**INDIANA UNIVERSITY/PURDUE UNIVERSITY 2023 EMPLOYEE BENEFITS COMPARISON**

**UPDATED APRIL 13, 2023**

**MEDICAL**

- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Premium based on plan, coverage level, and combined IU/IUHP salary.
- Sign Tobacco-free Affidavit each year to certify that you and/or your spouse do not use tobacco to receive $25 premium reduction ($50 for both).
- Two plans available to choose from (all within the Anthem PPO network):

  **ANTHEM PPO HIGH DEDUCTIBLE HEALTH PLAN & HEALTH SAVINGS ACCOUNT (ANTHEM PPO HDHP & HSA)**
  - **In-network benefits:**
    - Nationwide and overseas network
    - Employee-only: $1,800 deductible/$3,600 out-of-pocket max
    - All other coverage levels: $3,600 deductible/$7,200 out-of-pocket max
    - You pay 20% coinsurance for covered services after deductible is met
  - **Out-of-network benefits** with separate deductibles/out-of-pocket max

  **ANTHEM PPO $500 DEDUCTIBLE**
  - **In-network benefits:**
    - Nationwide and overseas network
    - Deductible: $500 per individual/$1,500 family max
    - Out-of-pocket max: $2,400 per individual/$7,200 family max
    - You pay 20% coinsurance for covered services after deductible is met (excluding prescriptions - see below)
  - **Out-of-network benefits** with separate deductibles/out-of-pocket max

  **PREMIER PLAN**
  - Three tier network:
    - Tier 1 / HealthSync Providers:
      - Employee-only: $1,500 deductible/$2,250 out-of-pocket max
      - All other coverage levels: $3,000 deductible/$4,500 out-of-pocket max
    - Tier 2 / All other in-network providers:
      - Employee-only: $2,000 deductible/$3,250 out-of-pocket max
      - All other coverage levels: $4,000 deductible/$6,500 out-of-pocket max
    - Tier 3 / Out-of-network benefits:
      - Employee-only: $3,500 deductible/$6,000 out-of-pocket max
      - All other coverage levels: $7,000 deductible/$12,000 out-of-pocket max

  **STANDARD PLAN**
  - Three tier network:
    - Tier 1 / HealthSync Providers:
      - Employee-only: $2,000 deductible/$4,250 out-of-pocket max
      - All other coverage levels: $4,000 deductible/$8,500 out-of-pocket max
    - Tier 2 / All other in-network providers:
      - Employee-only: $2,750 deductible/$5,250 out-of-pocket max
      - All other coverage levels: $5,500 deductible/$10,500 out-of-pocket max
    - Tier 3 / Out-of-network benefits:
      - Employee-only: $5,000 deductible/$10,000 out-of-pocket max
      - All other coverage levels: $10,000 deductible/$20,000 out-of-pocket max

  **LIMITED PLAN**
  - Three tier network:
    - Tier 1 / HealthSync Providers:
      - Employee-only: $3,000 deductible/$5,500 out-of-pocket max
      - All other coverage levels: $6,000 deductible/$11,000 out-of-pocket max
    - Tier 2 / All other in-network providers:
      - Employee-only: $4,000 deductible/$7,000 out-of-pocket max
      - All other coverage levels: $8,000 deductible/$14,000 out-of-pocket max
    - Tier 3 / Out-of-network benefits:
      - Employee-only: $6,500 deductible/$13,000 out-of-pocket max
      - All other coverage levels: $13,000 deductible/$26,000 out-of-pocket max

- Acknowledge tobacco status annually. If used in past 12 months, additional $1000 in medical premium per user is assessed (employee and/or spouse). Tobacco status also impacts premiums for voluntary term life, critical illness and universal life benefits.
- Three plans available to choose from (all within the Anthem PPO HealthSync POS Network):
### PRESCRIPTIONS

- Included with medical coverage with no additional premium.
- Preventive prescriptions covered at 100%

#### ANTHEM PPO HDHP & HSA
- **In-network:**
  - 20% coinsurance after deductible

#### ANTHEM PPO $500 DEDUCTIBLE
- **In-network:**
  - 30-Day Retail Supply: Tier 1 / $8, Tier 2 / $25, Tier 3 / $45
  - 90-Day Mail Order or Retail Supply: Tier 1 / $20, Tier 2 / $62, Tier 3 / $112
  - 30-Day Specialty Supply: Tier 1 / $20, Tier 2 / $62, Tier 3 / $112
  - In-network prescription out-of-pocket max: $6,700 per individual/$11,000 family max

### VISION

- Included with medical coverage with no additional premium through Anthem Blue View Vision
- Annual eye exam ($10 copay) and eye wear (frames, lenses, contacts) with specific allowances.

### HEALTH SAVINGS ACCOUNT (HSA)

- Requires enrollment in Anthem PPO HDHP
- Tax-free savings account for qualified healthcare expenses
- Minimum HSA annual contribution: $300
- Maximum HSA annual contribution: $3,850 employee-only/$7,750 all other coverage levels
  - Annual age 55 & older catch-up contribution: $1,000
- IU’s annual contribution: $1,300 employee-only/$2,600 all other coverage levels

- Requires enrollment in a Purdue CDHP medical plan
  - Health Reimbursement Account (HRA) available for those who do not qualify for an HSA. HRAs do not allow employee contributions, only Purdue contributions, and funds do not carry over year to year.
- Tax-free savings account for qualified healthcare expenses
- Minimum HSA annual contribution: $100
- Maximum HSA annual contribution: $3,850 employee-only/$7,750 all other coverage levels
- Purdue’s base annual contribution (HSA and HRA): $200 employee only/$400 all other coverage levels
- Purdue’s wellness contribution (HSA and HRA): $450 employee only/$900 all other coverage levels

### ALL MEDICAL PLANS - RETAIL

- Generic preventive prescriptions covered at 100%
- Generic non-preventive: Deductible, then actual cost up to max of $10
- Preferred Brand Preventive: No deductible, 35% to max of $50
- Preferred Brand Non-Preventive: Deductible, then 35% to max of $50
- Non-Preferred Brand Preventive: No deductible, 50% up to max of $75
- Non-Preferred Brand Non-Preventive: Deductible, then 50% up to max of $75
- Specialty: Deductible then 55% up to max of $250

### ALL MEDICAL PLANS - 90-DAY MAIL ORDER

- Generic preventive prescriptions covered at 100%
- Generic non-preventive: Deductible, then actual cost up to max of $20
- Preferred Brand Preventive: No deductible, 35% to max of $100
- Preferred Brand Non-Preventive: Deductible, then 35% to max of $100
- Non-Preferred Brand Preventive: No deductible, 50% up to max of $150
- Non-Preferred Brand Non-Preventive: Deductible, then 50% up to max of $150
- Specialty: Deductible then 55% up to max of $250

### VISION

- Separate plan through VSP
- No employee premium; full cost covered by Purdue
- Annual WellVision Exam ($5 copay) and eye wear (frames, lenses, contacts) with specific allowances.
- Additional benefits include lens enhancement and computer user allowances.
- Learn more: [https://www.purdue.edu/hr/Benefits/vision/index.php](https://www.purdue.edu/hr/Benefits/vision/index.php)
**DENTAL**

**CIGNA DENTAL PPO**
- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Premium based on coverage level and combined IU/IUHP salary.
- Preventive cleanings/exams: Two per member per year covered at **100%**
- Deductible = $25 per member
- Annual benefit limit = $1,200 per member (for each member who receives at least one preventive cleaning/exam per calendar year, their annual benefit limit will increase by $100 in the subsequent year, up to a $1,500 maximum)
- Child orthodontia = **$1,000** lifetime limit

**DELTA DENTAL PPO**
- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Preventive cleanings/exams: Two per member per year covered at **100%** (all plans)
- Learn more: [https://www.purdue.edu/hr/Benefits/dental](https://www.purdue.edu/hr/Benefits/dental)
- Three plan options:
  - **Preventive Only**
    - No employee premium, costs fully covered by Purdue
    - No deductible
    - Annual benefit limit = **$500**
  - **Option 1**
    - Includes preventive plan coverage
    - Allows both in-network and out-network provider utilization with deductibles varying by network
    - Covers child orthodontia = **$1,600** in-network lifetime limit; **$500** out-of-network lifetime limit
    - Annual benefit limit = **$1,600** in-network; **$500** out-of-network
  - **Option 2**
    - Includes preventive plan coverage
    - Allows only in-network provider utilization
    - Annual benefit limit = **$1,000**

**FLEXIBLE SPENDING ACCOUNTS**

**HEALTHCARE ACCOUNT**
- Special limitations apply if you’re also enrolled in a Health Savings Account (HSA)
- Contribute up to **$2,850** pre-tax
- Requires annual election
- Up to $570 of unused funds carries over into next plan year

**DEPENDENT CARE ACCOUNT**
- You may enroll in a Dependent Care Account regardless of medical election and in addition to a Healthcare FSA
- Contribute up to **$5,000** per household
- Requires annual election
- Unused funds do not rollover year-to-year and are forfeited after 2.1/2 month grace period

**BASIC LIFE INSURANCE**
- Death benefit = **2X** annual IU base salary up to **$50,000** maximum
- AD&D benefit = **2X** annual IU base salary up to **$50,000** maximum
- Provides insurance for eligible dependents: **$3K** for spouse; **$1K** for children
- Additional Services: Emergency Travel Assistance, Life Services Toolkit (assistance with estate planning, funeral arrangements, etc.)

**HEALTHCARE ACCOUNTS**
- You may enroll in a Limited Purpose FSA or Healthcare FSA depending on whether you have a HSA or HRA.
- Contribute up to **$2,850** pre-tax
- Unused funds do not rollover year-to-year and are forfeited after 90-day runout period

**DEPENDENT CARE ACCOUNTS**
- You may enroll in a Dependent Care Account regardless of medical election and in addition to a Healthcare FSA
- Contribute up to **$5,000** per household
- Unused funds do not rollover year-to-year and are forfeited after 90-day runout period

Learn more: [https://www.purdue.edu/hr/Benefits/HSA_FSA](https://www.purdue.edu/hr/Benefits/HSA_FSA)

**BASIC LIFE INSURANCE**
- Employer paid death benefit = **1.5X** annual budgeted Purdue salary, not to exceed **$500K**
- Employees may choose to limit the employer paid death benefit to **$50K**
- AD & D benefit = **$15,000**
- Additional services: financial counseling, legal services, travel assistance, identity theft resolution
- Learn more: [https://www.purdue.edu/hr/Benefits/LVB](https://www.purdue.edu/hr/Benefits/LVB)
### SUPPLEMENTAL LIFE INSURANCE
- Voluntary plan
- Can elect from **1–4X annual IU salary** benefit amount
- Voluntary plan
- Can elect from **1 – 8X annual Purdue salary** benefit amount, not to exceed $2,000,000
  - At initial enrollment, can elect up to 3X Purdue salary (not to exceed $500,000), without evidence of insurability
- Learn more: [https://www.purdue.edu/hr/Benefits/LVB](https://www.purdue.edu/hr/Benefits/LVB)

### DEPENDENT SUPPLEMENTAL LIFE INSURANCE
- Voluntary plan, must be enrolled in Supplemental Employee Group Life Insurance
- Spouse Options: $10,000, $20,000, $30,000, or $45,000
- Child(ren) Option: $10,000 per child (up to age 26)
- Voluntary plan
  - Spouse Options: elect coverage in $10,000 increments, not to exceed the lesser of $200,000 or the employee’s total coverage amount
  - Child(ren) Option: $10,000 or $20,000 for children up to age 26
- Learn more: [https://www.purdue.edu/hr/Benefits/LVB](https://www.purdue.edu/hr/Benefits/LVB)

### SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE
- Voluntary plan available for employee and eligible dependents
- Living and death benefits
- Benefit amounts for employee or family: **$30,000–$500,000**
- Voluntary plan for employee and eligible dependents
  - Living and death benefits; never requires evidence of insurability
  - Benefit amounts:
    - Employee: coverage in $10,000 increments, up to $1,000,000
    - Spouse: coverage in $10,000 increments, up to $300,000
    - Children: coverage in $10,000 increments, up to $50,000
- Learn more: [https://www.purdue.edu/hr/Benefits/LVB](https://www.purdue.edu/hr/Benefits/LVB)

### LONG-TERM DISABILITY INSURANCE
- Voluntary benefit
- Replaces up to **60% of IU salary up to $10,000 per month** max
- 90- or 180-day waiting period
- Optional annuity contribution benefit which makes a contribution equal to 10% of your base salary to a retirement annuity fund
- Mandatory enrollment
  - Premium shared with Purdue 50/50
  - Replaces **65% of annual Purdue salary**, plus 65% of most recent summer session earning if academic year employee
  - 90- or 180-calendar-day elimination period, depending on position
  - Learn more: [https://www.purdue.edu/hr/Benefits/LTD/ltd.php](https://www.purdue.edu/hr/Benefits/LTD/ltd.php)

### TUITION BENEFIT
- Provides a subsidy towards tuition costs for Indiana University courses (including Advance College Project (ACP) courses). and a tuition waiver for IU High School courses.
- Available to employees and retirees, and their spouses and dependent children.
- Provides subsidy towards tuition costs for Purdue University and Purdue Global courses.
- Available to employees and retirees, and their spouses and dependent children.
- Learn more: [https://www.purdue.edu/bursar/faqs/staff-remission.php](https://www.purdue.edu/bursar/faqs/staff-remission.php)
### BASE RETIREMENT PLAN

#### IU RETIREMENT PLAN
- Recordkeeper: Fidelity
- Academic and exempt staff employees
- 403(b) defined contribution plan
- Employer contribution = 10% of annual IU base salary
- Three year cliff vesting

#### IU RETIREMENT & SAVINGS PLAN
- Recordkeeper: Fidelity
- 50% or more FTE support and services staff employees, and temporary with retirement employees hired after July 1, 2013
- 401(a) defined contribution plan
- Employer contribution = 10% of annual IU base salary
- Three year cliff vesting

### PURDUE STANDARD RETIREMENT AND SAVINGS PLAN
- Recordkeeper: Fidelity
- Executive, Faculty, Management and Professional positions
- 403(b) base – 10% of Purdue annual salary – Employer contribution
  - Some positions will have three year waiting period for employer contribution
  - Immediate vesting
- 401(a) mandatory – 4% of Purdue annual salary – Employee pre-tax contribution
  - Immediate vesting, no waiting period

### PURDUE MATCHING RETIREMENT AND SAVINGS PLAN
- Recordkeeper: Fidelity
- Administrative Operation and Technical skills positions
- Immediate vesting, no waiting period
- 403(b) base with match – 4% of Purdue annual salary – Employer contribution
  - Purdue will match employee’s contribution up to an additional 4%
  - Three year cliff vesting
- 403(b) voluntary – 5% of Purdue annual salary – Employee pre-tax contribution, auto-enrolled with option to change any time

Learn more: [https://www.purdue.edu/hr/Benefits/retirees](https://www.purdue.edu/hr/Benefits/retirees)

### SUPPLEMENTAL RETIREMENT PLANS

#### IU TAX DEFERRED ACCOUNT (TDA) PLAN—403(B)
- Automatically enrolled at 5% contribution level with option to waive/change any time
- Defer up to IRS limit annually ($22,500 for 2023; additional $7,500 catch-up if age 50+)

#### IU 457B RETIREMENT PLAN—457(B)
- Defer up to IRS limit annually ($22,500 for 2023; additional $7,500 catch-up if age 50 or older OR additional $22,500 catch-up for those age 62, 63, & 64 if special eligibility requirements are met)

#### VOLUNTARY 403(B)
- Contribute 1% - 85% of Purdue annual salary right away
- Contribute pre-tax and pay taxes at time of withdrawal
- After-tax Roth option
- Loan provision
- Withdrawals allowed at age 59 ½, age 55 and separated, or severe financial hardship

#### VOLUNTARY 457(B)
- Contribute 1% - 85% of Purdue annual salary right away
- Contribute pre-tax and pay taxes at time of withdrawal
- Withdrawals allowed at separation

Learn more: [https://www.purdue.edu/hr/Benefits/retirees](https://www.purdue.edu/hr/Benefits/retirees)
### OTHER BENEFITS
- Phased Retirement Program for Faculty
- SupportLinc Employee Assistance Program (EAP)
- Telehealth (medical, behavioral health, and dental)
- 24-Hour Nurseline
- Care@Work by Care.com (child, elder, home, pet care)
- Quit for Life® tobacco cessation program
- Weight Watchers membership
- Healthy IU, Work+Lie programming and resources

### LEAVES/TIME OFF
- Time off for staff employees: [https://hr.iu.edu/relations/pto.html](https://hr.iu.edu/relations/pto.html)
  - Summary of paid time off for exempt staff: [https://hr.iu.edu/relations/pto_exempt.html](https://hr.iu.edu/relations/pto_exempt.html)
  - Summary of paid time off for non-exempt staff: [https://hr.iu.edu/relations/pto-nonexempt.html](https://hr.iu.edu/relations/pto-nonexempt.html)
- Leaves for academic appointees: [https://policies.iu.edu/policies/aca-47-leaves-for-academic-appointees/index.html](https://policies.iu.edu/policies/aca-47-leaves-for-academic-appointees/index.html)

### BENEFITS ENROLLMENT
- Benefits enrollment through Employee Center at [one.iu.edu](http://one.iu.edu)
- Enrollment instructions: [hr.iu.edu/enroll/index.html](http://hr.iu.edu/enroll/index.html)

### CONTACT INFORMATION
**IU HUMAN RESOURCES CUSTOMER CARE**
812–856–1234
askhr@iu.edu

**PURDUE HUMAN RESOURCES SERVICE CENTER**
765-494-2222; Toll Free 877-725-0222
hr@purdue.edu
[www.purdue.edu/hrhelp](http://www.purdue.edu/hrhelp) (secure communication for secure matters)