Benefits Open Enrollment – Important Clarifications

Feedback from employees regarding the open enrollment process has made us aware in Human Resources that there are a few points that need to be clarified. Please review the points below to ensure you have understood the information presented and that your enrollment for 2016 gets submitted as you intend.

Preventive Dental and Two Buy-Up Plans Available

- Dental Plan options for 2016 include a University-paid preventive dental plan and two buy-up plans that employees can choose to purchase. Employees do not need to make a separate dental election in EBEnfitys to receive the preventive coverage. Delta Dental will continue to be the plan administrator for all dental options.

All benefits-eligible employees and dependents who will be covered on a Purdue medical plan for 2016 will automatically receive preventive dental coverage as part of their medical plan election. No election is needed to be enrolled in preventive dental and you will not see a preventive dental plan in the EBEnfitys system. The options you will see are only related to the two buy-up plans.

The preventive dental coverage includes two cleanings, a fluoride treatment for children and standard x-rays. There is a maximum annual allowable benefit of $500 per covered person for the preventive coverage.

Two buy-up options are available if coverage beyond preventive care is desired. Review the 2016 dental plan descriptions for employees covered by a Purdue medical plan for coverage details.

If you do not wish to purchase a buy-up plan, you will simply need to decline coverage on the dental screen. You will still have the preventive coverage as long as you choose a medical plan.

Those who opt out of the medical plan coverage will be able to purchase one of two voluntary dental plans that include preventive and more extensive care benefits. Review the 2016 voluntary dental plan descriptions for employees not covered by a Purdue medical plan for coverage details. The dental premium rates for those who opt out of medical coverage are higher than those for employees who elect medical coverage through Purdue. The rate difference is required in order to account for preventive and non-preventive coverage in this case.

If you use a provider in the Delta Dental PPO network, which is the Delta network that Purdue uses, you will pay nothing for this preventive care unless your expenses exceed $500 per person for the year. Additionally, when using in-network providers, you will receive discounts of approximately 30 percent on services that are non-preventive.
For those who choose a buy-up plan to go along with the preventive dental, there is an annual maximum benefit of $1,000 per person which is for all dental services combined, including preventive. If an individual reaches the $1,000 overall maximum, no further benefits will be paid for the remainder of the year, including preventive. However, you will continue to receive the Delta Dental discounts.

If you use a provider that is not participating in the Delta PPO network, your preventive services at each visit will be covered up to the amount that the Delta PPO pricing allows, then any additional amount will be your responsibility for that visit.

- **Purdue University uses the Delta Dental PPO Network.** Delta also supports a second network called Delta Premier. Providers who ONLY participate in the Delta Premier network are not participating providers under the Purdue plan. Some providers participate in both the PPO and the Premier network. If you are searching for in-network dentists, be sure you choose the Delta PPO network.

- **Two buy-up plan options:** PPO Point of Service Plan and PPO Standard Plan

  Choose your buy-up plan carefully. The PPO Point of Service Plan is designed to allow the use of non-network providers and to allow enhanced benefit levels, therefore the premium is higher. The PPO Standard Plan is designed to be a more cost-effective plan and is built on requiring the use of in-network providers to have benefits payable.

- **Example: in-network dentist, preventive care services**

  Employee goes to an in-network dentist and receives preventive services billed at $100 and the Delta PPO pricing is $75. The plan will pay the dentist $75 and employee pays nothing out of pocket. The $75 will count toward the individual’s $500 annual maximum. If the employee has purchased a buy up plan, the $75 would also apply toward the $1,000 overall maximum annual allowance.

- **Example: out-of-network dentist, preventive care services**

  Employee goes to an out-of-network dentist and receives preventive services billed at $100 and the Delta PPO pricing is $75. The plan will pay the dentist $75 and the dentist can then balance bill the employee for $25. The $75 would count toward the $500 maximum annual preventive benefit for that individual. If the employee has purchased a buy up plan, the $75 would also apply toward the $1,000 overall maximum annual allowance. The primary difference here is the extra $25 you pay for going to an out-of-network dentist.

- **Additional information regarding dental benefits is available via the 2016 Dental Plan Scenarios and Frequently Asked Questions.**

**Enrollment Elections in EBenefits**
• **Make sure you have completed your enrollment properly.** When logging into EBenefits, we find that some employees are selecting the “Review Current Elections” button at the top in the right hand corner. This selection only reflects your current 2015 plan elections and does not capture anything for 2016 enrollment. **Please note that you must choose the “Click Here to Begin - 2016 Benefits Open Enrollment” link to actually enroll in 2016 Benefits.**

• An easy way to confirm you’ve enrolled for 2016 benefits is to print and review the confirmation page at the end of the enrollment process. The confirmation page will house a confirmation number and show the effective date of benefits as 1/1/2016. You will also receive the EBenefits confirmation email that will include your confirmation number along with a note stating their records indicate you have completed your 2016 open enrollment.

If you believe you may have enrolled differently than you intended, please make sure you log back into the EBenefits system and review your elections. You can make changes as often as necessary up to Friday, November 13 at 6 p.m. ET. At that point, elections are final and no changes can be made.

Help and resources are available through the dedicated open enrollment website, by emailing hr@purdue.edu or by calling Human Resources at 765-494-2222. You can also contact us through HRHelp which is a secure path if you are sharing more sensitive information, including personal health information.