PURDUE UNIVERSITY | Human Resources

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 2025-2026 academic year.

Medical Insurance

	GRADUATE STAFF		STUDENT	
Medical Premium	Dependent Coverage Level	Annual	Dependent Coverage Level	Annual
	Student	$709.64	Student	$1,678
	Student + Spouse	$4,025.64	Student + Spouse	$3,302
	Student + Spouse + Child	$7,341.64	Student + Spouse + Child	$4.998
	Student + Child	$4,025.64	Student + Child	$3,374
	Student + Spouse + Children	$10,657.64	Student + Spouse + Children	$6,559
	Student + Children	$7,341.64	Student + Children	$4,935
Frequency of pay	Monthly auto deduction from bank or credit card		Pay for semester or academic year upon enrolling	
Medical Plan Design/Network/Coverage	Same		Same	

Dental Coverage

<table>
<tr><th></th><th colspan="3">GRADUATE STAFF</th><th colspan="3">STUDENT</th></tr>
<tr><td>Dental Carrier</td><td colspan="3">Delta Dental (separate voluntary election)</td><td colspan="3">Delta Dental
(auto enrollment when medical is elected)</td></tr>
<tr><td rowspan="5">Dental Cost (Annual, rounded to the nearest dollar)</td><td>Coverage Level</td><td>Option 1</td><td>Option 2</td><td colspan="3" rowspan="5">Included in the medical plan premium</td></tr>
<tr><td>Student</td><td>$274.32</td><td>$168.24</td></tr>
<tr><td>Student + Spouse</td><td>$542.64</td><td>$327.48</td></tr>
<tr><td>Student + Child(ren)</td><td>$641.52</td><td>$422.88</td></tr>
<tr><td>Student + Spouse + Child(ren)</td><td>$981.24</td><td>$632.28</td></tr>
<tr><td rowspan="11">Dental Coverage (in-network)</td><td colspan="3">Delta Dental Option 1
(Click Here for Delta Dental Option 2 summary)</td><td colspan="3"><u>Delta Dental</u>
(Domestic and International plans are the same)</td></tr>
<tr><td>Benefit</td><td>Description</td><td>Insurance pays</td><td>Benefit</td><td>Description</td><td>Insurance pays</td></tr>
<tr><td>Benefit Year Maximum (August 1 – July 31)</td><td>Maximum total amount insurance will pay for services in the plan year</td><td>$1,000 per person</td><td>Benefit Year Maximum (August 1 – July 31)</td><td>Maximum total amount insurance will pay for services in the plan year</td><td>$750 per person</td></tr>
<tr><td>Diagnostic and Preventive Services</td><td>Exams and cleanings</td><td>100%</td><td>Diagnostic and Preventive Services</td><td>Exams and cleanings</td><td>100%</td></tr>
<tr><td>Endodontics</td><td>E.g., root canals</td><td>50%</td><td>Endodontics</td><td>E.g., root canals</td><td>80%</td></tr>
<tr><td>Prosthodontics</td><td>E.g., implants, bridges, dentures</td><td>40%</td><td>Prosthodontics</td><td>E.g., implants, bridges, dentures</td><td>50%</td></tr>
<tr><td>Simple Extractions</td><td>Non-surgical extraction of teeth</td><td>60%</td><td>Simple Extractions</td><td>Non-surgical extraction of teeth</td><td>80%</td></tr>
<tr><td>Oral Surgery</td><td>Extractions and dental surgery</td><td>50%</td><td>Oral Surgery</td><td>Extractions and dental surgery</td><td>80%</td></tr>
<tr><td>Minor Restorative Services</td><td>E.g., fillings</td><td>60%</td><td>Minor Restorative Services</td><td>E.g., fillings</td><td>80%</td></tr>
<tr><td>Major Restorative Services</td><td>E.g., crowns</td><td>40%</td><td>Major Restorative Services</td><td>E.g., crowns</td><td>50%</td></tr>
<tr><td colspan="3"><u>UnitedHealthcare StudentResources (UHCSR)</u>
Pediatric (through age 18) dental benefits available through the UHCSR graduate staff medical insurance plan.</td><td colspan="3"><u>UnitedHealthcare StudentResources (UHCSR)</u>
Pediatric (through age 18) dental benefits available through the UHCSR student health insurance plan.</td></tr>
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Vision Coverage

<table>
<tr><th></th><th colspan="3">GRADUATE STAFF</th><th colspan="3">STUDENT</th></tr>
<tr><td>Vision Carrier</td><td colspan="3">VSP (auto enrollment when graduate staff medical plan is elected), UHCSR (benefits included with medical plan)</td><td colspan="3">UHCSR</td></tr>
<tr><td>Vision Cost</td><td colspan="3">Included in the medical plan premium</td><td colspan="3">Included in medical plan premium, pediatric vision only.</td></tr>
<tr><td></td><td colspan="3"><u>VSP</u></td><td colspan="3"><u>Vision Benefits</u>
Student vision coverage is not included in the medical plan but can be purchased separately through the AHP enrollment portal.</td></tr>
<tr><td rowspan="7">Vision Coverage/ Discounts (In-network)</td><td>Benefit</td><td>Description</td><td>Cost</td><td>Benefit</td><td>Description</td><td>Cost</td></tr>
<tr><td>WellVision Exam</td><td>Annual eye exam</td><td>$5 copay</td><td>Eye Exam</td><td>Annual eye exam</td><td>$15 copay</td></tr>
<tr><td>Contact Lens Exam</td><td>Fitting and evaluation exam</td><td>15% discount</td><td>Contact Lens Exam</td><td>Fitting and evaluation exam</td><td>15% Discount</td></tr>
<tr><td rowspan="2">Glasses and Sunglasses</td><td rowspan="2">Complete pair with lens enhancements within 12 months of WellVision exam</td><td rowspan="2">20% discount</td><td>Eyeglass Frames</td><td>One pair of frames only</td><td>35% discount</td></tr>
<tr><td>Eyeglass Lenses</td><td>Single vision lenses (instead of contact lenses)</td><td>$25 copay</td></tr>
<tr><td>Laser Vision Correction</td><td>Treatment for nearsightedness, farsightedness, and astigmatism</td><td>Average 15% discount on regular price or 5% on promotional price</td><td>Contact Lenses</td><td>Elective non-disposable (instead of eyeglass lenses)</td><td>$150 allowance</td></tr>
<tr><td colspan="3"><u>UnitedHealthcare StudentResources (UHCSR)</u>
Enrollment in the graduate staff medical plan includes exam-only ($20 copay) and pediatric (through age 18) vision benefits.</td><td colspan="3"><u>UnitedHealthcare StudentResources (UHCSR)</u>
Enrollment in the student health insurance plan includes pediatric (through age 18) vision benefits.</td></tr>
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GRADUATE STAFF

OPEN ENROLLMENT 2025

July 1, 2025 – 5 p.m. ET September 2, 2025

ends at 5 p.m. ET on September 2

Your benefits. Your choices. Your well-being.

www.purdue.edu/hr/Benefits/gradStaff/