



# Summary of Benefits for Administrative/ Professional Staff

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# Purdue University Benefits Summary

This summary provides a high-level overview of many of the key benefits valued by Purdue faculty and staff. Most benefits are effective with the first day of employment and are offered on a calendar-year basis.

You can find important benefit eligibility information at <http://www.purdue.edu/hr/Benefits/currentEmployees/employeeBenefits/benefitsEligibility.html>. Additional information about all benefits is available at <http://www.purdue.edu/benefits>.

## Medical/Prescription

Purdue offers three medical plan options, allowing you to choose the plan that's best for you and your family. Plan options include: a traditional PPO plan with a deductible/coinsurance structure and two high deductible health plans (HDHP) with health savings accounts (HSA). A summary comparison of the three plans is provided at <http://www.purdue.edu/hr/Benefits/currentEmployees/Medical/employeeCosts.html>.

One nationwide network of preferred providers serves all three plans.

Prescription coverage is provided with all medical plans. Benefit details can be found at <http://www.purdue.edu/hr/Benefits/currentEmployees/Medical/rxCoverage.html>.

Your premium is based on which of the three plans you choose and whether you cover just yourself or also cover family members, and the salary tier that is appropriate for you. A premium chart is available at <http://www.purdue.edu/hr/Benefits/currentEmployees/Medical/ContributionChart.html>.

\*Note: J-1 Visa holders have special provisions regarding medical coverage, please contact Purdue HR Customer Service for the J-1 Visa medical plan option.

## Dental

Dental coverage is offered through Anthem Dental. The University provides a preventive dental benefit to employees and eligible dependents. Additionally, two "buy-up" plan options are available for supplementary coverage. One plan requires use of in-network dentists. The second allows more choice in selection of dental providers. For more information, visit <http://www.purdue.edu/hr/Benefits/currentEmployees/dentalVision/dental.html>.

## Vision

Vision coverage is provided through Vision Service Plan (VSP) for all benefits-eligible employees. In addition, all family members covered on a Purdue medical plan are automatically covered. Vision premiums are included as part of the medical plan premiums. For more details, visit <http://www.purdue.edu/hr/Benefits/currentEmployees/dentalVision/vision.html>.

## Flexible Spending Accounts

The flexible spending account (FSA) program lets you pay for specific, IRS-allowed expenses using tax-free money. Any amount you elect annually is available to reimburse you for qualifying health care, vision, dental and/or dependent care expenses you experience during the calendar year. For more details, go to <http://www.purdue.edu/hr/Benefits/currentEmployees/hsaFSA/fsa.html>.

## Retirement

The University has four basic retirement plans that are administered by Fidelity Investments. For additional information, visit [http://www.purdue.edu/hr/Benefits/currentEmployees/retirement/retirement\\_plans/PSRS.html](http://www.purdue.edu/hr/Benefits/currentEmployees/retirement/retirement_plans/PSRS.html).

### Base Retirement Plans

**Defined Contribution Plan, 403(b):** If you are hired into an administrative/professional position, Purdue will contribute an amount equal to 10 percent of your base pay plus summer earnings and administrative adjustments upon your completion of a three-year waiting period. Funds are immediately vested and are available when you retire or you stop working for Purdue. Some individuals may qualify to have the three-year waiting period waived. The waiver form is available at [http://www.purdue.edu/hr/Benefits/currentEmployees/retirement/pdf/APPLICATION\\_FOR\\_WAIVER\\_OF\\_403b.pdf](http://www.purdue.edu/hr/Benefits/currentEmployees/retirement/pdf/APPLICATION_FOR_WAIVER_OF_403b.pdf).

**Mandatory Plan, 401(a):** You will begin contributing the required four percent of your base pay plus summer earnings and administrative adjustments upon your hire. Funds are immediately vested and available when you retire or stop working for Purdue.

### Voluntary Savings Plan Options

**403(b) Voluntary Savings Plan:** This plan allows you to put aside additional pre-tax retirement savings, up to the annual IRS limits. (For 2018, the limit is \$18,500. Employees age 50 or older may contribute \$6,000 more.) A ROTH component allows you to make after-tax contributions. Funds are immediately vested and are available when you reach age 59½, retire or stop working at Purdue.

**457(b) Deferred Compensation Plan:** This plan allows you to put aside additional pre-tax retirement savings, up to the annual IRS limits. (For 2018, the limit is \$18,500. Employees age 50 or older may contribute \$6,000 more.) Funds are immediately vested and are available when you retire or stop working at Purdue.

## Life Insurance

The University provides a basic level of term life insurance equal to 1½ times your salary, up to \$500,000. Additional term life coverage is available for employees, spouses and children. The University also provides a basic level of accidental death and dismemberment insurance (AD&D) of \$15,000. Additional coverage is available for employees, spouses/same-sex domestic partners and children. More information regarding life insurance coverage is available at <http://www.purdue.edu/hr/Benefits/currentEmployees/lifeAndAccidentInsurance/index.html>.

## Disability

The long term disability (LTD) program replaces your income during times when you cannot work due to illness or injury. The coverage begins immediately, with you and Purdue each paying half the cost. The plan pays 65 percent of your base pay in the event of disability that lasts more than six months. A one-year pre-existing condition clause applies. More information on the LTD program is located at <http://www.purdue.edu/hr/Benefits/currentEmployees/disability/ltd.html>.

## Voluntary Benefits Program

Purdue's Voluntary Benefits Program connects employees to insurance carriers who offer an array of employee-paid benefits. The program offers the value of group rates and, in most cases, the convenience of payroll deduction. You can find more information on each of the benefits listed below by visiting <http://www.purdue.edu/hr/Benefits/currentEmployees/employeeBenefits/benefitsEligibility.html> and selecting "Additional Purdue Employee Benefits".

**Accident Insurance** - Helps protect you and your family from the costs of unexpected accidents. Includes benefits for initial care, injuries, hospitalization, follow-up care, transportation and lodging.

**Auto and Home Insurance** - Offers auto and home coverage, plus a wide range of other property and casualty insurance products.

**Critical Illness Insurance** - Pays a lump sum benefit if you're diagnosed with a covered critical illness, such as heart attack, cancer or stroke.

**Long Term Care Insurance** - Designed to help reimburse charges for care you may need if you are chronically ill. Covers care received in a nursing or assisted living facility, at home, or in community settings such as adult day care centers.

**Pet Insurance** - Helps pay for your pet's treatments, surgeries, lab fees, X-rays and more.

**Pre-paid Legal Services** - Provides unlimited access to attorneys at an affordable monthly rate.

**Universal Life Insurance** - Provides life insurance with long term care benefits. Universal life insurance expands family life insurance protection during working years and provides full living benefits during retirement.

## Paid Leave Benefits

For details on all available leaves, go to <http://www.purdue.edu/hr/Benefits/currentEmployees/leaves/leaves.html>.

**Holidays** - The University provides 10 paid holidays per year:

- Independence Day
- Labor Day
- Thanksgiving (2 days)
- Christmas (2 days)
- President's Designated Holiday
- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day

**Vacation** - Administrative/professional staff accrue 15 days of vacation during their first year of employment and 22 days each year of continuous employment thereafter. A maximum of 44 days can be carried forward at any point.

**Sick Leave** - Administrative/professional staff are eligible for an allowance of time based on their length of employment. You may use up to 10 days per fiscal year (July 1-June 30) for the illness of family members.

Length of Employment	Sick Leave Benefit
Less than one year	Two weeks
One year, but less than two years	Regular pay for 22 days and 75 percent pay for 22 additional days
Two years, but less than three years	Regular pay for 44 days and 75 percent pay for 44 additional days
Three years or more	Regular pay for 66 days and 75 percent pay for 66 additional days

**Personal Business Days** - Personal business days are available to conduct personal business that cannot be done outside regular business hours. Employees may use up to three days per fiscal year to handle personal business such as financial matters, legal matters or critical family responsibilities.

**Paid Parental Leave** - Paid parental leave (PPL) provides parents additional flexibility and time to bond with their new child, adjust to new family situations and balance their professional obligations.

Eligible employees receive up to 240 hours (6 weeks) if employed by the University for at least one continuous year, half-time or more, in a benefits-eligible position. If both parents are employed by the University, each parent may receive up to 240 hours of paid parental leave.

**Bereavement Leave** - Paid bereavement leave is available due to the death of an immediate family member, other relatives and fellow employees.

**Military Leave** - The University grants up to 15 workdays of paid leave per year to allow employees to fulfill their responsibility when ordered to report for military duty. The University grants unpaid leave for military duty that extends beyond 15 workdays in a calendar year.

## Purdue University Employee Exclusives

**Center for Healthy Living** - The Center for Healthy Living on Purdue's West Lafayette campus brings together a wide array of services to treat common illnesses and promote health. Services include laboratory, wellness and lifestyle management, medication therapy management, and behavioral health. For more information on the Center for Healthy Living, go to <http://www.purdue.edu/healthyliving>.

### Healthy Boiler Wellness Incentive Program

A new wellness program introduced for 2018 offers an opportunity to earn financial incentives for taking steps to improve health and wellness. The program – designed to help encourage healthy lifestyles and overall wellness – is open to benefit-eligible employees (including those who opt out) and their spouses covered by a Purdue health plan. Employees and spouses may earn up to \$250 each or combined up to \$500. Funds are deposited to an HSA or HRA on their behalf. Learn more about this exciting new program <https://www.purdue.edu/newsroom/purduetoday/releases/2017/Q4/human-resources-introduces-healthy-boiler-wellness-program-portal-.html>.

**Family Friendly** - The University provides a variety of family friendly benefits, programs, and resources to support faculty and staff in balancing work and life. Learn more about the offerings here <http://www.purdue.edu/hr/familyfriendly/>.

**Tuition Fee Remission** - Purdue offers a tuition fee remission benefit for employees, their spouses and children. Additional criteria may be required for eligibility, and certain programs may not qualify. Tuition fee remission details can be found at <http://www.purdue.edu/policies/business-finance/c-7.html>.

Rates are approved annually by Purdue's Board of Trustees. For the tuition and fees listing for Purdue staff, spouses/same-sex domestic partners and children, go to <http://www.purdue.edu/bursar/tuition/>.

## Additional Perks

The following and more are available:

- Free CityBus transportation
- Discount programs with area retailers
- Campus fitness, athletic and entertainment discounts
- Purdue technology/software discount
- Library access
- Purdue Farmer's Market
- Access to dining courts and other eateries

## Local Cost of Living and Salary Expectations

The cost of living in a particular geographic area should be a key consideration in your salary expectation when you are job hunting. Listed below is a link where you can enter your current salary and location and learn what the comparable salary would be in the Lafayette-West Lafayette area.

Cost of living calculator: <http://cgi.money.cnn.com/tools/costofliving/costofliving.html>

# Would you like more information?

- Visit us on the Web at [www.purdue.edu/benefits](http://www.purdue.edu/benefits)
- Email us at [hr@purdue.edu](mailto:hr@purdue.edu)
- Call our HR Service Center at 765-494-2222

Purdue University  
401 S. Grant St.  
West Lafayette, IN 47907