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 refer to the Summary Plan Descriptions (SPDs), the Summary of Benefits and Coverage (SBC), and the Cover Letter (Summary of Material Modifications – SMM) online at http://hr.columbia.edu/forms-docs/search. You may also want to request to receive a paper copy of an SPD or SMM by contacting the Benefits Service Center at 212-851-7000. As a requirement of the Patient Protection and Affordable Care Act, Columbia University must provide an SBC to all participants and their dependents. The SBC is designed to provide you with an easy-to-understand summary about a health plan’s benefits and coverage and to help you better understand and evaluate your health insurance choices. An SBC for each medical plan is available at http://hr.columbia.edu/forms-docs/search. You may request to receive a paper copy of any SBC by contacting the Benefits Service Center at 212-851-7000. 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 http://hr.columbia.edu/forms-docs/search.

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. The Columbia University Group Benefit Plan (the “Plan”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
Benefits Highlights is primarily a reference for newly hired colleagues, as well as a resource to help you during annual Benefits Open Enrollment.

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Benefits Highlights is also posted online at http://hr.columbia.edu/union-health-welfare. In addition, you can find information about the following benefits-related items:

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

Important policy information is at http://hr.columbia.edu/policies.

Collective Bargaining Agreements can be found at http://hr.columbia.edu/union-contracts.

For information about other services and University programs, consult the New Hire Checklist at: http://hr.columbia.edu/new-hire-checklist.
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.

We encourage you to review this Benefits Highlights and the Summary Plan Descriptions (SPDs) online at: http://hr.columbia.edu/union-health-welfare.

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. Note: 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 2017 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 explain which benefits you are eligible for and your options—along with their costs. If you do not have easy access to a computer, call the Columbia Benefits Service Center at 212-851-7000.
How to Enroll

Using the CU Benefits Enrollment System

**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](http://uni.columbia.edu).
- If you do not know your password, you can change it by visiting [http://uni.columbia.edu](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 [http://hr.columbia.edu/support-staff](http://hr.columbia.edu/support-staff) and 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 “Save and Continue” to finish the enrollment process and go to your “Benefits Enrollment Confirmation.”

**Step 4** Carefully review your Benefits Enrollment Confirmation 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. You may print this confirmation if you would like a paper copy of your benefits enrollment.

**Step 5** Now is also a good time to review your retirement investments. Select “Update your Retirement Elections” to review and/or make changes. Please be sure to “Save and Continue.” Print your Benefits Confirmation Statement if you would like a paper copy of your 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 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 benefits offerings.

**If you experience a Qualified Life Status Change, you must go to [http://hr.columbia.edu/support-staff](http://hr.columbia.edu/support-staff) and make changes within 31 days of the event.** The benefits changes must comply with IRS regulations. If you need assistance, please contact the Columbia Benefits Service Center at **212-851-7000** and a specialist will help you with your changes.

You must provide proper documentation for your change, such as a birth certificate, marriage certificate or divorce decree. Your benefits changes must be consistent with the nature of your Qualified Life Status Change.

**Note:** If you make a Qualified Life Status Change election after mid-November, you may be too late 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; if you change the way you commute; if there is a change in cost for bus, subway or rail service; or if 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 VRSP at any time during the year. More information on the VRSP, including investment options, educational information and planning resources can be found online at [http://hr.columbia.edu/union-voluntary-retirement-savings-program](http://hr.columbia.edu/union-voluntary-retirement-savings-program).
Wellness

There is nothing more important than your health. Becoming fit and healthy can be a challenge. Wellness programs are about inspiring you to care about your health, to find time in your schedule, choose the right activity to meet your goals and then help you stay motivated so that you stay on track. To help you find your path to good health, Columbia University offers wellness resources to help you to eat right, exercise more, stop smoking or just relax.

The following programs are provided at no cost to you.

Office of Work/Life

- **Walk to Wellness** – Eight-week, instructor-led walking program with pre- and post-fitness assessments.
- **Mindfulness Training for Stress Reduction** – Seven-week mindfulness meditation training that teaches you techniques of focus, calm and insight.
- **Weight Watchers at Work** – Weekly weight management support group that includes private weigh-ins and focuses on healthy eating, fitness and building inner strength and resilience.
- **Wellness Discounts** – Discounts for gym memberships, bicycling—and more.

For more information on the various Work/Life programs and other wellness initiatives at the University, read the Work/Life section or visit [www.worklife.columbia.edu](http://www.worklife.columbia.edu) or call 212-854-8019.
The Employee Assistance Program (EAP) is a network of services to help you and your household members cope with issues that you experience in everyday life. The EAP, provided by Humana, also offers short-term confidential counseling, wellness resources and different tools to help you be successful in the workplace. You do not have to be covered by a Columbia University medical plan to take advantage of the EAP. You, and members of your household, can receive assistance with a wide variety of services, including:

- Confidential 24/7 counseling and referral services
  - Short-term counseling of up to three sessions per topic (e.g., stress, anxiety or relationship issues)
  - Phones answered by licensed Master’s or Ph.D.-level mental health/substance abuse professionals and, if needed, referral to a network of more than 20,000 counselors available nationwide
- Adult/Elder Care research and referral services
- Life Coach. A personalized program to help you achieve lifestyle goals. Meet with a coach by phone, email or online chat
- Convenience Services. Research and referrals for everyday needs (e.g., travel arrangements, pet care, movers and restaurant recommendations)

Additional online services include: Text4Baby, the Spendless Discount Program and CaringBridge.

**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.

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**Stressed Out? Financial Worries? Elder Care Issues?**

These are just a few of the reasons to call the EAP: Free, confidential help and support is available 24/7.

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

Or log in to: [www.humana.com/eap](http://www.humana.com/eap)

Username: **Columbia**; Password: **eap**
Flexible Spending Accounts (FSAs)

Flexible Spending Accounts allow you to set aside pre-tax money to reimburse yourself for eligible healthcare and dependent day care expenses. **You must enroll within 31 days of hire and you must also re-enroll during Benefits Open Enrollment each year to take advantage of FSAs.**

Columbia University offers two types of FSAs that are administered by UnitedHealthcare (UHC):

- **Healthcare FSA** for eligible healthcare expenses, including medical, prescription drug or dental copays 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 contribute to it in equal installments two times a month throughout the calendar 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.

**Health Care Spending Card**

After you elect the FSA, UHC will send two Health Care Spending Cards in your name to your home mailing address. These cards are linked to any Healthcare and Dependent Care FSA accounts you elect.

When you incur an eligible healthcare or dependent care expense, you can use your Health Care Spending Card to pay for the expense at participating locations. The card can be used for eligible expenses, such as prescription drugs.

If you are unable to use your card at the time of purchase, keep your receipt(s). You will need to submit a claim to UHC so you can 1) be reimbursed for the out-of-pocket expense from your FSA; and/or 2) to substantiate your expenses with UHC if you are manually filing a claim.

**Don’t Lose Out on Tax Savings**

Using the Healthcare FSA could save you hundreds of dollars on eligible healthcare expenses, such as deductibles and orthodontia. To learn more, go to [http://hr.columbia.edu/support-staff](http://hr.columbia.edu/support-staff) and click “CU Benefits Enrollment System” to use the tool “Estimate HSA or FSA Tax Savings.”
You can request reimbursement by:

- Submitting a form to receive reimbursement from your FSA. For forms, go to http://hr.columbia.edu/union-spending-accounts or www.myuhc.com. You may mail or fax the form to UHC directly.
- Submitting claims for reimbursement directly online via www.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 document “Online Claim Submission” on http://hr.columbia.edu/union-spending-accounts for additional information.

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. See the document “FSA Direct Deposit Form” on http://hr.columbia.edu/union-spending-accounts.

**Don’t have a Health Plan with UnitedHealthcare?**

You do not need to be a member of a Columbia Health Plan to participate in an FSA. To manage your FSA expenses, you can register at myuhc.com using your Social Security Number and date of birth. Under group/account number, enter “902784.”

**Forfeiture Rule**

The IRS has strict rules regarding FSAs. It is 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 (UHC) no later than March 31 of the following year. A balance of up to $500 in your Healthcare FSA can be rolled over to the next plan year. However, any money left in your Dependent Care FSA will be forfeited.

**Eligibility Regarding Same-Sex Domestic Partners**

IRS regulations do not allow you to use money from an FSA for expenses incurred by or on behalf of same-sex domestic partners, or their children, unless they qualify as your legal tax dependents.
Healthcare FSA

The current IRS limit for the Healthcare FSA is $2,550.* You can elect between $120 and $2,550* in this account to cover out-of-pocket eligible healthcare expenses for yourself, your spouse and your children, even if you do not elect to cover them under Columbia University benefits plans.

If you are hired after the beginning of the year, you can elect to contribute the maximum contribution limit ($2,550*) provided you have not contributed during the year to an FSA with Columbia University. If you are married, your spouse may also contribute $2,550* to an FSA sponsored by his/her employer. The full annual election amount is available for claim reimbursement as of your account’s effective date. You may elect a Healthcare FSA even if you are enrolled in Medicare.

Note: To be eligible to participate in the Healthcare FSA, children must be your dependents for income tax purposes.

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

- Medical and dental plan deductibles and coinsurance
- Copays for office visits and prescriptions
- Prescription eyeglasses, sunglasses, Lasik surgery, contact lenses and solution

For More Information

To learn more about the Healthcare FSA, go to http://hr.columbia.edu/union-spending-accounts for:

- General Healthcare FSA Questions – search for “UHC FSA Enrollment Brochure.”
- A List of Eligible Healthcare FSA Expenses – search for “Eligible FSA Expenses.”

If your medical expenses exceed 7.5% of your adjusted gross income and you itemize deductions, you may be better off deducting your expenses from your income tax rather than using the Healthcare FSA. You may want to consult with a tax adviser or financial professional to determine which works best for you.

*IRS limits are subject to change.
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 contribute up to $5,000* to a Dependent Care FSA. If you are married, the IRS has several guidelines that might affect how much you can deposit:

- 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 taxes — the most you can contribute is $2,500.

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

- Dependent children under the age of 13. If your child will turn 13 during the year, you can submit claims only for expenses incurred up to the child's birthday. You may be eligible to un-enroll from the Dependent Care FSA once your child reaches age 13 as part of a “Change in Dependent Care Cost.”
- Other dependents, including a parent, spouse or spouse's child who is physically or mentally unable to care for himself or herself.

Eligible dependent care providers* include:

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

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

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. When you incur an eligible dependent care expense, you can use your Health Care Spending Card to pay for the expense at participating locations. The card will only accept expenses up to the balance in your account at the time of use.

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 become ineligible for benefits. Any remaining funds would be forfeited.

*IRS limits are subject to change.
Child Care Benefit (Local 100 Only)

Eligible members of Local 100 can elect to receive up to a $2,000 contribution from Columbia to a Dependent Care FSA. If you elect this benefit during the year, you will receive a prorated portion of the benefit.

To be eligible for this benefit, you must meet all of the eligibility criteria below:

- Be a full-time, benefits-eligible member of Local 100 with an Annual Benefits Salary of less than or equal to $120,000* in 2017;
- Have a dependent child under the age of 5 and not yet attending kindergarten who:
  - has been verified by the Columbia Benefits Service Center as an eligible dependent; and
  - meets the IRS definition of a tax dependent.
- Elect to participate in the Child Care Benefit as a new hire, during the annual Open Enrollment period or if you experience a Qualified Life Status Change.

There is a limit of a single benefit per family regardless of the number of eligible children, and regardless of whether both parents are eligible members of Local 100. Members of Local 100 who receive the Child Care Benefit can also contribute personal pre-tax payroll contributions to their Dependent Care FSA, up to the $5,000 annual maximum.

Keep in Mind

You may use the Dependent Care FSA, the federal tax credit or a combination of both for your eligible dependent care expenses only. 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](http://www.irs.gov/taxtopics/tc602.html) or consult your tax adviser or financial professional.

*IRS limits are subject to change.
The Transit/Parking Reimbursement Program (T/PRP) is a convenient way to pay commuting expenses using pre-tax dollars. You may enroll in the T/PRP at any time during the year. If you would like to newly enroll in or make a change to your T/PRP account, you must do so during Open Enrollment, or your election will not be in place for January 1. This benefit, however, is easy to change during the year.

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 two times a month to pay for commuting expenses. You choose a monthly election, which is available to you as of the first of each month. Your contributions will then be deducted in equal installments two times a month from your weekly paychecks. For example, if you choose a Transit account of $130 per month that is effective July 1, you can access the full $130 as of July 1. You will then have a $65 Transit deduction on your July 14 paycheck, and another $65 Transit deduction on your July 28 paycheck.

Any unused funds will roll over from month to month. 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 to you as long as your monthly spending does not exceed the IRS allowable monthly amount.

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 ineligible for benefits. If you use funds that were not deducted from your paychecks, you will be considered responsible for repaying those funds to the University.

How to Access Funds in Your Transit or Parking Reimbursement Account

EBPA will send you an EBPA Benefits Card at your home mailing address. You can access your Transit and/or Parking Account in one of two ways:

- Swipe your EBPA Benefits Card each month for expenses up to the IRS monthly maximum.
- Pay out of pocket and submit a claim form to EBPA. Note, if you are submitting a claim for parking expenses, receipts are required.

You Can Make Changes During the Year

You can make changes to your T/PRP anytime during the year. Just go online to http://hr.columbia.edu/support-staff and log in with your UNI and password to the CU Benefits Enrollment System. Click on “Update 2017 Transit and Parking Elections.”
When Will My T/PRP Election Take Effect?

If you elect the benefit during Open Enrollment, your T/PRP will be effective January 1. If you are enrolled in the T/PRP account in 2016, you will automatically be enrolled for 2017. If you are a new hire, or if you make a change during the year, the effective date depends on whether the change to your benefits 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 is effective February 1.
- A change made January 21: Because this falls after the 20th of the month, your change is effective March 1.

Transit Reimbursement Program

You may elect a monthly deposit amount from $10 to $255.* These funds can be used for commuting expenses on any public transit commuter system.

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<th>Examples of Eligible Expenses</th>
<th>Examples of Ineligible Expenses</th>
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<tbody>
<tr>
<td>Amtrak</td>
<td>Transit expenses of your family members</td>
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<tr>
<td>Long Island Railroad (LIRR)</td>
<td>Airfare</td>
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<tr>
<td>New Jersey Transit (NJT)</td>
<td>Amounts that exceed the monthly limit</td>
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<tr>
<td>Staten Island Rapid Transit (SIRT)</td>
<td>Taxi and limo services</td>
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<tr>
<td>Metro North Commuter Railroad</td>
<td>Bridge, tunnel and highway tolls, including E-Z Pass</td>
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<td>Commuter and suburban express bus services</td>
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<td>Certain ferry and registered van pool services</td>
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<tr>
<td>New York City Transit Authority buses and subways</td>
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Parking Reimbursement Program

You may elect a monthly deposit amount from $10 to $255.* These funds can be used to pay for parking if you drive to work or to a location where you board mass transit for work.

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<th>Examples of Eligible Expenses</th>
<th>Examples of Ineligible Expenses</th>
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<tr>
<td>Commercial parking near your work location</td>
<td>Parking at or near your residence</td>
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<tr>
<td>Parking at a train station where you board mass transit</td>
<td>Parking expenses of your family members</td>
</tr>
<tr>
<td>Parking at or near a location where you board mass transit</td>
<td>Amounts exceeding the maximum allowable monthly limit</td>
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</tbody>
</table>

*Note: 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.

IRS limits are subject to change.
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.

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 http://hr.columbia.edu/union-transitparking.

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. Select the EBPA Benefits Card image, then click “Continue”
4. Click “Register” in the upper right-hand corner of the page

Contact EBPA if You Need Assistance

P.O. Box 1140
Exeter, NH 03833-1140

888-456-4576

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

www.ebpabenefits.com
Columbia University offers members of Local 1199 SEIU (Clerical & Cafeteria Units), Local 100 UNITE HERE (Faculty House), MEBA and MM&P and their Eligible Dependents tuition benefits programs to support the education of you and your family. Complete policy information is online at http://hr.columbia.edu/union-tuition-exemption-overview. 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 Local 1199 SEIU (Clerical & Cafeteria Units), Local 100 UNITE HERE (Faculty House), MEBA and MM&P and their Eligible Dependents**

This Tuition Exemption Benefit Program pays tuition for you at Columbia University, Barnard College and Teachers College. This is not a reimbursement or remission program; the tuition is simply exempt. For Local 1199 and Local 100, there is a two semester waiting period (seven months) to be eligible for this benefit.

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 for undergraduate or graduate courses is covered at 100%, up to 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 eligible 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, after you have completed the required service. For more information, please see the full policy online at http://hr.columbia.edu/union-tuition-exemption-overview.
Work/Life Programs

Columbia University’s Office of Work/Life fosters the well-being of the Columbia community and its people in their pursuit of meaningful and productive academic, personal and work lives.

Work/Life offers a number of services and programs. For more information on the range of programs and workshops Work/Life offers, please go to [http://worklife.columbia.edu](http://worklife.columbia.edu), or email worklife@columbia.edu, or call 212-854-8019.

- **Affiliated Child Care Centers** are independent centers, located on or near Columbia campuses, which provide quality care and greater access for Columbia families.

- **Affinity Lending Program** includes preferred lenders that can help you refinance your current mortgage, consolidate debt or purchase a new home.

- **Breastfeeding Support Program** provides a variety of support and resources for nursing mothers, including lactation rooms equipped with hospital-grade breast pumps for expressing milk, on all Columbia campuses. Breast pump attachments are available for purchase below retail cost. Breastfeeding workshops are also held each semester.

- **Faculty Spouse/Partner Dual Career Service** is for faculty spouses/partners who are new to the NYC metropolitan area and wish to explore employment opportunities.

- **Housing Information and Referral Service** provides individual consultation and information resources for renting or purchasing apartments or homes in the New York metropolitan area.

- **School and Child Care Search Service** provides free workshops and personalized, professional expertise on early education and child care and K-12 schooling to parents and expectant parents. Individualized resources and referrals are available in the areas of:
  - In-home child care, early childhood education and child care programs and tuition-free Pre-K;
  - Public, independent, parochial, charter, boarding and special needs schools for students entering kindergarten through high school;
  - NYC Pre-K and kindergarten newsletter.

- **Wellness Program** includes Walk to Wellness, Healthy Lifestyle Challenge, Weight Watchers at Work, wellness discounts, Stress Reduction classes and a CU Wellness listserv.

Go to [http://worklife.columbia.edu](http://worklife.columbia.edu) for workshops, programs, educational resources, an events calendar and the online bulletin board. **Note:** Check the Work/Life website to determine your eligibility for benefits.
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) for all members 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 contributions. The most you can contribute to the VRSP for the current year is $18,000* or, if you are age 50 or over, an additional $6,000* (annual total of $24,000*). 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 “Plan”)**

The University makes contributions to the Plan for you as soon as you become eligible.

**Note:** 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 and Vanguard. You may change your investment fund options at any time. If you do not select an investment carrier, your funds will be invested with Vanguard.

**Your VRSP 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 $6,000* in 2016—on a pre-tax and/or Roth basis to your VRSP. You become eligible for catch-up contributions on January 1 of the year you turn 50.

Log in to the CU Benefits Enrollment System at [http://hr.columbia.edu/support-staff](http://hr.columbia.edu/support-staff) to make this election or call the Columbia Benefits Service Center at 212-851-7000 to speak to a Benefits Specialist.

**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.

*IRS limits are subject to change.*
Detailed Information: For information 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, Columbia University Retirement Savings Program, at http://hr.columbia.edu/union-voluntary-retirement-savings-program.

For complete details we encourage you to read the Summary Plan Descriptions (SPD), which can be found online at http://hr.columbia.edu/union-columbia-university-retirement-plan-members-local.

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.

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 online at http://hr.columbia.edu/forms-docs/search.

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 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  www.tiaa.org/columbia  800-732-8353

Retirement planning workshops are offered throughout the year by the Columbia University HR Benefits department and the Office of Work/Life. You can view more details and sign up for these workshops through the Work/Life website at http://worklife.columbia.edu.
## Contact Information

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<tr>
<th>Benefit</th>
<th>Provider</th>
<th>Website</th>
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<td>Transit/Parking</td>
<td>EBPA</td>
<td><a href="http://select.ebpabenefits.com/columbia/">http://select.ebpabenefits.com/columbia/</a></td>
<td>888-456-4576</td>
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<tr>
<td></td>
<td>TIAA</td>
<td><a href="http://www.tiaa.org/columbia">www.tiaa.org/columbia</a></td>
<td>800-842-2252</td>
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</tbody>
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### Columbia Benefits Contacts

For all benefits-related questions, contact:

**Columbia Benefits Service Center**
Studebaker 4th Floor, MC 8703
622 W. 132nd St.,
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: http://hr.columbia.edu/benefits-columbia-university  |  HR website: www.hr.columbia.edu