From the Editor

Hello and Happy 2016! At the start of the new year, many of us in Human Resources picked up right where we left off: retiring the Online Job Application (OLA) and replacing it with a new applicant and tracking system. PeopleAdmin is now the gateway for IU campuses, departments, and applicants. It was a seamless, successful launch on January 25! The awesome starting place is Jobs at IU.

You won’t find the word “resolutions” in this issue. The fact that it’s 2016 is really just a convenient marker. Research indicates that the New Year’s resolution approach is contradictory to how change happens and how we form new habits. Our sponsored programs such as Weight Talk and Quit for Life are based on research that teaches you how to make change—not to just stop doing something. Take Jennifer James, for example, featured in this issue. She finished Weight Talk at the end of the year and continues to lose weight now that she knows what to do.

We strive to keep HR Today fresh and upbeat, and we hope our readers find it useful. A few frequently asked questions are, “How do you create this newsletter?” “What software do you use?” So by popular demand we give you the answer in “HR Today: A Peek Under the Hood.” Have a look!

10 Markers for Retirement Planning

The best time to plan for retirement is today, tomorrow, and throughout one’s working years! Select one or more of the following statements that best fit your current situation.

1. I work for IU in a position that offers a retirement plan.

The best time to seek advice about retirement savings is as early as possible. You can schedule a personalized meeting with an IU Retirement counselor who will explain plan options and help you maximize the growth of your investments.

2. I had a life-changing event (marriage, baby, inheritance, divorce).

This is a vitally important time to review retirement accounts to see if you want to adjust contribution rates and update beneficiaries. You’ll want to also review life

The ‘A’ List of Benefits for Working Parents

We’ve said it before and we hope to say it again: We love it when readers write. Recently, an employee contacted us to say that as a single parent, he appreciates the plans and programs IU offers working parents. This made our day, so naturally we jumped on it as a newsletter topic and compiled this list.

Take full advantage of these helpful resources available to working parents.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Eligibility</th>
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<tbody>
<tr>
<td><strong>24-Hour Nurseline</strong></td>
<td>Those enrolled in a PPO medical plan</td>
</tr>
<tr>
<td>for guidance about non-emergency health questions and concerns</td>
<td></td>
</tr>
<tr>
<td><strong>Advance College Project</strong></td>
<td>Eligible dependent children of full-time employees employed by the end of the first week of classes for the semester or term</td>
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<tr>
<td>(ACP) college credit for high school students</td>
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**In honor of America Saves Week, you can expand your financial knowledge, gain new insights, and brush up on the basics.**

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Continued on page 4
It’s the Time of Year for Backup Care

Note: This benefit applies to full-time employees, Medical Residents, and eligible Graduate Appointees and Fellowship Recipients.

Has weather or school closings disrupted your arrangements for childcare or eldercare? Is your child not well enough to go to school yet you can’t stay home from work? An enhanced benefit called Backup Care is now available to help you find last-minute care providers at a reduced cost. Many employees are already using their IU-sponsored membership in Care.com to find child and adult care providers.

- You can request up to 15 days of Backup Care per year at a reduced rate sponsored by IU.
- You can register online or by phone.
- After registering, you should request care online or by phone at least 2 hours in advance.

To learn more and get started visit Care.com for IU. Send questions about the program to enews@iu.edu.

The IRS, ACA, and You

The Affordable Care Act (ACA) requires most Americans to have minimum essential health coverage. On January 15, IU sent an email notice to individuals who will be receiving IRS information form 1095-C.

Who: Anyone who was a full-time employee or enrolled in an IU health plan in 2015.

What: Form 1095-C is really a statement. There is nothing to complete. It contains the supporting documentation you will need to file personal income taxes.

When: You will receive this form from IU no later than March 31, 2016.

Where: The form will be sent to your home address (not available online).

Why: The IRS requires individuals to have proof of health insurance offers and enrollment.

What else: Contact a tax advisor for specific questions.

For more information visit IU Human Resources 1095-C FAQ page (hr.iu.edu/1095C.html) and IRS FAQ page (www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals).

HR Policies Have a New Home!

Over the past few years, Indiana University has been in the process of placing all university-wide policies on a single, searchable website. On February 1, University Human Resources finished transitioning its policies to the site.

As with any move, it’s important to have a fresh start once you get there, so we used this as an opportunity to clear our clutter. Over the past year, we worked hard to consolidate 169 HR policies that were otherwise duplicated. For example, the four Holiday policies from each Staff employee group (see below) were consolidated into a single Holiday policy that is now applicable to all Staff employees. The total number of similar repeated HR policies has been reduced from 169 to 92. Hurrah! But wait, there’s more. We also applied a university template and new format to the policies that is neat, clean, and organized.

We think you’ll find the HR policies’ new home to be a welcoming place where you can easily find what you’re looking for. You might enjoy browsing policies in other IU areas such as Financial, Information & IT, and more.

The four employee groups whose policies were consolidated are: AFSCME Service, AFSCME Police, CWA, and Professional Staff and Support and Service Staff not Covered by a Union.

Our List of “Losers” Just Got Longer

In the August 2015 issue of HR Today, we told you about Weight Talk, a free weight-loss program for employees enrolled in an IU medical plan. The article “Be a Successful Loser,” and the testimonials by Doug Reynolds and Alan Dennis, convinced Jennifer James to give the program a try. Jennifer contacted us recently to share her good news. Congratulations, Jennifer! We wish you continued success!

“I just finished the Weight Talk program and found it to be very helpful. I lost about 10 pounds, but more important, I now have the confidence that I can keep losing now that I know what to do. Thanks for sponsoring this program”

Jennifer James, Acquisitions Team, IUPUI University Library
HR Today: A Peek Under the Hood

Ever since the first issue of this newsletter, we’ve received questions from readers asking how we create it. By popular demand, here are the nuts-and-bolts of how we make HR Today.

Software

The question most often asked is, “What software do you use?” We use Adobe Dreamweaver, a web design program that combines a visual design interface and a code editor. This means you don’t need to know HTML because the program will write and edit it for you. If you do know HTML, you’ll probably enjoy digging into the code and doing your own thing.

We create two versions of HR Today: one for email and one for the web. The email version is “old school” in that it uses tables for the layout. (This is because email programs don’t handle modern web design very well.) The web version uses the latest in responsive design, resulting in a nice look on any device.

Images

The images in each issue are either hand drawn or stock art. Adobe Fireworks is our go-to program for creating and editing images. Fireworks is a flexible program that offers the capabilities of both a photo editor (e.g. Photoshop) and a drawing program (e.g. Illustrator). Fireworks is designed specifically to create and edit imagery for on-screen viewing which is low resolution.

Both Adobe Dreamweaver and Fireworks are free for IU employees through IUWare.

Distribution

Once the HR Today is ready to go, we send it to IU Communications’ Email Development & Distribution service to send the newsletter to you. This part of it is fairly straightforward—we fill out the request form and upload the files. However, we suggest that you first consult with the service to understand the process and to help get you started.

There’s much more to creating a newsletter than we’ve described here, but we hope this gives you a good little peek under the hood of HR Today.

Parents (from page 1)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Eligibility</th>
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<tbody>
<tr>
<td>Backup childcare benefit from Care.com – New!</td>
<td>Full-time employees, Medical Residents, and eligible Graduate Appointees and Fellowship Recipients</td>
</tr>
<tr>
<td>Breastfeeding medical coverage</td>
<td>Full-time employees enrolled in a medical plan</td>
</tr>
<tr>
<td>Breastfeeding support services (vary by campus and building)</td>
<td>Not limited to any group</td>
</tr>
<tr>
<td>Care.com childcare search support</td>
<td>Full-time employees, Medical Residents, and eligible Graduate Appointees and Fellowship Recipients</td>
</tr>
<tr>
<td>Flexible work schedule and telecommuting</td>
<td>Varies by group</td>
</tr>
<tr>
<td>FMLA 12 weeks of unpaid, job-protected leave</td>
<td>Full-time and Temporary employees</td>
</tr>
<tr>
<td>HSA Health Savings Account payroll contributions are not taxed</td>
<td>Employees enrolled in a High Deductible Health Plan (HDHP)</td>
</tr>
<tr>
<td>IUEAP confidential counseling</td>
<td>Full-time employees, Medical Residents, and eligible Graduate Appointees, Fellowship Recipients, and household members</td>
</tr>
<tr>
<td>IUHS High School tuition waiver</td>
<td>Employees, spouses, and eligible dependent children of full-time employees employed by the end of the first week of classes for the semester or term</td>
</tr>
<tr>
<td>IU Tuition Benefit is 50% of in-state rate</td>
<td>Eligible dependent children of full-time employees employed by the end of the first week of classes for the semester or term</td>
</tr>
<tr>
<td>Medical and dental plan coverage</td>
<td>Full-time employees</td>
</tr>
<tr>
<td>On-site childcare (certain campuses)</td>
<td>Varies</td>
</tr>
<tr>
<td>TSB Tax Saver Benefit to pay for childcare</td>
<td>Full-time employees and Medical Residents</td>
</tr>
</tbody>
</table>
Retirement (from page 1)

insurance; adjust contributions to tax-saving benefits (e.g., HSA account or college savings plan); and consider an IU supplemental retirement plan. Seek advice from an IU retirement counselor who can help you navigate the financial reality and possibilities of your situation.

4. I am an empty nester and/or I am paying off a mortgage.

This stage offers the opportunity to adjust tax-deferred benefits by using newly available cash. You may want to increase contributions to an IU supplemental retirement plan as well as the HSA account.

3. I am age 50 or above.

Beginning at age 50 you can defer paying income tax on more of your retirement savings in IU supplemental retirement plan accounts. For 2016, the “Age 50 catch up” is $6,000 in the two supplemental plans offered by IU. This is also a prime time to increase contributions to one of these plans.

At age 50 start seeing an IU retirement counselor annually. Each year, you want to review options and stay on track with your plan for future retirement income. Do you participate in a PERF plan? You can review PERF benefits and get an estimate of your future pension benefits by visiting www.inprs.in.gov.

5. I am age 59 ½ or above.

The 10 percent penalty for taking an early withdrawal from a base IU retirement plans ends. If you want to leave IU employment to retire you can withdraw funds from the plan without penalty.

- IU Retirement Plan (Academic and Professional Staff)
- Retirement & Savings Plan (Support and Service Staff)
- PERF (Support and Service Staff)

If you are enrolled in the IU Tax Deferred Annuity (TDA), a supplemental plan, you can withdraw funds from that plan without penalty.

It is worthwhile to see if you are eligible for IU Retiree Status and to learn about the benefits of achieving this status.

6. I am age 62.

At age 62 you become eligible for reduced Social Security benefits. Review your full benefit age (based on year of birth) at the official website for Social Security Administration. Note that certain people who sign up for reduced benefits while still working may be subject to withholding of benefit if their income exceeds certain annual limits. Please seek advice at this stage.

7. I am age 65.

At age 65 you become eligible for Medicare. The initial enrollment period starts three months before the month you reach age 65. If you or your spouse is covered by an employer’s health care plan you can wait to enroll until employment ends—as long as you are not receiving a reduced Social Security benefit. Also, eligibility to put tax-free contributions into an HSA may be limited by enrollment in Medicare.

8. I am age 66-67.

Depending on your year of birth, at age 66 or 67 you reach full Social Security age meaning Social Security benefits will not be reduced. You can remain employed and still draw Social Security benefits. Besides the obvious reasons for continuing to work, doing so is an opportunity for you to increase contributions to any applicable IU supplemental retirement plans.

9. I am age 70.

If you delayed starting Social Security benefits you can now start and enjoy the increased monthly benefit for waiting, whether employed or not.

10. I am age 70 ½.

If you are no longer working, you must start taking distributions from retirement plans with this requirement. If you are still employed, you are not required to take distributions from IU plans but you must take them from any IRA’s. Seek advice from a trusted tax advisor about these distributions.