



**PURDUE  
UNIVERSITY®**

Human Resources

**2024**

# **OPEN ENROLLMENT**

**OCTOBER 24 - NOVEMBER 7, 2023**

**YOU MUST ENROLL ONLINE  
BY TUESDAY, NOV. 7, 2023,  
AT 6 P.M. (ET).**

FOR FACULTY AND  
NON-GRADUATE STAFF

# HEALTHY BOILER

## YOUR BENEFITS, YOUR CHOICES, YOUR WELL-BEING.

The Healthy Boiler Program offers a full spectrum of benefits and resources aimed at improving your health and wellness.

And because we believe overall wellness is multi-faceted, the program focuses on your physical, behavioral, financial, social and work-life health to help you be the best you can be.



### BEHAVIORAL HEALTH

Counseling and digital tools to ensure your mental and emotional health

[Learn more about Purdue's behavioral health resources.](#)



### FINANCIAL WELLNESS

Education and guidance to secure your long-term financial well-being through retirement planning, financial coaching, life insurance and more

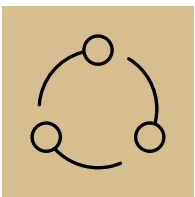
[Learn more about Purdue's financial wellness programs.](#)



### PHYSICAL HEALTH

Comprehensive and cost-controlled medical, dental and vision benefits —plus affordable resources to help you be proactive with your health

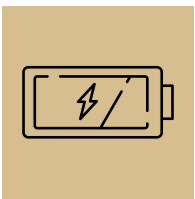
[Learn more about Purdue's physical health benefits.](#)



### SOCIAL WELLNESS

Opportunities that bring people together through wellness — at our work-out facilities, or in one of our cultural, leadership or faculty centers

[Learn more about Purdue's social wellness programs.](#)



### WORK-LIFE INTEGRATION

Family-friendly benefits supported by other resources to help working families balance the needs of both home and work

[Learn more about Purdue's family-friendly benefits.](#)

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# OPEN ENROLLMENT

## BENEFITS CHECKLIST

Log into Benefitfocus to make your elections for 2024.

- Familiarize yourself with your benefit options.**

Review this guide and visit [purdue.edu/hr/benewell](https://www.purdue.edu/hr/benewell) for more detailed explanations and helpful educational tools.
- Select your medical coverage.**

You have a choice of three consumer-driven health plans (CDHPs). Be sure to review them carefully.

**Note:** There is only one option for individuals with a J-1 Visa.
- Select your dental coverage.**

You can choose one of Purdue's three dental plans.
- Select your vision coverage.**

Vision coverage is separate from our medical plans. Purdue provides this benefit at no cost to you and your dependents. You can elect vision coverage even if you are not enrolled in a Purdue medical plan.
- Understand your options if you will retire in 2024 and/or will turn 65 and draw Social Security benefits in 2024.**

Preview a video specifically designed to answer your questions about these important topics. If you still need help, schedule a one-on-one session with Fidelity or contact your campus benefits team. Contact information on [page 34](#).
- Review all dependent social security numbers (SSN) and dates of birth.**

In order to get reimbursed from HRA for eligible expenses incurred by dependents, their SSN must be on file.
- Elect Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA).**

Enrollment in a CDHP makes you eligible for an HSA or HRA. **Purdue will make an annual employer contribution (\$200 individual/\$400 family)** into your eligible account. Deposits will be made each pay period.

**Remember: for HSAs, your annual contribution and Purdue's cannot exceed the IRS limit of \$4,150 for employee-only coverage or \$8,300 for family coverage.**
- Decide if you want a Health Care Flexible Spending Account (FSA).**

If you have an HSA, you may also elect a Limited Purpose FSA; if you don't have an HSA, you may elect a Health Care FSA.

Remember: FSAs are use-it-or-lose it, so carefully consider the amount you want to contribute to an FSA or LPFSA.
- Determine if a dependent care FSA is right for you.**

If you want a dependent care FSA to help you pay for eligible dependent care expenses, child or elder care costs, choose the amount you wish to contribute (up to \$5,000 annually).
- Make other benefit choices to protect you and your eligible dependents.**

Review options for short-term disability, voluntary life insurance, AD&D, supplemental hospital, accident insurance, critical illness, legal and universal life insurance.
- Review your beneficiaries on plans to make sure they are accurate.**

# HEALTHY BOILER

## WHAT'S NEW

Your well-being matters to us, which is why we strive to offer benefits that cater to your diverse needs. Whether it's getting the care you need, protecting your family, or finding that perfect work-life balance, our goal is to support you every step of the way.

That's why, every year, we carefully evaluate and update our benefit options to provide you with the best choices at the most affordable rates.

### WHAT YOU CAN EXPECT FOR 2024

#### MEDICAL

##### No Premium Increase

For the fifth straight year, we've been able to hold your share of the premiums steady, despite continued rising medical costs nationwide. That means you won't have a premium increase in 2024!

The deductibles and out-of-pocket maximums (OOPM) for all three health plans are increasing slightly. See [page 11](#) for details.

You still have a choice of three consumer-driven health plans (CDHPs), which include a Health Savings Account (HSA). Purdue will continue to make base contributions into HSAs (\$200 individual/\$400 family), and you have the opportunity to earn even more if you participate in our Healthy Boiler Incentive Program.

#### MEDICAL

##### Enhancements to the Center for Healthy Living

As our onsite health and wellness center on all three campuses, the Center for Healthy Living continues to grow in its offerings and convenience:

- Telehealth medicine program as a convenient sick care option for employees and family members
- Health care navigation program to answer health plan questions, set up referrals and connect you to Purdue programs and preferred providers, etc.
- Expanded hours Monday through Thursday (7 a.m. – 7:30 p.m.) at the Purdue West Lafayette campus
- Coming soon to the Purdue Fort Wayne campus

#### MEDICAL

##### New Healthy Boiler Bingo Incentive

The Healthy Boiler community is committed to health and wellness, so we're giving you one more way to reap the rewards of healthy lifestyle choices. Our new Healthy Boiler Bingo incentive program will reward you with prizes, including Purdue swag, when you participate in monthly challenges, attend webinars or complete any of the other activities on our new Healthy Boiler Bingo card!

#### MEDICAL

##### Physical Therapy Treatment

Look for more information and education about how you can receive high-quality, low-cost physical therapy thanks to our direct agreement partners.

#### MEDICAL

##### Prescription Reminder

Formulary changes are made on a quarterly basis. If you are affected, you will be notified by CVS.

# CHECKLIST

## DO I NEED TO ENROLL?

You are encouraged to review all benefits and actively enroll.

The following summary highlights which plans require active elections versus those that will roll forward if no changes are recorded for 2024.

	DOES NOT ROLL FORWARD	WILL ROLL FORWARD	NOTES
Medical/Prescription/Vision		✓	If you're currently opted out of Purdue medical coverage, you will be opted out again for 2024.
Tobacco Survey	✓		<b>Important:</b> If you elect medical coverage, each year you must complete the Tobacco Survey as your answers may impact your premiums.
Working Spouse Certification	✓		<b>Important:</b> If you elect spousal coverage, each year you must complete the Working Spouse Certification as your answers may impact your premiums.
Health Savings Account (HSA) and Health Reimbursement Account (HRA)	✓		A new election is required every year in order to receive contributions from Purdue or to have contributions withdrawn from your paycheck. Your contributions can be changed during the year through Benefitfocus.
Flexible Spending Accounts	✓		A new election is required every year.
Dental		✓	If you opted out of Purdue dental coverage for this year, your election to opt out will continue in 2024.
Short-Term Disability (STD) (Administrative & Operational Support staff only)		✓	You must make an election during open enrollment for coverage to become effective on your first-year service anniversary.
Long-Term Disability (LTD)		✓	No election required. This coverage is automatic for all faculty and staff.
Life Insurance (Term/AD&D)		✓	
Accident Insurance	✓		
Critical Illness Insurance	✓		
Supplemental Hospital Insurance	✓		
Legal		✓	

# PHYSICAL HEALTH 2024 MEDICAL PLANS



You have a choice of three consumer-driven health plans (CDHPs).

All three plans have:

- Same nationwide network of providers
- Free preventive care with a Tier 1 (HealthSync) or Tier 2 (in-network) provider and free generic preventive medications, as well as \$10-or-less generic non-preventive prescriptions after you meet your deductible
- Purdue HSA contributions (\$200 individual/\$400 family)\*

*\*Those not eligible for HSAs will be offered an HRA.*

## PREMIER CDHP

- Highest premiums
- Lowest deductible
- Lowest out-of-pocket maximum

## STANDARD CDHP

Middle-of-the-road premiums, deductible and out-of-pocket maximum

## LIMITED CDHP

- Lowest premiums
- Highest deductible
- Highest out-of-pocket maximum

## ANNUAL PREMIUMS

	Premier CDHP	Standard CDHP	Limited CDHP
<b>Employees earning under \$50,250</b>			
Employee Only	\$271.56	\$121.68	\$44.76
Employee & Children	\$496.92	\$219.48	\$75.24
Employee & Spouse	\$1,418.88	\$609.24	\$179.28
Employee & Working Spouse	\$2,168.88	\$1,359.24	\$929.28
Employee & Family	\$1,962.24	\$825.00	\$212.52
Employee & Family (Working Spouse)	\$2,712.24	\$1,575.00	\$962.52
<b>Employees earning \$50,250 or more</b>			
Employee Only	\$923.28	\$457.20	\$113.40
Employee & Children	\$1,553.88	\$823.44	\$307.44
Employee & Spouse	\$2,389.20	\$1,477.56	\$928.68
Employee & Working Spouse	\$3,889.20	\$2,977.56	\$2,428.68
Employee & Family	\$3,242.16	\$2,004.12	\$1,258.20
Employee & Family (Working Spouse)	\$4,742.16	\$3,504.12	\$2,758.20

## Frozen Benefit Rates

Benefit deduction rates for Jan. 1 – Dec. 31, 2024, will be based on employee salaries effective on Sept. 30, 2023. This means the rates for coverage you elect during open enrollment will not change during the 2024 calendar year when you have any changes that affect your salary. So, for example, employees who receive pay increases in 2024 that take them over the medical salary tier will not see a change in their medical plan rate until January 2025.

## These rates do not include:

Additional tobacco-user premium of \$1,000 for employee and \$1,000 for covered spouse.

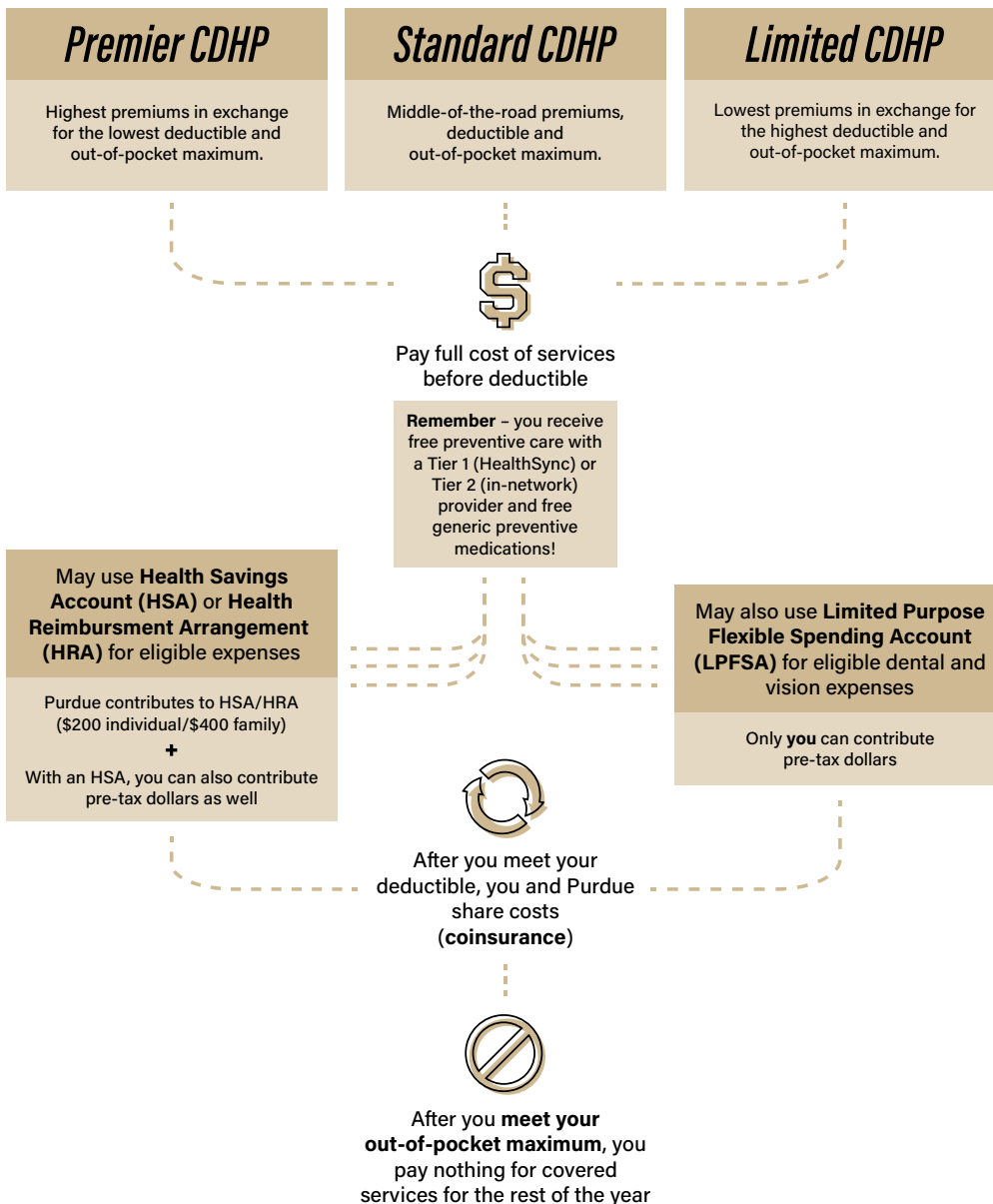
# PHYSICAL HEALTH

## 2024 MEDICAL PLANS



### CHOOSING THE RIGHT MEDICAL PLAN

The difference among the plans is how you manage your healthcare dollars—do you prefer to pay more upfront (premium), so your costs throughout the year will be lower (out-of-pocket)? Or do you like to pay less in premiums and, if you need care, pay more during the year for medical services?



### TERMS TO KNOW

**Coinsurance:** Percentage of costs you pay for covered services after you meet your deductible

**Deductible:** Amount you pay before the plan covers any medical benefits or copays take effect

**Out-of-pocket maximum:** Highest amount you would pay for covered medical and prescription expenses in a given year

**Premium:** Amount you pay each pay period for coverage; deducted from your paycheck

### NETWORK OPTIONS

**Tier 1 (HealthSync):** Most affordable care option; providers include Franciscan Health, Ascension St. Vincent, Lutheran Health Network and the Center for Healthy Living

**Tier 2 (in-network):** Next most affordable option; large network of Anthem providers

**Out-of-network:** Least affordable option; providers outside of HealthSync and Anthem networks



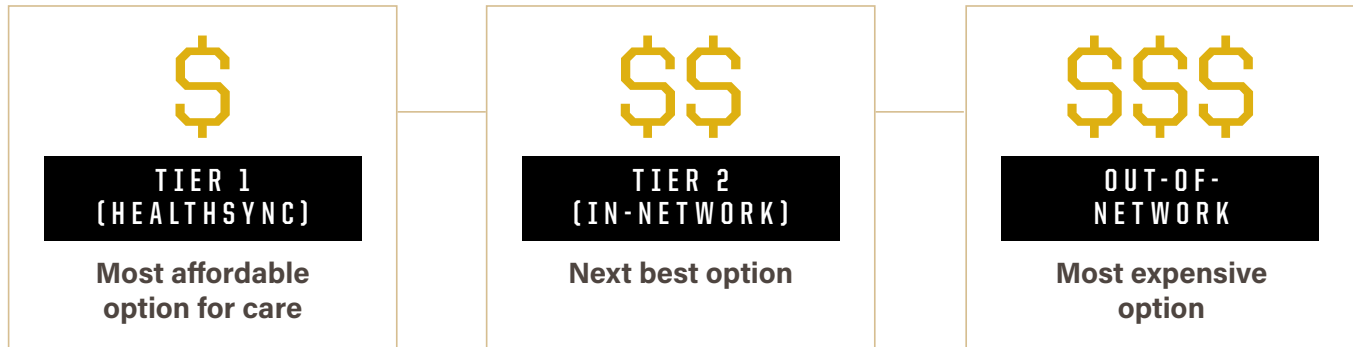
# PHYSICAL HEALTH

## TIER 1 (HEALTHSYNC)



When you need care, you can see providers in one of three network options.

You have a choice of which network option you use. And some level of coverage is provided for each. However, you'll always receive the highest level of coverage — that means less out of *your* pocket — when you choose Tier 1 (HealthSync). So, if you're more cost-conscious, you'll want to consider the advantages of choosing a provider in the Tier 1 network.



## TIER 1 (HEALTHSYNC) PROVIDERS

You can find a specific Tier 1 provider by visiting [anthem.com](https://www.anthem.com). HealthSync providers are Indiana-based, and include:

- Center for Healthy Living
- Ascension St. Vincent
- Franciscan Health
- Lutheran Health Network

Learn more about using Tier 1 providers by downloading our [Tier 1 \(HealthSync\) Guide](#).



TO SEE TIER 1 HEALTHSYNC IN ACTION, CHECK OUT OUR ["HOW HEALTHSYNC WORKS" VIDEO](#) ON YOUTUBE!

### THREE REASONS TO CONSIDER SELECTING A TIER 1 PROVIDER:

- #1 You'll always find the **greatest cost savings** when you choose Tier 1.
- #2 Tier 1 **deductibles are hundreds of dollars lower** than Tier 2 and out-of-network.
- #3 Once you meet your Tier 1 deductible, your **coinsurance is 90/10**— that means, Purdue pays 90% of the bill, and you pay 10% when you visit a Tier 1 provider.



# PHYSICAL HEALTH

## TIER 1 (HEALTHSYNC) - HOW IT WORKS

1

### VISIT A TIER 1 (HEALTHSYNC) OR TIER 2 (IN-NETWORK) PROVIDER.

The majority of healthcare providers in Indiana are either in Tier 1 or Tier 2.



1

José visits a **Tier 1 (HealthSync) provider** for a non-preventive service and pays \$100, which is applied toward both his **Tier 1 and Tier 2 (in-network) deductibles**. Next, he sees a **Tier 2 provider** which costs \$215 — again applied toward both his **Tier 1 and Tier 2 deductibles**.

2

### THE EXPENSES COUNT TOWARD BOTH YOUR TIER 1 AND TIER 2 DEDUCTIBLES.

This includes charges from providers as well as prescriptions.



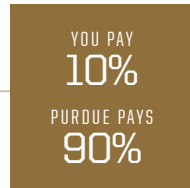
2

Throughout the year, José sees **Tier 1 or Tier 2 providers**. His expenses — including labs, prescriptions and PUSH X-rays — apply toward **both Tier 1 and Tier 2 deductibles**.

3

### ONCE YOU MEET YOUR TIER 1 DEDUCTIBLE, YOUR COINSURANCE IS 90/10 WITH TIER 1 PROVIDERS.

Tier 1 deductibles are **hundreds of dollars lower** than Tier 2 and out-of-network.



3

**José meets his Tier 1 deductible.** Now he only pays 10% when he visits a Tier 1 provider. The 10% José pays counts toward his Tier 1 out-of-pocket maximum AND his Tier 2 out-of-pocket maximum.

4

### IF YOU MEET YOUR TIER 1 OUT-OF-POCKET MAXIMUM, ALL TIER 1 SERVICES ARE COVERED AT 100%.

Tier 1 out-of-pocket maximums can be **thousands of dollars less** than Tier 2. Your out-of-pocket max includes the amount of the deductible, regardless of tier.



4

**José meets his Tier 1 out-of-pocket maximum, so he no longer pays anything when he sees a Tier 1 provider.** Any claims he has with prescriptions and Tier 2 providers/labs count toward his Tier 2 deductible. Once he meets his Tier 2 deductible, he only pays 20% when he visits a Tier 2 provider.

5

### NOW, ANY COSTS APPLY TO YOUR TIER 2 DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM.

You continue to pay the full amount for prescriptions and Tier 2 services until you reach the Tier 2 deductible and out-of-pocket maximum.



5

**If José meets the Tier 2 out-of-pocket maximum, then he'll pay \$0 for any additional care received from Tier 2 providers.** His prescription costs will also be covered in full at that point.

# PHYSICAL HEALTH

## DIRECT AGREEMENT PARTNERSHIPS



**Purdue has carefully chosen partnerships with providers who have proven to be top quality with the best outcomes.**

This allows Purdue employees and dependents to have access to specialized care at affordable rates.

### Joint Replacement

Purdue has partnered with Franciscan Health to provide top-quality care at an affordable price for total knee and hip replacement procedures.

- #1 hospital in Indiana for patient care
- Substantial reduction in costs
- University-funded travel and overnight accommodations for you and a guest
- \$500 cash payment after surgery complete

**How to Participate:** To receive the cash payment, you must see a Franciscan provider. Once it is determined by Franciscan that you will need joint replacement and surgery is scheduled, contact HR Benefits at 765-494-2222.

### Physical Therapy

Purdue's partnership with ATI Physical Therapy offers personalized rehabilitation treatment with in-person and online physical therapy for a variety of concerns and conditions.

- Hands-on physical therapy at ATI locations around the state
- Onsite care with a certified early intervention specialist from ATI Worksite Solutions

### Imaging

Purdue has partnered with Franciscan Health for lower-cost, non-emergency imaging services. You can benefit from lower costs at one of their 13 convenient imaging locations in Central, Western and Northwest Indiana.

Additionally, the Purdue University Student Health Center (PUSH) offers low-cost x-ray imaging on campus for benefit-eligible Purdue staff, spouses and dependents (age 8+).

### Labs

The next time you need a lab test, talk with your doctor about choosing a Tier 1 lab to help save money. The cost for a lab test at a Tier 1 lab will be less than if you had the test done at a hospital or the doctor's office, even if the hospital or doctor participates in-network. Tier 1 labs include:

- Purdue University Student Health Center (PUSH)
- LabCorp
- Center for Healthy Living
- Alverno Labs
- Mid America
- Quest

### Carrum Health

Our partnership with Carrum Health gives you access to highly rated providers for bariatric, musculoskeletal, cardiac and sports medicine services. This voluntary program comes with concierge services and a cash incentive.

### Colonoscopy

Unity Healthcare is Purdue's preferred provider for both preventive and diagnostic colonoscopies. When you choose them, both you and Purdue will realize savings.

# PHYSICAL HEALTH

## 2024 MEDICAL PLANS



		Premier CDHP	Standard CDHP	Limited CDHP
<b>University's Contribution to Employee's HSA or HRA</b>	Employee only	\$200	\$200	\$200
	Employee + one or more covered family members	\$400	\$400	\$400
<b>Healthy Boiler Incentive to Employee's HSA or HRA</b> <small>(see page 20 for incentive structure)</small>	Employee only	\$450	\$450	\$450
	Employee + one or more covered family members	\$900	\$900	\$900
<b>Deductible</b> Medical & Rx Combined	Employee only	<b>\$1,600</b> (Tier 1/HealthSync) \$2,300 (Tier 2/in) \$4,600 (Tier 3/out)	<b>\$2,050</b> (Tier 1/HealthSync) \$2,825 (Tier 2/in) \$5,275 (Tier 3/out)	<b>\$3,050</b> (Tier 1/HealthSync) \$4,075 (Tier 2/in) \$6,650 (Tier 3/out)
	Employee + one or more covered family members	<b>\$3,200</b> (Tier 1/HealthSync) \$4,600 (Tier 2/in) \$9,200 (Tier 3/out)	<b>\$4,100</b> (Tier 1/HealthSync) \$5,650 (Tier 2/in) \$10,550 (Tier 3/out)	<b>\$6,100</b> (Tier 1/HealthSync) \$8,150 (Tier 2/in) \$13,300 (Tier 3/out)
<b>Coinsurance</b>		<b>90%/10%</b> (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	<b>90%/10%</b> (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	<b>90%/10%</b> (Tier 1/HealthSync) 75%/25% (Tier 2/in) 55%/45% (Tier 3/out)
<b>Out-of-Pocket Maximum</b> Medical & Rx Combined (includes deductible & coinsurance)	Employee only	<b>\$2,400</b> (Tier 1/HealthSync) \$3,550 (Tier 2/in) \$9,200 (Tier 3/out)	<b>\$4,300</b> (Tier 1/HealthSync) \$5,325 (Tier 2/in) \$10,150 (Tier 3/out)	<b>\$5,550</b> (Tier 1/HealthSync) \$7,075 (Tier 2/in) \$13,150 (Tier 3/out)
	Employee + one or more covered family members	<b>\$4,800</b> (Tier 1/HealthSync) \$7,100 (Tier 2/in) \$18,400 (Tier 3/out)	<b>\$8,600</b> (Tier 1/HealthSync) \$10,650 (Tier 2/in) \$20,300 (Tier 3/out)	<b>\$11,100</b> (Tier 1/HealthSync) \$14,150 (Tier 2/in) \$26,300 (Tier 3/out)
<b>Center for Healthy Living Office Visit</b>	West Lafayette/ Northwest	\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.
	Fort Wayne	Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Primary Care Office Visit</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Specialty Care Office Visit</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Preventive Care</b>		100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)
<b>Emergency Room</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Urgent Care Facility</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.

Employees may contribute to their HSAs if eligible, up to a combined University and employee limit of **\$4,150/employee and \$8,300/employee plus one or more covered family members**. Additional rules apply to employees with spouses who also have HSAs, HRAs and FSAs.

# PHYSICAL HEALTH PHARMACY & LAB



For more details, visit [purdue.edu/hr/Benefits/prescription/index.php](http://purdue.edu/hr/Benefits/prescription/index.php)

		Premier, Standard & Limited CDHPs	
		Prescription Drugs	
		Retail (30-day supply)	Mail Order (90-day supply)
<b>Generic</b>	Preventive	100% coverage	100% coverage
	Non-preventive	Deductible, then actual cost up to max of \$10	Deductible, then actual cost up to max of \$20
<b>Preferred Brand Name</b>	Preventive	No deductible, 35% to max of \$50	No deductible, 35% to max of \$100
	Non-preventive	Deductible, then 35% to max of \$50	Deductible, then 35% to max of \$100
<b>Non-Preferred Brand Name</b>	Preventive	No deductible, 50% up to max of \$75	No deductible, 50% up to max of \$150
	Non-preventive	Deductible, then 50% up to max of \$75	Deductible, then 50% up to max of \$150
<b>Specialty Rx</b>		Deductible then 55% up to max of \$250	Deductible, then 55% up to max of \$250

		Premier, Standard & Limited CDHPs	
		Labs (Tier 1 labs are part of HealthSync)	
<b>Tier 1 Labs, including Center for Healthy Living and PUSH Labs</b>	Preventive	100% coverage	
	Non-preventive	Deductible and coinsurance	
<b>Tier 2 Labs</b> (In-network)	Preventive	100% coverage	
	Non-preventive	Deductible and coinsurance	
<b>Tier 3 Labs</b> (Out-of-network)		Deductible and coinsurance	



REMINDER: FORMULARY CHANGES ARE MADE ON A QUARTERLY BASIS. IF YOU ARE AFFECTED, YOU WILL BE NOTIFIED BY CVS.

# PHYSICAL HEALTH

## J-1 VISA MEDICAL PLANS



### ANNUAL EMPLOYEE (J-1) PREMIUMS

	J-1 Visa		J-1 Visa
<b>Employees earning under \$50,250</b>		<b>Employees earning \$50,250 or more</b>	
Employee Only	\$121.68	Employee Only	\$457.20
Employee & Children	\$219.48	Employee & Children	\$823.44
Employee & Spouse	\$609.24	Employee & Spouse	\$1,477.56
Employee & Working Spouse	\$1,359.24	Employee & Working Spouse	\$2,977.56
Employee & Family	\$825.00	Employee & Family	\$2,004.12
Employee & Family (Working Spouse)	\$1,575.00	Employee & Family (Working Spouse)	\$3,504.12

#### Frozen Benefit Rates

Benefit deduction rates for Jan. 1 – Dec. 31, 2024, will be based on employee salaries effective on Sept. 30, 2023. This means the rates for coverage you elect during open enrollment will not change during the 2024 calendar year when you have any changes that affect your salary. So, for example, employees who receive pay increases in 2024 that take them over the medical salary tier will not see a change in their medical plan rate until January 2025.

#### These rates do not include:

Additional tobacco-user premium of \$1,000 for employee and \$1,000 for covered spouse.

### 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

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

# PHYSICAL HEALTH

## J-1 VISA PHARMACY & LAB



		J-1 Visa
<b>Prescription Drugs: Retail (30-day supply)</b>		
<b>Generic</b>	Preventive	100% coverage
	Non-preventive	Actual cost; \$10 max
<b>Preferred Brand Name</b>		No deductible, 30% to max of \$100
<b>Non-Preferred Brand Name</b>		No deductible, 40% to max of \$150
<b>Specialty Rx</b>		No deductible, 50% to max of \$250
<b>Prescription Drugs: Mail Order (90-day supply)</b>		
<b>Generic</b>	Preventive	100% coverage
	Non-preventive	Actual cost; \$25 max
<b>Preferred Brand Name</b>		No deductible, 30% to max of \$250
<b>Non-Preferred Brand Name</b>		No deductible, 40% to max of \$350
<b>Specialty Rx (30-day maximum)</b>		No deductible, 50% to max of \$250
<b>Labs</b>		
<b>Tier 1 Labs, including Center for Healthy Living Lab</b> (In-network, best pricing option)		100% coverage
<b>Tier 2 Labs</b> (In-network)		Deductible and coinsurance
<b>Tier 3 Labs</b> (Out-of-network)		Deductible and coinsurance

For vision and dental plans and rates, see [pages 17-18](#).

## HEALTHCARE 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.

# PHYSICAL HEALTH CENTER FOR HEALTHY LIVING



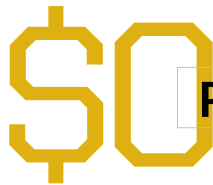
One of the key ways we help employees achieve health is through the Center for Healthy Living.

These onsite health centers offer high-quality, low-cost (or no-cost) healthcare options for benefits-eligible faculty and staff and for dependents covered on a Purdue medical plan.

## PRIMARY CARE

- + Annual physicals for men and women
- + Flu shots, allergy shots, vaccinations (including travel)
- + Blood pressure checks, cancer screenings, cholesterol screenings, diabetes screenings
- + Sick care for common illnesses (allergies, colds, coughs, flu, eye/ear/nose/throat infections, sinus infections, sinusitis, etc.)
- + Telehealth option

CENTER FOR  
HEALTHY LIVING



PREVENTIVE CARE

## WELLNESS INITIATIVES & CONDITION MANAGEMENT

- + Health coaching and dietitian services
- + Telephonic and onsite wellness programs
- + Condition management for diabetes, high blood pressure (hypertension), tobacco cessation
- + Medication therapy management
- + Care coordination

### WEST LAFAYETTE

To schedule, visit [purdue.edu/healthyliving](http://purdue.edu/healthyliving) or call **765-494-0111**.

#### Appointment Hours

**Monday - Thursday:**

7 a.m. to 6:30 p.m.

**Friday:** 7 a.m. to 5 p.m.

#### Lab Hours

**Monday - Friday:**

7 a.m. to 4 p.m.

### HAMMOND

To schedule, visit [pnw.edu/center-for-healthy-living](http://pnw.edu/center-for-healthy-living) or call **765-494-0111**.

#### Appointment & Lab Hours

**Monday:** 8 a.m. to 4 p.m.

**Tuesday:** 11 a.m. to 7 p.m.

**Wednesday - Thursday:**

9 a.m. to 5 p.m.

**Friday:** 8 a.m. to 4 p.m.

### FORT WAYNE

To schedule, visit [pfw.edu/affiliates/health-clinic/](http://pfw.edu/affiliates/health-clinic/) or call **260-481-5748**.

#### Appointment Hours

**Monday - Friday**

8:30 a.m. to 4:30 p.m.

**The clinic is closed from 12 to 12:30 p.m. daily.**



# PHYSICAL HEALTH

## IT'S DECISION TIME



As you select benefit plans for 2024, one of the most important decisions you'll make is choosing the medical plan that makes the most sense for you and your family.

### PLAN COMPARISON TOOL BY BENEFITFOCUS

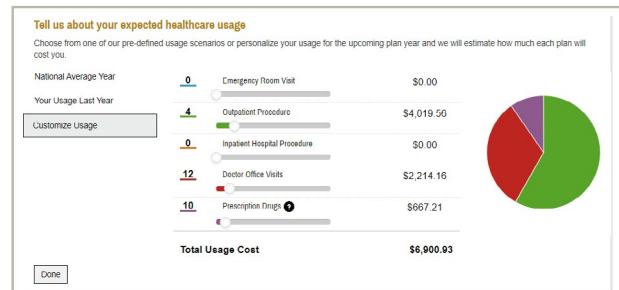
Trying to figure out medical costs over an entire year can be challenging. To help you, Benefitfocus has a medical plan comparison tool that estimates your expenses based on your claims over the past 12 months. You can even customize the data to estimate your expenses between the plans.

Your data is in the system and only you can see it, so you don't have to figure out the claim costs yourself. The plan comparison tool also allows you the option to estimate tax savings when you contribute to an HSA. We think this tool will help you understand your options and give you confidence in your medical plan choice.

➤ | The plan comparison tool is available during open enrollment. [Log in to Benefitfocus](#) and click on **Enroll Now**.

## 1. VIEW USAGE

You can review using your Actual Usage over the last 12 months, or you can choose the Customize usage option, which allows you to personalize your data.



**Estimate Your Tax Benefit**  
Contributing to a tax-advantage savings account with pre-tax dollars can lower your taxable income and save you money. Find out how much below!

Filing Status: 1 head of household  
Household Income: \$ 65,000  
Tax Bracket: 12

Annual Contribution: \$ 1,200  
Contribution Limits: Minimum Maximum \$5+ Additional  
HSA: \$ 1,200  
Total savings: \$144.00

Plan Type	Estimated Annual Cost	Bi-Weekly Cost	HSA Tax Savings
FSA	\$880.88	\$169.61	\$144.00
HSA	\$0.00	\$0.00	\$144.00
HRA	\$0.00	\$0.00	\$144.00

## 2. ESTIMATE YOUR TAX BENEFIT

Enter the amount you (and/or Purdue) will contribute to an HSA or HRA (if applicable) to see your tax benefit.

## 3. COMPARE PLANS

With a simple click, the plan comparison tool provides your estimated costs for each plan!

# PHYSICAL HEALTH VISION



Purdue provides vision coverage through Vision Service Plan (VSP). Here's what you need to know about your vision coverage:

## VSP

**Benefits cover a yearly\* exam as well as the glasses or contacts you need.**

- You can use VSP or non-VSP doctors, but you'll receive greater coverage and lower costs with VSP doctors.
- Your coverage also includes lower costs on LASIK and PRK procedures.

*\*per calendar year*

## WHO'S ELIGIBLE?

**Purdue's vision plan is a separate election from the medical plan.**

- Free benefit for employees and families
- Must be elected during open enrollment
- Available even if not covered by a Purdue medical plan
- Must elect vision coverage for yourself in order to elect it for your dependents

## VISION COVERAGE

	Description	Cost
<b>Well Vision Exam</b>	<ul style="list-style-type: none"> <li>• Eligible each calendar year</li> </ul>	\$5
<b>Frames</b>	<ul style="list-style-type: none"> <li>• Eligible every other calendar year</li> <li>• \$150 allowance for a wide selection of frames, \$200 for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> </ul>	\$10, included in prescription glasses
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Eligible each calendar year</li> <li>• Single, lined bifocal, lined trifocal lenses</li> <li>• Polycarbonate lenses for dependent children</li> </ul>	\$10, included in prescription glasses
	<ul style="list-style-type: none"> <li>• Standard progressive lenses</li> <li>• UV coating</li> </ul>	Covered in full at in-network providers
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• Eligible each calendar year</li> <li>• \$130 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60
<b>Primary EyeCare Plan</b>	<ul style="list-style-type: none"> <li>• Supplemental medical eye care services (i.e., detection/treatment of ocular/visual condition)</li> <li>• 40% off additional pairs of glasses</li> </ul>	\$20 copay

## RESOURCES

Learn more about your vision coverage on the [benefits website](#) or at [vsp.com](#).

### Ways to Find a VSP Doctor



Call VSP at 800-877-7195.



Visit [vsp.com](#) and click on the Members tab.

**New Users:** Click on **Create An Account** and enter the last four digits of your SSN. Enter other required information and follow the on-screen instructions.

# PHYSICAL HEALTH DENTAL



You have three choices for dental coverage. All use the Delta Dental Premier network and allow you to visit any PPO or Premier dentist.

## DELTA DENTAL PREMIER/PPO PLAN PREVENTIVE ONLY

**This option covers preventive services only.**

It requires election in Benefitfocus even though no premium is charged.

Preventive services provided by out-of network dentists are covered at the in-network rate and may be subject to balance billing.

## DELTA DENTAL PREMIER/PPO PLAN OPTION 1

**This plan provides the broadest choice of dental providers.**

While you will receive the greatest benefits for preventive, diagnostic and restorative work with in-network providers, this plan also allows you to use non-network dentists at a reduced level of coverage.

## DELTA DENTAL PREMIER/PPO PLAN OPTION 2

**This plan provides the most cost-effective benefits for preventive, diagnostic and basic treatments, but ONLY when a Delta Dental in-network dentist provides the care.**

Very little coverage is provided when using non-network dentists.


## ANNUAL DENTAL PREMIUMS

Delta Dental has two dental networks: PPO and Premier. Our plan has the same coverage for both networks.

	Delta Dental Preventive Only	Delta Dental Option 1	Delta Dental Option 2
<b>2024 Annual Dental Premiums</b>			
Employee Only	\$0	\$289.08	\$97.44
Employee & Children	\$0	\$725.04	\$228.84
Employee & Spouse	\$0	\$587.64	\$199.44
Employee & Family	\$0	\$1,102.56	\$358.68

## RESOURCES

For plan details:

 Visit the Benefits website at [purdue.edu/hr/Benefits/dental/index.php](https://purdue.edu/hr/Benefits/dental/index.php) or visit Delta Dental at [deltadentalin.com](https://deltadentalin.com).

 Call Delta Dental at 800-524-0149.

# PHYSICAL HEALTH

## VOLUNTARY BENEFITS



### ACCIDENT INSURANCE

Life offers plenty of opportunities for accidental injuries — and they can be costly when they occur. Accident insurance helps supplement your medical plan and disability coverage by providing cash benefits when you are faced with an accidental injury. [Learn more.](#)

#### WHAT'S COVERED?

Accident-related expenses, medical treatment, hospitalization, diagnostic testing, follow-up care, transportation/lodging

#### EXAMPLE

Jen's 8-year-old daughter took a major tumble during a gymnastic match and ended up with a broken arm. With an ER visit, surgery, and follow-up doctor visits, it doesn't take long for the bills to add up. Jen's out-of-pocket expenses for her daughter's health care include:

- + Medical services
- + Parking

**Eligibility:** You, your spouse and/or children up to age 26

**Provider:** Voya

Covered Care	Cash Benefits
Initial treatment - ER	\$150 - \$300
X-ray	\$30 - \$75
Broken arm	\$40 - \$120
Follow-up care visit	\$60 - \$120

### HOSPITAL INDEMNITY

Out-of-pocket costs from a stay in a hospital or other medical facility can be overwhelming, but hospital indemnity insurance can help. Coupled with your medical plan, this supplemental health insurance provides added protection should a covered hospitalization occur. [Learn more.](#)

#### WHAT'S COVERED?

Hospital stays due to accident or illness (includes maternity hospitalization)

#### EXAMPLE

Susan had complications from her diabetes and ended up in the hospital intensive care unit for two days, with an additional three days in the hospital. During that time, she was not only off work, but her spouse took some time off, too. Out-of-pocket expenses included:

- + Medical services
- + Parking
- + Meals

**Eligibility:** You, your spouse and/or children up to age 26

**Provider:** Voya

Covered Care	Cash Benefits
Hospital admission	\$600 - \$1,200
Intensive care unit admission	\$300 - \$600

#### EXPECTING A BABY IN 2024?

Receive \$250 per newborn as part of the Hospital Indemnity coverage.

# PHYSICAL HEALTH

## VOLUNTARY BENEFITS



### CRITICAL ILLNESS

There are more than just medical bills to pay after a heart attack, stroke or other unexpected covered medical condition. When a serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time. [Learn more.](#)

#### WHAT'S COVERED?

Payable when diagnosed with covered critical illness (i.e., heart attack, stroke, cancer, coronary artery bypass graft)

**Eligibility:** You, your spouse and/or children up to age 26

**Provider:** Voya

#### EXAMPLE

Joe was sitting on the porch with his wife when he started having difficulty speaking and couldn't see out of one eye. His wife immediately recognized he was having a stroke and called 911. Thanks to her fast action, he made a full recovery — but after a several day hospital stay, occupational therapy and follow-up doctor visits. Expenses included:

- + Medical services
- + Parking

Because stroke is a covered condition, he received the full \$20,000 to help with his medical, living and lost income expenses.

Covered Care	Cash Benefits
Cancer, heart attack, stroke	\$20,000

### SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT

This benefit is designed to give you peace of mind, knowing that you and your family have added financial security in the face of unforeseen circumstances. It provides coverage in the unfortunate event of death or severe injury caused by an accident, offering additional financial protection on top of your basic life insurance. [Learn more.](#)

#### WHAT'S COVERED?

Additional coverage (in addition to Purdue-provided basic \$15,000 for benefits-eligible employees); available in varying amounts; Evidence of Insurability (EOI) never required

**Eligibility:** You, your spouse and/or children up to age 26

**Provider:** Securian

# FINANCIAL WELLNESS INCENTIVES



## The Healthy Boiler Incentive Program is back again!

Benefit-eligible employees have several opportunities to earn incentives, which are deposited into your HSA or HRA to help pay for healthcare expenses.

The Healthy Boiler Incentive Program runs from Jan. 1 - Dec. 31, 2024.

[purdue.edu/hr/CHL/healthyboiler/index.php](https://purdue.edu/hr/CHL/healthyboiler/index.php)

### HSA/HRA INCENTIVE ACTIVITIES

**Note:** You must first upload the provider form for your annual physical to the Healthy Boiler portal BEFORE you can earn additional rewards.

	Employee Only	Employee & Spouse	Employee + Children	Employee & Family
<b>Purdue Base Contribution</b>	\$200	\$400	\$400	\$400
<b>Incentive Maximum</b>	\$450*	Employee \$450* Spouse \$450**	\$900*	Employee \$450* Spouse \$450*

STEP 1	Activity	Employee Only	Employee & Spouse	Employee + Children	Employee & Family
	<b>Complete Annual Physical</b>	\$150	\$150	\$300	\$150
	<i>Upload provider form to the Healthy Boiler portal and complete required fields</i>				
<b>STEP 2 (OPTIONAL)</b>	<b>Complete Annual Biometrics</b>	\$100	\$100	\$200	\$100
	<i>Upload biometric form to the Healthy Boiler portal and complete required fields</i>				
	<b>Complete Health Risk Assessment</b>	\$100	\$100	\$200	\$100
	<i>Complete health risk assessment on the Healthy Boiler portal</i>				
	<b>Complete Dental or Vision Exam</b>	\$25	\$25	\$50	\$25
	<i>Complete required fields on the Healthy Boiler portal to show completion</i>				
	<b>Complete Well-being Screenings</b>	\$75	\$75	\$150	\$75
<i>Complete required fields on the Healthy Boiler portal to show completion Visit the portal for specific screenings based on age and sex</i>					

\*Amount awarded is based on coverage level elected within a Purdue medical plan. EE+Spouse and Family levels — both employee and spouse may earn independent of the other. EE+children — only the employee needs to complete the activity to earn amounts. Employees who opt out of the medical plan may earn employee-only amounts.

# FINANCIAL WELLNESS INCENTIVES



## New: Healthy Boiler Bingo Incentive

The Healthy Boiler community is committed to health and wellness, so we're giving you one more way to reap the rewards of healthy lifestyle choices. Our new Bingo incentive program will reward you with prizes, including Purdue swag, when you participate in monthly challenges, attend webinars or any of the other activities on our new Boiler Bingo card!

- + **Eligibility:** Employees and spouses covered by a Purdue health plan
- + **How you win:** Complete five Bingo challenges and report it in the Healthy Boiler portal
- + **Prizes:** Awarded quarterly

More information will be available on the [Healthy Boiler Portal](#) in early 2024!

## WHAT TO EXPECT FROM THE HEALTHY BOILER PORTAL

### MOBILE APP

Allows you to log activity on the go. [Watch this video for more information.](#)

### WELLNESS CHALLENGES

Fun, customizable challenges, so you can create a wellness journey that's meaningful to you. You can participate in monthly Healthy Boiler challenges as well as create peer-to-peer challenges, which can be shared with friends and co-workers. There's even an area to add "Personal" challenges and goals.

### HEALTH RISK ASSESSMENT

Measure well-being across the six key dimensions: emotional, occupational, social, financial, physical and purpose. By completing this optional assessment, you can earn additional incentive dollars.

### CALENDAR

Keep track of workshops or challenges you have signed up for as well as monitor your steps, calories and more if you connect a smart device.

### DEVICES

Connect several apps or devices to the portal, tracking your steps, calories, etc.

### UNIVERSITY

An avenue to education via courses and habit-based challenges to drive positive behavioral change. Courses on a variety of topics are available under the University link at the top of the portal's homepage.

### INCENTIVE TRACKER

Describes each step of the incentive program and is used to submit documentation as steps are completed.



# FINANCIAL HEALTHCARE SPENDING ACCOUNTS



Purdue deposits money in your Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) each paycheck to help with the cost of your eligible medical expenses.

## DO YOU QUALIFY FOR AN HSA?

Participating in one of Purdue's CDHPs qualifies you for an HSA, but IRS rules may make you ineligible or affect the tax status of your account.

### Answer these questions to determine your eligibility.

- Are you on any form of Medicare or collecting Social Security? See [page 34](#) for eligibility guidelines.
- Do you have non-high-deductible medical insurance coverage outside of Purdue?
- Do you use Veterans Administration benefits or TRICARE benefits?
- Does your spouse have a Health Care Flexible Spending Account (FSA) or a Health Reimbursement Arrangement (HRA)?

If you answered **NO** to all these questions, you qualify for an HSA.

If you answered **YES** to any of these questions, you will have the opportunity to enroll in an HRA.

	If you answered <b>NO</b> to all these questions, you qualify for an HSA.	If you answered <b>YES</b> to any of these questions, you will have the opportunity to enroll in an HRA.
<b>Purdue Annual Contribution Amount</b>	\$200 - Individual \$400 - Family	\$200 - Individual \$400 - Family
<b>Employee Can Contribute</b>	Yes, funds available after payroll deductions each pay period	No, but you can contribute to a Health Care FSA
<b>Who Owns Account</b>	You	Purdue
<b>Carry-over Limits</b>	Carries over year to year and always belongs to you; passes to beneficiaries in event of death	Unused funds revert back to Purdue following the runout period at the end of the plan year
<b>Compatible FSA Types</b>	Limited Purpose FSA and Dependent Care FSA	Health Care FSA and and Dependent Care FSA

### MAXIMUM HSA CONTRIBUTION

**\$4,150**  
EMPLOYEE

**\$8,300**  
FAMILY

### REMEMBER!

The maximum contribution limits are for employer and employee contributions **combined**.

**The amounts you receive from Purdue and the Healthy Boiler incentive should be included when you calculate the max amount you can contribute for the year.**

#### Catch-up contributions:

If you are an employee age 55 or older, you may contribute an additional \$1,000 in 2024.

# FINANCIAL HEALTHCARE SPENDING ACCOUNTS



You may contribute to Flexible Spending Accounts (FSA) to help with the cost of your eligible medical expenses.

## WHICH TYPE OF FSA CAN YOU HAVE?

The type of FSA you can have depends on whether you have contributions going into an HSA. If you have an HSA, you may also elect a Limited Purpose FSA. If you don't have an HSA, you may elect a Health Care FSA.

	Limited Purpose FSA	Health Care FSA
<b>Funding Account Used With</b>	HSA	Compatible with HRA
<b>Eligible Expenses</b>	Dental, Vision	Medical, Dental, Vision, Prescription
<b>Funds Available</b>	Full amount available Jan. 1 or upon effective date	
<b>2024 Claims</b>	Incurred between Jan. 1 - Dec. 31, 2024	
<b>Deadline to Submit Claims</b>	2023 Claims: March 31, 2024 2024 Claims: March 31, 2025 (All claims must be incurred by Dec. 31 of previous year.)	
<b>Forfeited Funds</b>	Remaining 2024 funds forfeited after March 31, 2025	
<b>Receipts</b>	Keep your receipts in case the IRS ever asks you to confirm use of funds. The IRS also requires FSA purchases to be substantiated if they are not done so automatically at the point of sale.	

MAXIMUM FSA CONTRIBUTIONS\*

**\$3,050**

HEALTH CARE OR LIMITED PURPOSE FSA

**\$5,000**

DEPENDENT CARE FSA

### DID YOU KNOW?

You can use pre-tax dollars to pay for dependent child care (under age 13) and adult care while you (and your spouse, if you file jointly) work, look for work, or attend school full-time?

**Examples:** Day care facilities, day camps, after-school care, senior centers, private sitter (not immediate family), elder care

Dependent care flexible spending accounts are independent of medical plan, HSA or HRA enrollment.

*\*2024 contribution limits were not released by the IRS at the time of publication.*



ALL PRE-TAX ACCOUNTS ARE TO BE USED SOLELY FOR ELIGIBLE EXPENSES THAT ARE NOT COVERED BY YOUR MEDICAL PLAN.

# FINANCIAL WELLNESS PROGRAMS



Financial wellness can impact both your physical and mental health. That's why we provide education and guidance to help you secure your long-term financial well-being.

## BENEFITS TO PROTECT YOUR FINANCIAL HEALTH

	Coverage
<u>Life Insurance</u>	Purdue provides life insurance term life insurance equal to one-and-a-half times your annual budgeted salary
<u>Additional Life Insurance</u>	You may elect one to eight times your annual salary; coverage options also available for spouse and children. Evidence of Insurability (EOI) is required if you increase coverage.
<u>Long-Term Disability</u>	Income continuation during long periods of illness or injury resulting in temporary or permanent disability; automatic enrollment upon hire for 65% of your salary
<u>Short-Term Disability</u>	Income continuation during short periods of illness or injury for which you would otherwise be paid sick leave, including pregnancy; pays you a benefit equal to 65% of your budgeted salary for the days or weeks you remain disabled  Available for benefits-eligible employees in an administrative operational support police/fire or skilled trade position.
<u>Tuition Assistance</u>	Tuition remission or reduced tuition for employees, spouses and children at Purdue University and Purdue Global
<u>Employee Discounts</u>	Discounts from area retailers; available to all faculty, staff and retirees
<u>Auto/Home Insurance</u>	Automotive, homeowners coverage and a wide range of other property and casualty insurance products
<u>Legal Services</u>	<b>Free basic legal services</b> offered through Securian life insurance <b>MetLife Legal Plan:</b> Assistance with family/personal law, financial, home and real estate civil lawsuits, future/estate planning, wills/estate planning, identity management, vehicle and driving, elder care issues; free in-network/set fees out-of-network

## FIDELITY INVESTOR CENTER

 | [purdue.edu/hr/Benefits/retirees/FidelityInvestorCenter.php](https://purdue.edu/hr/Benefits/retirees/FidelityInvestorCenter.php)

- + Education, guidance and assistance related to retirement plan investments
- + Appointments available from 8:30 a.m. to 5 p.m., Monday – Friday
- + Located in Purdue Memorial Union, West Lafayette campus
- + Virtual appointments also available

# FINANCIAL RETIREMENT & SAVINGS



## PURDUE RETIREMENT PLAN OPTIONS

[purdue.edu/hr/Benefits/retirees/index.php](http://purdue.edu/hr/Benefits/retirees/index.php)

✦ | Planning and saving for retirement is an important responsibility throughout your working years. We offer multiple plans, and eligibility is based on the job role you have at Purdue.

### PURDUE STANDARD RETIREMENT AND SAVINGS PLANS (PSRS)

*Tenure-track Faculty, Management, Professional, Executives*

Exempt 403(b) Base Defined Contribution Plan	401(a) Mandatory Plan	403(b) Voluntary Retirement Savings Plan	457(b) Voluntary Savings Plan
University contribution of 10% annual pay + 10% any summer salary	Employee contribution of 4% annual pay	Optional employee contribution only*	Optional employee contribution only*

### PURDUE MATCHING RETIREMENT AND SAVINGS PLANS (PMRS)

*Service, Support, Operations/Technical (closed group) hired 9/9/2013 and after*

403(b) Non-Exempt Defined Contribution Plan	403(b) Voluntary Retirement Savings Plan	457(b) Deferred Compensation Plan
University contribution of 4% annual pay	Automatic employee contribution of 5%*  Matching University contribution up to 4% (Deposited in 403(b) Defined Contribution Plan)	Optional employee contribution only*

\* May change your contribution at any time

## HEALTH SAVINGS ACCOUNT

Available to those on one of Purdue's CDHPs, both you and Purdue can contribute funds pre-tax. You can then use funds on eligible expenses for yourself and tax dependents.

And, funds roll forward year to year and always belong to you.

Beginning at age 65, HSA funds can be used for any expense without penalty. However, funds used on ineligible expenses (non-healthcare) are taxed.

PURDUE DEPOSITS TO YOUR HSA:

**\$200** EMPLOYEE

**\$400** EMPLOYEE PLUS

**And**, Purdue will more than double its contribution if you participate in the **Healthy Boiler Incentive Program**.

# BEHAVIORAL HEALTH PROGRAMS



**As you work to improve your overall health and wellness, it's important to include your behavioral health as well.**

People who are mentally and emotionally healthy develop positive relationships, maintain perspectives and are better equipped to cope with life's challenges.

## SUPPORTLINC

**SupportLinc** (username: purdue) is our behavioral health solution for benefits-eligible faculty and staff on the West Lafayette campus and their dependents covered on a Purdue health plan. When you speak to a SupportLinc Care Advocate, you'll be referred to counselors that match both your clinical and cultural needs.

- + **SupportLinc eConnect®**: Quick access to talk/chat with a counselor
- + **Textcoach® mobile app**: Option to exchange texts with a licensed counselor for up to six weeks
- + **Animo**: Personalized digital resource to help strengthen mental health and overall well-being
- + **Navigator**: Online short survey that provides personalized guidance for program support via web portal or mobile app

### **Purdue Fort Wayne:**

Behavioral health for employees is provided by the [Bowen Center](#)

### **Purdue Northwest:**

Behavioral health for employees is available through [New Avenues](#)

## BEYOND THE SURFACE

**Beyond the Surface** is a powerful call to action for all of us. Our goal is to spark meaningful conversations at work, within our families, and throughout our community. But most importantly, we want it to inspire you to share and engage in ways that recognize the importance of mental well-being in every aspect of our lives.

Want quick tips to improve your behavioral health? View us on [YouTube!](#)

## ANTHEM LIVEHEALTH ONLINE

### PSYCHOLOGY

[livehealthonline.com/  
psychology](https://livehealthonline.com/psychology)

- Online access to licensed therapists
- Assistance with common behavioral issues such as grief, anxiety, stress, depression and more

### PSYCHIATRY

[livehealthonline.com/  
psychiatry](https://livehealthonline.com/psychiatry)

- Online access to board-certified psychiatrists
- Assistance with issues such as stress, depression, medication concerns, panic attacks and more

# SOCIAL WELLNESS PROGRAMS



Because social wellness is important, the Healthy Boiler Program promotes opportunities that bring people together.

This happens in a variety of ways — through wellness programs, at our on-campus workout facilities, or in one of our cultural, leadership or faculty centers. Wherever it takes place, the goal is the same: **contributing to individual and collective well-being** through social togetherness.

## SHARING HEALTHY LIFESTYLE GOALS

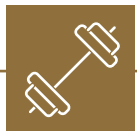
A great way to bond with others and make connections is by sharing health and wellness goals. At Purdue, we encourage employees to come together to support one another.

## WELLNESS COMPETITIONS/CHALLENGES

- + Department, team and individual competitions foster an environment focused on well-being and encouragement.
- + Track your progress in the [Healthy Boiler Portal](#). Challenges may qualify for incentive points.

## BOILERMAKER HALF-MARATHON & 5K; 500 FESTIVAL EMPLOYEE WELLNESS CHALLENGE

- + Participate in annual mini-marathon. Runners and walkers at all levels are encouraged to participate.
- + Training resources available, including health coaches at Center for Healthy Living.



## ON-CAMPUS WORKOUT FACILITIES

Educational, friendly and safe atmosphere for a healthy and active lifestyle. Membership options for employees, retirees and their families.

## LEADERSHIP DEVELOPMENT

### SUSAN BULKELEY BUTLER CENTER FOR LEADERSHIP EXCELLENCE

[purdue.edu/butler/](http://purdue.edu/butler/)

- The center is dedicated to inclusive leadership and increasing an individual's capacity for growth and professional development.

### CENTER FOR FACULTY SUCCESS

[purdue.edu/advance-purdue/](http://purdue.edu/advance-purdue/)

- This campus center is focused on developing programming and implementing activities and events for faculty.

# WORK-LIFE INTEGRATION BENEFITS



You are your best self when you have work-life integration. In addition to our family-friendly benefits, we offer several resources to help working families balance the needs of both home and work.

## FAMILY-FRIENDLY BENEFITS

 | [purdue.edu/familyfriendly](https://purdue.edu/familyfriendly)

Purdue is proud to offer family-friendly benefits that help our employees meet today's work-life demands. Our family-friendly benefits and practices include:

- + Autism coverage
- + Bereavement leave
- + Flexible and remote work
- + FMLA
- + Lactation support program
- + Military leave
- + Paid holidays
- + Parental leave
- + Personal business days
- + Sabbatical leave of absence
- + Sick leave
- + Stopping tenure clock
- + Unpaid leave
- + Vacation

## PET INSURANCE

 | [purdue.edu/hr/Benefits/LVB/petInsurance.php](https://purdue.edu/hr/Benefits/LVB/petInsurance.php)

Financial protection for pet expenses; no pre-approval for providers; covers treatments, surgeries, lab fees, X-rays

## CARE SUPPORT

### CHILD CARE SERVICES

[purdue.edu/hr/familyfriendly/purdueChildcare/](https://purdue.edu/hr/familyfriendly/purdueChildcare/)

- Three on-site child care centers

### CHILD CARE REFERRALS

[purdue.edu/hr/familyfriendly/off-Campus/Index.html](https://purdue.edu/hr/familyfriendly/off-Campus/Index.html)

- Free child care referral line
- Enhanced referrals available (for a fee) for those with special needs care

### ELDER CARE SUPPORT

[purdue.edu/hr/familyfriendly/family-resources/eldercare.html](https://purdue.edu/hr/familyfriendly/family-resources/eldercare.html)

- Elder care information and resources



# OPEN ENROLLMENT

## IMPORTANT REMINDERS

### Benefit decisions are important for you and your family.

That's why we encourage you to spend a little time each fall reviewing your benefit options for the next year and ensuring that you've recorded the correct information for all of your benefit selections. **A few important reminders:**

### WORKING SPOUSE PREMIUM: DOES IT APPLY TO YOU?

We continue to give employees the option of covering spouses under our medical plans. However, rising medical costs have made covering spouses more challenging for us in recent years. For that reason, spouses who have access to medical coverage through their employer but choose not to enroll in it will be charged an additional premium. This premium will help offset some of the additional costs while still allowing your spouse to receive primary coverage through Purdue.

#### The additional premiums for employees who wish to cover a working spouse in 2024 are:

- \$750 annually for employees who earn less than \$50,250 and elect the employee/spouse or family plan.
- \$1,500 annually for those who earn \$50,250 or higher and elect the employee/spouse or family plan.

With this process, we know there will be questions on whether or not the premium applies to you. You will have the Working Spouse Premium added only if **all** of these conditions are met:

- Your spouse is employed or self-employed with access to a group plan at their place of employment
- Your spouse's employer pays at least 50% of an employee-only premium
- Your spouse opts not to enroll in their employer's plan
- Your spouse has primary coverage through Purdue



**Still not sure if the Working Spouse Premium applies to you?** Download our [Working Spouse Guide](#).

#### THE WORKING SPOUSE PREMIUM WILL BE WAIVED IF YOU'RE COVERING A SPOUSE WHO IS:

- Employed or self-employed outside of Purdue with no access to coverage that meets criteria
- Employed or self-employed and takes outside coverage (therefore secondary coverage through Purdue)

To have the premium waived, complete the [Working Spouse Premium Waiver Form](#) and [upload it to Benefitfocus](#).

**The deadline to upload is Dec. 1, 2023**, or the working spouse premium will be applied.

# OPEN ENROLLMENT

## IMPORTANT REMINDERS

### TOBACCO CERTIFICATION STATUS

Each year you will need to re-certify your tobacco status in Benefitfocus.

- **Certified non-tobacco users:** Status does not roll forward without additional premium.
- **Certified tobacco user with approved waiver for 2023:** Status will need to be re-certified in Benefitfocus for 2024.

**If you do not re-certify, you will default to tobacco-user status and the additional tobacco-user premium will apply to both you and your spouse, if applicable.**

Tobacco users will have the option of completing an approved tobacco cessation program to avoid the \$1,000 per person additional tobacco-user annual premium charge.

The tobacco cessation program **must be completed in 2024** and generally takes 6 weeks to complete.

Completed program certificates submitted between Jan. 1 and March 31, 2024, will result in lower premiums for all of 2024. Completed certifications submitted after March 31, 2024, will reduce premiums for the remainder of the plan year only.



For details, visit [purdue.edu/hr/Benefits/medical/tobaccoCessation.php](https://purdue.edu/hr/Benefits/medical/tobaccoCessation.php)

### GENERALLY, BENEFIT CHANGES ARE LIMITED TO OPEN ENROLLMENT.

There are few exceptions to this rule. Change in family status rules allow you to make some related benefit changes during the plan year due to a qualifying life event, such as marriage, birth, etc.

For more information, see [page 34](#) or visit the [Benefits website](#).

### NEW DEPENDENTS?

**If you're enrolling dependents for the first time,** remember to **upload the required documentation** to the Benefitfocus system. Enrollment is not complete without this documentation.

Be sure to select the dependents you want covered under each benefit selection during enrollment.

**More information on required dependent documentation.**

**The deadline to upload is Dec. 1, 2023, in order to guarantee coverage Jan. 1, 2024.**

# OPEN ENROLLMENT

## HOW TO ENROLL

It's time to review your benefit options and soon you will enroll in plans that best meet the needs of you and your family.

- 1** Open enrollment is Oct. 24 to Nov. 7 at 6 p.m. (ET). Sign in to Benefitfocus at [one.purdue.edu](https://one.purdue.edu).
- 2** Click the **Faculty & Staff Benefits Open Enrollment** banner at the top of the page or the "Benefits Enrollment – Active" icon.
- 3** **Log in** with your Purdue career account username.
- 4** Click the gold **Get Started** button to begin enrolling.
- 5** Follow the prompts to review your profile information, make changes to dependents and answer survey questions.  
To update any profile information, such as home address, please follow the instructions in the [quick reference guide here](#).
- 6** Select your plan choices and review/record beneficiaries.
- 7** Once you've reviewed the benefit plans, scroll to the bottom of the page, check "I have reviewed the information above" and choose **Complete Enrollment** when you are ready to submit your enrollment. Review your confirmation and choose **Continue to Next Page**.
- 8** Once you've completed your enrollment, save or print the **Employee Summary Report**, that appears on the next screen or located on the "Manage Your Benefits" page. This serves as your confirmation of benefits and provides proof of your enrollment.
- 9** **Confirm benefits and dependents listed are accurate.** You may log in and submit any changes until Nov. 7 at 6 p.m. (ET). **No changes will be accepted after that time.**



You can enroll for 2024 benefits, make updates during open enrollment or qualifying life events, and stay connected with benefit education and support tools — all from the palm of your hand!

[Download the Benefitsplace app](#) from Google Play for Android devices or the App Store for Apple devices.

# OPEN ENROLLMENT RESOURCES

## RESOURCES

📍 | [PURDUE.EDU/BENEFITSENROLLMENT](https://PURDUE.EDU/BENEFITSENROLLMENT)

We understand that making benefit choices may require some big decisions. There are a lot of things to consider. We want to make sure you have the tools and resources you need to answer questions, understand terms and evaluate the benefit plans thoroughly.

- + The **dedicated benefits website** is user-friendly and easy to navigate. It is your go-to resource for all things open enrollment.
- + The **benefits guide** will be in an electronic-only format and will be sent via email to every benefits-eligible employee.
- + **Personalized benefit statements** mailed to your home provide an overview of your total rewards package, including pay, benefits, Purdue contributions and more.

## PRESENTATION & LABS

- + We will be holding virtual presentations Oct. 9-19. Look for the schedule and how to sign up in future weekly emails or on the [benefits open enrollment webpage](#).
- + The [Purdue Northwest](#) and [Purdue Fort Wayne](#) campuses also have resources available on the dedicated enrollment website.

## ONE-ON-ONE ASSISTANCE

- + We'll offer virtual one-on-one meetings (via Microsoft Teams or phone) with a Benefits team member between Oct. 2 and Oct. 13. You can discuss topics like the CDHP medical offerings, how prescriptions are covered, voluntary plan options and more.

Visit [purdue.edu/benefitsenrollment](https://PURDUE.EDU/BENEFITSENROLLMENT) for more details.

## NEED ASSISTANCE?

- E-mail [hr@purdue.edu](mailto:hr@purdue.edu) or send a secure email through [purdue.edu/hrhelp](https://purdue.edu/hrhelp).
- Contact your campus Benefits team  
**West Lafayette:**  
Call 765-494-2222 or toll-free at 877-725-0222  
**Fort Wayne:**  
Email [hr@pfw.edu](mailto:hr@pfw.edu) or call 260-481-6840  
**Northwest:**  
Email [hr@pnw.edu](mailto:hr@pnw.edu) or call 219-989-2251

Please allow us time to respond to your message or email as our call volume increases as we prepare for and during open enrollment.

## SPECIAL RULES REGARDING MEDICARE AND YOUR HSA

**There are special rules about Medicare coverage and HSA contributions. If you're age 65 or older, you'll want to consider the following:**

- Neither an employer nor the employee can make pre-tax contributions to an HSA if the employee has Medicare Part A or B.
- If you do not draw Social Security benefits, you are not required to start Medicare Part A or B at age 65.
- If you are not receiving Social Security and have declined Medicare, but your spouse is covered under Medicare, you can still use your HSA funds to pay for your spouse's expenses. As the account owner, your participation in Medicare is what determines eligibility, not your spouse's participation.
- If you receive Social Security benefits, you are automatically enrolled in Medicare Part A, so you are not eligible to make or receive pre-tax HSA contributions.
- If you begin Social Security benefits during 2024, Social Security will automatically award you Medicare benefits retroactively. Your Medicare start date will be the month of your 65th birthday, or six months prior to the month in which you apply for Social Security benefits.
- If you have Medicare, you can still elect a consumer-driven health plan, but you are not eligible to make or receive pre-tax contributions to an HSA. You are eligible to receive funds in a Health Reimbursement Arrangement (HRA).

### Turning 65 in 2024? Know the facts about Medicare and Your HSA

- If you or your spouse will turn 65 in the coming year, [attend a presentation](#) aimed to help answer many common questions about decisions you need to make now. [Watch this video](#) to learn more about Medicare and Social Security.

### For more about Medicare and HSA rules:

Call HR Service Center at 765-494-2222 or email [hr@purdue.edu](mailto:hr@purdue.edu).

## YEAR-ROUND SERVICE

You can access your benefits year-round through Benefitfocus.

- **Submit new elections and supporting documentation when you have a [qualifying life event](#).**
- **Review your elected benefits.**
- **Change how you're [contributing to your HSA](#).** HSA contribution changes can be made at any time

without a qualifying life event. Note changes make take 1-2 pay periods to take effect.

- **Check and [update your beneficiary information](#)** for term life insurance and accidental death and dismemberment coverage. (Retirement beneficiaries can be updated on Fidelity's website; HSA beneficiaries can be updated on HSA Bank's website.)

## LIMITED BENEFIT CHANGES

**Generally, benefit changes are limited to open enrollment.**

There are few exceptions to this rule. Change in family status rules allow you to make some related benefit changes during the plan year due to a qualifying life event, such as marriage, birth, etc.

- **No medical plan change:** You may not choose a different medical plan because of a change in family status, but you may be able to add or drop dependents.
- **No Health Care FSA/LPFSA change:** You're not allowed to make any change to your FSA/LPFSA during the plan year.
- **31 days to make changes:** You must make changes within 31 days of the qualifying life event, or you'll have to wait until the next open enrollment period or another qualifying life event to make changes.

Find more information about life event changes on the [Benefits website](#).

## LEGAL NOTICES

Purdue University complies with several laws regarding benefit offerings. You can now [view these notices online](#). As you enroll in your benefits, you will be asked if you would like to receive these notices by mail or view online. These include:

- Certificate of Creditable Coverage for Medicare Part D
- Health Care Reform Notifications
- Mental Health Parity Act
- Newborns' Act Disclosure
- Notice of Privacy Practices
- Notice of Special Enrollment Rights
- Premium Assistance under Medicare and Children's Health Insurance Program (CHIP)
- Wellness Program Legal Notice
- Women's Health and Cancer Right Act of 1998



**PURDUE**  
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Human Resources

765-494-2222  
HR@PURDUE.EDU