

2020 BENEFITS



A SMARTER APPROACH TO HEALTHCARE



2020 OPEN ENROLLMENT



OCTOBER 29 – NOVEMBER 12

NO CHANGES CAN BE MADE AFTER NOV. 12 AT 6 P.M. ET

WHAT'S NEW

A SMARTER APPROACH TO HEALTHCARE

Purdue University is committed to keeping the focus on YOU by providing:

- Carefully selected networks, providers and programs
- Access to top-quality care that is affordable, convenient and effective
- Free or low-cost care
- Added resources to help you find and receive care

You are at the
center of your
healthcare
decisions.



WHAT'S NEW

MEDICAL



HealthSync network added to existing medical plans

- Provides employees and their families the opportunity for lower-cost and high-quality care



New programs bring savings and patient advocacy

- Prescription drugs
- Cancer treatment options



Medical premiums

- All medical premiums remain the same
(Except a 5% increase for retirees under age 65)

WHAT'S NEW

SALARY TIERS



Increase in current \$44,000 salary tier to \$45,500

- Increased by the University's merit index for 2019
- Effective January 1, 2020
- Moving forward, the tier will be annually indexed to increase by a percentage equal to the University's merit increase and effective July 1.

WHAT'S NEW

WORKING SPOUSE PREMIUM



Working Spouse Premium added if all apply:

- ✓ **Spouse covered through Purdue as primary coverage**
 - ✓ **Employed/self-employed with access to group plan**
 - ✓ **Employer pays at least 50% of employee-only premium**
 - ✓ **Spouse opts not to enroll in employer plan**
- \$750 if employee makes under \$45,500
 - \$1,500 if employee makes \$45,500 or more

WHAT'S NEW

WORKING SPOUSE PREMIUM WAIVER



Waiver Form required **ONLY** if covering spouse who is:

- Employed or self-employed outside of Purdue with no access to coverage that meets criteria
- Employed or self-employed and takes outside coverage (therefore secondary coverage through Purdue)

Completed forms:

- Must be uploaded into Benefitfocus
- **Deadline is December 2, 2019** or working spouse premium will be applied

WHAT'S NEW

PPO PHASING OUT & TOBACCO PREMIUM



Purdue Health Plan (PPO) phasing out

- Only those who are currently enrolled will be able to continue in this plan for 2020. New employees are not eligible as of October 1.



Annual premium for tobacco users

- Increases to \$1,000 per user
- Tobacco-users can waive all or part of the tobacco premium if they complete an approved tobacco cessation program.
 - March 31, premiums waived all of 2020
 - After March 31, premiums waived for remainder of 2020

MEDICAL

YOUR PLAN OPTIONS



PURDUE HEALTH PLAN*

PPO with higher premium in exchange for lower deductible and out-of-pocket expenses.

Not eligible for a Health Savings Account but you can contribute to a Flexible Spending Account.

PURDUE HEALTH PLAN PLUS HSA 1

High deductible health plan with mid-range premium and out-of-pocket expenses.

If you qualify, Purdue contributes to a Health Savings Account and you have an opportunity to contribute, too.

PURDUE HEALTH PLAN PLUS HSA 2

High deductible health plan with lower premium in exchange for higher out-of-pocket expenses.

If you qualify, Purdue contributes to a Health Savings Account and you have an opportunity to contribute, too.

OPT OUT

You may choose to have no medical coverage by waiving coverage.

Note: For 2020, the Purdue Health Plan is only available to those currently enrolled

MEDICAL

HEALTHSYNC NETWORK



HealthSync network added to existing medical plans

**More
personalized
care plans**



**High-
performing
doctors driven
by quality**



**Lower
costs with
participating
providers**



**Nearly 10,000
providers and
45 hospitals
across Indiana**



**Faster
appointments
with
specialists**

MEDICAL

HEALTHSYNC NETWORK



Lower plan costs

- ✓ Lower deductibles
- ✓ Lower co-insurance
- ✓ Lower out-of-pocket maximums



MEDICAL PLAN COVERAGE

		Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
University's Contribution to Employee's Health Savings Account	Employee only	N/A	\$325	\$325
	Employee + one or more covered family members	N/A	\$650	\$650
Healthy Boiler Wellness Incentive to Employee's Health Savings Account or Health Reimbursement Account	Employee only	\$325	\$325	\$325
	Employee + spouse	\$650	\$650	\$650
Deductible	Employee only	\$750 (HealthSync) \$1,250 (in) \$3,000 (out)	\$1,500 (HealthSync) \$2,000 (in) \$3,500 (out)	\$2,000 (HealthSync) \$2,750 (in) \$5,000 (out)
	Employee + one or more covered family members	\$1,500 (HealthSync) \$2,500 (in) \$6,000 (out)	\$3,000 (HealthSync) \$4,000 (in) \$7,000 (out)	\$4,000 (HealthSync) \$5,500 (in) \$10,000 (out)
Coinsurance		90/10% (HealthSync) 80/20% (in) 60/40% (out)	90/10% (HealthSync) 80/20% (in) 60/40% (out)	90/10% (HealthSync) 75/25% (in) 55/45% (out)
Out-of-Pocket Maximum (Includes deductible)	Employee only	\$2,000 (HealthSync) \$2,900 (in) \$5,000 (out)	\$3,000 (HealthSync) \$3,750 (in) \$7,000 (out)	\$4,250 (HealthSync) \$5,250 (in) \$10,000 (out)
	Employee + one or more covered family members	\$4,000 (HealthSync) \$5,800 (in) \$10,000 (out)	\$6,000 (HealthSync) \$7,500 (in) \$14,000 (out)	\$8,500 (HealthSync) \$10,500 (in) \$20,000 (out)
Center for Healthy Living (in the Healthsync network)		\$10 copay	\$25 flat fee	\$25 flat fee



Save with HealthSync!

- Lower deductibles, coinsurance and out-of-pocket maximums

MEDICAL

MAXIMIZING THE SAVINGS



HealthSync & In-Network deductible



These expenses will count toward your HealthSync *AND* your In-Network deductible:

- Charges from a HealthSync network provider
- Tier 1 labs
- Center for Healthy Living
- X-rays at the Purdue University Student Health Care Center (PUSH)

In-Network deductible only



These expenses will count toward *ONLY* your In-Network deductible:

- Charges from an in-network Anthem provider
- Prescriptions
- Tier 2 labs

MEDICAL PRESCRIPTION



Rx Savings Solutions

Automatically alerts you with an email or text if you are paying too much for your prescription

- Locate better prices for your prescription drugs
- Identify medications with a lower out-of-pocket cost
- Dosage options that save money
- Search and compare prices
- Speak with a certified pharmacy technician for personal assistance

MEDICAL CANCER CARE



Verdi Cancer Direct

Enhanced medical care and navigation support through partnership between Verdi Health and Horizon Oncology

- High quality cancer care in the event of a cancer diagnosis
- Guaranteed access to a Horizon provider within 24 hours
- Hotline exclusively for Purdue plan members
- Low-cost second opinion service
- Patient Navigation Team coordinates appointments, maintains communications with providers and referrals
- Lunch and learn workshops

MEDICAL

PHARMACY, 30-DAY SUPPLY



		Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
Prescription Drugs: Retail* (30-day supply)				
Generic	Preventive	\$0	\$0	\$0
	Non-preventive	No deductible, actual cost, up to \$10 max	Deductible, then actual cost, up to \$10 max	Deductible, then actual cost, up to \$10 max
Formulary/Preferred Brand Name	Preventive	No deductible, 30%, up to \$100 max	No deductible, 35%, up to \$50 max	No deductible, 35%, up to \$50 max
	Non-preventive	No deductible, 30%, up to \$100 max	Deductible, then 35%, up to \$50 max	Deductible, then 35%, up to \$50 max
Non-Formulary/ Non-Preferred Brand Name	Preventive	No deductible, 40%, up to \$150 max	No deductible, 50%, up to \$75 max	No deductible, 50%, up to \$75 max
	Non-preventive	No deductible, 40%, up to \$150 max	Deductible, then 50%, up to \$75 max	Deductible, then 50%, up to \$75 max
Specialty Rx		No deductible, 50%, up to \$250 max	Deductible, then 55%, up to \$250 max	Deductible, then 55%, up to \$250 max

MEDICAL

PHARMACY, 90-DAY SUPPLY



		Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
Prescription Drugs: Mail Order (90-day supply)				
Generic	Preventive	\$0	\$0	\$0
	Non-preventive	No deductible, actual cost, up to \$25 max	Deductible, then actual cost, up to \$20 max	Deductible, then actual cost, up to \$20 max
Formulary/Preferred Brand Name	Preventive	No deductible, 30%, up to \$250 max	No deductible, 35%, up to \$100 max	No deductible, 35%, up to \$100 max
	Non-preventive	No deductible, 30%, up to \$250 max	Deductible, then 35%, up to \$100 max	Deductible, then 35%, up to \$100 max
Non-Formulary/ Non-Preferred Brand Name	Preventive	No deductible, 40%, up to \$350 max	No deductible, 50%, up to \$150 max	No deductible, 50%, up to \$150 max
	Non-preventive	No deductible, 40%, up to \$350 max	Deductible, then 50%, up to \$150 max	Deductible, then 50%, up to \$150 max
Specialty Rx		No deductible, 50%, up to \$250 max	Deductible, then 55%, up to \$250 max	Deductible, then 55%, up to \$250 max

*90-day supply of prescriptions available at CVS retail pharmacies based on mail-order pricing.

Plan summaries available at purdue.edu/benefitsenrollment
 For a paper copy call 765-494-2222 or email hr@purdue.edu.

MEDICAL LABS



		Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
Tier 1 Labs, including Center for Healthy Living and Student Health Center Labs	Preventive	\$0	\$0	\$0
	Non-preventive	\$0	Deductible, then 20%	Deductible, then 25%
Tier 2 Labs (In-network)	Preventive	\$0	\$0	\$0
	Non-preventive	Deductible, then 20%	Deductible, then 20%	Deductible, then 25%
Tier 3 Labs (Out-of-network)		Deductible, then 40%	Deductible, then 40%	Deductible, then 45%

Need help finding a lab? purdue.edu/hr/benefits/medical/labs

MEDICAL

X-RAYS



X-rays available at the Purdue University Student Health Center (PUSH)

- Benefits-eligible staff, covered spouses and dependents over age 8
- \$25 per image
- Applies to Healthsync and in-network deductible/Out-of-pocket
- Payment due at time of service

MEDICAL

PREMIUMS – EMPLOYEES EARNING UNDER \$45,500



	Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
Employees earning under \$45,500*			
Employee Only	\$880.92	\$209.88	\$60.00
Employee & Children	\$1,586.88	\$378.48	\$101.04
Employee & Spouse	\$3,335.88	\$1,050.36	\$240.72
Employee & Working Spouse	\$4,085.88	\$1,800.36	\$990.72
Employee & Family	\$4,521.96	\$1,422.48	\$285.24
Employee & Family (Working Spouse)	\$5,271.96	\$2,172.48	\$1,035.24

*Rates do not include additional premium amounts for tobacco use

MEDICAL

PREMIUMS – EMPLOYEES EARNING \$45,500 OR MORE



	Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
Employees earning \$45,500 or more*			
Employee Only	\$1,764.96	\$586.08	\$120.00
Employee & Children	\$3,176.88	\$1,055.76	\$325.32
Employee & Spouse	\$5,324.28	\$1,894.32	\$982.68
Employee & Working Spouse	\$6,824.28	\$3,394.32	\$2,482.68
Employee & Family	\$7,215.48	\$2,569.00	\$1,331.40
Employee & Family (Working Spouse)	\$8,715.48	\$4,069.00	\$2,831.40

*Rates do not include additional premium amounts for tobacco use

MEDICAL

CHOOSING THE RIGHT PLAN FOR YOU



- The main difference between Purdue's plans is how you're spending your money for healthcare.
- This short video walks you through how the plans work to help you make the decision that's best for you (and your family if applicable).

Let's take a look at a [helpful video](#).

MEDICAL

INTRODUCING CORE ANALYTICS



A smarter way to choose your plan

New feature of Benefitfocus

- View plan options and estimate your costs based on your claims data from the past 12 months
- Or, compare costs of plans using average national claims data
- Estimate tax savings from using HSAs/FSAs

Need help choosing the right plan? ✕

We have some great modeling tools that can help you choose a plan that is right for you and your family

Get started

No thanks

MEDICAL

NATIONAL AVERAGE or CUSTOMIZE



Tell us about your expected healthcare usage

Choose from one of our pre-defined usage scenarios or personalize your usage for the upcoming plan year and we will estimate how much each plan will cost you.

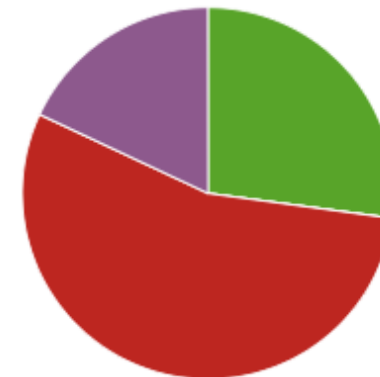
National Average Year

Your Usage Last Year

Customize Usage

Note: Number of uses and costs are based on national claims averages for persons with similar age, gender, and regional demographics as you and your dependents.

<u>0</u>	Emergency Room Visit	\$0.00
<u>1</u>	Outpatient Procedure	\$1,004.89
<u>0</u>	Inpatient Hospital Procedure	\$0.00
<u>11</u>	Doctor Office Visits	\$2,029.65
<u>10</u>	Prescription Drugs ?	\$667.21
Total Usage Cost		\$3,701.75



MEDICAL

TAX BENEFIT



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

Head of Household

Household Income

\$65,000

Tax Bracket

12%

HSA

Annual Contribution

\$1,200

Contribute Maximum

Total savings: \$144.00

Contribution Limits

	Minimum	Maximum	55+ Additional
Single	—	\$3,500.00	\$1,000.00
Family	—	\$7,000.00	\$1,000.00

Done

Cancel

MEDICAL

COMPARE PLANS



☐ Compare

Purdue Health Plan 2019

FSA

\$33.88 ?

Bi-Weekly Cost

Estimated Annual Cost

\$880.88

How was this calculated?

FSA Tax Savings

Add Contribution

Plan details

Select plan

☐ Compare

Purdue Health Plan Plus HSA 1 2019

HSA

\$8.07 ?

Bi-Weekly Cost

Estimated Annual Cost

\$0.00

How was this calculated?

HSA Tax Savings

\$144.00

Edit

Plan details

Select plan

☐ Compare

Purdue Health Plan Plus HSA 2 2019

HSA

\$2.31 ?

Bi-Weekly Cost

Estimated Annual Cost

\$0.00

How was this calculated?

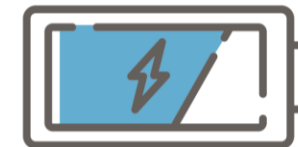
HSA Tax Savings

\$144.00

Edit

Plan details

Select plan



Five Star level of AchieveWELL*

- Purdue will offer incentives for eligible employees and covered spouses who complete an annual physical with biometrics screening.
- **The Healthy Boiler Wellness Program runs from Oct. 1, 2019 through Sept. 30, 2020.**



* 2019 Designation



HEALTHY BOILER INCENTIVES

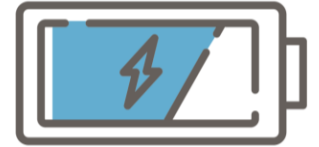
HERE'S HOW IT WORKS:

**Complete annual physical with
biometrics screening**

**TOTAL INCENTIVE
YOU COULD EARN:**

Employee Only Coverage	Employee + Spouse Coverage	Employee + Child Coverage*	Employee + Family Coverage*
\$325 – Employee	\$325 – Employee \$325 – Spouse	\$650 – Employee	\$325 – Employee \$325 – Spouse
\$325	\$650	\$650	\$650

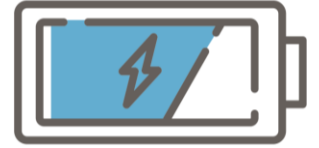
* Child(ren) are not eligible for incentives



Important Reminders

- You must complete an annual physical with biometrics screening and upload to the portal.
- Log activities in Healthy Boiler Portal anytime!
 - Returning users: no need to re-register
 - New users: register and establish username and password
 - Spouses: employee must register first
 - Portal made more customer-friendly
- Incentive payments will be made quarterly to your HSA or your HRA.

Make sure to complete your wellness activities between October 1, 2019 and September 30, 2020.



Visit the portal to:

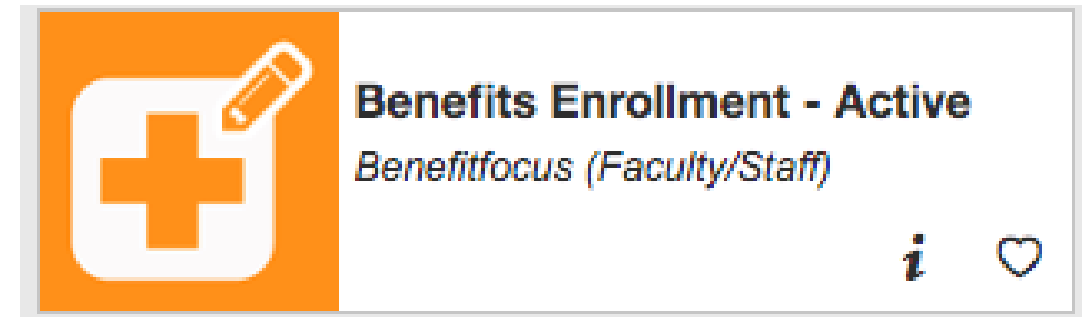
- Set personal goals and track your progress
- Get tips and tricks on eating better, being more active, and making healthy choices
- Engage in competitions and campus-sponsored programs
- Watch cooking demonstrations
- Print grocery lists and recipes
- Calculate your BMI, calories burned and time to reach your goal weight

ENROLLMENT

HOW TO ENROLL

Open enrollment is October 29 – November 12 at 6 p.m. (ET)

- Sign in to Benefitfocus through the OneCampus Portal at **one.purdue.edu**.
- Login with your career account username and BoilerKey.



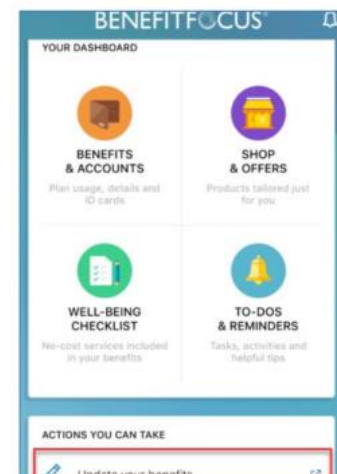
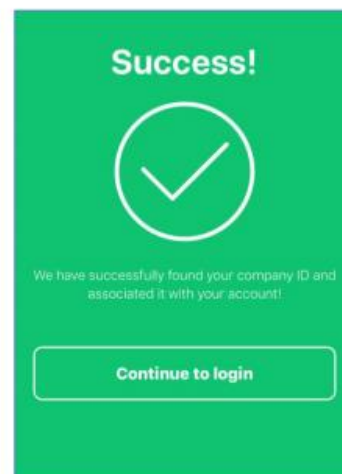
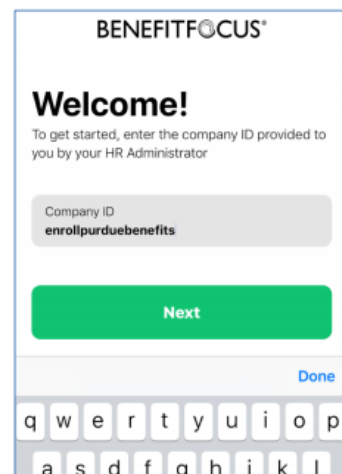
Don't know your account username and BoilerKey?

West Lafayette: 765-494-4000 Fort Wayne: 260-481-6030 Northwest-Hammond and Westville: 219-989-2888

ENROLLMENT

HOW TO ENROLL

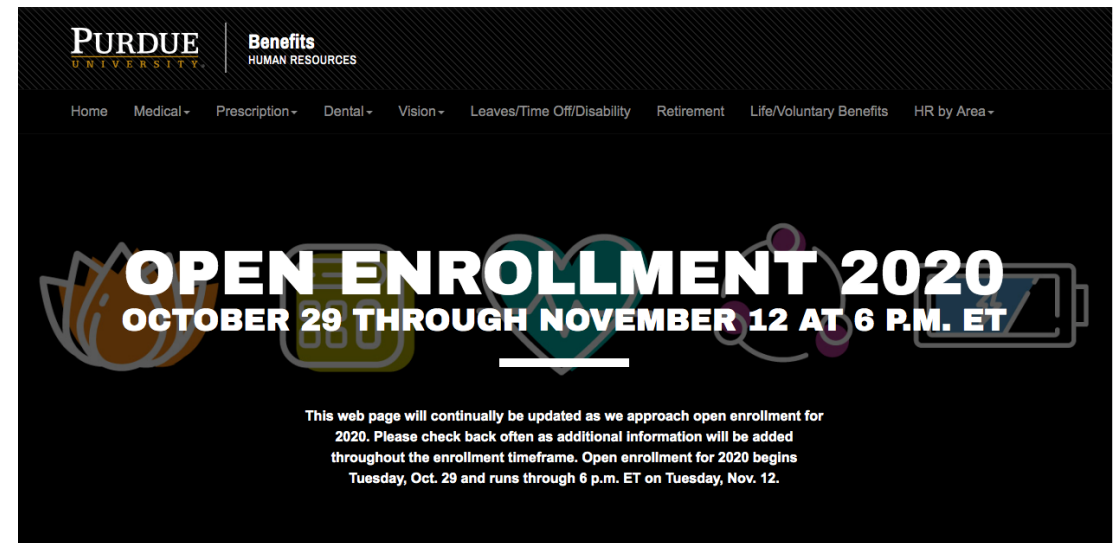
- Download Mobile App – Google Play for Android/App Store for Apple
- Enter **enrollpurduebenefits** as company id
- Log in using Purdue career account and boilerkey
- Select **update your benefits**



ENROLLMENT

NEXT STEPS

- Review your Benefits Statement (mailed to your home)
- Review the Enrollment Guide on the Benefits website
- Watch “How to Enroll” Video



Beginning October 29, you may enroll in benefits.

RESOURCES

PRESENTATIONS, LABS, APPOINTMENTS



See website for a complete list of days/times.

- Presentations and walk-in labs
- One-on-one appointments with a benefits representative

Online Resources

- Benefits website – purdue.edu/hr/Benefits
- Recorded presentations
- Videos
- Online enrollment guide

RESOURCES

CONTACT HUMAN RESOURCES



Call: 765-494-2222

Email: hr@purdue.edu

Online: purdue.edu/hrhelp
(personal health info)

Please allow us time to respond to your message or e-mail as our call volume increases significantly during open enrollment.