Dear Purdue Graduate Staff Member:

This information is provided regarding the University-subsidized health insurance program for eligible graduate student staff for the 2017-18 policy year to assist with questions you may have. As in the past, the plan is offered by United Healthcare Student Resources.

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ENROLLMENT

1. I don’t know if I qualify for graduate student staff insurance. How can I find out?
   A. To qualify, you must be a graduate teaching assistant, a research assistant or a student administrative/professional staff member employed half-time (.50) or more on the West Lafayette campus. Fellowships administered as assistantships are sometimes considered Graduate Staff; your business office can tell you if you are in an eligible position to qualify for graduate staff insurance.

2. I’m a new graduate student staff member. How do I enroll for insurance? OR, I’m a returning graduate staff member. What do I need to do to re-enroll?
   A. As a new or returning graduate staff, you are asked to make important benefit decisions for you and your family. Once your basic information is set up in the Purdue system, you will receive an email from BenefitFocus, the online enrollment system, to your Purdue email address asking you to log in to elect your benefits.

   During Open Enrollment -- August 1 through 5 p.m. Eastern Time (ET) on September 8 -- Those that are continuing graduate staff in an eligible status from the previous school year and are already set up in our system will receive an email to enroll during the open enrollment period.

3. I have already enrolled for the domestic or international insurance plan and now I have become eligible for the graduate staff plan. Do I need to enroll again?
   A. Yes, it is very important that you enroll within 30 days of the start date of your new graduate assistantship. If you do not enroll within the first 30 days, you will not be eligible to enroll in the plan until the beginning of the next policy year. Once you have enrolled in the graduate staff health insurance, a refund for the domestic or international insurance plan that you have already paid for will be requested. You should see a refund posted back to the credit card you used to purchase it with within four weeks.
4. When should I enroll my dependent spouse/children?
   A. Your spouse and/or children must be enrolled during the open enrollment period (August 1 through 5 p.m. ET on September 8) or within 30 days of arriving in the United States in order to have coverage. After September 8, you may only make changes to your insurance plan if a qualifying event has occurred.

5. How long do I have at the start of the school year to complete the process? When is the deadline to enroll?
   A. September 8 is the last day of the open enrollment period. If you do not enroll by 5 p.m. ET on September 8, you will not be eligible to enroll in the graduate staff health insurance until open enrollment in August of 2018.

   Graduate student staff hired after the enrollment period begins will have 30 days from their date of hire to enroll. You will get an email from BenefitFocus when it is time to enroll.

6. I already have insurance. Do I have to enroll in the graduate staff insurance plan?

   International Graduate Staff
   A. The University sponsored plan is mandatory unless you meet very limited criteria that would qualify you for a waiver. The graduate staff insurance plan meets federal and University guidelines for the health insurance requirement. The deadline to purchase insurance or submit an approved waiver is September 8 (fall semester) and January 31 (spring semester).

   Waiver criteria can be found here: [http://www.purdue.edu/push/Insurance/Waivers/qualify.html](http://www.purdue.edu/push/Insurance/Waivers/qualify.html)

   If you meet the waiver criteria and wish to apply for the waiver, complete the waiver application form and submit it along with the required documentation to Rooms 338/340 of the Purdue Student Health Center (PUSH) no later than August 31 (fall semester) or January 23rd (spring semester): [http://www.purdue.edu/push/Insurance/Waivers/files/Waiver%20Form.pdf](http://www.purdue.edu/push/Insurance/Waivers/files/Waiver%20Form.pdf)

   If you do not complete a waiver form by the deadline, you will lose the option to enroll in the graduate staff insurance plan and will be required to enroll in the student insurance plan in order to meet your health insurance requirement. You will be responsible for the $200 late enrollment fee and the annual student insurance premium payment, due at the time of enrollment. Please do not delay.

   Domestic Graduate Staff

7. How do I enroll in Purdue’s voluntary benefits, including dental coverage?
   A. To find out more about Purdue’s Voluntary Benefits Program, visit [http://www.purdue.edu/hr/Benefits/gradStaff/index.html](http://www.purdue.edu/hr/Benefits/gradStaff/index.html). Enrollment for all voluntary benefits is part of the graduate staff open enrollment process. (Note that the dental insurance plan year coincides with the medical plan year: August 1, 2017 – July 31, 2018). For those who are currently enrolled in voluntary benefits, including dental, critical illness, and accident insurance, these benefits do not require re-enrollment as long as you want the coverage to continue.

8. Can I contribute to a retirement savings plan from my paycheck?
   A. YES! The University encourages employees to begin saving for retirement as early as possible and offers two voluntary retirement savings plan options – a 403b and/or 457b. Voluntary retirement savings plans allow University employees to contribute directly from their pay to a tax-favored retirement account that offers investment options allowing your contributions and earnings to grow over time.
These plans offer tax advantages, either as a pre-tax investment that allows your contributions and earnings to grow over time while deferring the payment of taxes until you withdraw the funds, or as an after-tax ROTH contribution that allows your already taxed contributions and earnings to grow over time with no tax liabilities upon withdrawal. The funds in the retirement plan are available at retirement to supplement income from other pension sources (i.e. Social Security, etc., employer plans, etc.).

**To sign up for a voluntary retirement savings plan**

To enroll in a voluntary savings plan, contact Purdue Benefits at hr@purdue.edu or 765-494-1686. Once your Fidelity account is in place, follow the instructions to complete your enrollment. You will indicate the amount you wish to contribute and the funds you would like to invest in. You will also need to designate your beneficiary.

**To make changes to an existing Fidelity account** (beneficiary, deduction amount, investment selections), visit Fidelity’s Purdue-dedicated website, http://www.netbenefits.com/, or call 800-343-0860.

**Need more help?**

- Visit the Purdue Benefits website to learn more about voluntary retirement savings plans: http://www.purdue.edu/hr/Benefits/currentEmployees/retirement/retirementSavings.html.
- Contact Purdue Benefits at hr@purdue.edu or 765-494-1686.
- To meet one-on-one with a retirement counselor on campus to review investments and/or discuss retirement income planning, go online to www.fidelity.com/atwork/reservations or call 800-544-6868 to make an appointment.

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**SOCIAL SECURITY NUMBER REQUIREMENT**

9. **What if I qualify for graduate staff health insurance, but do not have a valid Social Security Number?**
   
   **A.** Purdue is a federal contract employer and is required to obtain a valid Social Security Number (SSN) for every paid employee (within 30 days of hire) for tax reporting and employment eligibility. You must apply for an SSN through the Social Security Administration (SSA) immediately upon hire. Applications are typically processed within 30 calendar days. Once you obtain a valid SSN, you must update your Glacier account and contact your business office in order to be able to enroll in benefits.

   If you have not yet applied for a valid SSN; you must go to this web site https://www.iss.purdue.edu/SocialSecurity/ and use your career account with password to log in and schedule an on-campus appointment with the Social Security Administration (SSA).

10. **I have received my Social Security Number (card); how does this information get processed?**
   
   **A.** If you have received your valid Social Security Number:
      
      i. Update your Glacier account with your valid SSN
      ii. Present proof of a valid SSN to your Business Office:
         
         1. Social Security card (i.e.: original, paper copy or electronic image of card)
         2. Documents from public services (i.e.: utility bill, phone service, rent that includes the full SSN)

   You will not be able to enroll in benefits until you have obtained a valid SSN. Additionally, employment could be terminated if a valid SSN is not presented within 30 calendar days of hire date.
11. Who can I contact to ask about plan benefits or the international coverage and waiver requirements?
   A. Please direct these questions to the student insurance staff (PUSH) at (765) 496-3998 or email student-insurance@purdue.edu. Policy questions may also be directed to the United Healthcare customer service number at 888-224-4754.

12. What if I do not yet have a local address?
   A. You can use a temporary address and then later update your address online. You will be assigned the temporary address below if you do not yet have one.

   1281 Win Hentschel Blvd
   West Lafayette, IN 47906-4182

13. How do I update/change my address?
   A. Please go to OneCampus at https://one.purdue.edu/. Log into the OnePurdue Portal with your Purdue Career Account User ID and password. Click on “Employee Self-Service” located in the upper left corner of the page. Scroll down and click on “Personal Information.” You may update your address and most of your personal data.

   NOTE: You may also view your salary statements, tax information, and time off balances and other information in the Overview menu beneath the Employee Self-Service tab.

14. When can I make a change to my graduate staff health insurance enrollment?
   A. After the graduate student staff open enrollment ends, you may only enroll/drop graduate staff health insurance if a qualifying change in family status (life event) has occurred. Examples of qualifying events include marriage, divorce, birth or adoption, and arrival/departure of family members to the United States.

   You must report your qualifying life event and provide related verification documentation within 31 days of the event. For more information on qualifying events and required documentation, please visit http://www.purdue.edu/hr/Benefits/currentEmployees/employeEBenefits/chg_fam_status.html

15. When can I make a change to my voluntary benefits, including dental?
   A. You may only enroll/drop dental insurance with the following events:
      • Open enrollment August 1, 2017 to 5 p.m. ET on September 8, 2017
      • Newly Hired or newly eligible for Graduate Staff Insurance
      • A qualifying change in family status (life event) where dental coverage insurance from another plan has been lost (i.e.: you were on a spouse or parents dental insurance plan and you have been removed from that dental insurance) Documentation verifying your prior coverage is required. See FAQ #16 “How do I report a change in family status?” for instructions.

16. How do I report a qualifying change in family status (life event)?
   A. Follow these instructions:
i. Go to OneCampus [https://one.purdue.edu/](https://one.purdue.edu/) and click the Benefit Enrollment - Active link.

ii. Log into the BenefitFocus system with your Purdue career account username and password.

iii. Once logged in, click the Gold button “To Enroll, Make a Change, and View Your Benefits CLICK HERE” located at the top right of your screen.

iv. From the “Manage Your Benefits” page, click “Life Change” under the MANAGE ACCOUNT menu on the left of the screen.

v. Select your reason for change and the date of your event.

vi. Review your dependents (if applicable) and click Next.

vii. You will be taken to a screen with benefit elections eligible to be changed in accordance with your life event. Click the Edit coverage button next to each election you’d like to change.

viii. When you have finished making all the changes, click the Save Changes button at the very bottom of the page.

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**COST**

17. **What is the cost for the graduate staff health insurance?**

A. The Graduate Student Staff Insurance Plan has an annual premium of $529 for Student Only coverage. This premium provides coverage from August 1, 2017, through July 31, 2018, or for as long as you maintain your eligibility during the academic year. The amount is deducted equally from your paychecks based on your pay frequency.

Academic year appointments (not working over the summer) have eight deductions - September through April. Those with fiscal year appointments have 12 deductions.

To calculate your deductions, divide the amount above that depicts your choice of healthcare for you and/or your family and divide by eight if you are an academic year graduate staff and divide by 12 if you are a fiscal year graduate staff.

*Annual Premium Rates*

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18. **Can I enroll in the standard Student Plan instead of a Graduate Student Staff Plan if I am covering dependents and it is less expensive?**

A. Yes, for graduate student staff who will be covering multiple dependents, the standard student plan is also available and may be a more cost-effective option. However, please note the following differences:

i. You will be responsible for the full cost for the student plan - There will be no University premium contribution applied.

ii. Payment in full for a semester or the entire year is due at the time of enrollment; no payroll deduction is available for this student plan.

iii. The student plan does not come with vision coverage.
19. Can I use PUSH before my insurance starts on August 1?
   A. International students who are registered may be seen, but will incur charges for all services including office visit fees. If your travel insurance policy has a United States mailing address, PUSH will be happy to submit charges on your behalf. Otherwise, payment may be made at the time of service or will be billed to your student bursar account.

20. Do I get a card showing that I have medical coverage?
   A. You will receive an email from United Healthcare (UHC) informing you that you’re electronic ID card is ready with a link to download it directly to your mobile device. You can also print a copy or request a permanent card after you are initially set up to have a card mailed to you; print an additional insurance card at
   http://www.uhcsr.com

   For those taking the graduate staff health insurance who need services prior to receiving the electronic ID card from UHC
   You may receive services on campus by bringing a copy of the “Employee Detail Report” (also referred to as your benefits statement) from Benefitfocus. This document can be printed upon completion of your enrollment and is a confirmation of your benefit choices and proof of your enrollment.

SPECIFIC COVERAGE QUESTIONS

21. What is covered in the Vision Benefit (for those enrolled in the graduate staff health insurance)?
   A. Please visit the following website to review your vision coverage:
      http://www.purdue.edu/hr/Benefits/gradStaff/gradVision.html.

      To find an eye care VSP doctor, visit vsp.com or call 800-877-7195.
      Your VSP identification number is your Purdue identification number (PUID).

22. I had insurance through another company before coming to Purdue. How does that affect my pre-existing condition?
   A. Purdue’s insurance plan has no pre-existing condition clause.

23. Is pregnancy a covered benefit?
   A. The Purdue insurance policy does include limited coverage for prenatal care and delivery. Please refer to the appropriate online brochure at www.uhcsr.com/purdue for more specific details on all routine, preventive screening examinations or testing. Many preventative procedures/exams/tests are covered, but not all.

      Global Pregnancy Care is paid as one charge including prenatal, delivery, and postpartum services. The Affordable Care Act allows 44 percent of the global charge to be paid at 100 percent as preventive care if billed by an in-network provider and the remaining 56 percent of the global maternity care is paid as any other illness. There is no coverage for the preventive care portion if performed by an out-of-network provider, so it is very important to find out if your provider is part of the United Healthcare Choice Plus Network.
24. If I terminate from the graduate staff health insurance plan, am I eligible to continue coverage?
   A. Your graduate staff health insurance offers a continuation option. If you had continuous coverage on the plan for three months or longer, you could be eligible to continue your coverage for up to 90 days. The Student Resources Graduate Staff brochure which is available online at [www.uhcsr.com/purdue](http://www.uhcsr.com/purdue), outlines the Continuation Coverage provisions. Monthly premium payments are made through the Student Insurance Office in PUSH, Rooms 338/340. Direct any questions to the student insurance staff at (765) 496-3998 or email [student-insurance@purdue.edu](mailto:student-insurance@purdue.edu).

25. What if my appointment drops below half time (50 percent) or I change to a fellowship only position?
   A. Your employment is subject to the availability of funds. The employment of graduate staff may be terminated prior to the expiration of the stated employment period or the compensation may be reduced during such period in the event federal or state appropriations are reduced or are deemed insufficient by Purdue University. Compensation paid from other sources will be paid only to the extent of funds available from such sources. If, for any reason, employment is terminated before the expiration of the stated employment period, compensation shall be paid up to, but not beyond the date of such termination.

   **NOTE:** With a reduction to below 20 hours/week, or a change in position to a fellowship not administered as a graduate assistantship, your graduate staff health insurance will stop.

   You may seek health insurance through [http://www.purdue.edu/push/Insurance/index.html](http://www.purdue.edu/push/Insurance/index.html) to enroll in the medical plan that meets your eligibility, or you may be eligible to continue your coverage for up to 90 days if you had continuous coverage on the plan for three months or longer.

   The Student Resources Graduate Staff brochure which is available online [www.uhcsr.com/purdue](http://www.uhcsr.com/purdue) outlines the continuation coverage provisions. Monthly premium payments are made through the Student Insurance Office in PUSH, Rooms 338/340.

   Direct any questions regarding continuation coverage to the student insurance staff at (765) 496-3998 or email [student-insurance@purdue.edu](mailto:student-insurance@purdue.edu).
CONTACT INFORMATION

• Questions on Coverage, questions regarding International Students (Coverage requirements, waiver application details, and immunization requirements)

    Student Insurance Office (PUSH)
    (765) 496-3998
    student-insurance@purdue.edu

    Policy questions may also be directed to the United Healthcare customer service (888) 224-4754.

• Questions on eligibility:

    Contact your business office to see if you are in an eligible position to qualify for graduate student staff insurance

• Questions on payroll deductions, voluntary benefits including dental insurance, and basic health plan and eligibility information:

    Human Resources
    (765) 494-2222
    hr@purdue.edu

• Detailed questions on eligibility, enrollment issues, and payroll deduction issues:

    Teresa Blacker
    tblacker@purdue.edu

• Your business office can also tell you if your position qualifies for graduate student staff insurance.

- REMINDER -

September 8, 2017, by 5 p.m. ET is the last day to add or drop coverage on the Graduate Student Staff benefits without a qualifying change in family status for those starting in fall semester.

January 31, 2018, by 5 p.m. ET is the deadline to add or drop coverage on the Graduate Student Staff benefits without a qualifying change in family status for those starting in the spring semester.