



# Benefits in Brief For 2005

For non-union support  
staff and members  
of Local 2110,  
SSA and TWU



# contents

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

The information in this publication applies to non-union support staff and members of Local 2110, SSA and TWU. Members of other unions should consult the appropriate *Benefits in Brief* or their bargaining agreements.

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

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



## COLUMBIA<sub>250</sub>

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

Important Facts .....	2-3
Whom to Contact/Where to Go .....	4-5
HIPAA .....	6
Prescription Drug Coverage .....	7
Medical Coverage .....	8-11
<i>Monthly Contributions</i> .....	8
<i>Vision</i> .....	10
<i>Comparison of Medical Plans</i> .....	11
Adoption Assistance Program .....	12
Dental .....	13
University Spending Accounts (USAs) .....	10, 14-15
<i>Medical/Dental</i> .....	10, 14
<i>Dependent Day Care</i> .....	15
Transit/Parking Reimbursement Program (T/PRP) ....	16-17
Life Insurance .....	18
Tuition Programs .....	19
Retirement Planning .....	20-21
<i>Retirement Plan</i> .....	20
<i>TDA</i> .....	21
Business Travel .....	22
Paid Time Off .....	23
University Facilities and Services .....	24

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# Welcome to Columbia University

This brochure summarizes the benefits available to non-union support staff and members of Local 2110, SSA, and TWU. More details about your benefits and how they work can be found in the formal documents and contracts that govern the benefit plans.

# important facts

## Columbia's Benefits Program

Columbia University provides a comprehensive package of benefits. The University's benefits program allows you to create a program suited to your needs and those of your family.

The benefits of eligible full-time and part-time support staff are effective the first day of the month following the completion of the applicable waiting period. (See the table below for eligibility and waiting-period information.)

## Enrollment Deadline

For benefits that are not automatic, you must enroll within 30 days of your eligibility date.

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

## Eligible Dependents

You can cover your eligible dependents under the University's medical and

dental plans. Your eligible dependents include:

- your legal spouse
- your same-sex domestic partner
- your or your spouse's or same-sex domestic partner's unmarried dependent children, including adopted children, foster children and stepchildren. They are eligible:

### For Medical, Dental and Vision

- until the end of the calendar year in which they turn age 19;

### For Medical and Vision Only

- over the age of 19 as long as they remain full-time students—coverage ends at the end of the month in which they cease to be a full-time student (i.e., graduate) or the end of the calendar year in which they turn age 26, whichever is earlier;
- at any age if they have a physical or mental disability, provided that when they were diagnosed they were covered dependents and it was prior to the end of the calendar year in which they turned age 19.

When you enroll dependents, you must provide the appropriate evidence of the relationship: a marriage certificate, birth certificate, proof of adoption, proof of full-time student status, or evidence of partnership (i.e. two pieces of documentation that show shared financial responsibility). Documentation in a non-English language must be translated and notarized prior to submission to Human Resources.

Coverage for your dependents takes effect at the same time as your coverage, at date of birth, or the first of the month following enrollment (as applicable).

## Taxation of Same-Sex Domestic Partner Benefits

Under IRS regulations, medical and dental benefits provided to same-sex domestic partners and their children are taxable to the employee. Therefore, although you will see pre-tax medical and dental premiums for your total coverage, you will also see a taxable portion of your contribution and a taxable portion of the University's contribution listed, and taxes will be deducted.

## Waiting Periods For Benefits Coverage

	Non-Union Support Staff		Local 2110		SSA		TWU	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
Medical Coverage								
• POS (CIGNA, Oxford)	3 months	3 months	3 months	3 months	3 months	3 months	3 months	3 months
• Cash credit for waiving medical coverage	3 months	Not eligible	3 months	Not eligible	3 months	Not eligible	3 months	Not eligible
Dental Coverage*	2 months	Not eligible	12 months	Not eligible	12 months	Not eligible	4 months	Not eligible
Vision Coverage**	3 months	3 months	3 months	3 months	3 months	3 months	3 months	3 months
Basic Group Life Insurance	6 months	6 months	6 months	6 months	6 months	6 months	6 months	6 months
University Spending Account (USA)	Hire date	Not eligible	Hire date	Not eligible	Hire date	Not eligible	Hire date	Not eligible
University Funded Retirement Plan								Hire date
Tax-Deferred Annuity								Hire date
Transit/Parking Reimbursement Program								Hire date

\* Upon reaching eligibility, you are automatically enrolled for this coverage. To enroll dependents, you must complete a Benefits Selection form.  
 \*\* Vision coverage is provided through CIGNA or Oxford to those who enroll in CIGNA or Oxford POS medical plans, respectively.

# important facts

## Changing Your Benefits

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

### Life Status Change

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

A life status change is a difference in your job or family status that the IRS defines as justifying a change in your medical, dental, USA, T/PRP, and life insurance elections during the plan year (January 1 – December 31). Qualified changes in job or family status include:

- marriage, divorce, legal separation, annulment, or the beginning or end of a same-sex domestic partnership
- a change in the number of dependents either through birth, death, adoption, or placement for adoption
- your spouse's, same-sex domestic partner's, or dependent's employment or termination of employment
- a change in your or your spouse's or same-sex domestic partner's or your dependent's employment status, including a switch from full-time to part-time status or vice versa, a strike or lockout, or the beginning or end of an unpaid leave of absence
- a significant change in your or your spouse's or same-sex domestic partner's medical coverage under your spouse's or same-sex domestic partner's employer's plan

- your spouse or same-sex domestic partner or dependent satisfying or failing to satisfy a health plan's coverage requirements due to age, student status, or similar circumstances
- a change in your, your spouse's, same-sex domestic partner's, or dependent's residence or work site
- a permanent change in the way you commute to work (T/PRP only).

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

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

### Benefits Open Enrollment

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

- medical and dental coverage.
- contributions to the University Spending Accounts (medical/dental and dependent day care). **Note:** *You must re-enroll each year during Open Enrollment.*
- participation in the Transit and Parking Reimbursement Program. **Note:** *You must re-enroll each year during Open Enrollment.*
- life insurance coverage.
- your investment carrier under the Retirement Plan.

**Note:** *Changes made during Open Enrollment become effective on January 1.*

### Tax-Deferred Annuities

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

### Your Investment Choices

You may change your investments within TIAA/CREF, Vanguard or Calvert for your Retirement or TDA account at any time during the year (see page 5 for contact information).

## Key Terms

### Net Pay

Net pay is the amount of money left in your paycheck after all applicable taxes and deductions have been withheld.

### Pre-Tax Contributions

Pre-tax contributions are deducted from your pay before Social Security and federal income taxes, as well as most state and local income taxes, are withheld. When you use pre-tax dollars to pay for benefits, your taxable income is reduced and you pay less in taxes.

### After-Tax Contributions

After-tax contributions—for such programs as life insurance—are deducted from your paycheck after all applicable taxes have been withheld.

# Whom to Contact/Where to Go

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

# hr contacts

## To Enroll In, Change, or Terminate Your Benefits

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

- Medical Coverage
- Dental Coverage
- Life Insurance
- Retirement Plan and Tax-Deferred Annuities
- Transit/Parking Reimbursement Program (T/PRP)
- Tuition Exemption
- University Spending Accounts
- Adoption Assistance (*for non-union support staff only*)

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

## To Discuss Retiree Coverage or Planning for Retirement from the University

You should contact Benefits and Compensation at the Morningside location of Human Resources to set up an individual appointment.

## Local Human Resources Offices

### Morningside (and Nevis)

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

### Medical Center

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

### Harlem Hospital

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

### Lamont-Doherty

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

## The Human Resources Web Site

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

- Your own current benefits enrollment
- Links to health plan web sites and participating provider lists
- General information about Columbia benefits, including the following booklets:
  - *Benefits in Brief*
  - *Tuition Exemption for Support Staff*
  - *USA Reimbursement Guide*
  - *Retirement Benefits in Brief*
  - *Child Care Assistance at Columbia*
  - *Health Care Coverage Through COBRA*
- Summary Plan Descriptions
- All Columbia University Human Resources forms, plus health plan claim forms

# vendor **Contacts**

## **For Medical or Dental Plan Services or Assistance**

For any problems with your medical or dental plan, to resolve claim issues, to request new ID cards, or to look up providers online, you should contact the plans directly.

### **CIGNA POS**

1-800-CIGNA24  
[www.cigna.com/healthcare](http://www.cigna.com/healthcare)

### **Oxford POS**

1-800-760-4566  
[www.oxhp.com](http://www.oxhp.com)

### **Medco Health**

1-800-230-0508  
[www.medcohealth.com](http://www.medcohealth.com)

### **Medco Health**

*(for pharmacists who require additional information only)*  
1-800-922-1557

### **Columbia Dental Plan**

(212) 305-0763  
[www.columbiadentalplan.com](http://www.columbiadentalplan.com)

### **GHI Dental Plan (Spectrum)**

(212) 501-GHID (4443)

## **For Retirement Plan and Tax-Deferred Annuity Fund Information or to Move Money Within a Carrier**

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

### **TIAA-CREF**

1-800-842-2776  
[www.tiaa-cref.org](http://www.tiaa-cref.org)

### **The Vanguard Group**

1-800-523-1188  
[www.vanguard.com](http://www.vanguard.com)

### **The Calvert Group**

1-800-368-2745  
[www.calvertgroup.com](http://www.calvertgroup.com)

## **To File for Spending Account or Transit/Parking Reimbursements**

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

### **EBPA**

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

## **To Appeal Claim Decisions**

Under ERISA, you have certain rights to question or appeal medical claim decisions.

To exercise these appeal rights, you should directly contact the vendors listed above. While Columbia Human Resources is dedicated to ensuring that you receive your ERISA entitlements, you and/or your provider must initiate this appeal and respond directly to the medical vendor.

# Health Insurance Portability & Accountability Act

With the growth of information technology, the protection of private medical information has become a national concern. Congress addressed these concerns with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), whose privacy provisions, applicable to all health plan providers, went into effect on April 14, 2003.

# hipaa



## Disclosure Limitations

The Columbia University Health Plan—which includes CIGNA POS, Oxford POS, Medco Rx, GHI Dental, the Columbia Dental Plans, and Medical University Spending Accounts — has always maintained the strictest privacy and confidentiality standards in the use and handling of your health insurance information.

Under HIPAA, health plan providers and designated Columbia Human Resources employees can only disclose your protected health information for a limited number of purposes:

- To make or obtain payments
- To conduct health care operations
- To recommend treatment alternatives
- To provide information about health-related benefits and services
- To communicate with an individual—that is, a friend or family member—involved in your care or the payment for your care (if authorized by you)
- To comply with a federal, state or local legal requirement
- To comply with a court order or administrative proceeding
- To conduct health oversight activities
- To counter serious threats to your health or safety
- For law-enforcement purposes
- For specified government functions
- For worker's compensation

Otherwise, neither the health plan providers nor Columbia Human Resources can disclose information about your or your dependents' health insurance, vision insurance, dental insurance, prescription drug coverage or USA-medical plan enrollment with anyone other than the covered individual. This includes:

- Other offices of the University, as well as employees in Columbia Human Resources not involved in health plan administration
- Spouses or other family members not directly involved in your care or the payment for your care (unless authorized by you)

## Your Rights

Your rights regarding your health information include:

- The right to request restrictions beyond those outlined above
- The right to receive confidential communications (for example) at only a specified phone number or e-mail address
- The right to inspect and copy your private health information
- The right to amend your private health information
- The right to an accounting of instances when your private health information has been disclosed
- The right to a paper copy of the *Notice of Columbia University Health Plan's Privacy Practices*, sent to all Columbia employees on April 14, 2003, distributed to all subsequent new hires, and available on the web under "Benefits" at [www.hr.columbia.edu/hr/](http://www.hr.columbia.edu/hr/)

## Privacy Officer

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

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

## Authorization Forms

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

# Prescription Drug Coverage

In order to provide Columbia Faculty and Staff with affordable prescription drug coverage that is consistent across health plans, Columbia has joined with other universities to offer Medco prescription drug coverage.

# prescriptions

## A New Prescription Drug Plan

In 2002, Columbia joined with several other universities—including Cornell, Princeton, and Boston University—to form the Preferred University Rx Purchasing Coalition or PURPC (pronounced “purpose”).

PURPC has hired Medco Health to provide prescription drug services to its members. Because this plan is separate from existing medical plans, you will access your benefit through a special Medco prescription drug card. *Your medical plan does not include a prescription drug benefit.*

With purchasing power greater than that of any one university, PURPC enables Columbia to control health costs in the most rapidly growing area—prescription drugs—and limit future increases to you.

Note that while all employees of the participating universities are part of the same Medco Health plan, Columbia plan information and finances, as well as your protected health information, will not be shared with other PURPC members.

## Advantages of the MEDCO Health Prescription Drug Plan

- National network of participating pharmacies, including all of the large chains (see partial list at right)
- 24 hour/7 day toll-free access to customer service representatives and your prescription information
- Web-based information available to members regarding enrollment, current prescriptions and alternative treatments
- Refill capabilities available on-line or via a toll-free call, through a state-of-the-art, fully automated “home delivery” (mail-order) processing center

## Partial List of Participating Pharmacy Chains

CVS Pharmacy  
Costco  
Duane Reade  
Eckerd Drug  
Food Town  
Jewel-Osco  
Kmart  
Kohl’s Pharmacy  
Kroger Pharmacy  
Osco Drug  
Pathmark Pharmacy  
Publix Pharmacy  
Rite Aid  
Safeway  
Sam’s Club  
Save Mart  
Shoprite  
Target  
Walmart  
Walgreens

For a searchable database of additional chains or individual participating pharmacies in your area, visit the web at [www.medcohealth.com](http://www.medcohealth.com) or call, toll-free, 1-800-230-0508.

## Prescription Drug Benefit

### Copayments

retail pharmacy (30-day supply)	\$5 generic; \$15 brand name
home delivery (90-day supply)	\$10 generic; \$30 brand name

### Infertility Coverage

oral and injectable medication	Same as above, up to \$15,000 lifetime cap
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# Medical Coverage

# medical

## Medical Coverage

You can select your medical coverage from two plans. Each of the plans offer comprehensive care — including coverage for emergency care, hospitalization, surgery, office visits, prescription drugs, and mental health and substance abuse treatment. The plans differ in:

- how you access care — that is, which providers and hospitals are available to you; and
- how much you pay for your care.

The chart on page 11 identifies the plans available to you and highlights the benefits provided under each plan.

### Selecting Your Coverage Level

You may enroll for medical coverage at one of the following coverage levels:

- yourself only
- yourself and spouse or yourself and same-sex domestic partner
- yourself and a child or children
- family (including your unmarried dependent children, your legal spouse/same-sex domestic partner, and your spouse's or same-sex domestic partner's unmarried dependent children).

## Waiving Coverage

If you are full-time and decide to waive coverage, you'll receive a \$50 monthly credit, which you can take as salary or apply to your Medical/Dental University Spending Account. Proof of other coverage (including your name and the effective dates) must be provided to your local Human Resources office.

## How Point-of-Service (POS) Plans Work

Point-of-Service (POS) plans let you choose between providers, hospitals, and facilities in the plan (in-network) or providers that are not part of the plan (out-of-network). To receive in-network benefits, you must choose a Primary Care Provider (PCP) who is responsible for coordinating your care. When you use in-network providers, you'll pay a fixed fee (copay), and there are no claim forms to file. If you use out-of-network providers and facilities, you'll need to file a claim form and meet a yearly deductible. You may also need to precertify care with the plan. After meeting your deductible, the plan pays a percentage of your covered reasonable and customary medical expenses, up to an out-of-pocket maximum, after which the plan pays 100 percent of covered reasonable and customary medical expenses.

## Your Contribution for Medical Coverage

Your pre-tax contribution for medical coverage is based on two factors: (1) the plan you select, and (2) the level of coverage you select.

## Key Terms

### In-Network Care

You are charged less for care provided through a plan's own network of PCPs (see below) and specialists. For care to be in-network, it must be recommended by an in-network PCP (i.e., a referral to an in-network hospital by an out-of-network PCP does *not* count as in-network).

### Out-of-Network Care

You are charged more for care which is provided outside of a plan's own network of PCPs (see below) and specialists. This includes in-network specialists when the referral is from an out-of-network PCP.

### Primary Care Provider (PCP)

A Primary Care Provider (PCP) coordinates all your care through an HMO or POS plan. In general, a PCP is an internist, family or general practitioner, nurse practitioner or pediatrician.

### Reasonable and Customary (R&C) Limit

The reasonable and customary (R&C) limit for care is based on the typical charge made by most providers for similar care in a geographic area. If the charge for care exceeds the R&C limit, you may be responsible for the amount above the limit.

## 2005 Monthly Pre-Tax Contributions for Medical Coverage

Health Plan	Yourself Only	Yourself & Spouse*	Yourself & Child(ren)	Family**
<b>Full Time</b>				
CIGNA POS Plan	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Oxford POS Plan	\$ 25.00	\$ 50.00	\$ 50.00	\$75.00
<b>Part Time***</b>				
CIGNA POS Plan	\$ 142.08	\$ 298.38	\$ 269.96	\$ 426.25
Oxford POS Plan	\$ 149.33	\$ 313.59	\$ 283.73	\$ 448.00

\* Or Same-Sex Domestic Partner

\*\* Does not include the \$100 monthly credit for part-time employees who elect family coverage in both 2003 and 2004. The \$100 credit will be in the form of a salary adjustment.

\*\*\* To be eligible, part-time employees must work at least 20 hours per week.

# medical



## Plans

### **CIGNA POS**

1-800-CIGNA24  
[www.cigna.com/healthcare](http://www.cigna.com/healthcare)

### **Oxford POS**

1-800-760-4566  
[www.oxhp.com](http://www.oxhp.com)

## Selecting a Provider

If you elect a POS plan, you must select a PCP in order to receive in-network benefits.

You can access provider listings for all plans through the "Benefits" link on the Columbia Human Resources web site, [www.hr.columbia.edu/hr/](http://www.hr.columbia.edu/hr/)

## POS Networks

### **Columbia Presbyterian Physician Network (CPPN)**

CPPN is a network of providers at the Columbia Presbyterian Medical Center available only to Columbia employees. CPPN providers are available under both CIGNA POS and Oxford POS.

You can find a listing of these providers in separate printed directories available from your local Human Resources office or through a separate link on the Human Resources web site.

### **Oxford POS Network**

Oxford POS offers in-network services in the tri-state area only. Routine or preventive services received outside of the covered service area are treated as out-of-network.

## **CIGNA POS Networks**

### **Seamless Network**

CIGNA's own network (as listed on their web site) consisting of providers in the tri-state area.

### **Networks in Other States**

There are limited networks available through CIGNA POS for individuals who live/work outside of the tri-state area. Currently these include networks in Pennsylvania (Philadelphia), Arizona and Massachusetts.

The need for additional networks is periodically reviewed, but we cannot guarantee that they can or will be added. Please contact Benefits and Compensation, at the Morningside HR location, to discuss additional network needs.

### **"Guesting" Services**

For dependent children who attend schools or universities outside of the tri-state area, CIGNA offers the ability, when a network is available, to be treated "in-network" for services in those areas only. (Tri-state services received would then be considered "out-of-network.") Please contact CIGNA directly to discuss "guesting" services.

## **Your Health Coverage While Traveling Internationally for Short Periods of Time**

While traveling internationally, you continue to be covered by your medical plan for emergency care services, but you will be unable to use your medical or prescription drug cards to pay for these medical expenses. You must pay the expenses out of pocket and submit claim forms to your carrier for currency conversion (if applicable) and reimbursement to you. Medical plans cannot make payments to foreign providers.

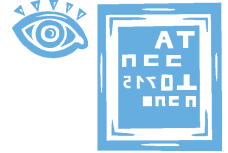
### **Plan Contact Numbers for International Travelers**

Carriers' normal toll-free numbers are not accessible internationally. Should you or a medical provider need to contact your health plan to authorize or coordinate care, please contact your local HR office for a direct-dial number for your health insurance carrier.

## **Emergency Services vs. Emergency Medical Expenses While Traveling Internationally**

Should you travel on University business and need to be evacuated or transported to a medical facility, these services are provided through Business Travel Accident Insurance (see page 22). All expenses for medical services outside of the United States should be submitted to your medical plan carrier, as described on this page.

# medical



## Deductibles and Out-of-Pocket Limits for Out-of-Network Services

### Deductibles for POS Plans

Income	Annual Deductible	
	individual	family
less than \$30,000	\$250	\$750
\$30,000–39,999	\$300	\$900
\$40,000–59,999	\$475	\$1,425
\$60,000–74,999	\$675	\$2,025
\$75,000 or more	\$750	\$2,250

### Out-of-Pocket Limits for POS Plans (Includes Deductibles)

Income	Annual Deductible	
	individual	family
less than \$30,000	\$1,000	\$2,000
\$30,000–39,999	\$1,200	\$2,400
\$40,000–59,999	\$1,900	\$3,800
\$60,000–74,999	\$2,700	\$5,400
\$75,000 or more	\$3,000	\$6,000

## Vision

All employees who participate in the Oxford or CIGNA POS plans are also covered by a vision benefit rider. Dependents who are covered by the POS plan are also covered by this rider as of their effective date.

### Vision Benefit

**Reimbursement Once Every 24 Months for:**

Vision Expense	CIGNA* (VSP Network)	
	Oxford**	Network
Vision Exam	\$50/12 months	\$10 copay
Lenses		
Single	\$70	\$20
Bifocal	\$70	\$30
Trifocal	\$70	\$40
Lenticular	\$70	\$75
Contact Lenses		
Cosmetic	\$70	Not covered
Medically Necessary	\$70	\$75
Frames	\$70	\$30

\* Benefits for hardware under the CIGNA Plan are per item.

\*\*Oxford provides a total cumulative benefit for *all* hardware (lenses, contacts, frames) of \$70 every 24 months.

## For Local 2110 and Non-Union Support Staff Only: University Contributions to University Spending Accounts

If you are enrolled in coverage in either of the POS plans, the University continues to make a contribution to a Medical/Dental University Spending Account (USA) in your name to help offset your out-of-pocket expenses. The amount of the University contribution depends on the level of coverage you choose, as shown below. For more information on Medical/Dental USA accounts, please see page 14.

### Annual University Contribution

	2005
Individual Employee	\$120
Employee & Spouse or Same-Sex Domestic Partner; Employee & Child or Children	\$240
Family	\$360

### Employee Contribution

Full-time staff may also set aside their own money into this account, as long as the combined University and employee contributions do not exceed \$3,000 annually.

## Key Terms

### Deductible

A deductible is the amount of covered expenses that you pay before a plan begins paying any benefits.

### Out-of-Pocket Limit

The out-of-pocket limit is the maximum amount of covered expenses that you must pay in a calendar year. Once you have met your out-of-pocket limit, the plan pays 100 percent of covered reasonable and customary medical expenses.

Out-of-Pocket Expenses at a Glance	You Pay	Plan Pays
up to your deductible	All of the costs	None of the costs
up to your out-of-pocket limit	Some of the costs	Some of the costs
	None of the costs	All of the costs

# medical

## Comparison of Medical Plans

	<b>CIGNA POS Plan In-Network</b>	<b>Out-of-Network</b>	<b>Oxford POS Plan In-Network</b>	<b>Out-of-Network</b>
<b>Provider Services</b>				
preventive care	100% (no copay)	not covered	100% (no copay)	not covered
office visit for illness or injury	\$10 copay	80% after deductible	\$10 copay	80% after deductible
<b>Hospital</b>				
inpatient	\$150 per admission	80% after deductible*	\$50 per day copay; maximum \$250 per admission	80% after deductible*
emergency room	\$50 copay (waived if admitted)**	\$50 copay (waived if admitted)**	\$50 copay (waived if admitted)**	\$50 copay (waived if admitted)**
outpatient (non-surgical)	100%	80% after deductible*	100%	80% after deductible*
outpatient surgery	100%	80% after deductible*	100%	80% after deductible*
<b>Behavioral Health</b>				
inpatient mental health	\$150 per admission* (up to 60 days per year†)	80% after deductible* (up to 60 days per year†)	\$50 per day copay*; maximum \$250 per admission (up to 60 days per year†)	80% after deductible* (up to 60 days per year†)
outpatient mental health	\$10 copay, for up to 10 visits*; \$25 copay for visits 11 to 60* (maximum 60 visits per year); Group therapy: \$10 copay, no visit limit	50% after deductible up to a maximum of 20 visits per year (individual and group therapy combined)	\$10 copay, for up to 10 visits*; \$25 copay for visits 11 to 60* (maximum 60 visits per year)	not covered
inpatient substance abuse	same as inpatient mental health*†	same as inpatient mental health*†	same as inpatient mental health*†	same as inpatient mental health*†
outpatient substance abuse	same as outpatient mental health*	same as outpatient mental health	same as outpatient mental health*	not covered
<b>Durable Medical Equipment</b>				
durable medical equipment	covered	covered	covered	covered
<b>Child Dental for children under 12</b>				
prophylaxis	not covered	not covered	100% (no copay); limit one per year††	100% (no copay); limit one per year††
<b>Infertility Treatment‡</b>				
ART, IVF, GIFT, ZIFT	covered up to \$5,000 per year	covered up to \$5,000 per year	covered up to \$5,000 per year	covered up to \$5,000 per year

## Out-of-Pocket Expenses

deductible	none	salary-based (see chart on page 10)	none	salary-based (see chart on page 10)
coinsurance (% paid by plan)	100% after copay	80%***	100% after copay	80%***
out-of-pocket limit	not applicable	salary-based (see chart on page 10)	not applicable	salary-based (see chart on page 10)

\* Precertification required, subject to managed care guidelines.

\*\* In the case of an emergency, the health plan must be notified within 48 hours.

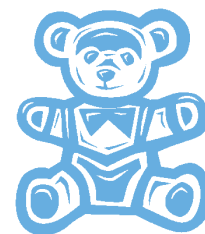
\*\*\* For all reasonable and customary costs.

† Combined 60-day maximum for inpatient mental health and substance abuse care.

†† Must use network provider.

‡ State requirements vary by plan.

# Adoption Assistance Program (For Non-union Support Staff Only)



# adoption

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## About the Adoption Assistance Program

Because the University's health plans cover the medical expenses associated with childbirth but not the often substantial costs incurred by adoptive parents, Columbia has introduced the Adoption Assistance Program. An eligible non-union support staff member can request a reimbursement of up to \$5,000 per adoption for qualified expenses incurred on or after your first day of full-time employment. The reimbursement appears in your paycheck.

For the simultaneous adoption of two children, the maximum reimbursement is \$10,000 for the combined expenses. If both you and your spouse/same-sex domestic partner are Columbia officers or non-union support staff members, you are together eligible for a maximum \$5,000 reimbursement per adoption (\$10,000 for a simultaneous adoption of two children).

## Who is Eligible?

Full-time, benefits-eligible non-union support staff members who are in the process of adopting, or have recently adopted, a child can apply for reimbursement under the Adoption Assistance Program. The adopted child must be under the age of 18 at the time a qualified expense is paid or incurred and may not be the child of the employee's spouse or domestic partner.

If you leave the University, you remain eligible for reimbursement of expenses incurred while you were employed at Columbia, though you must submit your claim within 30 days of your employment end date.

## What Can Be Reimbursed?

"Qualified adoption expenses" are reasonable and necessary adoption fees, court costs, attorney fees, and other expenses directly related to, and whose principle purpose is for, the legal adoption of an eligible child (whether or not the adoption is finalized). These may include:

- public or private adoption agency fees permitted or required under the law of the state having jurisdiction over the adoption
- legal and court fees
- fees for medical and hospital services provided to the child (not otherwise covered by insurance)
- traveling expenses associated with the adoption, including transportation, meals, and lodging
- immigration, child's immunization, and translation fees
- temporary foster care charges provided before placement of the eligible child in the employee's home.

Qualified expenses do not include:

- any expenses that violate state or federal law
- the costs of carrying out any surrogate parenting arrangement
- expenses for the adoption of your spouse's or same-sex domestic partner's child
- costs paid using funds received from any federal, state, or local program
- expenses allowed as a credit or deduction under any other federal income tax rule
- expenses already paid or reimbursed by another employer or other party.

## Applying for Reimbursement

If you would like to apply for reimbursement, please first call the Benefits Office at (212) 870-3074 to discuss your situation. Application forms themselves are available from your Human Resources office and on the web in the "Forms Library" at [www.hr.columbia.edu/hr/](http://www.hr.columbia.edu/hr/)

When you have completed and signed the form, call the Benefits Office again to make an appointment to review the form and related policy information. Acceptable documentation of eligible expenses consists of original itemized bills accompanied by receipts or canceled checks, along with paperwork that demonstrates that a legal adoption is underway or has been finalized or terminated.

You must submit an application for reimbursement within six months of the date an adoption becomes final or the process is terminated.

## Is This Benefit Taxable?

The University will provide the reimbursement in your paycheck without withholding any federal, state, or city taxes. In accordance with IRS requirements, however, FICA and Medicare taxes will be withheld.

You should discuss your tax liability with a tax advisor, as the Economic Growth and Tax Reconciliation Act of 2001 provides adoption-related tax exemptions for some income levels but not for others. More information is available from the Internal Revenue Service in IRS Publication 968, "Tax Benefits for Adoption," available on the web at [www.irs.gov/pub/irs-pdf/p968.pdf](http://www.irs.gov/pub/irs-pdf/p968.pdf)

# Dental Coverage

The dental plan covers a wide range of dental benefits for you and your covered dependents.



# dental

## All Support Staff

After the waiting period, you are enrolled in the GHI Spectrum Dental Plan automatically, at no cost to you.

**Note:** If you have dependents, you must positively enroll them within 30 days of your eligibility; otherwise, you will be automatically enrolled at the "employee only" level.

Members of Local 241 TWU and Local 2110 UAW can choose to participate in GHI, the Columbia Dental Plan, or the Columbia Dental Plan Plus. The Columbia plans offer services provided by a network of faculty and alumni from the Columbia University School of Dental and Oral Surgery. (Note that there is a cost for participating in the Columbia plans.)

## GHI Spectrum Dental

The GHI Spectrum Dental Plan covers preventive and diagnostic, basic, and prosthetic services.

You may choose to use participating GHI Spectrum dentists or go to a non-participating dentist.

When you receive care, you pay the provider up front, then file a claim for reimbursement. You'll be reimbursed up to the allowance shown on the GHI Dental fee schedule for covered services, which is available from your local Human Resources office.

To review a listing of GHI Spectrum dentists, visit their web site at [www.ghi.com/Providercgi/](http://www.ghi.com/Providercgi/) and select "DENTAL—Spectrum" under the "Select Provider Network" pull-down menu.

If you use a non-participating dentist, you may have to pay the difference between the total cost and the amount the plan pays.

For more information, call GHI at (212) 501-GHID (4443).

## Additional Options for Local 2110, TWU and Non-Union Support Staff Only

### Columbia Dental Plan

You must receive care from a dentist listed in the provider directory or a designated facility (see list at right). Under this plan, you receive:

- One free preventive care visit per year for each individual covered
- Free fluoride treatment for children age 12 and under
- 25 percent off the discounted fees for all other services.

Call (212) 305-0763 or your local HR office to get a directory of participating dentists.

### Columbia Dental Plan Plus

You must receive care at a designated facility (see list at right) or from a designated Columbia Dental Plan Plus dentist. When you do, preventive and restorative procedures are covered at 100 percent, with all other procedures covered at 50 percent, up to a \$1,250 annual maximum benefit per person. After the annual maximum is reached, you will receive 25 percent off discounted fees for all additional covered services.

There is a lifetime maximum of \$1,250 per person for orthodontia.

If you receive care from a Columbia network dentist other than a Plus dentist, you receive the benefits offered in the Columbia Dental Plan.

### 2005 Monthly Pre-Tax Dental Contributions

	<b>Columbia Dental Plan</b>	<b>Columbia Dental Plan Plus</b>
Yourself only	\$13	\$39
You plus one	Not available	\$72
Family	\$28	\$99

### Designated Dental Plan Facilities

#### **Columbia Dental Morningside Associates**

1244 Amsterdam Avenue  
(near 121st Street)  
New York, NY 10027  
(212) 961-1266

#### **Columbia Dental North 128 Fort Washington Avenue**

(near 165th Street)  
Suite 1J  
New York, NY 10032  
(212) 928-1000

#### **Columbia-Presbyterian Eastside Dental Faculty Practice**

16 East 60th Street  
New York, NY 10021  
(212) 326-8520

#### **Columbia Dental Associates**

630 West 168th Street  
New York, NY 10032  
(212) 305-8618

See the provider directory for other Dental Plan Plus facilities.

### Information Online

For more information about these plans, please visit the web site at [www.columbiadentalplan.com](http://www.columbiadentalplan.com)

You can also call (212) 305-0763 or your local HR office to get a directory of participating dentists.

# University Spending Accounts (USAs)

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

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

You Must  
Re-Enroll  
Each Year!

## medical/dental USAs

### About Medical/Dental USAs

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

### Who Can Be Covered

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

### What Can Be Reimbursed

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

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

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

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

### Is A Medical/Dental USA Right For You?

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

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

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

### USAs: General Considerations and Procedures

#### How Much Should You Set Aside?

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

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

#### Filing Claims for Reimbursement

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

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

Your completed claim form should be sent to:

#### EBPA

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

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

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

### Important Filing Deadlines for USAs and T/PRP Accounts

#### 2004 Claims

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

#### 2005 Claims

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

You Must  
Re-Enroll  
Each Year!



# dependent day care **USA**s

## About the Dependent Day Care USA

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

## Who Can Be Covered?

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

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

## What Can Be Reimbursed?

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

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

IRS-approved allowable expenses include:

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

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

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

## Is The Dependent Day Care USA Right For You?

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

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

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

## Dependent Day Care Profile

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

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

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

### Tax Credit Option

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

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

### USA Option

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

# Transit/Parking Reimbursement Program (T/PRP)

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

You Must  
Re-Enroll  
Each Year!

# transit

## T/PRP Overview

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

### Other Limits

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

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

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

### Changes During the Year

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

## Transit: What's Covered?

IRS-approved eligible transit expenses include:

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

## What's Not Covered?

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

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

## How Much Can You Contribute?

You may contribute:

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

## Reimbursement Process

### The MBI Debit Card

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

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

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

### Paper Claims

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

### EBPA

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

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

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

**NEW FOR 2005:**

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

You Must  
Re-Enroll  
Each Year!



# parking

## Parking: What's Covered?

IRS-approved eligible parking expenses include:

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

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

## What's Not Covered?

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

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

## How Much Can You Contribute?

You may contribute:

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

## Filing Reimbursement Claims

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

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

### EBPA

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

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

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

## Columbia Parking

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

## Important Filing Deadlines for USAs and T/PRP Accounts

### 2004 Claims

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

### 2005 Claims

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

# Life Insurance

The University provides you with a no-cost basic level of life insurance coverage. You can also purchase additional life insurance at group rates based on your age.

# life insurance

## Group Term Life Insurance

Financial security for your loved ones when you die is an important consideration. As you think about life insurance alternatives, you may want to consider enrolling in group term life insurance through the University. You may enroll when you are first eligible or during the annual open enrollment period.

If you choose to purchase additional life insurance through the University, the cost of coverage is conveniently deducted from your pay on an after-tax basis.

In the event of your death, your beneficiary or beneficiaries receive a lump-sum payment equal to the amount of your coverage.

However, should you be diagnosed with a terminal illness, you may apply for an accelerated benefit. Any amount paid under this provision would reduce the benefit paid to your beneficiary or beneficiaries at the time of your death. For additional information about this feature, please contact your local HR office.

## Coverage Levels and Costs

### Basic Coverage

After 6 months, you automatically receive coverage in the amount of one times your annual base salary (as calculated on January 1 each year and rounded up to a multiple of \$1,000), up to \$50,000.

Basic coverage is provided by the University at no cost to you.

### Additional Coverage

You may also purchase additional coverage, from one to five times your annual base salary (as calculated on January 1 each year and rounded up to a multiple of \$1,000).

There is a \$1,000,000 maximum for total life insurance coverage.

For additional coverage, you pay a monthly group rate premium per \$1,000 of coverage based on your current age, as shown in the chart below.

Although your coverage level is determined on January 1 each year, if you reach a significant birthday during the year (e.g., 25, 30, 35), you move to a new contribution level. Your premiums increase on the paycheck following your birthday.

## Cost of Additional Coverage

Age at paycheck	Monthly cost per \$1,000
less than 25	0.05
25 to 29	0.06
30 to 34	0.08
35 to 39	0.09
40 to 44	0.10
45 to 49	0.15
50 to 54	0.23
55 to 59	0.42
60 to 64	0.51
65 to 69	0.70
70 to 74	1.00
75 and older	1.17

## Example

An employee, age 41, with an annual base salary of \$35,000, elects a life insurance option of three times annual salary (\$105,000). The monthly premium cost is calculated as follows:

\$105.00	(amount of life insurance divided by 1,000)
X 0.10	(from rate table, age 41)
\$10.50	total monthly cost

## Waiver of Premium

In the event that you become disabled, you may apply for a "waiver of premium," which means that your life insurance continues at no cost to you provided that you meet the plan's definition of long-term disability and became disabled before age 60.

For additional information, please contact your local HR office.

## Evidence of Insurability

If you are a new hire and you select a coverage level in excess of three times your salary or in excess of \$500,000 (including both Columbia's basic coverage and your own additional coverage), you will also need to complete an Evidence of Insurability form and be approved by the insurance company.

If you wish to increase the level of your coverage during open enrollment, you will need to complete an Evidence of Insurability form and be approved by the insurance company.

Your current level of coverage will remain in effect, and your new coverage level will become effective only after we have received approval from the insurance company.

## TWU Accidental Death and Dismemberment Insurance

Members of TWU also receive Accidental Death and Dismemberment Insurance equal to one times their base salary (as calculated on January 1 each year and rounded up to the nearest \$1,000), up to \$50,000. This coverage is provided at no cost to you.

# Tuition Programs

Columbia's devotion to academic achievement is expressed through tuition benefits that make quality education affordable to its support staff and their families.



# tuition

## Tuition Exemption

You are eligible for tuition exemption when you are actively at work on the payroll as a member of the full-time or part-time support staff. Tuition exemption only covers tuition costs, not fees or the costs of auditing a course.

Courses given during your work hours are not normally open to you. With your department head's approval, however, you may register for one such course each term if you arrange an alternate work schedule with them.

Your legal spouse, same-sex domestic partner, or dependents (sons or daughters, natural or adopted, of you or your spouse/same-sex domestic partner) are eligible for any unused portion of your tuition benefit, but only for classes at Columbia, not at Barnard or Teachers College.

A dependent must be unmarried and enrolled as a candidate for a bachelor's, professional or higher

degree. A dependent registered as a degree candidate at an institution other than Columbia may be able to obtain tuition benefits as a non-degree, Special Student at Columbia. You must provide proof of their degree candidacy from the other institution.

You and your spouse/same-sex domestic partner are eligible as of your hire date. Dependents must wait, however, until you have completed two years of continuous service (four if you are a TWU member).

## Taxation

*Officers, spouses, and children of officers or spouses:* As of January 1, 2002, the value above \$5,250 per calendar year of tuition exemption for graduate courses taken by the employee—except those that are job-related or taken as part of an undergraduate degree program—is considered taxable income, and therefore

Columbia will withhold taxes. Undergraduate courses are not considered taxable income unless they are taken as part of a graduate degree program.

For more information about job-related tax exemption, see the *Job-Related Graduate Course Certification* booklet available from Human Resources or on or on the web under "Benefits" at [www.hr.columbia.edu/hr/](http://www.hr.columbia.edu/hr/)

*Same-sex domestic partners and their children:* The value of tuition exemption for courses, both undergraduate and graduate, is considered taxable income by the Federal Government, and therefore Columbia will withhold taxes from the employee.

## Tuition Benefits

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

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

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

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

## How to Apply

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

Your spouse/same-sex domestic partner or dependents should complete, sign, and date an *Application for Tuition Exemption* form.

**Note:** Dependents who receive tuition benefits through more than one eligible employee must submit an Application for each.

Spouses/same-sex domestic partners and dependents require approval from the officer's local Human Resources office prior to each term. Prior to the first term, you need to submit proof of their relationship (ask your local HR office for details).

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

# Retirement Planning

The Retirement Plan and the Tax-Deferred Annuity (TDA) Plan, in addition to your Social Security, are meant to provide a major source of income during your retirement.

# retirement

## University Retirement Plan for 2110, SSA and Non-union Support Staff

### 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 (see the table below), and do not require contributions by you.

You participate in the plan on your first day of work with the University, and you become vested after you complete five years of service.

### Vesting

Once you have completed 5 years of covered service, your retirement contributions are yours to keep. If you do not complete 5 years of employment (as a support staff member or officer), the money returns to Columbia.

### Making Investment Elections

You must complete Columbia's Investment Direction Form, along with the application form from the investment carrier you select, within 30 days of your eligibility. Otherwise, the University's contributions will be placed by default into a Vanguard Money Market account.

You may change your investment carrier once each year during the Open Enrollment period.

### Access

Because these accounts are meant for your retirement, you have no access to these accounts while you are employed. When you retire, you'll have several options for receiving or investing the accrued University contributions.

## University Pension Plan for TWU Local 241 Members

If you are a TWU member, you receive a pension in retirement that is calculated on whichever of the following two formulas gives you the greatest benefit. The Career Pay Formula is 2.0 percent of your pay for each year that you are covered by the Plan. The Final Pay Formula is 1.2 percent of your base earnings for the last five years of your employment at Columbia multiplied by your total years of credited service with the University.

## University Contributions for 2110, SSA and Non-union Support Staff Members

Once you are eligible (and have completed your enrollment forms), the University contributes to your selected Retirement Plan carrier every pay period, according to the following schedule of annual contributions. You contribute nothing to the plan.

Years of Service	Age	University Contribution
15 or more years	55+	15 percent of your salary up to the Social Security wage base*, then 20 percent of your salary above the wage base
5 or more years	40+	10 percent of your salary up to the Social Security wage base*, then 15 percent of your salary above the wage base
5 or more years	less than 40	5 percent of your salary up to the Social Security wage base*, then 10 percent of your salary above the wage base
Less than 5 years	any age	5 percent of your salary up to the Social Security wage base*, then 10 percent of your salary above the wage base

\* The 2004 Social Security wage base was \$87,900. It increases every January 1.

Remember that you have two opportunities any time during the year to change the amount of your TDA contributions or your investment carrier.

# tdas (also known as SRAs)



## Your Supplemental Tax-Deferred Annuity (TDA)

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

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

### Investment Carriers

You may invest the University Contribution (see facing page) and your own TDA contributions with The Calvert Group, TIAA-CREF or The Vanguard Group. Within these three carriers, there are over 65 investment choices available.

#### TIAA-CREF

1-800-842-2776  
[www.tiaa-cref.org](http://www.tiaa-cref.org)

#### The Vanguard Group

1-800-523-1188  
[www.vanguard.com](http://www.vanguard.com)

#### The Calvert Group

1-800-368-2745  
[www.calvertgroup.com](http://www.calvertgroup.com)

## How to Participate

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

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

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

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

### Individual Limit Calculations

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

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

## Making Changes

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

### To Change Investment Carriers

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

### To Change Your Contribution Amount

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

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

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

## Access

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

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

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

# Business Travel and Working Internationally (For Non-union Support Staff Only)

# business travel

## Business Travel Accident Insurance

The University automatically provides you with Business Travel Accident Insurance at no cost to you when you travel on pre-approved University business anywhere in the world. Columbia pays the full cost of this benefit.

In the event of your death, serious injury, or disability as the direct result of an accident occurring while you travel on University business or on a University-sponsored trip, you and/or your beneficiary(ies) receive:

- An amount equal to six times your annual base salary, up to \$1,000,000 (the "principal sum"), in the case of your death
- A benefit equal to one-quarter of the entire principal sum in the case of severe injury (depending on extent of the injury)
- A disability benefit equal to the principal sum less any other amount paid or payable under the Plan as a result of the same accident.

## Additional Services for International Travelers

AIG International Services provides additional assistance to those traveling on University business or a University-sponsored trip. If you are in the United States or Canada, you can contact AIG at (800) 626-2427. You can also call collect from anywhere else in the world by contacting an AT&T International Operator to place your call to Houston at (01-713) 267-2525.

For general information about the services offered, please contact Columbia Risk Management at (212) 854-9704.

## Pre-Departure Services

Pre-departure services can give you valuable information so there are no surprises after you leave home. You can get information on immunization requirements, appropriate medical exams and treatments, passport and visa requirements, weather and travel hazards.

## Lost Baggage/Passport

Losing important baggage or documents is extremely inconvenient. AIG provides immediate telephone advice to a traveler whose baggage has been lost or delayed by a carrier. This service also notifies the appropriate authorities of a traveler's lost passport and provides directions for replacement.

## Insurance Coordination

Filling out paperwork in a foreign country can be confusing. AIG can help you complete insurance and medical claims forms. In addition, this service can help you verify your insurance coverage and guarantee payment to a medical provider based on the confirmation of your insurance benefits on your credit card.

## Evacuation and Repatriation

If an unforeseen medical emergency requires you to be evacuated to a treatment facility, AIG can coordinate your emergency medical evacuation. If you should lose your life while traveling, AIG International Services can coordinate the repatriation of your remains.

## Travel Medical Emergency Services

This service helps you obtain local medical care, monitor the quality and cost of the hospital treatment, confirm travel medical expense insurance, guarantee payment to the provider of medical services using your financial resources, and arrange the payment of non-insured medical expenses.

Moreover, AIG can maintain contact between local and personal physicians; arrange shipment of prescription drugs, medical equipment, and prescription lenses; provide your medical records; and maintain daily contact between patient, family, employer and physicians.

## Legal Assistance

If you are in need of legal assistance, AIG International Services can arrange help from local attorneys, embassies, and consulates. Bail, cash advances, or guarantee of payment for your legal services can be arranged through your financial resources. Also, AIG International Services can keep a communication link between you, your family and Columbia.

## Emergency Cash

If you are caught in an emergency and need cash, AIG—in coordination with your finances—can provide cash through banks, consulates, hotels and Western Union.

## Travel Agency

This 24-hour service can replace your lost or stolen airline ticket by arranging payment through your credit card. Pre-paid tickets can be delivered by mail courier or collected at an airline counter. In addition, hotel reservations can be arranged.

## Advisory and More Information

Please be aware that these policies do not apply if you knowingly travel to a war-torn country.

If you are concerned about the safety of a region, or need any other information concerning services available to you while traveling internationally, please contact Columbia Risk Management at (212) 854-9704.

# Paid Time Off

The University provides liberal vacation allowance and personal days each year in addition to recognizing many national holidays.



# vacation & holidays

## Coverage

Staff members are entitled to paid vacation and personal days each year. The number of vacation days you receive is based on your months/years of service. In addition, the University also observes certain national holidays. These tables summarize the vacation, personal days and holidays available to you each year.

Part-time employees should refer to their collective bargaining agreement for information about their vacation entitlements.

## Vacation (Annual Entitlement, Accrued on a Monthly Basis)

<b>Months/Years of Service</b>	<b>Non-Union Support Staff</b>	<b>Local 2110</b>	<b>SSA</b>	<b>TWU</b>
2 months	20 days	20 days	10 days	5 days
12 months	20 days	20 days	10 days	10 days
3 years	20 days	20 days	15 days	15 days
4 years	20 days	20 days	15 days	20 days
5 years	20 days	20 days	20 days	20 days
15 years	22 days	22 days	20 days	25 days
20+ years	25 days	25 days	20 days	25 days

## University Holidays and Personal Days

<b>Holiday</b>	<b>Date</b>	<b>Morningside Campus</b>	<b>Medical Center</b>	<b>Harlem Hospital</b>
New Year's*	--	--	--	--
Martin Luther King Jr.'s Birthday (Observed)	01/17/05	X	X	X
President's Day	02/21/05		X	X
Memorial Day (Observed)	05/30/05	X	X	X
Independence Day	07/04/05	X	X	X
Labor Day	09/05/05	X	X	X
Columbus Day (Observed)	10/10/05			X
Election Day	11/08/05	X	X	X
Veteran's Day	11/11/05			X
Thanksgiving Day	11/24/05	X	X	X
University Designated Holiday	11/25/05	X	X	
Christmas Day (Observed)	12/26/05	X	X	X
University Designated Holiday	12/27/05	X	X	
University Designated Holiday	12/29/05	X	X	
New Year's Day (Observed)**	12/30/05	X	X	X
<b>Total</b>		<b>11</b>	<b>12</b>	<b>11</b>

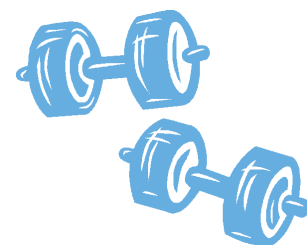
## Personal Days

Number	3†	2	3
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\* New Year's Day 2005 observed on December 31, 2004.

\*\* The observance of New Year's Day on December 30, 2005 is in lieu of a New Year's Day holiday in 2006.

† TWU members receive two personal days and one paid holiday on their birthday.



# facilities & services

### Library Privileges

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

### Physical Fitness Centers

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

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

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



### Dining and Social Facilities

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

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

### Entertainment and Culture

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

### University Publications

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

### Housing Resources

#### **Housing Assistance**

Please visit the Human Resources web site at [www.hr.columbia.edu/hr/](http://www.hr.columbia.edu/hr/) for information regarding possible housing assistance options.

#### **Mortgage Assistance**

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

Columbia University Human Resources

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

E-Mail: [hrfss@columbia.edu](mailto:hrfss@columbia.edu)  
Web: [www.hr.columbia.edu/hr/](http://www.hr.columbia.edu/hr/)

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

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

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

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