

J-1 VISA MEDICAL PLANS

PLAN COVERAGE

Coverage includes:

- Repatriation of remains in the amount of \$25,000
- Expenses for medical evacuation of the visitor to his or her home country in the amount of \$50,000

| | | |
|---|---|--|
| Deductible No deductible on in-network primary care provider office visits and mental health/behavioral/substance abuse outpatient & professional visits. | Employee only | \$250 (Tier 1/HealthSync) \$500 (Tier 2/in); \$1,000 (Tier 3/out) |
| | Employee + one or more covered family members | \$750 (Tier 1/HealthSync) \$1,000 (Tier 2/in); \$2,000 (Tier 3/out) |
| Coinsurance | | 90/10% (Tier 1/HealthSync) 75/25% (Tier 2/in); 50/50% (Tier 3/out) |
| Out-of-Pocket Maximum (Includes deductible) | Employee only | \$5,350 (Tier 1/HealthSync) \$6,350 (Tier 2/in); \$12,700 (Tier 3/out) |
| | Employee + one or more covered family members | \$10,700 (Tier 1/HealthSync) \$12,700 (Tier 2/in); \$25,400 (Tier 3/out) |
| Center for Healthy Living | West Lafayette | \$10 copay |
| | Fort Wayne | |
| | Northwest | |

ANNUAL PREMIUMS

| Employees earning under \$52,750 | | Employees earning \$52,750 or more | |
|------------------------------------|------------|------------------------------------|------------|
| Employee Only | \$129.00 | Employee Only | \$485.04 |
| Employee & Children | \$232.92 | Employee & Children | \$873.60 |
| Employee & Spouse | \$646.32 | Employee & Spouse | \$1,567.44 |
| Employee & Working Spouse | \$1,646.28 | Employee & Working Spouse | \$3,567.48 |
| Employee & Family | \$875.16 | Employee & Family | \$2,126.16 |
| Employee & Family (Working Spouse) | \$1,875.12 | Employee & Family (Working Spouse) | \$4,126.20 |

Frozen Benefit Rates

Benefit deduction rates for Jan. 1 – Dec. 31, 2026, will be based on employee salaries effective on Sept. 30, 2025. This means the rates for coverage you elect during open enrollment will not change during the 2026 calendar year when you have any changes that affect your salary. So, for example, employees who receive pay increases in 2026 that take them over the medical salary tier will not see a change in their medical plan rate until January 2027.

These rates **do not** include the additional tobacco-user premium of \$1,500 for employee and \$1,500 for covered spouse.

PHARMACY AND LABS

| | | Prescription Drugs | |
|--|----------------|--|---|
| | | Retail (30-day supply) | Mail Order (90-day supply) |
| Level 1 - Low-Cost Generics | Preventive | 100% coverage | 100% coverage |
| | Non-preventive | Actual cost, up to max of \$10 | Actual cost, up to max of \$25 |
| Level 2 - Higher-Cost Generics and Preferred Brands | | No deductible, 30% to max of \$100 | No deductible, 30% to max of \$250 |
| Level 3 - Highest-Cost, Mostly Brand Drugs | | No deductible, 40% up to max of \$150 | No deductible, 40% up to max of \$350 |
| Level 4 - Highest-Cost, Mostly Brand Drugs and Specialty Drugs | | Deductible then 50% up to max of \$250 | Deductible, then 50% up to max of \$250 |

| | | Labs (Tier 1 labs are part of HealthSync) |
|--|----------------|---|
| Tier 1 Labs, including Center for Healthy Living and PUSH Labs | Preventive | 100% coverage |
| | Non-preventive | Deductible and coinsurance |
| Tier 2 Labs (In-network) | Preventive | 100% coverage |
| | Non-preventive | Deductible and coinsurance |
| Tier 3 Labs (Out-of-network) | | Deductible and coinsurance |

► Health Care Spending Accounts

J-1 Visa employees are not eligible for a Health Savings Account (HSA), but can receive a Health Reimbursement Arrangement (HRA) for any Healthy Boiler Incentive Program contributions.

Note: J-1 Visa employees are not eligible for Purdue's annual contribution amount.