



2012

Benefits Highlights

**Local 1199, Local 32B-32J,
Local 100, MEBA, and MM&P**

Effective January 1, 2012

About This Communication

Benefits Highlights summarizes the benefits programs that are available to Columbia University support staff in Local 1199, Local 32B-32J, Local 100, MEBA and MM&P.

This communication 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, 2012. 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.

You are entitled to receive this SMM under the Employee Retirement Income Security Act of 1974 (ERISA). You also have other important rights and protections under ERISA. These are explained in more detail in the Summary Plan Descriptions. You can find them online at www.hr.columbia.edu/benefits/spds.

Introducing Your Benefits for 2012

Benefits Highlights is designed to help you during the annual Benefits Open Enrollment, and as a reference for newly hired colleagues. It summarizes the following:

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• *Benefits Highlights* is also posted online at www.hr.columbia.edu/benefits. There you can also find **benefits-related information** about:

- Your current benefits enrollment (in the CU Benefits Enrollment System)
- Frequently Asked Questions
- University Holidays
- Tuition Exemption for Support Staff
- Forms
- Summary Plan Descriptions (SPDs)

If you do not have easy access to a computer, feel free to call the Columbia Benefits Service Center at 212-851-7000.

- Important policy information is at www.hr.columbia.edu/policies.
- Collective Bargaining Agreements are at www.hr.columbia.edu/union-contracts.
- For information about other services and University programs, consult the *Working at Columbia* guide at www.hr.columbia.edu/wac.

What's New for 2012

Retirement Plan Changes Coming in 2012

- For the Voluntary Retirement Savings Plan (VRSP), starting January 1, 2012, you must make your contributions in whole percentages of your salary, such as 1% or 2%, instead of flat dollar amounts.
- Through the end of 2011, however, your VRSP elections will still be made in dollar amounts. You will not need to do anything new for Benefits Open Enrollment in the fall of 2011.
- In January 2012, whole dollar amounts you have elected will be automatically converted to a whole percentage of your salary. You will receive additional information before January 2012.
- As always, you will be able to adjust your VRSP contributions at any time during the year.

Important Reminders

To continue participating in the following benefits in 2012, you must re-enroll:

- Healthcare FSA
- Dependent Care FSA
- Transit Reimbursement Program
- Parking Reimbursement Program

If you are enrolled in any of the above benefits in 2011, and you do not re-enroll for 2012, your contributions to these plans will be \$0 on January 1, 2012, and you will not be covered in any of these programs.

Newly Hired? You must enroll for benefits within 31 days of your date of hire.

The elections you make within 31 days of your hire date will be in effect for the remainder of the 2012 calendar year. You will have another opportunity to change your benefits selection during the annual Benefits Open Enrollment, held each fall. Changes you make during Benefits Open Enrollment take effect the following January.

As will be explained in the next section, under "Limited Changes During the Year," some benefit changes are allowed during the calendar year for life changes like having a baby, getting married or getting divorced. Also, changes are permitted at any time during the year to Transit/Parking benefits and to the Voluntary Retirement Savings Plan (VRSP).

If you do not enroll within 31 days of your hire date, your next Benefits Open Enrollment period will be in fall 2012. Your elections would then take effect January 1, 2013.

If you have questions, please contact the **Columbia Benefits Service Center** at **212-851-7000**.

Look Again

One of the most important benefits the University offers is sometimes overlooked. It's the Voluntary Retirement Savings Plan (VRSP). Increasing numbers of your University colleagues are taking advantage of it. Make sure you are contributing.

Your Columbia University Benefits

The majority of your benefits are provided through your union's insurance plans. Please consult your collective bargaining agreement or your union representative for more information.

Through Columbia Benefits, you are eligible to enroll in the Flexible Spending Account (FSA) program, the Transit and Parking Reimbursement Program (T/PRP), and the Voluntary Retirement Savings Plan (VRSP) on your first day of work.

The online CU Benefits Enrollment System will show you the benefits you are eligible for and your options—along with their monthly cost—based on your personal situation. If you do not have easy access to a computer, call the Columbia Benefits Service Center at 212-851-7000. During annual Benefits Open Enrollment each fall, special “Expos” are held to help all University employees, especially those without access to computers.

Limited Changes During the Year

The Internal Revenue Service (IRS) limits when you can make changes to your Flexible Spending Account (FSA) elections during the year.

After your new hire initial enrollment, or after your annual Benefits Open Enrollment, you will only be able to change your FSA benefits for the remainder of the calendar year if you experience a “qualified life status change.”

Examples of a qualified life status change include:

- Marriage, divorce, or the beginning or end of a same-sex domestic partnership;
- Birth, adoption or placement for adoption;
- Death of a dependent (spouse, same-sex domestic partner, child);
- A dependent losing eligibility for coverage, such as a child reaching maximum age; or losing coverage under a non-Columbia plan, such as a spouse/partner losing coverage from another employer;
- A change in home address that makes you ineligible for your current plan option;
- Spouse or eligible dependent being called to military duty in the U.S. Armed Forces;
- Job promotions and/or transfers that change the benefit offerings.

If you experience a qualified life status change, you must go to www.hr.columbia.edu/benefits and make your changes within 31 days of the event. If you need assistance, please contact the Columbia Benefits Service Center at **212-851-7000** and a representative will help you with your changes. Please remember that because these benefits must comply with IRS regulations, you must provide proper documentation for your change, such as a birth certificate or divorce decree. Your benefit changes must be consistent with the nature of your qualified life status change.

Changes Permitted

Transit/Parking Reimbursement Plans

You can make changes to your account at any time 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 or rail service; or
- There is an increase in the amount you pay for parking.

Voluntary Retirement Savings Plan (VRSP)

As explained later in this booklet, you can enroll in or change your election for the VRSP any time during the year.

Are You Throwing Money Away?

Not using the Healthcare Flexible Spending Account (FSA)? Consider contributing to the FSA. This account allows you to make pre-tax contributions from your paycheck. You can use the money in your FSA to pay for healthcare expenses, such as copays and vision care.

Think about how much you have to earn to pay for a \$300 expense. Most people lose at least one third of their pay to federal, state and Social Security taxes. Here's an example of the math:

You need to earn:	\$400
Then subtract ¼ for taxes:	- \$100
You have left for expenses:	\$300

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to pay for a wide variety of healthcare and dependent day care expenses. You must re-enroll during Benefits Open Enrollment each year to take advantage of FSAs. Columbia University offers two types of FSAs:

Healthcare FSA for eligible healthcare expenses, including medical, prescription drug or dental copayments and deductibles, as well as vision or hearing services.

Dependent Care FSA for eligible child or adult care expenses for your dependents, such as licensed day care centers and nursery schools, before-school or after-school programs, and home attendants. (Note: For dependents' health-related expenses, use the Healthcare FSA.)

If you work full-time or part-time for the University, you may participate.

Don't Lose Out

The Healthcare FSA can save you money. Consider it for 2012.

How FSAs 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.**

If you elect an FSA, you contribute to it in equal installments each pay period throughout the year.

You cannot change your deposit amount during the calendar year unless you have a qualifying life status change.

When you have eligible expenses, you submit a claim form to receive money from your FSA to repay yourself. For forms, go to **www.hr.columbia.edu/forms-docs/forms**. You will not owe taxes on the money you take from your account.

Forfeiture Rule: The IRS has strict rules regarding FSAs. Any money left in your FSA account(s) must be forfeited the following year. Therefore, it is important to estimate your expenses carefully and make sure that your claims are received by the FSA administrator (EBPA) no later than March 31 of the following year. We recommend using the tool "Estimate HSA or FSA Tax Savings" in the CU Benefits Enrollment System in the CU Benefits Enrollment System at **www.hr.columbia.edu/benefits** to plan.

Healthcare FSA

You can deposit between \$120 and \$3,000 in this account to cover out-of-pocket healthcare expenses for yourself and your spouse and children, even if you elected not to cover them under Columbia University benefits plans.

Children must be your dependents for income tax purposes. **Same-sex** domestic partners or same-sex spouses, and their children, are not eligible for this plan due to IRS rules, unless they qualify under Section 152.

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

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

For complete information on eligible expenses go to: www.ebpabenefits.com/members/reimbursement-accounts.aspx or call the Columbia Benefits Service Center at 212-851-7000.

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 FSA

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 in order to qualify for this coverage.

You can be reimbursed for the cost of services provided for:

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

Your reimbursement for dependent care will not exceed the balance in your account at the time of your claim. If the money in your account is insufficient to pay your claim, the balance will be paid later as your pre-tax payroll contributions accumulate in your account.

Same-sex couples: IRS regulations do not allow you to use money from this account for expenses incurred by or on behalf of your same-sex domestic partner or same-sex spouse and their children unless they qualify as your legal tax dependents. Please refer to IRS Publication 503 for further guidance.

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.

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.

Covered dependent care providers include:

- Qualified child or adult day care centers, including senior centers
- Summer day camps
- Babysitters
- Nursery schools, pre-schools, before-school and after-school programs
- Person who cares for an elderly or disabled person that you claim as a dependent on your tax return

Keep in Mind

- You can use the Dependent Care FSA for 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. You can also go to www.irs.gov/taxtopics/tc602.html or consult your tax advisor or financial professional.

Transit/Parking Reimbursement Program

Transit/Parking Reimbursement Program (T/PRP)

The Transit/Parking Reimbursement Program (T/PRP) is a convenient way to pay commuting expenses using pre-tax dollars. If you work full-time or part-time for the University, you may participate in T/PRP. Remember, **each year during Benefits Open Enrollment you must make your election for T/PRP**. This is the one benefit, however, that is easy to change during the year.

Newly hired? Your election goes into effect the month following your enrollment.

Transit Reimbursement Program

You may elect a monthly deposit amount from \$10 to \$125. The amount will be deducted from your paycheck before taxes are taken out.

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

- Amtrak
- Long Island Railroad (LIRR)
- New Jersey Transit (NJT)
- Staten Island Rapid Transit (SIRT)
- Port Authority Trans-Hudson Corp. (PATH)
- Metro North Commuter Railroad
- Commuter and suburban express bus services
- Certain ferry and registered van pool services
- New York City Transit Authority buses and subways

The following commuting expenses are not eligible:

- Airfare
- Taxi and limo services
- Amounts that exceed the monthly limit
- Transit expenses of your family members
- Bridge, tunnel, and highway tolls, including E-Z Pass

What's Covered/Not Covered—Transit

Parking Reimbursement Program

You may elect a monthly deposit amount from \$10 to \$240. The amount will be deducted from your paycheck before taxes are taken out.

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 \$240 monthly parking limit.

What's Covered/Not Covered—Parking

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
- Parking at or near your residence
- Amounts exceeding the maximum allowable monthly limit

How the Program Works

You may participate in either the Transit or Parking Reimbursement Program—or both. The T/PRP allows you to set aside pre-tax dollars each paycheck to pay for commuting expenses. You can use the program's debit card for eligible transit expenses—or you can file claims for reimbursement.

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). If you leave the University, you can only be reimbursed for expenses incurred prior to your termination date.

You Can Make Changes During the Year

If there is an increase or decrease in the amount you pay for transit or parking expenses, you can make changes to your account at any time during the year. You can also change your deposit amount if you:

- Change your work location or residence.
- Change the way you commute (for example, you stop driving and begin to take public transit).

Just go online to www.hr.columbia.edu/benefits and log in with your UNI and password to the CU Benefits Enrollment System. Click on **Update 2012 Transit and Parking Elections**.

When will my changes take effect? This depends if the change to your benefit election is before or after the 20th of the month. To illustrate:

- **A change made January 10:** Because this is before the 20th of the month, your change will be effective February 1.
- **A change made January 21:** Because this falls after the 20th of the month, your change will be effective March 1.

The EBPA Debit Card for Transit and Parking

If you participate in T/PRP, 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.”

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, go to www.hr.columbia.edu/forms-docs/forms.

Then you can arrange to have your reimbursements deposited directly into the bank account of your choice. If you would like to authorize this, the form also is available at www.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

Retirement Plans

The Columbia University Retirement Plan—"the Plan," for eligible members—along with the Voluntary Retirement Savings Plan (VRSP) provide an important source of income when you retire, in addition to your Social Security benefits.

Columbia University Retirement Plan – for Members of Local 100

Participation

Columbia University makes monthly contributions to an account on your behalf. You do not have to enroll in or contribute to the Plan to receive the University contributions. The contributions are based on your age, salary and years of eligible service. You are eligible to participate in the Plan on your first day of work with the University.

Investing Your Account

You may direct the investment of the University's contribution to your account using one of three investment carriers:

Columbia University Retirement Plan Carriers		
Calvert	www.calvert.com/investor-workplace-columbia.html	800-368-2745
The Vanguard Group	www.vanguard.com	800-523-1188
TIAA-CREF	www.tiaa-cref.org	800-842-2776

You may review your investment choices by contacting the carriers directly.

Default Investment

If you do not designate an investment carrier, your contributions will be defaulted to a Vanguard Target Retirement Date Fund.

If you designate an investment carrier online but **do not enroll in specific funds** with the carrier, your contributions will be directed to the appropriate Qualified Default Investment fund ***within the investment carrier***. These funds aim to match the diversification of investments appropriate to each stage of your life by actively managing a portfolio of investments that change over time. To do so, they assume your retirement will be at age 65. If you would like details about these funds or wish to change your fund selection, contact the investment carrier directly by phone or website.

See the *Columbia University Summary Plan Description (SPD) – Retirement Plan for Supporting Staff* at www.hr.columbia.edu/benefits/spds for detailed information—or call the Columbia Benefits Service Center at **212-851-7000**.

Plan for 32B-32J Members

You are eligible to participate in a defined benefit retirement plan offered by Columbia University.

Please see the *Columbia University Summary Plan Description (SPD) – Retirement Benefits for Building and Maintenance Employees of Columbia University Properties* at www.hr.columbia.edu/benefits/spds for detailed information.

Plans for 1199, MEBA or MM&P Members

You are eligible to participate in a retirement plan offered through your union. Please consult your collective bargaining agreement for information about the benefit available to you.

Voluntary Retirement Savings Plan (VRSP)

Eligibility and Participation

Members of Locals 100 and 1199, and 32B-32J of the University are eligible to participate in the CU VRSP. Eligibility begins on your date of hire.

You must enroll if you wish to contribute to the VRSP. You fully own your VRSP benefit and can take it with you after leaving the University.

You may enroll and designate an investment carrier at any time during the year by logging on to the CU Benefits Enrollment System at www.hr.columbia.edu/benefits. If you do not have easy access to a computer, call the Columbia Benefits Service Center at **212-851-7000** and select the “Retirement” option to speak to a Retirement Specialist.

Pre-Tax Contributions

Standard Contributions: During annual Benefits Open Enrollment, as well as at any time during the year, 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 CU Benefits Enrollment System will calculate the amount for you and divide it equally among your paychecks.

Lessons Learned About VRSP

You and other Columbia University colleagues are encouraged to take advantage of pre-tax savings with the Voluntary Retirement Savings Plan. In fact, most tell us: “I just wish I’d started saving earlier.”

Take this opportunity to learn more about the VRSP. It is one of the most important benefits the University offers. Contributing to the VRSP is to your advantage, so take the advice of your colleagues: “Save early and save more.”

You may enroll at www.hr.columbia.edu/benefits. If you do not have access to a computer, call the Columbia Benefits Service Center at **212-851-7000**.

You can reach the annual maximum contribution of \$17,000 in 2012 as early in the year as you choose by electing a flat dollar amount. Deductions will automatically stop being made from your pay when you reach the IRS limits.

Catch-Up Contributions: If you are age 50 or older, you may contribute an **additional** amount—up to \$5,500 in 2012—on a pre-tax basis to your VRSP. You become eligible for catch-up contributions on January 1 of the year you turn 50. Log on to the CU Benefits Enrollment System at www.hr.columbia.edu/benefits to make this additional election.

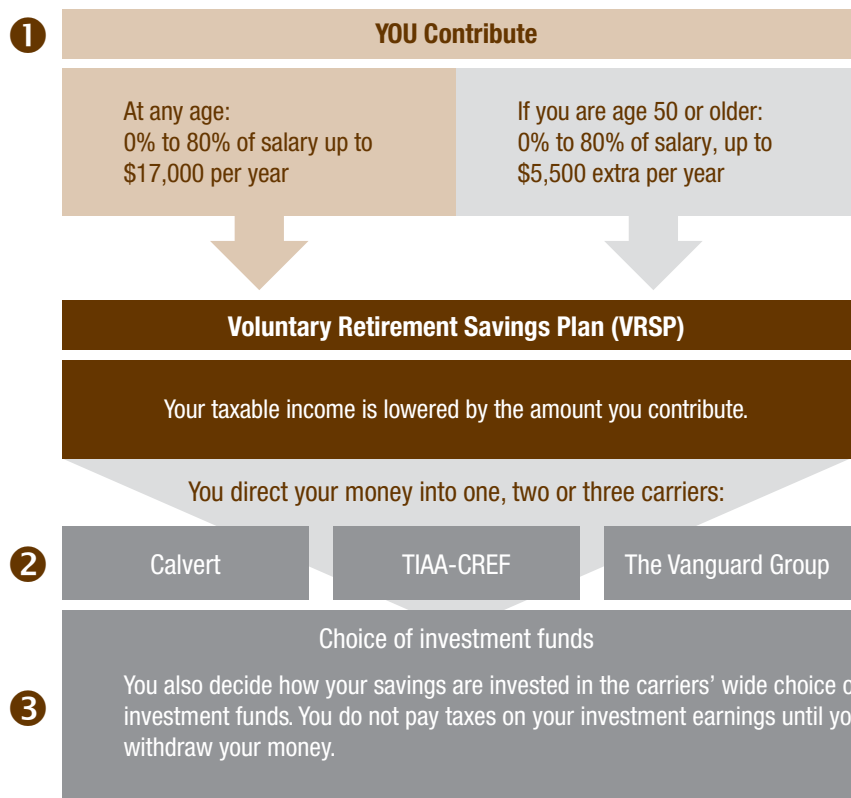
Starting January 1, 2012, contributions will be made in whole percentages of your salary, such as 1% or 2%, instead of flat dollar amounts. Through the end of 2011, however, elections will still be made in whole dollar amounts. In January 2012, the dollar amounts will be automatically converted to whole percentages of your salary. You will receive additional information about this change before January 2012.

The IRS maximum contribution limits, mentioned above, will still apply. To get a better idea of how the retirement plans will work overall, look at the “How the VRSP Works” graphic on the following page.

Newly Hired? It is your responsibility to ensure that your annual contributions do not exceed the IRS limit for the calendar year. If you have already contributed to another qualified pre-tax retirement plan this year, please be sure to review those contributions so you can elect the appropriate per-paycheck amount.

How the VRSP Works

(Percentage contributions start in 2012)



Match the circled numbers from the graphic above with the text below to learn more.

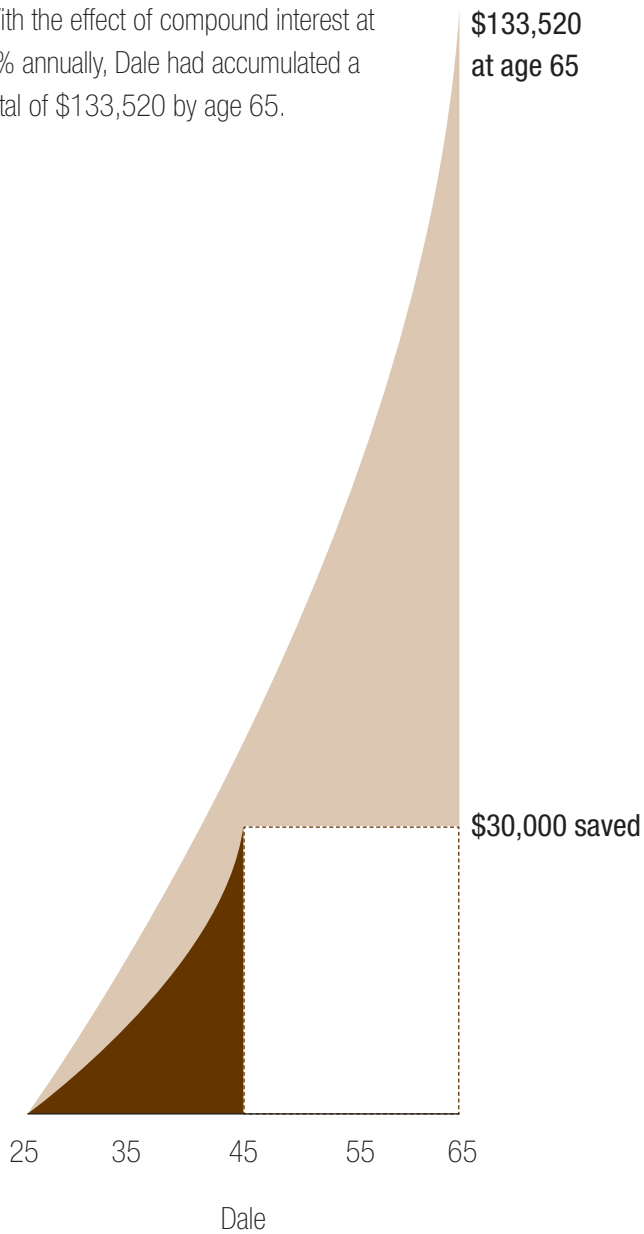
- 1** To get the most out of your retirement benefits, it is up to **you** to contribute to the Voluntary Retirement Savings Plan (VRSP). At any age, you can contribute up to \$17,000 (in 2012) on a pre-tax basis. If you are age 50 or older, you can contribute an *additional \$5,500* (in 2012).
- 2** It is up to **you** to choose an investment carrier(s).
- 3** You then can choose, among the carriers' wide range of funds, the investment choices that are right for you. For assistance in choosing your investment funds, please contact the carrier.

Depending on your union, you may participate in another retirement plan in addition to the VRSP. Look back to pages 11 and 12 to find out about your other benefits. **Members of Local 100:** Columbia contributes to the Columbia University Retirement Plan based on your age, salary and years of eligible service—even if you do not contribute to the VRSP.

Want to participate in the VRSP but not sure how to invest your money? If you do not elect an investment fund, contributions will be invested in a “default” fund that is based on your expected retirement age.

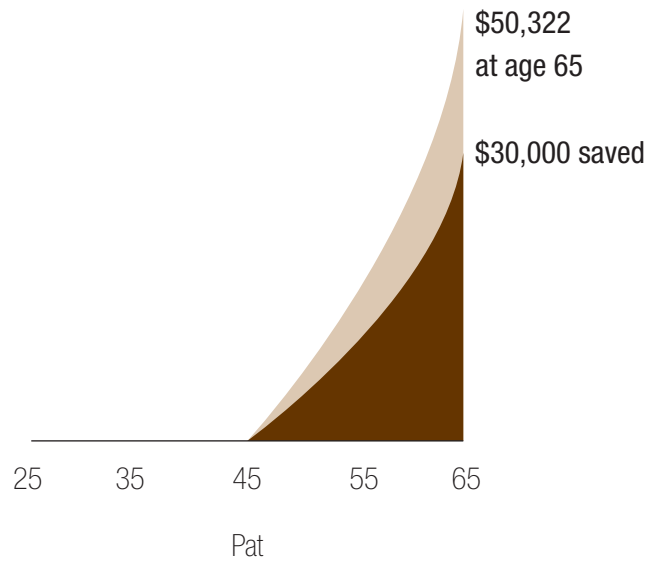
Time is Money

Dale started making annual contributions of \$1,500 at age 25. By age 44, Dale had contributed a total of \$30,000. With the effect of compound interest at 5% annually, Dale had accumulated a total of \$133,520 by age 65.



Pat started saving at age 45 by making annual contributions of \$1,500. By age 64, Pat had contributed \$30,000. With the effect of 5% compound interest annually, Pat had accumulated \$50,322 by age 65.

For Pat to have the same amount at age 65 as Dale (i.e., \$133,520), Pat would need to have contributed almost \$6,000 each year from age 45 to age 54.



Save early and save more.

Investing Your VRSP Account

There are three investment carriers for VRSP accounts at Columbia, and you may direct the investment of your retirement contributions through one, two or all of them. Please contact the carriers directly to review the investment choices available to you.

You can select how your contributions are invested at the investment carrier website, which you can also find listed online at www.hr.columbia.edu/benefits. Or, if you do not have access to a computer, call the carriers using the phone numbers below.

Columbia University VRSP Carriers		
Calvert	www.calvert.com/investor-workplace-columbia.html	800-368-2745
The Vanguard Group	www.vanguard.com	800-523-1188
TIAA-CREF	www.tiaa-cref.org	800-842-2776

Default Investment

If you designate an investment carrier online **but do not enroll in specific funds** with the carrier, your contributions will be directed to the appropriate Qualified Default Investment fund—the “**default**” fund—**within the investment carrier**. These funds aim to match the diversification of investments appropriate to each stage of your life by actively managing a portfolio of investments that change over time. To do so, these funds assume your retirement will be at age 65. If you would like details about these funds or wish to change your fund selection, contact the investment carrier directly by phone or through its website.

Withdrawing Money from Your VRSP Account Early

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

Note: TIAA-CREF administers all requests for loans and hardship withdrawals. If you want to access funds invested with Calvert or Vanguard, you must transfer assets to TIAA-CREF before you can apply for a loan or hardship withdrawal. Please be advised that it may take three to six weeks for this transfer to occur.

For more information about loans and hardship withdrawals, please see the *Columbia University Summary Plan Description – Voluntary Retirement Savings Plan (VRSP) Benefits* at www.hr.columbia.edu/benefits/spds for details.

Financial Planning and Retirement Education Resources

Representatives from Calvert, TIAA-CREF and Vanguard visit the University throughout the year to discuss personal financial planning, investment strategies, portfolio reviews and retirement education at no cost to you. These individual counseling sessions are personalized to meet your goals and objectives. Your spouse or partner is welcome to attend. The dates and locations for all sessions are posted on 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 carriers directly.

Retirement Planning Session Registration Information

Calvert	www.calvert.com/investor-workplace-columbia.html	Online registration only
The Vanguard Group	www.meetvanguard.com	800-662-0106, ext. 14500
TIAA-CREF	www.tiaa-cref.org/moc	800-732-8353

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 Aetna HDHP and its HSA, POS, CIGNA POS, UHC POS, CIGNA International, Medco Rx, the Aetna Columbia Dental Plan, Aetna HMO, HIP HMO 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 healthcare 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 FSA, HSA or medical plan enrollment with anyone other than the covered individual. This includes:

- Other offices of the University, as well as employees in Columbia 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 email 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.

Privacy Officer

To exercise your HIPAA rights under Columbia 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
Email: hrprivoff@columbia.edu
Secure Fax: **212-851-7025**

Authorization Forms

For HIPAA authorization forms, please visit the HR website at www.hr.columbia.edu/forms-docs/forms.

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 website: 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 law. Please review information on the HR website at www.hr.columbia.edu.

Summary Annual Reports for the Columbia University Retirement Plans

Financial information regarding the CU Retirement Plans is posted on the HR website:

www.hr.columbia.edu/benefits/sars/retirement.

There you will find your Summary Annual Reports (SARs) that describe financial information regarding the CU Retirement Plans. This includes plan assets, earnings and distributions that are included with the Form 5500 filing. In accordance with the Employee Retirement Income Security Act (ERISA), Columbia University publishes a SAR for all participants covered under each employee benefit plan.

If you have any questions, please contact the Columbia Benefits Service Center at **212-851-7000** and select the option for "Retirement."

Contact Information

	Website	Phone
FSAs, Transit/Parking		
EBPA	www.ebpabenefits.com	888-456-4576
Retirement Plans		
Calvert	www.calvert.com/investor-workplace-columbia.html	800-368-2745
The Vanguard Group	www.vanguard.com	800-523-1188
TIAA-CREF	www.tiaa-cref.org	800-842-2776

Columbia Benefits Contacts

For all benefits-related questions, contact:

Columbia 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 or hr-retirement@columbia.edu

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

www.hr.columbia.edu

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