



2023 BENEFITS GUIDE



WELCOME TO PURDUE UNIVERSITY GLOBAL.

2023 Open Enrollment Oct. 25 - Nov. 8, 2022

Enrollment is passive, meaning that if you don't go online and make selections, then you will have the same benefits in 2023 that you currently have.

Exception: If you want a flexible spending account (FSA) and/or health savings account (HSA) in 2023, you must elect them during open enrollment.

New Hires

You have 30 days to make your benefit elections for 2023.

This guide will help you learn more about the offerings available to you. **Remember, if you do not actively enroll in benefits within your 30-day window, you will automatically be enrolled** in the Consumer Driven Health Plan (CDHP) at the Employee Only level, and will not be able to change your elections until the next annual enrollment period (unless you have a qualifying life event).

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WHAT'S NEW

For 2023 benefits, these are the key changes you can expect:

Same Medical Plans, Different Insurance Provider

UMR will replace Aetna as our medical plan carrier in 2023. The plans remain the same— just a different insurance provider. Your plan choices are:

- CDHP (formerly Choice POS II - HDHP)
- Health Fund (formerly Choice POS II - HRA)
- Select (formerly Open Access Select)

These medical plans offer quality healthcare at affordable rates. Even more, the plans will provide:

- Better ways manage chronic conditions
- More telehealth options and digital tools
- A stronger partnership to develop treatment programs and education that will best serve our employee population

Prescription Coverage

We're moving to CVS via Employers Health. CVS Caremark has the same network of pharmacies that are covered under the current plan.

- The formulary drug list is the same, though it is standard practice for the formulary to be updated at the beginning of each year.
- Prescription prior authorization approvals on file prior to 2023 will automatically carry over.
- Mail order and specialty pharmacy prescriptions will automatically carry over.

Medical/Rx Premium Increase

There will be an increase to medical and prescription premiums. Unfortunately, in this current climate, premium increases are unavoidable. Purdue Global still pays the majority of the cost of your medical plan premium.

Wellness Incentive Program

We're launching a new wellness program for benefit eligible employees and spouses covered on a medical plan that will provide cash incentives for preventive care. If you get a physical and biometrics in 2023, you'll receive \$150 via payroll, and if you complete only the physical, you'll receive a \$100 cash incentive via payroll.

2023 MEDICAL PLAN OPTIONS

All three health plans cover preventive services at 100%.



		CDHP	Health Fund	Select
Deductibles	Employee Only	\$3,000	\$1,500	\$400
	Employee & 1 Dependent	\$6,000	\$2,500	\$800
	Employee & Family	\$6,000	\$3,500	\$1,200
Out-of-Pocket Maximums	Employee Only	\$6,550	\$3,250*	\$5,000
	Employee & 1 Dependent	\$13,100	\$6,000*	\$10,000
	Employee & Family	\$13,100	\$8,750*	\$12,700
Primary Care Physician		25% coinsurance	20% coinsurance	\$30 copay**
Specialist		25% coinsurance	20% coinsurance	\$60 copay**
Prescription		25% coinsurance with min/max costs	10-40% coinsurance depending on type of drug, with min/max costs	Generic: \$15** (retail) Preferred: \$40* (retail)
Emergency Room		25% coinsurance after \$300 copay	20% coinsurance after \$300 copay	\$300 copay**
Urgent Care		25% coinsurance	20% coinsurance	\$75 copay**
Hospital Stay		25% coinsurance	20% coinsurance	\$750 copay**

[For medical plan details, click here.](#)

*Depends on salary tier **Deductible doesn't apply

UMR.com: Information At Your Fingertips

Sign up for online services and get quick and easy access to your claims and benefit information.

With [umar.com](https://www.umar.com), you can:

- Look up network providers
- Review your financial activity
- Access commonly used forms
- Find tools for improving your health

You can even log in on the go with your smart phone or mobile device.



MEDICAL PLAN PROVIDER: UMR

UMR offers several concierge-like and online services to make it easier to get and receive the care you need.

OC24health: Care When You Need It

[OC24health.com](https://www.oc24health.com) | 855-617-2116

OC24health gives you 24/7/365 access to board-certified providers through phone, video or mobile app visits. Plus, you can get prescriptions sent to your pharmacy of choice if medically necessary.

Medical providers can diagnose, treat and prescribe medication for your non-emergency conditions, including:

- Cold and flu symptoms
- Allergies
- Pink eye
- Ear infection
- Respiratory infection
- Sinus problems
- Skin problems

Plan Advisor: Your Go-To Resource

800-207-3172

Healthcare can be a puzzle of questions—but UMR's Plan Advisor + Care Connect program can help. A specialized team of plan advisors will listen to your questions and talk you through your options. Specifically, they will:

- Support members who have experienced life events such as injuries or accidents
- Help find the right provider for you
- Schedule appointments
- Explain what's covered and what it costs
- Look into a recent medical claim to make sure it was paid correctly
- Guide you through a new diagnosis
- Help members with a substance abuse disorder or mental health need
- Assist those who have welcomed a new baby or adopted child
- Answer specific clinical questions or engage in topics of interest
- Connect you to valuable clinical programs, including coaching programs, centers of excellence, employee assistance programs, etc.

Available weekdays from 7 a.m. to 7 p.m. Central time.

Find A Provider

- Go to [umar.com](https://www.umar.com) and select **Find a provider**
- Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box
- For medical providers, choose **View Providers**. For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**.

The online UMR provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office

IT'S MEDICAL DECISION TIME

As you select benefit plans for 2023, one of the most important decisions you'll make is choosing the medical plan that makes the most sense for you and your family.



The plan comparison tool is available at open enrollment and at the time of hire.

Tell us about your expected healthcare usage
Choose from one of our pre-defined usage scenarios or personalize your usage for the upcoming plan year and we will estimate how much each plan will cost you.

National Average Year	0	Emergency Room Visit	\$0.00
Your Usage Last Year	4	Outpatient Procedure	\$4,019.56
<input type="button" value="Customize Usage"/>	0	Inpatient Hospital Procedure	\$0.00
	12	Doctor Office Visits	\$2,214.16
	10	Prescription Drugs	\$687.21
		Total Usage Cost	\$6,900.93

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-advantaged savings account with pre-tax dollars can lower your taxable income and save you money. Find out how much benefit.

Filing Status:

Household Income:

Tax Bracket:

HSA:

Contribution Limits:

Minimum	Maximum	\$5k Additional
Single	\$3,500.00	\$1,000.00
Family	\$7,000.00	\$1,000.00

Total savings: **\$144.00**

2 Estimate Your Tax Benefit

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

Compare FSA Bi-Weekly Cost Estimated Annual Cost: \$880.88 How was this calculated? FSA Tax Savings: \$144.00 Add Contribution Plan details <input type="button" value="Select plan"/>	Compare HSA Bi-Weekly Cost Estimated Annual Cost: \$0.00 How was this calculated? HSA Tax Savings: \$144.00 Edit Plan details <input type="button" value="Select plan"/>	Compare HSA Bi-Weekly Cost Estimated Annual Cost: \$0.00 How was this calculated? HSA Tax Savings: \$144.00 Edit Plan details <input type="button" value="Select plan"/>
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3 Compare Plans

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

Plan Comparison Tool by BenefitFocus

Trying to figure that out 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.

2023 PHARMACY BENEFITS

Your prescription drug coverage is provided by CVS Caremark.



Prescription ID Number

Your prescription ID number is located on the UMR medical ID card. You will not have a separate Rx card. You may also find your ID number via the CVS app or by calling CVS Caremark member services.

CVS Member Portal Online Or Mobile App

Once you have your new ID number, you can register your online account to take advantage of the many resources CVS Caremark provides:

- Check out your plan and deductible details
- View ID number to use at the pharmacy
- Use pricing tool to see if your medication is covered and how much it costs
- Locate a network pharmacy near you
- Find out if there are any ways to save on your medication
- Tell us how to contact you (by text, email or other)
- Manage your whole family's Rx in one place
- Enroll in automatic refills
- Schedule your prescriptions for delivery

IMPORTANT: If you currently have an account with CVS Caremark, you'll need to re-register in 2023, but your medication history will be automatically linked to your new account.

Current Prescriptions

If you have a prescription on file with your pharmacy on Jan. 1, 2023, then no action is required. The pharmacy will only need to update your ID number.

Prior Authorization Approvals

If you have a prior authorization approval on file on Jan. 1, 2023, it will automatically carry over to the new coverage. No action is needed.

Mail Order

Any existing mail order prescriptions will carry over to the new carrier. No action needed.

Specialty Pharmacy

All specialty pharmacy prescriptions on file on Jan. 1, 2023, will carry over to CVS Caremark.

2023 WELLNESS PROGRAM

Introducing the Wellness Incentive Program!



The Wellness Incentive Program runs from Jan. 1 – Dec. 31, 2023.

Benefit-eligible employees and spouses covered on a medical plan have several opportunities to earn incentives, which are deposited via payroll to help pay for healthcare expenses.

		Employee Only	Employee & Spouse	Employee & Children	Employee & Family
STEP 1	Complete Annual Physical	\$100	\$100	\$200	\$100
	Email physical form to Vital Incite. More details will be provided soon.				
STEP 2 (OPTIONAL)	Complete Annual Biometrics	\$50	\$50	\$100	\$50
	Email biometric form to Vital Incite. More details will be provided soon.				

Amount awarded is based on coverage level elected within a Purdue Global 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.

2023 DENTAL PLAN COVERAGE

Our dental plans cover a complete range of services for all your dental care needs.



DELTA DENTAL PREMIER/PPO PLAN PREVENTIVE ONLY

This option covers preventive services only.

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.

Bi-weekly Dental Premiums

	Delta Dental Preventive Only	Delta Dental Option 1	Delta Dental Option 2
2023 Bi-weekly Dental Premiums			
Employee Only	\$0	\$11.12	\$3.75
Employee & Children	\$0	\$27.89	\$8.80
Employee & Spouse	\$0	\$22.60	\$7.67
Employee & Family	\$0	\$42.41	\$13.80

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

[For dental plan details, click here.](#)

2023 VISION PLAN COVERAGE

Our vision plan helps you address all of your eye care needs at no additional cost to you.



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

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.
- Provided at no cost to employees.
- Coverage for employee and dependents covered on the medical plan.

**per calendar year*

Vision Coverage

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

For vision plan details, [click here.](#)

HSA & FSAS

We provide a couple ways to help you save for eligible healthcare expenses.

Healthcare expenses can be a significant part of your household budget. Depending on which medical plan you choose, you may have a Health Savings Account (HSA), a Healthcare Flexible Spending Account (FSA) and/or a Dependent Care Flexible Spending Account (DCFSA). All of the accounts allow you to contribute pre-tax and post-tax dollars that reduce your taxable income while setting aside money for healthcare or dependent care expenses.

	HSA	FSA	DCFSA
Eligible Expenses	Deductibles, copays and coinsurance Eligible prescriptions Vision care, including LASIK Dental care, including orthodontia	Deductibles, copays and coinsurance Dental expenses like orthodontia, crowns and bridges Vision care, including LASIK laser eye surgery, glasses and contacts Prescription drugs and over-the counter (OTC) items	Dependent day care expenses for eligible dependents Eligible dependents must live in your home at least eight hours every day, and may include: Children under age 13 who are dependents for income tax purposes, or a spouse or legal dependent of any age who is physically or mentally incapable of self-care.
Maximum Contribution Amount Allowed	Individual: \$3,850 Family: \$7,750 55+: \$1,000 additional	\$2,850*	\$5,000
Contribution from Purdue University Global	Individual: \$300 Employee & 1 Dependent: \$400 Employee & Family: \$500	No	No
Rolls Over from Year to Year	Yes	No – FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year	No – FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year
Transfer HSA Funds from Other Accounts	If you have an HSA elsewhere, you can transfer the balance to your new HSA	No	No
Earns Interest	Yes	No	No
Use with Other Accounts	Use with DCFSA	No	Use with HSA

*2023 contributions limits were not released by the IRS at the time of publication.

If you enroll in the UMR HealthFund plan, the plan includes a reimbursement "Fund" into which Purdue Global will contribute employer funds to be used for qualified out of pocket expenses. For more information, please review the [Summary of Benefits and Coverage page](#).

[For HSA details, click here.](#)

[For FSA details, click here.](#)

TERM & UNIVERSAL LIFE INSURANCE

Provided through Securian and TransAmerica.

To determine how much coverage is right for you, consider the long-term financial needs you, your spouse and children may require. Your goal is to safeguard your family's future with benefits that can assist with your final expenses and their dependent care, living expenses, college tuition, etc.

		Securian
Term Life Insurance Coverage		\$50,000 company-paid
Additional Coverage Amounts Available Evidence of Insurability (EOI) required on amounts higher than 3x annual earnings for employee or higher than \$25,000 for spouse upon initial offering, or for any annual increase to either coverage.	Employee	Option of 50% annual earnings, or 1-8x annual earnings, to a maximum of \$2,000,000
	Spouse	Option 1: \$10,000 Option 2: \$25,000 Option 3: \$50,000 Option 4: \$100,000 Option 5: \$150,000
	Children	Option 1: \$5,000 Option 2: \$10,000 Option 3: \$20,000

Universal Life Insurance Options Available for Purchase

You may also purchase additional universal life insurance through TransAmerica for yourself, your spouse, children or grandchildren. Besides providing a benefit at the time of death, universal life accumulates cash value that grows tax-deferred until funds are withdrawn. As long as you continue to pay premiums, you can keep it throughout your life as your circumstances and benefit needs change.

		TransAmerica
Coverage Level	Employee up to 80 years of age: \$10,000 - \$500,000 benefit, not to exceed 5x base salary Spouse or equivalent by law through 65: \$10,000 - \$100,000 benefit Children/grandchildren ages 0 through 25 years: \$25,000 benefit Optional child term rider ages 15 days through 25 years: \$10,000 or \$20,000 benefit trust only	
Coverage Highlights	Guaranteed issue amounts (no physicals or blood work required): \$150,000 (employee), \$15,000 (spouse), \$25,000 (child) Accumulates cash value at guaranteed 3% interest rate Withdrawal and loan options Pay premiums via payroll deduction	

[For plan details, click here.](#)

ACCIDENTAL DEATH & DISMEMBERMENT

Provided through Securian to full-time employees.

To determine how much coverage is right for you, consider the long-term financial needs you, your spouse and children may require. Your goal is to safeguard your family's future with benefits that can assist with your final expenses and their dependent care, living expenses, college tuition, etc.

		Securian
AD&D Coverage		\$15,000; company-paid benefit amounts vary based on covered loss
Additional Voluntary AD&D	Employee Only	Option of 50% annual earnings, or 1-8x annual earnings, to a maximum of \$2,000,000
	Family Coverage*	Spouse (with children): 50% Spouse (no children): 60% Each child (with spouse): 15% Each child (no spouse): 20% Percentages reflect % of employee's principal sum. • Spouse maximum: \$1,000,000 • Child maximum: \$150,000

[For plan details, click here.](#)

2023 VOLUNTARY BENEFITS

We provide voluntary benefit options to help you further protect your family and loved ones.



	Provider	Description
Accident Insurance	Voya 877-236-7564	Lump sum payment when you suffer a covered injury or need a test, medical service or treatment Payments made directly to you to use as you see fit
Critical Illness	Voya 877-236-7564	Lump-sum payment upon the first diagnosis of a covered condition Covered conditions include heart attack, stroke, coronary artery bypass graft, full benefit cancer and partial benefit cancer Benefit amounts: \$10,000, \$20,000 or \$30,000 Coverage guaranteed provided you are actively at work
Hospital Indemnity Insurance	Voya 877-236-7564	Supplements your medical plan coverage Payments made when you are admitted to or confined to a hospital Helps pay for deductibles or copays, as well as family's daily living expenses
Pet Insurance	VPI/Nationwide PetsVPI.com 877-Pets-VPI	Use any vet, even specialists and emergency providers Pet Wellness Plan Plus: Covers wellness exams, tests and more Major Medical Plan: Covers accidents, illnesses, procedures, X-rays and more 24/7 access to Vet Helpline
Legal Services	MetLife Legal Plans legalplans.com	Covers both in- and out-of-network attorneys In-network attorney services for covered legal matters are fully paid for by the plan Covered areas of law include family/personal law, financial, home and real estate, civil lawsuits, future/estate, vehicle and driving, and elder care issues

[For plan details, click here.](#)

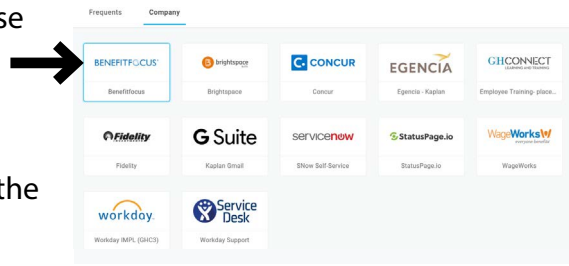
2023 BI-WEEKLY PREMIUMS



MEDICAL

	CDHP	Health Fund	Select
Employees earning <\$45,000			
Employee Only	\$38.84	\$90.12	\$64.22
Employee and Child	\$103.58	\$144.50	\$110.84
Employee and Spouse	\$169.88	\$242.90	\$182.31
Family	\$212.86	\$302.98	\$228.40
Employees earning \$45,000-\$90,000			
Employee Only	\$38.84	\$136.73	\$103.07
Employee and Child	\$169.88	\$227.37	\$182.31
Employee and Spouse	\$280.19	\$384.81	\$299.35
Family	\$358.91	\$477.00	\$383.77
Employees earning >\$90,000			
Employee Only	\$38.84	\$178.68	\$128.44
Employee and Child	\$212.35	\$297.80	\$227.37
Employee and Spouse	\$350.63	\$506.52	\$374.45
Family	\$455.24	\$625.12	\$487.87

READY TO ENROLL?

- 1 Visit the OneLogin home page at <https://ghco.onelogin.com/client/apps> to enroll in benefits.
- 2 Log in and then choose the Benefitfocus icon. 
- 3 Follow the on-screen instructions to begin the enrollment process.
- 4 If you need help, reach out to the benefits service center at 765-494-2222 or via email at hr@purdue.edu.

Health Savings Account Election

- You must be actively enrolled in the Consumer Driven Health Plan (CDHP) in order to enroll in the Health Savings Account (HSA).
- To edit your HSA contribution, select “Edit Contribution” then “Add Contribution.”
- To continue with the University’s contribution only, select “Next.”
- To contribute to your HSA, enter the amount you would like to contribute per paycheck for 2023 then select “Add Contribution.”

Remember, the joint contributions to your account cannot exceed the 2023 allowed IRS maximum (Employee only: \$3,850 / Family: \$7,750 + \$1,000 catchup contribution for those age 55+).

Please note that this includes any contributions made to your HSA this calendar year.

Flexible Spending Account Election

- If you elect to contribute to a healthcare or limited purpose Flexible Spending Account (FSA), choose the FSA plan in the list and select “Edit Contribution.”
- Enter the 2023 annual contribution amount you would like to contribute in the box and select “Next.”

The IRS annual limit for FSA contributions is \$2,850.

Before You Begin

Enrollment is done via our easy-to-use online site. Before you log on, make sure you have the following handy:

- Your BenefitFocus User ID and password
- Names, social security numbers and birth dates for any dependents
- Understanding of the plans being offered

See other important reminders on the next page.

IMPORTANT REMINDERS

Choose Beneficiaries

Some benefit plans, like life insurance and the retirement savings plan, require that you designate a beneficiary. A beneficiary is someone who, in the event of your death, will receive the financial payout or benefit from these plans. When thinking about your beneficiaries, ask yourself the big questions about the future without you. Will your children need money for college? Will your parents need help with medical bills? Did you consider children or grandchildren? Do you have a favorite charity?

- A beneficiary is usually a spouse, child or relative.
- You can also have more than one beneficiary. You can elect a primary and a secondary beneficiary, or you can set the percentage of the benefit that you want each individual to receive.

Dependent Documentation

If you enroll dependents in your benefit plan(s), you will be required to provide appropriate documentation to substantiate eligibility. **Dependent coverage remain in a "Pending" status until documentation is received and approved.** Common documents include but are not limited to:

- Marriage certificate
- Birth certificate
- Tax document that lists your tax dependents

You will be required to upload supporting documents within the BenefitFocus website. **Delays in submitting required documents may delay enrollment and receipt of insurance cards.**

New Hires – Remember!

Benefits enrollment has to be completed within 30 days of your eligibility, or you will be automatically enrolled in the High Deductible Health Plan at the Employee Only level. Your next opportunity to choose benefits will be the 2024 open enrollment, unless you have a qualifying life event before then.

HOW TO MAKE CHANGES AFTER ENROLLMENT

After your benefit enrollment period, your benefit elections remain in effect throughout 2023, unless you have a qualifying life event.

Life events such as a marriage or the birth or adoption of a child are identified as “qualified life events” by the IRS. These events provide a one-time opportunity to change your benefit coverage outside of the annual open enrollment period. **It’s important to keep in mind, however, that the IRS only allows 30 days from the date of the life event to make benefit changes.**

You may change your benefit elections during the year only if all of the following apply:

- › You have a qualified life event.
- › You report the change within 30 days of the event.
- › The change affects your eligibility under one of the employer-provided benefit plans.

Examples of qualifying changes in status are:

- › Marriage or divorce
- › Birth, adoption, custody, court order or death
- › Your spouse becomes employed or unemployed
- › Your child no longer meets the eligibility requirements
- › You become disabled
- › Your spouse becomes disabled or dies
- › Your job status changes from full time to part time, or part time to full time

If you have a qualified family status change, follow this process:

- › Visit <https://ghco.onelogin.com/portal/>
- › Select BenefitFocus
- › Click on your personalized welcome page
- › Then click the “To Enroll, Make a Change, and View Your Benefits CLICK HERE”
- › On the “Manage Your Benefits” page, select “Life Change” and then “Select Reason for Change”
- › Follow the on-screen prompts to enter the information needed. After you’ve completed the process, you’ll receive a confirmation number.

A photograph of a man and a woman in an office. The man is sitting at a desk, looking at a laptop. The woman is standing behind him, leaning over his shoulder and looking at the laptop. The scene is brightly lit, suggesting a window in the background. A yellow banner with the text 'RETIREMENT SAVINGS PLANS' is overlaid on the left side of the image.

RETIREMENT SAVINGS PLANS

For detailed information on the retirement savings plans offered by the University through Fidelity, please click [here](#).

Please note that you will be automatically enrolled in the 457(b) plan at 6% pre-tax contribution level. You can change your contribution amount, select investment funds and add your beneficiaries at <https://nb.fidelity.com/public/nb/pg/home>.

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NEED HELP?

HR@PURDUE.EDU

765-494-2222

TOLL FREE AT 877-725-0222