



2023

BENEFITS ENROLLMENT

Open Enrollment is October 25 – November 8, 2022

You must make elections before November 8, 2022 at 5:59 p.m. ET.

For help, visit [Open Enrollment website](#).

Important Reminders

Passive Enrollment

- **Want to make changes?** Go online and make elections
- **If you don't make changes, your current benefits will roll forward except:**
 - Flexible Spending Account (FSA) [Health Care FSA & Dependent Care FSA]
 - Health Savings Account (HSA)
- **FSA's and HSA's require you to re-enroll annually**

Important Reminders

Your Beneficiaries

- Review and update your beneficiaries
- Add or change beneficiaries in Benefitfocus for life & AD&D insurance
- For 457b and 403b retirement savings accounts, you must enter beneficiaries online in Fidelity's NetBenefits portal (note: you can enroll, make changes and add beneficiaries at any time – not just during Open Enrollment)
- If you want, choose more than one beneficiary and set percentages for primary and contingent beneficiaries

2023 OPEN ENROLLMENT

October 25 -
November 8



2023 Benefits

- Same Medical Plans, Different Insurance Provider
- Medical/Rx Premium Increase
- Prescription Coverage: CVS
- New: Wellness Incentive Program

MEDICAL PLANS

All three health plans cover preventive services at 100%.



Medical Plans – Same plans, new provider

New Provider: UMR

		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

You will receive new medical ID Cards.

Medical Plan Premiums

MEDICAL

	CDHP	Health Fund	Select
Employees earning <\$45,000			
Employee Only	\$84.16	\$195.25	\$139.15
Employee and Child	\$224.42	\$313.08	\$240.14
Employee and Spouse	\$368.06	\$526.28	\$395.00
Family	\$461.20	\$656.45	\$494.86
Employees earning \$45,000-\$90,000			
Employee Only	\$84.16	\$296.25	\$223.31
Employee and Child	\$368.06	\$492.62	\$395.00
Employee and Spouse	\$607.08	\$833.75	\$648.59
Family	\$777.65	\$1,033.49	\$831.51
Employees earning >\$90,000			
Employee Only	\$84.16	\$387.13	\$278.29
Employee and Child	\$460.08	\$645.23	\$492.62
Employee and Spouse	\$759.69	\$1,097.45	\$811.30
Family	\$986.36	\$1,354.43	\$1,057.05

Medical Plans

All plans offer:

- Vast network of providers in UMR Choice Plus Network
- Free preventive care (i.e., annual physical)
- Prescription coverage (go to [cvs.com](https://www.cvs.com) to review the standard formulary)
- OHealth24 and Plan Advisors

Which plan is best for you?

- Calculate your potential yearly costs
- Determine how you prefer managing your healthcare costs
- Use cost comparison tool in Benefitfocus

PRESCRIPTION COVERAGE



New Rx provider: CVS Caremark

- Same network and same formulary
- Prior authorization approvals on file prior to 2023 will carry over
- Mail order and specialty pharmacy prescriptions will carry over
- Prescription ID number on UMR card

WELLNESS INCENTIVE PROGRAM



New wellness program that provides cash incentives for preventive care.

More information will be available in January.

		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.				

DENTAL PLANS

Three plan options so you can choose the one that fits your needs.



Delta Dental: 3 plan options

- Range of coverage options, from preventive to major services
- Preventive Only provided at no cost to employees
- Use the Delta Dental Premier Network and allow you to visit any PPO or Premier dentist
- Orthodontia coverage (Option 1 plan only)
- No premium changes for 2023

VISION PLAN

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



Vision Service Plan (VSP)

- Provided at no cost to employees
- Well-vision visits, glasses or contacts
- Additional coverage for progressive lenses and UV lens coating
- Supplemental medical eye care services (coordinates with the medical plan)

HSA & FSAS

We provide ways to help you save for healthcare expenses.



Health Savings Accounts and Flexible Spending Accounts

- Contribute pre-tax dollars
- Company contribution to HSA (with High Deductible Health Plan only)
- Save for medical, prescription, dental and vision expenses (list of qualified expenses available at [IRS.com](https://www.irs.com))

HSA & FSA

Health Savings Account (HSA)

- Use with CDHP
- Medical, prescription, dental and vision expenses
- IRS contribution limit: Employee only \$3,850, Family \$7,750, Catch-up for 55+ is additional \$1,000

Flexible Spending Account (FSA)

- Use with Health Fund or Select
- Qualified medical, prescription, dental and vision expenses
- IRS contribution limit: \$2,850

Dependent Care FSA

- Childcare expenses for children under age 13
- Spouse or dependent who is physically or mentally incapable of self-care
- 2023 contribution limit: \$5,000
- Only for day care expenses; cannot be used for healthcare expenses
- Available when both you and your spouse work or attend school

Note: Eligible dependents must live in your home at least eight hours every day.

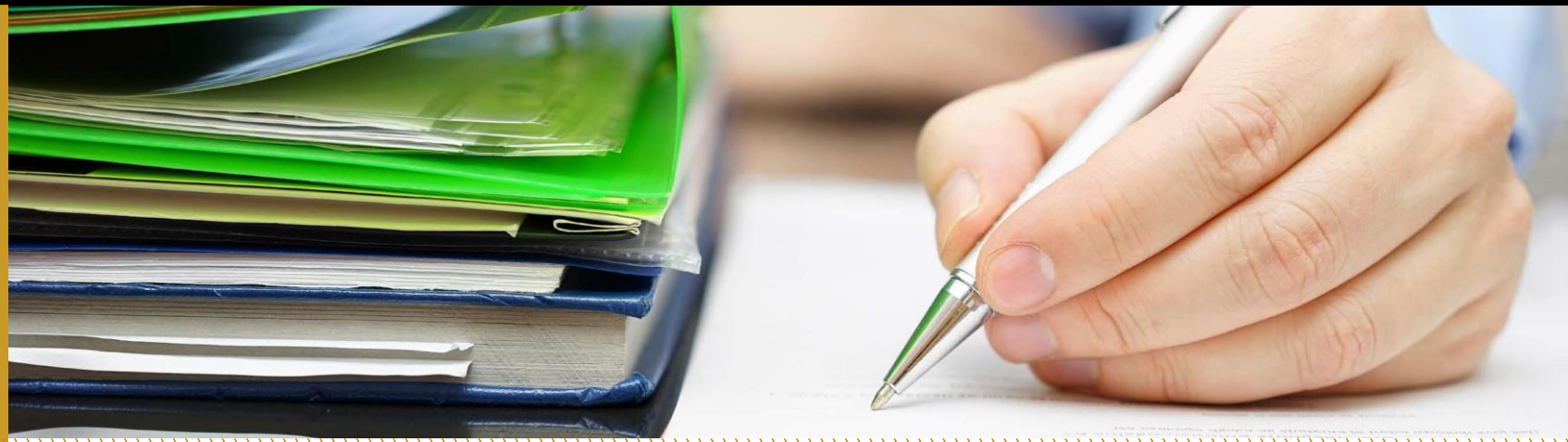
TERM LIFE & ACCIDENTAL DEATH



Provided by Securian

- Term life: \$50,000 (company-provided)
- Accidental Death & Dismemberment: \$15,000 (company-provided)
- Additional life coverage options for spouse/domestic partner and children; as well as optional AD&D coverage for employee or family
- [Benefit Scout](#)

2023 VOLUNTARY BENEFITS



Further protect your family and loved ones

- Accident Insurance
- Critical Illness
- Hospital Indemnity Insurance
- Legal Services
- Pet Insurance
- Home & Auto

2023 OPEN ENROLLMENT

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Log into Benefitfocus and enroll before November 8, 2022 at 5:59 pm ET

Enrollment instructions are in the Benefit Enrollment Guide available on [the Purdue Global open enrollment website.](#)

Before you enroll, gather:

- Your Benefitfocus User ID and password
- Legal names, social security numbers and birth dates for any NEW dependents
- Documents needed to verify new dependents (upload into Benefitfocus)

Important Reminder

Qualified Life Event

- One-time opportunity to change your benefit coverage outside of the annual open enrollment period (i.e., birth, marriage, divorce)
- Only have 30 days from the date of the life event to make benefit changes
- Must upload proof of the life event, and also dependent verification if adding new dependents



QUESTIONS?

Purdue HR Service Center hr@purdue.edu or 765-494-2222

[Purdue Global Open Enrollment Website](#)