

## Graduate Staff and Student Benefits Comparison

Graduate staff who intend to cover a dependent (spouse/child) will see a cost savings if they elect the student health insurance plan (SHIP) instead of the graduate staff medical plan; however, there are other things to consider/keep in mind, including overall cost, frequency of pay, plan design, and vision and dental needs. Here is a side-by-side comparison of the benefits available to graduate staff and to students to help you make an informed decision when enrolling in benefits for the 2020-2021 academic year.

### Medical Insurance

	<b>GRADUATE STAFF</b>		<b>STUDENT</b>	
	Dependent Coverage Level	Annual	Dependent Coverage Level	Annual
<b>Medical Premium</b>	Student	\$595.00	Student	\$1,377.04
	Student + Spouse or Student + Child	\$3,237.04	Student + Spouse or Student + Child	\$2,754.08
	Student + Spouse + Child or Student + Children	\$5,879.08	Student + Spouse + Child or Student + Children	\$4,131.12
	Student + Spouse + Children	\$8,521.11	Student + Spouse + Children	\$5,508.16
<b>Frequency of pay</b>	Monthly auto deduction from bank or credit card		Pay for semester or academic year upon enrolling	
<b>Medical Plan Design/Network/Coverage</b>	Same		Same	

## Dental Coverage

	GRADUATE STAFF			STUDENT		
<b>Dental Carrier</b>	Delta Dental (separate voluntary election)			Anthem (auto enrollment when medical is elected)		
<b>Dental Cost (Annual, rounded to the nearest dollar)</b>	<b>Coverage Level</b>	<b>Option 1</b>	<b>Option 2</b>	Included in the medical plan premium		
	Student	\$248	\$147			
	Student + Spouse	\$502	\$298			
	Student + Child(ren)	\$648	\$389			
	Student + Spouse + Child(ren)	\$976	\$587			
<b>Dental Coverage (in-network)</b>	<b>Delta Dental Option 1</b>			<b>Anthem</b> (Domestic and International plans are the same)		
	<b>Benefit</b>	<b>Description</b>	<b>Insurance pays</b>	<b>Benefit</b>	<b>Description</b>	<b>Insurance pays</b>
	Diagnostic and Preventive Services	Exams and cleanings	100%	Diagnostic and Preventive Services	Exams and cleanings	100%
	Endodontics	E.g., root canals	50%	Endodontics	E.g., root canals	80%
	Prosthodontics	E.g., implants, bridges, dentures	40%	Prosthodontics	E.g., implants, bridges, dentures	50%
	Simple Extractions	Non-surgical extraction of teeth	60%	Simple Extractions	Non-surgical extraction of teeth	80%
	Oral Surgery	Extractions and dental surgery	50%	Oral Surgery	Extractions and dental surgery	80%
	Minor Restorative Services	E.g., fillings	60%	Minor Restorative Services	E.g., fillings	80%
	Major Restorative Services	E.g., crowns	40%	Major Restorative Services	E.g., crowns	50%
	<b>Anthem</b> The Anthem graduate staff medical plan only comes with pediatric dental benefits (members through age 18). Refer to <a href="#">Anthem Dental &amp; Vision Overview</a> .			Includes pediatric benefits (members through age 18). <a href="#">Dental Benefits</a> .		

## Vision Coverage

	GRADUATE STAFF			STUDENT		
<b>Vision Carrier</b>	VSP (auto enrollment when graduate staff medical plan is elected), Anthem (benefits included with medical plan)			Anthem		
<b>Vision Cost</b>	Included in the medical plan premium			Included in the medical plan premium		
	<b><u>VSP</u></b>			<b><u>Vision Benefits</u></b> The discounts for adult services shown in the table below are not 'covered benefits' under your vision plan		
<b>Vision Coverage/ Discounts (In-network)</b>	<b>Benefit</b>	<b>Description</b>	<b>Cost</b>	<b>Benefit</b>	<b>Description</b>	<b>Cost</b>
	WellVision Exam	Annual eye exam	\$5 copay	Eye Exam	Annual eye exam	No discount
	Contact Lens Exam	Fitting and evaluation exam	15% discount	Contact Lens Exam	Fitting and evaluation exam	20% discount
	Glasses and Sunglasses	Complete pair with lens enhancements within 12 months of WellVision exam	20% discount	Eyeglass Frames	One pair of frames only	35% discount
				Eyeglass Lenses	Single vision lenses (instead of contact lenses)	\$50
	Laser Vision Correction	Treatment for nearsightedness, farsightedness, and astigmatism	Average 15% discount on regular price or 5% on promotional price	Contact Lenses	Elective non-disposable (instead of eyeglass lenses)	15% discount
	<b>Anthem</b> Includes pediatric benefits (members through age 18) with no cost for eye exams, eyeglasses (frames, lenses, enhancements), and contact lenses when using an in-network provider. Some restrictions apply - refer to <a href="#">Anthem Dental &amp; Vision Overview</a> .			Includes pediatric benefits (members through age 18) with no cost for eye exams, eyeglasses (frames, lenses, enhancements), and contact lenses when using an in-network provider. Some restrictions apply - refer to <a href="#">Vision Benefits</a> .		

2020  
2021

GRADUATE STAFF

***OPEN ENROLLMENT***

July 1 - September 8  
ends at 5 p.m. on September 8

**Your benefits. Your choices. Your well-being.**

[www.purdue.edu/hr/Benefits/gradStaff/](http://www.purdue.edu/hr/Benefits/gradStaff/)