There’s a Rumor Going Around

Call it wishful thinking or the rumor mill, but trust us when we say: There is no Early Retirement Incentive Program (ERIP) in the works for today, tomorrow, or the foreseeable future. The next time you hear this rumor, you have our permission to shut it down.

Hats Off to the Graduates!

As we prepare for Spring Commencement 2015 on seven campuses statewide, this is a perfect time to reflect on our role and relationship to the student. After all, they are the reason the University exists. Our work contributes to the success of IU in many ways, but none is more valuable than preparing students to move into the world with new knowledge and a greater sense of purpose.

This season, nearly 20,000 students (19,344 to be exact) are eligible to receive degrees. Their education, both in the classroom and outside of it, has been shaped by all of us, directly or indirectly. We “produce” students who serve the greater society and help secure our individual and collective futures. And while their tuition pays a large part of our salaries, for some of us, this is our lifework. We enjoy the non-monetary rewards as though we were performing a public service.

Before this season passes, let’s celebrate how we have touched the lives of our students and the positive impact they will have on Indiana and the world. This is an accomplishment about which we can be proud.

Searchable Drug Prices at Your Fingertips

Employees enrolled in an IU PPO medical plan can now use Castlight for prescription drug information. With Castlight Pharmacy you can maximize your medical plan’s prescription benefit. It’s easy and you are in charge.

You can search prices for drugs on the market and see if a generic equivalent is available. This autonomy and access helps you choose what is best for you. No other single website offers the kind of search capability described below.

- Compare costs of different drugs designed for the same condition (e.g., blood pressure medications)
- Compare costs of different dosages.
- Compare costs for filling a prescription at a retail pharmacy vs mail order (Express Scripts).
- Find in-network pharmacies nearby. This is helpful if you are out of town, away from your “home” pharmacy.
- Log into your account to see how much you paid and for what.
- See a real-time account of where you stand with the plan deductible.

There is no cost to use Castlight; however, if you don’t already have an account you will need to register for one at the (http://hr.iu.edu/benefits/castlight.html).

**TIP** The price of a prescription drug is not an indicator of its effectiveness. The least expensive medications are often the best for many people.
Using the HSA—What Not to Buy

Only employees enrolled in a High Deductible Health Plan (HDHP) have an HSA account.

One of the most common mistakes owners of the Health Savings Account (HSA) make is to spend HSA money for something other than qualified health care. These are often mistakenly purchased with HSA money:

- Over-the-counter medications and supplements, such as:
  - Supplements, like fish oil or vitamin D
  - Cold and flu medicines
  - Ibuprofen or aspirins
  - Allergy medicines

(The above items must have a prescription to be an eligible expense; otherwise, they are considered to be for your general well-being, even if you take them when you feel ill.)

- Personal use items, such as:
  - Toothbrushes, dental floss, or special toothpaste
  - Special shampoos, moisturizing lotions, etc.

(The above items are primarily used to maintain general health, not primarily for medical care, so they are not eligible either, even if recommended by a dentist or medical doctor.)

If you are unsure whether a purchase is an IRS-qualified healthcare expense, pay for it from a different account until you verify its eligibility. You can always go back and reimburse yourself from the HSA account later.

Nyhart has an extensive (and interesting!) table of healthcare expenses ([http://hcet.ebia.com/nyhart](http://hcet.ebia.com/nyhart)) that lists everything from AA meetings, mattresses, and massage to special foods and sunscreen. Questions? Call Nyhart at 800-284-8412.

**Note:** If you are below age 65, you could be liable for a 20 percent penalty when using HSA money to pay for an ineligible purchase. You could also be assessed income taxes on that withdrawal.

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**Supplemental Retirement Smackdown**

**TDA vs 457(b)**

In addition to the base retirement plan sponsored by IU, employees can voluntarily contribute to one or both IU-sponsored supplemental retirement plans. This helps you save more for retirement beyond the base plan. Contributions are made by tax-deferred payroll deduction and then invested. You can change the contribution amount at any time.

The IU retirement benefits team regularly counsels employees about these plans.

- If my base plan is PERF can I participate? Yes, all employees who receive contributions into any retirement plan paid by the University are eligible to contribute to a supplemental plan.

- How do I know which plan is best for me? This is a personal decision that is best answered after examining your situation; familiarizing yourself with each plan; and if desired, speaking to a member of the team. Call 812-856-5191 or email us at retplans@iu.edu.

- I’m intimidated by investing. Where do I start? IU partners with TIAA-CREF and Fidelity to offer one-on-one counseling, which includes advice about investing. See the scheduling information page ([http://hr.iu.edu/benefits/retirement-counseling.htm](http://hr.iu.edu/benefits/retirement-counseling.htm)).

An IU retirement plan consultant is available on each campus at designated times. Email us at retplans@iu.edu for details.

### Comparison of Supplemental Plans for 2015

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<td>you can make additional</td>
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<td>The penalty tax</td>
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**TIP**

If you are unsure whether a purchase is an IRS-qualified healthcare expense, pay for it from a different account until you verify its eligibility. You can always go back and reimburse yourself from the HSA account later.
The Library is a Privilege and a Perk

Use of the University libraries is not just for faculty and students—it’s an employee privilege and a perk. Want to know why? We thought so!

- You can borrow most material from the general collection for 4 months (120 days). Media have a shorter period.
- You can borrow up to 125 items of general material and 10 media items.
- With an IU network ID, you can use IUCAT (IU’s online catalog, http://www.iucat.iu.edu) to search for and request materials.
- You can request free photocopies of material.
- You can request material located at any IU library or from a non-IU library, i.e., interlibrary loan (https://kb.iu.edu/d/beuo).
- Librarians can help you navigate not just the physical shelves of the library but the internet as well. Ask a librarian on your campus (https://kb.iu.edu/d/aljr) for help.

Examples of library awesomeness!

- Watch a streaming video about everything from gardening, robots, and endangered seals to food safety and fitness. You can even see Johnny Guitar Watson in concert.
- Read a full-text journal article (instead of an abstract) for in-depth information about subjects from A to Z: art, baseball, civil war, history, mass media, medicine, music, poetry, science, women, yoga, zazen, and so much more.
- Find the voting record of a state legislator by contacting Government Publications.
- Find and make a photocopy of the news headlines on the day you or a loved one was born.
- Help your child with a school project by accompanying them to the library in-person or online at IUCAT.
- Use Ancestry Library (similar in content as Ancestry.com) at no cost for genealogical exploration. (This service is only available on the Bloomington campus though any Indiana resident may visit a library on that campus and access the service.)

“I’m a birder and I love to read about birds. Through IU I can access full-text articles from The Wilson Journal of Ornithology. Recently, I read about climate change and the shifting arrival dates of migratory birds.”

M. Potter
IU employee and avid birder

Pack Your Bags or Kick Back Time Off is a Must

A vacation or staycation, it doesn't matter which, but one thing’s for sure: time off is a must.

According to an article by MarketWatch (published by Dow Jones & Co.), Americans are taking only half of their paid vacation. On top of that, of those who do take time off, many continue to work while on vacation. This is ironic because taking a vacation can do amazing things for our physical and mental health. And more to the point: Taking a vacation can make you even better at your job. This is borne out by research about brain activity, creativity, and leadership.

Another benefit of taking time off is its positive effect on personal and familial relationships. Vacations, or at least spending time together isolated from the daily routine (school, work, and so on), can strengthen ties and create lasting memories.

If you are resistant to taking time off (for whatever reason), consider the wise tips below.

- Make a commitment to yourself first. If you often say you will use time off to take a vacation but never do, then start now. Make it a priority and keep it that way.
- Request and block out the time well in advance. Protect that time as non-negotiable.
- Don’t work yourself into a tizzy getting ready to leave but do finish projects or reach a logical stopping point so you’re not overwhelmed when you return.
- The following is common knowledge but it has to be said: Disconnect from work, including email, while on vacation. Do not set the precedent that you are available by answering work correspondence.

“Need a house or pet sitter while you’re away?”

What about a babysitter during a staycation?

IU employees have free access to Care.com. This network contains thousands of caregiver profiles, including background check information, client reviews, references, and photos. You can even post your own “help needed” listing.

Visit our Childcare and Eldercare Resources (http://hr.iu.edu/benefits/care.html) page before establishing an account to use Care.com.

Make it a goal to have pure, unadulterated downtime. You’re likely to have moments of creativity, connection and insight, so don’t forget a notebook to record all those great ideas!
Independence Day Holiday

Since July 4 falls on a Saturday this year, the University observes Independence Day on July 3. Eligible employees are excused from work and receive pay for July 3.

Questions? See the personnel policies for your employee group (http://hr.iu.edu/policies) or contact the campus HR office.