LOCAL 1199, LOCAL 32B-32J, LOCAL 100, MEBA, AND MM&P
BENEFITS HIGHLIGHTS

EFFECTIVE JANUARY 1, 2021
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 a 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.
2021 Benefits Highlights

Welcome to Columbia .......................................................... 2

Tax Savings Accounts ....................................................... 4
  Flexible Spending Accounts (FSAs)
  Child Care Benefit (Local 100 only)
  Transit/Parking Reimbursement Program (T/PRP)

Retirement Savings and Financial Planning ............................. 9

Tuition Programs .................................................................. 11

Well-being Programs .......................................................... 12
  Employee Assistance Program (EAP)

Life Insurance and Voluntary Benefits ................................. 13
  Life Insurance (Local 100 only)
  Universal Life Insurance with Long-Term Care
  Accidental Death and Dismemberment Insurance (Local 100 only)
  Accident Insurance
  Critical Illness Insurance
  Hospital Indemnity Insurance
  Emergency Travel Assistance (Local 100 only)
  Auto Insurance
  Home Insurance
  Identity Theft Protection
  Pet Insurance

Additional Resources .......................................................... 16

Contact Information .......................................................... Inside Back Cover

For additional benefits information go to the HR Benefits website:
humanresources.columbia.edu/benefits.
Welcome to Columbia

Columbia University is pleased to share with you important information about the benefits options available to you and your eligible dependents. This guide is an overview of what’s available to you in 2021 through Columbia University. 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 FOR THE YEAR

Your 2021 elections will be in effect from January 1—or your date of hire or benefits eligibility (whichever is later)—through December 31, 2021. Unless you have a Qualified Life Status Change (see page 3), the annual benefits Open Enrollment period is your only opportunity to change your benefits coverage.


How to Enroll

Step 1  Go to humanresources.columbia.edu; click CUBES to access Columbia University’s Benefits Enrollment System; log in with your UNI and password; confirm with multi-factor authentication (DUO).

To reset your password go to UNI.columbia.edu. For further assistance with DUO or your UNI and password, contact the CUIT Service Desk by phone: 212-854-1919, or email: askcuit@columbia.edu

Step 2  Click “Get Started” to begin the election process. Then, select “Choose on My Own” to make your benefits choices. Be sure to “CHECKOUT” to finish the enrollment process, then click “VIEW AND PRINT CONFIRMATION”. You can see your confirmed elections, and 2021 COST BREAKDOWN on the My Benefits Dashboard page.

Step 3  Click “2021 CONFIRMATION (PDF)” on My Benefits Dashboard page to view and print your Personalized Benefits Confirmation Statement for your records before exiting CUBES. To make a change, return to the election process and modify your selections.

Step 4  This is a good time to review your retirement contributions. Select “Retirement” from the top navigation or click the Retirement box to review and/or make changes. Be sure to “Save and Continue” to capture changes. You can print a confirmation of your changes from the Voluntary Retirement Savings Plan summary page.

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

New Hire Opportunity

You must enroll in benefits within 31 days of your date of hire or benefits eligibility. Look for more new hire opportunities throughout this guide.

Local 100 only: If you are a new hire or newly eligible for benefits, you have a one-time opportunity to elect Optional Life Insurance up to certain limits, without providing Evidence of Insurability (EOI).

To learn more about the benefits terms used throughout this guide, go to humanresources.columbia.edu/benefits and click “Glossary”.

humanresources.columbia.edu/benefits
MAKING CHANGES TO YOUR ENROLLMENT
Changes to your Transit/Parking Reimbursement Program (T/PRP), Retirement Savings Plan, Auto, Home, Identity Theft protection, and Pet insurance can be made at any time during the year.
Changes to other benefits can be made only during the annual benefits Open Enrollment period unless you experience a Qualified Life Status Change (see below).

If You Don’t Make Changes
If you don’t change your benefits during Open Enrollment, enrollment and coverage levels will continue as previously elected for all plans, except for the Healthcare and Dependent Care Flexible Spending Accounts (see pages 4–7). You must re-enroll in these benefits every year if you wish to participate.

QUALIFYING LIFE EVENTS
Due to federal regulations, you can only make or change benefits elections as a new hire or during the annual benefits Open Enrollment period. However, you can update benefits elections if you experience a Qualified Life Status Change such as:

- Marriage, divorce or legal separation;
- Birth or adoption of a child; or
- Loss or gain of other coverage by the employee or dependent.

You have 31 days from the eligible event to update your coverage. Otherwise, you must wait until the next annual benefits Open Enrollment period, unless you experience another qualifying event.

For additional information, including a list of events eligible for Qualified Life Status Changes, go to humanresources.columbia.edu/benefits and click the “Making Changes to Your Benefits” icon.

VOLUNTARY BENEFITS
No matter who provides your medical insurance, the University or another source, the University offers Voluntary Benefits programs, including Accident, Critical Illness and Hospital Indemnity insurances to help you get all the support you need. See page 15 to learn more.
Tax Savings Accounts

Save money every year by using pre-tax funds for eligible healthcare, dependent care and commuting expenses.

<table>
<thead>
<tr>
<th>Account type</th>
<th>Eligible expenses</th>
<th>Annual contribution limits and other notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare Flexible Spending Account</td>
<td>Most medical, dental and vision care expenses not covered by your health plan, such as copayments, coinsurance, deductibles, eyeglasses and prescriptions</td>
<td>Maximum: $2,750* Funds are deducted throughout the year, but annual total funds are available on January 1</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>Dependent care expenses, such as day care, after-school programs or elder care programs, for children under age 13 or elder care so you and your spouse can work or attend school full-time</td>
<td>Maximum: $5,000* ($2,500 if married and filing separate tax returns)</td>
</tr>
<tr>
<td>Transit Reimbursement Account</td>
<td>Expenses for transportation to or from work on a subway, train, bus or ferry</td>
<td>Maximum: $270* per month</td>
</tr>
<tr>
<td>Parking Reimbursement Account</td>
<td>Expenses for work-related parking at or near your workplace or a commuter lot where you transfer to a vanpool or mass transit</td>
<td>Maximum: $270* per month</td>
</tr>
</tbody>
</table>

*IRS limits are subject to change.

You or your tax dependents don’t need to be enrolled in the University health plan to participate in an FSA. To manage FSA expenses, go to myuhc.com; click “Register Now”; use your Social Security Number as your member ID; use 902784 for the group/policy number.

FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) helps you pay for health care or dependent care using tax-free dollars. Your contribution is deducted from your paycheck on a pre-tax basis and is put into the FSA. When you incur expenses, you can access the funds in your account to pay for eligible expenses.

The Healthcare and Dependent Care FSAs allow you to contribute pre-tax money to reimburse yourself for eligible healthcare and dependent day care expenses. Both FSAs are administered by UHC. You must enroll within 31 days of hire or a Qualified Life Status Change (see page 3) and you must also re-enroll each year during annual benefits Open Enrollment to take advantage of FSAs.
How Flexible Spending Accounts Work
Flexible Spending Accounts (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 paychecks each month throughout the calendar year. You cannot change your election amount during the calendar year unless you have a Qualified Life Status Change. See page 3 or go to humanresources.columbia.edu/benefits and select “Making Changes to Your Benefits” for details.

Tax Considerations
Consult a tax adviser or financial professional to determine what is best for you.

- **Healthcare 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.

- **Dependent Care FSA & Child Care Benefit**: If your family’s adjusted gross income exceeds $40,000, you may save more in taxes using the Dependent Care FSA. Depending on your family income and number of dependents in eligible day care, you may use the Dependent Care FSA, the federal tax credit, or a combination of both for eligible dependent care expenses.

What are eligible expenses?
The IRS provides a list of eligible expenses on their website: irs.gov.

- **Healthcare FSA**: IRS Publication 502
- **Dependent Care FSA**: IRS Publication 503

Health Care Spending Card
After you elect an FSA, UHC will mail you two Health Care Spending Cards in your name. These debit 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 expenses at participating locations. If you do not use your card to pay, ask for a receipt, and submit a Request for Reimbursement form to UHC.

To learn more about FSAs, go to humanresources.columbia.edu/fsas.

Forfeiture Rules
You should incur eligible expenses by December 31 (and submit claims for reimbursement by March 31 of the following year). The University’s Healthcare FSA allows you to carry $550 in unused funds to the following plan year. Balances over $550 will be forfeited. Funds left in a Dependent Care FSA will be forfeited.

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.
HEALTHCARE FSA

The current IRS limit for a Healthcare FSA is $2,750.* You can contribute between $120 and $2,750* annually to this account to cover out-of-pocket eligible healthcare expenses for yourself, your spouse and your child(ren), even if you do not cover them under a University medical plan. However, your spouse or child(ren)’s expenses only qualify if he or she is claimed as a dependent on your taxes. The full annual election amount is available for claim reimbursement as of your account’s effective date.

If you are hired after January 1, you can contribute the maximum amount to a Healthcare FSA if you have not contributed during the year to an FSA with the University. If you are married, your spouse may also contribute $2,750* to an FSA sponsored by his/her employer.

For more information on Healthcare FSAs, go to humanresources.columbia.edu/fsas.

If you have a balance of $550 or less in your 2020 Healthcare FSA, those funds will be used to automatically enroll you in a 2021 Healthcare FSA. However, if you would like to contribute additional funds in 2021, you must actively enroll in the Healthcare FSA during annual benefits Open Enrollment.

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.
- If your prior year W-2 earnings exceed $130,000* – Columbia Benefits may contact you to inform you whether your contributions must be capped as a result of mandatory IRS testing.

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

- Dependent children under the age of 13. You can submit claims only for expenses incurred up to the child’s 13th 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 and who qualifies as a tax dependent.

For additional information on eligible dependent care providers, go to 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 (LOCAL 100 ONLY)

You may be eligible for a contribution—to your Dependent Care FSA—of up to $4,000, from the University. If you are eligible, you must enroll in the Child Care Benefit to receive it. If you enroll after January 1, because you are a new hire or due to a Qualified Life Status Change, you will receive a prorated portion of the benefit.

To qualify, you must:

- Be a full-time, benefits-eligible member of Local 100 with an Annual Benefits Salary of less than or equal to $130,000*

- Have a dependent child under the age of five and not yet attending kindergarten who:
  - Has been verified as an eligible dependent; and
  - Meets the IRS definition of a tax dependent.

There is a limit of a single benefit per family regardless of number of eligible children, and regardless of both parents being eligible employees.

Child Care Benefit and Contributions to a Dependent Care FSA

If you receive the Child Care Benefit, you can also make personal pre-tax payroll contributions to your Dependent Care FSA, up to the annual household maximum of $5,000.*

* IRS limits are subject to change.
TRANSIT/PARKING REIMBURSEMENT PROGRAM

When you commute by public transit or pay for parking for your commute, you can save money by lowering your taxable income with the Transit/Parking Reimbursement Program (T/PRP). It’s also a convenient way to pay commuting expenses using pre-tax dollars. Go to CUBES to enroll in or make changes to the T/PRP at any time during the year.

In the T/PRP you can 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.
- Choose an amount between $10 and $270* to be deducted in equal installments from two paychecks each month. This is your “contribution” to the T/PRP. Your total monthly contribution is available for use on the first of each month. Even if you have a surplus, $270* is the maximum amount you are legally allowed to use each month.

<table>
<thead>
<tr>
<th>When Does a T/PRP Election Take Effect?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment/Change</td>
</tr>
<tr>
<td>On or before the 20th day of a month</td>
</tr>
<tr>
<td>The 21st of a month or any day after</td>
</tr>
</tbody>
</table>

When you first enroll in the T/PRP, EBPA, the administrator of this benefit, will mail you a Benefits Card. This card—which is not automatically sent again if you leave the program and re-enroll—is linked to all T/PRP accounts and will be automatically loaded with your monthly elected amount. The Benefits Card allows you to pay for transit and/or parking expenses through any vendor that sells commuter tickets or MetroCards and accepts MasterCard. Personal Identification Numbers (PINs) are available to you for use with your Benefits Card.

⚠️ If you do not use the Benefits Card, you can submit a paper claim form and have reimbursements deposited directly into a bank account.

Manage Your T/PRP Account Online

To create an EBPA online account, you must have an “Employee ID” (your Social Security Number) and a “Registration ID” (use your Benefits Card number or CBA10602, the ID specific to Columbia). If you have any questions about your EBPA account, contact EBPA by phone: 888-456-4576, or email: fsa@ebpabenefits.com.

1. Go to ebpabenefits.com/my-group-links/10586.
2. On the EBPA portal, click “My Parking and Transit (Commuter) Plan”, then “Accept” to be directed to the login page.
3. In the upper right-hand corner of the EBPA landing page, click “Register”.

* IRS limits are subject to change.
Retirement Savings and Financial Planning

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 PLAN

The Voluntary Retirement Savings Plan (VRSP) is a defined contribution 403(b) plan that lets you contribute from 1% to 80% of your eligible pay in 0.5% increments on a pre-tax and/or Roth after-tax basis, through payroll deductions. You’re eligible to participate beginning on your date of hire. You can enroll in or make changes to the VRSP at any time throughout the year via CUBES.

The most you can contribute to the VRSP is $19,500* per year or, if you are age 50 or over anytime during the year an additional $6,500* ($26,000* total). This IRS limit applies to the combined pre-tax and Roth after-tax contributions.

Make Sure You Are Signed Up

Not sure if you are participating in the VRSP? Look at your payroll statement, under “Before-Tax Deductions”. If you are making Roth contributions they will appear under “After-Tax Deductions”.

PLAN FOR LOCAL 100 UNITE HERE (FACULTY HOUSE) MEMBERS

The University makes contributions to the The Retirement Plan for Supporting Staff of Columbia University for you, as soon as you become eligible.

PLAN FOR 32B-32J MEMBERS

The Retirement Plan for Building and Maintenance Employees of Columbia University Properties 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 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.

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 humanresources.columbia.edu/retirement.

* IRS limits are subject to change.
FINANCIAL PLANNING AND RETIREMENT EDUCATION RESOURCES

Representatives from TIAA and Vanguard are available throughout the year to discuss personal financial planning and investment strategies, and offer portfolio reviews and retirement education. These one-on-one counseling sessions are personalized to help you meet your goals and objectives, and your spouse or partner is welcome to attend.

Register for a one-on-one counseling session by contacting the carriers:

Vanguard  
meetvanguard.com  800-662-0106, ext. 14500

TIAA  
tiaa.org/columbia  800-732-8353

Retirement planning workshops are offered throughout the year. For details and registration, go to the HR Events Calendar on our website: humanresources.columbia.edu/events.

⚠️ If you do not select an investment carrier for the VRSP and/or the Retirement Plan for Supporting Staff, your contributions will be invested with Vanguard.

If you do not select investment funds, your contributions will be invested in the age-appropriate Qualified Default Investment Alternative (QDIA) fund. You may change your investment carrier at any time via CUBES.
Tuition Programs

Columbia University offers tuition programs to support the education of you and your family.

TUITION EXEMPTION FOR LOCAL 1199 SEIU (CLERICAL & CAFETERIA UNITS), LOCAL 1199 (MEDICAL ASSISTANTS), 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. For MEBA and MM&P, there is no waiting period. Tuition for undergraduate or graduate courses is covered at 100%, up to a certain number of credits each term.

As a full-time or part-time member of Local 1199 or Local 100, or full-time MEBA and 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.

Review your eligibility by logging in to CUBES and choosing “Tuition”.

For more information, please see the full policy online at humanresources.columbia.edu/tuition or consult your collective bargaining agreement.

COLLEGE COACH

College admissions assistance for you and your children includes topical webinars, workshops, online resources, and one-on-one personal assistance, provided by Bright Horizons.

For more information, go to humanresources.columbia.edu/college-coach.
Well-being Programs

Columbia University offers access to free, confidential support 24/7 to help you deal with legal, financial and other everyday life issues. Support is also available to help you and your family navigate healthcare and health insurance questions.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a network of services to help you and your household members cope with issues experienced in everyday life. Administered by Humana, EAP services include short-term counseling, wellness resources and a variety of tools to help you in and outside the workplace.

EAP services are available to all benefits-eligible employees and their household members; you do not need to be enrolled in a Columbia University medical plan to take advantage of the EAP.

Confidential, 24/7 counseling and referral:

- Short-term counseling of up to three sessions per topic
- Licensed Master’s or PhD-level mental health and substance abuse professionals
- Referral to a national network of more than 30,000 counselors

The University assumes all costs for initial assessment and confidential counseling sessions through the EAP, for up to three sessions per subject (e.g., stress, anxiety or relationship issues). If additional assistance is necessary, the counselor will provide referrals, taking into account your preferences, medical plan and financial circumstances.

Legal and financial:

- Free 30-minute consultations with Humana-affiliated attorneys, financial counselors and/or 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.

Other Services:

- **Adult/Elder Care** research and referral services
- **Life Coaching** to help identify and achieve personal and professional goals
- **Adoption Services** to help prospective parents navigate the entire adoption process

Call 1-888-673-1153 or go to Humana’s Columbia-specific website: humana.eapwl.com/columbia for wellness guides and other services. If prompted, log in (Username: Columbia; Password: eap).
LIFE INSURANCE (LOCAL 100 ONLY)

The University offers two term life insurance plans: Basic Term Life Insurance and Optional Term Life Insurance. Both plans are insured and administered by Cigna.

**New Hire Opportunity**

As a new hire, 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.

**Basic Term Life Insurance**

Basic Term Life Insurance—one times your Annual Benefits Salary, up to $50,000—is provided by the University at no cost to you.

In the event of your death while actively employed by the University, the Plan pays a lump sum benefit to your beneficiary. The Plan can also pay a living benefit if you become terminally ill, which would reduce the payment to your beneficiary.

To learn more about Annual Benefits Salary, go to humanresources.columbia.edu/glossary.

**Optional Term Life Insurance**

You may elect additional coverage of one-to-five times your Annual Benefits Salary up to $1,000,000, including Basic Term Life Insurance coverage amount.

The benefit is determined using your Annual Benefits Salary rounded to the next highest $1,000. Go to CUBES to add or update beneficiaries at any time.

**Monthly Cost of Coverage**

You pay a monthly premium—based on your age on January 1—in post-tax dollars for each $1,000 of Optional Term Life coverage.

<table>
<thead>
<tr>
<th>Life Insurance Monthly Cost</th>
<th>Age</th>
<th>Monthly cost per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 25</td>
<td>0.029</td>
</tr>
<tr>
<td></td>
<td>25 to 29</td>
<td>0.038</td>
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<tr>
<td></td>
<td>30 to 34</td>
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<td>40 to 44</td>
<td>0.068</td>
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<tr>
<td></td>
<td>45 to 49</td>
<td>0.089</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Life Insurance Monthly Cost</th>
<th>Age</th>
<th>Monthly cost per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50 to 54</td>
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<tr>
<td></td>
<td>70 to 74</td>
<td>0.844</td>
</tr>
<tr>
<td></td>
<td>75 or older</td>
<td>1.091</td>
</tr>
</tbody>
</table>
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 have not previously enrolled in Optional Term Life Insurance and want to this year;
- You wish to increase coverage by more than one times your salary or beyond the Guaranteed Issue Amount during annual benefits Open Enrollment.

If you need to provide EOI, go to CUBES for the required forms.

UNIVERSAL LIFE INSURANCE WITH LONG-TERM CARE
Universal Life with long-term care is two-in-one security. It features permanent life insurance that helps protect your family from money issues if you or your spouse pass away. It can also help pay for the high costs of long-term care services. You “lock-in” a price that won’t increase due to age, and your policy builds cash value over time. You can choose a benefit amount that works for you, and you can use your cash benefit to pay for whatever you need most—like funeral costs, mortgage, tuition, or any other bills. Enrollment is available at time of hire or during annual benefits Open Enrollment.

For more information on Universal Life Insurance with Long-Term Care, go to humanresources.columbia.edu/universal-life-insurance.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (LOCAL 100 ONLY)
Accidental death and dismemberment Insurance (AD&D) covers the insured person and his or her family in case of unintentional death or dismemberment (the loss—or the loss of use—of eyesight, hearing, speech, limbs or other body parts). The Plan pays a set benefit amount—in cash—based on the type of injury. Enrollment is available at time of hire or during annual benefits Open Enrollment.

The AD&D plan is insured and administered by Cigna.

For more information, go to humanresources.columbia.edu/add.

EMERGENCY TRAVEL ASSISTANCE (LOCAL 100 ONLY)
When you are covered under the University’s Basic Term Life Insurance Plan (from Cigna), you and your eligible dependents are also covered for emergency travel assistance through Cigna Secure Travel when traveling 100+ miles from home or when traveling out of the U.S. for personal or business trips up to 180 days. This assistance can be for situations as simple as information on visas and as serious as requiring evacuation.

Benefits include:

- Pre-trip planning services, including travel outside the U.S.
- 24/7 multi-lingual assistance
- Assistance with lost or stolen items
- Emergency cash and transportation
- Assistance locating and coordinating medical and prescription drug services
- Emergency medical evacuation
- Personal security
- Repatriation of remains

For more information, email Cigna Secure Travel: cigna@gga-usa.com.
VOLUNTARY BENEFITS

The University provides several additional insurance offerings to support you and your family in the event the unthinkable happens. These options provide income and/or pay for special expenses. Eligible employees can enroll whether covered for other benefits through the University or somewhere else.

Accident Insurance

Accident insurance can help you pay for expenses if you have an accident, like medical bills, hospital transportation and physical therapy. The Plan pays a set benefit amount based on the type of injury and required treatment. Enrollment is available at time of hire or during annual benefits Open Enrollment.

Critical Illness Insurance

Critical Illness insurance can help you in the event of a serious illness, such as cancer, end-stage kidney (renal) failure, major organ failure, stroke, coronary artery disease, or a specified event, such as a heart attack or stroke. The Plan pays a lump sum—in cash—following diagnosis of a covered condition. Enrollment is available at time of hire or during annual benefits Open Enrollment.

Hospital Indemnity Insurance

Hospital Indemnity insurance can help you pay for expenses when you are in the hospital for planned or unplanned medical services. The Plan pays a set benefit amount based on the type of injury and required treatment. Enrollment is available at time of hire or during annual benefits Open Enrollment.

For more information on Accident, Critical Illness and Hospital Indemnity insurance, all of which are insured and administered by Cigna, go to humanresources.columbia.edu/voluntary-benefits. To ask a question or enroll, call Farmington, the University’s Voluntary Benefits administrator: 866-494-4498.

MORE VOLUNTARY BENEFITS

The following plans are available to all benefits-eligible employees, whether covered for benefits through the University or somewhere else. You can enroll in these plans at any time during the year.

Auto Insurance

Auto insurance covers you in case of an accident or theft. The University's auto insurance benefit, administered by MetLife Auto & Home, includes bonus discounts on policies for auto, boat, motorcycle, RV and other vehicles.

Home Insurance

Home insurance pays for damages to your home and your belongings, and helps protect you from financial liability if someone is injured on your property. The University’s home insurance benefit, administered by MetLife Auto & Home, can help increase your savings with discounts on home, apartment and renters insurance.

Identity Theft Protection

Identity Theft protection covers expenses incurred to restore your identity or recover a stolen wallet. This benefit, provided by LifeLock, includes 24/7 monitoring of your identity, credit and bank and investment accounts—sending out real-time alerts when necessary—to take the worry and hassle out of combating identity theft and related fraud.

Pet Insurance

Pet insurance, administered by Nationwide, can help provide your pets with the best medical care possible, including treatments, surgeries, lab fees, X-rays, and prescriptions. Policyholders can visit any licensed veterinarian, veterinary specialist or animal hospital in the world, and have access to a 24/7 helpline staffed by licensed veterinarians.

For more information on Auto, Home, Identity Theft protection, and Pet insurance, go to humanresources.columbia.edu/voluntary-benefits. Enrollment is available at any time throughout the year. To ask a question or enroll, call Farmington, the University’s Voluntary Benefits administrator: 866-494-4498.
Additional Resources

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

WORK/LIFE PROGRAMS AND SERVICES

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

Look for emails announcing upcoming workshops and events. To view recordings of past events, go to worklife.columbia.edu/videolibrary.

Programs and services:

- **Affiliated Early Learning Centers**: Independent centers, located on or near Columbia campuses, providing quality child care for Columbia families
- **Affinity Mortgage Lending Program**: Preferred lenders who can help refinance your current mortgage, consolidate debt and/or purchase a new home
- **Breastfeeding Support**: Lactation rooms on all campuses and educational workshops
- **Housing Information and Referral**: Individual consultation and resources for renting or purchasing non-University homes in the New York metropolitan area
- **School and Child Care Search**: Assistance identifying child care and school options, including public, charter, faith-based, independent and special-needs schools
- **Well-being Program**: Programs and workshops, online resources, and University-wide initiatives to foster healthy eating, movement, mental and emotional well-being and more

For details on programs, additional services and events, go to worklife.columbia.edu or email worklife@columbia.edu.
Contact Information

The Columbia University Human Resources website has a directory of contact information for Human Resources departments, including Benefits, Employment, Tuition Programs, Retirement, Client Services, Labor Relations, and Learning & Development. Go to humanresources.columbia.edu/directory and bookmark the page for future reference.

For updates, forms, and information about CUHR programs, go to humanresources.columbia.edu.

Below is a list of many of the University’s benefits providers. Go to humanresources.columbia.edu/benefits-vendor-contacts for more.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Provider</th>
<th>Website/Email</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Accidental Death &amp; Dismemberment Insurance</td>
<td>Cigna</td>
<td>cigna.com</td>
<td>800-732-1603</td>
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<tr>
<td>(Local 100 only)</td>
<td></td>
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<tr>
<td>Employee Assistance Program (EAP)</td>
<td>Humana</td>
<td>humana.com/eap</td>
<td>888-673-1153</td>
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<tr>
<td></td>
<td></td>
<td>Username: Columbia Password: eap</td>
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<tr>
<td>FSA</td>
<td>UHC</td>
<td>myuhc.com</td>
<td>800-232-9357</td>
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<tr>
<td>Health Advocacy (Local 100 only)</td>
<td>Health Advocate</td>
<td>healthadvocate.com</td>
<td>866-799-2725</td>
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<tr>
<td>Retirement Plan Investment Carriers</td>
<td>The Vanguard Group</td>
<td>columbia.vanguard-education.com/ekit</td>
<td>800-523-1188</td>
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<td></td>
<td>TIAA</td>
<td>tiaa.org/columbia</td>
<td>800-842-2252</td>
</tr>
<tr>
<td>Term Life Insurance (Local 100 only)</td>
<td>Cigna</td>
<td>cigna.com</td>
<td>800-732-1603</td>
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<tr>
<td>Transit/Parking</td>
<td>EBPA</td>
<td>ebpabenefits.com/my-group-links/10586</td>
<td>888-456-4576</td>
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<td></td>
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<td>Employer ID #CBA10602</td>
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<tr>
<td>Travel Assistance (Local 100 only)</td>
<td>Cigna Secure Travel</td>
<td>Cigna Assistance Services Policy</td>
<td>In the United States and Canada call: 888-226-4567</td>
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<td>#FLY980017 Group #57</td>
<td>In other locations worldwide call: 202-331-7635</td>
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<td>Cigna Assistance Services can be reached at <a href="mailto:cigna@gga-usa.com">cigna@gga-usa.com</a></td>
<td>Note: collect calls accepted</td>
</tr>
<tr>
<td>Voluntary Benefits Enrollment:</td>
<td>Farmington</td>
<td>humanresources.columbia.edu/voluntary-benefits</td>
<td>866-494-4498</td>
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<tr>
<td>Accident</td>
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<td>Auto</td>
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<td>Critical Illness</td>
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<tr>
<td>Home</td>
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<tr>
<td>Hospital Indemnity</td>
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<td>Identity Theft</td>
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<td>Pet</td>
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<tr>
<td>Universal Life with long-term care</td>
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Columbia Benefits Service Center

Hours: 9:00 a.m. – 4:00 p.m., Monday - Friday
Phone: 212-851-7000 Secure fax: 212-851-7025 Email: hrbenefits@columbia.edu
Website: humanresources.columbia.edu/benefits