2027

OPEN ENROLLMENT
BENEFITS GUIDE

OCTOBER 28 - NOVEMBER 13, 2026
Full-time Staff & Faculty

IVY TECH
COMMUNITY COLLEGE

BALANCING AFFORDABILITY, QUALITY AND SUSTAINABILITY

YOUR 2027 BENEFITS GUIDE

Our commitment remains the same: to provide meaningful, high-quality benefits for you and your family while balancing affordability and the long-term sustainability of our program.

Last year, we made changes to our benefits program to help achieve this balance, and those efforts are allowing us to maintain our current plans for 2027 with no changes to deductibles, out-of-pocket maximums, covered services, or Health Savings Account (HSA) contributions. In addition, we are adding new programs to further support our employees and their families – including no cost virtual physical therapy and a free 24/7 Nurseline to get advice from a registered nurse anytime, anywhere.

Employees will see a modest increase in their health insurance premiums for 2027, reflecting the continued rise in the cost of healthcare services and prescription drugs. The College will cover 88% of the total health insurance premium, exceeding the national average of employer coverage of 80%. As a self-insured organization, the College directly pays a share of covered individuals' medical and prescription claims, so the College must continually evaluate healthcare costs, plan design, and employee contributions.

For questions, contact your local HR team or the Benefits Hub at benefits@ivytech.edu.

Thank you for the many ways you contribute to Ivy Tech's success every day. Your hard work and commitment make a lasting impact on our students, colleagues, and communities.

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ELIGIBILITY, QUALIFYING LIFE EVENTS & BENEFITS GLOSSARY

What is Open Enrollment?

Open Enrollment is the one time each year when you can sign up for, renew, or make changes to your benefits, including medical coverage. It is the only period when you can adjust your coverage unless you have a big life change—like getting married, having a baby, or losing other insurance.

Who's Eligible for Benefits?

- Full-time administrative and support employees working an average of at least 32 hours per week
- Faculty working at least 80% FTE (Full-Time Equivalent), generally contracted on a nine-month basis for the Fall and Spring semesters, and offered a minimum of a 50% Summer contract
- New hires with benefits beginning on the date of hire

Can You Change Your Benefits After Enrolling?

You may select benefits or make changes when you first become eligible or during our annual Open Enrollment. Outside of that, you can only make changes throughout the year when you experience a qualifying life event, such as:



Birth or adoption of a child



Marriage or divorce



Death



Loss of coverage

Benefits Glossary

- **Coinsurance:** Your percentage of costs for covered services after you meet the deductible
- **Copayment:** Set rate you pay for prescriptions, doctor visits, and other types of care (PPO Plan only)
- **Deductible:** Amount you must pay for covered services before your insurance plan starts sharing the cost
  - **Embedded deductible (PPO Plan):** Individual deductible for each family member + total family deductible; plan shares costs after individual deductible met, even if family deductible is not yet met
  - **Non-embedded deductibles (CDHP 1 and CDHP 2):** Total family deductible; must be met before starts sharing costs for any individual member
- **Network benefits (in-network):** Providers who agree to an approved amount for their services (You will see these savings listed as the "Your Discounts" on your Explanation of Benefits statements.)
- **Non-network benefits (out-of-network):** Providers who are not in the network and have not agreed to discounted amounts (You will be responsible for paying the difference between the provider's full charge and your plan's approved amount. This is called balance billing.)
- **Out-of-pocket maximum:** The most you have to pay for covered services in a plan year; after this is met, eligible expenses covered at 100%
- **Preventive care:** Care (e.g., screenings, immunizations, and annual exams) that helps prevent illnesses or diseases; services paid at 100% when you use an in-network provider
- **Self-insured plan:** Ivy Tech pays the cost for covered medical and pharmaceutical expenses; Anthem (medical) and CVS/Caremark (pharmacy) process claims

WHAT'S CHANGING IN 2027

REMOVAL OF ENROLLMENT RESTRICTION

- The restriction for two married benefits eligible employees to enroll in individual coverage has been removed
- Married College employees may now choose individual coverage or enroll together under one plan.

HEALTH, DENTAL AND VISION PREMIUMS

- Premiums for all medical, dental and vision plans will increase modestly in 2027 to reflect the rising cost of health care services and prescription drugs nationwide.
- Ivy Tech will continue covering about 88% of total premium costs—well above the national average of 80%.

NEW PROGRAMS INCLUDED IN HEALTH PLAN COVERAGE

- Virtual Physical Therapy: Sword Health is being added as a no-cost in-network provider for virtual physical therapy.
- 24/7 Nurse Line: Call anytime day or night for advice from a registered nurse.
- ConditionCare Health Coaching: Connect with a team of Anthem clinicians for support in managing ongoing health conditions like high blood pressure and diabetes.
- Building Healthy Families: Digital tools and resources to support pregnancy, post-partum recovery, and newborn care.

DENTAL PLAN ENHANCEMENTS

- Preventive dental cleanings will now be covered by the plan even after the annual maximum has been reached.
- Porcelain crowns will now be covered for back teeth.

FLEXIBLE SPENDING ACCOUNT ENHANCEMENT

- A post-deductible feature is being added to the Limited Purpose Flexible Spending Account (LPFSA). Employees enrolled in a consumer driven health plan are able to enroll in the LPFSA which is typically limited to only vision and dental expenses.
- The post-deductible feature converts the LPFSA to a General Purpose FSA once the IRS minimum deductible is met. Once you are post-deductible and your FSA is converted, you can use it for medical and prescription expenses too.
- The IRS minimum deductible for 2027 is $1,750 for single coverage and $3,500 for family coverage.

These updates reflect Ivy Tech's continued focus on balancing affordability, quality, and sustainability, while enhancing flexibility and value across all benefit programs.

HEALTH PLANS

COVERAGE FOR EVERY STAGE OF LIFE

Anthem

anthem.com

833-571-0829

We understand how important quality health coverage is for you and your loved ones. That's why we offer **three different health plans**, allowing you to select the option that best meets your family's needs. Your well-being is our top priority, and we're here to support you in making the right choice.

We offer **two CDHP, or Consumer Directed Health Plans**, and a **PPO, or Preferred Provider Organization**, plan. The main difference between CDHPs and PPOs is how you pay.

A CDHP has a lower premium, but you pay more upfront when you need care because you have a high deductible. A PPO, on the other hand, has a higher premium, but when you visit a doctor, you pay a smaller set fee, or copay, when you see a doctor, fill prescriptions, get labs, etc.

All three plans include:

- Access to the same Anthem provider network
- Free preventive care when using in-network providers
- Prescription drug coverage
- Optional health savings accounts

	CDHP 1	CDHP 2	PPO
Premium	$	$$	$$$
Deductible	Highest	Mid-range	Lowest
Out-of-Pocket Maximum	Highest, same as PPO	Lowest	Highest, same as CDHP 1
Optional Savings Accounts	Health Savings Account (HSA)	Health Savings Account (HSA)	Flexible Spending Account (FSA)

CDHPs vs. PPOs

HOW THEY WORK

CDHPs

Pay the **full cost** of services when seeking care until deductible is met

↓

May use **Health Savings Account (HSA)** to pay for eligible expenses

PPOs

Pay **copays** for many services when seeking care

↓

May use a **Flexible Spending Account (FSA)** to pay for eligible expenses

↓

After meeting the deductible, share covered costs with the health plan **(coinsurance and copays)**

↓

After you meet the **out-of-pocket maximum**, you pay nothing for covered services for the rest of the year

Choosing a CDHP?

If you choose either CDHP 1 or CDHP 2, you'll have lower premiums but higher out-of-pocket expenses when you see providers or seek medical services. While an HSA contribution from Ivy Tech will help you manage your expenses, you may consider adding extra coverage—and financial assistance—with accident, hospital indemnity, and critical illness plans.

See pages 17-19 for more.

2027 Health Plan Premiums

26 PAY PERIODS	CDHP 1	CDHP 2	PPO
Employee Only	$52.84	$64.31	$140.01
Employee + Child(ren)	$96.11	$116.75	$254.02
Employee + Spouse	$115.25	$140.47	$306.02
Employee + Family	$163.09	$199.78	$441.03

20 PAY PERIODS	CDHP 1	CDHP 2	PPO
Employee Only	$68.69	$83.60	$182.01
Employee + Child(ren)	$124.95	$151.78	$330.23
Employee + Spouse	$149.82	$182.61	$397.83
Employee + Family	$212.02	$259.71	$573.34

HEALTH PLANS AT A GLANCE

	CDHP 1		CDHP 2		PPO*	
PREMIUMS	**26 PAY/20 PAY**					
Employee	$52.84 / $68.69		$64.31 / $83.60		$140.01 / $182.01	
Employee + Child(ren)	$96.11 / $124.95		$116.75 / $151.78		$254.02 / $330.23	
Employee + Spouse	$115.25 / $149.82		$140.47 / $182.61		$306.02 / $397.83	
Employee + Family	$163.09 / $212.02		$199.78 / $259.71		$441.03 / $573.34	
EMPLOYER HSA CONTRIBUTION						
Employee	$900		$600		N/A	
Employee + Child(ren)	$1,800		$1,200		N/A	
Employee + Spouse	$1,800		$1,200		N/A	
Employee + Family	$1,800		$1,200		N/A	
	IN-NETWORK	**OUT-OF-NETWORK**	**IN-NETWORK**	**OUT-OF-NETWORK**	**IN-NETWORK**	**OUT-OF-NETWORK**
ANNUAL DEDUCTIBLE						
Individual	$3,000	$6,000	$2,000	$4,000	$1,900	$10,000
Family	$6,000	$12,000	$4,000	$8,000	$3,800	$30,000
OUT-OF-POCKET MAXIMUM						
Individual	$5,000	$10,000	$4,000	$8,000	$5,000	$20,000
Family	$10,000	$20,000	$8,000	$16,000	$10,000	$60,000
COINSURANCE						
Preventive Care	Covered at 100%	50% after deductible	Covered at 100%	50% after deductible	Covered at 100%	45% after deductible
Office Visit	20% after deductible	50% after deductible	20% after deductible	50% after deductible	$35 copay	
Specialist Office Visit					$70 copay	
Urgent Care		Covered as in-network		Covered as in-network	$100 copay	Covered as in-network
Emergency Room					$300 copay	Covered as in-network
Inpatient Facility Services		50% after deductible		50% after deductible	$300 copay, 30% after deductible	$300 copay, 45% after deductible
Outpatient Charges					30% after deductible	45% after deductible
PHARMACY						
Preventive Prescriptions	100% *(ACA Mandated Preventive Drug List)*	50% after deductible	100% *(ACA Mandated Preventive Drug List)*	50% after deductible	100% *(ACA Mandated Preventive Drug List)*	50%/$30 minimum copay
Retail Tier 1 (generic)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	$10 copay	
Retail Tier 2 (brand; formulary)					$50 copay	
Retail Tier 3 (brand; non-formulary)					$100 copay	
Retail Tier 4 (specialty)					10% to $200 copay	
Mail Order (90-day supply)					$20/$150/$300/ 10% to $400	

**The PPO is a closed plan and only available to those currently enrolled in the plan.*

WHICH PLAN IS RIGHT FOR YOU?

When choosing a health plan, consider your maximum exposure—**the highest amount of money you might pay out of your pocket for covered healthcare services over the year.** This includes your annual premium and your out-of-pocket maximum. If you choose one of the CDHP options, you can also factor in the financial help you get with Ivy Tech's HSA contribution.

To calculate your maximum exposure, consider:

- **Premium:** Cost deducted from paycheck each pay period
- **Out-of-pocket maximum:** The most you'll pay in a year for services
- **Ivy Tech HSA contribution:** HSA funds to help pay for healthcare expenses (CDHP 1 and CDHP 2 only)

Maximum Exposure by Plan (based on 26 pay periods)

	CDHP 1	CDHP 2	PPO*
EMPLOYEE ONLY PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	$1,374	$1,672	$3,640
Out-of-Pocket Maximum (In-Network)	+ $5,000	+ $4,000	+ $5,000
Employer HSA Contribution	- $900	- $600	N/A
Maximum Exposure	**= $5,474**	**= $5,072**	**= $8,640**
EMPLOYEE + CHILD(REN) PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	$2,499	$3,035	$6,604
Out-of-Pocket Maximum (In-Network)	+ $10,000	+ $8,000	+ $10,000
Employer HSA Contribution	- $1,800	- $1,200	N/A
Maximum Exposure	**= $10,699**	**= $9,835**	**= $16,604**
EMPLOYEE + SPOUSE PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	$2,996	$3,652	$7,956
Out-of-Pocket Maximum (In-Network)	+ $10,000	+ $8,000	+ $10,000
Employer HSA Contribution	- $1,800	- $1,200	N/A
Maximum Exposure	**= $11,196**	**= $10,452**	**= $17,956**
FAMILY PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	$4,240	$5,194	$11,466
Out-of-Pocket Maximum (In-Network)	+ $10,000	+ $8,000	+ $10,000
Employer HSA Contribution	- $1,800	- $1,200	N/A
Maximum Exposure	**= $12,440**	**= $11,994**	**= $21,466**

**The PPO is a closed plan and only available to those currently enrolled in the plan.*

PRESCRIPTION COVERAGE

AFFORDABLE ACCESS TO THE MEDICATIONS YOU NEED

CVS caremark

caremark.com

866-246-7145

CVS Caremark will still manage our pharmacy benefits for 2027.

If your prescription is expected to earn a rebate from the manufacturer, that amount is applied when you fill your prescription.

Preventive medications will continue to be covered at 100% based on the ACA-Mandated Preventive Drug List. This list is available on the Ivy Tech Open Enrollment website.

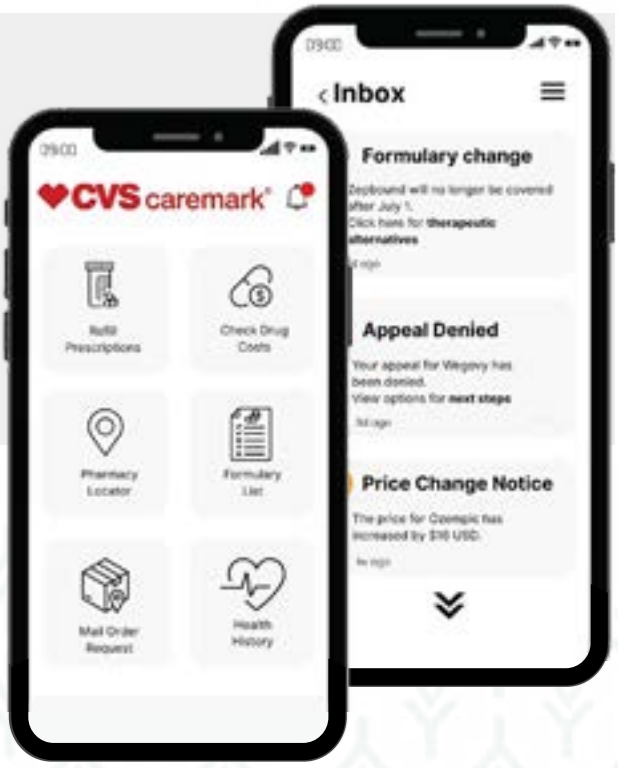
Fill your prescription at a local CVS Pharmacy, including those within Target stores, or any in-network pharmacy. **Pick it up or have it delivered straight to your home.**

To find an in-network pharmacy near you, visit the **pharmacy locator** on caremark.com or your Anthem Sydney app.

CVS CAREMARK APP

Manage your family's prescriptions with the CVS Caremark app:

- Check order status and view your prescription history
- Check drug coverage and cost under your plan
- Find local pharmacies in your plan's network
- Refill and renew mail service prescriptions
- ID unknown pills with the pill identifier
- Check for potential drug interactions among medications



ANTHEM RESOURCES

QUALITY CARE AT YOUR FINGERTIPS

Anthem

anthem.com

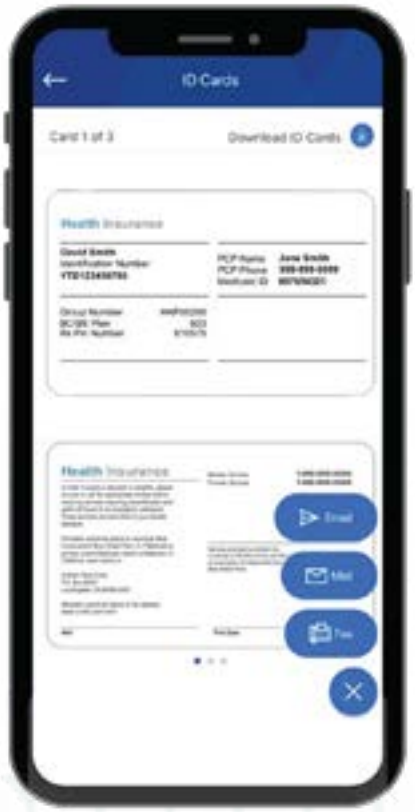
833-571-0829

Sydney App

Part of being able to make good healthcare decisions is having the information you need when you need it. Anthem's **Sydney app** provides you with quick access at a moment's notice.

- **Find care:** Search for doctors, dentists, hospitals, labs, and other providers by name, location, and type of care. You can even filter by preferences, including gender and languages.
- **Check costs:** Verify estimated costs before you go.
- **Access your ID card:** Pull up your digital ID card when you visit a provider.
- **Chat with an Anthem rep:** Type your questions in the app and get answers quickly about benefits, health reminders, and money-saving tips.
- **Get an overview of your plan:** Access essential information at a glance, including your deductible, copay, and share of costs.
- **View claims:** Check claims with just one click.
- **Check health records:** Access your health data, including health history and electronic medical records.
- **Reap rewards:** Review and redeem your wellness rewards for gift cards, up to $250 annually.

Download the **Sydney app** from Google Play or the App Store today and log in with your Anthem username and password.



LiveHealth Online

Receive basic medical care without ever leaving your home with Anthem's LiveHealth Online. You can:

- **See a board-certified doctor 24/7:** No appointment necessary. They're always available to assess your condition and send a prescription to your pharmacy of choice. Ideal for pink eye, colds, flu, fever, allergies, sinus infections, or another common health issue.
- **Visit a licensed therapist in four days or less:** Have a virtual visit with a therapist for anxiety, depression, grief, panic attacks, and more.
- **Consult a board-certified psychiatrist within two weeks:** Get medication support to help you manage a mental health condition (age 18 and older).

LiveHealth ONLINE

Schedule an appointment at **livehealthonline.com** or call **888-548-3432** from 8 a.m. to 8 p.m., seven days a week.

NEW ANTHEM BENEFITS

RESOURCES TO SUPPORT YOUR HEALTH & WELLBEING

Anthem

anthem.com
833-571-0829

We're adding more resources to support the health & wellbeing of you and your family. You can access these programs in January from the Anthem portal or Sydney, Anthem's app.

Sword Health Virtual Physical Therapy

Sword Health offers customized virtual physical therapy to help you reduce pain, improve movement, and recover from injuries. Participants receive a specific treatment plan and guidance from a licensed physical therapist through a convenient at-home program.

24/7 NurseLine

Around-the-clock access to registered nurses who can answer health questions, help assess symptoms, recommend care, and connect you with health resources.

ConditionCare Health Coaching

Managing ongoing and complex conditions is a challenge. ConditionCare gives you access to a team of experts including nurses, care managers, pharmacists, dietitians, and other health professionals who offer guidance, educational resources, and ongoing support to help improve health outcomes and manage their condition.

Building Healthy Families

Support and resources for every stage of family planning, pregnancy, postpartum recovery, and early childhood development. You have access to educational tools, health trackers, maternity and lactation support, virtual coaching, and wellness resources designed to support healthy outcomes for parents and children.

Autism Support Program

Resources for members and families affected by autism including access to specialized case management, care coordination, educational resources, customized care planning, and assistance navigating benefits and community resources to help support their health and well-being.

More Mental Health Resources

Access to the Behavioral Health Resource Center helps you find in-network providers and schedule care that meet your needs. Emotional Well-being Resources give you digital tools to develop resilience, reduce stress and practice mindfulness.

DENTAL PLAN

COMPREHENSIVE COVERAGE FOR YOUR FAMILY

DELTA DENTAL

deltadentalin.com

800-292-0626

Delta Dental remains our dental provider in 2027. Your coverage includes **two preventive visits per person per year**—100% covered when using in-network dentists. While Delta Dental offers three provider networks, you will always find the **most cost savings when you use the PPO network.**

Dental Coverage at a Glance

Annual Deductible	Individual: $50/Family: $150
Annual Plan Maximum	$1,750
Orthodontia Lifetime Maximum	$1,500
Preventive	100%
Basic Services	80%
Major Services	80%
Orthodontic Services (No age limit)	50%

2027 PREMIUMS	26 Pays	20 Pays
Employee Only	$5.19	$6.75
Employee + Child(ren)	$9.41	$12.23
Employee + Spouse	$11.63	$15.12
Employee + Family	$16.15	$21.00

Delta Dental Networks

$

MOST AFFORDABLE

PPO

Significant discounts, no balance billing—with 108,000 dentist locations nationwide

$$

NEXT BEST OPTION

Premier

Negotiated fees, no balance billing—with 186,000 dentist locations nationwide

$$$

MOST COSTLY OPTION

Out-of-Network

No discounts or negotiated fees, balance billing

DENTAL COVERAGE ENHANCEMENTS FOR 2027

- Preventive dental cleanings will now be covered by the plan even after the annual maximum has been reached.
- Porcelain crowns will now be covered for back teeth.

VISION PLAN

FOCUS ON YOUR EYE HEALTH

vsp.com
800-877-7195

VSP and its large network of providers will continue to be our vision provider in 2027. You have a choice of providers but will always pay the least when you see a provider in the Choice Network.

Vision Coverage at a Glance

	IN-NETWORK	OUT-OF-NETWORK
Routine Eye Exam (once every 12 months)	$15 copay	$45 allowance
Frames (once every 24 months)	$200 featured frame allowance $20 materials copay	$70 allowance
STANDARD PLASTIC LENSES (once every 12 months)		
Single Vision	$20 copay *(additional costs for optional lens enhancements)*	$30 allowance
Bifocal Vision		$50 allowance
Trifocal Vision		$65 allowance
Lenticular		$100 allowance
CONTACT LENSES (once every 12 months)		
Elective	$150 allowance	$105 allowance

2027 PREMIUMS	26 Pays	20 Pays
Employee Only	$3.14	$4.08
Employee + Child(ren)	$6.71	$8.72
Employee + Spouse	$6.26	$8.14
Family	$10.71	$13.92

HEALTH SAVINGS ACCOUNT (HSA)

A SMART WAY TO SAVE FOR HEALTHCARE EXPENSES

CHARDSNYDER

chard-snyder.com

800-982-7715

If you choose one of our CDHP options, you can have a **Health Savings Account (HSA)**. An HSA is a special account that allows you to save money for medical expenses, such as doctor visits, prescriptions, dental and vision care, and other healthcare costs.

- **Tax-free advantages:** You contribute to your HSA with tax-free dollars, and you don't pay taxes on it if you spend the money on eligible healthcare expenses.
- **Always yours:** Money rolls over year to year and always belongs to you.
- **We contribute, too:** Ivy Tech makes an annual contribution amount—a one-time lump sum contribution in January—based on your coverage tier.

Annual Ivy Tech HSA Contribution

Health Plan	Total Contribution	50% January Contribution*	Remaining 50% - Amount Per Pay	Employee Contribution
CDHP 1				
Individual	$900	$450	26 Pays: $17.31 20 Pays: $22.50	Up to $3,600
Family**	$1,800	$900	26 Pays: $34.62 20 Pays: $45.00	Up to $7,200
CDHP 2				
Individual	$600	$300	26 Pays: $11.54 20 Pays: $15.00	Up to $3,900
Family**	$1,200	$600	26 Pays: $23.08 20 Pays: $30.00	Up to $7,800

**Amount is prorated if coverage starts after January 1*
***Family includes Employee + Child(ren), Employee + Spouse, or Family Coverage*

2027 IRS Maximum HSA Contribution Limits

EMPLOYEE ONLY

$4,500

EMPLOYEE+ / FAMILY

$9,000

CATCH-UP CONTRIBUTION FOR AGE 55+

$1,000

REMINDER: Both yours and Ivy Tech's contributions count toward the IRS maximum, so consider what you'll receive from the College as you determine how much to contribute.

If You Will Be Turning 65

Active employees turning 65 may either accept or decline enrollment in Medicare, including Medicare Part A. If you accept enrollment, **you are no longer eligible to make or receive HSA contributions.**

- Medicare Part(s) A, B, D and Medicare HMO premiums may be paid or reimbursed with HSA dollars. You cannot use your HSA to pay for Medigap premiums.
- If you elect Medicare at age 65, your maximum HSA contribution for the year you elect will be prorated by the number of months you were not enrolled in Medicare.
- Non-qualified distributions are taxable but no longer carry a 20% penalty after age 65.

FLEXIBLE SPENDING ACCOUNTS (FSA)

SAVE MORE, STRESS LESS

Flexible Spending Accounts (FSAs) are a great option to help you pay for healthcare expenses. You set aside money on a pre-tax basis through payroll deduction and can use the funds throughout the year to pay for eligible expenses. The type of FSA you can have depends on which health plan you choose.

	Healthcare FSA	Limited Purpose FSA
Type of Plan	PPO	CDHP
Eligible Expenses	Medical, dental, vision, and prescriptions	Dental and vision only
Who Funds Can Be Used For	You, your spouse, and anyone claimed as a dependent	
Carryover Limits	Up to $680 rolls over at the end of the year; must file 2027 claims by May 31, 2028	

CHARDSNYDER™

chard-snyder.com

800-982-7715

Annual FSA Maximum Contribution

$3,400

Find eligible FSA healthcare expenses at **fsastore.com/fsa-eligibility-list**

Dependent Care FSA

A **Dependent Care FSA** is used to pay for dependent care services, such as preschool, summer day camp, before or after-school programs, and child or elder daycare.

- Use **pre-tax dollars** to pay for dependent child care (age 12 and younger) or adult care while you and your spouse work.
- Pay for **day care facilities, day camps, after-school care, senior centers, private sitter** (not immediate family), and **elder care**.
- **May 31, 2028:** Deadline to file 2027 claims.

Annual DCFSA Maximum Contribution

$7,500

New Limited Purpose FSA Feature

- A post-deductible feature is being added to the Limited Purpose Flexible Spending Account (LPFSA). Employees enrolled in a consumer driven health plan are able to enroll in the LPFSA which is typically limited to only vision and dental expenses.
- The post-deductible feature converts the LPFSA to a General Purpose FSA once the IRS minimum deductible is met. Once you are post-deductible and your FSA is converted, you can use it for medical and prescription expenses too.

BASIC LIFE AND AD&D

BECAUSE THEIR TOMORROW MATTERS



standard.com

888-937-4783

Planning for your family in the event of your death can feel overwhelming. Life insurance helps take the stress out of preparing for what's next. We provide options for you, as well as your spouse and children.

- **Basic Life:** A lump-sum payment, known as a death benefit, to your beneficiaries upon the insured's death. Benefits-eligible employees are automatically enrolled in this benefit, at no cost to you.
- **Basic Accidental Death & Dismemberment (AD&D):** Benefit that covers unintentional death or dismemberment of the insured, including loss of, or the loss of use of body parts or functions (e.g., limbs, speech, eyesight, or hearing).

Full-time employees receive basic life and AD&D at one times your annual salary, up to $500,000.

- Benefit rounded to the next $1,000
- Coverage decreases incrementally beginning at age 70

Voluntary Life Insurance

This is a benefit you can purchase for **yourself**, **your spouse**, or **your children**.

- Premiums are based on your benefit choice and your age.
- If you are enrolling in a plan for the first time or increasing your current coverage, you will be required to complete an Evidence of Insurability (health verification) form.

	Benefit Amount
Employee Life	• Up to $700,000 • Available in increments of $10,000 • Guarantee issue: $700,000
Spouse Life	$10,000
Child(ren) Life	$5,000

SHORT-TERM & LONG-TERM DISABILITY

INCOME PROTECTION WHEN YOU NEED IT MOST



standard.com

888-937-4783

If illness or injury keeps you from working, disability insurance acts as a financial safety net. It safeguards your income, ensuring you can cover expenses and support your family. With both short-term (STD) and long-term (LTD) disability options, we're here to help you stay secure during challenging times.

	Short-term Disability	Long-term Disability
Weekly Income Benefit	60% of your weekly earnings	60% of the first $25,000 of monthly earnings
Maximum Weekly Benefit	$1,000	$15,000
Length of Time	Up to 90 days	After 90 days
Premium	Employee paid via payroll deduction	Shared between employee and Ivy Tech, based on annual salary
Important to Know	Reduced benefit amount for first 12 months following a late enrollment	Evidence of Insurability is required for late enrollments; some pre-existiing condition limitations may apply

Premium and coverage details can be found on Workday - Life and Disability enrollment page

ACCIDENT INSURANCE

EXTRA PROTECTION FOR LIFE'S UNEXPECTED MOMENTS

Accidents can be unpredictable—and treatment can come with a hefty price tag. Being unable to work during recovery can add to the financial strain. Accident insurance helps you manage the bills, so you can stay focused on recovery.

Covered Benefits	Benefit
Hospital Admission	$2,000
Daily Hospital Confinement (Pays daily, up to 365)	$500
Intensive Care Admission/Daily Stay up to 15 Days per Accident	$1,000
Ambulance Ground/Air	$600/$2,500
MEDICAL IMAGING	
Tier 1: X-ray	$100
Tier 2: Bone Scan/CAT/CT/EEG/MRI	$200
Medical Imaging Incident Covered Accident Per Time	1 per insured per tier
Medical Equipment	$500
Outpatient surgery (1 per accident)	$400
Knee Cartilage Meniscus Exploratory Without Repair/With Repair	$300/$1,500
Concussion	$450
Fractures	$400-$12,000
Lacerations	$120
Dismemberment	$1,500-$40,000
Coma	$20,000
Emergency Room	$300
Loss of Use: Sight, Hearing, Speech	$1,500-$40,000
Eye Injury	$120-$500
Prosthetic Device (1 device or limb/2 devices or limbs)	$1,500-$2,400
Dislocation Surgical Repair	$700-$10,000
Ruptured or Herniated Disc (1 disc or more discs)	$1,000
Burns	$1,750-$22,000
Paralysis	$20,000-$30,000
ACCIDENTAL DEATH FULL-TIME EMPLOYEE	
Employee	$200,000
Spouse	$100,000
Child	$50,000
Wellness Benefit (1 benefit per covered person per calendar year)	$50

VOYA FINANCIAL

voya.com

877-236-7564

How It Works:

- Pays a cash payout if you have any of the covered accidents
- Can be used to help pay cost of care and any other expenses (child care, transportation, etc.)

Example:

Heidi's 12-year-old daughter suffered a concussion during a volleyball game. With an urgent care visit, x-rays, prescriptions, and follow-up visits, it doesn't take long for the bills to add up. Thanks to her accident insurance, she received $550 to cover bills:

- $450 for concussion
- $100 for X-ray

CRITICAL ILLNESS

PEACE OF MIND DURING A DIFFICULT DIAGNOSIS

VOYA FINANCIAL

voya.com

877-236-7564

Critical illnesses can disrupt our lives in multiple ways: physically, emotionally, and financially. This insurance pays fixed cash benefits directly to you upon diagnosis of a covered critical illness after the coverage effective date. These benefits can help pay for out-of-pocket medical and non-medical expenses your medical insurance doesn't cover. You are able to choose the benefit amounts that best meet your needs and your budget.

You can cover yourself, your spouse, or children:

- **Employee:** $10,000, $20,000, or $30,000
- **Spouse:** 100% of employee benefit
- **Children (Up to age 26):** 25% of employee benefit

Initial Critical Illness Benefit	Plan
Benefit Options	$10,000, $20,000, or $30,000
Your Spouse	100% of employee benefit
Your Children (up to age 26)	25% of employee benefit
Heart Attack/Stroke/Major Organ Transplant/End-Stage Renal Failure	100% of benefit amount
Coronary Artery Disease Major/Minor	50%/10% of benefit amount
Cancer	100%
Skin Cancer	10%
Coma	100% of benefit amount
Loss of Sight	100% of benefit amount
Loss of Hearing	100% of benefit amount
Permanent Paralysis	100% of benefit amount
Dementia (including Alzheimer's disease)	100% of benefit amount
Parkinson's Disease	50% of benefit amount

Example:

Greg was with his wife when he started having difficulty speaking and couldn't see out of one eye. His wife immediately recognized he was having a stroke and called 911. Thanks to her fast action, he made a full recovery—but after a several-day hospital stay, occupational therapy, and follow-up doctor visits, the expenses were mounting. With critical illness coverage, he was able to pay most of his bills without dipping into his savings, because he received a lump sum benefit of $30,000, which was the amount of coverage he elected.

HOSPITAL INDEMNITY

A SAFETY NET FOR YOUR HEALTH & FINANCES

VOYA FINANCIAL

voya.com
877-236-7564

Dealing with hospital bills after an inpatient stay can be stressful. Hospital indemnity insurance can ease your worries. Working alongside your health plan, it offers extra protection with a fixed daily benefit if you are admitted to the hospital, a critical care unit, or a rehabilitation facility.

Covered Benefits	Benefit
Hospital Admission	$1,000
Critical Care Unit (CCU) Admission	$1,000
TYPE OF FACILITY	
Hospital *Up to 10 days maximum per confinement*	$100
Critical Care Unit *Up to 10 days maximum per confinement*	$200
Rehabilitation Facility *Up to 10 days maximum per confinement*	$50
Observation Unit *At least 4 consecutive hours but less than 20 consecutive hours; not payable for any day that a facility confinement or admission benefit is payable*	$100

Example:

Michelle had complications from diabetes and ended up in the intensive care unit for two days, with an additional three days in the hospital. During that time, she was not only off work, but her spouse also took some time off. Because she had hospital indemnity insurance, she received the following:

- **Hospital admission:** $1,000
- **Critical care unit:** $400 ($200x2)
- **Hospital:** $300 ($100x3)

IDENTITY THEFT PROTECTION

DEFENSE FOR YOUR DIGITAL LIFE

AURA

my.aura.com/sign-in

833-552-2123

With the amount of personal information we use and store online, every person is a potential target. Safeguard yourself and your loved ones with an identity theft protection plan.

We offer two plans through Aura:

	Total Monitoring	Premier Service
$1,000,000 Identity Theft Insurance	√	√
Anti-phishing	√	√
Authentication Alerts	√	√
Bank Account Monitoring	√	√
Credit Monitoring	3 bureaus	3 bureaus
Credit Report		3 bureaus
Credit Score	TransUnion only	3 bureaus
Cyber Bullying		√
Dark Web Monitoring	√	√
Geo-Location Crime Reporting	√	√
Risk Assessment	√	√
Sex Offender Alerts	√	√
Social Insights Monitoring		√
Threat Alerts	√	√
Victim Recovery Specialist	√	√

	26 Pays	20 Pays
TOTAL MONITORING		
Employee Only	$4.11	$5.34
Family	$8.49	$11.04
PREMIER SERVICE		
Employee Only	$5.40	$7.02
Family	$11.08	$14.40

RETIREMENT PLANS

BUILDING YOUR FUTURE TODAY

VOYA

ivytech.voya.com

877-528-2485

Ivy Tech offers comprehensive retirement programs to support your long-term financial security. We also support you with education and planning resources to help you maximize your investment in your future.

First-time user?

- Visit ivytech.voya.com
- Click **"Click Register Now"** in the top-right corner
- Enter your name, date of birth and social security number. Then authenticate with your email or mobile phone number.
- Create a unique username and password and set up your security questions

Already have an account?

- Review the current status of your account
- Make changes
- Access tools to help you personalize your retirement strategy

If you are a full-time, hourly employee, and you were hired on or before June 30, 2014, you are eligible for PERF membership beginning the first day you were employed with Ivy Tech. Under the PERF program, if you attain 10 or more years of service, you will be entitled to benefits when you meet the age and service requirements for normal or early retirement.

Learn more at in.gov/inprs.

How to Manage Your Retirement Account Year-Round

CHANGE YOUR CONTRIBUTION AMOUNT AT ANY TIME

To choose or change your contribution amount and sign up for annual, automatic increases, click **"Manage Contributions"**.

NAME OR CHANGE A BENEFICIARY

To name or change your beneficiary, click **"Beneficiary Information"**.

REVIEW INVESTMENT PERFORMANCE

To get performance and fee details for all the funds in your plan, click **"Manage Investments"**.

PLAN YOUR RETIREMENT OUTLOOK

Use the planning tools to develop and analyze your strategy across all your retirement accounts—inside and outside your plan.

BELIVELY

YOUR PARTNER IN HEALTH AND WELLNESS

Wellness Rewards through Anthem

BeLively is Ivy Tech's comprehensive wellness program, encompassing financial education, healthy lifestyle initiatives, and stress management support. A key feature of BeLively is our wellness incentive, which rewards you for taking steps toward better health.

Anthem administers the College's Wellness Rewards program. All benefit eligible employees can earn Wellness Rewards even if you do not enroll in health plan coverage. Track wellness activities, monitor your progress and redeem gift cards within your existing Anthem account.

All full-time employees have the opportunity to earn up to **$250 in gift cards.**

- Earn points for completing healthy activities, such as your annual physical, eye, or dental exam, getting cancer screenings and vaccines, filling out your annual health assessment, tracking fitness and nutrition, and more.
- As you complete activities, you'll become eligible for a gift card.
- Simply log in to your Anthem.com account or use the Sydney Health app to see the activities, check your rewards status and request your gift card(s).
- Request your gift cards before year-end, as rewards do not roll over.

Together, BeLively and Anthem's Wellness Rewards program make it easier than ever to stay motivated, celebrate your progress, and take an active role in your wellbeing.

Activity	Yearly Max Amount
Annual Exam or Well Woman Exam	$100
Dental Exam	$25
Eye Exam	$25
Cervical Cancer Screening	$50
Mammogram	$50
Prostate Exam	$50
Digital Well-being Coach	$10 per mission, $50 max
Colorectal Cancer Screening	$50
Diabetic Foot Exam	$25
Cholesterol Test	$10
Complete a Team Challenge Goal 2x year	$25 each challenge/ max $50
Create or Join a Team (applies to Team OR Peer to Peer)	$5 each/ max $20
Log Daily Activity	$1 for every 10k steps up to 50 times per year, $50
Finish 5 Articles or Videos	$10
Log Daily Nutrition	$5 for recording 15 days up to a $50 max
Connect a Device	$5
Complete a Health Assessment	$25
Log Daily Sleep	$5 for logging 15 days/month up to $50 per year
Vaccines	$10
Flu Shot	$10
Diabetic A1c Lab Test	$25
Complete an Action Plan	$5 per plan, up to $25
Weight Management	$50
Quit Smoking	$50
	$250 Max/Year

BELIVELY

SUPPORT DURING LIFE'S CHALLENGES

BeLively
Ivy Tech Community College

Life can be challenging at times, and it's not uncommon to need extra support as you face new or difficult times. That's why we offer all Ivy Tech employees access to SupportLinc, our employee assistance program. SupportLinc offers personal, confidential counseling to all employees and household members.

SupportLinc offers expert guidance to help address and resolve everyday issues:
In-the-moment support



Reach a licensed clinician by phone 24/7/365 for immediate assistance



Short-term counseling
Access in-person or video counseling sessions (six per issue, per year) to resolve concerns such as stress, anxiety, depression, relationship issues, work-related pressures, or substance abuse



Financial expertise
Planning and consultation with a licensed financial counselor



Convenience resources
Referrals for child and elder care, home repair, housing needs, education, pet care, and more



Legal consultation
By phone or in person with a local attorney

supportlinc
EMPLOYEE ASSISTANCE

supportlinc.com

Group Code: ivytech
888-881-5462

SupportLinc ensures confidentiality. No one will know you have accessed the program without your written permission.

HOW TO ENROLL

MAKE THE MOST OF YOUR BENEFIT OPTIONS

Open Enrollment will take place between October 28 and November 13, 2026. All choices are effective January 1, 2027. If you do not make elections by the deadline, your 2026 benefits will roll over, except for your Flexible Spending Account.

Full-Time Employees

Enrolling in your benefits is easy through the Workday system. Workday allows you to select your health, life, and disability benefits online. You can use the system during Open Enrollment or if you need to make a change to your benefits. Workday can be found in the quick links section of MyIvy.

Your share of the benefit costs will be deducted from your pay in equal amounts in the applicable pay periods in a program year. Ivy Tech does not prorate benefit deductions.

When Open Enrollment begins on October 28, you will see the "Open Enrollment" task assigned to you. Click this task to make your elections. Once you have submitted your benefit choices, the task will disappear; however, you can modify your selections any time before Open Enrollment ends on November 13. If you have already submitted your elections and need to make changes, use the edit benefit event button within the Benefits and Pay Hub in Workday.

Review and Update Retirement Elections

Our retirement plans are key ways we help support your financial future. As you decide about your other benefits, you should review your retirement plan contributions and consider a boost. And remember, if you're 50 or older, you are eligible for additional catch-up contributions.

To review your Ivy Tech retirement plans, visit the **ivytech.voya.com.**

PERF participants can find information in the INPRS portal at **in.gov/inprs**.

YOUR BENEFIT PROVIDERS

Benefit	Provider	Contact Information
HEALTH-RELATED BENEFITS		
Medical	Anthem	833-571-0829 anthem.com Group Number: IN2000
Pharmacy	CVS Caremark	866-246-7145 caremark.com
Dental	Delta Dental	800-292-0626 deltadentalin.com Plan Number: 7054
Vision	VSP	800-877-7195 vsp.com Group Number: 30013275
Mental Health Support (Employee Assistance Program)	SupportLinc	888-881-5462 supportlinc.com Group Code: ivytech
HSA/FSA	Chard-Snyder	800-982-7715 chard-snyder.com
INCOME AND FINANCIAL PROTECTION		
Life and Disability	The Standard	888-937-4783 standard.com Group Number: 751001
Accident, Critical Illness and Hospital Indemnity	Voya	877-236-7564 voya.com
Identity Theft Protection	Aura	833-552-2123 my.aura.com/sign-in
Retirement Plan	Voya	877-528-2485 go.voya.com/ivytech

Questions?
Email: benefits@ivytech.edu
Visit: ivytech.edu/benefits