Dear Purdue Graduate Staff Member:

This information is provided regarding the University-subsidized health insurance program for eligible graduate staff for the 2018-19 policy year to assist with questions you may have. The plan is offered by Anthem Blue Cross Blue Shield.

Open Enrollment runs from August 1 through September 10, 2018, at 5 p.m. ET.

New graduate staff will have 30 days from their hire date or the open enrollment deadline to enroll, whichever is later.

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ELIGIBILITY AND ENROLLMENT

1. I don’t know if I qualify for graduate staff benefits. How can I find out?
   A. To qualify, you must be hired to work in a position or positions totaling 0.50 FTE (minimum 20 hours a week) on the West Lafayette campus. Fellowships administered as assistantships are also eligible for Graduate Staff benefits. Your business office can tell you if you are in an eligible position to qualify for graduate staff benefits.

2. How do I enroll for graduate staff benefits?
   A. Enrolling is a two-step process.
      - To enroll for medical insurance benefits for the 2018-2019 plan year, follow these steps:
        o Go to the Academic HealthPlans (AHP) portal and register for an AHP account using your Purdue student ID.
        o Once registered, you may complete your enrollment using the steps provided on the page.
      - To enroll for dental and voluntary insurance benefits for the 2018-2019 plan year, follow these steps:
        o You will receive an email from hr@purdue.edu letting you know when it’s time to enroll. This comes after we have a valid SSN on file and your position has been entered in our system.
        o Go to the OneCampus Portal and click the Benefitfocus link. Access requires a BoilerKey.
        o Log in with your Purdue career account username and BoilerKey information.
3. I have already enrolled for the domestic or international insurance plan and now I have become eligible for the graduate staff plan. Do I need to enroll again?
   A. Yes, it is very important that you enroll within 30 days of the date in which you gained eligibility (such as the start date of a new graduate staff appointment). If you do not enroll within the first 30 days, you will not be eligible to enroll in the plan until the beginning of the next policy year. Once you have enrolled in the graduate staff medical insurance, a refund for the domestic or international insurance plan that you have already paid for will be issued to you. You will need to enroll for your medical insurance through the AHP enrollment portal and your dental/voluntary benefits through the Benefitfocus enrollment portal. See 2 above.

4. When should I enroll my dependent spouse/children?
   A. Your spouse and/or children must be enrolled during the open enrollment period (or within 30 days of your hire date, for new graduate staff). After that, you may only make changes to your insurance plan if a qualifying life event has occurred (e.g., marriage to add your spouse, birth or adoption to add a child, or your dependents’ arrival to the United States) within 31 days of the event.

5. I already have insurance. Do I have to enroll in the graduate staff medical insurance plan?

   International Graduate Staff
   A. The University-sponsored plan is mandatory unless you meet very limited criteria that would qualify you for a waiver. The graduate staff medical insurance plan meets federal and University guidelines for the health insurance requirement. The deadline to purchase insurance or apply for a waiver is September 10.

   Waiver criteria can be found here: https://purdueship.myahpcare.com/waiver.

   If you meet the waiver criteria and wish to apply for the waiver, complete the waiver request application in the AHP enrollment portal. This information will be reviewed by the Student Insurance Office (located in PUSH, Rooms 338/340) to determine if you qualify, and you will be contacted.

   If you do not complete a waiver form by the deadline, you will lose the option to enroll in the graduate staff medical insurance plan and a hold will be placed on your academic record until you enroll in the medical insurance available to international students by going to the Student Insurance Office at PUSH. You will be responsible for the $200 late enrollment fee and the annual student insurance premium payment, due at the time of enrollment. Please do not delay.

   Domestic Graduate Staff
   A. You are not required to enroll in the graduate staff medical insurance plan. However, you are expected to have medical coverage while attending Purdue University.

6. What if I qualify for the graduate staff medical insurance plan, but do not have a valid Social Security Number?
   A. Purdue is a federal contract employer and is required to obtain a valid Social Security Number (SSN) for every paid employee (within 30 days of hire) for tax reporting and employment eligibility. You must apply for an SSN through the Social Security Administration (SSA) immediately upon hire. Applications are typically processed within 30 calendar days. Once you obtain a valid SSN, you must update your Glacier account and contact your business office in order to be able to enroll in benefits.

   If you have not yet applied for a valid SSN, you must go to this web site https://www.iss.purdue.edu/SocialSecurity and use your career account with password to log in and schedule an on-campus appointment with the Social Security Administration (SSA).
7. I have received my Social Security Number (card); how does this information get processed?
   A. If you have received your valid Social Security Number:
      i. Update your Glacier account with your valid SSN
      ii. Present proof of a valid SSN to your Business Office:
         1. Social Security card (i.e.: original, paper copy or electronic image of card)
         2. Documents from public services (i.e.: utility bill, phone service, rent that includes the full SSN)

   You will not be able to enroll in dental and other voluntary benefits without a valid SSN. Additionally, your employment could be terminated if a valid SSN is not presented within 30 calendar days of hire date.

8. Whom can I contact to ask about plan benefits or the international coverage and waiver requirements?
   A. See Contact Information and Reminder at the bottom of this FAQ document.

9. What if I do not yet have a local address?
   A. You can use a temporary address and then later update your address online. You will be assigned the temporary address below if you do not yet have one.

   601 Stadium Mall Dr.
   West Lafayette, IN 47907

10. How do I update/change my address?
    A. Please go to OneCampus at https://one.purdue.edu/
       You will need to access the OnePurdue – Purdue SAP Portal – to make the change. Please note, BoilerKey (Purdue’s new two-factor authentication service) is required to access the OnePurdue portal.
       Employees are encouraged to register for their BoilerKey access via the BoilerKey – Two-Factor Authentication Service web page.

       Once you have registered for your BoilerKey, log into the OnePurdue Portal with your Purdue Career Account User ID and BoilerKey.

       Click on “Employee Self-Service” located in the upper left corner of the page.
       Scroll down and click on “Personal Information.”
       You may update your address and most of your personal data.

       NOTE: You may also view your salary statements, tax information, time off balances and other information in the Overview menu beneath the Employee Self-Service tab.

11. When can I make a change to my graduate staff benefits enrollments?
    A. After your enrollment deadline passes, you may only enroll/drop graduate staff benefits if a qualifying life event has occurred (e.g., marriage, divorce, birth or adoption and arrival/departure of family members to the United States).

       You must report your qualifying life event, make your desired changes and provide related verification documentation within 31 days of the event. For more information on qualifying events and required documentation, please visit www.purdue.edu/benefits/gradstaff
12. What is the cost for the graduate staff medical insurance plan?
   A. The graduate staff medical insurance plan has an annual premium of $550 for Student Only coverage. This premium provides coverage from August 1, 2018, through July 31, 2019, or for as long as you maintain your eligibility during the academic year, provided you gained eligibility in the month of August. Upon enrolling, you will pay for the first month’s premium directly to AHP and will automatically set up ongoing monthly payments.

   **Annual Premium Rates**

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<td>Student Only</td>
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<tr>
<td>Student and Spouse</td>
<td>$3,079.00</td>
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<td>Student and Child</td>
<td>$3,079.00</td>
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<tr>
<td>Student and Children</td>
<td>$5,609.00</td>
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<tr>
<td>Student, Spouse and Child</td>
<td>$5,609.00</td>
</tr>
<tr>
<td>Student, Spouse and Children</td>
<td>$8,138.00</td>
</tr>
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13. How do I pay for the graduate staff medical insurance plan?
   A. When you go online to the Academic HealthPlans (AHP) portal at purdue.myahpcare.com to enroll, you will be required to pay for the first month of coverage. AHP will automatically set up recurring payments each month following.

   Your options for paying are as follows:
   i. Bank Pay (ACH) – Log in with your bank’s credentials (secured by Plaid)
   ii. Credit Card – Incurs a 3% fee.
   iii. Web Pay – Incurs a 3% fee. Note: this option will show only if you’ve stored your credit card information on your web browser.

14. Why do I pay AHP directly instead of doing payroll deductions?
   A. Graduate students can frequently gain and lose eligibility for graduate staff benefits. This leads to a change in medical plans and subsequently a change in cost, which may involve a refund. Having AHP handle these payments ensures a smoother process for students as well as preventing unwanted changes in benefit coverage.

15. What is Plaid?
   A. Plaid is the company AHP uses to connect with your bank in order to pay for your medical plan. AHP uses Plaid to ensure the exchange of your bank’s credentials is safe and secure. Your credentials are kept private and are not shared with AHP or any other entity. Plaid is integrated with over 9,500 banks.

   To learn more about how Plaid works as a whole, visit: https://plaid.com/how-it-works/
   To view the Plaid Privacy Notice, visit: https://plaid.com/legal/
   To view more information on Plaid’s security measures visit: https://plaid.com/security/.

16. What if my bank is not listed as an option to pay for my medical insurance?
   A. If your bank is not on the list of banks integrated with Plaid, you can pay by credit card or web pay which both incur a 3% fee.

   If you are purchasing the international student health insurance plan and not the graduate staff medical plan, you can make a one-time payment for the semester or the entire academic year. To do this submit a check to AHP within 7 days of enrolling. If you have further questions about payments, please contact AHP for additional assistance at (855) 566-7278 or support@ahpcare.com.
17. Can I enroll in a standard student health insurance plan instead of the graduate staff medical insurance plan if I am covering dependents and it is less expensive?
   A. Yes, the student plans are also available (based on your citizenship status) and may be a more cost-effective option (for graduate staff who will be covering dependents, for example). However, please note the differences by reviewing the plan comparisons located on the Graduate Staff Benefits website under Medical Insurance: www.purdue.edu/benefits/gradstaff.

**INSURANCE BENEFITS QUESTIONS**

18. Do I get a card showing that I have medical coverage?
   A. Yes, in addition to getting your insurance ID number on your confirmation page after enrolling, a card will be mailed to you. You also will be able to access an electronic insurance card from the Anthem.com website as well as the Anthem Anywhere mobile app.

   You may receive services on campus by bringing a copy of the confirmation statement from the AHP enrollment portal. This document can be printed upon completion of your enrollment and is a confirmation of your benefit choices and proof of your enrollment.

19. What is covered in the vision benefit (for those enrolled in the graduate staff medical insurance plan)?
   A. Please visit the following website to review your vision coverage: http://www.purdue.edu/hr/Benefits/gradStaff/gradVision.html.

   To find an eye care VSP doctor, visit www.vsp.com or call 800-877-7195. Your VSP identification number is your Purdue identification number (PUID).

20. I had insurance through another company before coming to Purdue. How does that affect my pre-existing condition?
   A. Purdue’s insurance plan has no pre-existing condition clause.

21. Can I contribute to a retirement savings plan from my paycheck?
   A. YES! The University encourages employees to begin saving for retirement as early as possible and offers two voluntary retirement savings plan options – a 403b and/or a 457b. Voluntary retirement savings plans allow University employees to contribute directly from their pay to a tax-favored retirement account that offers investment options allowing your contributions and earnings to grow over time. More information can be found here: https://www.purdue.edu/hr/Benefits/currentEmployees/retirement/retirementSavings.html.

   To enroll in a voluntary savings plan, contact Purdue Benefits at hr@purdue.edu or 765-494-1686. Once your Fidelity account is in place, follow the instructions to complete your enrollment. You will indicate the amount you wish to contribute and the funds you would like to invest in. You will also need to designate your beneficiary.

   To make changes to an existing Fidelity account (beneficiary, deduction amount, investment selections), visit Fidelity's Purdue-dedicated website, www.netbenefits.com, or call 800-343-0860.

   To meet one-on-one with a retirement counselor on campus to review investments and/or discuss retirement income planning, go online to www.fidelity.com/atwork/reservations or call 800-544-6868 to make an appointment.
22. If I terminate from or lose eligibility for the graduate staff medical insurance plan, am I eligible to continue coverage?
   A. Yes, your graduate staff medical insurance plan offers a continuation option. If you had continuous coverage on the plan for three months or longer, you could be eligible to continue your coverage for up to 90 days if you apply within 30 days of your termination/loss of eligibility. Complete the form at https://purduega.myahpcare.com/continuation, be sure to include your payment information and a telephone number where you can be reached, and submit to AHP using the contact information on the form. Direct any questions to AHP at (855) 566-7278 support@myahpcare.com.

23. What if my appointment drops below half time (0.50 FTE) or I change to a fellowship-only position?
   A. Your employment is subject to the availability of funds. The employment of graduate staff may be terminated prior to the expiration of the stated employment period or the compensation may be reduced during such period in the event federal or state appropriations are reduced or are deemed insufficient by Purdue University. Compensation paid from other sources will be paid only to the extent of funds available from such sources. If, for any reason, employment is terminated before the expiration of the stated employment period, compensation shall be paid up to, but not beyond the date of such termination.

   NOTE: With a reduction to below 20 hours/week, or a change in position to a fellowship not administered as a graduate assistantship, your graduate staff medical insurance plan will stop at the end of the month in which the change occurs.

   You may seek health insurance through http://www.purdue.edu/push/Insurance/index.html to enroll in a student health insurance plan based on your citizenship status, or you may be eligible to continue your coverage for up to 90 days if you had continuous coverage on the plan for three months or longer (see question 18).

CONTACT INFORMATION & REMINDER

Academic HealthPlans (AHP)
Registration, payment of premiums and enrollment in the graduate staff medical insurance plan
   • (855) 566-7278 support@myahpcare.com

Human Resources – Benefits
Eligibility, Benefitfocus enrollment issues, benefits-related payroll deductions, as well as information on the graduate staff medical insurance plan, graduate staff vision plan, voluntary retirement savings plans and dental and voluntary benefits
   • (765) 494-2222 hr@purdue.edu

Student Insurance Office - Purdue Student Health Services (PUSH), 2nd Floor
Graduate staff medical insurance plan coverage, claims, international student requirements and waiver process, fellowship insurance
   • (765) 496-3998 student-insurance@purdue.edu

Your business office can also tell you if your position qualifies for graduate staff benefits.

- REMINDER -

September 10, 2018, by 5 p.m. ET is the last day to enroll in Graduate Staff benefits (new graduate staff have 30 days from their hire date or the open enrollment deadline, whichever is later). No changes will be allowed after that time unless you have a qualifying life event.