



2008

Benefits in Brief

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

Effective January 1, 2008

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Benefits in Brief highlights your benefits for calendar year 2008. 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 publication is in no way intended to imply a contract of employment.

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 more about them.

Keep this Benefits in Brief booklet for reference throughout the year. You can also find valuable information at www.hr.columbia.edu:

- Your current benefits enrollment
- Collective Bargaining Agreements
- Frequently Asked Questions
- Benefits in Brief
- General information about Columbia University benefits, including the following topics:
 - Tuition Exemption in Brief for Support Staff
 - Flexible Spending Account (FSA) Reimbursement Guide
 - Childcare Assistance at Columbia
- All Columbia University HR Benefits forms

Your Columbia University Benefits

The majority of your Columbia University HR 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 (now called the Voluntary Retirement Savings 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 University must follow when processing changes in your benefit enrollments.

Voluntary Retirement Savings Plan (VRSP)

You can change your contribution level to the VRSP as often as you like during the year if you use our new online system.

You may change your investments within TIAA/CREF, Vanguard or Calvert for your Retirement Plan or VRSP at any time during the year if you use our new online 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 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 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 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 Columbia University HR Benefits **within 31 days of the change** (examples include, but are not limited to, divorce decree, child no longer a student, etc.).

A Qualified Life Status Change

You may make certain changes to your benefits only within 31 days of a qualified life status change. A qualified 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 1st – December 31st). 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 qualified life status change to your local Human Resources office.

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) allow you to save money on a wide variety of healthcare and dependent care expenses. During Benefits 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 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.

How the Flexible Spending Accounts Work

An FSA allows 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 or dependent care expenses, you submit claims to receive money from your FSA. You will not owe taxes on the money you take from your account programs.

Getting Reimbursed

Employee Benefit Plan Administration (EBPA) administers this Plan. To receive reimbursement from your Healthcare or your Dependent Care FSA, you must submit a claim form to EBPA. You will be reimbursed only for eligible expenses that you incur while you are participating in the FSA. You have until March 31st 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) 678-3457 if you have any questions about whether an expense is eligible.

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 your union's 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 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 these as a guide when estimating your 2008 expenses. 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.

Medical Expense Tax Deduction

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 Health-care FSA. You may want to consult with a tax 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 care services needed for an adult or child who qualifies as your legal tax dependent. If you are married and would like to use this benefit, you and your spouse must work or go to school full-time. You can be reimbursed for the cost of services 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

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 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.

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.

Covered dependent care providers include:

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

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.

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 www.irs.gov/taxtopics/tc602.html or consult your tax or financial advisor.

Transit/Parking Reimbursement Programs (T/PRP)

The Transit and Parking Reimbursement Programs are convenient ways to pay for commuting expenses using pre-tax dollars. Remember, each year during Benefits 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 \$110 for 2008.

The parking limit is \$215 for 2008.

How the Program Works

The Transit/Parking Reimbursement Program (T/PRP) allows 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 31st of each calendar year to claim money you deposited during the previous year. So, for example, you have until March 31, 2008, to claim your 2007 deposits.

If you commute and park in a University-owned lot or at NewYork-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 T/PRP deduction, plus your monthly University parking bill, cannot exceed the \$215 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 31st each year). For example, if your commuting expenses during 2008 are \$100 less than you budgeted for, the unclaimed \$100 will be credited to the appropriate T/PRP account on July 1, 2009.

Transit

Transit Account Contributions

You can elect a monthly deposit amount from \$10 to \$110. 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
- 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:

- 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 \$215. 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 2008, 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. When you use the card to update your monthly allocation, please be sure to press “credit.” This will enable the card to automatically deduct 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 2008.

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. If you would like to authorize this direct-deposit service, the form is available online at www.hr.columbia.edu. Please contact EBPA if you have any questions.

EBPA

P.O. Box 1140

Exeter, NH 03833-1140

(888) 678-3457

www.cbaebpa.com

Retirement Plans

The Columbia University Retirement Plan and the Voluntary Retirement Savings Plan, 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.

Vesting

If you were hired before July 1, 2007, your schedule has not changed. Please see the online Summary Plan Description for your vesting information.

Vesting schedule for members of Local 100, hired on or after July 1, 2007

Years Credited for Vesting	Vested Percentage
Less than 2 years	0%
At least 2 years	20%
At least 3 years	40%
At least 4 years	60%
At least 5 years	80%
6 years or more	100%

Regardless of the above schedule, you shall become fully vested (100%) on the date you reach age 65 if employed by the University on that date.

Contributions

Contribution Schedule for members of Local 100 hired on or after July 1, 2007		
Years of Service	Age	University Contribution
Less than 5 years	any age	2% of your salary up to the Social Security wage base, [†] then 10% of your salary above the wage base
5+ years*	under age 40	5% of your salary up to the Social Security wage base, [†] then 10% of your salary above the wage base
5+ years*	40+	10% of your salary up to the Social Security wage base, [†] then 15% of your salary above the wage base
15+ years	55+	15% of your salary up to the Social Security wage base, [†] then 20% of your salary above the wage base

[†] The Social Security wage base changes annually; in 2007 it was \$97,500.

* Once you complete 5 years of service at the University, as soon as administratively practical thereafter, the University shall make an additional one-time contribution equal to 15% of the compensation paid to you during your fifth year of service.

If hired before July 1, 2007, your contribution schedule has not changed. Please see the online Summary Plan Description for details.

Making Investment Elections

You select an investment carrier online by accessing the Columbia University Benefits Enrollment System at www.hr.columbia.edu. In addition, you complete a fund-selection form from the investment carrier you select, within 31 days of participation. Otherwise, the University's contributions will be placed into a default investment fund. You may change your investment carrier as often as you wish using the Columbia University Benefits Enrollment System. You may change your fund choices at a carrier at any time by contacting the carrier directly.

Investing Your Account

You may direct the investment of the University's contributions to one of three carriers:		
TIAA-CREF	www.tiaa-cref.org	(800) 842-2776
The Vanguard Group	www.vanguard.com	(800) 523-1188
The Calvert Group	www.calvertgroup.com	(800) 368-2745

Each of these carriers provides a series of investment choices. Please review the investment choices by contacting the carriers directly.

Investment Default

If you do not designate a carrier within 31 days of becoming eligible to participate in the plan, your contributions will be invested in a Retirement Target Fund* at Vanguard. If you designate a carrier but do not complete a fund selection form for that carrier, the contributions will be directed to a Retirement Target Fund at your selected carrier. Calvert does not provide a Retirement Target Fund, therefore your contributions will be directed to a balanced fund. For forms, contact the Retirement Plan carrier.

* 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 assumes your retirement will be at age 65. Details about this fund may be found by contacting the carrier directly by phone or Web.

Moving Your Account

Once a year, 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. Contact the carrier you want to transfer the money to for an Asset Transfer Form. The carriers will coordinate the transfer of monies based upon your instruction as soon as administratively possible.

Access

Because these accounts are meant for your retirement, you do not have access to them while you are employed. When you retire, you will have several options for receiving or investing the accrued University contributions.

Distribution Options

- **Life Income:** Annuity to be paid over the lifetime of the retiree only. No benefit is payable to a beneficiary after the death of the retiree.
- **Joint and Survivor:** Annuity to be paid over the lifetime of the retiree, and if the retiree pre-deceases their spouse (or other designated beneficiary) a payment continues over the beneficiary's lifetime. Only those spouses who were married to the employee at the time of their retirement will receive benefits.
- **Lump Sum:** If you are at least 55, a lump sum distribution is available.

Please note that the annuity and installment options are only available through TIAA-CREF. You may transfer funds upon retirement to the TIAA-CREF to make a distribution election.

If you leave the University before reaching age 55, you may not move your money out of your retirement account until you reach age 55. You can learn more about your options by contacting the carriers directly or the Columbia University HR Benefits Service Center at (212) 851-7000.

Plans for 1199, 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.

Voluntary Retirement Savings Plan (VRSP)

What's New for 2008

The Tax-Deferred Annuity (TDA) Plan is now called the Voluntary Retirement Savings Plan (VRSP). You can increase your retirement savings by setting aside pre-tax money from your pay in a VRSP account. All earnings in your account are nontaxable until distribution.

Eligibility and Participation

Members of Locals 100 and 1199 of the University are eligible to participate. Eligibility begins on 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 online at www.hr.columbia.edu and also by completing a fund selection form for one or more of the Plan's investment carriers. Once you complete and mail your form to the carrier (as instructed on the form) your election will be processed as soon as administratively possible. Forms are obtained by calling the carrier directly.

Pre-tax Contributions

Standard

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.

The IRS limits the amount you can contribute to your VRSP each year. In 2007, that limit was \$15,500. **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 for assistance in calculating your election.

Catch-Up

You may be able to contribute more than the standard IRS limit of \$15,500 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 VRSP. This election is available to you online.
- 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 past years
 - You have not already contributed up to \$15,000 in past years using this catch-up contributions provision

If you wish to make this election you must email the Columbia University HR Benefits Department at hrbenefits@columbia.edu.

Investing Your Account

For Voluntary Retirement Savings Plan (VRSP)		
TIAA-CREF	www.tiaa-cref.org	(800) 842-2776
The Vanguard Group	www.vanguard.com	(800) 523-1188
The Calvert Group	www.calvertgroup.com	(800) 368-2745

Each of these carriers provides a series of investment choices (more than 65 in aggregate). 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. Contact the carrier you want to transfer the money to for an Asset Transfer Form. The carriers will coordinate the transfer of monies based upon your instruction as soon as administratively possible.

Changing Your VRSP Elections

You may change the amount of your VRSP contribution and/or your investment carrier online, as often as you like, using the Columbia University Benefits Enrollment System.

- To change your contribution amount, you can go online by accessing the Columbia University Benefits Enrollment System at www.hr.columbia.edu.
- To change investment carriers, please go to www.hr.columbia.edu. You will also need to complete a fund selection form for the new investment carrier. Return the forms to the carrier directly. If the form for the new investment carrier is not received, your investment will be deposited to the default fund. You may move the money to another fund at any time.

Forms are found at www.hr.columbia.edu and in the local HR office.

Default of Investment

If you designate a carrier online at www.hr.columbia.edu but do not complete the fund selection form for that carrier, the contributions will be directed to a Retirement Target Fund* at your selected carrier. Since 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 assumes your retirement will be at age 65. Details about this fund may be found by contacting the carrier directly by phone or Web.

Withdrawing Money from Your VRSP Account

Retirement plans offer significant tax advantages. Therefore, the IRS limits your access to these funds before you retire. If you withdraw money from your VRSP before you reach age 59 ½ 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 if your assets are held by this carrier. If your account is with another carrier, you may request an Asset Transfer Form to move monies to TIAA-CREF and then request a loan.

To arrange for your asset transfer or to request a loan, 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 VRSP 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
- Unreimbursed medical expenses

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

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

If you are approved for a hardship distribution, your pre-tax VRSP 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 enrolling online at www.hr.columbia.edu.

Administration of the Voluntary Retirement Savings Plan

Account Statements

You will receive a quarterly statement of your VRSP 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 VRSP plan prevents distribution of your benefit to anyone other than you, or your beneficiary upon 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 Service Center at (212) 851-7000 if you need further information.

Naming a Beneficiary

The beneficiary of your VRSP is the person(s) or entity(ies) you choose to receive the value of your account in the VRSP if you die while you are 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 designate, change, or add a beneficiary for the VRSP you must complete the carrier's Beneficiary Designation Form.

If you do not complete the Beneficiary Designation Form and return it to the Columbia University HR Benefits Service Center, 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 healthcare operations
- To recommend treatment alternatives
- To provide information about health-related benefits and services
- To communicate with an individual – that is, a friend or family member – involved in your care or the payment for your care (if authorized by you)
- To comply with a federal, state, or local legal requirement
- To comply with a court order or administrative proceeding
- To conduct health oversight activities
- To counter serious threats to your health or safety
- For law-enforcement purposes
- For specified government functions
- For worker's compensation

Otherwise, Columbia Human Resources cannot 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) only at 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.

Privacy Officer

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

**Columbia University HR
Privacy Officer
Studebaker 4th Floor, MC 8705
615 West 131st Street
New York, NY 10027
Email: hrprivoff@columbia.edu
Fax: (212) 851-7025**

Authorization Forms

HIPAA authorization forms can be found in the Columbia University HR Forms Library at www.hr.columbia.edu.

Contact Information

Carrier:	Website	Phone
FSA's, Transit/Parking		
EBPA	www.cbaebpa.com	(888) 678-3457
Retirement Plans		
TIAA-CREF	www.tiaa-cref.org	(800) 842-2776
The Vanguard Group	www.vanguard.com	(800) 523-1188
The Calvert Group	www.calvertgroup.com	(800) 368-2745

HR Benefits Contacts

For all Benefits-related questions, contact:

Columbia University HR Benefits

Studebaker 4th Floor, MC 8705

615 West 131st Street

New York, NY 10027

Phone: (212) 851-7000

Fax: (212) 851-7024

Secure fax: (212) 851-7025

Email: hrbenefits@columbia.edu

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

www.hr.columbia.edu

