



PURDUE
UNIVERSITY®

Human Resources

2023

OPEN ENROLLMENT

OCTOBER 25 – NOVEMBER 8, 2022

**YOU MUST ENROLL ONLINE
BY TUESDAY, NOV. 8, 2022,
AT 6 P.M. (ET).**

FOR FACULTY AND
NON-GRADUATE STAFF

HEALTHY BOILER

YOUR BENEFITS, YOUR CHOICES, YOUR WELL-BEING.

The Healthy Boiler program offers a full spectrum of benefits and resources aimed at improving your health and wellness.

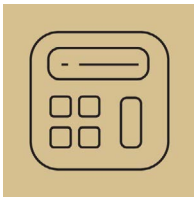
And because we believe overall wellness is multi-faceted, the program focuses on your physical, behavioral, financial, social and work-life health to help you be the best you can be.



BEHAVIORAL HEALTH

Counseling and digital tools to ensure your mental and emotional health

[Learn more about Purdue's behavioral health resources.](#)



FINANCIAL WELLNESS

Education and guidance to secure your long-term financial well-being through retirement planning, financial coaching, life insurance and more

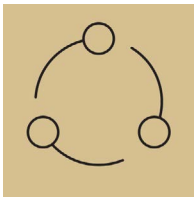
[Learn more about Purdue's financial wellness programs.](#)



PHYSICAL HEALTH

Comprehensive and cost-controlled medical, dental and vision benefits — plus affordable resources to help you be proactive with your health

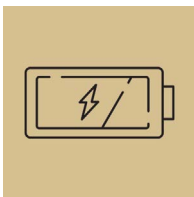
[Learn more about Purdue's physical health benefits.](#)



SOCIAL WELLNESS

Opportunities that bring people together — through wellness, at our work-out facilities, or in one of our cultural, leadership or faculty centers

[Learn more about Purdue's social wellness programs.](#)



WORK-LIFE INTEGRATION

Family-friendly benefits supported by other resources to help working families balance the needs of both home and work

[Learn more about Purdue's family-friendly benefits.](#)

HEALTHY BOILER

WHAT'S NEW

Every year, we evaluate our benefit offerings to ensure Purdue employees and their families have a choice of benefits that help you get the care you need, protect your family and balance your life outside of work.

We work hard to provide you with options that are also affordable and convenient. As a result, we sometimes make changes to update our benefit offerings.

WHAT YOU CAN EXPECT FOR 2023

MEDICAL

No Premium Increase

We're able to hold your share of the premiums to the current level, despite rising medical costs nationwide. That means you won't have an increase in 2023!

Increase to Premier HDHP Deductibles: Per IRS regulations, the deductibles for this plan will increase for both single (up \$50) and family (up \$100) coverage.

You still have a choice of three consumer-driven health plans (CDHPs), which all include a Health Savings Account (HSA). Purdue will make base contributions into HSAs (\$200 individual / \$400 family), and you have the opportunity to earn even more if you participate in our Healthy Boiler Incentive Program. [MORE: PAGE 5](#)

MEDICAL

New partnership with Carrum Health

You will have access to highly rated providers for bariatric, musculoskeletal, cardiac and sports medicine services. This voluntary program comes with concierge services and a cash incentive.

MEDICAL

Health Clinic at PNW

The onsite clinic will now be managed by One to One Health. Named the Center for Healthy Living, it will offer the same services to benefit eligible employees, spouses and dependents on a Purdue medical plan. [MORE: PAGE 12](#)

MEDICAL

Colonoscopy Preferred Provider

We have an agreement with Unity Health that will provide both you and the University with savings for routine colonoscopies.

MEDICAL

Telehealth Pilot

In January 2023, the Center for Healthy Living is launching a telehealth pilot to better serve employees, spouses and dependents on a Purdue medical plan. If successful, it will be rolled out to all employees.

CHECKLIST

DO I NEED TO ENROLL?

You are encouraged to review all benefits and actively enroll.

The following summary highlights which plans require active elections versus those that will roll forward if no changes are recorded for 2023.

	DOES NOT ROLL FORWARD	WILL ROLL FORWARD	NOTES
Medical/Prescription/Vision		✓	If you're currently opted out of Purdue medical coverage, you will be opted out again for 2023.
Tobacco Survey	✓		Important: If you elect medical coverage, each year you must complete the Tobacco Survey as your answers may impact your premiums.
Working Spouse Certification	✓		Important: If you elect spousal coverage, each year you must complete the Working Spouse Certification as your answers may impact your premiums.
Health Savings Account (HSA) and Health Reimbursement Account (HRA)	✓		A new election is required every year in order to receive contributions from Purdue or to have contributions withdrawn from your paycheck. Contributions can be changed during the year through Benefitfocus.
Flexible Spending Accounts	✓		A new election is required every year.
Dental		✓	If you opted out of Purdue dental coverage for this year, your election to opt out will continue in 2023.
Short-Term Disability (STD) (Administrative & Operational Support staff only)		✓	You must make an election during open enrollment for coverage to become effective on your first-year service anniversary.
Long-Term Disability (LTD)		✓	No election required. This coverage is automatic for all faculty and staff.
Life Insurance (Term/AD&D)		✓	
Accident Insurance		✓	
Critical Illness Insurance		✓	
Universal Life Insurance		✓	
Supplemental Hospital Insurance		✓	
Legal		✓	

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
Employees earning under \$48,800			
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
Employees earning \$48,800 or more			
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.

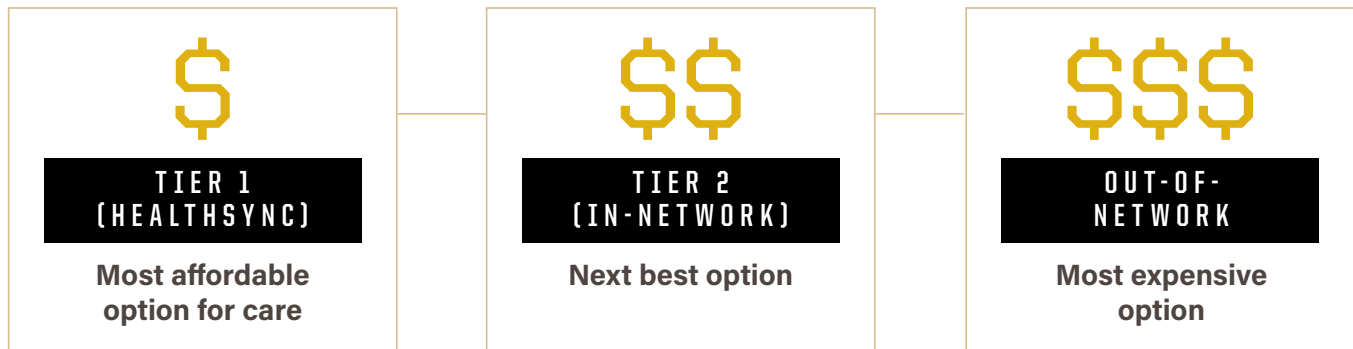
PHYSICAL HEALTH

TIER 1 (HEALTHSYNC)



When you need care, you can see providers in one of three networks.

You have a choice of which network option you use. And some level of coverage is provided for each. However, you'll always receive the highest level of coverage — that means less out of *your* pocket — when you choose Tier 1 (HealthSync). So, if you're more cost-conscious, you'll want to consider the advantages of choosing a provider in the Tier 1 network.



TIER 1 (HEALTHSYNC) PROVIDERS

You can find a specific Tier 1 provider by visiting [anthem.com](https://www.anthem.com). Providers include:

- Franciscan Health
- Ascension St. Vincent
- Lutheran Health Network
- The Center for Healthy Living (West Lafayette and Hammond)
- Campus Health Clinic (Fort Wayne campus)

Learn more about using Tier 1 providers by downloading our [Tier 1 \(HealthSync\) Guide](#).

THREE REASONS TO CONSIDER SELECTING A TIER 1 PROVIDER:

- #1 You'll always find the **greatest cost savings** when you choose Tier 1.
- #2 Tier 1 **deductibles are hundreds of dollars lower** than Tier 2 and out-of-network.
- #3 Once you meet your Tier 1 deductible, your **coinsurance is 90/10**— that means, Purdue pays 90% of the bill, and you pay 10% when you visit a Tier 1 provider.

PHYSICAL HEALTH

DIRECT AGREEMENT PARTNERSHIPS



Purdue has carefully chosen partnerships with providers who have proven to be top quality with the best outcomes. This allows Purdue employees and dependents to have access to specialized care at affordable rates.

Joint Replacement

Purdue has partnered with Franciscan Health to provide top-quality care at an affordable price for total knee and hip replacement procedures.

- #1 hospital in Indiana for patient care
- Substantial reduction in costs
- University-funded travel and overnight accommodations for you and a guest
- \$500 cash payment after surgery complete

How to Participate: To receive the cash payment, you must see a Franciscan provider. Once it is determined by Franciscan that you will need joint replacement and surgery is scheduled, contact HR Benefits at 765-494-2222.

Physical Therapy

Purdue's partnership with ATI Physical Therapy offers personalized rehabilitation treatment with in-person and online physical therapy for a variety of concerns and conditions.

- Hands-on physical therapy at ATI locations around the state
- Onsite care with a certified early intervention specialist from ATI Worksite Solutions

Imaging

Purdue has partnered with Franciscan Health for lower-cost, non-emergency imaging services. You can benefit from lower costs at one of their 13 convenient imaging locations in Central, Western and Northwest Indiana.

Additionally, the Purdue University Student Health Center (PUSH) offers low-cost x-ray imaging on campus for benefit-eligible Purdue staff, spouses and dependents (age 8+).

Labs

The next time you need a lab test, talk with your doctor about choosing a Tier 1 lab to help save money. The cost for a lab test at a Tier 1 lab will be less than if you had the test done at a hospital or the doctor's office, even if the hospital or doctor participates in-network. Tier 1 labs include:

- Purdue University Student Health Center (PUSH)
- LabCorp
- Center for Healthy Living
- Alverno Labs
- Mid America
- Quest

Carrum Health

Our partnership with Carrum Health gives you access to highly rated providers for bariatric, musculoskeletal, cardiac and sports medicine services. This voluntary program comes with concierge services and a cash incentive.

Colonoscopy

Unity Health is Purdue's preferred provider for both preventive and diagnostic colonoscopies. When you choose them, both you and the University will realize savings.

PHYSICAL HEALTH

2023 MEDICAL PLANS



		Premier CDHP	Standard CDHP	Limited CDHP
University's Contribution to Employee's HSA or HRA	Employee only	\$200	\$200	\$200
	Employee + one or more covered family members	\$400	\$400	\$400
Healthy Boiler Incentive to Employee's HSA or HRA <small>(see page 16 for new incentive structure)</small>	Employee only	\$450	\$450	\$450
	Employee + one or more covered family members	\$900	\$900	\$900
Deductible Medical & Rx Combined	Employee only	\$1,500 (Tier 1/HealthSync) \$2,000 (Tier 2/in) \$3,500 (Tier 3/out)	\$2,000 (Tier 1/HealthSync) \$2,750 (Tier 2/in) \$5,000 (Tier 3/out)	\$3,000 (Tier 1/HealthSync) \$4,000 (Tier 2/in) \$6,500 (Tier 3/out)
	Employee + one or more covered family members	\$3,000 (Tier 1/HealthSync) \$4,000 (Tier 2/in) \$7,000 (Tier 3/out)	\$4,000 (Tier 1/HealthSync) \$5,500 (Tier 2/in) \$10,000 (Tier 3/out)	\$6,000 (Tier 1/HealthSync) \$8,000 (Tier 2/in) \$13,000 (Tier 3/out)
Coinsurance		90%/10% (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	90%/10% (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	90%/10% (Tier 1/HealthSync) 75%/25% (Tier 2/in) 55%/45% (Tier 3/out)
Out-of-Pocket Maximum Medical & Rx Combined (includes deductible & coinsurance)	Employee only	\$2,250 (Tier 1/HealthSync) \$3,250 (Tier 2/in) \$6,000 (Tier 3/out)	\$4,250 (Tier 1/HealthSync) \$5,250 (Tier 2/in) \$10,000 (Tier 3/out)	\$5,500 (Tier 1/HealthSync) \$7,000 (Tier 2/in) \$13,000 (Tier 3/out)
	Employee + one or more covered family members	\$4,500 (Tier 1/HealthSync) \$6,500 (Tier 2/in) \$12,000 (Tier 3/out)	\$8,500 (Tier 1/HealthSync) \$10,500 (Tier 2/in) \$20,000 (Tier 3/out)	\$11,000 (Tier 1/HealthSync) \$14,000 (Tier 2/in) \$26,000 (Tier 3/out)
Center for Healthy Living Office Visit	West Lafayette/ Northwest	\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.
	Fort Wayne	Ded. & coins.	Ded. & coins.	Ded. & coins.
Primary Care Office Visit		Ded. & coins.	Ded. & coins.	Ded. & coins.
Specialty Care Office Visit		Ded. & coins.	Ded. & coins.	Ded. & coins.
Preventive Care		100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)
Emergency Room		Ded. & coins.	Ded. & coins.	Ded. & coins.
Urgent Care Facility		Ded. & coins.	Ded. & coins.	Ded. & coins.

Employees may contribute to their HSAs if eligible, up to a combined University and employee limit of **\$3,850/employee and \$7,750/employee plus one or more covered family members**. Additional rules apply to employees with spouses who also have HSAs, HRAs and FSAs.

PHYSICAL HEALTH PHARMACY & LAB



For more details, visit purdue.edu/hr/Benefits/prescription/index.php

		Premier, Standard & Limited CDHPs	
		Prescription Drugs	
		Retail (30-day supply)	Mail Order (90-day supply)
Generic	Preventive	100% coverage	100% coverage
	Non-preventive	Deductible, then actual cost up to max of \$10	Deductible, then actual cost up to max of \$20
Preferred Brand Name	Preventive	No deductible, 35% to max of \$50	No deductible, 35% to max of \$100
	Non-preventive	Deductible, then 35% to max of \$50	Deductible, then 35% to max of \$100
Non-Preferred Brand Name	Preventive	No deductible, 50% up to max of \$75	No deductible, 50% up to max of \$150
	Non-preventive	Deductible, then 50% up to max of \$75	Deductible, then 50% up to max of \$150
Specialty Rx		Deductible then 55% up to max of \$250	Deductible, then 55% up to max of \$250

		Premier, Standard & Limited CDHPs	
		Labs (Tier 1 labs are part of HealthSync)	
Tier 1 Labs, including Center for Healthy Living and PUSH Labs	Preventive	100% coverage	
	Non-preventive	Deductible and coinsurance	
Tier 2 Labs (In-network)	Preventive	100% coverage	
	Non-preventive	Deductible and coinsurance	
Tier 3 Labs (Out-of-network)		Deductible and coinsurance	

PHYSICAL HEALTH

J-1 VISA MEDICAL PLANS



ANNUAL EMPLOYEE (J-1) PREMIUMS

J-1 Visa		J-1 Visa	
Employees earning under \$48,800		Employees earning \$48,800 or more	
Employee Only	\$121.68	Employee Only	\$457.20
Employee & Children	\$219.48	Employee & Children	\$823.44
Employee & Spouse	\$609.24	Employee & Spouse	\$1,477.56
Employee & Working Spouse	\$1,359.24	Employee & Working Spouse	\$2,977.56
Employee & Family	\$825.00	Employee & Family	\$2,004.12
Employee & Family (Working Spouse)	\$1,575.00	Employee & Family (Working Spouse)	\$3,504.12

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.

PLAN COVERAGE

Coverage includes:

- Repatriation of remains in the amount of \$25,000
- Expenses for medical evacuation of the visitor to his or her home country in the amount of \$50,000

		J-1 Visa
Deductible No deductible on in-network primary care provider office visits and mental health/behavioral/substance abuse outpatient & professional visits.	Employee only	\$250 (Tier 1/HealthSync) \$500 (Tier 2/in); \$1,000 (Tier 3/out)
	Employee + one or more covered family members	\$750 (Tier 1/HealthSync) \$1,000 (Tier 2/in); \$2,000 (Tier 3/out)
Coinsurance		90/10%(Tier 1/HealthSync) 75/25% (Tier 2/in); 50/50% (Tier 3/out)
Out-of-Pocket Maximum (Includes deductible)	Employee only	\$5,350 (Tier 1/HealthSync) \$6,350 (Tier 2/in); \$12,700 (Tier 3/out)
	Employee + one or more covered family members	\$10,700 (Tier 1/HealthSync) \$12,700 (Tier 2/in); \$25,400 (Tier 3/out)
Center for Healthy Living	West Lafayette	\$10 copay
	Fort Wayne	
	Northwest	

PHYSICAL HEALTH

J-1 VISA PHARMACY & LAB



		J-1 Visa
Prescription Drugs: Retail (30-day supply)		
Generic	Preventive	100% coverage
	Non-preventive	Actual cost; \$10 max
Preferred Brand Name		No deductible, 30% to max of \$100
Non-Preferred Brand Name		No deductible, 40% to max of \$150
Specialty Rx		No deductible, 50% to max of \$250
Prescription Drugs: Mail Order (90-day supply)		
Generic	Preventive	100% coverage
	Non-preventive	Actual cost; \$25 max
Preferred Brand Name		No deductible, 30% to max of \$250
Non-Preferred Brand Name		No deductible, 40% to max of \$350
Specialty Rx (30-day maximum)		No deductible, 50% to max of \$250
Labs		
Tier 1 Labs, including Center for Healthy Living Lab (In-network, best pricing option)		100% coverage
Tier 2 Labs (In-network)		Deductible and coinsurance
Tier 3 Labs (Out-of-network)		Deductible and coinsurance

For vision and dental plans and rates, see pages 14-15.

HEALTHCARE SPENDING ACCOUNTS

J-1 Visa employees are not eligible for a Health Savings Account (HSA), but can receive a Health Reimbursement Arrangement (HRA) for any Healthy Boiler Incentive Program contributions.

Note: J-1 Visa employees are not eligible for Purdue's annual contribution amount.

PHYSICAL HEALTH CENTER FOR HEALTHY LIVING



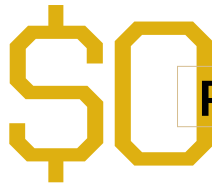
One of the key ways we help employees achieve health is through the Center for Healthy Living.

These on-site health centers offer high-quality, low-cost (or no-cost) healthcare options for benefits-eligible faculty and staff and for dependents covered on a Purdue medical plan.

PRIMARY CARE

- + Annual physicals for men and women
- + Flu shots, allergy shots, vaccinations (including travel)
- + Blood pressure checks, cancer screenings, cholesterol screenings, diabetes screenings
- + Health coaching and dietitian services
- + Telehealth option (West Lafayette and Northwest only)

CENTER FOR
HEALTHY LIVING



PREVENTIVE CARE

WELLNESS INITIATIVES & CONDITION MANAGEMENT

Available at the West Lafayette and Northwest (opening October 2022) campus locations

- + Telephonic and onsite wellness programs, available to all employees
- + Condition management for diabetes, high blood pressure (hypertension), tobacco cessation
- + Medication therapy management

WEST LAFAYETTE

To schedule, visit purdue.edu/healthyliving or call **765-494-0111**.

Appointment Hours

Monday – Thursday:

7 a.m. to 6:30 p.m.

Friday: 7 a.m. to 5 p.m.

Lab Hours

Monday – Friday:

7 a.m. to 4 p.m.

HAMMOND

Appointment & Lab Hours

Monday: 8 a.m. to 4 p.m.

Tuesday: 11 a.m. to 7 p.m.

Wednesday – Thursday:
9 a.m. to 5 p.m.

Friday: 8 a.m. to 4 p.m.

FORT WAYNE

To schedule, visit pfw.edu/affiliates/health-clinic/ or call **260-481-5748**.

Appointment Hours

Well patients:

Monday, Wednesday, and Friday: 8:30 a.m.–noon

Tuesday and Thursday:
8:30 a.m.–2:30 p.m.

Sick patients:

Monday, Wednesday, and Friday: 12:30–4:30 p.m.

Tuesday and Thursday:
2:30–4:30 p.m.

PHYSICAL HEALTH

IT'S DECISION TIME



As you select benefit plans for 2023, one of the most important decisions you'll make is choosing the medical plan that makes the most sense for you and your family.

PLAN COMPARISON TOOL BY BENEFITFOCUS

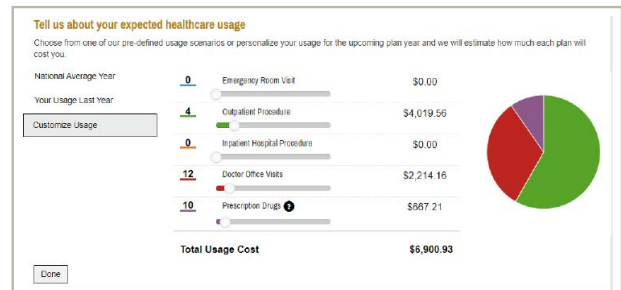
Trying to figure that out over an entire year can be challenging. To help you, Benefitfocus has a medical plan comparison tool that estimates your expenses based on your claims over the past 12 months. You can even customize the data to estimate your expenses between the plans.

Your data is in the system and only you can see it, so you don't have to figure out the claim costs yourself. The plan comparison tool also allows you the option to estimate tax savings when you contribute to an HSA. We think this tool will help you understand your options and give you confidence in your medical plan choice.

➤ | The plan comparison tool is available during open enrollment. [Log in to BenefitFocus](#) and click on **Enroll Now**.

1. VIEW USAGE

You can review using your Actual Usage over the last 12 months, or you can choose the Customize usage option, which allows you to personalize your data.



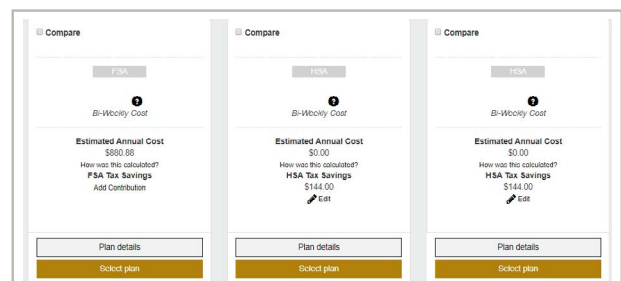
Estimate Your Tax Benefit
Contributing to a tax-advantage savings account with pre-tax dollars can lower your taxable income and save you money. Find out how much below!

Filing Status: 1 head of household
Household Income: \$ 65,000
Tax Bracket: 12

Annual Contribution: \$ 1,200

Contribution Limits	Minimum	Maximum	\$5+ Additional
Single	—	\$3,500.00	\$1,000.00
Family	—	\$7,000.00	\$1,000.00

Total savings: \$144.00



2. ESTIMATE YOUR TAX BENEFIT

Enter the amount you (and/or Purdue) will contribute to an HSA or HRA (if applicable) to see your tax benefit.

3. COMPARE PLANS

With a simple click, the plan comparison tool provides your estimated costs for each plan!

PHYSICAL HEALTH VISION



Purdue provides vision coverage through Vision Service Plan (VSP). Here's what you need to know about your vision coverage:

VSP

Benefits cover a yearly* exam as well as the glasses or contacts you need.

- You can use VSP or non-VSP doctors—but you'll receive greater coverage and lower costs with VSP doctors.
- Your coverage also includes lower costs on LASIK and PRK procedures.

**per calendar year*

WHO'S ELIGIBLE?

Purdue's vision plan is a separate election from the medical plan.

- Free benefit for employees and families
- Must be elected during open enrollment
- Available even if not covered by a Purdue medical plan
- Must elect vision coverage for yourself in order to elect it for your dependents

VISION COVERAGE

	Description	Cost
Well Vision Exam	<ul style="list-style-type: none"> • Eligible each calendar year 	\$5
Frames	<ul style="list-style-type: none"> • Eligible every other calendar year • \$150 allowance for a wide selection of frames, \$200 for featured frame brands • 20% savings on the amount over your allowance 	\$10, included in prescription glasses
Lenses	<ul style="list-style-type: none"> • Eligible each calendar year • Single, lined bifocal, lined trifocal lenses • Polycarbonate lenses for dependent children 	\$10, included in prescription glasses
	<ul style="list-style-type: none"> • Standard progressive lenses • UV coating 	Covered in full at in-network providers
Contacts (instead of glasses)	<ul style="list-style-type: none"> • Eligible each calendar year • \$130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) 	Up to \$60
Primary EyeCare Plan	<ul style="list-style-type: none"> • Supplemental medical eye care services (i.e., detection/treatment of ocular/visual condition) • 40% off additional pairs of glasses 	\$20 copay

RESOURCES

Learn more about your vision coverage on the [benefits website](#) or at [vsp.com](#).

Ways to Find a VSP Doctor



Call VSP at 800-877-7195.



Visit [vsp.com](#) and click on the Members tab.

New Users: Click on **Create An Account** and enter the last four digits of your SSN. Enter other required information and follow the on-screen instructions.

PHYSICAL HEALTH DENTAL



You have three choices for dental coverage. All use the Delta Dental Premier Network and allow you to visit any PPO or Premier dentist.

DELTA DENTAL PREMIER/PPO PLAN PREVENTIVE ONLY

This option covers preventive services only.

It requires election in Benefitfocus even though no premium is charged.

Preventive services provided by out-of-network dentists are covered at the in-network rate and may be subject to balance billing.

DELTA DENTAL PREMIER/PPO PLAN OPTION 1

This plan provides the broadest choice of dental providers.

While you will receive the greatest benefits for preventive, diagnostic and restorative work with in-network providers, this plan also allows you to use non-network dentists at a reduced level of coverage.

DELTA DENTAL PREMIER/PPO PLAN OPTION 2

This plan provides the most cost-effective benefits for preventive, diagnostic and basic treatments, but ONLY when a Delta Dental in-network dentist provides the care.

Very little coverage is provided when using non-network dentists.


ANNUAL DENTAL PREMIUMS

Delta Dental has two dental networks: PPO and Premier. Our plan has the same coverage for both networks.

	Delta Dental Preventive Only	Delta Dental Option 1	Delta Dental Option 2
2023 Annual Dental Premiums			
Employee Only	\$0	\$289.08	\$97.44
Employee & Children	\$0	\$725.04	\$228.84
Employee & Spouse	\$0	\$587.64	\$199.44
Employee & Family	\$0	\$1,102.56	\$358.68

RESOURCES

For plan details:

 Visit the Benefits website at purdue.edu/hr/Benefits/dental/index.php or visit Delta Dental at deltadentalin.com.

 Call Delta Dental at 800-524-0149.

PHYSICAL HEALTH

VOLUNTARY BENEFITS



These benefits are designed to help you and your family through difficulties, such as an accident, critical illness or death.

Our voluntary benefits give you the convenience and ease of paying for most of them via payroll deduction. Plus, you benefit from our group buying power and discounted arrangements.

	Coverage	Eligible	Provider
<u>Accident Insurance</u>	Accident-related expenses, medical treatment, hospitalization, diagnostic testing, follow-up care, transportation/lodging	You, your spouse or children up to age 26	Voya
<u>Critical Illness Insurance</u>	Payable when diagnosed with covered critical illness (i.e. heart attack, stroke, cancer, coronary artery bypass graft)		
<u>Supplemental Hospital Insurance</u>	Hospital stays due to accident or illness (includes maternity hospitalization)		
<u>Supplemental Accidental Death & Dismemberment</u>	Additional coverage (in addition to Purdue-provided basic \$15,000 for benefits-eligible employees); available in varying amounts; Evidence of Insurability (EOI) never required		Securian

FINANCIAL WELLNESS INCENTIVES



The Healthy Boiler Incentive Program is back again!

Benefit-eligible employees have several opportunities to earn incentives, which are deposited into your HSA or HRA to help pay for healthcare expenses.

The Healthy Boiler Incentive Program runs from Jan. 1 - Dec. 31, 2023.

👉 | purdue.edu/hr/CHL/healthyboiler/index.php

HSA/HRA INCENTIVE ACTIVITIES

Note: You must first upload the provider form for your annual physical to the Healthy Boiler portal BEFORE you can earn additional rewards.

	Employee Only	Employee & Spouse	Employee + Children	Employee & Family
Purdue Base Contribution	\$200	\$400	\$400	\$400
Incentive Maximum	\$450*	Employee \$450* Spouse \$450**	\$900*	Employee \$450* Spouse \$450*

STEP 1	Activity	Employee Only	Employee & Spouse	Employee + Children	Employee & Family
	Complete Annual Physical	\$150	\$150	\$300	\$150
	<i>Upload provider form to the Healthy Boiler portal and complete required fields</i>				
STEP 2 (OPTIONAL)	Complete Annual Biometrics	\$100	\$100	\$200	\$100
	<i>Upload biometric form to the Healthy Boiler portal and complete required fields</i>				
	Complete Health Risk Assessment	\$100	\$100	\$200	\$100
	<i>Complete health risk assessment on the Healthy Boiler portal</i>				
	Complete Dental or Vision Exam	\$25	\$25	\$50	\$25
	<i>Complete required fields on the Healthy Boiler portal to show completion</i>				
	Complete Well-being Screenings	\$75	\$75	\$150	\$75
<i>Complete required fields on the Healthy Boiler portal to show completion Visit the portal for specific screenings based on age and sex</i>					

*Amount awarded is based on coverage level elected within a Purdue medical plan. EE+Spouse and Family levels - both employee and spouse may earn independent of the other. EE+children - only the employee needs to complete the activity to earn amounts. Employees who opt out of the medical plan may earn employee-only amounts.

FINANCIAL HEALTHCARE SPENDING ACCOUNTS



Purdue deposits money in your Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) each paycheck to help with the cost of your eligible medical expenses.

DO YOU QUALIFY FOR AN HSA?

Participating in one of Purdue's CDHPs qualifies you for an HSA, but IRS rules may make you ineligible or affect the tax status of your account.

Answer these questions to determine your eligibility.

- Are you on any form of Medicare or collecting Social Security? See page 30 for eligibility guidelines.
- Do you have non-high-deductible medical insurance coverage outside of Purdue?
- Do you use Veterans Administration benefits or TRICARE benefits?
- Does your spouse have a Health Care Flexible Spending Account (FSA) or a Health Reimbursement Arrangement (HRA)?

If you answered **NO** to all these questions, you qualify for an HSA.

If you answered **YES** to any of these questions, you will have the opportunity to enroll in an HRA.

	If you answered NO to all these questions, you qualify for an HSA.	If you answered YES to any of these questions, you will have the opportunity to enroll in an HRA.
Purdue Annual Contribution Amount	\$200 - Individual \$400 - Family	\$200 - Individual \$400 - Family
Employee Can Contribute	Yes. Funds available after payroll deductions each pay period	No, but you can contribute to a Health Care FSA
Who Owns Account	You	Purdue
Carry-over Limits	Carries over year to year and always belongs to you; passes to beneficiaries in event of death	Unused funds revert back to Purdue following the runout period at the end of the plan year
Compatible FSA Types	Limited Purpose FSA and Dependent Care FSA	Health Care FSA and and Dependent Care FSA

MAXIMUM
HSA CONTRIBUTION

\$3,850
EMPLOYEE

\$7,750
FAMILY

REMEMBER!

The maximum contribution limits are for employer and employee contributions **combined**.

The amounts you receive from Purdue and the Healthy Boiler incentive should be included when you calculate the max amount you can contribute for the year.

Catch-up contributions:

If you are an employee age 55 or older, you may contribute an additional \$1,000 in 2023.

FINANCIAL HEALTHCARE SPENDING ACCOUNTS



You may contribute to Flexible Spending Accounts (FSA) to help with the cost of your eligible medical expenses.

WHICH TYPE OF FSA CAN YOU HAVE?

The type of FSA you can have depends on whether you have contributions going into an HSA. If you have an HSA, you may also elect a Limited Purpose FSA. If you don't have an HSA, you may elect a Health Care FSA.

	Limited Purpose FSA	Health Care FSA
Funding Account Used With	HSA	Compatible with HRA
Eligible Expenses	Dental, Vision	Medical, Dental, Vision, Prescription
Funds Available	Full amount available Jan. 1 or upon effective date	
2023 Claims	Incurred between Jan. 1 - Dec. 31, 2023	
Deadline to Submit Claims	2022 Claims: March 31, 2023 2023 Claims: March 31, 2024 (All claims must be incurred by Dec. 31 of previous year.)	
Forfeited Funds	Remaining 2023 funds forfeited after March 31, 2024	
Receipts	Keep your receipts in case the IRS ever asks you to confirm use of funds. The IRS also requires FSA purchases to be substantiated if they are not done so automatically at the point of sale.	

2022 MAXIMUM FSA CONTRIBUTION*

\$2,850

HEALTH CARE OR LIMITED PURPOSE FSA

\$5,000

DEPENDENT CARE FSA

DID YOU KNOW?

You can use pre-tax dollars to pay for dependent child care (under age 13) and adult care while you (and your spouse, if you file jointly) work, look for work, or attend school full-time?

Examples: Day care facilities, day camps, after-school care, senior centers, private sitter (not immediate family), elder care

Dependent care flexible spending accounts are independent of medical plan, HSA or HRA enrollment.

**2023 contributions limits were not released by the IRS at the time of publication.*



ALL PRE-TAX ACCOUNTS ARE TO BE USED SOLELY FOR ELIGIBLE EXPENSES THAT ARE NOT COVERED BY YOUR MEDICAL PLAN.

FINANCIAL WELLNESS PROGRAMS



Financial wellness can impact both your physical and mental health. That's why we provide education and guidance to help you secure your long-term financial well-being.

BENEFITS TO PROTECT YOUR FINANCIAL HEALTH

	Coverage
<u>Life Insurance</u>	Term life insurance equal to one-and-a-half times your annual budgeted salary; coverage options also available for spouse and children
<u>Long-Term Disability</u>	Income continuation during long periods of illness or injury resulting in temporary or permanent disability; automatic enrollment upon hire for 65% of your salary
<u>Short-Term Disability</u>	Income continuation during short periods of illness or injury for which you would otherwise be paid sick leave, including pregnancy; pays you a benefit equal to 65 percent of your budgeted salary for the days or weeks you remain disabled
<u>Tuition Assistance</u>	Tuition remission or reduced tuition for employees, spouses and children at Purdue University and Purdue Global
<u>Employee Discounts</u>	Discounts from area retailers; available to all faculty, staff and retirees
<u>Universal Life Insurance</u>	Broader life insurance that builds cash value and has withdrawal/loan options
<u>Auto/Home Insurance*</u>	Automotive, homeowners coverage and a wide range of other property and casualty insurance products
<u>Legal Services</u>	Free basic legal services offered through Securian life insurance MetLife Legal Plan: Assistance with family/personal law, financial, home and real estate civil lawsuits, future/estate planning, wills/estate planning, identity management, vehicle and driving, elder care issues; free in-network/set fees out-of-network
<u>Long-Term Care</u>	Coverage that pays benefits for services you or family member receive in your home, an assisted living facility or a nursing home

FIDELITY INVESTOR CENTER

📍 | purdue.edu/hr/Benefits/retirees/FidelityInvestorCenter.php

- + Education, guidance and assistance related to retirement plan investments
- + Appointments available from 8:30 a.m. to 5 p.m., Monday – Friday
- + Located in Purdue Memorial Union, West Lafayette campus