



# Purdue Individual Health Pre-65 Retiree Options

Fall 2025

With your FFM Certified Health Plan Advisor



*Maria Pearson*



# Purdue & HGI Solutions

The Henriott Group stands ready to assist you as a Purdue Retiree to review coverage options for you and your covered dependents who are not eligible yet for Medicare.

The services of Henriott are free to qualified Purdue Retirees.



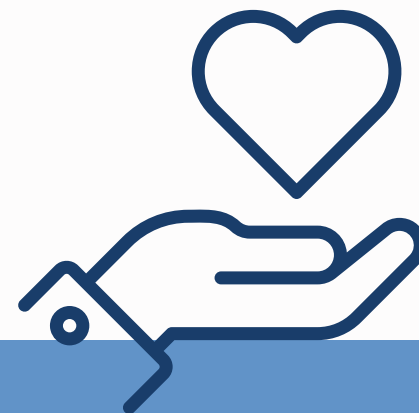
# What to expect?

Retirees under the age of 65 currently enrolled in a Purdue medical plan will receive information directly from Purdue University in their annual open enrollment brochure. Information is also available at the Purdue Benefits Website.



# Retiree Options U65

- COBRA
- Marketplace
- Off Marketplace (Farm Bureau)
- Short Term Plans
- Christian Share Ministries
- Uninsured





# Marketplace Health Insurance

Available through  
[healthcare.gov](https://healthcare.gov)

2025 Carriers  
Ambetter  
CareSource  
Anthem(Network!!!)

Cigna  
Aetna  
UHC

HSA or Copay Options  
HMO or EPO Networks  
Bronze, Silver or Gold

Subsidy (Premium  
paid toward your plan  
by the government)

# Individual Health Open Enrollment on the Marketplace

November 1, 2025, to January 15, 2026

November						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

January						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Apply by December 15<sup>th</sup> for a January 1 start Date

Upon Retirement:

**Special Enrollment Period (SEP)– lasts 60 days after your last day of insurance coverage**



# What information do you need to start shopping ?



- Dates of birth for all household members
- Tobacco usage status
- Doctor's names
- Prescription Medication names and dosages
- Income

# Who to include in your household



Tax filer + spouse + tax dependents = household

- Include your spouse if you're legally married.
- If you plan to claim someone as a tax dependent for 2026, do include them.
- If you won't claim them as a tax dependent, don't include them.
- Include your spouse and tax dependents even if they don't need health coverage.

<https://www.healthcare.gov/income-and-household-information/household-size/>



# What to include as income



- The income of all household members who are required to file a tax return.
- Use your expected modified adjusted gross income (MAGI).

MAGI is:

- adjusted gross income
  - + excluded foreign income
  - + any nontaxable social security benefits (do not include SSI)
  - + tax exempt interest
- Estimate your income for 2026. If you use your figures from the most recent tax return, be sure to add in any additional expected income for the new year.
  - Any taxable retirement funds you receive will be included.

<https://www.healthcare.gov/income-and-household-information/how-to-report/>

# If your income falls between these ranges, you may benefit from exploring options outside of the Purdue Retiree Health Insurance Program

## 2021 income limits for subsidy

- \$12,760 to \$51,040 for individuals
- \$17,240 to \$68,960 for a family of two
- \$21,720 to \$86,880 for a family of three
- \$26,200 to \$104,800 for a family of four
- \$30,680 to \$122,720 for a family of five
- \$35,160 to \$140,640 for a family of six

## ***American Rescue Plan Act of 2021***

*Extends Subsidies to people with incomes over 400% of the federal poverty level.*

*Good through 2025*

*No cap, premiums won't be more than 9.02% of household income.*

# Monthly Premium Examples 2025

- Age 62 – no subsidy (\$120,000+)

<u>Carrier</u>	<u>Plan</u>	<u>Deductible</u>	<u>Max OOP</u>	<u>Premium</u>
Ambetter	HSA	\$7250	\$7250	\$ 956.95
CareSource	HSA	\$6000	\$7200	\$ 966.57
Anthem	HSA	\$6500	\$8250	\$ 768.67
Anthem	Copay	\$4500	\$7900	\$ 845.50
CareSource	Copay	\$5000	\$8000	\$1019.81

- Age 62 – income \$35,000, eligible for \$744/mo. subsidy

<u>Carrier</u>	<u>Plan</u>	<u>Deductible</u>	<u>Max OOP</u>	<u>Premium</u>
Ambetter	HSA	\$7250	\$7250	\$212.95
CareSource	HSA	\$6000	\$7200	\$222.57
Anthem	HSA	\$6500	\$8250	\$ 24.67
Anthem	Copay	\$2600	\$7350	\$101.50
CareSource	Copay	\$3000	\$6400	\$275.81



# THANK YOU!



**MARIA PEARSON**

765.838.8614

[mpearson@henriott.com](mailto:mpearson@henriott.com)

## Contact Us:

CALL: 765.429.5000 OPT.3

TEXT: 765.476.0557



**MARLYN KIRKHAM**

765.429.5013

[mkirkham@henriott.com](mailto:mkirkham@henriott.com)

**WENDY GLISTA**

765.429.5012

[wglista@henriott.com](mailto:wglista@henriott.com)





A group of diverse people are seated in a meeting room, looking towards the front. A woman in the center-right is raising her right hand. The image is overlaid with a semi-transparent blue filter and white geometric patterns on the left and right sides.

# QUESTIONS?

Let's take some time to answer  
any questions you may have.