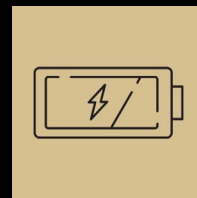
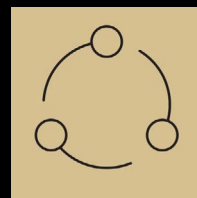
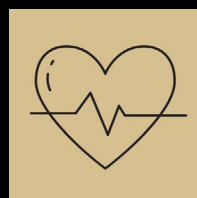
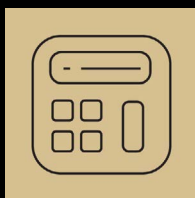


2022

EMPLOYEE BENEFITS SUMMARY



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

PURDUE
UNIVERSITY

FORT WAYNE

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.

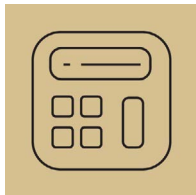
And because we believe overall wellness is multi-faceted, the program focuses on your physical, behavioral, financial, social and work-life health to help you be the best you can be.



BEHAVIORAL HEALTH

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

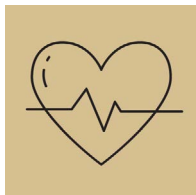
[Learn more about Purdue's behavioral health resources.](#)



FINANCIAL WELLNESS

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

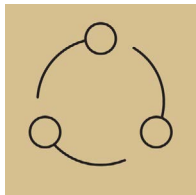
[Learn more about Purdue's financial wellness programs.](#)



PHYSICAL HEALTH

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

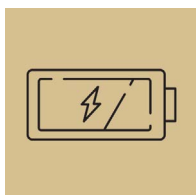
[Learn more about Purdue's physical health benefits.](#)



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

2022 MEDICAL PLANS



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

All three plans have:

- **Free preventive care** with an in-network provider and **free generic preventive medications**
- \$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
Employees earning under \$46,900*			
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
Employees earning \$46,900 or more*			
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

These rates do not include:

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

*Benefit plan premiums adjust accordingly at the time annual pay crosses above or below the \$46,900 annual salary tier.

PHYSICAL HEALTH

2022 MEDICAL PLANS



		Premier CDHP	Standard CDHP	Limited CDHP
University's Contribution to Employee's HSA or HRA	Employee only	\$200	\$200	\$200
	Employee + one or more covered family members	\$400	\$400	\$400
Healthy Boiler Incentive to Employee's HSA or HRA (see page 16 for new incentive structure)	Employee only	\$450	\$450	\$450
	Employee + one or more covered family members	\$900	\$900	\$900
Deductible Medical & Rx Combined	Employee only	\$1,450 (Tier 1/HealthSync) \$2,000 (Tier 2/in) \$3,500 (Tier 3/out)	\$2,000 (Tier 1/HealthSync) \$2,750 (Tier 2/in) \$5,000 (Tier 3/out)	\$3,000 (Tier 1/HealthSync) \$4,000 (Tier 2/in) \$6,500 (Tier 3/out)
	Employee + one or more covered family members	\$2,900 (Tier 1/HealthSync) \$4,000 (Tier 2/in) \$7,000 (Tier 3/out)	\$4,000 (Tier 1/HealthSync) \$5,500 (Tier 2/in) \$10,000 (Tier 3/out)	\$6,000 (Tier 1/HealthSync) \$8,000 (Tier 2/in) \$13,000 (Tier 3/out)
Coinsurance		90%/10% (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	90%/10% (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	90%/10% (Tier 1/HealthSync) 75%/25% (Tier 2/in) 55%/45% (Tier 3/out)
Out-of-Pocket Maximum Medical & Rx Combined (includes deductible & coinsurance)	Employee only	\$2,250 (Tier 1/HealthSync) \$3,250 (Tier 2/in) \$6,000 (Tier 3/out)	\$4,250 (Tier 1/HealthSync) \$5,250 (Tier 2/in) \$10,000 (Tier 3/out)	\$5,500 (Tier 1/HealthSync) \$7,000 (Tier 2/in) \$13,000 (Tier 3/out)
	Employee + one or more covered family members	\$4,500 (Tier 1/HealthSync) \$6,500 (Tier 2/in) \$12,000 (Tier 3/out)	\$8,500 (Tier 1/HealthSync) \$10,500 (Tier 2/in) \$20,000 (Tier 3/out)	\$11,000 (Tier 1/HealthSync) \$14,000 (Tier 2/in) \$26,000 (Tier 3/out)
Center for Healthy Living Office Visit	West Lafayette	\$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.
Primary Care Office Visit		Ded. & coins.	Ded. & coins.	Ded. & coins.
Specialty Care Office Visit		Ded. & coins.	Ded. & coins.	Ded. & coins.
Preventive Care		100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)
Emergency Room		Ded. & coins.	Ded. & coins.	Ded. & coins.
Urgent Care Facility		Ded. & coins.	Ded. & coins.	Ded. & coins.

Employees may contribute to their HSAs if eligible, up to a combined University and employee limit of **\$3,650/employee and \$7,300/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

		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

*90-day supply of prescriptions available at CVS retail pharmacies, based on mail-order pricing.

		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

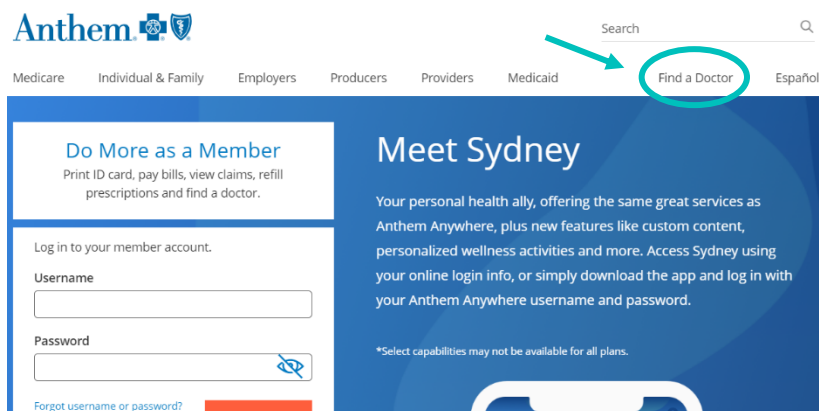
HOW TO FIND A HEALTHSYNC PROVIDER

VISIT **ANTHEM.COM**

SEARCH AS A GUEST

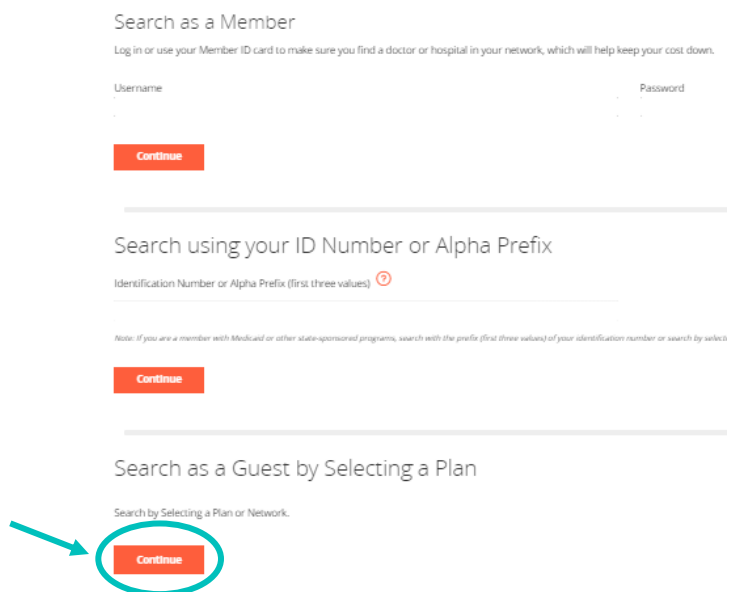
STEP 1

- Go to anthem.com
- Click on Find a Doctor in the upper right hand corner



STEP 2

- Click the Continue button directly under Search as a Guest by Selecting a Plan



PURDUE
UNIVERSITY

Anthem  

STEP 3

- For type of care you are searching for select Medical
- For what state do you want to search in select Indiana
- For the type of plan you want to search with select Medical (Employer-Sponsored)
- For plan/network select Anthem HealthSync Options POS
- Select Continue

Search

Find a Doctor Español

Medicare Individual & Family Employers Producers Providers Medicaid

☒ Search by Plan ☐ Search by Identification Number or Prefix

To search by selecting a plan, first narrow the list of plans and networks by selecting the type of care and state. Then, select a plan or network to search.

What type of care are you searching for?

Medical

Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search in?

Indiana

What type of plan do you want to search with?

Medical (Employer-Sponsored)

Select a plan/network

Anthem HealthSync Options POS

Cancel Continue

STEP 4

- Select the type of care you are searching for
- Select the specialization
- Select the distance
- Enter doctor name if known
- Select Search

Search

Find a Doctor Español

Medicare Individual & Family Employers Producers Providers Medicaid

I want to search this plan/network: Anthem HealthSync Options POS

I'm looking for a:

Doctor/Medical Professional

Who specializes in:

Family/General Practice, Internal Med

Show specialty details

Located near:

47906

Within a distance of:

20 Miles

Whose name is:

Enter Name (optional)

Back Search

STEP 5

- View your search results
 - HealthSync providers have a Tier 1 recognition
 - In-network providers have a Tier 2 recognition

Select	Provider	Recognitions	Location(s)
<input type="checkbox"/>	PETER J HILLSAMER M.D. 1 In-Network Male Specialty:Otolaryngology	Tier 1 Awards/Certifications	3.37 miles away 2320 CONCORD RD LAFAYETTE, IN 47909 Tippecanoe 765-477-7436
<input type="checkbox"/>	AARON J DUBERSTEIN M.D. 1 In-Network Male Specialty:Otolaryngology	Tier 1 Awards/Certifications	3.37 miles away 2320 CONCORD RD LAFAYETTE, IN 47909 Tippecanoe 765-477-7436
<input type="checkbox"/>	DANIEL R BERNER M.D. 1 In-Network Male Specialty:Otolaryngology	Tier 1 Awards/Certifications	3.37 miles away 2320 CONCORD RD LAFAYETTE, IN 47909 Tippecanoe 765-477-7436
<input type="checkbox"/>	SAMUEL P DAVIS III M.D. 1 In-Network Male Specialty:Otolaryngology	Tier 1 Awards/Certifications	4.22 miles away 3930 MEZZANINE DR STE D LAFAYETTE, IN 47905 Tippecanoe 765-807-2784
<input type="checkbox"/>	PRYOR S BRENNER M.D. 2 In-Network Male Specialty:Otolaryngology	Tier 2 Awards/Certifications	2.12 miles away 2600 GREENBUSH ST LAFAYETTE, IN 47904 Tippecanoe 765-448-8000
<input type="checkbox"/>	MARK C ROYER M.D. 2 In-Network Male Specialty:Otolaryngology	Tier 2 Awards/Certifications	2.12 miles away 2600 GREENBUSH ST LAFAYETTE, IN 47904 Tippecanoe 765-448-8000

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 29 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.

MAXIMUM
HSA CONTRIBUTION

\$3,650
EMPLOYEE

\$7,300
EMPLOYEE PLUS

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 2022.

Purdue Annual Contribution Amount	\$200 - Individual \$400 - Family	\$200 - Individual \$400 - Family
Employee Can Contribute	Yes. Funds available after payroll deductions each pay period	No, but you can contribute to a Health Care FSA
Who Owns Account	You	Purdue
Carry-over Limits	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
Compatible FSA Types	Limited Purpose FSA and Dependent Care FSA	Health Care FSA and and Dependent Care FSA

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
Funding Account Used With	HSA	Compatible with HRA
Eligible Expenses	Dental, Vision	Medical, Dental, Vision, Prescription
Funds Available	Full amount available Jan. 1 or upon effective date	
2022 Claims	Incurred between Jan. 1 - Dec. 31, 2022	
Deadline to Submit Claims	2021 Claims: March 31, 2022 2022 Claims: March 31, 2023 (All claims must be incurred by Dec. 31 of previous year.)	
Forfeited Funds	Remaining 2022 funds forfeited after March 31, 2023	
Receipts	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.	

2021 MAXIMUM FSA CONTRIBUTION*

\$2,750

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.

**2022 contributions 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.

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 will be 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
Well Vision Exam	<ul style="list-style-type: none">▪ Eligible each calendar year	\$5
Frames	<ul style="list-style-type: none">▪ Eligible every other calendar year▪ \$150 allowance for a wide selection of frames, \$200 for featured frame brands▪ 20% savings on the amount over your allowance	\$10, included in prescription glasses
Lenses	<ul style="list-style-type: none">▪ Eligible each calendar year▪ Single, lined bifocal, lined trifocal lenses▪ Polycarbonate lenses for dependent children	\$10, included in prescription glasses
	New for 2022! <ul style="list-style-type: none">▪ Standard progressive lenses▪ UV coating	Covered in full at in-network providers
Contacts (instead of glasses)	<ul style="list-style-type: none">▪ Eligible each calendar year▪ \$130 allowance for contacts; copay does not apply▪ Contact lens exam (fitting and evaluation)	Up to \$60
Primary EyeCare Plan	New for 2022! <ul style="list-style-type: none">▪ Supplemental medical eye care services (i.e., detection/treatment of ocular/visual condition)▪ 40% off additional pairs of glasses	\$20 copay

RESOURCES

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

Ways to Find a VSP Doctor



Call VSP at 800-877-7195.



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

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

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.

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

Dental coverage will be offered by Delta Dental in 2022. Dental premiums are lower, though the plans and coverage are the same.

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
2022 Annual Dental Premiums			
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 or visit Delta Dental at deltadentalin.com.



Call Delta Dental at 800-524-0149.

FINANCIAL WELLNESS INCENTIVES



The Healthy Boiler Incentive Program is back again!

For 2022, we've enhanced the incentive program to reward more comprehensive wellness efforts. 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, 2022.

🔗 | purdue.edu/hr/CHL/healthyboiler/index.php

HSA/HRA INCENTIVE ACTIVITIES		Employee Only	Employee & Spouse	Employee + children	Employee & Family
Note: You must first upload the provider form for your annual physical to the Healthy Boiler portal BEFORE you can earn additional rewards.	Purdue Base Contribution	\$200	\$400	\$400	\$400
	Incentive Maximum	\$450*	Employee \$450* Spouse \$450**	\$900*	Employee \$450* Spouse \$450*
STEP 1	Complete Annual Physical	\$150	\$150	\$300	\$150
	Upload provider form to the Healthy Boiler portal and complete required fields				
STEP 2 (OPTIONAL)	Complete Annual Biometrics	\$100	\$100	\$200	\$100
	Upload biometric form to the Healthy Boiler portal and complete required fields				
	Complete Health Risk Assessment	\$100	\$100	\$200	\$100
	Complete health risk assessment on the Healthy Boiler portal				
	Complete Dental or Vision Exam	\$25	\$25	\$50	\$25
	Complete required fields on the Healthy Boiler portal to show completion				
	Complete Well-being Screenings	\$75	\$75	\$150	\$75
	Complete required fields on the Healthy Boiler portal to show completion Visit the portal for specific screenings based on age and sex				

*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>	Term life insurance equal to one-and-a-half times your annual budgeted salary; coverage options also available for spouse and children
<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 percent of your budgeted salary for the days or weeks you remain disabled
<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>Universal Life Insurance</u>	Broader life insurance that builds cash value and has withdrawal/loan options
<u>Auto/Home Insurance*</u>	Automotive, homeowners coverage and a wide range of other property and casualty insurance products
<u>Legal Services</u>	Free basic legal services offered through Securian life insurance MetLife Legal Plan: 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
<u>Long-Term Care</u>	Coverage that pays benefits for services you or family member receive in your home, an assisted living facility or a nursing home

FIDELITY INVESTOR CENTER



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
- + Located in Purdue Memorial Union, West Lafayette campus

FINANCIAL RETIREMENT & SAVINGS



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.

PURDUE RETIREMENT PLAN OPTIONS

🔗 | 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% (<i>Deposited in 403(b) Defined Contribution Plan</i>)	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.**

WORK-LIFE INTEGRATION BENEFITS



You are your best self when you have work-life integration. In addition to our family-friendly benefits, we offer several resources to help working families balance the needs of both home and work.

FAMILY-FRIENDLY BENEFITS

🔗 | purdue.edu/familyfriendly

Purdue is proud to offer family-friendly benefits that help our employees meet today's work-life demands. Our family-friendly benefits and practices include:

- + Parental leave
- + FMLA
- + Bereavement leave
- + Flexible and remote work
- + Military leave
- + Sick leave
- + Sabbatical leave of absence
- + Stopping tenure clock
- + Vacation
- + Paid holidays
- + Unpaid leave
- + Personal business days
- + Autism coverage
- + Lactation support program

CARE@WORK

🔗 | purdue.care.com

This additional benefit for Purdue employees provides the ability to search and find affordable caregivers – including childcare, senior care and pet care – along with other services.

- + Childcare
- + Senior care
- + Pet care
- + School support
- + Housekeeping
- + Back-up care

PET INSURANCE

🔗 | purdue.edu/hr/Benefits/LVB/petInsurance.php

Financial protection for pet expenses; no pre-approval for providers; covers treatments, surgeries, lab fees, X-rays

CARE SUPPORT

CHILD CARE SERVICES

purdue.edu/hr/familyfriendly/purdueChildcare/

- Three on-site child care centers

CHILD CARE REFERRALS

purdue.edu/hr/familyfriendly/off-Campus/Index.html

- Free child care referral line
- Enhanced referrals available (for a fee) for those with special needs care

ELDER CARE SUPPORT

purdue.edu/hr/familyfriendly/familyresources/eldercare.html

- Elder care information and resources

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 2022 are:

- \$750 annually for employees who earn less than \$46,900 and elect the employee/spouse or family plan.
- \$1,500 annually for those who earn \$46,900 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 into Benefitfocus](#).

The deadline to upload is Dec. 1, 2021, or the working spouse premium will be applied.

ENROLLMENT

TOBACCO USER PREMIUM

TOBACCO CERTIFICATION STATUS

Each year you will need to re-certify your tobacco status in Benefitfocus.

- **Certified tobacco users:** Status does not roll forward with charge of additional tobacco-user premium.
- **Certified non-tobacco users:** Status does not roll forward without additional premium.
- **Certified tobacco user with approved waiver for 2021:** Status will need to be re-certified in Benefitfocus for 2022.

If you do not re-certify, you will default to tobacco-user status and the additional tobacco-user premium will apply to both you and your spouse, if applicable.

Tobacco users will have the option of completing an approved tobacco cessation program to avoid the \$1,000 per person additional tobacco-user annual premium charge.

The tobacco cessation program **must be completed in 2022** and generally take 6 weeks to complete.

Completed program certificates submitted between Jan. 1 and March 31, 2022, will result in lower premiums for all of 2022. Completed certifications submitted after March 31, 2022, will reduce premiums for the remainder of the plan year only.



For details, visit purdue.edu/hr/Benefits/medical/tobaccoCessation.php

ENROLLMENT

ELIGIBLE DEPENDENTS

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 26th 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 26th 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 26th 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)**

ENROLLMENT

HOW TO ENROLL

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

- 1** Open enrollment is Oct. 26 to Nov. 9 at 6 p.m. (ET). Sign in to Benefitfocus at one.purdue.edu.
- 2** Click the **Faculty & Staff Benefits Open Enrollment** banner at the top of the page.
- 3** **Log in** with your Purdue career account username and BoilerKey. Don't know your username or BoilerKey? Call:
West Lafayette: 765-494-4000
Fort Wayne: 260-481-6030
Northwest: 219-989-2888
- 4** Click the gold **Get Started** button to begin enrolling.
- 5** Follow the prompts to review your profile information, make changes to dependents and answer survey questions.
To update any profile information, such as home address, please follow the instructions in the [quick reference guide here](#).
- 6** Select your plan choices and review/record beneficiaries.
- 7** Once you've reviewed the benefit plans, scroll to the bottom of the page and choose **Complete Enrollment** when you are ready to submit your enrollment. Review your confirmation and choose **Continue to Next Page**.
- 8** Once you've completed your enrollment, save or print the **Employee Summary Report**, located on the "Manage Your Benefits" page. This serves as your confirmation of benefits and provides proof of your enrollment.
- 9** **Confirm benefits and dependents listed are accurate.** You may log in and submit any changes until Nov. 9 at 6 p.m. (ET). **No changes will be accepted after that time.**



You can enroll for 2022 benefits, make updates during open enrollment or qualifying life events, and stay connected with benefit education and support tools—all from the palm of your hand!

Download the
Benefitsplace app
from Google Play for Android devices or the App Store for Apple devices.

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 2022, 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 2022? 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.

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:

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