Twenty years ago, TIAA-CREF offered just two options for investing your retirement money. Today you have 10 options. And in April, you’ll have 19.

“Times are changing, and we want to be sure Purdue faculty and staff stay in front of the game,” says Teresa Wesner, Benefit Services Coordinator. April’s new options are the result of Purdue partnering with TIAA-CREF to design a more diversified array of investment choices. “The goal is to meet the needs of all types of investors,” says Wesner. The new options will be available to all faculty and staff who participate in the University’s TIAA-CREF retirement plan or who contribute on their own through a tax deferred annuity (TDA).

The new investment options are part of TIAA-CREF’s Investment Solutions program, which will be rolled out at Purdue on April 2, 2004. At that time, participants will see the addition of nine new mutual funds within the TIAA-CREF lineup. The following mutual funds will be added to the 10 annuity options currently available from TIAA-CREF:

- **Large-Cap Blend**
  - TIAA-CREF S&P 500 Index Fund
  - TIAA-CREF Social Choice Equity Fund
  - TIAA-CREF Growth & Income Fund

- **Large-Cap Value**
  - TIAA-CREF Large-Cap Value Fund

- **Mid-Cap**
  - TIAA-CREF Mid-Cap Value Fund
  - TIAA-CREF Mid-Cap Growth Fund

- **Small-Cap**
  - TIAA-CREF Small-Cap Equity Fund

- **International/Global**
  - TIAA-CREF International Equity Fund

- **Real Estate**
  - TIAA-CREF Real Estate Securities Fund

Information providing more detail about the funds will be mailed in mid-March. Then beginning April 2, faculty and staff will be able to change their retirement fund allocations online via the Web or by calling TIAA-CREF.

TIAA-CREF will offer informational sessions at each campus. The sessions will focus on the differences between annuity and mutual fund investing and on how to allocate retirement money to the new options. The schedule is as follows:

- **Calumet Campus**
  - April 13, 2004
  - The Center, Room 121
  - Times: 10 –11 a.m. and 2 –3 p.m.

- **Fort Wayne Campus**
  - April 15, 2004
  - Kettler, Room 120
  - Time: 10 – 11 a.m.
  - and
  - Kettler, Room G52
  - Time: 2 – 3 p.m.

- **North Central Campus**
  - April 14, 2004
  - LSF2 Assembly Hall
  - Times: 10 – 11 a.m. and 2 – 3 p.m.

- **West Lafayette**
  - April 6, 2004
  - Stewart Center, Room 322
  - Times: 10 – 11 a.m. and 1 – 2 p.m.
  - April 7, 2004
  - Purdue Memorial Union, Room 118
  - Times: 9 – 10 a.m. and 11 – Noon

“Investment Solutions is just the first step in enhanced retirement options and counseling services,” says Wesner. Watch for new, innovative savings and service opportunities that Purdue and TIAA-CREF will introduce later this year and into 2005.
For Your Loved Ones:  
Keep Your Beneficiaries Up to Date

So, imagine for a minute that you’ve recently died. Your grieving, beloved spouse goes to claim your life insurance benefit and finds out that you never updated your records. Instead of your current spouse receiving the cash needed to pay off the house, the money goes to your ex-spouse! What a shock and what a shame!

Save your loved ones from a similar fate and financial hardship by keeping your beneficiary designations up to date. It’s important to think about your designations when you marry, divorce, or have a child.

The Staff Benefits office keeps the official beneficiary records for your Purdue term life insurance and your personal accident insurance (PAI). The Public Employees’ Retirement Fund (PERF) and TIAA-CREF keep track of beneficiaries for their respective pension plans.

As a service to Purdue employees, Staff Benefits will be sending each covered faculty and staff member a notice listing the beneficiaries he or she currently has on file for term life insurance and PAI. The notices will come through campus mail in a “Confidential” envelope from Staff Benefits. The notice will include a beneficiary designation card that you may complete and send to Staff Benefits if you wish to change the beneficiaries you have on file.

The notices will begin going out this spring, with faculty and staff receiving them in alphabetic order, according to last name. It will take a number of months to get the notices out to all employees. So, if you suspect your beneficiaries are not as they should be, don’t wait for the notice; contact Staff Benefits now at 49-41686.

Likewise, if you’re in doubt that your PERF or TIAA-CREF beneficiaries are as you want them, simply fill out a new beneficiary designation. You can get the proper form from Staff Benefits. On all four benefits—term life, PAI, PERF, and TIAA-CREF—any new designation you file replaces any previous designation.

Tips for Quick Turnaround on Your FSA Claims

The next time you submit expenses against your flexible spending account, keep these reminders in mind to help ensure a quick turnaround on your claim.

Sign on the line: Be sure to include your name, Social Security number, and signature on the form. Sorry—no signature, no money!

One at a time, please: Don’t mix expenses for 2003 and 2004 on the same claim form. Use a separate claim form for each year.

You’re very generous, but: Keep your pharmacy sacks and informative literature. We only need the prescription ticket showing the drug name, date of fill, prescription number, patient name, and cost.

Taxing situation: Sales tax is not eligible for reimbursement from your FSA.

Your cash register receipt is your friend: When making a claim for over-the-counter medications, be sure to include a cash register receipt showing the store name, date of purchase, name of the item, and the amount you paid. Writing the name of the product on a receipt or turning in the product’s packaging doesn’t provide the documentation we need to process your claim.

Did we mention that you have a beautiful smile: If you have dental insurance, submit a copy of your dental explanation of benefits (EOB) to claim any amount you paid from your own pocket.

Disability and Worker's Comp Phone Directory

Worker's Compensation, Liberty Mutual .......... 1 800 362-0000
Long Term and Short Term Disability, CIGNA .. 1 800 36-CIGNA
Staff Benefits Assistance, Shasta ......................... 49-41691
You may soon be getting a phone call that could improve your life. As of January 1, 2004, Purdue employees and their spouses who participate in the Incentive PPO or Purdue 500 medical plans are eligible for the Delta Disease Education Program. This valuable new service is free and confidential, but the best part of the program is the positive effect it can have on your health.

Delta Disease Education (DDE) is managed by ICM, the company that handles case management for the Incentive PPO and Purdue 500 medical plans. In this capacity, ICM has access to employee medical information, which helps nurses with the Education Program know who is living with any of the conditions covered by the service. A DDE nurse may be calling if you have one of the following chronic illnesses:

- Asthma
- Coronary artery disease
- Diabetes
- Heart failure
- High blood pressure
- High cholesterol
- Migraine

If you have one of these conditions and decide to participate in the program, you’ll receive educational material about your illness, current treatment options, possible complications, and the latest relevant medical developments and advancements. You’ll also have the option to be paired with a nurse educator, a registered nurse who is specially trained in disease education. Your nurse educator can walk you through program materials and is available to answer your questions by phone Monday through Friday.

And here are two more things you should know about this new program:

1. It’s voluntary: You participate only if you want to, but we encourage you to try it. Studies show that educated and empowered patients enjoy improved quality of care and reduced medical costs.

2. It’s confidential: ICM is totally independent of Purdue and dedicated to maintaining your privacy. And while Purdue will receive group information about the program, DDE will not tell Purdue who is participating in the program and will not share individual information about anyone taking part.

If you have one of the chronic health conditions listed above and want more information about this special service, you don’t need to wait for a call. Instead, phone Delta Disease Education toll-free at 1 800 380-0426.

Deadline for Submitting 2003 FSA Claims:

Friday, April 30, 2004
If you have access to the Web, you have a world of information readily available—and that world continues to grow bigger and bigger. Here’s a sampling of what you can find on the Staff Benefits Web site and the sites of some of our benefit vendors.

Staff Benefits site:  
www.purdue.edu/benefits

- Detailed descriptions of the Incentive PPO and Purdue 500 medical plans: Read the official Plan Document for these two coverage options. (Choose Medical coverage under Benefit Plans on the left side of the screen. From the Medical Coverage page, choose either Incentive PPO or Purdue 500, then choose Detailed Plan Description under Coverage on the left side of the page.)

- Drug lists: See which drugs are preferred on your medical plan and which are not covered. (Choose Prescription programs under Benefit Plans on the left side of the screen. From the Prescription Coverage page, click on the medical plans listed on the left of the screen to find links to the drug lists.)

- Benefit forms: Find a variety of forms, including change in family status, Wausau claim form for Incentive PPO and Purdue 500, VSP claim form for out-of-network charges, flexible spending account (FSA) claim form, and more. (Choose Forms under Most Popular Links on the left side of the page.)

- HIPAA Privacy Notice: This notice describes how medical information about you may be used and disclosed and how you can get access to your information. (Choose HIPAA privacy regulations under Benefit Plans on the left side of the page. From the HIPAA page, choose Notice of Privacy Practices on the left side of the page.)

Wausau site:  
www.wausaubenefits.com

- See how Wausau processed your claims by clicking on Claim Inquiry.

- Check how much you’ve accumulated toward your deductible and out-of-pocket maximum by following the Eligibility and Benefit Inquiry link. (After following this link, click the Search button, then the View Member List link, and then click the View Benefit and Coverage Information link under the appropriate patient’s name. Finally, click the Deductible Status tab.)

- Order a replacement identification card by following the Order ID Cards link.

AdvancePCS site:  
www.AdvanceRx.com

- Order a refill through the mail order service.

- Price a prescription.

- Find information on your medications through the Drug Dictionary.

Purdue Managed Care site:  
www.purduemanagedcare.com

- Read the Member Certificate and Agreement for a detailed description of the Purdue Managed Care medical plan.

- Review your claims and change your primary care physician through enhancements coming this spring.