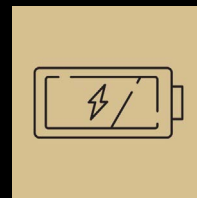
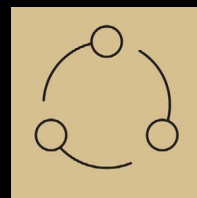
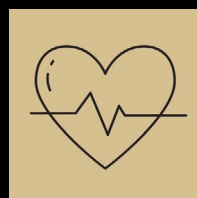
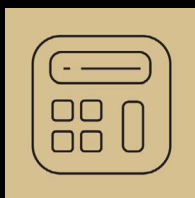


**2024**

# **EMPLOYEE BENEFITS SUMMARY**



**YOU MUST ENROLL  
ONLINE WITHIN YOUR  
FIRST 30 DAYS OF  
EMPLOYMENT**

**PURDUE UNIVERSITY  
FORT WAYNE**

Human Resources and  
Office of Institutional Equity

# HEALTHY BOILER

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

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

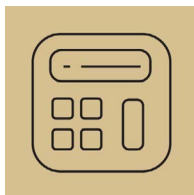
And because we believe overall wellness is multi-faceted, the program focuses on your physical, behavioral, financial, social and work-life health to help you be the best you can be.



### *BEHAVIORAL HEALTH*

Counseling and employee assistance program (EAP) services to ensure your mental and emotional health.

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



### *FINANCIAL WELLNESS*

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

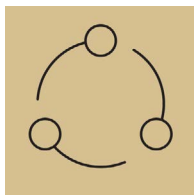
[Learn more about Purdue's financial wellness programs.](#)



### *PHYSICAL HEALTH*

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

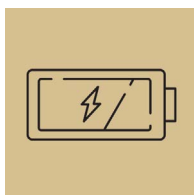
[Learn more about Purdue's physical health benefits.](#)



### *SOCIAL WELLNESS*

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

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



### *WORK-LIFE INTEGRATION*

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

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

# PHYSICAL HEALTH 2024 MEDICAL PLANS



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

All three plans have:

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

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

## PREMIER CDHP

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

## STANDARD CDHP

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

## LIMITED CDHP

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

## ANNUAL PREMIUMS

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

## Frozen Benefit Rates

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

## These rates do not include:

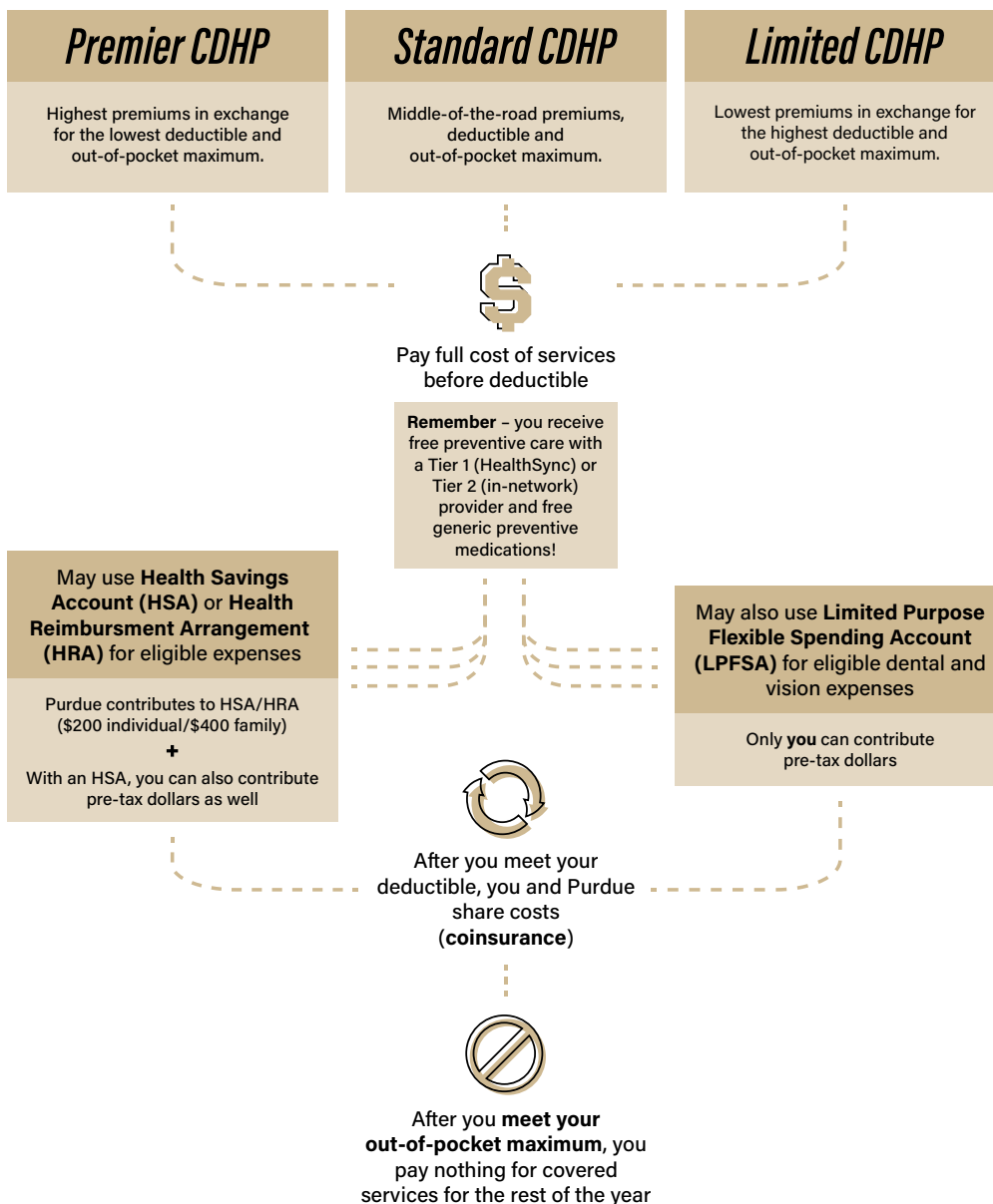
Additional tobacco-user premium of \$1,000 for employee and \$1,000 for covered spouse.

# PHYSICAL HEALTH 2024 MEDICAL PLANS



## CHOOSING THE RIGHT MEDICAL PLAN

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



## TERMS TO KNOW

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

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

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

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

## NETWORK OPTIONS

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

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

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

# PHYSICAL HEALTH

## 2024 MEDICAL PLANS



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

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

# PHYSICAL HEALTH PHARMACY & LAB



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

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

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



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

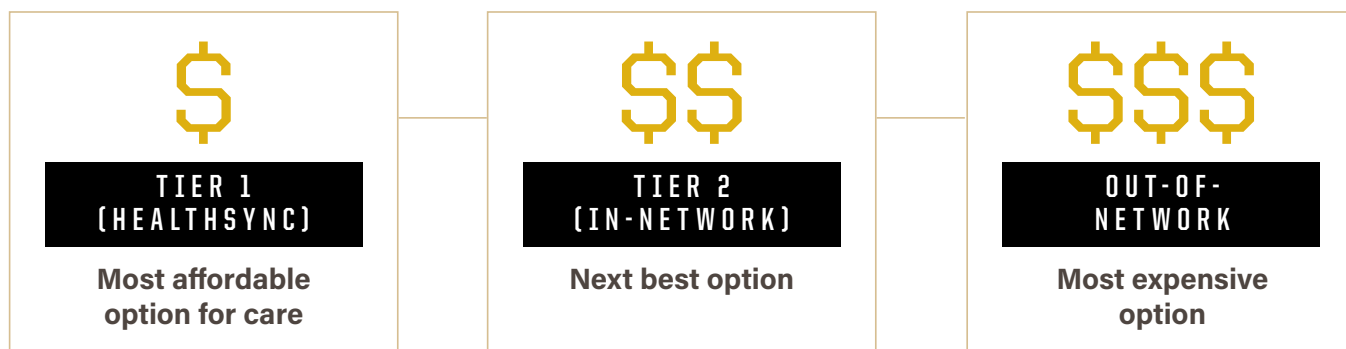
# PHYSICAL HEALTH

## TIER 1 (HEALTHSYNC)



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

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



## TIER 1 (HEALTHSYNC) PROVIDERS

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

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

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



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

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

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

# PHYSICAL HEALTH CENTER FOR HEALTHY LIVING



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

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

## PRIMARY CARE

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

CENTER FOR  
HEALTHY LIVING



PREVENTIVE CARE

## WELLNESS INITIATIVES & CONDITION MANAGEMENT

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

### WEST LAFAYETTE

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

#### Appointment Hours

**Monday - Thursday:**

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

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

#### Lab Hours

**Monday - Friday:**

7 a.m. to 4 p.m.

### HAMMOND

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

#### Appointment & Lab Hours

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

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

**Wednesday - Thursday:**  
9 a.m. to 5 p.m.

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

### FORT WAYNE

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

#### Appointment Hours

**Monday - Friday**

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

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



# FINANCIAL

## HEALTHCARE SPENDING ACCOUNTS



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

### DO YOU QUALIFY FOR AN HSA?

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

#### Answer these questions to determine your eligibility.

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

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

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

<b>Purdue Annual Contribution Amount</b>	\$200 - Individual \$400 - Family	\$200 - Individual \$400 - Family
<b>Employee Can Contribute</b>	Yes, funds available after payroll deductions each pay period	No, but you can contribute to a Health Care FSA
<b>Who Owns Account</b>	You	Purdue
<b>Carry-over Limits</b>	Carries over year to year and always belongs to you; passes to beneficiaries in event of death	Unused funds revert back to Purdue following the runout period at the end of the plan year
<b>Compatible FSA Types</b>	Limited Purpose FSA and Dependent Care FSA	Health Care FSA and and Dependent Care FSA

#### MAXIMUM HSA CONTRIBUTION

**\$4,150**  
EMPLOYEE

**\$8,300**  
FAMILY

#### REMEMBER!

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

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

#### Catch-up contributions:

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

# FINANCIAL HEALTHCARE SPENDING ACCOUNTS



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

## WHICH TYPE OF FSA CAN YOU HAVE?

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

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

MAXIMUM FSA CONTRIBUTIONS\*

**\$3,050**

HEALTH CARE OR LIMITED PURPOSE FSA

**\$5,000**

DEPENDENT CARE FSA

### DID YOU KNOW?

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

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

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

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



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

# FINANCIAL RETIREMENT & SAVINGS



## PURDUE RETIREMENT PLAN OPTIONS

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

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

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

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

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

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

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

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

\* May change your contribution at any time

## HEALTH SAVINGS ACCOUNT

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

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

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

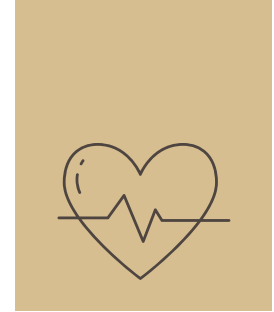
PURDUE DEPOSITS TO YOUR HSA:

**\$200** EMPLOYEE

**\$400** EMPLOYEE PLUS

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

# PHYSICAL HEALTH VISION



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

## VSP

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

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

*\*per calendar year*

## WHO'S ELIGIBLE?

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

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

## VISION COVERAGE

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

## RESOURCES

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

### Ways to Find a VSP Doctor



Call VSP at 800-877-7195.



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

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

# PHYSICAL HEALTH DENTAL



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

## DELTA DENTAL PREMIER/PPO PLAN PREVENTIVE ONLY

**This option covers preventive services only.**

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

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

## DELTA DENTAL PREMIER/PPO PLAN OPTION 1

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

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

## DELTA DENTAL PREMIER/PPO PLAN OPTION 2

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

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


## ANNUAL DENTAL PREMIUMS

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

	Delta Dental Preventive Only	Delta Dental Option 1	Delta Dental Option 2
<b>2023 Annual Dental Premiums</b>			
Employee Only	\$0	\$289.08	\$97.44
Employee & Children	\$0	\$725.04	\$228.84
Employee & Spouse	\$0	\$587.64	\$199.44
Employee & Family	\$0	\$1,102.56	\$358.68

## RESOURCES

For plan details:

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

 Call Delta Dental at 800-524-0149.

# FINANCIAL WELLNESS INCENTIVES



## The Healthy Boiler Incentive Program is back again!

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

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

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

### HSA/HRA INCENTIVE ACTIVITIES

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

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

STEP 1	Complete Annual Physical	\$150	\$150	\$300	\$150
	<i>Upload provider form to the Healthy Boiler portal and complete required fields</i>				

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

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

# FINANCIAL WELLNESS PROGRAMS



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

## BENEFITS TO PROTECT YOUR FINANCIAL HEALTH

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

## FIDELITY INVESTOR CENTER

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

- + Education, guidance and assistance related to retirement plan investments
- + Appointments available from 8:30 a.m. to 5 p.m., Monday – Friday
- + Virtual and phone appointments available

# ENROLLMENT

## WORKING SPOUSE PREMIUM

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

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

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

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

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

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

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

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



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

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

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

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



# ENROLLMENT

## ELIGIBLE DEPENDENTS

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### ELIGIBLE DEPENDENTS INCLUDE:

- Your legal spouse. When a person is no longer your legal spouse, that person no longer qualifies as your eligible dependent. Separated spouses are still considered married. Exception to this rule is:
  - Employees and spouses who both work at Purdue can be covered individually or jointly.
- Each dependent child (as defined by the IRS) until that child reaches his or her 24th birthday. Exceptions to this rule are:
  - Medical and Vision: Children can be covered until reaching the end of the month of their 26<sup>th</sup> birthday; IRS dependency is not required. The Purdue Health Plans with HSA's offer dependent child medical coverage up to end of the month of their 26<sup>th</sup> birthday, but the associated health savings account allows dependent child reimbursement only if the child qualifies as your IRS dependent.
  - Dental: Children can be covered until reaching the end of the month of their 26<sup>th</sup> birthday; IRS dependency is not required.
  - Critical Illness Insurance: Your biological, adopted, step child or a child subject to your legal guardianship who is under age 26.
  - Hyatt Legal: Dependent child (as defined by the IRS) can be covered until reaching the age of 26.
  - Universal Life Insurance: Children ages 15 days through 25 years may be covered under the Optional Child Term Rider.
  - Supplemental Hospital Insurance: Your biological, adopted, or stepchild who is under age 26 or a child subject to your legal guardianship who is under age 26.

You will be asked to **provide verification of your dependent's eligibility** if you enroll a dependent.

### The term child includes any of the following, until the child reaches the limiting age:

- A natural child;
- A step child;
- A legally adopted child or a child legally placed for adoption;
- A child under your legal guardianship

Children who are physically or mentally incapable of self-support as determined by Anthem may continue on your Purdue coverage beyond the normal age limit if the disability continues and the child remains unmarried. The child must already be covered under the plan. You may be asked to provide certification of the child's disability every two to three years. **Documentation** must be on file prior to child reaching the limiting age.



For details, visit

[https://www.purdue.edu/hr/Benefits/currentEmployees/employeeBenefits/eligible\\_dependents.html](https://www.purdue.edu/hr/Benefits/currentEmployees/employeeBenefits/eligible_dependents.html)

## SPECIAL RULES REGARDING MEDICARE AND YOUR HSA

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

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

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

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

### For more about Medicare and HSA rules:

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

## YEAR-ROUND SERVICE

You can access your benefits year-round through Benefitfocus.

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

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

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

## LIMITED BENEFIT CHANGES

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

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

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

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

## LEGAL NOTICES

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

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