



Benefits in Brief For 2005

For Support Staff in
Local 32B-32J,
Local 1199,
Local 100,
MEBA and
MM&P



contents

Benefits in Brief is a Columbia Human Resources publication. This publication only highlights your benefits for calendar year 2005. Full details regarding coverage, eligibility, and any limitations can be found in the official plan documents, which are available from your local HR office or from the plan provider.

The information in this publication applies to Local 100, Local 32B-32J, Local 1199, MEBA, MM&P (Mates) and MM&P (Pilots). Members of other unions should consult the appropriate *Benefits in Brief* or their bargaining agreements.

If there are any discrepancies between the information in this publication and the plan documents, the plan documents will always govern. Exceptions to any plans or eligibility requirements may not be granted without the consent of the Office of the Vice President for Human Resources.

Columbia University reserves the right to change or terminate these plans at any time (in accordance with the National Labor Relations Act). This publication is in no way intended to imply a contract of employment.

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COLUMBIA₂₅₀

Alma Mater, completed in 1903 and located on the steps in front of Low Library, was designed by renowned sculptor Daniel Chester French to be simultaneously regal and welcoming, a symbol of Columbia's 250-year tradition of openness and high achievement. Examine her closely and you'll find an owl, representing wisdom, hidden amidst her robes.

Welcome to Columbia University

This brochure summarizes the benefits available to support staff in Local 32B-32J, Local 1199, Local 100, MEBA and MM&P. More details about your benefits and how they work can be found in the formal documents and contracts that govern the benefit plans.

important facts

Columbia's Benefits Program

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

You are eligible to enroll in the University Spending Account (USA) program, the Transit and Parking Reimbursement Program (T/PRP) and the Tax Deferred Annuity (TDA) plan on your first day of work.

Enrollment Deadline

You must enroll within 30 days of hire for the USA and T/PRP accounts.

If you do not enroll in these programs by the deadline, you will not be able to enroll until the next Open Enrollment period in Fall 2005 (to take effect January 1, 2006), unless you have a qualified life status change (see below).

Changing Your Benefits

USA 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 must follow when processing changes in your benefit enrollments.

Life Status Change

You may make certain changes to your benefits only within 31 days of a life status change.

A life status change is a difference in your job or family status that the IRS defines as justifying a change in your USA or T/PRP elections during the plan year (January 1 – December 31).

Qualified changes in job or family status include:

- marriage, divorce, legal separation, annulment, or the beginning or end of a same-sex domestic partnership
- a change in the number of dependents either through birth, death, adoption, or placement for adoption
- your spouse's, same-sex domestic partner's, or dependent's employment or termination of employment
- a change in your or your spouse's or same-sex domestic partner's or your dependent's employment status, including a switch from full-time to part-time status or vice versa, a strike or lockout, or the beginning or end of an unpaid leave of absence
- a significant change in your or your spouse's or same-sex domestic partner's medical coverage under your spouse's or same-sex domestic partner's employer's plan
- your spouse or same-sex domestic partner or dependent satisfying or failing to satisfy a health plan's coverage requirements due to age, student status, or similar circumstances
- a change in your, your spouse's, same-sex domestic partner's, or dependent's residence or work site
- a permanent change in the way you commute to work (T/PRP only).

You are required to submit proof of a life status change to your local Human Resources office.

Please Note: Even with a qualified life status change, you may only make changes to your benefit elections that are consistent with that change.

Benefits Open Enrollment

Once each year, during the Fall open enrollment period, you have the opportunity to review your needs for the year ahead and change your elections for the following benefits:

- contributions to the University Spending Accounts (medical/dental and dependent day care). **Note:** You must re-enroll each year during Open Enrollment.
- participation in the Transit and Parking Reimbursement Program. **Note:** You must re-enroll each year during Open Enrollment.

These changes will take effect on the following January 1st.

Tax-Deferred Annuities

Outside of Open Enrollment, you can change your Tax-Deferred Annuity (TDA) investment carrier and/or your contribution level to the TDA program twice a year.

Your Investment Choices

You may change your investments within TIAA/CREF, Vanguard or Calvert for your Retirement or TDA account at any time during the year (see page 3 for contact information).

Whom to Contact/Where to Go

When you have a question about your benefits, knowing the right place to contact can save you time and effort. This page indicates which questions Human Resources can answer and which you should take directly to a vendor.

contacts

Human Resources Contacts

To Enroll In, Change, or Terminate Your Benefits

You should contact your local Columbia Human Resources office for questions about enrolling in, changing, or terminating the following benefits:

- Transit/Parking Reimbursement Program (T/PRP)
- Tuition Exemption
- University Spending Accounts
- Tax-Deferred Annuities

Your local Human Resources office can also answer questions about your leave-of-absence or COBRA benefits.

Local Human Resources Offices

Morningside (and Nevis)

Benefits and Compensation
1901 Interchurch, MC 7705
475 Riverside Drive
New York, NY 10115
(212) 870-3074
hrfss@columbia.edu

Medical Center

Human Resources
112 Black Building
650 W. 168th Street
New York, NY 10032
(212) 305-3819

Harlem Hospital

Columbia Affiliation HR
506 Lenox Avenue, Room 6208
New York, NY 10029
(212) 939-1720

Lamont-Doherty

Office of Human Resources
Administration Bldg., Room 205
Palisades, NY 10964
(845) 365-8840

Vendor Contacts

For Tax-Deferred Annuity Fund Information or to Move Money Within a Carrier

To discuss your investment funds or your account balances, or to move money from one fund to another within the same carrier, contact the carrier directly. You can switch funds within a carrier as many times as you choose.

TIAA-CREF

1-800-842-2776
www.tiaa-cref.org

The Vanguard Group

1-800-523-1188
www.vanguard.com

The Calvert Group

1-800-368-2745
www.calvertgroup.com

To File for Spending Account or Transit/Parking Reimbursements

University Spending Account (USA) and Transit/Parking Reimbursement Program (T/PRP) claims are handled through Employee Benefit Plan Administration, Inc. (EBPA). Each time you have an eligible expense, you should submit a claim form along with the receipt for the expense to EBPA. Forms are available from your local Human Resources office or through the Columbia Human Resources web site.

EBPA

Reimbursement Account
P.O. Box 1140
Exeter, NH 03833-1140
1-800-258-7298

The Human Resources Web Site

Let your mouse do the walking and save yourself a trip or a phone call. Click on the "Benefits Overview" link on the Human Resource home page (www.hr.columbia.edu/hr/) to find the following resources:

- General information about Columbia benefits, including the following booklets:
 - *Benefits in Brief*
 - *Tuition Exemption for Support Staff*
 - *USA Reimbursement Guide*
 - *Child Care Assistance at Columbia*
 - *Health Care Coverage Through COBRA*
- Summary Plan Descriptions
- All Columbia University Human Resources forms

University Spending Accounts (USAs)

The University Spending Account (USA) program lets you set aside money from each paycheck on a pre-tax basis to cover certain medical and dental expenses (not otherwise covered by health insurance) and dependent day care expenses.

Remember: You must enroll within 30 days of your hire date to take advantage of this tax-deferred plan.

You Must
Re-Enroll
Each Year!

medical/dental USAs

About Medical/Dental USAs

Money that you set aside in a Medical/Dental USA can be used for certain health care expenses for which your medical or dental plan does not reimburse you. Generally, if the IRS considers the expense eligible for a medical tax deduction, it will qualify as an expense that can be covered with tax-free money from your USA. For more details, please refer to IRS Publication 502, available on the web at www.irs.gov/pub/irs-pdf/p502.pdf

Who Can Be Covered

Only you can participate, but you may be reimbursed for expenses incurred by anyone you declare as a dependent on your federal income tax return.

What Can Be Reimbursed

You can be reimbursed for health care expenses that would qualify as tax deductions on your federal tax return. This includes your out-of-pocket expenses for services covered by any medical or dental plan such as:

- deductibles and copayments for hospital, medical, dental, vision or auditory services
- hospital, medical, and dental expenses that exceed the maximum plan benefit
- copayments for prescription drugs.

It also includes other expenses that your health plans do not reimburse, including travel costs associated with medical care, contact lenses, hearing aids, and certain over-the-counter items. **Note:** To be reimbursed for over-the-counter items, you must provide a proof of purchase. For some items, you must additionally provide a signed statement from your provider confirming the medical necessity of the item.

Please refer to the list of IRS-approved eligible expenses available at all Human Resources offices and on the web at www.hr.columbia.edu/hr/ under Benefits.

Is A Medical/Dental USA Right For You?

If the amount of your total medical expenses is less than 7.5 percent of the adjusted gross income that you report on your federal income tax return, then a Medical/Dental USA could be beneficial to you.

If you itemize on your federal tax return and your medical expenses are greater than 7.5 percent of your adjusted gross income, you may be better off deducting your expenses directly from your income tax and forgoing a USA.

As with any tax-deferral plan, you may wish to consult with your personal tax advisor to determine the best plan for you.

USAs: General Considerations and Procedures

How Much Should You Set Aside?

The minimum amount you can set aside annually in each account is \$120. The maximum is \$3,000 for medical/dental accounts and \$5,000 for dependent day care accounts.

Whatever amount you contribute, you must use all of your 2005 contribution by December 31, 2005. The IRS requires that any money remaining in your USA at the end of the calendar year be forfeited. Therefore, be sure to carefully estimate what your health care expenses will be for 2005.

Filing Claims for Reimbursement

Claims are processed by Employee Benefit Plan Administration, Inc. (EBPA). Each time you have an eligible expense, you should submit a claim form along with the receipt for the expense to EBPA. (The minimum amount you can claim for reimbursement is \$25 per submission.) Copies of the USA Reimbursement Request Form are available from your local Human Resources office or on the web in the "Forms Library" at www.hr.columbia.edu/hr/

Note that if you terminate employment, you may only submit claims for expenses incurred on or before your termination date.

Your completed claim form should be sent to:

EBPA

Reimbursement Account
P.O. Box 1140
Exeter, N.H. 03833-1140

If you have a question about your claim, you should contact EBPA at 1-800-258-7298.

Direct Deposit: You can arrange to have your reimbursements deposited directly into the bank account of your choice. Please contact EBPA for this convenient service.

Important Filing Deadlines for USAs and T/PRP Accounts

2004 Claims

You have until March 31, 2005 to submit claims for expenses incurred in 2004.

2005 Claims

You have until March 31, 2006 to submit claims for expenses incurred in 2005.

You Must
Re-Enroll
Each Year!



dependent day care **USA**s

About the Dependent Day Care USA

The Dependent Day Care USA enables you to set aside money on a pre-tax basis that you can use to cover certain costs associated with providing your dependent(s) with day care while you and your spouse are at work.

Who Can Be Covered?

Only you can participate, but you may be reimbursed for expenses incurred on behalf of:

- any dependent child under age 13 (that is, up to and including their 13th birthday)
- any other dependent—including a parent, spouse or spouse's child—who is physically or mentally unable to care for themselves. Under federal regulations, expenses incurred by or on behalf of domestic partners and their children cannot be reimbursed under this plan (unless they are legal tax dependents).

What Can Be Reimbursed?

You can be reimbursed for expenses for which the primary purpose is to assure your dependent's well-being and safety. You *cannot* be reimbursed for the expense of providing education, food or clothing.

If you are married, you can be reimbursed for dependent day care only if your spouse works outside of the home, is looking for work outside of the home, is a full-time student for at least five months during the year, or is incapable of self-care.

IRS-approved allowable expenses include:

- the cost of having a person come to your home to care for your eligible dependents, and the taxes you may pay on that person's wages

- the cost of dependent care given outside your home, such as in someone else's home, or in a child or adult day care center
- nursery school or kindergarten expenses (*but not grade-school tuition expenses*)
- the cost of after-school programs or summer day camp (*overnight camps are not considered reimbursable expenses*).

Reimbursement claims must be accompanied by the provider's name and Social Security/tax I.D. number.

Is The Dependent Day Care USA Right For You?

The only way to know for sure if the Dependent Day Care USA is right for you is to compare the tax savings you get from the USA to the tax credit you're eligible for on your federal income tax return (see Profile at right).

To determine your tax credit, take the government's eligible expense allowance (\$3,000 for one dependent, \$6,000 for more than one) and multiply it by the following percentage:

Adjusted gross income	Percentage
\$15,000 or less	35
\$15,001-\$17,000	34
\$17,001-\$19,000	33
\$19,001-\$21,000	32
\$21,001-\$23,000	31
\$23,001-\$25,000	30
\$25,001-\$27,000	29
\$27,001-\$29,000	28
\$29,001-\$31,000	27
\$31,001-\$33,000	26
\$33,001-\$35,000	25
\$35,001-\$37,000	24
\$37,001-\$39,000	23
\$39,001-\$41,000	22
\$41,001-\$43,000	21
\$43,001 or more	20

Dependent Day Care Profile

This profile is based on 2004 tax rates and assumes you are married, file jointly, claim two exemptions, do not itemize deductions, and have no other source(s) of income.

In the following example, a married couple has two children and an annual household income of \$60,000. The couple incurs \$5,000 each year in dependent day care costs.

In this case, it makes more sense to use the Dependent Day Care USA, since it saves the couple \$1,132 versus the \$1,000 tax credit.

Tax Credit Option

Based on \$5,000 in day care expenses and a 20 percent tax credit (allowed for adjusted gross incomes of more than \$43,000), the result is:

	\$5,000.00
	X 0.20
Tax credit	\$1,000.00

USA Option

A. tax on \$60,000	\$9,560.00
(gross income)	
B. tax on \$55,000	- 8,428.00
(gross minus \$5,000 day care)	
C. tax savings	\$1,132.00
(A minus B)	

Health Insurance Portability & Accountability Act

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.

hipaa



Disclosure Limitations

The Columbia University Health Plan—which includes Medical University Spending Accounts—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 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 Human Resources can disclose information about your or your dependent's health insurance, vision insurance, dental insurance, prescription drug coverage or USA-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

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 online at www.hr.columbia.edu/hr/

Privacy Officer

To exercise your HIPAA rights under Columbia health plans, please contact Columbia's designated privacy officer at:

Privacy Officer
Columbia University Human Resources
1901 Interchurch Center, MC 7705
475 Riverside Drive
New York, NY 10115
E-mail: hrprivoff@columbia.edu

Authorization Forms

For HIPAA authorization forms, please visit your local HR office or the Columbia HR web site in the "Forms Library" at www.hr.columbia.edu/hr/

Tax-Deferred Annuity (TDA) Plan

(For members of Local 100 and 1199 only)

If you are a member of 32B-32J, MEBA, or MM&P, please consult your collective bargaining agreement for information about the benefit available to you.

tdas (also known as SRAs)



Your Supplemental Tax-Deferred Annuity (TDA)

A TDA lets you invest pre-tax money from every paycheck in an account designated for your retirement. When you retire, you can withdraw the money as needed or use the account balance to purchase an annuity that provides you with retirement income.

You may invest your TDA contributions with The Calvert Group, TIAA-CREF or The Vanguard Group (see below).

Investment Carriers

You may invest your TDA contributions with The Calvert Group, TIAA-CREF or The Vanguard Group. Within these three carriers, there are over 65 investment choices available.

TIAA-CREF

1-800-842-2776
www.tiaa-cref.org

The Vanguard Group

1-800-523-1188
www.vanguard.com

The Calvert Group

1-800-368-2745
www.calvertgroup.com

401(k) Plans

If you are a member of 32B-32J or MEBA, you are eligible to participate in a 401(k) plan offered through your union. You may elect to enroll in this 401(k) one time per year (consult your collective bargaining agreement for deadlines), and your enrollment in this plan will replace your participation in the TDA plan. Forms and other information are available from your union.

How to Participate

You can begin participating at any time. Simply complete Columbia's Salary Reduction Agreement form and an application for the investment carrier(s) of your choice.

You can set aside a percentage of your income or a specific dollar amount on a pre-tax basis. The monthly minimum is \$25, and the annual maximum is \$14,000 in 2005.

If you are over age 50, you may contribute an additional \$4,000 in 2005.

For individuals with 15 or more years of service, additional contributions may be allowed. Please consult with Benefits and Compensation, in the Morningside HR office, for more information.

Individual Limit Calculations

Once a year, usually in November, participants in the TDA program receive individual calculations of the maximums they can contribute in the following year. For additional information about your individual maximum, you may also contact TIAA-CREF at 1-800-842-2733.

Important Note: *It is your responsibility to stay within the IRS's legal yearly limit. The University is not aware of any contributions that you might have made through other employers during the calendar year.*

Making Changes

You can change your investment carrier and/or your level of contributions twice a year.

To Change Investment Carriers

Complete Columbia's Salary Reduction Agreement form and an application for the new investment carrier(s) of your choice. Please submit the form to your local Human Resources office.

To Change Your Contribution Amount

Complete Columbia's Salary Reduction Agreement form. Please submit the form to your local Human Resources office. You have two opportunities, any time during the year, to adjust your election.

To Move Money from One Fund to Another within the Same Carrier

Contact the carrier directly at the toll-free numbers listed on page 20. You can switch funds within a carrier as many times as you choose.

Access

Because TDAs offer significant tax deferral advantages, the IRS places restrictions on access to these funds. If you withdraw TDA money prematurely (i.e., before age 59 1/2 and before termination of employment), you face severe tax penalties.

When you do begin to receive money in retirement or as a withdrawal, you will be taxed in that year for your distribution.

Loans and hardship withdrawals are available under certain conditions and certain plans. Please contact your local HR office for more information.

Transit/Parking Reimbursement Program (T/PRP)

T/PRP accounts allow you to set aside pre-tax dollars to pay for eligible commuting expenses. **Remember:** You must enroll within 30 days of your hire date. **Effective Date:** Your T/PRP benefit is effective on the first of the month following the date you enroll, not on your benefits effective date. **NEW: Unused 2004 balances will no longer be refunded to you as cash, but will be rolled over into active 2005 accounts.**

You Must
Re-Enroll
Each Year!

transit

T/PRP Overview

The T/PRP consists of two accounts: a transit account and a parking account. The T/PRP accounts allow you to contribute pre-tax dollars to one or both accounts to pay for certain eligible transit and parking expenses. By contributing on a pre-tax basis, you save money on FICA taxes and on federal and local (and possibly state) income taxes.

Other Limits

Under IRS regulations, if you do not use the entire amount you allocated for the month, it cannot be carried over to the following month. For example, you may set aside \$100 per month in your T/PRP account to cover your commuting expenses. If you take the month of July as vacation, however, you cannot apply its \$100 to your August expenses.

At the end of a calendar year, you may have an unused balance in your account. This money automatically rolls over into your account for the following year. (The money is not transferred until after the March 31 deadline for filing reimbursement claims for expenses incurred during the previous year.)

For example, if your expenses are \$100 less in 2004 than you anticipated, the unclaimed \$100 will be placed in your 2005 T/PRP account after April 1, 2005.

Changes During the Year

You cannot make changes during the year unless you have a change in your work location or your home residence, or if you permanently change the way you commute. A letter stating your change of address or new mode of transportation is required within 31 days of your life status change.

Transit: What's Covered?

IRS-approved eligible transit expenses include:

- Public Transit. Commuting expenses on any public transit commuter system, including:
 - New York City Transit Authority (NYCTA) buses and subways
 - Long Island Railroad (LIRR)
 - Metro North Commuter Railroad (MNCRR)
 - New Jersey Transit (NJT)
 - Staten Island Rapid Transit (SIRT)
 - Port Authority Trans-Hudson Corp. (PATH)
 - Commuter and suburban express bus services
 - Amtrak®
 - Certain ferry and registered van pool services.

What's Not Covered?

The following expenses are not covered under the T/PRP:

- transit expenses of your family members
- amounts exceeding the maximum allowable monthly limit
- taxi and limo services
- airfare
- bridge, tunnel, and highway tolls, including E-Z Pass.

How Much Can You Contribute?

You may contribute:

- any amount from \$10 up to \$100 per month to the transit account

Reimbursement Process

The MBI Debit Card

If you enroll for a transit account for 2005, you will receive an "MBI Debit Card." This card allows you to pay for your transit expenses through any vendor that sells commuter tickets or Metrocards (and accepts Mastercard).

You do not need to submit claim forms to be reimbursed for your monthly transit election. Instead, you use the debit card to pay for your transportation, and the card automatically deducts the expense from your T/PRP account.

For example, if you elect a \$70 transit account, you receive a debit card that allows you to charge \$70 worth of transit expenses each calendar month in 2005. **Remember:** Your balance does not carry over from month to month.

Paper Claims

You may choose to continue to submit paper claim forms for reimbursement. Copies of the *T/PRP Reimbursement Form*, available from your local Human Resources office or on the web in the "Forms Library" at www.hr.columbia.edu/hr/, should be sent to:

EBPA

Reimbursement Account
P.O. Box 1140
Exeter, N.H. 03833-1140

If you have a question about your claim, you should contact EBPA at 1-800-258-7298.

Direct Deposit: You can arrange to have your reimbursements deposited directly into the bank account of your choice. Please contact EBPA for this convenient service.

NEW FOR 2005:

- **A new monthly limit: \$195!**

You Must
Re-Enroll
Each Year!

parking



Parking: What's Covered?

IRS-approved eligible parking expenses include:

- Parking. Cost of parking at any:
 - commercial parking lot near your work location
 - location where you board mass transit — e.g., parking at a train station.

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

What's Not Covered?

The following expenses are not covered under the T/PRP:

- parking expenses of your family members
- amounts exceeding the maximum allowable monthly limit
- parking at or near your residence
- free parking

How Much Can You Contribute?

You may contribute:

- any amount from \$10 up to \$ 195 per month to the parking account.

Filing Reimbursement Claims

Eligible expenses are reimbursed upon submission of a claim form. The minimum amount you can claim for reimbursement is \$10 in a given month. Copies of the *T/PRP Reimbursement Form* are available from your local Human Resources office or on the web in the "Forms Library" at www.hr.columbia.edu/hr/

Your completed claim form (along with your receipts or other proof you have paid your parking expense) should be sent to:

EBPA
Reimbursement Account
P.O. Box 1140
Exeter, N.H. 03833-1140

If you have a question about your claim, you should contact EBPA at 1-800-258-7298.

Columbia Parking

If you are a commuter and park in a University-owned lot or at Presbyterian Hospital, you are already paying for parking through a pre-tax deduction. Therefore, you should not sign up for a T/PRP parking account — unless you also commute to a non-University owned lot, in which case your T/PRP deduction plus your monthly University parking bill cannot exceed the \$195 monthly maximum.

Important Filing Deadlines for USAs and T/PRP Accounts

2004 Claims

You have until March 31, 2005 to submit claims for expenses incurred in 2004.

2005 Claims

You have until March 31, 2006 to submit claims for expenses incurred in 2005.

Tuition Benefits

You're eligible for tuition exemption from Columbia, Barnard, and Teachers College. And, as outlined below, if you do not use any portion of your your tuition exemption, your family members may be eligible to receive tuition exemption too.



tuition

How to Apply

Complete, sign, and date an *Application for Tuition Exemption* form. If applicable, also complete a *Job-Related Graduate Course Certification*, available from HR or on the web in the "Forms Library" at www.hr.columbia.edu/hr/

Your spouse/same-sex domestic partner or dependents should complete, sign, and date an *Application for Tuition Exemption* form. **Note:** *Dependents who receive tuition benefits through more than one eligible employee must submit an Application for each.*

Spouses/same-sex domestic partners and dependents require approval from the

officer's local Human Resources office prior to each term. Prior to the first term, you need to submit proof of their relationship (ask your local HR office for details).

Submit all signed *original* form(s) to Student Financial Services in 210 Kent Hall (Morningside) or Student Administrative Services in 1-141 Black (Medical Center), as soon as possible after you have registered for each term.

Tuition Benefits

Exemption For*	Where	Undergraduate/Graduate Courses**	
		Full-Time Employees	Part-Time Employees (min. 20-hour/week)
You			
Local 100	Columbia, Barnard College, and Teachers College***	Two courses; 6 points per semester during first year of employment, 7 points thereafter†	One course; 3 points per semester during first year of employment, 4 points thereafter†
Local 1199 (Morningside), MEBA, MM&P	Columbia, Barnard College, and Teachers College***	Two courses; 7 points per semester†	One course; 3 points per semester during first year of employment, 4 points thereafter†
Your Spouse or Same-Sex Domestic Partner††			
Local 100, Local 1199 (Morningside), MEBA, MM&P	Columbia only	Unused portion of your tuition exemption, up to your maximum	Unused portion of your tuition exemption, up to your maximum
Your or Your Spouse's or Same-Sex Domestic Partner's Child(ren)††			
Local 100	Columbia only	Unused portion of your tuition exemption, up to 7 points, only after you have completed four years of continuous service	Unused portion of tuition exemption, up to 4 points, only after you have completed four years of continuous service
Local 1199 (Morningside), MEBA, MM&P	Columbia only	Unused portion of your tuition exemption, up to 7 points, only after you have completed two years of continuous service	Unused portion of your tuition exemption, up to 4 points, only after you have completed two years of continuous service

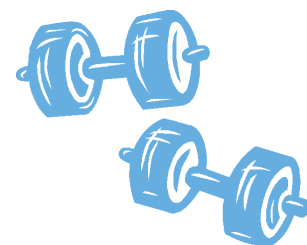
* If you are a member of 32B–32J or Local 1199 (Health Sciences), please consult your collective bargaining agreement for information on the benefit available to you.

** As of January 1, 2002, the value above \$5,250 of tuition exemption for graduate courses taken by the employee—except those that are job-related or taken as part of an undergraduate program—is considered taxable income, and therefore Columbia will withhold taxes. Graduate tuition for spouses/same-sex domestic partners and dependents is always considered taxable income.

*** During the summer semester, Barnard and Teachers College courses are not covered by tuition exemption for support staff.

† Tuition exemption does not cover fees.

†† The value of tuition exemption for your same-sex domestic partner and their children is considered taxable income by the Federal Government, and therefore Columbia will withhold taxes. This applies to both undergraduate and graduate courses.



facilities & services

Library Privileges

Library resources at the University include over 7.5 million volumes and are organized into a system of 22 libraries. Together, they represent one of the largest and most outstanding university collections in the country. You and your family enjoy user privileges at all of the libraries. Please contact (212) 854-2271 for more information.

Physical Fitness Centers

The Marcellus Hartley Dodge Physical Fitness Center, on the Morningside Heights campus, includes the following facilities for your enjoyment: swimming pool, squash and racquetball courts, indoor running track, men's and women's saunas, and a multi-level strength and conditioning center. Tennis courts are located nearby. You may use these facilities for a modest locker room and towel charge, and family membership may be purchased. Please contact (212) 854-2548 for more information.

The Columbia Baker Field Tennis Center, with seven indoor and outdoor courts, is located at 575 West 218th Street. You and your family may purchase summer and winter memberships. Please contact (212) 942-7100 for more information.

At the Medical Center, the Bard Athletic Center offers a swimming pool, squash courts, gymnasium, exercise room with conditioning equipment, aerobics programs, lockers, showers, and saunas. Several membership plans are available. Please contact (212) 304-7010 for more information.



Dining and Social Facilities

The Faculty House, on the Morningside Heights campus, offers its congenial lounges, dining rooms, and private rooms and services to all members of the University community at moderate costs. The House serves lunch, dinner, and cocktails Monday through Friday. Private rooms are available for meetings, parties, and banquets seven days a week. Please contact (212) 854-1200 for more information.

The Faculty Club at the Medical Center is located in the beautifully renovated old medical school library. It is open for lunch on weekdays and provides extensive catering services for all occasions. Please contact (212) 305-5652 for more information.

Entertainment and Culture

You and your family may wish to take advantage of the many University-sponsored activities and programs in the arts and scholarly fields. Performances in music, dance, theater, and cinema, as well as special lectures and seminars are sponsored by the various schools and divisions of the University and its affiliates. The Kathryn Bache Miller Theater offers a full season of concerts in the fields of classical and contemporary music, jazz, literature and dance.

University Publications

The Record, the University's newspaper, keeps you up to date on people and activities at Columbia. The various schools and divisions of the University publish numerous newspapers, magazines and journals, which you may also elect to receive, depending on your area of interest.

Housing Resources

Housing Assistance

Please visit the Human Resources web site at www.hr.columbia.edu/hr/ for information regarding possible housing assistance options.

Mortgage Assistance

Columbia University has asked Cendant Mortgage to administer the University's mortgage assistance program. Through Cendant you may be eligible for discount mortgage rates and other low- or no-cost mortgage services. For additional information about Cendant's many advantages, please contact them at 1-800-848-9497 or visit their website at <http://ColumbiaUniv.CendantMortgage.com>

Columbia University Human Resources

Benefits and Compensation
Interchurch Center, Room 1901
475 Riverside Drive
New York, NY 10115
(212) 870-3074

E-Mail: hrfss@columbia.edu
Web: <http://www.hr.columbia.edu/hr/>

Medical Center HR
112 Black Building
650 West 168th Street
New York, NY 10032
(212) 305-3819

Columbia Affiliation HR
Harlem Hospital
506 Lenox Ave., Rm. 6208
New York, NY 10029
(212) 939-1720

Lamont-Doherty
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Administration Bldg., Room 205
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