Preparing for our upcoming benefits enrollment Oct. 22 to Nov. 2

Much consideration goes into selecting the benefits we offer our employees. We strive to provide high-quality and affordable benefits that meet your needs. This year, we will be making changes to our plans to combat rising costs.

Cost of care continues to rise

The cost of care has increased by $30 million since 2014, with Purdue covering all of that increase. While Purdue will continue to pick up the majority of the cost, we have to share more of these costs with you.

All healthcare plans will have increased out-of-pocket costs next year. While that is news no one likes to hear, we are proud that your premiums, deductibles and out-of-pocket maximums are still below the national average. This will be the first increase in deductibles and out-of-pocket maximums in more than four years. The 2019 plans and rates will be announced in early October once final plan changes are approved.
Annual physicals, a key part of wellness

Getting an annual physical and other preventive screenings can detect problems before they become serious. Remember, preventive services are free under our health plans.

Next year, more of your HSA or HRA contribution from Purdue will be tied to receiving your annual physical, biometric screening and completing online wellness education through our Healthy Boiler program.

Other benefit changes

As we evaluate options for 2019, there are other changes being considered, including:

- Spousal medical coverage only for spouses who do not work or do not have access to medical insurance through their employer
- Lowering copays for visits to the Center for Healthy Living, located on the West Lafayette Campus, for those covered by one of the HDHP plans

Once we have completed our evaluation, we will share details with you before open enrollment so that you have time to consider your options.

The choice is yours

When you receive information about 2019 benefits in early October, the most effective way for you to maximize your benefits and manage your cost is to review all options carefully. Think about what healthcare needs you will likely have next year and which plan is best for you.

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