



Guest Editor Welcome

Hello and welcome to the start of a new year!

For many a new year represents a clean slate, while others choose to reflect and resolve. For me, a new year represents new beginnings. This issue is a prime example of a new beginning as I fill-in as Guest Editor for this quarter's HR Today.

We have a lot of information to share in this issue. It's a new beginning as we welcome Tom McMahon as our Director of Talent Acquisition. We'll reflect on the importance of protecting our personal information and

resolve to reduce our risk of identity theft. Anthem participants have a clean slate at the doctor's office as they update their healthcare information using their new 2017 Anthem ID cards.

What does the New Year mean to you? Drop us a line.

Wishing you all the best in the year ahead,

Robin Reynolds

Sr. Benefits Specialist, Group Insurance



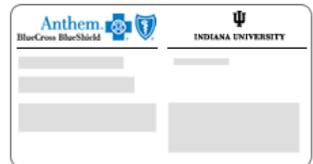
Welcome! Tom McMahon, Director of Talent Acquisition



As part of Human Resources' commitment to providing additional resources in talent acquisition, it is our pleasure to introduce Tom McMahon to our Human Resources team. In January, Tom began his position as Director of Talent Acquisition. This role is a homecoming for Tom who graduated from IU and the Kelley School of Business before launching into a successful HR career over the past 30 years, with particular emphasis on talent acquisition.

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The #1 Action Anthem Participants Must Take in 2017



With the New Year upon us, out with the old and in with the new has added meaning for employees and dependents

enrolled in the Anthem PPO HDHP or Anthem PPO \$500 Deductible medical plan. Participants enrolled in these plans must show a new ID card at the doctor's office and pharmacy to receive services.

Before visiting with a doctor or pharmacy in 2017, Anthem plan participants should take a moment to ensure they have their new 2017 Anthem ID card on hand. This year, 2017 Anthem ID cards not only include a new ID and group number but it contains all the information needed for medical, vision and prescription claims. This means, effective January 1st, Anthem plan participants no longer provide a separate Express Scripts card to fill prescriptions. The revised Anthem ID card contains all the new plan information needed for subscriber and their dependents, all on one card. Anthem plan participants must replace their 2016 Anthem and Express Scripts cards with their new 2017 Anthem ID card and update each doctor and pharmacy

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Feeling Sick at 2am? How to Talk to a Doctor in Minutes

Telemedicine is changing the way people use their health care and it's available to all IU medical plan members age 18 or older. Whether it's a late night sickness or a long distance need, telemedicine allows you to directly connect with a doctor, wherever you are, whenever you need it.



Using a smartphone, tablet or computer with a webcam, IU medical plan members can have a live virtual visit with a doctor of their choice to discuss non-emergency health issues such as flu symptoms, rashes, allergies, infections and other similar illnesses. Visits can take place from home, work, or wherever internet access is available. Participating doctors can provide a diagnosis, treatment, and even certain prescriptions if needed. These doctors are board certified, and a part of medical plan networks. Visits provide convenience and flexibility in accessing care at the same or less cost than a primary care office visit. Claims for telemedicine visits apply to the annual deductible and out-of-pocket, just like any other medical claim.

Anthem Medical Plan Participants: LiveHealth Online provides medical visits online 24x7x365. Board-certified doctors can give care for colds, flu, sore throats and more! Doctors can give a diagnosis and send prescriptions to the member's pharmacy of choice, if needed. Members can also schedule online appointments with mental health providers 7 days a week. For additional information and to get started, visit www.LiveHealthOnline.com, download their app available for both Apple and Android devices via iTunes or Google Play, or call 1-888-LiveHealth (1-888-548-3432).

IU Health Medical Plan Participants: IU Health provides access to health care through its telemedicine program, Video Visits. Patients enroll through the app and are then able to see a doctor via a live conversation on their tablet, smartphone or computer from 8 a.m. - 8 p.m. daily (holiday hours may vary). The doctor asks questions, provides a diagnosis and is able to fill a prescription. To sign up and learn more, visit iuhealth.org/videovisits or download the app via iTunes or Google Play.

Tom McMahon (from page 1)

Tom joins us from AkzoNobel, a multinational paint and chemical company, where he was most recently redesigning their global hiring process. This assignment came after Tom successfully improved every aspect of the company's talent acquisition process in North America. Prior to his seven years at AkzoNobel, Tom worked in talent acquisition roles at Federal Signal Corporation, Transunion, Fermi National Accelerator Laboratory, U.S. Cellular, Molex Inc., Panduit Corp, and Amsted Industries. In addition to his BS from Indiana University, Tom has a Masters in Human Resources from Loyola University.

Tom's emphasis throughout his career has been creating a positive and memorable experience for every candidate who applies for a position. Through his use of Six Sigma and LEAN principles, Tom has found many opportunities to streamline the hiring process while increasing the quality of the candidate pools at the same time. In his new role at IU, Tom will bring these same principles as he and the Talent Acquisition team focus on our hiring and onboarding processes.

While Tom will be based in Bloomington, he will spend time on all of our campuses to ensure that Indiana University has a talent acquisition process that works well for everyone.

Please help us welcome Tom back to Indiana University as he and his family relocate from Chicago.

Anthem Action (from page 1)

with their new card information. Attempting to use old cards may result in denied claims.

If you are an Anthem plan participant and have not received your new 2017 Anthem ID card, please go to the Employee Center in One.IU to verify or update your home mailing address. Next, call Anthem Member Services: 1-844-736-0920 to request a replacement or visit anthem.com to download a customized card for immediate use.

5 Easy Ways to Reduce Your Risk of Identity Theft

You may lock your home and lock your car but have you taken steps to reduce your risk of identity theft? According to the Internal Revenue Service, 2.7 million people had their identities stolen in 2014 resulting in financial loss of billions of dollars.



As identity thieves continue to create new ways of stealing personal information for personal gain, fighting identity theft can feel like an overwhelming battle. Although identity theft can happen to anyone, we've provided 5 easy ways to help you reduce your risk.

1. **Anthem sponsored AllClear services will expire in February 2017. However, members still enrolled in Anthem medical plans are eligible to receive AllClear Identity Repair as well as AllClear Credit and Identity Theft Monitoring – free of charge.**
 - **AllClear Identity Repair:** If a problem arises, AllClear Investigators will work with you every step of the way, including contacting creditors and other institutions involved, and restoring your identity to its proper condition. If you are an active eligible Anthem medical member, AllClear Identity Repair is automatically available with no enrollment required.
 - **AllClear Credit and Identity Theft Monitoring:** Monitoring provides an extra layer of protection to help employees stay informed of their credit activity. All Anthem members with active medical coverage are eligible to receive this service and may continue this service as long as the member remains enrolled in an Anthem medical plan, however members must register or re-enroll for this service to continue with coverage for 2017. Register to begin protecting your identity today by visiting Anthemcares.allclearid.com.
2. **Monitor and protect your Tax Savings Benefit (TSB) and Health Savings Account (HSA) information like you would any other banking information.** Visit iu.nyhart.com to review your account information and arrange to receive email or text alerts when a claim has been filed for your account and when payment has been issued out of your account.
3. **Make a habit to review your credit report to help catch signs of identity theft early.** Federal law allows you to receive a free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. If you're concerned about identify theft, consider placing a credit freeze on your account. Also known as a security freeze, a credit freeze lets you restrict access to your credit report which makes it difficult for identity thieves to open new accounts in your name. Order your free credit report online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.
4. **Your child's personal information is protected by law.** A child's social security number can be used by identity thieves to open accounts, apply for loans or even rent a place to live. Check a credit report to see if your child's information is being misused. Find out how your child's information is collected, used, stored and thrown away at school and other organizations to help minimize your child's risk of identity theft.
5. **If a credit or debit card is lost or stolen, report it right away.** Most credit card companies and financial institutions have a system in place to protect their customers and remove unauthorized charges on the user's account.

America Saves Week

February 27 – March 4, 2017

America Saves Week, coordinated by America Saves and the American Savings Education Council, is an annual opportunity for organizations to promote good savings behavior and a reminder for individuals to assess their own saving status to reach their personal goals. Each day America Saves Week promotes a new savings theme to consider and University Human Resources is pleased to offer a variety of benefits and resources to support you in your saving strategies.

Monday, February 27 **Save Automatically**

One of the easiest and most effective ways to save is automatically. Employees and spouses who do not use tobacco and complete a tobacco-free affidavit during annual open enrollment will automatically save on their healthcare premium costs. Employees and spouses enrolled in an IU-Sponsored Health Plan save \$25 per month for an employee or spouse (\$50 for both). As an alternative to completing the affidavit, the employee and/or their spouse may still receive the Tobacco-free Incentive by completing the Quit For Life® tobacco cessation program. Program completion is defined as completing at least five calls with a Quit Coach. Participants will receive the premium reduction upon certification that the required coaching calls have been completed. Learn more about Quit for Life®.

Tuesday, February 28 **Family Savings Day**

Good savings habits start at home. Indiana University has contracted with Castlight to provide employees and their adult family members enrolled in an IU-sponsored medical plan help with finding in-network medical services and prescription drugs based on price and quality of care. Castlight also provides a step-by-step review of past medical spending for both medical services and prescriptions so members know how much they pay and why. There is no cost or fee for employees or their adult dependents to use Castlight. Eligible members can create an account and use the site at no charge. Visit the Castlight page to learn more.

Wednesday, March 1 **Save for Retirement**

Saving now for retirement will help ensure you have enough money to have a comfortable standard of living when you stop working or reduce the amount of hours you work. Indiana University sponsors two supplemental retirement plans:

- IU 457(b) Retirement Plan
- IU Tax Deferred Account Plan



These plans provide employees with an opportunity to save additional money for retirement while lowering current income taxes. To learn more, visit our IU Supplemental Retirement Plans webpage.

Thursday, March 2 **Saving at Tax Time**

The money you save on taxes can give your savings an extra boost. Get ahead of your financial goals by participating in Indiana University's tax saving benefits:

- Internal Revenue Code (Section 132) allows employees to pay for certain commuting expenses on a pre-tax basis (commuting expenses are treated as a "business expense" when an employee elects such in lieu of compensation -- a salary reduction). Subject to IRS regulation that may change each year, the plan allows an employee to exclude from gross income up to \$255 (2016) per month for "qualified parking" (defined as parking provided to an employee on or near the business premises of the employer) and allows for qualified mass transit expense up to \$130 per month combined for bus, train, or commuter highway vehicle expenses that take the employee to and from work.
- The Tax Saver Benefit (TSB) plan is designed to save tax dollars when you pay for IRS eligible expenses. When you elect to set aside salary contributions into one or both of the TSB expense reimbursement accounts, the contributions are not subject to federal, state, local or FICA taxes. This can mean substantial savings. The TSB accounts are administered by the Nyhart Company and Eligible full-time (75% FTE or more) Academic (including Medical Residents) and Staff employees are eligible to participate in either or both reimbursement accounts:
 - Healthcare Reimbursement Account
 - Dependent (Day/Evening) Care Reimbursement Account
- The Health Savings Account (HSA) administered by The Nyhart Company, is a special tax-advantaged bank account that can be used to pay for IRS-qualified health expenses for you, your spouse or tax dependents. Enrollment in either the Anthem PPO HDHP Plan or the IU Health HDHP Plan allows enrollment in the HSA.

America Saves Week (from page 4)

The 3 main tax advantages to an HSA are:

- No taxes taken on the contributions made to the account. All contributions are made on a pre-tax basis via payroll deductions.
- No taxes when the funds in the account are used for IRS-qualified health expenses.
- No taxes on the account interest or investment earnings.

For complete details on any of these tax saving benefits, please visit the Pre-tax Commuting Expense page, Tax Saver benefit page, or the Health Savings Account page.

Friday, March 3 **Pay Off High-Interest Debt**

With planning, discipline, patience, and maybe some outside help, almost anyone can reduce their debts and start to accumulate wealth. IU's partnership with Fidelity and TIAA, provides one-on-one, telephone or on-site investment counseling at all IU campuses. Both firms offer appointments by phone or self-scheduling on the web. An in-person consultation from a seasoned investment professional provides personalized guidance to understand your financial situation, needs and how best to maximize retirement savings and achieve other goals. Our benefits webpage can direct you to Fidelity or TIAA where you can schedule a convenient time to meet.

Saturday, March 4 **Save for Emergencies**

Indiana University's direct deposit offers flexibility to automatically deposit a portion of your paycheck to multiple checking and savings accounts at one or more financial institutions. Indiana University does not charge its employees to direct deposit their paycheck. Login to the Employee Center in One.IU and click "Payroll & Tax" to review your current direct deposit information. Please visit the Financial Management Services (FMS) webpage for additional information on direct deposit.

5 Things You May Not Know about IU's Employee Assistance Program

The IU Employee Assistance Program (IUEAP) provided by IU Health (Methodist Assistance Program) is a voluntary program that provides professional, confidential counseling to help individuals bring their life into better balance, when day-to-day activities are interrupted by stress. Full-time Academic and Staff employees, Medical Residents, and eligible Graduate Appointees and Fellowship Recipients are eligible to use the services of the IUEAP. Covered individuals also include household members.

While many are already familiar with this program, we've provided 5 additional items you may not have known:

1. IUEAP participants are eligible for a maximum of 6, face-to-face counseling visits per year. Common reasons to use IUEAP services include drug and alcohol abuse, conflict in the workplace, stress and anxiety, depression, family and marital problems, grief and loss.
2. A telephone help line is available 365 days a year, 24 hours a day, 7 days a week to discuss problems and IUEAP offers multiple locations state-wide to schedule an appointment. Participants can schedule an appointment, often within 48 hours, to see a counselor.
3. Using IUEAP services will not be recorded in your personnel record at work and your job security will not be jeopardized for using IUEAP services.
4. Supervisors of full-time Academic and Staff employees may use IUEAP as a resource for dealing with a troubled employee. IUEAP professionals can provide coaching by telephone on how to:
 - Communicate effectively with a troubled employee
 - Confront a problem employee constructively
 - Identify signs and symptoms of substance abuse in the workplace
5. If your Supervisor asks you to contact IUEAP for assistance, IUEAP will notify the referring supervisor whether or not you keep your first appointment. After that, no further information will be shared without your written consent.

Obtaining IUEAP services begins with a phone call: 1-888-234-8327. For additional information regarding IUEAP, please visit our website.

Compliance Corner: Annual Federal Notices

Did you know...?

- If you leave Indiana University for any reason other than gross misconduct you have the right to choose a temporary extension of your medical coverage (COBRA).
- All IU campuses maintain a daily crime log of criminal incidents and alleged criminal incidents that are reported to the campus police.
- Any person who is intoxicated while at work or in the conduct of university business is at risk of corrective action.

Human Resources fulfills the requirement that employers, like Indiana University, must provide notices to employees about the critically important rights and responsibilities in the areas below.

Healthcare Coverage

Your rights regarding healthcare coverage range from notices about the ACA Health Insurance Marketplace to privacy practices and women's health and cancer rights. A summary of each notice appears in Open Enrollment booklets. To see the full text of these notices visit Important Federal Notices.

hr.iu.edu/benefits/federal_notices.htm

Security Reports

Annual security and fire safety reports containing policy statements and crime and fire statistics for Indiana University campuses are available from the Police & Public Safety section of Protect IU website.

protect.iu.edu/police-safety/

protect.iu.edu/

Safety and Prevention

Indiana University intends to maintain an alcohol and drug-free workplace and to comply with the Drug Free Workplace Act of 1988 and its amendments. To that end, all employees must comply with the University's Substance Free Workplace policy.

policies.iu.edu/policies/categories/human-resources/conduct/substance.shtml