



# **2009 Benefits in Brief**

**Local 1199,  
Local 32B-32J,  
Local 100,  
MEBA, MM&P  
Effective January 1, 2009**

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Benefits in Brief highlights your benefits for calendar year 2009. 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 document is intended to be a Summary of Material Modifications (SMM) to the Plans and other benefit programs. It explains the changes being made to these plans effective January 1, 2009. It is important information, so keep it with your other benefits information.

This Benefits in Brief booklet provides information about the benefits programs that are available to support staff in Local 32B-32J, Local 1199, Local 100, MEBA and MM&P. Your benefits provide valuable protection for you and your family, so please take the time to learn 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](http://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 for Support Staff
  - Childcare Assistance at Columbia
- All Columbia University HR Benefits

## **What's New for 2009**

**New Transit/Parking Contribution Limits.** The new Transit monthly maximum contribution is \$230 and the new Parking monthly maximum is \$230.

# 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 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 may change your investment carrier among Calvert, TIAA/CREF or Vanguard at any time during the year if you use the CU Online Benefits Enrollment System.

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

## Proof of Eligibility

Columbia University has a responsibility to ensure that only eligible expenses are paid from the Plan. This requirement is consistent with 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 letter detailing the audit process and you will be asked to provide proof of eligibility for coverage. Examples of proof include, but are not limited to, birth certificates for each covered child, a marriage license or two pieces of documentation that show shared financial responsibilities for same-sex domestic partners. If you are not able to provide proof that your dependent is eligible for coverage, your dependent's coverage will be terminated.

## Report Changes in Dependent Eligibility

When a dependent is no longer eligible, **it is your responsibility** to go to the Columbia University Online Benefits Enrollment System to update any changes **within 31 days of the change** (examples include, but are not limited to, divorce decree, child no longer a student, etc.). **Please visit [www.hr.columbia.edu](http://www.hr.columbia.edu) to update any changes in the status of your dependents within 31 days.**

## 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)

If you experience a qualified life status change, you must go to [www.hr.columbia.edu](http://www.hr.columbia.edu) and make your changes within 31 days of the event. Your benefits changes must be consistent with the nature of your qualified life status change.

# Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow you to save money on a wide variety of healthcare and dependent day care expenses. To Take advantage of Flexible Spending Accounts, you must re-enroll during Benefits Open Enrollment each year. If you do not re-enroll, you will not be able to participate. If you work full-time or part-time for the University, you may participate in a Flexible Spending Account.

Columbia University offers two types of Flexible Spending Accounts (FSAs):

**Healthcare FSA** for eligible healthcare expenses such as medical and dental deductibles and copayments, vision or hearing services, and many over-the-counter healthcare products.

You can deposit between \$120 and \$3,000 in the Healthcare FSA.

**Dependent Care FSA** for eligible child or adult care expenses for your legal dependents, such as licensed day care centers and nursery schools, before-school or after-school programs and home attendants.

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

## How the Flexible Spending Accounts Work

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 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.

## How to Get 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 and your receipts to EBPA. You will be reimbursed only for eligible expenses that you incur while you are participating in the FSA. You have until March 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 or visit their website at [www.cbaebpa.com](http://www.cbaebpa.com).

## Healthcare Flexible Spending Account

You can set aside money in this account to cover unreimbursed healthcare 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 You Can Deposit

When planning how much to deposit in your Healthcare FSA, review the out-of-pocket expenses for medical, dental, vision, and prescription drugs that you had this year. You can use these as a guide when estimating your 2009 expenses. Remember to include your costs for over-the-counter medications. You may also use the *Decision Support Tools* for assistance. This is located on the Columbia University Online Benefits Enrollment System at [www.hr.columbia.edu](http://www.hr.columbia.edu).

#### 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](http://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 Healthcare 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 day 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. If your work is scheduled during an evening shift, you can be reimbursed for the cost of dependent day care services provided for your dependents while you work.

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 turns 13 during the coming year, you can submit claims only for expenses incurred up to the child's birthday

FSAs are tax-favored programs enabled through the IRS. The amount you contribute to the Dependent Care FSA is tax-free and the amount you withdraw is also not taxed. As a result, the IRS has certain rules that must be followed in order to maintain the tax advantages of this program.

Internal Revenue Service (IRS) regulations do not allow you to use money from this account for expenses incurred by or on behalf of same-sex domestic partners and their children unless they qualify as your legal tax dependents. Please refer to IRS Publication 503 for further guidance.

Your reimbursement for dependent care will not exceed the balance 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, including senior centers
- Summer day camps
- Babysitters
- Nursery schools, pre-schools, before-school and after-school programs
- Person who cares for an elderly or disabled person that you claim as a dependent on your tax return

For more complete information on eligible expenses go to: [www.irs.gov/publications/p503/index.html](http://www.irs.gov/publications/p503/index.html).

You must be able to identify the name, address, and Social Security number of the person who provides the dependent care. If you use a child or adult care center, you simply provide the Taxpayer Identification Number.



#### 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.
- If you work part-time and you pay for dependent care weekly, monthly or another way that includes both days worked and not worked, you can determine your federal tax credit to include expenses paid for days not worked.

If you work at least one hour a day, you meet the criteria for working one day.

You can also go to [www.irs.gov/taxtopics/tc602.html](http://www.irs.gov/taxtopics/tc602.html) or consult your tax or financial advisor.



Remember the Internal Revenue Service (IRS) rule regarding FSAs: Any money left in your FSA account(s) at the end of the year will be forfeited. So, it is important to estimate your expenses carefully, and make sure that your claims are received no later than March 31st of the following year.

# 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.

If you work full-time or part-time for the University, you may participate in a Transit/Parking Account.

**The transit limit is \$230 for the 2009 plan year.**

**The parking limit is \$230 for the 2009 plan year.**

## How the Program Works

The Transit/Parking Reimbursement Program (T/PRP) allows you to set aside pre-tax dollars from your paycheck to pay for eligible commuting expenses. The program has two accounts: a transit account and a parking account. You can deposit pre-tax dollars to one or both accounts to pay for certain eligible transit and parking expenses.

To participate in one or both T/PRP accounts, you elect to deposit a set amount in your account each month during the year. 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, 2009, to claim your 2008 deposits.

## 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 2009 are \$100 less than you budgeted for, the unclaimed \$100 will be credited to the appropriate T/PRP account on July 1, 2010.

## Transit

### Transit Account Contributions

You can elect a monthly deposit amount from \$10 to \$230. The amount will be deducted from your paycheck before taxes are taken out.

#### Eligible Transit Expenses

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

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

## How to Use Your EBPA Debit Card

### The EBPA Debit Card (applies to the Transit/Parking Reimbursement Program)

You will receive a Debit Card from EBPA. 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 allocations, please be sure to press “credit.” This will enable the card to automatically deduct the expense from your T/PRP account. EBPA will fund this card monthly from your T/PRP account. For example, if you elect an \$89 monthly transit account, you will receive a debit card that allows you to charge \$89 worth of transit expenses each calendar month in 2009.

### If You Do Not Use the EBPA Debit Card

You may also submit your Transit benefit expenses with a paper claim form. To obtain a claim form for reimbursement, go to: [www.hr.columbia.edu](http://www.hr.columbia.edu) and click on the Human Resources Forms library link. You can arrange to have your reimbursements deposited directly into the bank account of your choice. If you would like to authorize this, the form is available online at [www.hr.columbia.edu](http://www.hr.columbia.edu). Please contact EBPA if you have any questions regarding direct deposit service.

#### EBPA

P.O. Box 1140

Exeter, NH 03833-1140

(888) 678-3457

Monday – Friday, 8:00 a.m. – 7:00 p.m.

[www.cbaebpa.com](http://www.cbaebpa.com)

## Parking

You can elect a monthly deposit amount from \$10 to \$230. The amount will be deducted from your paycheck before taxes are taken out.

### Eligible Parking Expenses

**Under IRS regulations, you can use the money in your parking account for the cost of parking at any:**

- Commercial parking lot near your work location
- 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

### How to Submit a Parking Claim

You must submit your Parking benefit expenses with a paper claim form and provide receipts. Please fill in the required information on the form and mail to EBPA at the address printed on the form. To obtain this form, go to [www.hr.columbia.edu](http://www.hr.columbia.edu) and click on the HR Forms link.



### Keep in Mind

If you commute and park in a University-owned lot or at New York-Presbyterian Hospital, you are already paying for parking through a pre-tax deduction. Therefore, you should not sign up for a Parking account unless you also commute to a lot that the University does not own. In that case, your Parking deduction plus your monthly University parking bill cannot exceed the \$230 monthly parking limit.

# Retirement Plans

The Columbia University Retirement Plan (for Members of Local 100) 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.

### Investing Your Account

You may direct the investment of the University's contributions to one of three carriers:		
<b>Calvert</b>	<a href="http://www.calvert.com/saveatwork_columbia.html">www.calvert.com/saveatwork_columbia.html</a>	(800) 368-2745
<b>The Vanguard Group</b>	<a href="http://www.vanguard.com">www.vanguard.com</a>	(800) 523-1188
<b>TIAA-CREF</b>	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	(800) 842-2776

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

### Investment Default



If you do not designate an investment carrier using the CU Online Benefits Enrollment System, your contributions will be invested in a Vanguard Target Retirement Fund. If you designate a carrier but do not enroll in specific funds with the carrier, your contributions will be directed to a *Retirement Target Fund\** or a balanced fund. If you would like to change your fund selections, contact the investment carrier directly.

\* *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.

Please see the Columbia University Summary Plan Description (SPD) – Retirement Plan Benefits at [www.hr.columbia.edu](http://www.hr.columbia.edu) for detailed information.

## Plan for 32B-32J Members

You are eligible to participate in a defined benefit retirement plan offered by Columbia University. Please refer to the Summary Plan Description (SPD) at [www.hr.columbia.edu](http://www.hr.columbia.edu).

## Plans for 1199, MEBA or MM&P Members

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

## Voluntary Retirement Savings Plan (VRSP)

### Eligibility and Participation

Members of Locals 100 and 1199, and 32B-32J of the University are eligible to participate. Eligibility begins on your date of hire. You must enroll if you would like to contribute to the Plan.

### How to Enroll

You may enroll and designate an investment carrier at any time online at [www.hr.columbia.edu](http://www.hr.columbia.edu). You may select how your funds are invested at the carrier website. You may complete a fund selection form available from the investment carrier. Once you complete and mail your form to the investment carrier, they will process your election as soon as administratively possible.

### Pre-tax Contributions

#### Standard Contributions:

You may elect either a flat dollar amount per paycheck or the annual maximum contribution allowed under the IRS regulations. If you elect the annual maximum, the online benefits enrollment system will calculate the amount for you and divide it equally per paycheck.

The IRS limits the amount you can contribute to your VRSP each year. In 2008, 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.

#### Catch Up Contributions:

You may be able to contribute more than the standard IRS limit of \$16,500 to your account on a pre-tax basis.

If you are age 50 or older, you may contribute an additional \$5,500 on a pre-tax basis to your VRSP. This election is available to you online.

## Investing Your Account

For Voluntary Retirement Savings Plan (VRSP)		
<b>Calvert</b>	<a href="http://www.calvert.com/saveatwork_columbia.html">www.calvert.com/saveatwork_columbia.html</a>	(800) 368-2745
<b>The Vanguard Group</b>	<a href="http://www.vanguard.com">www.vanguard.com</a>	(800) 523-1188
<b>TIAA-CREF</b>	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	(800) 842-2776

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

### Default of Investment



If you designate an investment carrier online at [www.hr.columbia.edu](http://www.hr.columbia.edu) but do not enroll in specific funds with that carrier, your contributions will be directed to a *Retirement Target Fund\** or 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 website.

Please see the Columbia University Summary Plan Description (SPD) – Voluntary Retirement Savings Plan (VRSP) Benefits for Local 1199, Marine Engineers Beneficial Association (MEBA) and Masters, Mates & Pilots (MM&P) for more information regarding your retirement benefits.

# Contact Information

Carrier:	Website	Phone
<b>FSAs, Transit/Parking</b>		
EBPA	<a href="http://www.cbaebpa.com">www.cbaebpa.com</a>	(888) 678-3457
<b>Retirement Plans</b>		
Calvert	<a href="http://www.calvert.com/saveatwork_columbia.html">www.calvert.com/saveatwork_columbia.html</a>	(800) 368-2745
The Vanguard Group	<a href="http://www.vanguard.com">www.vanguard.com</a>	(800) 523-1188
TIAA-CREF	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	(800) 842-2776

## HR Benefits Contacts

For all Benefits-related questions, contact:

### Columbia University HR Benefits

Studebaker 4th Floor, MC 8703

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](mailto:hrbenefits@columbia.edu) or [hr-retirement@columbia.edu](mailto:hr-retirement@columbia.edu)

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

[www.hr.columbia.edu](http://www.hr.columbia.edu)

**Notes:**



