2019-2020
GRADUATE STAFF BENEFITS

Graduate Staff Benefits website: www.purdue.edu/benefits/gradstaff
BENEFITS AGENDA

- Benefits Eligibility
- Enrollment
- What’s New & Reminders
- Coverage Period
- Benefits Information
- Retirement Savings Plan Options
- Additional Staff Benefits
- Final Reminders & 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

Check with your [business office](#) if you are unsure about your eligibility.
two-step enrollment

open enrollment ends at 5 p.m. et september 9

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

medical insurance (with anthem blue cross blue shield)

- academic healthplans (ahp) enrollment portal
  - go to purdue.myahpcare.com and select students or graduate staff
  - click the link to enroll
  - 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 one.purdue.edu
  - log in with purdue career account username and boilerkey
  - click the link to enroll
ENROLLMENT TIMELINE - STEPS

DOMESTIC

- Enroll in medical insurance via AHP
- Apply for SSN and enroll in medical via AHP
- Go to PUSH for University-mandated immunizations
- Complete immunization form at myhealth.push.purdue.edu (first week of classes)
- Wait for email from Human Resources
- Enroll in dental and other voluntary benefits via Benefitfocus
- Give your new SSN to your business office
- Enroll in dental and other voluntary benefits via Benefitfocus

INTERNATIONAL
ENROLLMENT TIMELINE – WHAT TO EXPECT

- **Day 1** – Enroll via AHP and Benefitfocus, medical services at PUSH (with proof of enrollment/AHP confirmation)

- **Next business day** – Services at doctors’ offices, hospitals, etc.

- **2nd business day** – Prescriptions at [Purdue University Pharmacy](#) and other pharmacies

- **4th business day** – Access medical ID card online, can get vision and dental services (using 10-digit PUID and PUID without first digit, respectively)

- **10-15 business days from enrolling** – Receive medical/prescription, dental insurance cards. No card for vision plan.
Domestic Students

Medical Insurance
- No graduate staff medical insurance for 2019-2020 until next open enrollment without a qualifying life event (i.e., loss of coverage)
- May enroll in domestic student health insurance plan in December for spring 2020

Dental and Other Voluntary Benefits
- Any previously elected benefits from 2018-2019 will roll forward.
- No changes until next open enrollment without a qualifying life event (i.e., loss of coverage)
WHAT HAPPENS IF YOU DON’T ENROLL - INTL

International Students

Medical Insurance
- Hold on academic record
- Must enroll in person at PUSH 338-340 and pay $200 late fee
- No graduate staff medical insurance for 2019-2020 until next open enrollment without a qualifying life event (i.e., loss of coverage)

Dental and Other Voluntary Benefits
- Any previously elected benefits from 2018-2019 will roll forward.
- No changes until next open enrollment without a qualifying life event (i.e., loss of coverage)
## What's New for 2019-2020 – Grad Staff

<table>
<thead>
<tr>
<th></th>
<th>Old</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enrollment</strong></td>
<td>Active enrollment for dental (Delta Dental)</td>
<td>Passive enrollment for dental (Delta Dental)</td>
</tr>
<tr>
<td><strong>Cost (Graduate Staff Medical)</strong></td>
<td>$550 annual for self-only coverage</td>
<td>$572 annual for self-only coverage</td>
</tr>
<tr>
<td><strong>Cost (Graduate Staff Dental)</strong></td>
<td>$292/$174 annual* for Options 1 &amp; 2 (self-only coverage)</td>
<td>$248/$147 annual* for Options 1 &amp; 2 (self-only coverage)</td>
</tr>
<tr>
<td><strong>VSP (Vision)</strong></td>
<td>No Diabetic program</td>
<td>Diabetic Eyecare Plus program</td>
</tr>
</tbody>
</table>

*Rounded to nearest dollar
<table>
<thead>
<tr>
<th>WHAT’S NEW FOR 2019-2020 – STUDENTS, ALL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OLD</strong></td>
</tr>
<tr>
<td>Dom. Student Health Insurance Plan</td>
</tr>
<tr>
<td>Cost (Dom. Student Health Insurance Plan)</td>
</tr>
<tr>
<td>Cost (Intl. Student Health Insurance Plan)</td>
</tr>
<tr>
<td>Anthem ID Cards (Grad Staff and Student Plans)</td>
</tr>
<tr>
<td>Anthem Mobile App (Grad Staff and Student Plans)</td>
</tr>
</tbody>
</table>

*Rounded to nearest dollar*
- **Enrollment in medical insurance is active.**
  - Coverage for 2019-2020 requires enrollment

- IngenioRx, Anthem’s new pharmacy benefits manager eff. 7/1/19
  - Purdue University Pharmacy remains lowest cost option

- LiveHealth Online telehealth service
  - Acute care visits $49 or less on average
  - Behavioral health visits covered 100%
COVERAGE PERIOD

Coverage Effective Dates

- Returning grads
  - August 1, 2019 – July 31, 2020

- Newly eligible grads (e.g., new hires)
  - Medical/Rx
    - 1st of eligible month – July 31, 2020
  - Dental and other voluntary benefits
    - Date of eligibility – July 31, 2020

  Coverage only in effect while eligible for graduate staff benefits

- 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
**BENEFITS – MEDICAL COVERAGE (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</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</td>
<td>$3,000 per family</td>
</tr>
</tbody>
</table>

- "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
# BENEFITS – PRESCRIPTION DRUG COVERAGE (ANTHEM)

<table>
<thead>
<tr>
<th>Tier</th>
<th>Description</th>
<th>Purdue University Pharmacy</th>
<th>In-Network (AnthemRx)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Generic</td>
<td>$10 copay</td>
<td>Greater of $20 copay or 30%</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Brand-name w/o generic alternative</td>
<td>$20 copay</td>
<td>Greater of $40 copay or 30%</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Brand-name w/ generic alternative</td>
<td>$20 copay</td>
<td>Greater of $40 copay or 30%</td>
</tr>
<tr>
<td>Tier 4*</td>
<td>Specialty</td>
<td>$50 copay</td>
<td>$50 copay</td>
</tr>
</tbody>
</table>

*Must be filled at the Purdue University Pharmacy or IngenioRx

- 90-day supply for Tiers 1-3 is 3x cost shown above
# BENEFITS – MEDICAL PREMIUMS

## 2019-2020 Graduate Staff Medical Insurance Premium

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>MONTHLY</th>
<th>ANNUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Grad pays</td>
<td>Grad pays</td>
</tr>
<tr>
<td>Student only</td>
<td>$47.67</td>
<td>$572</td>
</tr>
<tr>
<td>Student &amp; Spouse or Child</td>
<td>$258.42</td>
<td>$3,079</td>
</tr>
<tr>
<td>Student, Spouse, &amp; Child, or Student &amp; Children</td>
<td>$469.25</td>
<td>$5,609</td>
</tr>
<tr>
<td>Student, Spouse, &amp; Children</td>
<td>$680</td>
<td>$8,139</td>
</tr>
</tbody>
</table>
## BENEFITS – GRADUATE STAFF, STUDENT MEDICAL PREMIUMS COMPARISON

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Graduate Staff Medical Plan</th>
<th>Domestic/International Student Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student only</td>
<td>$572</td>
<td>$1,323.95</td>
</tr>
<tr>
<td>Student &amp; Spouse or Child</td>
<td>$3,079</td>
<td>$2,647.90</td>
</tr>
<tr>
<td>Student, Spouse, &amp; Child or Student &amp; Children</td>
<td>$5,609</td>
<td>$3,971.85</td>
</tr>
<tr>
<td>Student, Spouse, &amp; Children</td>
<td>$8,139</td>
<td>$5,295.80</td>
</tr>
</tbody>
</table>
## BENEFITS – VISION COVERAGE (VSP)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay (In-network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>Annual eye exam</td>
<td>$5</td>
</tr>
<tr>
<td>Prescription Glasses and Sunglasses</td>
<td>Complete pair with lens enhancements within 12 months of WellVision exam</td>
<td>20% off</td>
</tr>
<tr>
<td>Contact Lens Exam</td>
<td>Exam for contact lenses including fitting and evaluation</td>
<td>15% off</td>
</tr>
</tbody>
</table>

- Plan premium included in graduate staff medical plan premium
- VSP ID is your 10-digit Purdue student ID (PUID)
# BENEFITS – DENTAL COVERAGE
(DELTA DENTAL)

## Point-of-Service Plan (Option 1) vs. Standard Plan (Option 2)

<table>
<thead>
<tr>
<th>Service</th>
<th>Point-of-Service Plan</th>
<th>Standard Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>See any dentist, in-network is best</td>
<td>Must see in-network dentist in most cases</td>
</tr>
<tr>
<td>Delta Dental Premier and PPO networks</td>
<td>Delta Dental PPO network</td>
<td>Delta Dental PPO network</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 per covered person deductible</td>
<td>$25 per covered person deductible (max $75 per family)</td>
</tr>
<tr>
<td>Simple extraction (non-surgical)</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Fillings</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Crowns</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td>Root Canal</td>
<td>50%</td>
<td>25%</td>
</tr>
</tbody>
</table>

All benefits shown here assume service rendered at in network providers

- Delta Dental ID is your PUID without the first digit
# BENEFITS – DENTAL PREMIUMS

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

Rates shown are rounded to the nearest dollar

- Payroll-deducted
## BENEFITS – VOLUNTARY BENEFITS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Carrier</th>
<th>Benefit</th>
<th>Carrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident*</td>
<td>MetLife</td>
<td>Auto &amp; Home</td>
<td>Liberty Mutual</td>
</tr>
<tr>
<td>Critical Illness*</td>
<td>MetLife</td>
<td>Pet</td>
<td>Nationwide</td>
</tr>
<tr>
<td>Universal Life*</td>
<td>Transamerica</td>
<td>Supplemental Hospital*</td>
<td>MetLife</td>
</tr>
<tr>
<td>Long Term Care</td>
<td>Genworth</td>
<td>Legal Services*</td>
<td>Hyatt Legal</td>
</tr>
</tbody>
</table>

*Payroll-deducted
## VOLUNTARY RETIREMENT SAVINGS PLANS

<table>
<thead>
<tr>
<th>Features</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>ROTH post-tax contributions option</td>
<td>No post-tax contributions option option</td>
</tr>
<tr>
<td><strong>Distributions</strong></td>
<td>Withdrawals allowed age 59½, age 55 if separated from Purdue, or for severe financial hardship</td>
<td>Withdrawals allowed upon separation from Purdue</td>
</tr>
<tr>
<td></td>
<td>Loan provision available</td>
<td>No loan provision</td>
</tr>
</tbody>
</table>

- Eligible to participate in either or both from date of hire
- Immediate vesting (ownership) on both
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
TUITION REMISSION

- **Eligibility**
  - Those employed in a graduate staff position(s) which carries a minimum of 0.25 FTE
  - Graduate students with fellowships administered as assistantships receive a tuition and fee remission

- **Frequency**
  - Each semester, summer session while employed

- Spouses of the above are eligible for the remission of *non-resident* tuition.

Details - [Graduate Staff Employment Manual](#)
Questions - [Office of the Bursar](#)
LEAVES - LEAVE REQUESTS

Graduate Staff Leaves Overview

- 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 - Ex) 4 hours in a “day” for 0.50 FTE**

Details – Graduate Staff Employment Manual
Questions – Human Resources
LEAVES - VACATION AND HOLIDAYS

Fiscal Year Graduate Staff
- Accrue up to 22 vacation days per fiscal year (July to following June): 2 days vacation per month except Sep., Mar. (1 day)
- 10 University holidays

Academic Year Graduate Staff
- Paid vacation status when classes aren’t in session during the academic year (including University holidays) except 7-(calendar)day period prior to the 1st day of class, final date for submitting grade reports.
LEAVES - SICK LEAVE

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 Benefits

- Coverage while performing duties assigned as an employee (not in student capacity) on University business and on behalf of the University.
  - 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)
OPEN ENROLLMENT ENDS at 5 p.m. ET SEPTEMBER 9

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 and 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 graduate staff benefits (e.g., insurance, retirement plans, leaves), instructions on enrolling in and changing benefits (e.g., 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.
**RESOURCES - CONTACTS**

**Academic HealthPlans (AHP)**
Questions on medical insurance – enrollment, benefits information, premium payment, continuation, and changes.

(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.

- (765) 494-2222 or hr@purdue.edu

**Purdue Student Health Services (PUSH) - Student Insurance Office, 2nd Floor**
Medical/prescription claims issues, international student requirements (e.g., immunizations), waiver process questions, and student eligibility.

- (765) 496-3998 student-insurance@purdue.edu
THANK YOU!

QUESTIONS?