



BENEFITS IN BRIEF

2007

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

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Benefits in Brief highlights your benefits for calendar year 2007. 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 and the Plan documents, the Plan documents will always govern. Columbia University reserves the right to change or terminate these plans at any time (in accordance with the National Labor Relations Act).

This Benefits in Brief brochure provides information about the benefit 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 take the time to learn more about them.

This year we have made some changes to Benefits in Brief and created separate communications for a few of the Columbia University benefit programs.

Tuition Programs – Information about tuition is available online at www.hr.columbia.edu/hr/benefits/page-section.html.

Leaves of Absence – Policy information about leaves of absences is located online at www.hr.columbia.edu/hr/policies.

Facilities & Services – To learn more about what's available to you, go to Working at Columbia at: www.hr.columbia.edu/hr/wacguide/. You can learn more about University procedures, housing and library privileges, fitness centers, entertainment and more.

Keep this Benefits in Brief brochure for reference throughout the year. You can also find valuable information, including FAQs, at www.hr.columbia.edu.

Benefits in Brief is a Columbia Human Resources publication and only highlights your benefits for calendar year 2007. 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.

YOUR COLUMBIA UNIVERSITY BENEFITS

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 Flexible Spending Account (FSA) program, the Transit and Parking Reimbursement Program (T/PRP) and the Tax Deferred Annuity (TDA) plan 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 must follow when processing changes in your benefit enrollments. These rules are described on page 4 of this booklet.

Tax-Deferred Annuities

You can change your Tax-Deferred Annuity (TDA) investment carrier and/or your contribution level to the TDA program twice a year.

You may change your investments within TIAA/CREF, Vanguard or Calvert for your Retirement or TDA account at any time during the year.

Proof of Eligibility

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

You must be prepared to provide satisfactory proof that your enrolled dependents meet the eligibility requirements. Random audits will be 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 separate letter detailing the time frames and specifics of the audit process. If you are not able to provide proof that your dependent is eligible for coverage your dependent's coverage will be terminated. Examples of proof include, but are not limited, to birth certificates for each covered child, a marriage license or two pieces of documentation that show shared financial responsibilities for same-sex domestic partners.

Report Changes in Dependent Eligibility

When a dependent is no longer eligible, **it is your responsibility** to notify the Columbia HR Benefits department **within 31 days of the change** (examples include, but are not limited to divorce decree, child no longer a student, etc.).

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 Flexible Spending Accounts and/or Transit/Parking Program 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.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Flexible Spending Accounts (FSAs), formerly known as University Spending Accounts (USAs), allow you to save money on a wide variety of healthcare and dependent care expenses. During Open Enrollment or when you are hired, you can elect to contribute to these accounts.

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.

Dependent Care FSA for eligible child or dependent care expenses such as a babysitter, licensed day care centers and nursery schools, and before-school or after-school programs.

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 can deposit between \$120 and \$3,000 in the Healthcare FSA and between \$120 and \$5,000 in the Dependent Care FSA. 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.

Keep in Mind

The IRS has rules for using the money you put in FSAs because of the tax advantages they offer:

- You can use the money you deposit during one calendar year only, for expenses you incur during that calendar year. You incur an expense when you receive the service, not when you pay for it.
- You cannot transfer money from the Healthcare FSA to the Dependent Care FSA and vice-versa.
- You cannot carry over unclaimed account balances from one year to the next.

If you do not submit a claim for reimbursement by March 31 of 2008 for expenses incurred in 2007, you forfeit any money left in your account.

Healthcare Flexible Spending Account

You can set aside money in this account to cover expenses for yourself and your spouse and children even if you elected not to cover them under the Columbia medical plans. Note: same-sex domestic partners and their children are not eligible for this plan due to IRS rules.

How Much to 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 that as a guide when estimating your 2007 expenses. Also remember to include your costs for over-the-counter medications.

Eligible Healthcare Expenses

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

- 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
- 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 or financial professional to determine which works best for you.

Getting reimbursed is easy, submit your expenses with a completed claim form for at least \$25. Go to www.hr.columbia.edu/hr/ for forms.

Healthcare Spending Account Worksheet

Estimate your out-of-pocket costs for healthcare for 2007

Consider how much you spent out-of-pocket for healthcare expenses in 2006. Determine which medical option you'll choose for 2007 and the out-of-pocket expenses you may incur such as deductibles, copays, orthodontia, etc. The worksheet can help you plan your deposit for the Healthcare FSA.

Expected Medical Expenses

Deductibles

Copayments/co-insurance

Prescription drug copays

Over-the-counter drugs including allergy medicine, pain killers, antacids, etc.

Total Medical \$ _____

Expected Dental Expenses

Payments above the discounted rates

Payments above the dental annual maximums

Orthodontia

Total Dental \$ _____

Vision

Exams

Eyeglasses

Prescription eyeglasses

Contact lenses

Saline solution

Total Vision \$ _____

Hearing Expenses

Exams

Hearing Aids

Total Hearing \$ _____

Total expected healthcare expenses for 2007 \$ _____

Use this total to help determine your contribution for the 2007 Healthcare FSA. You can contribute from \$120 - \$3,000 per year in the account.

Dependent Care Flexible Spending Account

The Dependent Care FSA helps you pay the cost of dependent care services for an adult or child because you work or attend school full time. 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.

Federal 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 are your legal tax dependents.

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.

Covered dependent care providers include:

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

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 day care center, you simply provide the Taxpayer Identification Number. For more complete information on eligible expenses go to:

www.irs.gov/publications/p503/index.html.

Dependent Care Account Worksheet

Estimate your out-of-pocket costs for dependent care expenses for 2007

Consider how much you spent out of pocket for dependent care in 2006. This worksheet can help you plan your deposit for the Dependent Care FSA. You can deposit between \$120 and \$5,000 a year.

Eligible expenses:

Day care provider for child or adult day care	\$ _____
Home care of your child or other dependent	\$ _____
Pre-school tuition up to kindergarten	\$ _____
Summer day camps	\$ _____
Person who cares for an elderly or disabled person that you claim as a dependent on your tax return	\$ _____
Total expected dependent care expenses for 2007	Total \$ _____

Keep in Mind

- **You can use this FSA for dependent 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 the www.irs.gov/taxtopics/tc602.html or consult your tax or financial advisor.
- **Your reimbursement for dependent care will not exceed** the balance of 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.
- **If your child will turn 13 during the coming year,** you can submit claims only for expenses incurred up to the child's birthday.

TRANSIT/PARKING REIMBURSEMENT PROGRAM (T/PRP)

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

The Transit Limit is \$105 for 2007.

The Parking Limit is \$200 for 2007.

How the Program Works

The Transit/Parking Reimbursement Program (T/PRP) allow you to set aside pre-tax dollars 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. You cannot change your deposit amount unless you:

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

As you incur eligible expenses during the year, money is taken from your account by the Transit Program's debit card or you can file claims for reimbursement. You have until March 31 of each calendar year to claim money you deposited during the previous year. So, for example, you have until March 31, 2007, to claim your 2006 deposits.

If you commute 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 lot that the University does not own. In that case, your T/PRP deduction plus your monthly University parking bill cannot exceed the \$200 monthly parking limit.

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 2007 are \$100 less than you budgeted for, the unclaimed \$100 will be credited to the appropriate T/PRP account on April 1, 2008.

Transit

Transit Account Contributions

You can elect a monthly deposit amount from \$10 to \$105. 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:

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

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

- 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.

Parking

You can elect a monthly deposit amount from \$10 to \$200. 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
- Location where you board mass transit, such as parking at a train station.

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

Getting Reimbursed for the T/PRP

The MBI Debit Card

If you enroll for a transit account for 2007, 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 Metro-cards and accepts Mastercard. The card automatically deducts the expense from your T/PRP account. For example, if you elect a \$76 monthly transit account, you will receive a debit card that allows you to charge \$76 worth of transit expenses each calendar month in 2007.

Paper Claims

To obtain a claim form for reimbursement, go to: www.hr.columbia.edu and go to the Forms Library. You can arrange to have your reimbursements deposited directly into the bank account of your choice. Contact EBPA to arrange for this service.

EBPA

P.O. Box 1140

Exeter, NH 03833-1140

1-800-258-7298

www.cbavt.com

TAX-DEFERRED ANNUITY (TDA) PLAN

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.

Plans for 32B-32J, 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.

Tax Deferred Annuity Plan (TDA)

Eligibility and Participation

Members of Local 100 and 1199 of the University are eligible to participate. Eligibility begins the first day of the month coincident with or following your date of hire. You must enroll in order to contribute to the plan.

How to Enroll

You may enroll at any time by completing a Tax-Deferred Annuity Contribution Form *and* an application for one or more of the plan's investment carriers. Once you complete and return your forms (as instructed on the form) your election will be processed as soon as administratively possible. Forms are found in your local HR office and at www.hr.columbia.edu/hr/misc-pages/forms/index.html.

Default of Investment

If you designate a carrier on your Tax-Deferred Annuity Form but do not complete the application form for that carrier, the contributions will be directed to a Retirement Target Fund* at your selected carrier. As Calvert does not provide a Retirement Target Fund: your contributions will be directed to a balanced fund.

* Retirement Target 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 assuming your retirement will be at age 65. Details about this fund may be found by contacting the carrier directly by phone or web.

Pre-tax Contributions

Standard

When you become eligible, you may elect to set aside a percentage of your income or a specific dollar amount on a monthly basis. The monthly minimum dollar amount election is \$25 and the percentage of income election maximum is 80% and may be in whole percentages only.

The IRS limits the amount you can contribute to your TDA each year. In 2006, that limit was \$15,000. You are responsible for making sure your annual contributions do not exceed the IRS limit. To help you, TIAA-CREF will send you a personalized statement each year, usually in November, showing your contribution limits for the next year.

Catch Up

You may be able to contribute more than the standard IRS limit of \$15,000 to your account on a pre-tax basis:

- If you are age 50 or older, you may contribute an additional \$5,000 on a pre-tax basis to your TDA.
- If you are age 50 or older but not yet age 65 and have at least 15 years of service with Columbia University, you may be eligible to contribute another \$3,000 pre-tax. To make this election you must also meet these additional qualifications:
 - You have not contributed the maximum amount allowed by the IRS in the last three years
 - You have not already contributed up to \$15,000 in past years using this catch-up contributions provision.

The amount you choose to contribute, pre-tax, under this provision may not exceed the difference between your actual contributions in total over the past three years and the IRS allowable limit over the same three years. TIAA-CREF will include this calculation for you on your personalized statement in the fall. Please read your detailed materials from TIAA-CREF to make your election options for the new year.

Investing Your Account

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

For Retirement and TDA		
TIAA-CREF	www.tiaa-cref.org	1-800-842-2776
The Vanguard Group	www.vanguard.com	1-800-523-1188
The Calvert Group	www.calvertgroup.com	1-800-368-2745

Each of these carriers provides a series of investment choices (over 65 in aggregate) for you. Please review the investment choices by contacting the carriers directly.

Changes To Your Account

You may move monies within your account between funds at any time by contacting your selected carrier directly (by phone or online). You may transfer dollars in your account from one carrier to another by completing an Asset Transfer Form and mailing it to the receiving carrier. The carriers will coordinate the transfer of monies based upon your instruction as soon as administratively possible.

Changing Your TDA Elections

You may change the amount of your TDA contribution and/or your investment carrier twice in a calendar year at any time.

- To change your contribution amount, complete the Tax-Deferred Annuity Contribution Form and return it to the Columbia University Human Resources Benefits Department.
- To change investment carriers, complete the Tax-Deferred Annuity Contribution Form and an application for the new investment carrier. Return the forms as instructed. If an application for the new investment carrier is not received your request to change carriers will not be processed.

Forms are found at www.hr.columbia.edu/hr/misc-pages/forms/index.html and in your local HR office.

During the fall, you may change your contribution amount and investment direction for the new year (this election counts as one of the two permitted changes). To make a change, you will need to complete and submit a new election form. Refer to the personalized materials from TIAA-CREF and complete the enclosed form(s) as instructed.

Withdrawing Money from Your TDA Account

Because TDAs offer significant tax advantages, the IRS limits your access to these funds before you retire. If you withdraw money from your TDA before you reach age 59 1/2 and while you are still working, you will be responsible for income tax and a 10% penalty on the amount you withdraw.

When you retire or leave Columbia University, you can withdraw the money as you need it or use the account balance to buy an annuity that will provide regular payments. You will owe current income taxes on the money you withdraw or receive from your account and you may incur additional tax penalties depending upon your age. Please contact a tax advisor or the carrier to understand the tax consequences of any withdrawals before you request them.

Loans

While an active employee of Columbia University, you may obtain a loan from your account through TIAA-CREF (only) provided your assets are held by this carrier. If your account is with another carrier, you may request an asset transfer (Asset Transfer Form is on the web and at your local HR office) to TIAA-CREF and then request a loan. To request a loan you simply call TIAA-CREF to request the forms and discuss your loan options (e.g. payment schedule, amount of loan).

Limits

The minimum loan amount is \$1,000 and the maximum amount is the lesser of 45% of your accumulated TDA account or \$50,000. You may have up to two loans open at one time.

Terms of a Loan

The interest rate on the loan is variable and may be changed as often as every three months. For details regarding the interest calculation please contact TIAA-CREF directly. The term of the loan can be up to five years. You also have the option of a loan term of 15 years if the loan is for the purpose of assisting with the purchase of your primary residence.

Repaying Your Loan

You will be billed quarterly for your loan by TIAA-CREF. The payments can be made by check or through automatic deductions from your checking account to TIAA-CREF. Payments cannot be made through payroll deduction.

If you miss a loan payment you will be considered in default of the loan. If you are in default, the balance of your loan will be withdrawn from your TDA account and reported as taxable income. You will be responsible for paying all related taxes including any applicable early withdrawal tax penalties. To find out more about the tax implications of default contact TIAA-CREF directly or consult your tax advisor.

Hardship Withdrawals

Subject to restrictions, you may withdraw the full value of your TDA account less post-1988 investment earnings. However, the amount cannot be more than the amount needed to meet the financial need. Under IRS guidelines you must provide documentation for the following situations to request a hardship distribution:

- Purchase of a primary residence
- Payments necessary to avoid eviction or foreclosure
- Tuition payments and related educational fees for you or your dependents
- Un-reimbursed medical expenses

You must submit your request for a hardship withdrawal to Columbia University HR Benefits/Retirement group.

In addition to regular income tax, you may be subject to a 10% penalty tax on the withdrawal amount.

If you are approved for a hardship distribution your pre-tax TDA contributions will be suspended for a minimum of six months following receipt of the hardship withdrawal. It is your responsibility to reinstate your contributions once six months' time has lapsed. You may reinstate your contributions by completing the Tax-Deferred Annuity Contributions Form.

Administration of the Tax-Deferred Annuity (TDA) Plan

Account Statements

You will receive a quarterly statement of your Tax-Deferred Annuity Plan from the carrier(s) you directed investments to for each benefit. These balances may also be viewed online by visiting your carrier's website.

Qualified Domestic Relations Orders (QDRO's)

The TDA plan prevents distribution of your benefit to anyone other than you, or your beneficiary on your death. However, your benefits may be assigned to an "alternate payee" (e.g., an ex-spouse in the event of divorce) by court order if the Plan Administrator of the applicable plan determines it is a Qualified Domestic Relations Order. Call Columbia University HR Benefits department if you need further information.

Naming a Beneficiary

The beneficiary of your TDA is the person(s) or entity(ies) you choose to receive the value of your account in the Tax-Deferred Annuity Plan if you die while a participant.

- If you are single, you may name anyone as your beneficiary(ies).
- If you are married, your spouse is automatically your primary beneficiary, although you may name anyone you wish as a contingent beneficiary. If you want to name someone other than your spouse as primary beneficiary, you will need your spouse's written, notarized consent.

To name, change, or add a beneficiary for the Tax-Deferred Annuity Plan you must complete the carrier's Beneficiary Designation Form.

If you do not complete the Beneficiary Designation Form and return it to the Benefits department your retirement benefits will be payable to the following in the event of your death:

1. Your surviving spouse, if any; otherwise
2. Your surviving children, if any; otherwise
3. Your parents, if living; otherwise
4. Your estate

Benefits payable in the name of minor children may be paid only on their behalf to a legal guardian upon proof of such guardianship.

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 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 Human Resources can not disclose information about your or your dependents' Healthcare FSA 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 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 under "Benefits" 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:

Columbia University HR
1901 Interchurch Center, MC 7705
475 Riverside Drive
New York, NY 10115
E-mail: hrprivoff@columbia.edu
Fax: (212) 870-3365

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/.

CONTACT INFORMATION

The Human Resources Web Site has all the benefit information you need.
Go to: www.hr.columbia.edu/hr and go to the Benefits section.

- Your own current benefits enrollment
- Union contracts
- Lists of Frequently Asked Questions
- Benefits in Brief
- General information about Columbia benefits, including the following topics:
 - Tuition Exemption in Brief for Support Staff
 - Flexible Spending Account (FSA) Reimbursement Guide
- Summary Plan Descriptions
- All Columbia University Human Resources forms

To Enroll in, Change, or Terminate Your Benefits:

Contact your local Columbia Human Resources office.

Morningside (and Nevis) Benefits and Compensation

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

Harlem Hospital Columbia Affiliation HR

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

Medical Center Human Resources

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

Lamont-Doherty Office of Human Resources

Administration Bldg., Room 205
Palisades, NY 10964
(845) 365-8840

