



2010 **Benefits in Brief**

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

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2010 Benefits in Brief

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

Effective January 1, 2010

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Introduction

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 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 support staff in Local 32B-32J, Local 1199, Local 100, MEBA and MM&P. 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**, including:

- Information about Columbia University HR Benefits, including the following topics:
 - Your current benefits enrollment, in the CU Benefits Enrollment System
 - Frequently Asked Questions
 - Tuition Exemption for Support Staff
- Important policy information at **www.hr.columbia.edu/policies**
- Collective Bargaining Agreements at **www.hr.columbia.edu/union-contracts**
- Information about other services and University programs, in the Working at Columbia guide

Important Reminders for 2010

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.

- **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.

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 University HR 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.

Changing Your Benefits

FSA and T/PRP

FSA and T/PRP contributions are taken from your pay on a pre-tax basis, as allowed by Section 125 and other sections of the Internal Revenue Code. Because the Internal Revenue Service (IRS) very closely monitors pre-tax contributions, there are rules which Columbia University must follow when processing changes in your benefit enrollments.

Voluntary Retirement Savings Plan (VRSP)

You may change your investment carrier among Calvert, TIAA-CREF or Vanguard at any time during the year by logging in with your UNI and password to the CU Benefits Enrollment System, at www.hr.columbia.edu/benefits.

You may also change your contribution level to the VRSP as often as you like during the year if you use the CU Benefits Enrollment System.

Proof of 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 (IRS) regulations that govern the operation of a qualified benefits plan.

You must be prepared to provide satisfactory proof that your 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 child, a marriage license or two pieces of documentation that show shared financial responsibilities for same-sex domestic partners.

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 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. Go to the online CU Benefits Enrollment System at **www.hr.columbia.edu/benefits**, **log in with your UNI and password, 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 During the Year

Columbia University benefits are tax-favored plans governed by the IRS, Section 125. The regulations limit when you can make changes to your Flexible Spending Account (FSA) 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 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)
- 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 go to www.hr.columbia.edu 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 Program

You can make changes to your account 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, rail service
- There is an increase in the amount you pay for parking

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 Flexible Spending Accounts, 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 (FSAs):

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 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, the Plan administrator, 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 Much You Can 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.

Eligible Healthcare Expenses

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• Over-the-counter drugs for a medical condition• Medical and dental expenses that exceed benefit plan limits |
|--|--|

For more complete information on eligible expenses go to: 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.

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">• Qualified child or adult day care centers, including senior centers• Summer day camps• Babysitters | <ul style="list-style-type: none">• 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 |
|--|---|

For more complete information on eligible expenses go to: 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.

How to Get Reimbursed for FSA covered expenses



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 or consult your tax advisor or financial professional.

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.

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 the Transit/Parking Reimbursement Program.

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 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 of the next following month.

Remember, you will need to re-enroll each year during annual Benefits Open Enrollment.

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 through the Transit/Parking 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 – provided you incurred the expenses in 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 or about July 1, 2011.

You Can Make Changes Anytime 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 *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 log in with your UNI and password to the CU Benefits Enrollment System at 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 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.

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:

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

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

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

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 the 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 choose “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

Retirement Plans

The Columbia University Retirement Plan (“the plan” for Members of Local 100 or your union provided plan) and the Voluntary Retirement Savings Plan (VRSP), in addition to your Social Security, are meant to provide a major source of income upon your retirement.

Columbia University Retirement Plan – for Members of Local 100

Participation

Once you are eligible, Columbia University makes monthly contributions to an account on your behalf. The contributions are based on your age, salary, and years of eligible service, and do not require contributions by you. You 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 |

Please review the investment choices by contacting the carriers directly.

Investment Default

If you do not designate an investment carrier using the CU Online Benefits Enrollment System, your contributions will be invested in a **Vanguard fund** – specifically a **Retirement Target Date Fund**.



If you designate an investment carrier but do not enroll in specific funds with the carrier, your contributions will be directed to a **Retirement Target Date Fund**.^{*} If you would like to change your fund selection, contact the investment carrier directly.

- ★ **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.

Please see the Columbia University Summary Plan Description (SPD) – Retirement Plan for Supporting Staff at www.hr.columbia.edu/benefits/spds for detailed information.

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. Eligibility begins on your date of hire. You must enroll if you wish to contribute to the VRSP.

How to Enroll

You may enroll and designate an investment carrier at any time during the year; just go online and log in with your UNI and password to the CU Benefits Enrollment System at 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 designate an investment carrier in the CU Benefits Enrollment System at www.hr.columbia.edu/benefits, but do not enroll in specific funds with the 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 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 the annual maximum contribution as early in the year as possible by electing a flat dollar amount. 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 is \$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 after contributing the standard contribution to the IRS limit. 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:

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

| Columbia University Voluntary Retirement Savings Plan (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 |

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 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 | 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) 842-2776, ext. 234217 |

If you have questions regarding the Columbia University Retirement Plan or the VRSP, we encourage you to sign up for an on-site meeting.

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 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, 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, Columbia University Human Resources cannot disclose information about your or your dependents' Healthcare Flexible Spending Account 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 <http://hr.columbia.edu/forms-docs/forms>.

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
Secure Fax: (212) 851-7025

Authorization Forms

For HIPAA authorization forms, please visit your local HR office, or the HR website at: <http://hr.columbia.edu/forms-docs/forms>.

Your Rights Under ERISA

Employee Retirement Income Security Act (ERISA)

As a participant in the retirement 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.

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 U.S. 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 HR website: <http://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: <http://hr.columbia.edu/policies/hr-manual/time-away-work#406>.

Contact Information

| Carrier | Website | Phone |
|-------------------------------|--|----------------|
| FSA's, 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 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 or hr-retirement@columbia.edu

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

www.hr.columbia.edu

