

IU Wellness HRA Plan Highlights

Plan Type/Provisions	Eligibility	Participation
<p>The plan is established under Section 105 of the Internal Revenue Code.</p> <p>The plan is voluntary and there are no fees to participate. Under the plan, the University makes contributions to HRA accounts that can be used for IRS-qualified medical, dental, and vision expenses.</p> <p>Neither contributions nor reimbursements are considered taxable income to the employee.</p>	<p>All full-time Academic and Staff employees are eligible to participate in the IU Wellness HRA Plan. Employees do not need to be enrolled in an IU-sponsored medical or dental plan to participate in this HRA.</p> <p>A participant who terminates employment with the University and is rehired within the plan year will not be eligible to participate until the following Open Enrollment, provided they meet the conditions of participation.</p> <p>A participant who does not honor their affidavit is no eligible to participate for the remainder of the plan year and the next following year.</p>	<p>Eligible employees may elect to participate in the HRA each year.</p> <p>Participation in the HRA is initiated by submitting an affidavit each year during Open Enrollment indicating non-use of tobacco products.</p> <p>Employees who are not tobacco-free at the time of Open Enrollment may still enroll in the Wellness HRA by agreeing to the following:</p> <ul style="list-style-type: none"> • Complete* the <i>Quit for Life</i>TM tobacco cessation program by June 1 of the following year; and the follow-up survey six months from the quit date. <p>IU contributions will be discontinued at any time an employee has failed to honor the affidavit and any account balances will be forfeited.</p> <p><i>* Program completion is defined as completing at least three calls with your Quit Coach.</i></p>
Contributions	Administration	Time Restrictions
<p>An HRA Account will be established for each participant. The account will be credited with the University's contribution at the end of each month and debited for reimbursement of eligible medical expenses. The participant must be eligible on the last day of each month to receive the benefit for that month.</p> <p>The amount of the monthly contribution amount is announced to participants during Open Enrollment each year.</p> <p>Participants are not permitted to make contributions to the plan; all contributions are made by the University.</p> <p>Individuals who currently use tobacco and who wish to participate in this plan by agreeing to complete the <i>Quit for Life</i>TM tobacco cessation program must still complete the Wellness HRA affidavit; however, contributions will not be made until the program has been completed. Once the participant notifies the Human Resources office of the completed program, contributions will be made to catch up for the year.</p>	<p>Claims are administered on behalf of Indiana University by The Nyhart Company. Claims eligible for reimbursement under expense accounts are explicitly defined by the IRS. In addition, they must be incurred during defined time periods and submitted within allowed time restrictions.</p> <p>Reimbursements will only be made from the HRA account for the amount of contributions accumulated at the time of the claim. Participants may use a TSB-HRA Card, or claims can be submitted online, by fax, or by mail to Nyhart.</p>	<p>The plan is governed by several time restrictions:</p> <ul style="list-style-type: none"> • Enrollment is allowed only during Open Enrollment. New employees are not eligible to participate until the Open Enrollment for January 1 following their date of hire. • There are specific time periods during which claims can be incurred and reimbursed.

This sheet is designed to summarize the Wellness HRA Plan being offered by Indiana University to eligible employees and is not intended to provide a detailed description of the coverage. Detailed information, including the plan booklet, is available at:

www.hr.iu.edu/benefits/hra.html

You may contact the University Human Resource Services office at enews@indiana.edu for a copy of the plan booklet.