amount will be deducted from your paycheck before taxes are taken out.

## Eligible Transit Expenses

Under IRS regulations, you can use the money in your transit account for commuting expenses on any public transit commuter system, including:

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| <ul style="list-style-type: none"><li>• Amtrak</li><li>• Long Island Railroad (LIRR)</li><li>• New Jersey Transit (NJT)</li><li>• Staten Island Rapid Transit (SIRT)</li><li>• Port Authority Trans-Hudson Corp. (PATH)</li></ul> | <ul style="list-style-type: none"><li>• Metro North Commuter Railroad</li><li>• Commuter and suburban express bus services</li><li>• Certain ferry and registered vanpool services</li><li>• New York City Transit Authority buses and subways</li></ul> |
|---|--|

The following commuting expenses are not eligible under the T/PRP:

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| <ul style="list-style-type: none"><li>• Airfare</li><li>• Taxi and limo services</li><li>• Amounts that exceed the monthly limit</li></ul> | <ul style="list-style-type: none"><li>• Transit expenses of your family members</li><li>• Bridge, tunnel, and highway tolls, including E-Z Pass</li></ul> |
|--|---|

## Parking

You can elect a monthly deposit amount from \$10 to \$230. The amount will be deducted from your paycheck before taxes are taken out.

## Eligible Parking Expenses

Under IRS regulations, you can use the money in your parking account for the cost of parking at any:

- Commercial parking lot near your work location
- Parking at a train station where you board mass transit

If you pay to park at locations where you board mass transit, you can participate in both transit and parking accounts, up to the maximum of each account.

The following parking expenses are not covered:

- Parking expenses of your family members
- Amounts exceeding the maximum allowable monthly limit
- Parking at or near your residence



## Keep in Mind

If you commute and park in a University-owned lot or at New York-Presbyterian Hospital, you are already paying for parking through a pre-tax deduction. Therefore, you should not sign up for a Parking account unless you also commute to a lot that the University does not own. In that case, your Parking deduction plus your monthly University parking bill cannot exceed the \$230 monthly parking limit.

## Your EBPA Debit Card

If you participate in Transit and/or Parking Reimbursement, you will receive a Debit Card from EBPA. The EBPA Debit Card can be used for both Transit and Parking accounts.

This card allows you to pay for your transit or parking expenses through any vendor that sells commuter tickets or MetroCards and accepts Mastercard.

When you use the card to pay for your monthly commute, please be sure to select "credit." This will enable the card to automatically deduct the expense from your T/PRP account. EBPA will fund this card monthly from your T/PRP account. For example, if you elect an \$89 monthly transit account, you will receive a debit card that allows you to charge \$89 worth of transit expenses each calendar month.

## If You Do Not Use the EBPA Debit Card

You may also submit your Transit and/or Parking benefit expenses with a paper claim form. To obtain a claim form for reimbursement, go to <http://hr.columbia.edu/forms-docs/forms>.

You can also arrange to have your reimbursements deposited directly into the bank account of your choice. If you would like to authorize this, the form is also available at <http://hr.columbia.edu/forms-docs/forms>. Please contact EBPA if you have any questions regarding direct deposit service.

### EBPA

P.O. Box 1140

Exeter, NH 03833-1140

(888) 456-4576

Monday – Friday, 8:00 a.m. – 7:00 p.m.

[www.ebpabenefits.com](http://www.ebpabenefits.com)

## **Columbia University Retirement Plan – Local 241 Transport Workers Union of America**

You receive a pension in retirement that is calculated on whichever of the following two formulas gives you the greatest benefit.

### **Formulas**

- If you retire on or after July 1, 2008, the Career Pay Formula is:
  - 2.0% of your pay for the first 10 years of service (including year 10) that you are covered by the Plan
  - 2.2% of your pay for the next 20 years of service (years 11 – and including 30) that you are covered by the Plan
  - 2.3% of your pay for years of service in excess of 30 that you are covered by the Plan
- The Final Pay Formula is 1.2% of your base earnings for the last five years of your employment at Columbia, multiplied by your total years of credited benefits service covered under the Plan with the University.

### **Vesting**

This benefit is 100% vested after five years of service with the University.

### **Unreduced Pension**

To receive an unreduced pension, you must a) retire with at least 20 years of service and be at least age 62 or b) retire on or after age 65. Retirements may only occur on the first day of a calendar month.

Please see the Columbia University Summary Plan Description (SPD) – Retirement Benefits for Local 241 Transport Workers Union of America at [www.hr.columbia.edu/benefits/spds](http://www.hr.columbia.edu/benefits/spds) for detailed information.

## **Voluntary Retirement Savings Plan (VRSP)**

### **Eligibility and Participation**

You are eligible to participate in the VRSP as long as you receive W-2 income from the University. Eligibility begins on your date of hire. You must enroll if you wish to contribute to the VSRP. Your benefit is 100% vested at all times.

## How to Enroll

You may enroll and designate an investment carrier at any time during the year online in the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits).

You may select how your funds are invested at the carrier website. You may complete a fund selection form available from the investment carrier. Once you complete and mail your form to the investment carrier they will process your election as soon as administratively possible.



### Default of Investment

If you do not designate an investment carrier, Vanguard is the default carrier used. If you designate an investment carrier in the CU Benefits Enrollment System at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits) but do not enroll in specific funds with the investment carrier, your contributions will be directed to a **Retirement Target Date Fund**.\*

\* **Retirement Target Date Fund:** This is a fund actively managed with a portfolio of investments intended to match the appropriate diversification of investments needed for someone at your age and assumes your retirement will be at age 65. Details about this type of fund may be found by contacting the investment carrier directly by phone or website.

## Pre-tax Contributions

**Standard Contributions:** You may elect either a flat dollar amount per paycheck or the annual maximum contribution allowed under the IRS regulations. If you elect the annual maximum, the online benefits enrollment system will calculate the amount for you and divide it equally per paycheck.

You can elect to reach the annual maximum contribution as early in the year as possible by electing a very high flat dollar amount per paycheck. Deductions will automatically stop at the IRS limits.

The IRS limits the amount you can contribute to your VRSP each year. In 2009, that limit was \$16,500.

**New Hires:** You are responsible for making sure your annual contributions do not exceed the IRS limit. If you contributed to another pre-tax retirement plan in the calendar year, please contact the HR Benefits Service Center.

**Catch-Up Contributions:** If you are age 50 or older, you may contribute an additional \$5,500 on a pre-tax basis to your VRSP after you contribute the maximum standard contribution amount. This election is available to you online.

## Investing Your Account

You may direct the investment of the contributions to your account using one, two or three investment carriers:

Columbia University Voluntary Retirement Savings Plan (VRSP) Carriers		
Calvert	<a href="http://www.calvert.com/investor-workplace-columbia.html">www.calvert.com/investor-workplace-columbia.html</a>	(800) 368-2745
The Vanguard Group	<a href="http://www.vanguard.com">www.vanguard.com</a>	(800) 523-1188
TIAA-CREF	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	(800) 842-2776

Please review the investment choices available to you by contacting the carriers directly.

## Withdrawing Money from Your VRSP Account

You may request a loan or a hardship withdrawal (subject to specific IRS requirements) from your VRSP account.

TIAA-CREF administers all requests for loans and hardship withdrawals; this means that if you use Calvert or Vanguard, you must transfer money to TIAA-CREF before you can apply for a loan or hardship withdrawal. Please be advised that TIAA-CREF requests can take between 3 to 6 weeks to process.

For more information about loans and hardship withdrawals, please see the Columbia University Summary Plan Description (SPD) – Voluntary Retirement Savings Plan (VRSP) at [www.hr.columbia.edu/benefits/spds](http://www.hr.columbia.edu/benefits/spds) for detailed information.

## Financial Planning and Retirement Education Resources

Representatives from Calvert, TIAA-CREF and Vanguard visit Columbia on-site throughout the year to discuss personal financial planning, investment strategies, portfolio reviews and retirement education.

These individual counseling sessions are personalized to meet your goals and objectives.

Even if you are not enrolled in the VRSP, you are welcome to meet with a counselor. Your spouse or partner is welcome to attend your meeting.

The dates and locations for all sessions are posted at the carrier websites so you can select the date and time that works best for you. ***Please note – you need to register for these sessions by contacting the carrier directly.***

Registration Information		
Calvert	<a href="http://www.calvert.com/investor-workplace-columbia.html">www.calvert.com/investor-workplace-columbia.html</a>	Online registration only
The Vanguard Group	<a href="http://www.meetvanguard.com">www.meetvanguard.com</a>	(800) 662-0106, ext. 14500
TIAA-CREF	<a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a>	(800) 842-2776, ext. 234217

We encourage you to sign up for an on-site meeting.

## Retiree Medical Coverage

You are eligible for this coverage if you leave the University on or after age 55 and you complete at least 10 years of continuous service with the University after age 45.

# Paid Time Off

The University provides a liberal vacation allowance for support staff members and grants a generous amount of holiday and personal days each year.

## Vacation Coverage

Staff members are entitled to paid vacation and personal days each year. The number of vacation days you receive is based on your months/years of service. In addition, the University also observes certain national holidays. These tables summarize the vacation, personal days and holidays available to you each year.

Part-time employees should refer to their collective bargaining agreement for information about their vacation entitlements.

Months/Years of Service	TWU Vacation Days
2 months	5 days
12 months	10 days
3 years	15 days
4 years	20 days
5 years	20 days
15 years	25 days
20+ years	25 days

## 2010 Schedule of University Holidays and Personal Days

Holidays	Date	Day of the Week	Morningside Campus	Medical Center	Harlem Hospital
New Year's Day	01/01/10	Friday	X	X	X
Martin Luther King Jr.'s Birthday	01/18/10	Monday	X	X	X
Lincoln's Birthday	02/10/10	Wednesday			X
President's Day	02/15/10	Monday		X	X
Memorial Day	05/31/10	Monday	X	X	X
Independence Day (Observed)	07/05/10	Monday	X	X	X
Labor Day	09/06/10	Monday	X	X	X
Columbus Day	10/11/10	Tuesday			X
Election Day	11/02/10	Thursday	X	X	X
Veterans Day	11/10/10	Thursday			X
Thanksgiving day	11/25/10	Thursday	X	X	X
University Designated Holiday	11/26/10	Friday	X	X	
Christmas Day (Observed)	12/24/10	Friday	X	X	X
University Designated Holiday	12/27/10	Monday	X	X	
University Designated Holiday	12/31/10	Friday	X	X	
<b>TOTAL:</b>			<b>11</b>	<b>12</b>	<b>12</b>
<b>PERSONAL DAYS</b>					
Number			3	2	3

# Post-65 Benefits – Active Employees

## Your Medical Coverage

When you become eligible for Medicare (age 65) as an active TWU member, your medical coverage through the Columbia University Medical Plan is your primary coverage. If your spouse/same-sex domestic partner is covered under your active Columbia University health insurance, your Columbia plan is primary for him or her as well – even if he or she is enrolled in Medicare.

Primary coverage means that you and your healthcare providers must submit claims to the University plan first. After the University plan pays, you may submit claims to Medicare, which is secondary coverage.

When you retire, Medicare is your primary coverage, and the University's plan is secondary.



### Keep in Mind

Medicare has three parts, or types of coverage:

**Part A (Hospital Insurance)** – You are eligible for Part A coverage if you are age 65 or older and eligible for any type of monthly Social Security benefit. Most people do not pay any premium.

**Part B (Medical Insurance)** – Part B covers other medical services that you receive such as doctor's visits, surgery, physical therapy, etc. You do need to elect this coverage and pay a monthly premium.

**Part D (Prescription Drug Benefit)** – This benefit helps you pay the cost of prescription drugs. If you want this coverage, you must elect it and will pay a monthly premium for it.

**For more information about Medicare prescription drug coverage** – Visit [www.medicare.gov](http://www.medicare.gov) for personalized help or call (800) MEDICARE [(800) 633-4227; TTY (877) 486-2048]

# Medicare Prescription Drug Coverage

## Creditable Coverage Disclosure Notice for Retirees of Columbia University

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Columbia University and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare Prescription Drug Plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

## What This Means to You as a Retiree of Columbia University

As a retiree of Columbia University (or covered dependent) eligible for Medicare, you should keep the following points in mind as you consider whether to enroll in a Medicare Prescription Drug Plan:

Medicare prescription drug coverage was designed primarily for those who do not have access to employer-sponsored prescription drug coverage.

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

If you are enrolled in a Columbia University Medical Plan, you are already covered by prescription drug coverage that is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered *Creditable Coverage*. Because your existing coverage is *Creditable Coverage*, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare Prescription Drug Plan.

## Should I Have Columbia University Prescription Drug Coverage and Medicare Prescription Drug Coverage?

In most circumstances, there is no advantage to "doubling up" on coverage. If you join a Medicare prescription drug plan, you will continue to receive your medical and prescription benefits through Columbia University. However, the amount you pay for your Columbia University coverage, where applicable, will not be reduced, and you may pay a separate premium for Medicare prescription drug coverage. **Your benefits under the**

**Columbia University Retiree Medical and Life Insurance Benefits Plan will be secondary to Medicare and your Columbia University Medical Plan prescription drug benefits will be reduced by benefits paid under the Medicare Prescription Drug Plan.**

### **When Can I Join a Medicare Prescription Drug Coverage Plan?**

You can join a Medicare Prescription Drug Plan when you first become eligible for Medicare, and each year from November 15 through December 31. You may also enroll when you first become Medicare eligible or after separating employment with the University if you are age 65 or older.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens If I Terminate My Columbia University Health Coverage or My Employment?**

If you drop or lose your Columbia University health coverage (for example, you do not pay a required premium) and you do not join a Medicare Prescription Drug Plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare Prescription Drug Plan in the future.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

If you choose to drop your University-sponsored health coverage in order to enroll in a Medicare Prescription Drug Plan, you will not be able to re-enroll in a Columbia University Medical Plan until the next Open Enrollment period, unless you have a qualified life status change.

#### **For more information about Medicare's prescription drug coverage:**

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help
- Call (800) MEDICARE ((800) 633-4227; TTY users should call (877) 486-2048)

## About This Notice

This notice, as required by Law, contains important details about how your prescription drug coverage through the Columbia University Retiree Medical and Life Insurance Plan compares to Medicare prescription drug coverage available in 2010. Please read this notice carefully and keep it for future reference.

You may need to refer to this information in the future. If you enrolled in a Medicare Prescription Drug Plan after May 15, 2006, you may need to provide a copy of this notice to show that you do not have to pay a higher premium for Medicare prescription drug coverage. You are not required to pay more since you have had Creditable Coverage (or coverage that is at least as good as the standard Medicare prescription drug benefit) through a Columbia University Medical Plan.

You may receive information about creditable coverage through Columbia University at other times in the future, such as the next period you can enroll in Medicare prescription drug coverage and/or if your Columbia University prescription drug coverage changes. You may also request another copy of this information by calling the HR Benefits Service Center at (212) 851-7000 or via email at [hr-retirement@columbia.edu](mailto:hr-retirement@columbia.edu).

Columbia University reserves the right to change, amend, or terminate any benefit plan as it deems appropriate. This notice in no way guarantees or implies that Columbia University's retiree medical plans will continue into the future nor does it guarantee or imply that the coverage and/or costs will remain the same in the future.

If your employment ends with Columbia University, you are eligible to continue your medical and dental benefits (as long as you were enrolled while actively working) under the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985.

## **COBRA**

You, your spouse or same-sex domestic partner, and your dependent children – if covered under the University's medical, dental or the Healthcare Flexible Spending Accounts – have certain rights to continue your coverage under COBRA.

Employee Benefit Plan Administration (EBPA) administers the University's COBRA coverage. Once EBPA is notified that coverage is terminated, they will provide additional information to you, mailed to the last home address in the University records. This information includes the coverage available for continuation, the period that this coverage can be extended, and the premiums required.

### **If your Spouse/Same-Sex Domestic Partner/Dependents' Coverage Terminates**

It is your obligation to notify the HR Benefits Service Center when your spouse/same-sex domestic partner or dependent child no longer qualifies for coverage under your benefit plans (e.g., divorced or legally separated spouses must be removed). You must report any changes to your dependent coverage to the Columbia University HR Benefits Service Center within 31 days.

Depending upon the reason for the removal from your coverage, there may be COBRA continuation rights available to your dependents. It is also important that COBRA information be provided directly to the affected individual. Please make any address changes that occur for your spouse/same-sex domestic partner/dependent due to an eligibility change. You may make address changes at <https://my.columbia.edu>.

## **Conversion Rights**

### **Term Life Insurance Plan**

If you are covered under a group life insurance policy through Columbia University, you have the right to convert that policy to a direct-pay policy with The Standard.

If you apply within the established deadlines (usually 30 days from termination or 30 days from notification of your rights) you cannot be denied an individual policy. Your rates for the individual policy will be determined by The Standard based upon its individual book of business. This means that your rates may be considerably higher than you currently pay. In some cases, you may be given the opportunity to submit proof of good health and receive lower individual rates. You should discuss your options with The Standard.

## Death During Active Employment

The estate of full-time Support Staff employees who die while actively-at-work will receive post-mortem pay as follows:

- Unused accrued vacation
- Unused accrued personal days
- Pay for any time worked but not previously paid
- 22 days regular pay

In addition, surviving dependents who are covered under the Columbia University Plan at the time of the employee's death automatically receive:

- Medical coverage (including prescription benefits) for 1 year following the date of death of the employee free of charge
- COBRA continuation benefits will then be offered following the 1 year period of free coverage

If the employee was eligible for Retiree benefits at the time of death, the surviving dependents will be given the choice between COBRA continuation or Retiree Medical options.

Tuition Benefits for the surviving spouse/same-sex domestic partner and surviving children of the deceased employee may continue under certain circumstances, including grandfathered tuition benefits. Please refer to the Tuition Programs at <http://hr.columbia.edu/benefits/tuition>.

# Administrative Legal Notices

## Health Insurance Portability & Accountability Act (HIPAA)

With the growth of information technology, the protection of private medical information has become a national concern. Congress addressed these concerns with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), whose privacy provisions, applicable to all health plan providers, went into effect on April 14, 2003.

### Disclosure Limitations

The Columbia University Health Plan—which includes CIGNA POS, UHC POS, Medco Rx, the Aetna Columbia Dental Plan, GHI Dental and the Healthcare Flexible Spending Account—has always maintained the strictest privacy and confidentiality standards in the use and handling of your health insurance information.

Under HIPAA, health plan providers and designated Columbia University Human Resources employees can only disclose your protected health information for a limited number of purposes:

- To make or obtain payments
- To conduct health care operations
- To recommend treatment alternatives
- To provide information about health related benefits and services
- To communicate with an individual—that is, a friend or family member—involved in your care or the payment for your care (if authorized by you)
- To comply with a federal, state, or local legal requirement
- To comply with a court order or administrative proceeding
- To conduct health oversight activities
- To counter serious threats to your health or safety
- For law-enforcement purposes
- For specified government functions
- For worker's compensation.

Otherwise, neither the health plan providers nor Columbia University Human Resources can disclose information about your or your dependents' health insurance, dental insurance, prescription drug coverage, Healthcare Flexible Spending Account or medical plan enrollment with anyone other than the covered individual. This includes:

- Other offices of the University, as well as employees in Columbia University Human Resources not involved in health plan administration
- Spouses or other family members not directly involved in your care or the payment for your care (unless authorized by you).

Your rights regarding your health information include:

- The right to request restrictions beyond those outlined above
- The right to receive confidential communications (for example) at only a specified phone number or e-mail address
- The right to inspect and copy your private health information
- The right to amend your private health information
- The right to an accounting of instances when your private health information has been disclosed

The right to a paper copy of the Notice of Columbia University Health Plan's Privacy Practices, sent to all Columbia employees on April 14, 2003, distributed to all subsequent new hires, and available on the web at [www.hr.columbia.edu/benefits](http://www.hr.columbia.edu/benefits).

## Privacy Officer

To exercise your HIPAA rights under Columbia University health plans, please contact Columbia's designated Privacy Officer at:

### Privacy Officer

Columbia University HR Benefits  
Studebaker 4th Floor, MC 8705  
615 West 131st Street  
New York, NY 10027  
E-mail: [hrprivoff@columbia.edu](mailto:hrprivoff@columbia.edu)  
Secure Fax: (212) 851-7025

## Authorization Forms

For HIPAA authorization forms, please visit your local HR office or the Columbia University HR website at [www.hr.columbia.edu/forms-docs/forms](http://www.hr.columbia.edu/forms-docs/forms).

## **THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) REAUTHORIZATION ACT OF 2009**

### Special Enrollment Extension and Expansion Rule for CHIP under HIPAA

If you are a new employee of Columbia University and you or your dependents are currently enrolled in Medicaid or a State Children's Health Insurance Program (CHIP), there are new rules that impact your rights under the Health Insurance Portability and Accountability Act (HIPAA) Special Enrollment rules.

Effective April 1, 2009, you have up to 60 days to request enrollment in the medical coverage provided under the Columbia University Health Plan if (a) you lose coverage under your or your dependent's Medicaid or CHIP plan or (b) the state in which you live offers premium subsidy assistance under Medicaid or CHIP. This enrollment extension applies only to employees and dependents who (a) lose Medicaid or CHIP coverage or (b) become eligible for state premium subsidy assistance under Medicaid or CHIP on or after April 1, 2009 and for whom timely notice of the request for enrollment is provided to Columbia University HR Benefits.

Previously, HIPAA rules required that Columbia University allow employees to enroll themselves and eligible dependents within 30 days of losing other group health plan coverage.

If you have any questions about this new HIPAA special enrollment rule, please contact the Columbia University HR Benefits Service Center at (212) 851-7000 or via email at [\*\*hrbenefits@columbia.edu\*\*](mailto:hrbenefits@columbia.edu).

# Your Rights Under ERISA

## **Employee Retirement Income Security Act (ERISA)**

As a participant in the medical, dental, long-term disability, retirement, life insurance or reimbursement accounts described in this handbook, you are entitled to certain rights and protections under the Employee Retirement Income Security Act (ERISA). You are entitled to receive a yearly summary of each plan's financial report. You can examine, free of charge, all the official documents related to the plans (such as insurance contracts or any other plan documents or reports) in the Columbia University HR Benefits department. If you wish, you can obtain your own copies of plan documents by writing to HR Benefits. You may have to pay a reasonable charge to cover the cost of postage and photocopying.

In addition to creating rights for plan participants, ERISA imposes duties upon the people who administer the plans. These people are called "fiduciaries" and have a duty to act prudently and in participants' and beneficiaries' interests. No one, including your employer or any other person or organization, may terminate you or otherwise discriminate against you in any way in order to prevent you from obtaining your plan benefits or exercising your rights under ERISA.

Under ERISA, there are steps you can take to enforce your rights. For instance, if you request materials from the Plan Administrator in writing and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the Plan Administrator's control.

If you have a claim for benefits, which is denied, in whole or in part, you must receive a written explanation of the reasons for the denial. For the medical, dental, life and long-term disability plans, the claims process is described in the explanation of claim denial letter. As to the other plans covered by ERISA, you have the right to have the Plan Administrator review and reconsider the claim by submitting a request for appeal within 60 days of the denial. The request may be made by you or your authorized representative and should include the reason you are requesting review of the claim as well as any additional information that supports your claim. A review of your claim will take place no later than 120 days after receipt of your appeal. If your claim is still denied, you may file suit in a state or federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court.

The court will decide who should pay court costs and legal fees. If you're successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees.

If you have any questions about your rights under ERISA, you may contact the nearest office of the US. Labor Management Services Administration, Department of Labor.

### Workers' Compensation

All Support Staff are covered by the provisions of the New York State Workers' Compensation Law. Benefits are provided under this law for job-related illnesses or accidents. For additional information please review the Columbia University HR website: [www.hr.columbia.edu/wac/workplace/workers-comp](http://www.hr.columbia.edu/wac/workplace/workers-comp).

### Medical Leave of Absence for Disability

The University has established medical leave of absence policies for its employees to use as needed and when appropriate and in compliance with applicable laws and collective bargaining agreements. Please review the HR website at [www.hr.columbia.edu](http://www.hr.columbia.edu).

# Contact Information

Carrier	Website	Phone
Employee Assistance Program (EAP)	<a href="http://www.harrisrothenberg.com">www.harrisrothenberg.com</a>	(888) 673-1153
<b>Medical</b>		
UHC Medical	<a href="http://www.myuhc.com/groups/columbiauniversity">www.myuhc.com/groups/columbiauniversity</a>	(800) 232-9357
UHC Behavioral Health		(888) 265-9945
CIGNA	<a href="http://www.cigna.com">www.cigna.com</a>	(800) 244-6224
<b>Dental</b>		
Aetna Columbia Dental Plan	<a href="http://www.aetna.com/docfind/custom/columbia">www.aetna.com/docfind/custom/columbia</a>	(800) 773-9326
GHI Dental	<a href="http://www.ghi.com">www.ghi.com</a>	(212) 501-GHID (4443)
<b>Prescriptions</b>		
Medco Rx	<a href="http://www.medcohealth.com">www.medcohealth.com</a>	(800) 230-0508
<b>Life Insurance</b>		
The Standard Life Insurance	<a href="http://www.standard.com">www.standard.com</a>	(888) 264-3057
<b>FSAs, Transit/Parking</b>		
EBPA	<a href="http://www.ebpabenefits.com">www.ebpabenefits.com</a>	(888) 456-4576
<b>Retirement Plans</b>		
Calvert	<a href="http://www.calvert.com/investor-workplace-columbia.html">www.calvert.com/investor-workplace-columbia.html</a>	(800) 368-2745
The Vanguard Group	<a href="http://www.vanguard.com">www.vanguard.com</a>	(800) 523-1188
TIAA-CREF	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	(800) 842-2776

## Columbia University HR Benefits Contacts:

For all Benefits-related questions, contact:

### Columbia University HR Benefits Service Center

Studebaker 4th Floor, MC 8703

615 West 131st Street

New York, NY 10027

Phone: (212) 851-7000

Secure fax: (212) 851-7025

Email: [hrbenefits@columbia.edu](mailto:hrbenefits@columbia.edu) or [hr-retirement@columbia.edu](mailto:hr-retirement@columbia.edu)

For updates, forms, tuition exemption and information about other HR programs:

[www.hr.columbia.edu](http://www.hr.columbia.edu)









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