### MEDICAL

- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Premium based on plan, coverage level, and combined IU/IUHP salary.
- Sign Tobacco-free Affidavit each year to certify that you and/or your spouse do not use tobacco to receive $25 premium reduction ($50 for both).
- Two plans available to choose from (all within the Anthem PPO network):

  **ANTHEM PPO HIGH DEDUCTIBLE HEALTH PLAN & HEALTH SAVINGS ACCOUNT (ANTHEM PPO HDHP & HSA)**
  - In-network benefits:
    - Nationwide and overseas network
    - Employee-only: $1,800 deductible/$3,600 out-of-pocket max
    - All other coverage levels: $3,600 deductible/$7,200 out-of-pocket max
    - You pay 20% coinsurance for covered services after deductible is met
  - Out-of-network benefits with separate deductibles/out-of-pocket max

  **ANTHEM PPO $500 DEDUCTIBLE**
  - In-network benefits:
    - Nationwide and overseas network
    - Deductible: $500 per individual/$1,500 family max
    - Out-of-pocket max: $2,400 per individual/$7,200 family max
    - You pay 20% coinsurance for covered services after deductible is met (excluding prescriptions - see below)
  - Out-of-network benefits with separate deductibles/out-of-pocket max

### PREMIER PLAN

- Three tier network:
  - Tier 1 / HealthSync Providers:
    - Employee-only: $1,500 deductible/$2,250 out-of-pocket max
    - All other coverage levels: $3,000 deductible/$4,500 out-of-pocket max
  - Tier 2 / All other in-network providers:
    - Employee-only: $2,000 deductible/$3,250 out-of-pocket max
    - All other coverage levels: $4,000 deductible/$6,500 out-of-pocket max
  - Tier 3 / Out-of-network benefits:
    - Employee-only: $3,500 deductible/$6,000 out-of-pocket max
    - All other coverage levels: $7,000 deductible/$12,000 out-of-pocket max

### STANDARD PLAN

- Three tier network:
  - Tier 1 / HealthSync Providers:
    - Employee-only: $2,000 deductible/$4,250 out-of-pocket max
    - All other coverage levels: $4,000 deductible/$8,500 out-of-pocket max
  - Tier 2 / All other in-network providers:
    - Employee-only: $2,750 deductible/$5,250 out-of-pocket max
    - All other coverage levels: $5,500 deductible/$10,500 out-of-pocket max
  - Tier 3 / Out-of-network benefits:
    - Employee-only: $5,000 deductible/$10,000 out-of-pocket max
    - All other coverage levels: $10,000 deductible/$20,000 out-of-pocket max

### LIMITED PLAN

- Three tier network:
  - Tier 1 / HealthSync Providers:
    - Employee-only: $3,000 deductible/$5,500 out-of-pocket max
    - All other coverage levels: $6,000 deductible/$11,000 out-of-pocket max
  - Tier 2 / All other in-network providers:
    - Employee-only: $4,000 deductible/$7,000 out-of-pocket max
    - All other coverage levels: $8,000 deductible/$14,000 out-of-pocket max
  - Tier 3 / Out-of-network benefits:
    - Employee-only: $6,500 deductible/$13,000 out-of-pocket max
    - All other coverage levels: $13,000 deductible/$26,000 out-of-pocket max

[hr.iu.edu/benefits](http://hr.iu.edu/benefits)
[hr.benefits.purdue.edu](http://hr.benefits.purdue.edu)
## PRESCRIPTIONS

- Included with medical coverage with no additional premium.
- Preventive prescriptions covered at 100%

### ANTHEM PPO HDHP & HSA
- **In-network:**
  - 20% coinsurance after deductible

### ANTHEM PPO $500 DEDUCTIBLE
- **In-network:**
  - 30-Day Retail Supply: Tier 1 / $8, Tier 2 / $25, Tier 3 / $45
  - 90-Day Mail Order or Retail Supply: Tier 1 / $20, Tier 2 / $62, Tier 3 / $112
  - 30-Day Specialty Supply: Tier 1 / $20, Tier 2 / $62, Tier 3 / $112
  - In-network prescription out-of-pocket max: **$6,700** per individual / **$11,000** family max

## VISION

- Included with medical coverage with no additional premium through Anthem Blue View Vision
- Annual eye exam ($10 copay) and eye wear (frames, lenses, contacts) with specific allowances.

## HEALTH SAVINGS ACCOUNT (HSA)

- Requires enrollment in Anthem PPO HDHP
- Tax-free savings account for qualified healthcare expenses
- Minimum HSA annual contribution: **$300**
- Maximum HSA annual contribution: **$3,850** employee-only / **$7,750** all other coverage levels
  - Annual age 55 & older catch-up contribution: **$1,000**
- IU’s annual contribution: **$1,300** employee-only / **$2,600** all other coverage levels

- Requires enrollment in a Purdue CDHP medical plan
- Health Reimbursement Account (HRA) available for those who do not qualify for an HSA. HRAs do not allow employee contributions, only Purdue contributions, and funds do not carry over year to year.
- Tax-free savings account for qualified healthcare expenses
- Minimum HSA annual contribution: **$100**
- Maximum HSA annual contribution: **$3,850** employee-only / **$7,750** all other coverage levels
- Purdue’s base annual contribution (HSA and HRA): **$200** employee only / **$400** all other coverage levels
- Purdue’s wellness contribution (HSA and HRA): **$450** employee only / **$900** all other coverage levels

- Learn more: [https://www.purdue.edu/hr/Benefits/HSA_FSA](https://www.purdue.edu/hr/Benefits/HSA_FSA)

## ALL MEDICAL PLANS - RETAIL

- Generic preventive prescriptions covered at 100%
- Generic non-preventive: Deductible, then actual cost up to max of **$10**
- Preferred Brand Preventive: No deductible, 35% to max of **$50**
- Preferred Brand Non-Preventive: Deductible, then 35% to max of **$50**
- Non-Preferred Brand Preventive: No deductible, 50% up to max of **$75**
- Non-Preferred Brand Non-Preventive: Deductible, then 50% up to max of **$75**
- Specialty: Deductible then 55% up to max of **$250**

## ALL MEDICAL PLANS - 90-DAY MAIL ORDER

- Generic preventive prescriptions covered at 100%
- Generic non-preventive: Deductible, then actual cost up to max of **$20**
- Preferred Brand Preventive: No deductible, 35% to max of **$100**
- Preferred Brand Non-Preventive: Deductible, then 35% to max of **$100**
- Non-Preferred Brand Preventive: No deductible, 50% up to max of **$150**
- Non-Preferred Brand Non-Preventive: Deductible, then 50% up to max of **$150**
- Specialty: Deductible then 55% up to max of **$250**

[Learn more: https://www.purdue.edu/hr/Benefits/prescription](https://www.purdue.edu/hr/Benefits/prescription)

Separate plan through VSP
- No employee premium; full cost covered by Purdue
- Annual WellVision Exam ($5 copay) and eye wear (frames, lenses, contacts) with specific allowances.
- Additional benefits include lens enhancement and computer user allowances.
- Learn more: [https://www.purdue.edu/hr/Benefits/vision/index.php](https://www.purdue.edu/hr/Benefits/vision/index.php)
# DENTAL

**CIGNA DENTAL PPO**
- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Premium based on coverage level and combined IU/IUHP salary.
- Preventive cleanings/exams: Two per member per year covered at 100%
- Deductible = $25 per member
- Annual benefit limit = $1,200 per member (for each member who receives at least one preventive cleaning/exam per calendar year, their annual benefit limit will increase by $100 in the subsequent year, up to a $1,500 maximum)
- Child orthodontia = $1,000 lifetime limit

**DELTA DENTAL PPO**
- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Preventive cleanings/exams: Two per member per year covered at 100% (all plans)
- Learn more: [https://www.purdue.edu/hr/Benefits/dental](https://www.purdue.edu/hr/Benefits/dental)
- Three plan options:
  - Preventive Only
    - No employee premium, costs fully covered by Purdue
    - No deductible
    - Annual benefit limit = $500
  - Option 1
    - Includes preventive plan coverage
    - Allows both in-network and out-network provider utilization with deductibles varying by network
    - Covers child orthodontia = $1,600 in-network lifetime limit; $500 out-of-network lifetime limit
    - Annual benefit limit = $1,600 in-network; $500 out-of-network
  - Option 2
    - Includes preventive plan coverage
    - Allows only in-network provider utilization
    - Annual benefit limit = $1,000

# FLEXIBLE SPENDING ACCOUNTS

**HEALTHCARE ACCOUNT**
- Special limitations apply if you’re also enrolled in a Health Savings Account (HSA)
- Contribute up to $2,850 pre-tax
- Requires annual election
- Up to $570 of unused funds carries over into next plan year

**DEPENDENT CARE ACCOUNT**
- You may enroll in a Dependent Care Account regardless of medical election and in addition to a Healthcare FSA
- Contribute up to $5,000 per household
- Requires annual election
- Unused funds do not rollover year-to-year and are forfeited after 2 1/2 month grace period

**HEALTHCARE ACCOUNTS**
- You may enroll in a Limited Purpose FSA or Healthcare FSA depending on whether you have a HSA or HRA.
- Contribute up to $2,850 pre-tax
- Unused funds do not rollover year-to-year and are forfeited after 90-day runout period

**DEPENDENT CARE ACCOUNTS**
- You may enroll in a Dependent Care Account regardless of medical election and in addition to a Healthcare FSA
- Contribute up to $5,000 per household
- Unused funds do not rollover year-to-year and are forfeited after 90-day runout period

Learn more: [https://www.purdue.edu/hr/Benefits/HSA_FSA](https://www.purdue.edu/hr/Benefits/HSA_FSA)

# BASIC LIFE INSURANCE

- Death benefit = 2X annual IU base salary up to $50,000 maximum
- AD&D benefit = 2X annual IU base salary up to $50,000 maximum
- Provides insurance for eligible dependents: $3K for spouse/ $1K for children
- Additional Services: Emergency Travel Assistance, Life Services Toolkit (assistance with estate planning, funeral arrangements, etc.)

- Employer paid death benefit = 1.5X annual budgeted Purdue salary, not to exceed $500k
- Employees may choose to limit the employer paid death benefit to $50k
- AD & D benefit = $15,000
- Additional services: financial counseling, legal services, travel assistance, identity theft resolution
- Learn more: [https://www.purdue.edu/hr/Benefits/LVB](https://www.purdue.edu/hr/Benefits/LVB)
<table>
<thead>
<tr>
<th><strong>SUPPLEMENTAL LIFE INSURANCE</strong></th>
<th><strong>DEPENDENT SUPPLEMENTAL LIFE INSURANCE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary plan</td>
<td>Voluntary plan, must be enrolled in Supplemental Employee Group Life Insurance</td>
</tr>
<tr>
<td>Can elect from 1–4X annual IU salary benefit amount</td>
<td>Spouse Options: $10,000, $20,000, $30,000, or $45,000</td>
</tr>
<tr>
<td></td>
<td>Child(ren) Option: $10,000 per child (up to age 26)</td>
</tr>
</tbody>
</table>

**Purdue University**
- Can elect from 1 – 8X annual Purdue salary benefit amount, not to exceed $2,000,000
  - At initial enrollment, can elect up to 3X Purdue salary (not to exceed $500,000), without evidence of insurability
- Learn more: [https://www.purdue.edu/hr/Benefits/LVB](https://www.purdue.edu/hr/Benefits/LVB)

<table>
<thead>
<tr>
<th><strong>SUPPLEMENTAL ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE</strong></th>
<th><strong>LONG-TERM DISABILITY INSURANCE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary plan available for employee and eligible dependents</td>
<td>Voluntary benefit</td>
</tr>
<tr>
<td>Living and death benefits</td>
<td>Replaces up to 60% of IU salary up to $10,000 per month max</td>
</tr>
<tr>
<td>Benefit amounts for employee or family: $30,000–$500,000</td>
<td>90- or 180-day waiting period</td>
</tr>
<tr>
<td></td>
<td>Optional annuity contribution benefit which makes a contribution equal to 10% of your base salary to a retirement annuity fund</td>
</tr>
</tbody>
</table>

**Purdue University**
- Spouse Options: elect coverage in $10,000 increments, not to exceed the lesser of $200,000 or the employee’s total coverage amount
- Child(ren) Option: $10,000 or $20,000 for children up to age 26
- Learn more: [https://www.purdue.edu/hr/Benefits/LVB](https://www.purdue.edu/hr/Benefits/LVB)

<table>
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<tr>
<th><strong>LONG-TERM DISABILITY INSURANCE</strong></th>
<th><strong>TUITION BENEFIT</strong></th>
</tr>
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<tbody>
<tr>
<td>Mandatory enrollment</td>
<td>Provides subsidy towards tuition costs for Purdue University and Purdue Global courses.</td>
</tr>
<tr>
<td>Premium shared with Purdue 50/50</td>
<td>Available to employees and retirees, and their spouses and dependent children.</td>
</tr>
<tr>
<td>Replaces 65% of annual Purdue salary, plus 65% of most recent summer session earning if academic year employee</td>
<td>Learn more: <a href="https://www.purdue.edu/hr/Benefits/LTD/ltd.php">https://www.purdue.edu/hr/Benefits/LTD/ltd.php</a></td>
</tr>
<tr>
<td>90- or 180-calendar-day elimination period, depending on position</td>
<td></td>
</tr>
<tr>
<td>Learn more: <a href="https://www.purdue.edu/hr/Benefits/LTD/ltd.php">https://www.purdue.edu/hr/Benefits/LTD/ltd.php</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Provides a subsidy towards tuition costs for Indiana University courses (including Advance College Project (ACP) courses), and a tuition waiver for IU High School courses.</td>
</tr>
<tr>
<td></td>
<td>Available to employees and retirees, and their spouses and dependent children.</td>
</tr>
<tr>
<td></td>
<td>Learn more: <a href="https://www.purdue.edu/bursar/faqs/staff-remission.php">https://www.purdue.edu/bursar/faqs/staff-remission.php</a></td>
</tr>
<tr>
<td><strong>BASE RETIREMENT PLAN</strong></td>
<td><strong>PURDUE STANDARD RETIREMENT AND SAVINGS PLAN</strong></td>
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<tr>
<td><strong>IU RETIREMENT PLAN</strong></td>
<td>• Recordkeeper: Fidelity</td>
</tr>
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<td>• Executive, Faculty, Management and Professional positions</td>
</tr>
<tr>
<td>• Academic and exempt staff employees</td>
<td>• 403(b) base – 10% of Purdue annual salary – Employer contribution</td>
</tr>
<tr>
<td>• 403(b) defined contribution plan</td>
<td>— Some positions will have three year waiting period for employer contribution</td>
</tr>
<tr>
<td>• Employer contribution = 10% of annual IU base salary</td>
<td>— Immediate vesting</td>
</tr>
<tr>
<td>• Three year cliff vesting</td>
<td>• 401(a) mandatory – 4% of Purdue annual salary – Employee pre-tax contribution</td>
</tr>
<tr>
<td>• Academic and exempt staff employees, and temporary with retirement employees hired after July 1, 2013</td>
<td>— Immediate vesting, no waiting period</td>
</tr>
<tr>
<td>• 403(b) defined contribution plan</td>
<td><strong>IU RETIREMENT &amp; SAVINGS PLAN</strong></td>
</tr>
<tr>
<td>• Employer contribution = 10% of annual IU base salary</td>
<td>• Recordkeeper: Fidelity</td>
</tr>
<tr>
<td>• Three year cliff vesting</td>
<td>• 50% or more FTE support and services staff employees, and temporary with retirement employees hired after July 1, 2013</td>
</tr>
<tr>
<td>• 403(b) defined contribution plan</td>
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<td>• Three year cliff vesting</td>
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</tr>
</tbody>
</table>

**SUPPLEMENTAL RETIREMENT PLANS**

| **IU TAX DEFERRED ACCOUNT (TDA) PLAN—403(B)** | • Recordkeeper: Fidelity |
| — Automatically enrolled at 5% contribution level with option to waive/change any time | • Immediate vesting |
| — Defer up to IRS limit annually ($22,500 for 2023; additional $7,500 catch-up if age 50+) | • Enroll in one or both plans: |
| **IU 457B RETIREMENT PLAN—457(B)** | **VOLUNTARY 403(B)** |
| — Defer up to IRS limit annually ($22,500 for 2023; additional $7,500 catch-up if age 50 or older OR additional $22,500 catch-up for those age 62, 63, & 64 if special eligibility requirements are met) | — Contribute 1%-85% of Purdue annual salary right away |
| **VOLUNTARY 457(B)** | — Contribute pre-tax and pay taxes at time of withdrawal |
| — Contribute pre-tax and pay taxes at time of withdrawal | — After-tax Roth option |
| — Loan provision | — Loan provision |
| — Withdrawals allowed at age 59 ½, age 55 and separated, or severe financial hardship | **VOLUNTARY 457(B)** |

Learn more: [https://www.purdue.edu/hr/Benefits/retirees](https://www.purdue.edu/hr/Benefits/retirees)
### OTHER BENEFITS
- Phased Retirement Program for Faculty
- SupportLinc Employee Assistance Program (EAP)
- Telehealth (medical, behavioral health, and dental)
- 24-Hour Nurseline
- Care@Work by Care.com (child, elder, home, pet care)
- Quit for Life® tobacco cessation program
- Weight Watchers membership
- Healthy IU, Work+Life programming and resources

### LEAVES/TIME OFF
- Time off for staff employees: [https://hr.iu.edu/relations/pto.html](https://hr.iu.edu/relations/pto.html)
  - Summary of paid time off for exempt staff: [https://hr.iu.edu/relations/pto_exempt.html](https://hr.iu.edu/relations/pto_exempt.html)
  - Summary of paid time off for non-exempt staff: [https://hr.iu.edu/relations/pto-nonexempt.html](https://hr.iu.edu/relations/pto-nonexempt.html)
- Leaves for academic appointees: [https://policies.iu.edu/policies/aca-47-leaves-for-academic-appointees/index.html](https://policies.iu.edu/policies/aca-47-leaves-for-academic-appointees/index.html)
- Leaves of absence for positions classified as executive, faculty, management and professional: [https://www.purdue.edu/hr/Benefits/LTD/specific_leaves.php](https://www.purdue.edu/hr/Benefits/LTD/specific_leaves.php)
- Leaves of absence for positions classified as administrative & operational support and skilled trades: [https://www.purdue.edu/hr/Benefits/LTD/leaves_specific_Clerical_Service.php](https://www.purdue.edu/hr/Benefits/LTD/leaves_specific_Clerical_Service.php)
- University holidays: [https://www.purdue.edu/hr/Benefits/LTD/holidays.php](https://www.purdue.edu/hr/Benefits/LTD/holidays.php)
- Leave Policy: [https://www.purdue.edu/policies/human-resources/vie2.html](https://www.purdue.edu/policies/human-resources/vie2.html)

### BENEFITS ENROLLMENT
- Benefits enrollment through Employee Center at [one.iu.edu](http://one.iu.edu)
- Enrollment instructions: [hr.iu.edu/enroll/index.html](http://hr.iu.edu/enroll/index.html)
- Benefits enrollment via BenefitFocus through OneCampus ([one.purdue.edu](http://one.purdue.edu))
- Enrollment instructions: [https://www.purdue.edu/hr/Benefits/employeebenefits/benefits_enrollment/pdf/Benefitfocus_New_Hire_Enrollment_Instructions_Quick_Reference.pdf](https://www.purdue.edu/hr/Benefits/employeebenefits/benefits_enrollment/pdf/Benefitfocus_New_Hire_Enrollment_Instructions_Quick_Reference.pdf)

### CONTACT INFORMATION
#### IU HUMAN RESOURCES CUSTOMER CARE
812–856–1234
[askhr@iu.edu](mailto:askhr@iu.edu)

#### PURDUE HUMAN RESOURCES SERVICE CENTER
765-494-2222; Toll Free 877-725-0222
[hr@purdue.edu](mailto:hr@purdue.edu)
[www.purdue.edu/hrhelp](http://www.purdue.edu/hrhelp) (secure communication for secure matters)