2016 OPEN ENROLLMENT

OCTOBER 26 - 6 P.M. (ET) NOVEMBER 13
2016 Overview

• The Health Care Cost Story
  • Health care costs continue to play a major role in determining medical plan design and premiums
  • Reducing/maintaining health care costs helps keep Purdue medical plans stable

Health Care Cost Fact:

$14,556 was the average total health benefit cost per Purdue employee in 2014.

*Total health benefit cost includes medical, Rx, and vision benefits

-Mercer National Survey Of Employer-sponsored Health Plans 2014
2016 Overview

• The Story Behind the Story: Costs Continue to Rise

$9.9 million in 2016

• Total health care costs expected to increase 6% for 2016
  • Leading factors: Health Care Reform, inflation, and specialty drug costs

$2.5 million annually

• Health Care Reform
  • Transitional Reinsurance Fee ($2 million/year)
  • Patient Centered Outcomes Research Fee ($25,000/year)
  • IRS Reporting and Monitoring Costs ($500,000/year)
    • New IRS form to go with W-2—Coming early 2016

$7.9 million in 2016

• The University will contribute 80% of the increase in plan costs
• Couldn’t Do it Without You!
  • With your support and dedication to improving your health and becoming more informed health care consumers...

...YOU are helping to slow down our growing costs!

• Leading to a positive year for 2016 benefits!

How you are making a difference:
  • Shopping around for health care with Castlight
  • Visiting the Center for Healthy Living
  • Taking care of yourself with preventive care benefits and preventive medications

Thanks to you! Excellent job!
What’s New

• Medical Plans
  • Health Care Reform requirements
    • Individual out-of-pocket maximum of $6,850 for in-network expenses ($13,700 out-of-network) added to the Purdue Health Plan Plus HSA 1 and Purdue Health Plan Plus HSA 2 medical plans

• Example:
  • HSA 1 plan with family-level coverage
  • $7,000 (in-network) out-of-pocket maximum
    • One individual’s expenses will not exceed $6,850 instead of $7,000
  • Remaining family members will continue to pay expenses until the $7,000 total out-of-pocket maximum is reached
What’s New

• Medical Plans
  • Added coverages
    • Autism coverage will be expanded to include Applied Behavior Analysis (ABA) therapy
    • Bariatric surgery procedures will be covered if patient meets Anthem-specific minimum requirements, including, but not limited to:
      • Over age 18
      • Required BMI levels
      • Bariatric Centers of Excellence (located both in and out of Indiana)
      • Thorough multidisciplinary evaluation within previous 12 months

Want to learn more about the coverage changes?

Meet with an Anthem representative one-on-one to discuss 2016 medical plans, coverage details, and more.

Call 317-287-5441 to schedule a time.

Appointments offered Nov. 4th and Nov. 5th.
What’s New

• Health Savings Account (HSA)
  • 2016 contribution limits
    • Increased family contribution limit (employer + employee)
      • Individual: $3,350
        • No change for 2016
      • Family: $6,750
        • Increase of $100 from 2015
      • Age 55 or older catch-up contributions: $1,000
        • No change for 2016
What’s New

• Dental
  
  • **Added preventive dental coverage**
    • All benefits-eligible employees covered by a Purdue medical plan and their covered dependents will receive preventive dental coverage automatically
    
    • Coverage through Delta Dental at no additional cost will include:
      • Two cleanings, fluoride treatment (up to age 19) and standard X-rays
      • Up to $500 per person maximum (in or out-of-network except standard buy-up plan-in-network only)
    
    • Delta Dental will send ID cards

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**Did you know?**

As part of the preventive coverage beginning January 2016, all non-preventive procedures completed by a Delta Dental PPO network dentist will receive the Delta Dental discount.
What’s New

• Dental

• For those who elect a Purdue medical plan, two options available for additional dental coverage beyond preventive care

<table>
<thead>
<tr>
<th>2016 Annual Dental Premiums</th>
<th>Delta Dental PPO (Point-of-Service) Plan</th>
<th>Delta Dental PPO (Standard) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Option 1</td>
<td>Option 2</td>
</tr>
<tr>
<td>EE only</td>
<td>$246</td>
<td>$102</td>
</tr>
<tr>
<td>EE+ spouse</td>
<td>$501</td>
<td>$208</td>
</tr>
<tr>
<td>EE + child(ren)</td>
<td>$608</td>
<td>$237</td>
</tr>
<tr>
<td>EE, spouse &amp; child(ren)</td>
<td>$927</td>
<td>$372</td>
</tr>
</tbody>
</table>

Did you know?
Employees who purchased a dental plan in 2015 and continue in 2016 are expected to save $1 million in premium costs!
What’s New

• Dental
  • For those who choose not to elect a Purdue medical plan, two coverage options available

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<td>$365</td>
<td>$216</td>
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<tr>
<td>EE+ spouse</td>
<td>$739</td>
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<tr>
<td>EE + child(ren)</td>
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<td>$572</td>
</tr>
<tr>
<td>EE, spouse &amp; child(ren)</td>
<td>$1,435</td>
<td>$864</td>
</tr>
</tbody>
</table>

Find an in-network dentist

www.Deltadental.com

• Under “Find a Dentist”, choose “Advanced Search”
• Select “Delta Dental PPO” network then enter your search criteria
  or call 800-524-0149.
What’s New

• Prescription
  • Several changes for specialty prescriptions will take effect in 2016 and are necessary to control the rising cost of specialty drugs in the industry

• Changes include:
  • Required prior authorizations for 74 prescriptions
  • Drug Quantity Management (DQM) will be added for 32 drugs
  • Moving to Express Scripts’ National Preferred Formulary list
    • Express Scripts will determine preferred vs non-preferred

• If you are impacted by any of these changes, Express Scripts will contact you directly

Questions regarding the changes?
Call the Center for Healthy Living at 765-494-0111 to schedule a personal consultation with pharmacist, Kamal Singh PharmD.
Or call Express Scripts at 877-845-2795.
What’s New

• **Vision**
  
  • Frame allowance will increase from $130 to $150
  
  • Coverage allowance increases to $200 for VSP featured frames (frames endorsed by VSP)
    
    • A listing of featured frames can be found at https://www.vsp.com/glasses.html
  
  • Contact lenses allowance will increase from $120 to $130

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PURDUE BENEFITS
2016 OPEN ENROLLMENT

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Until Dec. 31, 2015, receive an extra $40 to spend on:

• bebe
• Calvin Klein Collection
• Calvin Klein
• Flexon
• Nike
ENROLLMENT PROCESS

OCTOBER 26 - 6 P.M. (ET) NOVEMBER 13
2016 Jump Start

• Prepare To Enroll: What You Can Do Today!
  • Review health care expenses in Castlight
  • Estimate prescription expenses with Express Scripts
  • Check out the Truven Informed Enrollment Tool
  • Determine your HSA eligibility with the HSA Eligibility Tool
  • View your HSA account balance with PayFlex
  • Stay informed-coming to an email inbox near you
    • Read Purdue Today articles
    • Check out the open enrollment designated HR Connect e-newsletter
2016 Enrollment Process

• Steps to Enroll
  • Go to www.purdue.edu/employeeportal
    • Click EBenefits link
  • Enter Purdue career account/password
    • Select “Click here to begin 2016 enrollment”
  • Use Truven Informed Enrollment tool
    • Estimate total costs under each medical plan
  • Review dependents and beneficiaries
    • Health Care Reform reporting requires Social Security number for each covered dependent
  • Certify tobacco-user status for yourself and your covered spouse/SSDP
    • Must certify for the medical plan and again for term life insurance
  • Review each benefit and make your selections
    • Initial and submit selections to finalize
    • Print confirmation statement

Enrollment Tip:
Avoid the rush, complete your enrollment early!

• Once finished, change your mind any time during the enrollment period
• Just make the changes and print a new confirmation statement

Everyone is encouraged to enroll online
2016 Enrollment Process

• IF You Choose **NOT** to Enroll for 2016
  • Continue same medical plan option in 2016 from 2015
    • Covered family members will continue with same coverage, if still eligible
    • If opted out of Purdue medical coverage, no Purdue medical insurance
  • Tobacco-user additional premium charged for you and covered spouse/ SSDP for medical plan
  • Preventive dental coverage will begin for those enrolled in a medical plan
  • If covered under a dental plan for 2015, plan will not continue
    • Must elect dental plan for 2016 to continue coverage
  • If participating in an HSA, continue to receive University contribution, but no employee contributions
    • Begin future employee HSA contributions any time through EBenefits
  • No contributions to flexible spending account (FSA)
    • Including health care, dependent day care and limited purpose FSAs
  • Other 2015 benefits will roll forward to 2016

**Enrollment Tip:**
Avoid the rush, complete your enrollment early!

• Once finished, change your mind any time during the enrollment period
• Just make the changes and print a new confirmation statement

Everyone is encouraged to enroll online
### Plan Tips and Resources

**Open Enrollment Resources**

*Drop by a walk-in lab; no appointment needed*

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Time</th>
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</thead>
<tbody>
<tr>
<td>10/26</td>
<td>FREH 1-5</td>
<td>8:30 a.m.-4:30 p.m.*</td>
</tr>
<tr>
<td>10/27</td>
<td>FREH 1-5</td>
<td>8:30 a.m.-4:30 p.m.*</td>
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<tr>
<td>10/28</td>
<td>FREH 1-5 &amp;</td>
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<td>8:30 a.m.-4:30 p.m.*</td>
</tr>
</tbody>
</table>

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* = JAWS, ZoomText, and Read&Write Gold accessibility software installed on lab computers

** = Walk-in labs for speakers of Spanish, Chinese and Vietnamese

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**PURDUE BENEFITS**

**2016 OPEN ENROLLMENT**
Plan Tips and Resources

For assistance:

- Call 765-494-2222
- Email hr@purdue.edu

ENROLL BY NOV. 13th, 6 P.M. (ET)

No changes can be made after 6 p.m. on Nov. 13.

For sensitive information or inquiries, reach us at www.purdue.edu/HRHelp.