Agenda

Healthcare Updates
• Open Enrollment 2022
• EAP/Mental Health and Wellbeing Communications

Retirement Updates
• Retirement by the Numbers
• New Retirement Planning Virtual Series
Healthcare Updates

Christian Royer | Director of Benefits, IU Human Resources
Healthcare Plan Highlights

Employees eligible for healthcare coverage: 19,017

Employees enrolled in healthcare coverage: 17,511 (approx. 40,000 enrolled counting spouses and children)

FY 2021/2022 IU budget projection for healthcare: $283 million

FY 2021/2022 projected trends for healthcare:
• Average IU Trend = 3.5%
• Average Market Trend = 5 – 9%
Employee Benefits Changes for 2022

• No plan design or benefit changes 2022 proposed

• The overall average percentage increase in employee premiums is **3.5%** across all salary bands and coverage levels

• HSA lump sum contribution provided annually in January

• New ID cards for all and new group number for Anthem plan members

• Tax Saver Benefit (TSB) Plan renamed to industry standard “Flexible Spending Account (FSA)”
  – Flexible Spending Account (FSA) (formerly known as Tax Saver Benefit (TSB) Plan)
Employee HDHP & HSA Plans for 2022

Anthem HDHP:
• Deductible: $1,700 employee-only / $3,400 family
• Out-of-Pocket: $3,400 employee-only / $6,800 family
• IU Contribution to HSA: $1,300 employee-only / $2,600 family

IU Health HDHP:
• Deductible: $2,700 employee-only / $5,500 family
• Out-of-Pocket: $3,400 employee-only / $6,800 family
• IU Contribution to HSA: $1,600 employee-only / $3,200 family
# 2022 Employee Contributions

Monthly employee contribution (example based on employee-only Anthem PPO HDHP coverage)

<table>
<thead>
<tr>
<th>Salary Band by Base Salary</th>
<th>Overall % Change from 2021 to 2022</th>
<th>Employee Paid % of Total Annual Premium</th>
<th>Employee Paid Annual Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $35,000</td>
<td>3.5%</td>
<td>5.1%</td>
<td>$243</td>
</tr>
<tr>
<td>$35,000 to $59,999</td>
<td>3.5%</td>
<td>8.9%</td>
<td>$427</td>
</tr>
<tr>
<td>$60,000 to $99,999</td>
<td>3.5%</td>
<td>13.5%</td>
<td>$646</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>3.5%</td>
<td>18.6%</td>
<td>$897</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>3.5%</td>
<td>23.9%</td>
<td>$1,147</td>
</tr>
<tr>
<td>$200,000 to $249,000</td>
<td>3.5%</td>
<td>30.5%</td>
<td>$1,462</td>
</tr>
<tr>
<td>$250,000 +</td>
<td>3.5%</td>
<td>36.4%</td>
<td>$1,745</td>
</tr>
</tbody>
</table>

Note: The percent contributed and average annual contribution based on premiums after tobacco-free reduction has been applied. Approximately 80% of IU employees sign the affidavit stating they are tobacco-free.
## Dollar Change in Employee Contributions

Monthly Non-Tobacco Rate Change by Salary Band

<table>
<thead>
<tr>
<th>Enrollment</th>
<th>Less than $35,000</th>
<th>$35,000 - $59,999</th>
<th>$60,000 - $99,999</th>
<th>$100,000 - $149,999</th>
<th>$150,000 - $199,999</th>
<th>$200,000 - $249,999</th>
<th>$250,000+</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Anthem PPO HDHP</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>5,705</td>
<td>$1.52</td>
<td>$2.03</td>
<td>$2.65</td>
<td>$3.33</td>
<td>$4.05</td>
<td>$4.93</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>1,773</td>
<td>$2.74</td>
<td>$3.66</td>
<td>$4.76</td>
<td>$6.00</td>
<td>$7.29</td>
<td>$8.87</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>2,871</td>
<td>$4.03</td>
<td>$5.39</td>
<td>$7.01</td>
<td>$8.84</td>
<td>$10.73</td>
<td>$13.06</td>
</tr>
<tr>
<td>Family</td>
<td>4,857</td>
<td>$4.86</td>
<td>$6.51</td>
<td>$8.47</td>
<td>$10.67</td>
<td>$12.95</td>
<td>$15.77</td>
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<tr>
<td><strong>IU Health HDHP</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>592</td>
<td>$1.28</td>
<td>$1.71</td>
<td>$2.24</td>
<td>$2.83</td>
<td>$3.44</td>
<td>$4.19</td>
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<tr>
<td>Employee + Child(ren)</td>
<td>213</td>
<td>$2.30</td>
<td>$3.09</td>
<td>$4.04</td>
<td>$5.09</td>
<td>$6.19</td>
<td>$7.54</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>222</td>
<td>$3.39</td>
<td>$4.54</td>
<td>$5.94</td>
<td>$7.50</td>
<td>$9.11</td>
<td>$11.10</td>
</tr>
<tr>
<td>Family</td>
<td>534</td>
<td>$4.09</td>
<td>$5.49</td>
<td>$7.18</td>
<td>$9.05</td>
<td>$11.00</td>
<td>$13.40</td>
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<tr>
<td><strong>Anthem PPO $500 Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>641</td>
<td>$5.33</td>
<td>$6.45</td>
<td>$8.35</td>
<td>$9.97</td>
<td>$11.65</td>
<td>$13.40</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>88</td>
<td>$9.60</td>
<td>$11.61</td>
<td>$15.03</td>
<td>$17.95</td>
<td>$20.97</td>
<td>$24.11</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>167</td>
<td>$14.14</td>
<td>$17.09</td>
<td>$22.13</td>
<td>$26.42</td>
<td>$30.87</td>
<td>$35.50</td>
</tr>
<tr>
<td>Family</td>
<td>186</td>
<td>$17.07</td>
<td>$20.63</td>
<td>$26.72</td>
<td>$31.90</td>
<td>$37.28</td>
<td>$42.86</td>
</tr>
</tbody>
</table>

*Note: Reflects 3.5% increase to employee contribution.*
Looking Forward

- Like many employers, IU is focused on **supporting employees** as they cope with the strain of the pandemic.
- Employers and employees are turning to **digital health resources** for their convenience, safety, and efficiency.
- Encouraging employees to receive **preventive care and screenings**.
Cancer Screenings Reminder

- Nearly **10 million cancer** screenings have been missed in the U.S. during the pandemic
- Postcard sent to homes urging employees to **resume preventive care**, specifically cancer screenings
- Partnership with IU Human Resources, Healthy IU, the Simon Cancer Center, and the Indiana Cancer Coalition
Employee Assistance Program (EAP)

SupportLinc EAP by CuraLinc Healthcare

• Free, confidential counseling from licensed clinicians 24/7
• Expanded treatment modalities, resources, and services that continue to evolve based on the needs of IU population
• Data shows anxiety, depression, and stress as the top reasons for calls from IU employees
• 98% of cases resolved in the EAP
September Communication

Focus: Managing Anxiety & Stress at Home & Work

EAP Live Webinars:
- Talking about Mental Health in the Workplace
- Dealing with Anger and Hostility in the Workplace
- Stress Management During the Pandemic and Beyond

Work+Life Live Webinars:
- Small Worries to BIG Anxiety: Supporting Teens through Big and Small Challenges
- How to Practice Mindfulness with Kids and Teens

LinkedIn Learning Courses:
- Managing Anxiety in the Workplace
- Supporting Your Well-Being During Times of Change and Uncertainty
October Communication

Focus: **Dealing with Trauma, Grief, Loss**

**EAP Live Webinars:**
- Self-Care in the Face of Trauma
- Coping with Grief

**Work+Life Live Webinars:**
- Depression and Loss through the Teen Lens: Parenting Strategies for a Better Tomorrow

**LinkedIn Learning Courses:**
- How to Support Your Employee’s Well-Being
- Dealing with Grief, Loss, and Change as an Employee
November Communication

Focus: **Gratitude, Mindfulness, and Motivation**

**EAP Live Webinars:**
- Attitude for Gratitude

**Healthy IU Programming:**
- Mid-Day Mindfulness Drop-ins

**LinkedIn Learning Courses:**
- Enhance Productivity in a Hybrid Work Environment
- Daniel Pink on Motivation
- Thrive: Facing Challenges with Gratitude and Forgiveness
- How to Create a Life of Meaning and Purpose
- Finding Positivity in Daily Routines
NEW CuraLinc for Teens

Launching November 2021

• Expanded programming for adolescents

• Wide range of clinical and sub-clinical resources to support adolescent mental health:
  — Video Counseling for Teens
  — TextCoach for Teens
  — Coaching for Teens
NEW SupportLinc Virtual Support Connect (VSC)

Launching December 2021

• Moderated digital group therapy sessions hosted by a licensed mental health counselor and subject matter experts.

• Topics include:
  — Preventing Burnout
  — Self-care; Grief support
  — Mindfulness; Sleep Fitness
  — Caregiver Support
  — More!
Healthy IU Resources

Mental and physical health, well-being, and safety resources to support IU employees.

- Workplace Health and Safety
- Personal Well-Being During Times of Change
- Parenting and Caregiving
- Navigating Change in the Workplace
- Resources on Suicide and Crisis Situations
- Compassion Culture
- Mental Health First Aid
- Plant Based Eating Challenge

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Retirement Updates

Sue Dukeman | Sr. Retirement Specialist, IU Human Resources
Enhancements to IU Supplemental Retirement Plans

• Effective March 2021: **in-service withdrawals at age 59 ½** under the IU 457(b) Plan (option already available under the Tax Deferred Account (TDA))

• Allowing **pre-tax and after-tax Roth contributions** (or combination of both)
  – Flat-dollar amount or percent of pay
  – Change contribution any time

• Allowing **rollovers** into TDA and 457(b)

• Consult with tax advisor or Fidelity Retirement Planner to determine what’s best for your situation/goals

**Table:**

<table>
<thead>
<tr>
<th>Traditional Pre-Tax</th>
<th>VS</th>
<th>Roth After-Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions made before tax</td>
<td></td>
<td>Contributions made after tax</td>
</tr>
<tr>
<td>Withdrawals of contributions and earnings are taxed</td>
<td></td>
<td>Withdrawals of contributions and earnings are not taxed*</td>
</tr>
</tbody>
</table>

*Withdrawals not taxed provided the distribution occurs after **five-year holding period** and due to death, disability, or attainment of age 59 ½.
IU Retirements by the Numbers

- Average age at retirement: 66
- Average years of full-time IU service at retirement: 28 years
- From January 2019 – August 2021 1,134 IU faculty and staff have retired
  - 2019 Retirements: 371
  - 2020 Retirements: 393
  - 2021 Retirements through September 15th: 370
Road to Retirement

• New webinar series launched in Spring 2021

• Designed to help IU employees explore options for retirement and transition from employee to retiree

• Wide range of topics presented by industry experts

• Spring 2021 series:
  — Over 800 faculty/staff members attended one or more sessions
  — Attendance increased confidence in retirement process and caused employees to take direct action supporting retirement planning

• Currently offering again—will continue to offer multiple times each year
Road to Retirement

• Targeted to IU faculty and Staff who are one year or less from IU Retiree Status requirements

• Spouses and partners welcome to attend

• Encourage all employees over age 65 (regardless of intent to retire) to attend HSA, Medicare, and Social Security sessions

• Attending sessions more than once over a couple of years = improved retirement planning and preparation
Road to Retirement

Topics Covered:

• Psychology of Retirement
• Faculty Phased Retirement
• IU Retiree Status and Benefits
• Medicare
• Social Security
• How to Make Your HSA, Medicare, Social Security Work Together
• Turning Retirement Savings to Income
• Preserve Savings for Future Generations
THANK YOU

Questions?