

# J-1 VISA MEDICAL PLANS



PHYSICAL  
HEALTH

## ANNUAL EMPLOYEE (J-1 PREMIUMS)

	J-1 VISA		J-1 VISA
<b>Employees earning under \$51,750</b>		<b>Employees earning \$51,750 or more</b>	
Employee Only	\$125.28	Employee Only	\$470.88
Employee & Children	\$226.08	Employee & Children	\$848.16
Employee & Spouse	\$627.48	Employee & Spouse	\$1,521.84
Employee & Working Spouse	\$1,502.52	Employee & Working Spouse	\$3,271.80
Employee & Family	\$849.72	Employee & Family	\$2,064.24
Employee & Family (Working Spouse)	\$1,724.76	Employee & Family (Working Spouse)	\$3,814.20

### Frozen Benefit Rates

Benefit deduction rates for Jan. 1 – Dec. 31, 2025, will be based on employee salaries effective on Sept. 30, 2024. This means the rates for coverage you elect during open enrollment will not change during the 2025 calendar year when you have any changes that affect your salary. So, for example, employees who receive pay increases in 2025 that take them over the medical salary tier will not see a change in their medical plan rate until January 2026.

### These rates do not include:

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



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

For vision and dental plans and rates, see [pages 17-18](#).

## Health Care 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.