

Team member benefits

Indiana University Health strives to create an environment where team members feel personally valued, professionally invested and inspired by their work. One way we do this is by providing our team members with a competitive pay and benefits package.



Medical insurance – Take care of yourself and your family by choosing from one of four comprehensive medical insurance plans, including two health savings account (HSA) plans, a health reimbursement arrangement (HRA) plan and a traditional preferred provider organization (PPO) plan.

Health savings account – Available to team members enrolled in an HSA-based medical plan; allows you to set aside a portion of your salary (pre-tax) to pay for eligible medical, dental and vision expenses. IU Health contributes \$700/team member or \$1,400/family.

Flexible spending account – Option to set aside a portion of your salary (pre-tax) to pay for eligible out-of-pocket medical, dental, vision and/or dependent care expenses.

Dental insurance – Choice of two Delta Dental insurance plans, offering in- and out-of-network benefits.

Vision insurance – IU Health Vision Plan (powered by EyeMed) offering in- and out-of-network benefits.

Paid time off (PTO) – Flexible PTO program to support work/life balance. Accrual is based on employment status, scheduled hours and years of service, and includes six fixed holidays per year.

401(k) retirement savings plan – Available to full-time, part-time and supplemental team members age 21 and over. IU Health will match your contribution dollar-for-dollar up to a maximum match of 4 percent with immediate vesting and the potential of an annual discretionary contribution by IU Health based on organization performance.

Life insurance – IU Health-provided benefit 1.5 times your salary (up to \$150,000) after initial employment period of six months.

Short-term disability – 14- or 30-day waiting periods with 50 or 60 percent coverage options available for purchase.

Long-term disability – IU Health-provided benefit after one year of service that covers 50 percent of your base pay if you become disabled, up to a maximum monthly benefit of \$8,333.

Wellness program – Resources to help team members maintain and improve their health, providing up to \$910 per year in incentives for medical insurance premium savings or additional taxable income.

Tuition reimbursement – Provides eligible team members up to:

- \$3,000 per year for eligible associate and bachelor's degrees or certificate programs
- \$3,600 per year for eligible master's, post-doctoral and professional programs
- \$5,250 per year for eligible nursing bachelor's, master's and doctoral programs

Public Service Loan Forgiveness – Applies to federal student loans:

- Potentially lowers monthly student loan payment
- Available for full-time employees of IU Health who work in a not-for-profit business unit (IU Health Plans team members are not eligible)

On-site fitness centers – Many IU Health facilities have fitness centers for team member use at a nominal fee.

Enhanced benefits – Discounts and concierge services through IU Health Benefits Plus and ProCare Concierge:

- Discounts on hotels, home buying/remodeling, vacations, gym memberships, and more
- Accident, critical illness and legal plans

Adoption assistance – Reimbursement for expenses related to the adoption of up to two children, with a limit of \$2,500 per child.

Employee Assistance Program (EAP) – Free and confidential counseling services to team members and their dependents.

Dependent life insurance – Optional life insurance for available for purchase; covers spouse and/or eligible children.

Accidental death and dismemberment insurance – A benefit in the event of accidental death or dismemberment. Coverage amounts available from \$10,000 to \$500,000 for team member, spouse and/or children

This list of offerings describes benefits generally and is not personalized for you specifically. Inclusion of a benefit offering on this list does not guarantee eligibility for that benefit.



2020 Insurance rates

The following pre-tax rates are provided for team member medical, dental and vision plans, and are deducted per pay period (26 pay periods per year). For all plans, the highest level of coverage is offered when IU Health providers and facilities are used.

Medical plan rates

Medical insurance costs by hourly rate and per pay period.

PREMIUM COSTS GROUPS FOR 2020

IU Health uses premium costs groups to make benefits more affordable to those who earn less.

GROUP A	Less than or equal to \$18.15/hour
GROUP B	\$18.16 to \$23.45/hour
GROUP C	\$23.46 to \$61.20/hour
GROUP D	More than or equal to \$61.21/hour

	HSA MEDICAL PLAN	HSA MEDICAL SAVER PLAN	HRA MEDICAL PLAN	TRADITIONAL PPO PLAN
Employee Only				
Group A	\$27.87	\$23.74	\$32.00	\$61.94
Group B	\$43.87	\$35.61	\$50.58	\$85.16
Group C	\$59.87	\$47.48	\$69.16	\$108.39
Group D	\$82.58	\$65.03	\$94.97	\$153.81
Employee & Child(ren)				
Group A	\$41.29	\$34.06	\$48.52	\$103.23
Group B	\$67.10	\$53.68	\$77.94	\$149.16
Group C	\$92.90	\$73.29	\$107.36	\$195.10
Group D	\$134.19	\$106.32	\$154.84	\$261.16
Employee & Spouse				
Group A	\$49.55	\$40.26	\$57.81	\$120.77
Group B	\$80.00	\$63.48	\$92.90	\$173.42
Group C	\$110.45	\$86.71	\$128.00	\$226.02
Group D	\$158.97	\$126.97	\$183.74	\$306.58
Family				
Group A	\$65.03	\$52.65	\$75.36	\$160.00
Group B	\$104.77	\$83.61	\$121.29	\$230.71
Group C	\$144.52	\$114.58	\$167.23	\$301.42
Group D	\$212.65	\$168.26	\$245.68	\$410.84

Dental plan rates

Select either the “basic” or “high” option. IU Health contributes the same premium amount toward either selection. The basic option provides different levels of coverage based on whether the dentist is a member of the Delta Dental PP network. The high option provides the same level of reimbursement regardless of whether or not the dentist is in-network.

DENTAL INSURANCE PREMIUM COSTS EFFECTIVE 2020

	BASIC OPTION (Delta Dental PPO dentist only)	HIGH OPTION (Any dentist)
Employee Only		
Less than or equal to \$18.15/hour	\$2.17	\$7.06
More than \$18.15/hour	\$4.52	\$9.41
Employee & Child(ren)		
Less than or equal to \$18.15/hour	\$6.03	\$15.98
More than \$18.15/hour	\$12.55	\$22.51
Employee & Spouse		
Less than or equal to \$18.15/hour	\$4.80	\$15.67
More than \$18.15/hour	\$10.00	\$20.87
Family		
Less than or equal to \$18.15/hour	\$9.07	\$24.89
More than \$18.15/hour	\$18.90	\$34.71

Vision plan rates

Provides a contact lens benefit, a frame benefit and access to a provider network (Insight) that includes private practice. The Insight network allows you to choose a provider on your terms. It includes five of the top-10, most-preferred retail providers—LensCrafters, Pearle Vision, Sears Optical, Target Optical and JCPenney Optical—as well as many independent providers.

VISION INSURANCE PREMIUM COSTS EFFECTIVE 2020

	Per Pay
Employee	\$3.73
Employee & Child(ren)	\$6.89
Employee & Spouse	\$6.35
Family	\$10.00



Indiana University Health

For more information on benefits, contact IU Health Human Resources Shared Services at **317.962.7900** or toll-free at **877.849.5724**