



# THIS IS YOUR BENEFITS GUIDE.

2024

# THIS IS PURDUE GLOBAL

## 2024 Open Enrollment

**Tuesday, Oct. 24 - Tuesday, Nov. 7, 2023 at 6 p.m. (ET).**

This year, enrollment is passive.

**This guide offers:** Details on our comprehensive benefits, how to enroll, the cost of premiums and how to take advantage of our wellness incentive.

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

**Want access to a Flexible Spending Account (FSA) and/or Health Savings Account (HSA) account for 2024?** These benefits do not roll over. You must elect them during open enrollment.

**New hire?** You have 30 days from your date of hire to select benefits for 2024.

- **If you don't actively enroll:** You will automatically be enrolled in the Consumer-Driven Health Plan (CDHP) at the Employee Only level. Unless you have a qualifying life event, you will not be able to make any changes to your benefits until the next annual enrollment period.



## Table of Contents

- What's New ..... 3
- Do I Need to Enroll?..... 4
- Medical Plans ..... 5
- How the Medical Plans Work. 6
- Medical Premiums..... 8
- Medical Plan Provider: UMR.. 9
- It's Time to Decide..... 10
- Pharmacy Benefits.....11
- Wellness Program ..... 12
- Behavioral Health..... 13
- Dental Plans..... 14
- Vision Plan..... 15
- HSA & FSAs..... 16
- Term Life and AD&D..... 18
- Disability Coverage..... 19
- Voluntary Benefits ..... 20
- Retirement Savings Plans..... 22
- Benefits Checklist ..... 23
- Ready to Enroll? ..... 24
- Important Reminders ..... 25
- How to Make Changes After Enrollment..... 26



# WHAT'S NEW

## ► This is what you can expect for 2024.

### Medical Plans

**Good news:** There are no increases to employee premiums in 2024.

However, there are small adjustments to our deductibles and out-of-pocket maximums for the Health Fund and Select plans. There are no changes to the Consumer-Driven Health Plan (CDHP).

- Your salary tier no longer impacts your deductible, but it continues to determine your medical premium.
- **For the Health Fund plan:**
  - **Deductibles:** No changes to the Employee Only or Family deductible. The deductible for the Employee +1 plan has a modest increase.
  - **Out-of-pocket maximums:** The Employee Only and Employee +1 out-of-pocket maximums are increasing. The Family out-of-pocket maximum is decreasing.
- **For the Select plan:**
  - **Deductibles:** All three plans have a small increase.
  - **Out-of-pocket maximums:** There is an increase only for Employee +1.

For additional details on this year's deductibles and out-of-pocket maximums, see [page 7](#).

### Vision Coverage

Your vision benefit stays the same and is still available at no cost to you. **However, you must elect vision coverage separately from your medical benefit.** This also means that you can elect vision coverage for you and your dependents even if you choose not to elect medical coverage.

---

### Medical Savings Accounts

HSA Bank is your new health care spending account provider for Health Savings Accounts, Health Reimbursement Accounts and Flexible Spending Accounts. This year, you'll also have the ability to select a Limited Purpose Flexible Spending Account (LPFSA). This account works with the CDHP plan, allowing you to save for qualifying vision and dental services.

---

### Voluntary Benefit Coverage

There are several changes to some of our voluntary benefit offerings:

- Group Life and AD&D plans have been updated, including changes to coverage levels for spouse and children. The provider, Securian, remains the same.
- Universal Life is no longer offered.
- Guardian remains the provider for both long-term and short-term disability, but the plan designs have changed. Short-term disability is now an employee-paid benefit.



# DO I NEED TO ENROLL?

► This is a checklist to help you decide.

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		▼	If you're currently enrolled in Purdue Global medical coverage, your plan will remain the same for 2024.
Vision	▼		Vision coverage from the prior year will not carry over. If you do not elect a vision option, you will not have coverage for 2024.
Health Savings Account (HSA) and Health Reimbursement Account (HRA)	▼		A new election is required every year in order to receive contributions from Purdue Global or to have contributions withdrawn from your paycheck. Contributions can be changed during the year through Benefitfocus.
Flexible Spending Accounts	▼		A new election is required every year.
Dental		▼	If you're currently enrolled in Purdue Global dental coverage, your plan will remain the same for 2024.
Short-Term Disability (STD)	▼		Enrollment required.
Long-Term Disability (LTD)		▼	
Life Insurance (Term/AD&D)	▼		
Accident Insurance		▼	
Critical Illness Insurance		▼	
Supplemental Hospital Insurance		▼	
Legal		▼	



# 2024 MEDICAL PLANS

## ► It's time to understand your options.

### Consumer-Driven Health Plan (CDHP) Overview

- Highest deductible, lowest premium
- Deductible applies to medical and prescription costs
- Offers both in-network and out-of-network coverage
- Employer contribution to an HSA (Bonus — you can contribute pre-tax dollars, too!)
- Free preventive care with in-network providers

**The bottom line:** You pay the full costs of services, including prescriptions, until you meet the deductible.

### Health Fund Plan Overview

- Lowest out-of-pocket maximum, highest premium
- Deductible applies to medical and prescriptions
- Offers both in-network and out-of-network coverage
- Employer contribution to an HRA
- Qualifies for a Flexible Spending Account (FSA)
- Free preventive care with in-network providers

**The bottom line:** You pay the full costs of services, including prescriptions, until you meet the deductible. HRA funds will automatically apply to your deductible.

### Select Plan Overview

- Some medical services are available at a copay without deductible; there is no deductible for prescriptions
- Coverage only available for in-network providers
- Out-of-network claims only covered in an emergency situation
- Qualifies for a Flexible Spending Account (FSA)
- Free preventive care with in-network providers

**The bottom line:** You pay copays for some medical services and prescriptions with no deductible.

Want to learn more about how these plans work? See [page 6](#) for details.



### Easy Access to Your Medical Resources

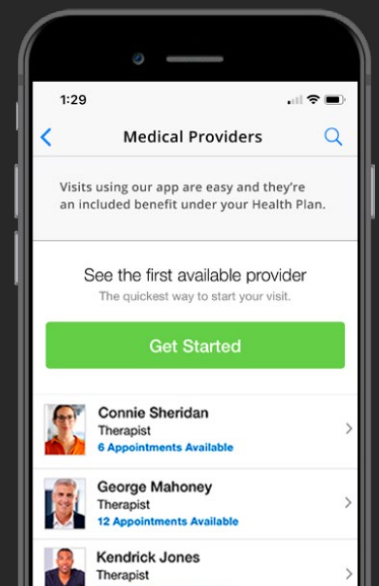
With [UMR.com](#), you can manage your health with the help of a simple, convenient platform.

What you'll find:

- Claims information
- Details on your benefits
- A network provider directory
- Information about your financial activity
- Tools to improve your health

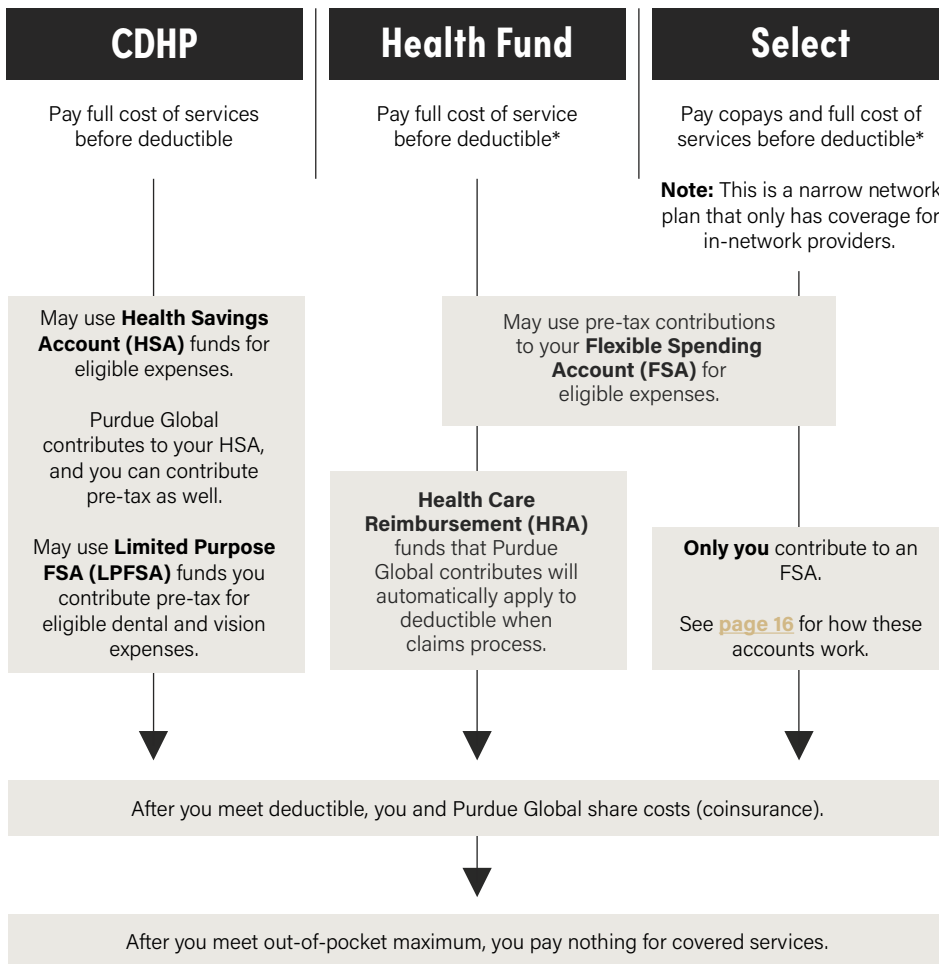
### Don't have an account?

**Sign up today!** You can also use UMR on the go with your smart phone or mobile device.



# HOW THE MEDICAL PLANS WORK

► It's time to understand your options.



## Terms To Know

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

**Copays:** A fixed out-of-pocket amount you pay at the time of service for doctor visits or medical services

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

**Embedded:** Each member will only need to meet their own individual deductible and out-of-pocket. If you select family coverage, each member meets their individual deductible and out-of-pocket, not to exceed the overall family limit.

**Out-of-pocket maximum:** Highest amount you would pay for covered medical and prescription expenses annually

**Premium:** Amount you pay each pay period for coverage



## Network Options

**In-network:** Provider or facility in the UMR network; highest level of benefits available

**Out-of-network:** Provider or facility not in the UMR network; lowest level of benefits

\*Deductible does not apply for primary care, specialist, urgent care, emergency room, hospital stays or prescriptions



# 2024 MEDICAL PLAN OPTIONS

► This is how you maintain your health and well-being. All three health plans cover preventive services at 100%.

		CDHP	Health Fund	Select
Purdue Global Contributions	Employee Only	\$300	\$250	N/A
	Employee +1	\$400	\$500	N/A
	Employee & Family	\$500	\$750	N/A
Health Fund Coinsurance		N/A	100%/0% (in)	N/A
Deductibles	Employee Only	\$3,200 (in)/\$3,700 (out)	\$1,500 (in)/\$2,000 (out)	\$500 (in)
	Employee +1	\$6,400 (in)/\$7,400 (out)	\$3,500 (in)/\$4,000 (out)	\$1,500
	Employee & Family	\$6,400 (in)/\$7,400 (out)	\$3,500 (in)/\$4,000 (out)	\$1,500
Coinsurance		75%/25% (in) 50%/50% (out)	80%/20% (in) 60%/40% (out)	80%/20% (in) 0%/100% (out)
Out-of-Pocket Maximums	Employee Only	\$6,550 (in)/\$12,000 (out)	\$4,000 (in)/\$8,000 (out)	\$5,000 (in)
	Employee +1	\$13,100 (in)/\$24,000 (out)	\$8,000 (in)/\$16,000 (out)	\$12,700 (in)
	Employee & Family	\$13,100 (in)/\$24,000 (out)	\$8,000 (in)/\$16,000 (out)	\$12,700 (in)
Preventive Care		Covered in full	Covered in full	Covered in full
Primary Care Physician		25% coinsurance	20% coinsurance	\$30 copay**
Specialist		25% coinsurance	20% coinsurance	\$60 copay**
Emergency Room		25% coinsurance	20% coinsurance	\$300 copay**
Urgent Care		25% coinsurance	20% coinsurance	\$75 copay**
Hospital Stay		25% coinsurance	20% coinsurance	20% coinsurance
Eligible Health Care Spending Accounts		Health Savings Account, Limited Purpose FSA	Health Reimbursement Account, Health Care FSA	Health Care FSA

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

\*\*Deductible doesn't apply



# 2024 BI-WEEKLY MEDICAL PREMIUMS

► There is no employee premium increase for 2024. You'll pay the same as you did in 2023.

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



## Find a Provider

- Go to [UMR.com](https://www.UMR.com). Select **Find a provider**.
- Type **UnitedHealthcare Choice Plus Network** in the search bar or find the plan name using the alphabet navigation.
- For medical providers: Choose **View Providers**. For behavioral health providers (including counseling and substance abuse): Select **Behavioral health directory**.

For each provider, you will see:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations\*
- 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

*\*This highlights physicians by quality of care and cost standards in their specialty.*





# MEDICAL PLAN PROVIDER: UMR

## ► It's time for care designed for you.

Did you know UMR makes it easy to find and receive care? By providing personalized options and a variety of online services, you can get what you need no matter where you are.

### Care Where You Are

#### **OC24Health will be Teladoc beginning Jan. 1, 2024**

If you have a non-urgent medical condition, you have 24/7/365 access to board-certified providers. It's convenient, too! You can receive care through phone, video or mobile app visits. Medical providers can diagnose, treat and prescribe medication for your non-emergency conditions.

#### **You can benefit from this service if you have:**

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

**What happens if you end up needing a prescription?** Don't sweat it! You can get it sent to the pharmacy of your choice.

### Plan Advisor: Your Go-To Resource for Health Questions

#### **800-207-3172**

Health care. It's often difficult to navigate. It's complex. There seem to be numerous options. Enter UMR's Plan Advisor + Care Connect program. A specialized team of plan advisors is available to listen to your questions and talk about your options.

#### **You can benefit from Plan Advisor if you:**

- Experience an injury or accident
- Need support with quitting smoking or other addiction
- Feel overwhelmed by work or life
- Recently welcomed a new baby or adopted a child
- Want to find the right provider and schedule appointments
- Receive a complex diagnosis such as cancer
- Need assistance with a medical claim or to better understand what's covered and what it will cost you

Available weekdays from 7 a.m. to 7 p.m. CT.



# IT'S TIME TO DECIDE

► **This is the confidence you need to choose the best medical plan for you and your family.**

Our goal is to give you access to tools and resources to help you make the decision that is best for you. That's why we offer the **Benefitfocus Plan Comparison Tool**.

The tool shows you a medical plan comparison based on your estimated expenses and any tax savings when you contribute to an HSA or FSA. You will gain a better understanding of your options and have the confidence to make the best decision for you and your family.

## Here's how it works:

### 1 / View Usage

You have two options to view usage:

- See your actual usage over the last 12 months
- National usage allows you to personalize your data

### 2 / Estimate Your Tax Benefit

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

### 3 / Compare Plans

Now, you're ready to see your estimated costs for each plan!

**Note:** Your data is in the system and only you can see it, so you don't have to figure out the claim costs yourself.

### Ready to get started?

Visit the OneLogin page. Login and then select the Benefitfocus icon. From there, you can access the plan comparison tool.



# 2024 PHARMACY BENEFITS

► This is your prescription drug coverage provided by CVS Caremark.

## Best Source for Rx Information

The CVS member portal is your one-stop shop for all things prescription-related. You can easily access the portal online or from the mobile app.

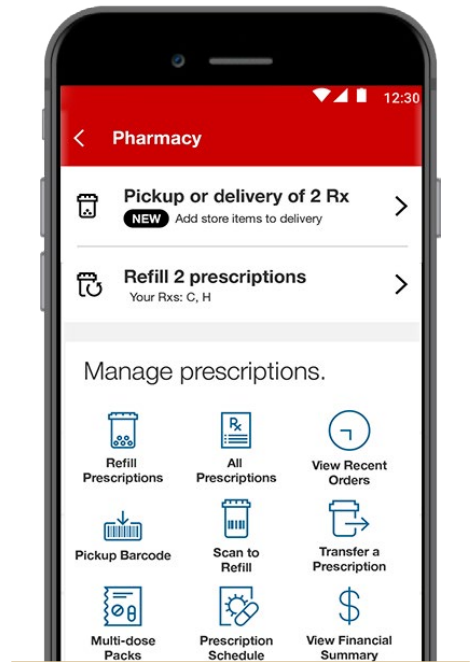
### Check out these resources:

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

**Need to register for an account?** It's easy! Visit [caremark.com](https://www.caremark.com).

Then click **Register** on the upper right-hand corner of the page. You'll be prompted to enter your member ID that you'll find on your medical insurance card.

**Important:** Your prescription ID number is located on your UMR medical ID card. You will not have a separate Rx card.



## Costs by Health Plan

	CDHP	Health Fund	Select
Prescription	25% coinsurance after deductible with min/max costs	10-40% coinsurance depending on type of drug, after deductible with min/max costs	Generic: \$15* (retail) Preferred: \$40 (retail)

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

\*Deductible doesn't apply

### Resources

**Call:** 888-245-8015

**Visit:** [caremark.com](https://www.caremark.com)

Use the [CVS pharmacy locator](#) to find a location near you.



# 2024 WELLNESS PROGRAM

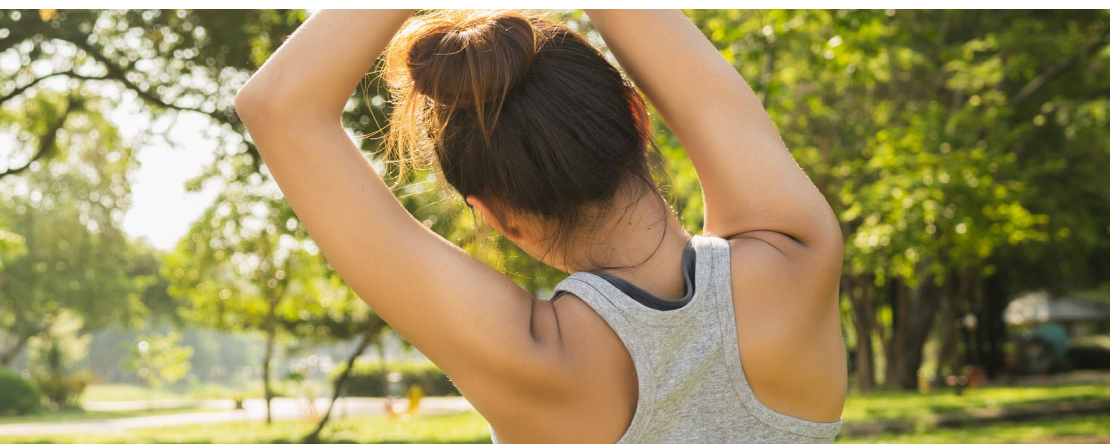
► It's time to earn incentives.

## The Wellness Incentive Program runs from Jan. 1 - Dec. 31, 2024.

If you are a benefit-eligible employee, you have the opportunity to earn wellness incentives. **Bonus:** if your spouse is on a covered medical plan, they can earn, too! These incentives are deposited via payroll to help you pay for your health care expenses.

		Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Step 1	<b>Complete Annual Physical</b>	\$100	Employee \$100 Spouse \$100	\$200	Employee \$100 Spouse \$100
	Upload completed physical form to Vital Incite at admin@vitalincite.com or by fax to 317. 660. 7994				
Step 2 (Optional)	<b>Complete Annual Biometrics</b>	\$50	Employee \$50 Spouse \$50	\$100	Employee \$50 Spouse \$50
	Email biometric form to Vital Incite at admin@vitalincite.com or by fax to 317. 660. 7994				

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



### Keep in Mind:

The amount awarded is based on the coverage you elect within a Purdue Global medical plan.

#### **This means:**

- If you select Employee+Spouse or the Family level, you and your spouse may earn independent of the other.
- If you select EE+children, only you need to complete the activity to earn amounts.
- If you opt out of the medical plan, you can still earn employee-only amounts



# BEHAVIORAL HEALTH

## ► It's time to find balance.

**Feeling stressed, anxious or upset?** Health Advocate is here to help. Experts provide confidential assistance 24/7 at no cost to you.

### You might benefit from Health Advocate if you:

- Feel overwhelmed and are struggling to cope
- Have children and are looking for child care or summer camps
- Take care of a family member and could use eldercare options
- Want a referral for legal services

No matter what you are going through, your stage of life or where you are in your career, Health Advocate can support you.

### They can:

- Address any of your concerns
- Put you in touch with the right experts to meet your needs
- Connect you with resources to make your life easier

It's quick and easy to reach out in whatever way is best for you — phone, email or secure messaging.



### Important:

Through HealthAdvocate you have access to **short-term counseling with licensed professionals** for common issues such as grief, anxiety, stress, depression, family or personal challenges, work-life balance and more.



### Resources

**Call:** 877-240-6863

**Email:**

[answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

**Visit:**

[HealthAdvocate.com/members](https://HealthAdvocate.com/members)

**App:** Available in the App Store and on Google Play

**For behavioral health services details, click here.**



# 2024 DENTAL PLAN COVERAGE

► This is care for your dental needs.

Choose from three options for dental coverage. All plans use the Delta Dental Premier network and allow you to visit any PPO or Premier dentist. Our plan offers the same coverage for both networks.

## Delta Dental Premier/PPO Plans

### PREVENTIVE ONLY

**Covers preventive services only.**

You must elect coverage in Benefitfocus even though no premium is charged.

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

### OPTION 1

**Gives you the broadest choice of dental providers.**

You will receive the greatest benefits for preventive, diagnostic and restorative work with in-network providers, but you can use non-network dentists at a reduced level of coverage.

### OPTION 2

**Offers the most cost-effective benefits for in-network dentists.**

Plan on using an in-network dentist? You can receive preventive, diagnostic and basic treatments at the best rates. Minimal coverage is provided if you use a non-network dentist.

	Delta Dental Preventive Only	Delta Dental Option 1	Delta Dental Option 2
<b>2024 Bi-weekly Dental Premiums</b>			
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

## Resources

### Find a Delta Dental Dentist

**Call:** 800-524-0149

**Visit:** [deltadentalin.com/findadentist](https://deltadentalin.com/findadentist)

**New Users:** Visit [memberportal.com](https://memberportal.com) and select **Sign up** to register.

More information is available on the [benefits website](#) or at [deltadentalin.com](https://deltadentalin.com)

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



# 2024 VISION PLAN COVERAGE

► This helps you address your eye care needs at no additional cost.

**New this year:** You must elect vision coverage separately from your medical plan.

## Who's eligible for Purdue Global's vision plan?

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

	Description	Cost
<b>WellVision 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>Essential Medical Eye Care</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

### Find a VSP Doctor

**Call:** 800-877-7195

**Visit:** [vsp.com](https://vsp.com) and click on the **Members** tab.

**New Users:** Click **Create an Account** and enter the last four digits of your SSN. Then follow the additional prompts.

More information is available on the [benefits website](https://benefits.purdue.edu) or [vsp.com](https://vsp.com).

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

**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



# HSA & FSAs

## ► This is how you save for eligible health care expenses.

Health care expenses can be a significant part of your household budget. Depending on which medical plan you choose, you can save money through a Health Savings Account (HSA), a Health Reimbursement Arrangement (HRA), a Health Care Flexible Spending Account (FSA), a Dependent Care Flexible Spending Account (DCFSA) and/or a Limited Purpose FSA (LPFSA).

All of these account options allow you to contribute pre-tax and post-tax dollars that reduce your taxable income while setting aside money for health care or dependent care expenses.

**New this year:** HSA Bank is your new medical savings account provider. You now also have the option to select a LPFSA.

**What is a LPFSA?** If you have an HSA, you can use an LPFSA to save for qualifying vision and dental services.

**See more information on the different accounts on page 17**



### **Important:**

When your account with HSA Bank is opened, you will be mailed a debit card and a welcome kit with information.





# HSA & FSAs

► This is how you save for eligible health care expenses.

	HSA	HRA	LPFSA	FSA	DCFSA
Eligible Expenses	Deductibles, copays and coinsurance Eligible prescriptions Vision care, including LASIK Dental care, including orthodontia	Deductibles, copays and coinsurance Eligible prescriptions	Dental expenses like orthodontia, crowns and bridges Vision care, including LASIK laser eye surgery, glasses and contacts	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	<b>Employee:</b> \$4,150 <b>Family:</b> \$8,300 <b>55+:</b> \$1,000 additional	No employee contributions, but you can contribute to a Health Care FSA	\$3,050*	\$3,050*	\$5,000
Contribution from Purdue Global	<b>Employee:</b> \$300 <b>Employee + 1:</b> \$400 <b>Employee &amp; Family:</b> \$500	<b>Employee:</b> \$250 <b>Employee + 1:</b> \$500 <b>Employee &amp; Family:</b> \$750	No	No	No
Rolls Over from Year to Year	Yes	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	No — FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year
Earns Interest	Yes	No	No	No	No
Use with Other Accounts	Use with LPFSA, DCFSA	Use with FSA, DCFSA	Use with HSA, DCFSA	Use with HRA, DCFSA	Use with HSA, HRA, FSA

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

\*\*If you enroll in the UMR Health Fund plan, the plan includes a reimbursement “fund” into which Purdue Global will contribute employer funds to be used for qualified out-of-pocket expenses in a Health Reimbursement Arrangement (HRA) account.

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

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



# TERM LIFE AND AD&D INSURANCE

► **It's time for additional peace of mind.**

When thinking about coverage:

- **Consider:** The long-term financial needs you, your spouse and children may require.
- **Goal:** To safeguard your family's future.
- **How can these plans can help:** Assist with final expenses and dependent care, living expenses, college tuition, etc.

## Term Insurance

**New this year:** You can elect coverage for your spouse in \$10,000 increments. For children, you can elect coverage of \$10,000 or \$20,000.

		Securian
<b>Term Life Insurance Coverage</b>		1.5x annual budgeted salary, employer-paid
<b>Additional Coverage Amounts Available</b> Coverage above \$20,000 is subject to evidence of insurability (EOI).	<b>Employee</b>	1-8x annual earnings, to a maximum of \$2,000,000
	<b>Spouse</b>	You may elect coverage in \$10,000 increments Coverage cannot exceed \$200,000 or the employee's total life insurance coverage amount, whichever is less
	<b>Children</b>	You may elect coverage of \$10,000 or \$20,000 Never requires EOI

### Resources

**Securian**

**Call:** 866-293-6047

**Visit:** [Securian Financial Purdue website.](#)

**For term life insurance plan details, click here.**

## Accidental Death & Dismemberment

**New this year:** Coverage options have changed for the employee, spouse and children.

		Securian
<b>AD&amp;D Coverage</b>		\$15,000; company-paid benefit amounts vary based on covered loss
<b>Additional Voluntary AD&amp;D</b>  *If your spouse is employed at Purdue and eligible for benefits, you may both elect AD&D coverage on one another and on your children.	<b>Employee Only</b>	May select coverage in \$10,000 increments, up to \$1,000,000
	<b>Family Coverage*</b>	Spouse: Coverage is available in \$10,000 increments up to \$300,000 Children: May be covered in \$10,000 increments up to \$50,000 Never requires evidence of insurability (EOI)

### Resources

**Securian**

**Call:** 866-293-6047

**Visit:** [Securian Financial Purdue website.](#)

**For AD&D plan details, click here.**



# DISABILITY COVERAGE

► **This is support for an unexpected health situation.**

If you need time away from work due to illness, injury or other circumstance, we provide you options to give you support and resources in these situations.

## Long-Term Disability (LTD)

LTD provides income continuation during an extended period of disability resulting from illness or injury.

**How it works:** Your LTD benefit is equal to 65% of your annual budgeted salary. Purdue Global pays half the cost of your LTD coverage.

The benefit period begins after a 180 calendar-day elimination period for all other benefit-eligible faculty and staff.

## Short-Term Disability (STD)

STD benefits cover any illness or injury for which you would otherwise be paid sick leave, including pregnancy.

**How it works:** The program pays you a benefit equal to 65% of your budgeted salary for the days or weeks you remain disabled. If you enroll, coverage begins Jan. 1.

### To qualify, you must fulfill the following requirements:

- You must be deemed medically unable to work by the company that administers the STD plan.
- You must satisfy a 21-day calendar elimination period.
  - **Note:** The elimination period is a period of time during which you are unable to work due to injury or illness. You may receive sick leave or vacation pay during this time frame.



## Resources

### Guardian

**Call:** 888-262-5670 to start a claim process, Monday-Friday, 8 a.m. to 8 p.m. ET.

**Visit:** [This page](#) for details on how to register for Guardian Anytime.

**[For long term disability plan details, click here.](#)**

**[For short term disability plan details, click here.](#)**



# 2024 VOLUNTARY BENEFITS

► This is additional protection for you and your family.

## 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

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

**Provider:** Voya

### 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

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

## 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 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

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

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



# 2024 VOLUNTARY BENEFITS

► This is additional protection for you and your family.

## 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)

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

**Provider:** Voya

### 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

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



### Expecting a Baby in 2024?

Receive \$250 one-time payment per newborn as part of the Hospital Indemnity coverage



# RETIREMENT SAVINGS PLANS

► **It's time to save for your future.**

Purdue Global offers two, tax-deferred opportunities to put money away for retirement.

## 457(b) Deferred Compensation Plan

If you are a full or part-time employee, you are eligible to save for retirement in the 457(b) Plan. This allows you to:

- Defer compensation to the future
- Lower your current taxable income
- Grow your tax-deferred savings over time

**Important:** Full-time employees are automatically enrolled in the 457(b) Plan at 6% pre-tax contribution level after 30 days of employment.

**How to enroll:** [Visit this page](#) and click the **Enroll Now** button at the top of the page. This allows you to enroll sooner, change your contribution type or amount, or opt out of the plan.

**What you need to know:** Funds you contribute to the plan are immediately vested.

## 403(b) Defined Contribution Plan

Only Purdue Global contributes to the 403(b) Plan. You receive:

- A 3% core contribution.
- A matching contribution of up to 4% if you contribute up to 4% in the 457(b) Plan.

This means you have a total potential Purdue Global contribution of 7%.

**How to enroll:** You are automatically enrolled in this plan.

**What you need to know:** Funds contributed by the University are vested after you complete three years of service.



## Resources

### Fidelity

**Call:** 800-343-0860

**Meet:** [Schedule time](#) with a Fidelity planner to help with your financial goals.

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



# BENEFITS CHECKLIST

## ► Log into Benefitfocus to make your elections for 2024

**Familiarize yourself with your benefit options.**

Review this guide and visit [https://purdue.edu/hr/global/benefits\\_enrollment/pgbenefits.php](https://purdue.edu/hr/global/benefits_enrollment/pgbenefits.php) for more detailed explanations and helpful educational tools.

**Select your medical coverage.**

You have a choice of three medical plans. Be sure to review them carefully.

**Select your dental coverage.**

You can choose one of Purdue Global's three dental plans.

**Select your vision coverage.**

Vision coverage is separate from our medical plans. Purdue Global 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 Global medical plan.

**Understand your options if you will retire in 2024 and/or will turn 65 and draw Social Security benefits in 2024.**

If you need help, schedule a one-on-one session with Fidelity or contact your campus benefits team. Contact information on [page 22](#).

**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).**

Enrollment in the CDHP medical plan makes you eligible for an HSA. **Purdue Global will make an annual employer contribution** into your eligible account. Deposits will be made each pay period.

**Remember: for HSAs, your annual contribution and Purdue Global'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 elect the Health Fund Plan with HRA, you are eligible for a Health Care FSA. If you have an HSA, you are eligible to sign up for a Limited Purpose FSA. If you are not eligible for HSA, you can elect a Health Care FSA.

**Remember:** FSAs are use-it-or-lose-it, so carefully consider the amount you want to contribute up to \$3,050 for 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 and critical illness.

**Review your beneficiaries on plans to make sure they are accurate.**

# READY TO ENROLL?

## ► This is how you get started.

Enrollment is done via our easy-to-use online site. Follow these simple steps:

- 1 / Visit the OneLogin homepage at [ghco.onelogin.com/client/apps](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 / **Need help?** Reach out to the to the benefits service center at 765-494-2222 or via email at [hr@purdue.edu](mailto:hr@purdue.edu).

### Health Savings Account Election

**What you need to know:** You can only enroll in the Health Savings Account (HSA) if you enroll in the Consumer-Driven Health Plan (CDHP).

#### How to enroll:

- 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 2024, then select **Add Contribution**.

**Remember:** The joint contributions to your account (the combined contribution between you and the University) cannot exceed the 2024 allowed IRS maximum (Employee only: \$4,150 / Family: \$8,300 — an additional \$1,000 catch up contribution is available for those age 55+). This includes any contributions made to your HSA this calendar year.

### Flexible Spending Account Election

What you need to know: The IRS annual limit for FSA contributions is \$3,050.

#### How to enroll:

- To contribute to a health care, limited purpose or dependent care Flexible Spending Account (FSA), choose the FSA plan in the list and select **Edit Contribution**.
- Enter the 2024 annual contribution amount you would like to contribute in the box and select **Next**.



### Wait! Before You Begin...

Save yourself time. Before you log on, make sure you have the following handy:

- Your Benefitfocus user ID and password
- For dependents: Names, social security numbers and birth dates
- Understanding of the benefits and plans offered
- Review other important reminders on the next page of this guide





# IMPORTANT REMINDERS

► This is what you need to consider as you enroll.

## Choose Beneficiaries

Some benefit plans, like life insurance and the retirement savings plan, require you to designate a beneficiary.

**What is a beneficiary?** It is someone who, in the event of your death, receives the financial payout or benefit from these plans. A beneficiary is usually a spouse, child or relative.

When selecting a beneficiary, think through following questions:

- Will my children need money for college?
- Will my parents need help with their medical bills?
- Did I consider my children or grandchildren?
- Do I have a favorite charity?

Did you know you can have more than one beneficiary? You can elect a primary and a secondary beneficiary, and you can set the percentage of that benefit you want each individual to receive.

## Dependent Documentation

Enrolling dependents? You are required to provide appropriate documentation to confirm eligibility via the Benefitfocus website.

What documents do you need to submit? Proof could include, but is not limited to:

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

**Important:** Dependent coverage remains in a “pending” status until documentation is received and approved. If you don’t submit in a timely fashion, you may delay your enrollment and receipt of your insurance cards.



## Important Reminder: New Hires

**Don’t forget!** You must complete your benefits enrollment within 30 days of your eligibility.

Otherwise, you will be automatically enrolled in the Consumer-Driven Health Plan (CDHP) at the Employee Only level. Your next opportunity to choose benefits will be the 2025 open enrollment period, unless you have a qualifying life event before then.



# HOW TO MAKE CHANGES AFTER ENROLLMENT

## ► This is how you qualify for benefit updates during the year.

Once you complete your enrollment during the open enrollment period, your benefit elections remain in effect through 2024. If you have a qualifying life event, you can make changes.

### What is a qualifying life event?

The IRS determines the criteria for a "qualifying life event." Examples are:

- Marriage or divorce
- Birth, adoption, custody change, 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 qualifying event during the year, it is a one-time opportunity to change your benefit coverage outside of the open enrollment period.

### Confirm you meet the requirements

If all of the following apply, you can make changes:

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

### If you meet the criteria above, you must:

- Visit [ghco.onelogin.com/portal/](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.



### Important:

The IRS allows **only 30 days** from the date of the event to make changes to your benefits.



## NEED HELP?

[HR@PURDUE.EDU](mailto:HR@PURDUE.EDU)

---

765-494-2222

---

TOLL-FREE AT 877-725-0222

---



**PURDUE**  
**GLOBAL**™