Summary of Benefits for Clerical and Service Staff

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Purdue University Benefits Summary

This summary provides a high-level overview of many of the key benefits valued by Purdue faculty and staff. Most benefits are effective with the first day of employment and are offered on a calendar-year basis.

You can find important benefit eligibility information at www.purdue.edu/hr/Benefits/benefitsEligibility.html. Additional information about all benefits is available at www.purdue.edu/benefits.

Medical/Prescription
Purdue offers three medical plan options, allowing you to choose the plan that's best for you and your family. Plan options include: a traditional PPO plan with a deductible/coinsurance structure and two high deductible health plans (HDHP) with health savings accounts (HSA). A summary comparison of the three plans is provided at www.purdue.edu/hr/Benefits/employeeCosts.html. One nationwide network of preferred providers serves all three plans.

Prescription coverage is provided with all medical plans. Benefit details can be found at www.purdue.edu/hr/Benefits/employeeCosts.html.

Your premium is based on which of the three plans you choose and whether you cover just yourself or also cover family members, and the salary tier that is appropriate for you. A premium chart is available at www.purdue.edu/hr/Benefits/employeeCosts.html.

*Note: J-1 Visa holders have special provisions regarding medical coverage, please contact Purdue HR Customer Service for the J-1 Visa medical plan option.

Vision
Vision coverage is provided through Vision Service Plan (VSP) for all benefits-eligible employees. In addition, all family members covered on a Purdue medical plan are automatically covered. Vision premiums are included as part of the medical plan premiums. For more details, visit www.purdue.edu/hr/Benefits/vision.html.

Dental
An employee-paid dental plan is offered through Delta Dental. A summary chart of the coverage and premiums is available at www.purdue.edu/hr/Benefits/Medical/pdf/2015dentalAllOtherEmployees.pdf.

Two plan options are offered. One requires use of in-network dentists. The second plan allows more choice in selection of dental providers. To view a list of participating providers, go to the following link, and select “Delta Dental PPO.” www.deltadental.com/DentistSearch/DentistSearchController.ccl?DView=DentistDentistSearch.

Flexible Spending Accounts
The flexible spending account (FSA) program lets you pay for specific, IRS-allowed expenses using tax-free money. Any amount you elect annually is available to reimburse you for qualifying health care, vision, dental and/or dependent care expenses you experience during the calendar year. For more details, go to www.purdue.edu/hr/Benefits/fsa.html.

Retirement

Base Retirement Plan

**403(b) Non-Exempt Defined Contribution:** Purdue provides a contribution equal to 4 percent of pay on your behalf to the Purdue University 403(b) Non-Exempt Defined Contribution plan for non-exempt staff. This serves as the “base plan” for benefit-eligible clerical/service and operations/technical staff. You are enrolled to contribute 5 percent from your pay automatically on a pre-tax basis to the 403(b) Voluntary Savings Plan with the option to increase or decrease. The University will also match up to 4 percent of your 403(b) Voluntary Savings Plan contributions. You are vested in Purdue’s contributions to your plan after three years of service.

**Voluntary Savings Plan Options – Administered by Fidelity Investments**

**403(b) Voluntary Savings Plan:** This plan allows you to put aside additional pre-tax retirement savings, up to the annual IRS limits. (For 2015, the limit is $18,000. Employees age 50 or older may contribute $6,000 more.) A ROTH component allows you to make after-tax contributions. Funds are immediately vested and are available when you reach age 59½, retire or stop working at Purdue.

**457(b) Deferred Compensation Plan:** This plan allows you to put aside additional pre-tax retirement savings, up to the annual IRS limits. (For 2015, the limit is $18,000. Employees age 50 or older may contribute $6,000 more.) Funds are immediately vested and are available when you retire or stop working at Purdue.
Life Insurance
The University provides a basic level of term life insurance equal to 1½ times your salary, up to $500,000. Additional term life coverage is available for employees, spouses/same-sex domestic partners and children. The University also provides a basic level of accidental death and dismemberment insurance (AD&D) of $15,000. Additional coverage is available for employees, spouses/same-sex domestic partners and children. More information regarding life insurance coverage is available at [www.purdue.edu/hr/Benefits/life_accident.html](http://www.purdue.edu/hr/Benefits/life_accident.html).

Disability
The University has two disability programs for clerical/service staff: short term disability (STD) and long term disability (LTD). Both programs offer income replacement during times when you cannot work due to illness or injury. Additional information regarding the disability programs can be found at [www.purdue.edu/hr/Benefits/disability.html](http://www.purdue.edu/hr/Benefits/disability.html).

The STD program is available to clerical/service staff after one year of service. Following a 21-day waiting period, the program pays a benefit equal to 65 percent of your budgeted salary until you are either eligible to return to work or you reach the point when long term disability benefits begin.

LTD coverage begins immediately, with you and Purdue each paying half the cost. The plan pays 65 percent of your base pay in the event of disability that lasts more than 90 calendar days. A one-year pre-existing condition clause applies.

Voluntary Benefits Program
Purdue's Voluntary Benefits Program connects employees to insurance carriers who offer an array of employee-paid benefits. The program offers the value of group rates and, in most cases, the convenience of payroll deduction. You can find more information on each of the benefits listed below at [www.purdue.edu/hr/Benefits/voluntary.html](http://www.purdue.edu/hr/Benefits/voluntary.html).

- **Accident Insurance** - Helps protect you and your family from the costs of unexpected accidents. Includes benefits for initial care, injuries, hospitalization, follow-up care, transportation and lodging.

- **Auto and Home Insurance** - Offers auto and home coverage, plus a wide range of other property and casualty insurance products.

- **Critical Illness Insurance** - Pays a lump sum benefit if you’re diagnosed with a covered critical illness, such as heart attack, cancer or stroke.

- **Long Term Care Insurance** - Designed to help reimburse charges for care you may need if you are chronically ill. Covers care received in a nursing or assisted living facility, at home, or in community settings such as adult day care centers.

- **Pet Insurance** - Helps pay for your pet’s treatments, surgeries, lab fees, X-rays and more.

Pre-paid Legal Services - Provides unlimited access to attorneys at an affordable monthly rate.

Universal Life Insurance - Provides life insurance with long term care benefits. Universal life insurance expands family life insurance protection during working years and provides full living benefits during retirement.

Paid Leave Benefits
For details on all available leaves, go to [www.purdue.edu/hr/Benefits/leaves.html](http://www.purdue.edu/hr/Benefits/leaves.html).

Holidays - The University provides 10 paid holidays per year:
- Independence Day
- Labor Day
- Thanksgiving (2 days)
- Christmas (2 days)
- President’s Designated Holiday
- New Year’s Day
- Martin Luther King, Jr. Day
- Memorial Day

Vacation - Clerical/service staff employed on a 12-month, full-time basis accrue 10 paid vacation days during their first year of employment. During each subsequent year of continuous employment, total paid vacation increases by one day, until the employee reaches the maximum of 20 days per year. Employees may carry forward a maximum of 40 vacation days into each new calendar year.

Sick Leave - Full-time clerical/service employees accrue sick leave at the rate of two weeks per year. Employees may use up to 10 of their available sick leave days per fiscal year (July-June) for family illness. Unused sick leave carries forward to the next fiscal year. During an extended illness, sick leave benefits will be paid based on the employee’s normal workweek and may be coordinated with disability benefits.

Personal Holiday - Clerical/service staff earn one personal holiday each fiscal year.
Paid Parental Leave - Paid parental leave (PPL) provides parents additional flexibility and time to bond with their new child, adjust to new family situations and balance their professional obligations.

Eligible employees receive up to 240 hours (6 Weeks) if employed by the University for at least one continuous year, half-time or more, in a benefits-eligible position. If both parents are employed by the University, each parent may receive up to 240 hours of paid Parental Leave.

Bereavement Leave - Paid bereavement leave is available due to the death of an immediate family member, other relatives and fellow employees.

Military Leave - The University grants up to 15 workdays of paid leave per year to allow employees to fulfill their responsibility when ordered to report for military duty. The University grants unpaid leave for military duty that extends beyond 15 workdays in a calendar year.

Purdue University Employee Exclusives
Center for Healthy Living - The Center for Healthy Living on Purdue's West Lafayette campus brings together a wide array of services to treat common illnesses and promote health. Services include laboratory, wellness and lifestyle management, medication therapy management, and behavioral health. For more information on the Center for Healthy Living, go to www.purdue.edu/healthyliving.

Tuition Fee Remission - Purdue offers a tuition fee remission benefit for employees, their spouses/same-sex domestic partners and children. Additional criteria may be required for eligibility, and certain programs may not qualify. Tuition fee remission details can be found at www.purdue.edu/policies/business-finance/c-7.html.

Rates are approved annually by Purdue's Board of Trustees. For the tuition and fees listing for Purdue staff, spouses/same-sex domestic partners and children, go to www.purdue.edu/bursar/tuition/.

Additional Perks
The following and more are available:
- Free CityBus transportation
- Discount programs with area retailers
- Campus fitness, athletic and entertainment discounts
- Purdue technology/software discount
- Library access
- Purdue Farmer’s Market
- Access to dining courts and other eateries

Local Cost of Living and Salary Expectations
The cost of living in a particular geographic area should be a key consideration in your salary expectation when you are job hunting. Listed below is a link where you can enter your current salary and location and learn what the comparable salary would be in the Lafayette-West Lafayette area.


Would you like more information?
- Visit us on the Web at www.purdue.edu/benefits
- Email us at hr@purdue.edu
- Call our HR Service Center at 765-494-2222

Purdue University
401 S. Grant St.
West Lafayette, IN 47907