



2015 Benefits Highlights

**Local 1199, Local 32B-32J,
Local 100, MEBA, and MM&P**

Effective January 1, 2015

About This Communication

Benefits Highlights summarizes the benefits programs that are available to benefits-eligible employees of Columbia University. It does not include important information about exclusions and limitations. For additional details of benefits coverage, eligibility, limitations and exclusions, you must reference the Summary Plan Description (SPD), the Summary of Benefits and Coverage (SBC), and the **Guide to What's New for Open Enrollment 2015** (Summary of Material Modifications – SMM). You are entitled to receive these Plan documents under the Employee Retirement Income Security Act of 1974 (ERISA). You also have other important rights and protections under ERISA, which are explained in more detail in the Summary Plan Descriptions. You can find the documents online at www.hr.columbia.edu/benefits/spds. If there are any discrepancies between the information in this publication, verbal representations and the Plan documents, the Plan documents will always govern. Columbia University reserves the right to change or terminate these benefits Plans at any time. This publication is in no way intended to imply a contract of employment.

Your Benefits for 2015

Benefits Highlights is primarily a reference for newly hired colleagues and to help you during annual Benefits Open Enrollment. It summarizes the following:

Welcome to Columbia	1
How to Enroll	2
Making Changes to Your Benefits	3
Flexible Spending Accounts (FSAs)	4
Transit/Parking Reimbursement Program (T/PRP)	8
EBPA Benefits Card	10
Tuition Programs	12
Employee Assistance Program (EAP)	13
Retirement Programs	14
Contact Information	Inside Back Cover

Benefits Highlights is also posted online at www.hr.columbia.edu/benefits. In addition, you can find benefits-related information about:

- Your current benefits enrollment (in the CU Benefits Enrollment System)
- Frequently Asked Questions
- Tuition Exemption for Support Staff
- Forms
- Summary Plan Descriptions (SPDs)

If you do not have easy access to a computer, feel free to call the **Columbia Benefits Service Center** at **212-851-7000**.

Important policy information is at www.hr.columbia.edu/policies.

Collective Bargaining Agreements are at www.hr.columbia.edu/union-contracts.

For information about other services and University programs, consult the **Working at Columbia** guide at www.hr.columbia.edu/wac.

Welcome to Columbia

We are pleased to share with you important information about the benefits options available to you and your eligible dependents.

Please keep in mind that, in order to have Flexible Spending Accounts, ***you must enroll online within 31 days of your date of hire. If you miss the deadline, you will not have these benefits.***

So that you can make informed decisions, we encourage you to review this **Benefits Highlights**, the **Summary Plan Descriptions**, and the **New Hire checklist** online at: <http://hr.columbia.edu/wac/welcome>.

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

If you have any questions, please call the Columbia Benefits Service Center at **212-851-7000**, Monday through Friday, 9 a.m. to 4 p.m. You also may contact us via email at hrbenefits@columbia.edu. We are always pleased to help.



Newly hired or newly eligible? You must enroll for benefits within 31 days of your date of hire or date of eligibility. The elections you make will be in effect for the calendar year in which you enroll.

Choose Your Coverage Carefully

The elections you make will be in effect for the 2015 calendar year. Unless you have a Qualified Life Status Change, you will not have another opportunity to change your benefits coverage selection until the annual Benefits Open Enrollment held each fall. Changes you make during Benefits Open Enrollment take effect the following January 1.

Through Columbia Benefits, you are eligible for the Flexible Spending Account (FSA) program, the Transit and Parking Reimbursement Program (T/PRP) and the Voluntary Retirement Savings Plan (VRSP) as of your first day of work. The online CU Benefits Enrollment System will show you the benefits you are eligible for and your options—along with their cost. If you do not have easy access to a computer, call the **Columbia Benefits Service Center** at **212-851-7000**.

How to Enroll

If you are newly hired or newly eligible, you can enroll online when you receive the confirmation email from hrbenefits@columbia.edu. You have until the date indicated in your email to enroll. If you do not receive this email 3 weeks from your date of hire or date of eligibility, please contact the Columbia Benefits Service Center at **212-851-7000** or via email at hrbenefits@columbia.edu.

Step 1 Please know your UNI and password before you start the online enrollment process.

- If you do not know your UNI, you can look it up at <http://uni.columbia.edu>.
- If you do not know your password, you can change it by visiting <http://uni.columbia.edu> and clicking the link to "Forgot Password?"

For further assistance with your UNI and password, you can also contact:

CUIT Service Desk: 212-854-1919 or askcuit@columbia.edu

Step 2 Go to www.hr.columbia.edu/benefits. Click on the **"CU Benefits Enrollment System."** You will be prompted to log in using your UNI and password.

Step 3 Select **"New Hire Enrollment or Newly Eligible Benefits Enrollment."** Then, follow the instructions to make your benefits choices. Please be sure to click **"Continue"** to finish the enrollment process and go to your **"Benefits Enrollment Confirmation."**

Step 4 Print your **"Benefits Enrollment Confirmation."** Check it carefully before exiting the system. If you see a problem or want to make a change, simply go back into the online system and modify your election. A paper Enrollment Confirmation will not be mailed to you.

Step 5 Now is also a good time to review your retirement investments. Select **"Update your Retirement Elections."** Please be sure to **"Save and Continue."**

Step 6 Print your Benefits Confirmation Statement.

If you have questions, contact:

Columbia Benefits Service Center: 212-851-7000 or hrbenefits@columbia.edu

Making Changes to Your Benefits

Limited Changes During the Year—Qualified Life Status Changes

The IRS restricts when you can make changes to your Flexible Spending Account (FSA) elections during the year.

After new hire initial enrollment, or after annual Benefits Open Enrollment, you will only be able to change your FSA benefits for the remainder of the calendar year if you experience a Qualified Life Status Change.

Examples of a Qualified Life Status Change include:

- Marriage, divorce or the beginning or end of a same-sex domestic partnership;
- Birth, adoption or placement for adoption or foster care;
- Death of a dependent (spouse, same-sex domestic partner, child);
- A dependent losing eligibility for coverage, such as a child reaching maximum age; or losing coverage under another plan, such as a spouse/partner losing coverage from his or her employer;
- A spouse or eligible dependent being called to military duty in the U.S. Armed Forces;
- Job promotions and/or transfers that change the benefit offerings.



If you experience a Qualified Life Status Change, you must go to www.hr.columbia.edu/benefits and make your changes within 31 days of the event. If you need assistance, please contact the **Columbia Benefits Service Center** at **212-851-7000** and a specialist will help you with your changes. Please remember that, because these benefits must comply with IRS regulations, you must provide proper documentation for your change, such as a birth certificate, marriage certificate or divorce decree. Your benefit changes must be consistent with the nature of your Qualified Life Status Change. **If you make a Qualified Life Status Change election after mid-November, you may not be able to make changes to certain benefits for the remainder of the current calendar year.**

Changes Permitted At Any Time

Transit/Parking Reimbursement Plans

You can make changes to your account at any time during the year. For example, you can change your deposit amount if you change your work location or residence; you change the way you commute; if there is a change in cost for bus, subway or rail service; or there is a change in the amount you pay for parking.

Voluntary Retirement Savings Plan (VRSP)

You can enroll in or change your elections for the Voluntary Retirement Savings Plan (VRSP) at any time during the year. For details on the VRSP, including investment options, educational information and planning resources, please see the brochure, *Your Columbia University Retirement Savings Program* at www.hr.columbia.edu/benefits.

Flexible Spending Accounts (FSAs)

Flexible Spending Account Administration

Flexible Spending Accounts (FSAs) allow you to save money on a variety of eligible healthcare and dependent day care expenses. You must enroll during Benefits Open Enrollment each year to take advantage of FSAs. Columbia University offers two types of FSAs that are administered by UnitedHealthcare:

Healthcare FSA for eligible healthcare expenses, including medical, prescription drug or dental copayments and deductibles, as well as vision or hearing services.

Dependent Care FSA for eligible child or adult day care expenses for your dependents, such as licensed day care centers and nursery schools, before-school or after-school programs and home attendants. (Note: For dependents' health-related expenses, use the Healthcare FSA.)

How FSAs Work

FSAs allow you to set aside pre-tax money to reimburse yourself for eligible expenses. Since your FSA contributions reduce your gross taxable income, you pay lower taxes and take home more money.

If you elect an FSA, you can contribute to it in equal installments each pay period throughout the year.

You cannot change your election amount during the calendar year unless you have a Qualified Life Status Change. Please refer to "Making Changes to Your Benefits" for more details.

After you elect the FSA, UnitedHealthcare will send two Health Care Spending cards to your home mailing address. These cards are linked to any Healthcare and Dependent Care FSA accounts you elect. Both cards will be in the name of the Employee member.

The spending card can be used for eligible expenses, such as prescription drugs, or office visit copays. If you are unable to use your card at the time of purchase, keep your receipts as you will need to substantiate your expenses with UnitedHealthcare, the Plan Administrator, by submitting a form to receive reimbursement from your FSA. For forms, go to www.hr.columbia.edu/forms-docs/forms#fsa. You can also opt to submit claims for reimbursement directly online via www.myuhc.com.

When you submit a claim, you will receive a check at your home mailing address or you can sign up for direct deposit of your FSA claims by visiting www.myuhc.com and enrolling via the secure website.

Forfeiture Rule: The IRS has strict rules regarding FSAs. A balance of up to \$500 in your **Healthcare FSA** can be rolled over to the next plan year. Any money left in your **Dependent Care FSA** account will be forfeited the following year. So, it is more important to estimate your expenses carefully, incur your claims by December 31, and make sure that your claims for the calendar year are received by the FSA administrator (UnitedHealthcare) no later than March 31 of the following year. If you leave the University or become ineligible for benefits, you can only be reimbursed for expenses incurred prior to your employment end date or the date you became benefits-ineligible. Any remaining funds are forfeited.

Don't Lose Out on Tax Savings

Using the Healthcare FSA could save you hundreds or thousands of dollars on uncovered healthcare expenses, such as deductibles and orthodontia. Use the tool "Estimate HSA or FSA Tax Savings" in the CU Benefits Enrollment System at www.hr.columbia.edu/benefits to see this on a personal basis.

Healthcare FSA

The 2015 IRS limit for the Healthcare FSA is \$2,500. You can deposit between \$120 and \$2,500 in this account to cover out-of-pocket eligible healthcare expenses for yourself, your spouse and children, even if you did not elect to cover them under Columbia University benefits plans.

Children must be your dependents for income tax purposes. Same-sex domestic partners, and their children, are not eligible for this plan due to IRS rules, unless they qualify under Section 152.

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

- Medical and dental plan deductibles
- Contact lenses and solutions
- Coinsurance and copayments for prescription drugs, office visits, hospital stays and other medical services
- Weight-loss programs to treat obesity
- Prescription eyeglasses, sunglasses and LASIK surgery
- Medical and dental expenses that exceed benefit plan limits

For more information on eligible expenses see the "UHC Healthcare FSA Expenses" document at www.hr.columbia.edu/forms-docs/forms#fsa.

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 either the Healthcare FSA. You may want to consult with a tax adviser or financial professional to determine which works best for you.



If you are enrolled in Medicare, you are still eligible to elect a Healthcare FSA.

Make the most of your FSA with myuhc.com®

1. Go to myuhc.com and click on Register Now.
Your health plan ID card includes information you will need to register. Or, you can register using your Social Security Number and date of birth.
2. Click on View Account Balances. Then select Flexible Spending Account(s).

Don't have a health plan with UnitedHealthcare?

You can register using your Social Security Number and date of birth. Under group/account number, enter "902784".

You will find everything you need on myuhc.com to manage your FSA. Select Claims & Accounts and you will see your account balance and a list of all your claims. You can even submit claims online for reimbursement and much more.

- 1. Turn on direct deposit to get your money faster.**

Don't wait for a reimbursement check in the mail. With direct deposit, your money will be reimbursed directly into your personal checking or savings account. See the UHC document "Your money could be in the bank" on www.hr.columbia.edu/forms-docs/forms#fsa.

- 2. Submit your eligible expenses (claims) such as medical, dental, vision and dependent care, online at myuhc.com.**

Claims submitted online are processed in three days or less, which can mean faster reimbursement. You can even submit multiple expenses and receipts for different members of the family all at once. See the UHC document "Online Claim Submission" on www.hr.columbia.edu/forms-docs/forms#fsa. You may also mail or fax a form to receive reimbursement from your FSA. For forms go to www.hr.columbia.edu/forms-docs/forms#fsa.

Estimate tax savings and look up eligible expenses.

Use the FSA Savings Calculator on myuhc.com to estimate your tax savings, and view a list of common eligible expenses.

Dependent Care FSA

The Dependent Care FSA helps you pay the cost of dependent day care services for an adult or child because you work or attend school. If you are married, your spouse must also work or go to school while you are at work in order to qualify for this coverage.

You can be reimbursed for the cost of services provided for:

- Dependent children under age 13. (If your child will turn 13 during the coming year, you can submit claims only for expenses incurred up to the child's birthday.)
- Other dependents, including a parent, spouse or spouse's child who is physically or mentally unable to care for himself or herself.

Your reimbursement for dependent care cannot exceed the balance in your account at the time of your claim. If the money in your account is insufficient to pay your claim, the balance will be paid later as your pre-tax payroll contributions accumulate in your account.

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

Same-sex domestic partners: IRS regulations do not allow you to use money from FSAs for expenses incurred by or on behalf of same-sex domestic partners, or their children, unless they qualify as your legal tax dependents. Please refer to IRS Publication 503 for further guidance.

How Much You Can Deposit

You can deposit between \$120 and \$5,000 a year in a Dependent Care FSA. 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. If your prior year W-2 wages exceed \$115,000, Columbia Benefits may contact you before June 30, 2015 to inform you whether your contributions must be capped as a result of mandatory IRS testing.

You must be able to identify the name, address and Social Security Number (SSN) 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 the Dependent Care FSA for day care expenses only. **Do not deposit money in this account for your dependents' *healthcare expenses*.**
- You may use the Dependent Care FSA, the federal tax credit or a combination of both for your eligible expenses. Your choice will depend on your family income and the number of dependents you have in eligible day care programs. Generally, if your family's adjusted gross income exceeds \$40,000, you may save more in taxes using the Dependent Care FSA. You can also go to www.irs.gov/taxtopics/tc602.html or consult your tax adviser or financial professional.

Transit/Parking Reimbursement Program (T/PRP)

The Transit/Parking Reimbursement Program (T/PRP) is a convenient way to pay commuting expenses using pre-tax dollars. Remember, each year during Benefits Open Enrollment you must make your election for T/PRP. This benefit, however, is easy to change during the year.

When will my changes take effect? This depends if the change to your benefit election is before or after the 20th of the month. To illustrate:

- **A change made January 10:** Because this is before the 20th of the month, your change will be effective February 1.
- **A change made January 21:** Because this falls after the 20th of the month, your change will be effective March 1.
- **If you make changes after November 20, 2015,** your changes will be effective January 1, 2016.

Transit Reimbursement Program

You may elect a monthly deposit amount from \$10 to \$130. The amount will be deducted from your paycheck before taxes are taken out.

What's Covered/Not Covered—Transit

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 van pool services
- New York City Transit Authority buses and subways

The following commuting expenses are not eligible:

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

Parking Reimbursement Program

You may elect a monthly deposit amount from \$10 to \$250. The amount will be deducted from your paycheck before taxes are taken out.

If you participate in the Parking Reimbursement Program and you drive to work and park in a University-owned lot or at New York-Presbyterian Hospital, your combined pre-tax monthly deductions cannot exceed the \$250 IRS monthly maximum.



What's Covered/Not Covered—Parking

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

- Commercial parking near your work location
- Parking at a train station where you board mass transit

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 eligible:

- Parking expenses of your family members
- Parking at or near your residence
- Amounts exceeding the maximum allowable monthly limit

How the Program Works

You may participate in either the Transit or Parking Reimbursement Program—or both. The T/PRP allows you to set aside pre-tax dollars each paycheck to pay for commuting expenses. You can use the program's Benefits Card for eligible transit expenses—or you can file paper claims for reimbursement. Receipts are required for Parking Reimbursement.

Any unused funds will roll over from month to month. Please remember the IRS only allows you to use the limit of \$250 per month for parking. For example, if you take a vacation during the month of August, the unused August balance will roll over to the following month, September. The funds are available as long as the expenses are not greater than the IRS allowable amounts. If you do not submit calendar year claims by March 31 of the following year, any unused funds will roll over and can only be used for expenses in the new calendar year. The roll over takes place on January 1 each year. If you leave the University or become ineligible for benefits, you can only be reimbursed for expenses incurred prior to your termination date or the date you became benefits-ineligible. Any remaining funds are forfeited.

You Can Make Changes During the Year

You can make changes to your account anytime during the year. You can also change your deposit amount if you:

- Change your work location or residence.
- Change the way you commute (for example, you stop driving and begin to take public transit).
- If there is an increase or decrease in the amount you pay for transit or parking expenses.

Just go online to www.hr.columbia.edu/benefits and log in with your UNI and password to the CU Benefits Enrollment System. Click on **“Update 2015 Transit and Parking Elections.”**

EBPA Benefits Card

If you elect to participate in the **Transit/Parking Reimbursement Program (T/PRP)**, you will receive a Benefits Card at your home mailing address from EBPA, the administrator of this benefit. This card is linked to all T/PRP accounts.

If you are a current employee and already have a Benefits Card you will not receive a new card. The Benefits Card will be automatically loaded with your new election.

Personal Identification Numbers (PINs) are available to you for use with your Benefits Card. It is not required that you use the PIN; however, individual merchants, such as parking garages, can decide if they will require a PIN for debit card purchases, or if they will let transactions go through as credit card purchases. You can obtain your PIN by logging in to your EBPA account and clicking “Card Status” under “My Cards” on the left side of the screen. Click “to view your PIN click here”; you will need to log in again and complete authentication information as requested to retrieve your PIN.

T/PRP

The Benefits Card allows you to pay for transit or parking expenses through any vendor that sells commuter tickets or Metrocards and accepts MasterCard.

If You Do Not Use the Benefits Card

You may also submit claims with a paper form. Please note that if you use a paper form, you must include receipts.

You can arrange to have your reimbursements deposited directly into the bank account of your choice. If you would like to authorize this, the EBPA direct deposit form is available on the HR website. Please contact EBPA if you have any questions regarding direct deposit service.

To obtain either a claim form or a direct deposit form, go to www.hr.columbia.edu/forms-docs/forms.

Manage your T/PRP Account with EBPA

To create an EBPA online account:

1. Go to <http://select.ebpabenefits.com/columbia/>
2. At the “Columbia University Portal,” click “Transit/Parking Reimbursement”
3. Click on the EBPA Benefits Card image, then click continue
4. Click on Register on the upper right-hand corner of the page

Contact EBPA if you need assistance:

EBPA

P.O. Box 1140

Exeter, NH 03833-1140

888-456-4576

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

www.ebpabenefits.com

Tuition Programs

Columbia University offers members of Local 1199 SEIU (Clerical & Cafeteria Units), Local 100 UNITE HERE (Faculty House), MEBA and MM&P Tuition Exemption to support the education of you and your family. Complete policy information is online at <http://hr.columbia.edu/benefits/tuition>. You can review your Tuition eligibility by logging in to the CU Benefits Enrollment System and choosing "Tuition Programs, Print Your Eligibility Form."

Tuition Exemption for Members of Local 1199 SEIU (Clerical & Cafeteria Units), LOCAL 100 UNITE HERE (Faculty House), MEBA and MM&P, and their Eligible Dependents

The Tuition Exemption Benefit Program pays tuition for you for most programs at Columbia University, Barnard College and Teachers College. This is not a reimbursement or remission program; the tuition is simply exempt.

As a member of Local 1199 SEIU (Clerical & Cafeteria Units) or Local 100 UNITE HERE (Faculty House) or a full-time member of MEBA or MM&P, Tuition Exemption covers a certain number of credits each term.

Your spouse or same-sex domestic partner may also be eligible for the unused portion of your own Tuition Exemption benefit for undergraduate or graduate courses at Columbia only.

Your children may be eligible for the unused portion of your own Tuition Exemption benefit if they are enrolled in a Bachelor's or higher degree program at Columbia only. Your children will be eligible after you have completed the required years of continuous service.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a network of services, including short-term confidential counseling, to help you and your household members cope with issues that you experience in everyday life. You do not have to be covered by our medical plan options to take advantage of the EAP. You, or a member of your household, can receive confidential assistance with a wide variety of issues and concerns including:

- Stress, anxiety
- Depression
- Alcoholism and drug abuse
- Sleeping difficulties
- Eating disorders
- Elder care
- Adult day care and assisted living facilities
- Loss of a loved one
- Pet care, e.g., finding a dog walker
- Concierge services: from theatre tickets to travel planning

Free to you: Columbia University assumes all costs for initial assessment and confidential counseling sessions through the EAP for up to three counseling sessions **per subject**. If additional assistance is necessary, the counselor will give you referrals, taking into account your preferences, medical plan and financial circumstances.

Licensed professionals: Humana provides confidential short-term counseling 24 hours a day, 7 days a week. Phones are answered by licensed Master's or Ph.D.-level mental health/substance abuse professionals and, if needed, they will refer you to a network of more than 20,000 counselors available nationwide.

Stressed Out? Financial Worries? Elder Care Issues?

These are just a few of the reasons to call the Employee Assistance Program (EAP). Free, confidential help and support is available 24 hours, 7 days a week.

Call **888-673-1153**; TTY: **711**

Or log on to: **www.humana.com/eap**

Username: **Columbia** Password: **eap**

Retirement Programs

Columbia University's retirement savings program is designed to provide retirement income that will add to your other savings and investments, as well as your Social Security benefits. The program consists of two retirement plans: **The Voluntary Retirement Savings Plan (VRSP)** and **The Columbia University Retirement Plan for Members of Local 100 UNITE HERE (Faculty House)**. Outlined below is an overview of each plan.

The Voluntary Retirement Savings Program (VRSP)— The VRSP is a defined contribution 403(b) plan that lets you contribute from 1% to 80% of your eligible pay on a pre-tax and/or Roth basis, in whole percentages through convenient payroll deductions. The most you can contribute to the VRSP in 2014 is \$17,500 or, if you are age 50 or over, an additional \$5,500 to an annual total of \$23,000. This IRS limit applies to your combined contributions, pre-tax and Roth. Eligibility begins on your date of hire.

The **Columbia University Retirement Plan for Members of Local 100 UNITE HERE (Faculty House)**— The University makes contributions to the Plan for you as soon as you become eligible.

Please keep in mind: **If you do not select your investment funds** for these plans, your contributions will be invested in the appropriate Qualified Default Investment Alternative (QDIA) with TIAA-CREF and Vanguard. You may change your investment fund options at any time.

Your Contributions

Pre-tax contributions: Contributions deducted from your pay before federal income taxes (and, in most areas, state and local income taxes) are applied. Your pre-tax contributions and their investment earnings will not be subject to taxes as long as they remain in your VRSP account.

Roth contributions: After-tax contributions, which means you pay taxes on Roth contributions along with the rest of your current pay. Because you pay taxes on your Roth contributions when they go into the VRSP, you'll pay no taxes on Roth contributions when they are paid out to you from the plan, subject to certain rules.

Catch-Up Contributions: If you are age 50 or older, you may contribute an additional amount—up to \$5,500 in 2014—on a pre-tax and/or Roth basis to your VRSP. You become eligible for catch-up contributions on January 1st of the year you turn 50.

Log on to the CU Benefits Enrollment System at www.hr.columbia.edu/benefits to make this election or call the **Columbia Benefits Service Center** at **212-851-7000** to speak to a Specialist.

Detailed Information: For details on the Voluntary Retirement Savings Plan (VRSP) and the **Columbia University Retirement Plan for Members of Local 100 UNITE HERE (Faculty House)**, including your contributions, investment options, educational information and planning resources, please see the brochure, *Your Columbia University Retirement Savings Program*, at www.hr.columbia.edu/benefits/bib. Be sure to refer to the appropriate version.

For complete details we encourage you to read the Summary Plan Descriptions (SPD) which are online at www.hr.columbia.edu/benefits/spds.

Newly Hired: It is your responsibility to ensure that your annual contributions do not exceed the IRS limit for the calendar year. If you have already contributed to another qualified pre-tax retirement plan this year, please be sure to review those contributions so you can elect the appropriate per-paycheck percentage.

Make Sure You are Signed Up

Not sure if you are participating in the VRSP today? The simplest way to check is to look at your payroll statement.

Plan for 32B-32J Members

You are eligible to participate in a defined benefit retirement plan offered by Columbia University.

For complete details we encourage you to read the Columbia University Summary Plan Description (SPD)—***Retirement Benefits for Building and Maintenance Employees of Columbia University Properties*** which are online at www.hr.columbia.edu/benefits/spds.

Plan for 1199 SEIU (Clerical & Cafeteria Units), 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.

Financial Planning and Retirement Education Resources

Representatives from TIAA-CREF and Vanguard visit the University throughout the year to discuss personal financial planning, investment strategies, portfolio reviews and retirement education at no cost to you. These individual counseling sessions are personalized to meet your goals and objectives and your spouse or partner is welcome to attend.

You can register for these sessions by contacting the carriers directly.

The Vanguard Group www.meetvanguard.com **800-662-0106, ext. 14500**

TIAA-CREF www.tiaa-cref.org/moc **800-732-8353**

Contact Information

	Website	Phone
Employee Assistance Program (EAP)	www.humana.com/eap ; username: Columbia, pw: eap	888-673-1153
FSA		
UHC	www.myuhc.com	800-232-9357
Transit/Parking		
EBPA	http://select.ebpabenefits.com/columbia/	888-456-4576
Retirement Plans		
The Vanguard Group	http://columbia.vanguard-education.com/ekit/	800-523-1188
TIAA-CREF	www.tiaa-cref.org/columbia	800-842-2252

Columbia Benefits Contacts

For all benefits-related questions, contact:

Columbia Benefits Service Center

Studebaker 4th Floor, MC 8703

615 West 131st Street

New York, NY 10027

Phone: (212) 851-7000

Secure fax: (212) 851-7025

Email: hrbenefits@columbia.edu

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

Benefits website: www.hr.columbia.edu/benefits | HR website: www.hr.columbia.edu

