

# PHYSICAL HEALTH

## 2023 MEDICAL PLANS



You have a choice of three consumer-driven health plans (CDHPs).

All three plans have:

- Free preventive care with an in-network provider and free generic preventive medications
- \$10-or-less generic non-preventive prescriptions after you meet your deductible
- Purdue HSA contributions (\$200 individual/\$400 family)\*

*\*Those not eligible for HSAs will be offered an HRA.*

### PREMIER CDHP

- Highest premiums
- Lowest deductible
- Lowest out-of-pocket maximum

### STANDARD CDHP

Middle-of-the-road premiums, deductible and out-of-pocket maximum

### LIMITED CDHP

- Lowest premiums
- Highest deductible
- Highest out-of-pocket maximum

## ANNUAL PREMIUMS

	Premier CDHP	Standard CDHP	Limited CDHP
<b>Employees earning under \$48,800</b>			
Employee Only	\$271.56	\$121.68	\$44.76
Employee & Children	\$496.92	\$219.48	\$75.24
Employee & Spouse	\$1,418.88	\$609.24	\$179.28
Employee & Working Spouse	\$2,168.88	\$1,359.24	\$929.28
Employee & Family	\$1,962.24	\$825.00	\$212.52
Employee & Family (Working Spouse)	\$2,712.24	\$1,575.00	\$962.52
<b>Employees earning \$48,800 or more</b>			
Employee Only	\$923.28	\$457.20	\$113.40
Employee & Children	\$1,553.88	\$823.44	\$307.44
Employee & Spouse	\$2,389.20	\$1,477.56	\$928.68
Employee & Working Spouse	\$3,889.20	\$2,977.56	\$2,428.68
Employee & Family	\$3,242.16	\$2,004.12	\$1,258.20
Employee & Family (Working Spouse)	\$4,742.16	\$3,504.12	\$2,758.20

### Frozen Benefit Rates

Benefit deduction rates for Jan. 1 – Dec. 31, 2023 will be based on employee salaries effective on Sept. 30, 2022. This means the rates for coverage you elect during open enrollment will not change during the 2023 calendar year when you have any changes that affect your salary. So, for example, employees who receive pay increases in 2023 that take them over the medical salary tier will not see a change in their medical plan rate until January 2024.

### These rates do not include:

Additional tobacco-user premium of \$1,000 for employee and \$1,000 for covered spouse.