2019 Benefits Highlights

Local 1199, Local 32B-32J, Local 100, MEBA, and MM&P
Effective January 1, 2019
About This Communication

Benefits Highlights summarizes the changes to the benefits programs that are available to benefits-eligible employees of Columbia University. This communication is intended to be a Summary of Material Modifications (SMM) to the Medical Plans and other benefits programs. 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 Description (SPD), the Summary of Benefits and Coverage (SBC) and the Benefits Highlights online at https://humanresources.columbia.edu/benefits. You may also want to request to receive a paper copy of an SPD, SBC or SMM by contacting the Columbia Benefits Service Center at 212-851-7000. As a requirement of the Patient Protection and Affordable Care Act, Columbia University must provide a 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. 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 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. 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.
Your Benefits for 2019

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For complete benefits information, please refer to the HR Benefits website at https://humanresources.columbia.edu/benefits.
Welcome to Columbia

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

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.

Choose Your Coverage Carefully

Your 2019 elections will be in effect from January 1 or your date of hire (whichever is later) until December 31, 2019. Unless you have a Qualified Life Status Change, you will not have another opportunity to change your benefits coverage until the annual Benefits Open Enrollment held each fall.

Please keep in mind 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 this benefit.

Benefits Glossary

To learn more about the benefits terms used throughout this Guide, go to https://humanresources.columbia.edu/benefits and click on “Glossary.”
How to Enroll

Step 1  Go to https://humanresources.columbia.edu/ and click on the CUBES logo to access the CU Benefits Enrollment System. You will be asked to enter your UNI and password, and then confirm your access using multi-factor authentication (DUO). If you do not know your UNI or password, go to http://uni.columbia.edu.

For further assistance with DUO or your UNI and password, please contact the CUIT Service Desk: 212-854-1919 or email askcuit@columbia.edu.

Step 2  Select “Get Started” to begin the election process. Then, select “Choose on My Own” to make your benefits choices. Please be sure to “CHECKOUT” to finish the enrollment process and review your Benefits Details page.

Step 3  Carefully review your Benefits Details page before exiting CUBES. 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 4  Now is also a good time to review your retirement investments. Select “Retirement” on the top navigation to review and/or make changes. Please be sure to “Save and Continue.” Print your confirmation from the Voluntary Retirement Savings Plan Summary page if you would like a paper copy.

If you have questions, contact the Columbia Benefits Service Center: 212-851-7000 or hrbenefits@columbia.edu

If you are a new hire, you must enroll for benefits within 31 days of your date of hire or eligibility.
Making Changes to Your Benefits

Qualified Life Status Changes
The IRS restricts when you can make changes to your elections during the year. After new hire enrollment, or after annual Benefits Open Enrollment, you will only be able to change your benefits for the remainder of the calendar year if you experience a Qualified Life Status Change.

If you experience a Qualified Life Status Change, go to CUBES within 31 days of the event. The benefits changes must comply with IRS regulations and be consistent with the nature of your Qualified Life Status Change. In addition, you must provide proper documentation for your change, such as a birth certificate, marriage certificate or divorce decree. If you need assistance, please contact the Columbia Benefits Service Center.

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
• A dependent losing eligibility for coverage
• Job promotions and/or transfers that change benefits offerings

For More Information
To learn more, go to https://humanresources.columbia.edu/benefits and click on “Making Changes to Your Benefits.”
Flexible Spending Accounts

Columbia University offers several tax savings accounts, including Healthcare and Dependent Care Flexible Spending Accounts (FSAs) and the Transit/Parking Reimbursement Program (T/PRP) account. Using these tax savings accounts could save you hundreds of dollars on eligible healthcare, dependent care, transit and/or parking expenses.

Keep in Mind

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.

Also, you may use the Dependent Care FSA, the federal tax credit or a combination of both for your eligible dependent care 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. Please consult your tax adviser for additional information.

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 pay periods per 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.

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. For a list of eligible expenses, please visit [www.myuhc.com](http://www.myuhc.com) or IRS Publication 502.

• **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.

Tax Savings Accounts

Columbia University offers several tax savings accounts, including Healthcare and Dependent Care Flexible Spending Accounts (FSAs) and the Transit/Parking Reimbursement Program (T/PRP) account. Using these tax savings accounts could save you hundreds of dollars on eligible healthcare, dependent care, transit and/or parking expenses.
Forfeiture Rules

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 UHC, the FSA administrator, 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.

Important Information

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.

Health Care Spending Card

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

When you incur an eligible healthcare or dependent care expense, such as prescription drugs or office visit copays, you can use your Health Care Spending Card to pay for the expense at participating locations.

If you do not use your card at the time of purchase, keep your receipt(s). You may need to submit an out-of-pocket medical 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.

Manual Claim for Reimbursement

You can request reimbursement by:

- Submitting a form to receive reimbursement from your FSA. You may mail or fax the form to UHC.
- Submitting claims for reimbursement online directly to UHC 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.

Create an Account on myuhc.com

1. Go to myuhc.com and click on “Register Now.”
   To register, enter your Social Security Number, date of birth and Group Number (902784).
2. Click on “View Account Balances,” then select “Flexible Spending Account(s).”

Don’t Have a Health Plan with UHC?

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 using your Social Security Number as your Member ID and date of birth. Under group/policy number, enter “902784.”

Requesting Reimbursement

To learn more about how to request FSA reimbursement and obtain copies of the forms, go to https://humanresources.columbia.edu/fsas.
Eligibility Regarding Same-Sex Domestic Partners

IRS regulations do not allow you to use FSA funds 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 $2,650.* You can elect between $120 and $2,650* 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 ($2,650*) provided you have not contributed during the year to an FSA with Columbia University. If you are married, your spouse may also contribute $2,650* 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. Examples of eligible Healthcare FSA expenses include medical and dental plan deductibles and copays, as well as prescription eyeglasses and contact lenses and solution. For more information on healthcare expenses for which you can use your Healthcare FSA, go to https://humanresources.columbia.edu/fsas.

For More Information

To learn more about the Healthcare FSA, go to https://humanresources.columbia.edu/fsas.

* 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 disenroll 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.

Examples of eligible dependent care providers include child day care centers, summer day camps and before-school and after-school programs. For additional information on eligible dependent care providers, go to [https://humanresources.columbia.edu/fsas](https://humanresources.columbia.edu/fsas).

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.

* IRS limits are subject to change.

Child Care Benefit (Members of Local 100)

Eligible members of Local 100 can elect to receive up to a $3,000 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.*
- Have a dependent child under the age of five 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. The total contributions between the Dependent Care FSA and the Child Care Benefit cannot exceed the $5,000 annual maximum.

* IRS limits are subject to change.

Important

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.
Transit/Parking Reimbursement Program

The Transit/Parking Reimbursement Program (T/PRP) is a convenient way to pay commuting expenses using pre-tax dollars. You may enroll in or make changes to the T/PRP at any time during the year.

How the Program Works

You may participate in either the Transit or Parking Reimbursement Program—or both. Transit Reimbursement Program funds can be used for commuting expenses on any public transit commuter system. Parking Reimbursement Program funds can be used to pay for parking if you drive to work or to a location where you board mass transit for work. For a list of eligible and ineligible expenses, go to https://humanresources.columbia.edu/tprp.

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 from two paychecks each month. For example, if you choose to contribute to a Transit account that is effective July 1, you can access the full $130 as of July 1.

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 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 responsible for repaying those funds to the University. To learn more, go to https://humanresources.columbia.edu/tprp.

When Will My T/PRP Election Take Effect?

<table>
<thead>
<tr>
<th>Enroll/Change</th>
<th>Effective Date</th>
</tr>
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<tbody>
<tr>
<td>January 10 (before the 20th of the month)</td>
<td>February 1</td>
</tr>
<tr>
<td>January 21 (after the 20th of the month)</td>
<td>March 1</td>
</tr>
</tbody>
</table>

Examples of eligible expenses include New York City Transit Authority buses and subways, Long Island Railroad (LIRR), New Jersey Transit (NJT), Staten Island Rapid Transit (SIRT) and Metro North Commuter Railroad. For additional examples of eligible and ineligible expenses, go to https://humanresources.columbia.edu/tprp.
If you newly 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. The Benefits Card allows you to pay for transit or parking expenses through any vendor that sells commuter tickets or MetroCards and accepts MasterCard.

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. For information on how to obtain a PIN, see https://humanresources.columbia.edu/tprp.

If You Do Not Use the Benefits Card
You may also submit claims with a paper form.

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.

To obtain either a claim form or a direct deposit form, go to https://humanresources.columbia.edu/tprp.

Manage Your T/PRP Account with EBPA
To create an EBPA online account:

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. - 6:00 p.m.

www.ebpabenefits.com
Tuition Programs

Columbia University offers you and your eligible dependents tuition benefits to support the education of you and your family. Complete policy information is online at https://humanresources.columbia.edu/tuition.

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

The Tuition Exemption Benefit 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 https://humanresources.columbia.edu/tuition or consult your collective bargaining agreement.

Review Your Eligibility

To review your tuition eligibility, log in to CUBES and click “Tuition” on the top navigation. Under Within Columbia University, select “Tuition Exemption - for Yourself” or “Tuition Exemption - for Your Dependents.”
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.

Voluntary Retirement Savings Program (VRSP)
The VRSP is a defined contribution 403(b) plan for all eligible groups that lets you contribute from 1% to 80% of your eligible pay on a pre-tax and/or Roth post-tax basis, in whole percentages through convenient payroll contributions. The most you can contribute to the VRSP for the current year is $18,500* or, if you are age 50 or over, an additional $6,000* (annual total of $24,500*). This IRS limit applies to your combined contributions, pre-tax and Roth. Eligibility begins on your date of hire. You can enroll or make changes to your VRSP at any time during the year.

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

Plan for 32B-32J Members
The Columbia University Retirement Plan-Building and Maintenance Employees of Columbia is a Defined Benefits Plan. The University makes contributions to the Plan as soon as you become eligible.

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 https://humanresources.columbia.edu/.

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

Learn More
For detailed information on the retirement savings programs, including your contributions, investment options, educational information and planning resources, please see the Retirement Savings & Financial Planning website at https://humanresources.columbia.edu/retirement.

* IRS limits are subject to change.

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 under “Before-Tax Deductions” or “After-Tax Deductions” if you are making Roth contributions.

Investment Default
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.
Financial Planning and Retirement Education Resources

For participants in the VRSP or the Retirement Plan for Supporting Staff, 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](http://www.meetvanguard.com)  800-662-0106, ext. 14500
- TIAA  [www.tiaa.org/columbia](http://www.tiaa.org/columbia)  800-732-8353

Retirement planning workshops are offered throughout the year by the Columbia University HR Benefits department. You can view more details and sign up for these workshops through the HR Events & Training Calendar at [https://humanresources.columbia.edu/](https://humanresources.columbia.edu/).
Getting the Most Out of Your Benefits

The University provides a wide variety of wellness programs, tools and resources to support your ongoing health and welfare.

Employee Assistance Program (EAP)

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 and substance abuse professionals and, if needed, referral to a network of more than 20,000 counselors available nationwide

- Legal and financial services:
  - Free 30-minute consultations with Humana-affiliated attorneys or financial counselors
  - Free 30-minute consultations with Humana-affiliated mediators
  - 25% discount on additional legal, tax preparation and mediation services
  - Do-it-yourself document preparation with hundreds of state-specific, fillable legal forms, including wills, living wills, powers of attorney, etc.

- ID Theft Emergency Response Kit:
  - 60-minute consultation with an expert fraud-resolution specialist
  - 25% discount on additional services

- Improving Your Financial Wellness webpage with articles, podcasts, webinars and other tools to help you deal with common financial issues

- 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 every day needs (e.g., travel arrangements, pet care, movers and restaurant recommendations)

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

For 24/7 free, confidential help and support, call 888-673-1153 or go to www.humana.com/eap (Username: Columbia; Password: eap).

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.
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.

Programs and services:

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

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

- **Backup Care** is for the care of adults or children when normal care arrangements are interrupted or when short-term care is required but you still need to attend work. Coverage is available 24/7, nationwide and in some international locations. (Please visit Work/Life website for eligibility requirements.)

- **Breastfeeding Support Program** includes private lactation rooms equipped with hospital-grade breast pumps, on all Columbia campuses. Breast pump attachments are available for purchase below retail cost. Breastfeeding workshops are also offered each semester.

- **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** assists families exploring child care and school options, including public, parochial, independent and special needs schools.

- **Wellness Program** includes initiatives to support physical activity, nutrition, weight management, stress reduction and more.

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Work/Life Workshops and Other Events
Look for emails announcing upcoming Work/Life workshops and other events across the University. For more details on programs, services and events, go to [http://worklife.columbia.edu](http://worklife.columbia.edu) or email worklife@columbia.edu.
Life Insurance (Local 100 Only)

Basic Term Life Insurance Plan
Local 100 employees who have completed six months of service are eligible for the Basic Term Life Insurance Plan provided by Columbia University at no cost to you. This Plan provides a benefit of one times your Annual Benefits Salary, up to $50,000.

The Basic Term Life Insurance plan pays a lump sum benefit to your beneficiary in the event of your death while actively employed by Columbia University.

The Plan can also pay a living benefit. If you become terminally ill, you may elect to have the Plan pay out a benefit while you are still living. Any amount you receive will reduce the benefit paid to your beneficiary.

Optional Term Life Insurance Plan
After six months of service, you may elect additional amounts of Life Insurance coverage of one to five times your Annual Benefits Salary up to a maximum of $1,000,000, including your Basic Term Life Insurance coverage amount. The premium payment for additional coverage is paid with post-tax dollars.

The benefit will be determined using your Annual Benefits Salary rounded to the next highest $1,000. You will see your personal monthly premiums on CUBES based on your age. Go to https://humanresources.columbia.edu/ and click on the CUBES logo to add or update beneficiaries at any time during your employment.

Monthly Cost of Coverage
You pay a monthly premium for each $1,000 of Optional Term Life Insurance coverage. Your premium is based on your age as of January 1:

<table>
<thead>
<tr>
<th>Age</th>
<th>Monthly cost per $1,000</th>
<th>Age</th>
<th>Monthly cost per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 25</td>
<td>0.029</td>
<td>50 to 54</td>
<td>0.139</td>
</tr>
<tr>
<td>25 to 29</td>
<td>0.038</td>
<td>55 to 59</td>
<td>0.238</td>
</tr>
<tr>
<td>30 to 34</td>
<td>0.048</td>
<td>60 to 64</td>
<td>0.396</td>
</tr>
<tr>
<td>35 to 39</td>
<td>0.060</td>
<td>65 to 69</td>
<td>0.635</td>
</tr>
<tr>
<td>40 to 44</td>
<td>0.068</td>
<td>70 to 74</td>
<td>0.844</td>
</tr>
<tr>
<td>45 to 49</td>
<td>0.089</td>
<td>75 or older</td>
<td>1.091</td>
</tr>
</tbody>
</table>

New Opportunity
After six months of service, members of Local 100 may take advantage of the one-time opportunity to enroll in Optional Term Life Insurance without providing Evidence of Insurability for amounts up to the Guaranteed Issue Amount of 3x salary or $500,000.
How to Calculate Your Optional Term Life Monthly Premium Cost

Example: A member of Local 100, age 41, with an Annual Benefits Salary of $40,000, elects Optional Term Life Insurance of 3x Annual Benefits Salary ($120,000).

- Amount of Optional Term Life Insurance $120,000
- Divide by 1,000 120
- Rate @ age 41, from table (page 16) x .068
- Total Monthly Premium = $ 8.16

Evidence of Insurability

You must provide Evidence of Insurability (EOI) and be approved by Cigna if:

- You are newly hired and elect Optional Term Life Insurance coverage in excess of 3x your Annual Benefits Salary or $500,000 Guaranteed Issue Amount, whichever is less;
- You did not elect Optional Term Life Insurance previously and want to elect this coverage during Benefits Open Enrollment;
- You wish to increase the level of your coverage by more than 1x your salary or beyond the Guaranteed Issue amount during Benefits Open Enrollment.

If you need to provide EOI, the process steps and required forms are available online via CUBES.
## Contact Information

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Provider</th>
<th>Website/Email</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>Humana</td>
<td><a href="http://www.humana.com/eap">www.humana.com/eap</a> Username: Columbia Password: eap</td>
<td>888-673-1153</td>
</tr>
<tr>
<td>FSA</td>
<td>UHC</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
<td>800-232-9357</td>
</tr>
<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>
</tr>
</tbody>
</table>

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### Columbia Benefits Contacts

For all benefits-related questions, contact:

**Columbia Benefits Service Center**

Studebaker 4th Floor, MC 8703  
622 West 132nd Street  
New York, NY 10027  
Phone: **212-851-7000**  
Secure fax: **212-851-7025**  
Email: [hrbenefits@columbia.edu](mailto:hrbenefits@columbia.edu)

For updates, forms, Tuition Exemption and information about other HR programs:

Benefits website: [https://humanresources.columbia.edu/benefits](https://humanresources.columbia.edu/benefits)  
HR website: [https://humanresources.columbia.edu](https://humanresources.columbia.edu)