2020-2021 ACADEMIC YEAR

GRADUATE STAFF BENEFITS

WEBSITE
2020-2021 Graduate Staff Benefits

You’ll learn about:

- Benefits Eligibility
- Enrollment
- What’s New & Reminders
- Coverage Period
- Medical Coverage & Premiums
- Vision Coverage
- Dental Coverage & Premiums

- Additional Staff Benefits
- Retirement Savings Plan Options
- Family Friendly Benefits
- Tuition Remission
- Leave Requests
- Resources
Benefits Eligibility

- Those employed in a graduate staff position(s) which carries a minimum of 0.50 FTE/half time/20 hours per week or more

- Graduate students with fellowships administered as assistantships

- *Unsure?* Check with your business office about your eligibility
Newly eligible graduate staff deadline: 30 days from hire/eligibility date

OPEN ENROLLMENT ENDS AT 5 P.M. ET

9/8/20
Two-Step Enrollment

Medical Insurance (with Anthem Blue Cross Blue Shield)

Academic HealthPlans (AHP) Enrollment Portal

- Go to https://purdue.myahpcare.com/ and select Students or Graduate Staff
- Log into your account (new users register with Purdue student ID)

Dental and Other Voluntary Benefits

Benefitfocus Enrollment Portal – Requires a valid SSN to access

- Linked from the OneCampus portal at https://one.purdue.edu/
- Log in with Purdue career account username and BoilerKey
Enrollment – Domestic Students

1. Enroll in medical insurance via AHP
2. Wait for email from Human Resources
3. Enroll in dental and other voluntary benefits via Benefitfocus
Enrollment - International Students

1. Apply for SSN and enroll in medical via AHP
2. Complete immunization form and go to PUSH for University-mandated immunizations (first week of classes)
3. Give your new SSN to your business office
4. Enroll in dental and other voluntary benefits via Benefitfocus
## Enrollment

**What to Expect After You Enroll**

<table>
<thead>
<tr>
<th>Day 1</th>
<th>Next business day</th>
<th>2nd business day after enrollment</th>
<th>4th business day after enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>You can visit PUSH for medical services (with proof of enrollment/AHP confirmation)</td>
<td>Services at doctors’ offices, hospitals, etc.</td>
<td>Prescriptions at Purdue University Pharmacy and other pharmacies</td>
<td>Access medical ID card online, graduate staff vision and dental services</td>
</tr>
</tbody>
</table>

- You will receive medical/prescription insurance cards within 15 business days from enrolling. No cards are issued for graduate staff vision or dental plans.
If You Don’t Enroll - Domestic

Medical Insurance

- May not enroll in **graduate staff** medical plan until next annual open enrollment without a **qualifying life event** (i.e., loss of coverage)
- May enroll in **student** health insurance plan in December for spring 2021

Dental and Other Voluntary Benefits

- Any previously elected benefits from 2019-2020 will roll forward
- May not enroll/change until next annual open enrollment without a **qualifying life event** (i.e., loss of coverage)
If You Don’t Enroll – International

Medical Insurance

- Hold on academic record, $200 late fee to enroll in student plan
- May not enroll in graduate staff medical plan until next annual open enrollment without a qualifying life event (i.e., loss of coverage)

Dental and Other Voluntary Benefits

- Any previously elected benefits from 2019-2020 will roll forward
- May not enroll/change until next annual open enrollment without a qualifying life event (i.e., loss of coverage)
## What’s New for 2020-2021

<table>
<thead>
<tr>
<th></th>
<th>New!</th>
<th>Old</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prescription Formulary</strong> (List of covered drugs)</td>
<td>Essential Formulary</td>
<td>National formulary</td>
</tr>
<tr>
<td><strong>Delta Dental ID</strong></td>
<td>SSN, no card sent</td>
<td>PUID without first digit, card sent</td>
</tr>
<tr>
<td><strong>Annual Cost</strong> (Graduate Staff Medical)</td>
<td>$595</td>
<td>$572 (self-only coverage)</td>
</tr>
<tr>
<td><strong>Annual Cost</strong> (Domestic, International Medical)</td>
<td>$1,377*</td>
<td>$1,324* (self-only coverage)</td>
</tr>
</tbody>
</table>

*Rounded to the nearest dollar*
Important Reminders

Enrollment in medical insurance is active.

- Coverage for 2020-2021 requires enrollment

LiveHealth Online telehealth service

- Acute care visits $59 or less on average
- Behavioral health visits covered 100%
Coverage Period

Returning graduate staff

- August 1, 2020 – July 31, 2021

Newly eligible grads (e.g., new hires after August 1, 2020)

- **Medical/Rx**: 1st of eligible month – July 31, 2021
- **Dental and other voluntary benefits**: Date of eligibility – July 31, 2021

Loss of Eligibility (e.g., loss of funding)

- Medical/Rx ends last day of month of eligibility
- All other benefits end at midnight of last date of eligibility
Medical Coverage

Medical coverage is provided through Anthem

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$200 per insured person</td>
<td>$400 per insured person</td>
</tr>
<tr>
<td><strong>Coinsurance (you pay)</strong></td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td>$1,500 per insured person, $3,000 per family</td>
<td>$3,000 per insured person, $7,000 per family</td>
</tr>
</tbody>
</table>
Terms to Know

- “Family” means graduate staff plus one or more dependents for the purpose of the deductible and out-of-pocket maximum.
- No one person covered under a family plan pays more than the individual out-of-pocket maximum.

- Insurance 101 – Introduction to insurance
Your Cost for a 30-Day Supply

- 90-day supply for Tiers 1-3 is 3x cost shown

<table>
<thead>
<tr>
<th>Description</th>
<th>Purdue Pharmacy</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Generic</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Brand-name w/o generic alternative</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Brand-name w/ generic alternative</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Tier 4*</td>
<td>Specialty</td>
<td>$50 copay</td>
</tr>
</tbody>
</table>

*Must be filled at the Purdue University Pharmacy or IngenioRx
## 2020-2021 Graduate Staff Medical Insurance Premium

<table>
<thead>
<tr>
<th></th>
<th>Monthly You pay</th>
<th>Monthly You pay</th>
<th>Purdue pays</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student only</strong></td>
<td>$49.58</td>
<td>$595.00</td>
<td>$2,057.04</td>
<td>$2,652.04</td>
</tr>
<tr>
<td><strong>Student + Spouse or Child</strong></td>
<td>$269.75</td>
<td>$3,237.04</td>
<td>$2,057.04</td>
<td>$5,294.08</td>
</tr>
<tr>
<td><strong>Student + Spouse + Child or Student + Children</strong></td>
<td>$489.92</td>
<td>$5,879.08</td>
<td>$2,057.04</td>
<td>$7,936.12</td>
</tr>
<tr>
<td><strong>Student + Spouse + Children</strong></td>
<td>$710.09</td>
<td>$8,521.11</td>
<td>$2,057.04</td>
<td>$10,578.15</td>
</tr>
</tbody>
</table>
## Annual premiums

**Compare the plans**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Graduate Staff Medical Plan</th>
<th>Domestic/Int’l Student Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student only</td>
<td>$595.00</td>
<td>$1,377.04</td>
</tr>
<tr>
<td>Student + Spouse or Child</td>
<td>$3,237.04</td>
<td>$2,754.08</td>
</tr>
<tr>
<td>Student + Spouse + Child or Student + Children</td>
<td>$5,879.08</td>
<td>$4,131.12</td>
</tr>
<tr>
<td>Student + Spouse + Children</td>
<td>$8,521.11</td>
<td>$5,508.16</td>
</tr>
</tbody>
</table>
### Vision Coverage

**Premium included in medical plan premium**

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Co-pay (In-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>Annual eye exam</td>
</tr>
<tr>
<td>Prescription Glasses and Sunglasses</td>
<td>Complete pair with lens enhancements within 12 months of WellVision exam</td>
</tr>
<tr>
<td>Contact Lens Exam</td>
<td>Exam for contact lenses including fitting and evaluation</td>
</tr>
</tbody>
</table>

VSP ID is your 10-digit Purdue student ID (PUID)

**More information:** [Graduate Staff Benefits](#)
### Dental Coverage

<table>
<thead>
<tr>
<th></th>
<th><strong>Point-of-Service Plan (Option 1)</strong></th>
<th><strong>Standard Plan (Option 2)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>See any dentist, in-network is best</strong></td>
<td><strong>Must see in-network dentist</strong></td>
</tr>
<tr>
<td><strong>Network</strong></td>
<td>Delta Dental Premier &amp; PPO network</td>
<td>Delta Dental PPO network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 per person</td>
<td>$25 per person (max $75 per family)</td>
</tr>
<tr>
<td><strong>Simple extraction</strong></td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Fillings</strong></td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Crowns</strong></td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Root Canal</strong></td>
<td>50%</td>
<td>25%</td>
</tr>
</tbody>
</table>

**More information:** [Graduate Staff Benefits](#)  

*All benefits shown here assume service rendered at in network providers*
Annual premiums are payroll-deducted*

<table>
<thead>
<tr>
<th></th>
<th>Point-of-Service Plan (Option 1)</th>
<th>Standard Plan (Option 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student only</td>
<td>$292</td>
<td>$174</td>
</tr>
<tr>
<td>Student + Spouse</td>
<td>$591</td>
<td>$351</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$763</td>
<td>$458</td>
</tr>
<tr>
<td>Student + Spouse + Child(ren)</td>
<td>$1,148</td>
<td>$691</td>
</tr>
</tbody>
</table>

*Rates shown are rounded to the nearest dollar
Accident Insurance
- Covers initial care injury, hospitalization, follow-up care

Critical Illness
- Lump sum if diagnosed with specified critical illnesses, such as heart attack, cancer, stroke, etc.

Universal Life
- Can keep through life as your circumstances and benefit needs change

Supplemental Hospital Insurance
- Provides payments to you for hospital stays due to accident or illness
Voluntary Benefits

Auto/Home
- Cost-effective coverage due to Purdue’s group rates

Pet insurance
- Help pay for treatments, surgeries, lab fees, X-rays and other services

Legal services
- Unlimited access to a network of attorneys for consultation and assistance with legal paperwork
You are eligible to participate with immediate vesting in either plan.

<table>
<thead>
<tr>
<th></th>
<th>403(b)</th>
<th>457(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tax Savings</strong></td>
<td>Pre-tax contributions</td>
<td>Pre-tax contributions</td>
</tr>
<tr>
<td></td>
<td>Post-tax contribution option</td>
<td>No post-tax contribution option</td>
</tr>
<tr>
<td><strong>Distributions</strong></td>
<td>Withdrawals allowed age 59½, age 55</td>
<td>Withdrawals allowed upon separation from Purdue</td>
</tr>
<tr>
<td></td>
<td>if separated from Purdue, or for severe financial hardship</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loan provision available</td>
<td>No loan provision</td>
</tr>
</tbody>
</table>

**Request access:** Email hr@purdue.edu with the subject line “Voluntary Retirement Savings Plan Shell Account Request”
Campus-based programs, services and resources to help balance work and life:

- Child care resources (on and off-campus), including locations and discounts
- Information for nursing mothers, including lactation spaces on campus
- Family-centered health & wellness information

For more information, visit purdue.edu/hr/familyfriendly
Eligibility

- Those employed in a graduate staff position(s) which carries a minimum of 0.25 FTE
- Graduate students with fellowships administered as assistantships

Frequency

- Each semester, summer session while employed
- Spouses of the above are eligible for the remission of non-resident tuition.

More information: [Graduate Staff Employment Manual](#)
All leaves must be requested using the SuccessFactors system

- Business leaves and unpaid personal leaves greater than 22 working days routed in **SuccessFactors** to Associate Dean
- Prorated by FTE
  Example: 4 hours in a “day” for 0.50 FTE

More information: [Graduate Staff Leaves Overview](#)
[SuccessFactors Position and Pay Information](#)
Fiscal Year Graduate Staff

- Accrue up to 22 vacation days per fiscal year (July to following June)
- 2 days vacation per month except September, March (1 day)
- 10 University holidays

Academic Year Graduate Staff

- Paid vacation status during the periods of the academic year when classes are not in session, including the University holidays and the period beginning the day after grades are due for the fall semester and ending seven days prior to the day classes begin for the spring semester.
Employee Illness

- 10 working days within a 12 month period
- “Illness” includes illness, injury, and pregnancy

Family Illness

- Three working days per fiscal year
- Immediate family only (e.g., spouse, parents, children)
Worker’s Compensation

Coverage while performing duties assigned as an employee (not in student capacity)

- Injuries on University premises or while traveling on University business
- Pays approved medical expenses, lost time
- **Must inform supervisor immediately if injured or become ill on the job due to a work-related situation**
- Must use specific healthcare facilities for treatment (non-emergency)

More information: [Graduate Staff Employment Manual](#)
OPEN ENROLLMENT ENDS at 5 p.m. ET SEPTEMBER 8

Newly eligible graduate staff deadline: 30 days from hire/eligibility date

- Same deadline to enroll in a student health insurance plan (for those intending to cover dependents who wish to take one of those plans instead).

- International Graduate Staff must enroll in medical insurance or receive an approved waiver by their enrollment deadline.
Human Resources – Graduate Staff Benefits

- FAQs, information on benefits (insurance, retirement plans, leaves), enrollment instructions and changing benefits due to a qualifying life event

Academic HealthPlans (AHP)

- Enrollment portal for the graduate staff, student medical insurance plans with information on Anthem benefits (e.g., benefit summaries, Find a Doctor link, StudentHealth mobile app, contact information)

Graduate Staff Employment Manual

- Current policies and practices related to the employment of graduate staff
Academic HealthPlans (AHP)

- Questions on medical insurance – enrollment, benefits information, premium payment, continuation and changes

Contact: (855) 566-7278 or support@myahpcare.com

Human Resources – Benefits

- Questions on graduate staff benefits – eligibility, voluntary benefits enrollment through Benefitfocus, coverage information, benefits-related payroll deductions, voluntary retirement savings plans, and leaves

Contact: (765) 494-2222 or hr@purdue.edu
Purdue Student Health Services (PUSH)
Student Insurance Office, 2nd Floor

- International student requirements (e.g., immunizations), waiver process questions, and student eligibility

Learn more: purdue.edu/push

Contact: (765) 496-3998 or student-insurance@purdue.edu
THANK YOU