

2020 BENEFITS

A SMARTER APPROACH TO HEALTHCARE



**OPEN ENROLLMENT
IS OCT. 29 – NOV. 12.**

**YOU MUST ENROLL ONLINE BY
TUESDAY, NOV. 12, 2019, AT 6 P.M. (ET).**

BENEFITS

A SMARTER APPROACH TO HEALTHCARE

Healthcare is complicated today with all its considerations: which provider to see, where to seek care and how to pay for it.

Our new approach lessens that complexity and keeps the focus on YOU! For 2020, we have created a system of networks, providers and programs dedicated to helping you be healthy, stay healthy and get the care you need. **You'll have access to top-quality care (and many free resources) that is affordable, convenient and effective.**

It's the smarter approach to healthcare that you've been waiting for!





A SMARTER APPROACH TO HEALTHCARE



HealthSync *New for 2020!*

HealthSync is a new provider network offering patient-focused care and lower costs. In 2020, you will be able to choose providers from the Anthem PPO network as you have in the past or value-based care providers within the HealthSync network. **More: Page 9**



Rx Savings Solutions *New for 2020!*

FREE program that works in conjunction with Purdue's prescription coverage to find you ways to get the same prescriptions for less money. **More: Page 12**



Verdi Cancer Direct *New for 2020!*

Guaranteed access to oncology providers within 24 hours, a hotline exclusively for Purdue plan members and a Patient Navigation Team to help coordinate appointments, make referrals, etc. **More: Page 12**



Anthem Health Guide *New for 2020!*

Personal health guide (reached via phone, mobile app, email or online chat) to answer questions about your plan and help you make the most of all of your health plan benefits. **More: Page 13**



Core Analytics *New for 2020!*

Choosing your medical plan has never been easier! This new medical plan evaluation tool can be customized with your data. Best of all, this tool is readily available and FREE! **More: Page 14**



Purdue Health Plans

Three different medical plan options—all with quality care, a wide network of providers and free preventive services. **More: Page 8**



Center for Healthy Living

West Lafayette campus health center with physicians, nurse practitioners, dietitians and health coaches who provide pediatric services, preventive and primary care, wellness programs, telehealth and ongoing disease management. **More: purdue.edu/hr/CHL/**



Anthem Care and Cost Finder

Online tool that makes it simple to find high-quality doctors, hospitals and other network providers.



LiveHealth Online

Virtual care program that allows you to consult with a doctor—from wherever and whenever it's convenient to you.



Healthy Boiler Wellness Program

Wellness program focused on five key areas: physical, behavioral, financial and social as well as work-life integration. **More: Page 15**



Health Savings Accounts and Flexible Spending Accounts

Accounts that allow you to contribute pretax dollars to pay for healthcare expenses. For those that are eligible, HSAs include a contribution from Purdue (HSA 1 or HSA 2 plans only) and the money is always yours. Unused FSA funds are forfeited if not used. **More: Page 18**

BENEFITS

IT'S DECISION TIME

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, we are adding new rate tiers in 2020 for spouses who have access to medical coverage through their employer but choose not to enroll in it. 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 2020 are:

- \$750 annually for employees who earn less than \$45,500 and elect the employee/spouse or family plan.
- \$1,500 annually for those who earn \$45,500 or higher and elect the employee/spouse or family plan.

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

- **Your spouse is employed or self-employed with access to a group plan at their place of employment, and**
- **Your spouse's employer pays at least 50% of an employee-only premium, and**
- **Your spouse opts not to enroll in their employer's plan, and**
- **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 is December 2, 2019 or the working spouse premium will be applied.

TOBACCO CERTIFICATION STATUS

- **Certified tobacco users:** Status rolls forward with charge of additional tobacco-user premium.
- **Certified non-tobacco users:** Status rolls forward without additional premium.
- **Certified tobacco user with approved waiver for 2019:** Status will need to be re-certified in Benefitfocus for 2020.

If you or your spouse have a current approved tobacco waiver for completing a cessation program, your tobacco status will need to be re-certified in Benefitfocus.

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.

Completed program certificates submitted between Jan. 1 and March 31, 2020, will result in lower premiums for all of 2020. Completed certifications submitted after March 31, 2020, will reduce premiums for the remainder of the plan year only.



For details, visit

purdue.edu/hr/Benefits/medical/tobaccoCessation.php

NEW DEPENDENTS?

If you're enrolling dependents for the first time, remember to upload the required documentation to the Benefitfocus system. Enrollment is not complete without this documentation.



More information on required dependent documentation:

purdue.edu/hr/Benefits/employeebenefits/chg_fam_status.php

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. **For more information, see page 20 or visit the [Benefits website](#).**

OPEN ENROLLMENT HELP IS AVAILABLE

- Visit purdue.edu/benefitsenrollment for detailed benefits information
- Stop by one of our convenient [walk-in lab options](#) for one-on-one help
- Schedule one-on-one assistance with a member of the Benefits Service Center
- E-mail hr@purdue.edu or send a secure e-mail through purdue.edu/hrhelp

CHECKLIST

DO I NEED TO ENROLL?

You are encouraged to review all benefits and actively enroll.

The following summary highlights **which plans require active elections versus those that will roll forward** if no changes are recorded for 2020.

	PLAN DOES NOT ROLL FORWARD	PLAN WILL ROLL FORWARD	NOTES
Medical/Prescription/Vision		✓	If you're currently opted out of Purdue medical coverage, you will be opted out again for 2020.
Health Savings Account (HSA) – Purdue Contribution		✓	If you previously elected a Purdue contribution, it will roll forward. If you are currently declining a Purdue contribution, your election to decline will continue for 2020.
Health Savings Account (HSA) – Employee Contribution	✓		A new election is required every year. Contributions can be changed during the year through Benefitfocus.
Flexible Spending Accounts	✓		A new election is required every year.
Dental		✓	If you opted out of Purdue dental coverage for this year, your election to opt out will continue in 2020.
Short-Term Disability (STD) (Administrative & Operational Support staff only)		✓	Employees hired in 2019 – You must make an election during open enrollment for coverage to become effective on your first-year service anniversary.
Long-Term Disability (LTD)		✓	No election required. This coverage is automatic for all faculty and staff.
Life Insurance (Term/AD&D)		✓	
Accident Insurance		✓	
Critical Illness Insurance		✓	
Universal Life Insurance		✓	
Supplemental Hospital Insurance		✓	
Other Voluntary Benefits (Home Insurance, Auto Insurance, Pet Insurance)		✓	You may enroll anytime throughout the year for these benefits. Visit purdue.edu/hr/Benefits/LVB/index.php to learn more.

CHOOSE YOUR 2020 BENEFITS

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.

HOW TO ENROLL

- 1** Open enrollment is Oct. 29 to Nov. 12 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 **To Enroll, Make a Change and View Your Benefits CLICK HERE** located at the top right of your screen.
- 5** Click the gold **Get Started** button to begin enrolling.
- 6** Follow the prompts to make changes to dependents and answer survey questions.
- 7** Select your plan choices and review/record beneficiaries. For help choosing your medical plan, click the pop up window for **Core Analytics** and follow the prompts.
- 8** 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**.
- 9** Once you've completed your enrollment, 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.
- 10** Confirm benefits and dependents listed are accurate. You may log in and submit any changes until Nov. 12 at 6 p.m. (ET). **No changes will be accepted after that time.**



MEDICAL

2020 PREMIUMS & PLAN COVERAGE

PURDUE HEALTH PLAN*

PPO with higher premium in exchange for lower deductible and out-of-pocket expenses.

OPT OUT

You may choose to have no medical coverage by waiving coverage.

PURDUE HEALTH PLAN PLUS HSA 1

High deductible health plan with mid-range premium and out-of-pocket expenses.

If you qualify, Purdue contributes to a Health Savings Account and you have an opportunity to contribute, too.

PURDUE HEALTH PLAN PLUS HSA 2

High deductible health plan with lower premium in exchange for higher out-of-pocket expenses.

If you qualify, Purdue contributes to a Health Savings Account and you have an opportunity to contribute, too.

** The Purdue Health Plan election only will be allowed for those who were enrolled in that plan in 2019. 2020 will be the last year this plan will be available.*

ANNUAL PREMIUMS

	Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
Employees earning under \$45,500*			
Employee Only	\$880.92	\$209.88	\$60.00
Employee & Children	\$1,586.88	\$378.48	\$101.04
Employee & Spouse	\$3,335.88	\$1,050.36	\$240.72
Employee & Working Spouse	\$4,085.88	\$1,800.36	\$990.72
Employee & Family	\$4,521.96	\$1,422.48	\$285.24
Employee & Family (Working Spouse)	\$5,271.96	\$2,172.48	\$1,035.24
Employees earning \$45,500 or more*			
Employee Only	\$1,764.96	\$586.08	\$120.00
Employee & Children	\$3,176.88	\$1,055.76	\$325.32
Employee & Spouse	\$5,324.28	\$1,894.32	\$982.68
Employee & Working Spouse	\$6,824.28	\$3,394.32	\$2,482.68
Employee & Family	\$7,215.48	\$2,569.44	\$1,331.40
Employee & Family (Working Spouse)	\$8,715.48	\$4,069.44	\$2,831.40

These rates do not include:

Tobacco-user additional premium of \$1,000 for employee and \$1,000 for spouse

*Benefit plan premiums adjust accordingly at the time annual pay crosses above or below the \$45,500 annual salary tier.

MEDICAL

INTRODUCING HEALTHSYNC

In 2020, Purdue is offering HealthSync, a groundbreaking new network of high-performing healthcare providers dedicated to personalized, value-based care.

When you see a provider in the HealthSync network, you will benefit from lower costs and a more personalized approach to care. HealthSync physicians build strong relationships with their patients. **And better relationships often mean better health.**

WITH HEALTHSYNC YOU RECEIVE:



LOWER PLAN COSTS WITH HEALTHSYNC

In addition to more personalized care, HealthSync participants will benefit from:

- ✓ Lower deductibles
- ✓ Lower coinsurance
- ✓ Lower out-of-pocket maximums

See page 10 for detailed information.

REACHING YOUR DEDUCTIBLE

What expenses count toward my deductible?

HealthSync & In-Network Deductible

↳ These expenses will count toward your HealthSync **AND** your in-network deductible:

- Charges from a HealthSync network provider
- Tier 1 labs
- Center for Healthy Living
- X-rays at the Purdue University Student Health Care Center (PUSH)

In-Network Deductible

- ↳ These expenses will count toward **ONLY** your in-network deductible:
- Charges from an in-network Anthem provider
 - Prescriptions
 - Tier 2 labs



See the list of [HealthSync providers](#) which includes the Franciscan, Lutheran Health and St. Vincent networks along with the Center for Healthy Living and others.

Want to know more about how HealthSync works? View our [HealthSync FAQs](#).

MEDICAL PLAN COVERAGE

		Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
University's Contribution to Employee's Health Savings Account	Employee only	N/A	\$325	\$325
	Employee + one or more covered family members	N/A	\$650	\$650
Healthy Boiler Wellness Incentive to Employee's Health Savings Account or Health Reimbursement Account	Employee only	\$325	\$325	\$325
	Employee + spouse	\$650	\$650	\$650
Deductible	Employee only	\$750 (HealthSync) \$1,250 (in) \$3,000 (out)	\$1,500 (HealthSync) \$2,000 (in) \$3,500 (out)	\$2,000 (HealthSync) \$2,750 (in) \$5,000 (out)
	Employee + one or more covered family members	\$1,500 (HealthSync) \$2,500 (in) \$6,000 (out)	\$3,000 (HealthSync) \$4,000 (in) \$7,000 (out)	\$4,000 (HealthSync) \$5,500 (in) \$10,000 (out)
Coinsurance		90/10% (HealthSync) 80/20% (in) 60/40% (out)	90/10% (HealthSync) 80/20% (in) 60/40% (out)	90/10% (HealthSync) 75/25% (in) 55/45% (out)
Out-of-Pocket Maximum (Includes deductible)	Employee only	\$2,000 (HealthSync) \$2,900 (in) \$5,000 (out)	\$3,000 (HealthSync) \$3,750 (in) \$7,000 (out)	\$4,250 (HealthSync) \$5,250 (in) \$10,000 (out)
	Employee + one or more covered family members	\$4,000 (HealthSync) \$5,800 (in) \$10,000 (out)	\$6,000 (HealthSync) \$7,500 (in) \$14,000 (out)	\$8,500 (HealthSync) \$10,500 (in) \$20,000 (out)
Center for Healthy Living (in the HealthSync network)		\$10 copay	\$25 flat fee	\$25 flat fee

Employees in the Purdue Health Plan Plus HSA 1 and Purdue Health Plan Plus HSA 2 may contribute to their HSAs if eligible, up to a combined University and employee limit of **\$3,550/employee** and **\$7,100/employee plus one or more covered family members**. Additional rules apply to employees with spouses who also have HSAs, HRAs and FSAs.

PURDUE HSA CONTRIBUTION FOR HDHP PLANS:

\$325
EMPLOYEE

\$650
EMPLOYEE PLUS

DOUBLE YOUR \$

You can double Purdue's contribution by participating in our Healthy Boiler Wellness Program. **See page 15 to learn how.**

PHARMACY & LAB PLAN COVERAGE

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

		Purdue Health Plan	Purdue Health Plan Plus HSA 1	Purdue Health Plan Plus HSA 2
Prescription Drugs: Retail* (30-day supply) <i>Prescriptions apply to in-network, not HealthSync.</i>				
Generic	Preventive	\$0	\$0	\$0
	Non-preventive	No deductible, actual cost, up to \$10 max	Deductible, then actual cost, up to \$10 max	Deductible, then actual cost, up to \$10 max
Formulary/Preferred Brand Name	Preventive	No deductible, 30%, up to \$100 max	No deductible, 35%, up to \$50 max	No deductible, 35%, up to \$50 max
	Non-preventive	No deductible, 30%, up to \$100 max	Deductible, then 35%, up to \$50 max	Deductible, then 35%, up to \$50 max
Non-Formulary/ Non-Preferred Brand Name	Preventive	No deductible, 40%, up to \$150 max	No deductible, 50%, up to \$75 max	No deductible, 50%, up to \$75 max
	Non-preventive	No deductible, 40%, up to \$150 max	Deductible, then 50%, up to \$75 max	Deductible, then 50%, up to \$75 max
Specialty Rx		No deductible, 50%, up to \$250 max	Deductible, then 55%, up to \$250 max	Deductible, then 55%, up to \$250 max
Prescription Drugs: Mail Order (90-day supply) <i>Prescriptions apply to in-network, not HealthSync.</i>				
Generic	Preventive	\$0	\$0	\$0
	Non-preventive	No deductible, actual cost, up to \$25 max	Deductible, then actual cost, up to \$20 max	Deductible, then actual cost, up to \$20 max
Formulary/Preferred Brand Name	Preventive	No deductible, 30%, up to \$250 max	No deductible, 35%, up to \$100 max	No deductible, 35%, up to \$100 max
	Non-preventive	No deductible, 30%, up to \$250 max	Deductible, then 35%, up to \$100 max	Deductible, then 35%, up to \$100 max
Non-Formulary/ Non-Preferred Brand Name	Preventive	No deductible, 40%, up to \$350 max	No deductible, 50%, up to \$150 max	No deductible, 50%, up to \$150 max
	Non-preventive	No deductible, 40%, up to \$350 max	Deductible, then 50%, up to \$150 max	Deductible, then 50%, up to \$150 max
Specialty Rx		No deductible, 50%, up to \$250 max	Deductible, then 55%, up to \$250 max	Deductible, then 55%, up to \$250 max
Labs – Tier 1 labs are part of HealthSync				
Tier 1 Labs, including Center for Healthy Living and PUSH Labs	Preventive	\$0	\$0	\$0
	Non-preventive	\$0	Deductible, then 20%	Deductible, then 25%
Tier 2 Labs (In-network)	Preventive	\$0	\$0	\$0
	Non-preventive	Deductible, then 20%	Deductible, then 20%	Deductible, then 25%
Tier 3 Labs (Out-of-network)		Deductible, then 40%	Deductible, then 40%	Deductible, then 45%

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

MEDICAL NEW PROGRAMS

Need help navigating prescription drugs and cancer treatment options? These new programs provide additional resources for our employees to find high-quality, cost-efficient providers and services.



PRESCRIPTION SAVINGS

Purdue has partnered with Rx Savings Solutions to help you and your family save money and better manage your prescription costs. **This FREE, confidential program** works in conjunction with Purdue's prescription coverage to provide personalized prescription guidance for every member on your health plan.

Rx Savings Solutions offers several ways to save money through the convenience of your mobile device or an online portal. It also automatically alerts you with an email or text if you are paying more than you need to for your prescription, and finds you other ways to get the same treatment for less money.

- Locate better prices for your prescription drugs.
- Identify medications that perform the same as your current or prescribed medication, but with a lower out-of-pocket cost.
- Speak with a certified pharmacy tech for personal assistance.



Learn more about this program on the [New for 2020 web page](#).



VERDI CANCER DIRECT

We have partnered with the Horizon Oncology Center and Verdi Health to help you receive a more personalized, coordinated approach to high quality cancer care in the event of a cancer diagnosis.

Through the Verdi Cancer Direct program, you'll receive:

- Guaranteed access to a Horizon provider within 24 hours
- Hotline exclusively for Purdue plan members
- Low-cost second opinion service
- Patient Navigation Team that coordinates appointments, maintains communications with providers and makes referrals
- Hospital monitoring and management
- Telemedicine physician visits
- Disease/treatment-specific education
- Free lunch-and-learn workshop



Learn more about coverage on the [New for 2020 web page](#).

MEDICAL NEW PROGRAMS

Navigating health care can feel like an uphill journey. Anthem Health Guides simplify the healthcare experience.



ANTHEM HEALTH GUIDE

Anthem Health Guides simplify the healthcare experience, so you better understand your health situation and are able to find the right care, at the right time—for the right cost.

Health guides add a more personalized touch to help you find your way through the many resources available. With access to Anthem's benefits information and claims data, they can help you:

- Access the care that's right for you
- Spot medical gaps in care, such as routine exams and screenings
- Help you save money on prescription drugs
- Compare costs, find in-network doctors and more

Bottom line: Anthem Health Guides provide seamless clinical and provider integration, giving you a true continuum of care with access to support resources, a team of health professionals and physician connectivity. When you need personalized healthcare support, Anthem Health Guide is a logical starting point.



Learn more about the program on the [New for 2020 web page](#).



X-RAYS AVAILABLE AT PUSH

The Purdue University Student Health Center (PUSH) Radiology Department performs general diagnostic x-rays on all benefits-eligible Purdue staff, spouses and dependents over the age of 8.

- \$25 per exam (body part)
- Payment due at time of service

MEDICAL NEW PROGRAMS

As you select benefit plans for 2020, one of the most important decisions you'll make is choosing the medical plan that makes the most sense for you and your family.



CORE ANALYTICS BY BENEFITFOCUS

Trying to figure that out over an entire year can be challenging. To help you, Purdue is offering **Core Analytics**, a new medical plan evaluation tool that can be customized with your data. Best of all, this tool is readily available and FREE!

Core Analytics—a new feature of Benefitfocus—allows you to view all of Purdue's medical plans and estimate your costs based on your claims over the past 12 months. Your data is in the system and only you can see it, so you don't have to figure out the claim costs yourself. Core Analytics also allows you the option to estimate tax savings when using an HSA. Then, armed with this data, you can see how the plans stack up. We think this tool will help you understand your options and give you confidence in your medical plan choice.

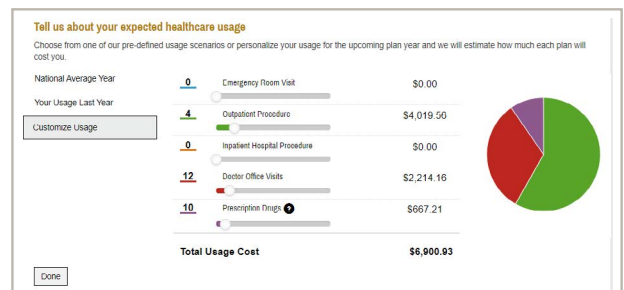


To access Core Analytics, simply [log in to BenefitFocus](#) and click on the pop-up to have help choosing the right plan.



View Usage

You can also review using your Actual Usage over the last 12 months, or you can choose the Customize usage option, which allows you to personalize your data.



Estimate Your Tax Benefit

Contributing to a tax-advantage savings account with pre-tax dollars can lower your taxable income and save you money. Find out how much below!

Filing Status: I head of household

Household Income: \$ 65,000

Tax Bracket: 12

HSA Annual Contribution: \$ 1,200

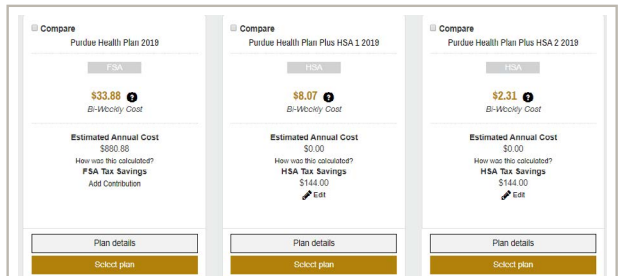
Contribution Limits: Single — \$3,500.00 \$1,000.00 Additional; Family — \$7,000.00 \$1,000.00

Total savings: \$144.00



Estimate Your Tax Benefit

Enter the amount you (and Purdue) will contribute to your HSA to see your tax benefit.



Compare Plans

With a simple click, Core Analytics provides your estimated costs for each plan!

HEALTHY BOILER

WELLNESS PROGRAM INCENTIVES

Healthy Boiler is back again for 2020! Taking care of your health is important and can lead to better quality of life.

Purdue University recently earned the **Five Star level of AchieveWELL**, a designation given by the Indiana Wellness Council, for making employee well-being a priority by growing its wellness initiatives. For 2020, Purdue will offer incentives for eligible employees and covered spouses who complete an annual physical with biometrics screening. We also encourage you to explore the many resources available through the **Healthy Boiler portal**.



The Healthy Boiler Wellness Program runs from Oct. 1, 2019 through Sept. 30, 2020.

HERE'S HOW IT WORKS:

Complete annual physical with biometrics screening

	Employee Only Coverage	Employee + Spouse Coverage	Employee + Child Coverage*	Employee + Family Coverage*
	\$325 – Employee	\$325 – Employee \$325 – Spouse	\$650 – Employee	\$325 – Employee \$325 – Spouse

TOTAL INCENTIVE YOU COULD EARN:

\$325

\$650

\$650

\$650

* Child(ren) are not eligible for incentives

WHEN WILL YOU RECEIVE WELLNESS INCENTIVES?

Incentive payments are made on a quarterly basis through the employee's Health Savings Account (HSA) or Health Reimbursement Account (HRA).

- **If you have an HSA:** Payments for both the employee and spouse will be deposited directly to the employee's HSA.
- **If you don't have an HSA:** Employees without an HSA will receive payments to a Wellness HRA which Purdue will set up. HRA accounts are similar to flexible spending accounts (FSA). HRA funds can be used for the same types of health expenses as an FSA. Like FSAs, HRA funds do not roll forward at the end of the calendar year.

HOW DO I REGISTER FOR THE HEALTHY BOILER PROGRAM?

Employees must register and set up their Healthy Boiler account before their spouses may register.

- Go to healthyboiler.com and click Register.
- Complete the required registration information.
 - If you are the **Purdue employee**, select Employee for Member Type.
 - If you are the **spouse of a Purdue employee**, select Spouses for Member Type.
- Under Eligibility Information, Purdue employees enter your 10-digit PUID number and first and last name as it appears on pay stub. Spouses should enter their legal first and last name.
- Continue as prompted to finish registration.

DENTAL INSURANCE PLAN CHOICES

You have four choices for dental coverage:

<p style="text-align: center;">PREVENTIVE ONLY</p> <p>This option covers preventive services only.</p> <p>Requires election in Benefitfocus even though no premium is charged.</p>	<p style="text-align: center;">ANTHEM DENTAL PLAN OPTION 1 (POINT-OF-SERVICE)</p> <p>This plan provides the broadest choice of dental providers.</p> <p>While you will receive the greatest benefits for preventive, diagnostic and restorative work if the Anthem Dental Complete network is used, this plan also allows you to use non-network dentists at a reduced level of coverage.</p>	<p style="text-align: center;">ANTHEM DENTAL PLAN OPTION 2 (STANDARD)</p> <p>This plan provides the most cost-effective benefits for preventive, diagnostic and basic treatments, but ONLY when an Anthem Dental Complete dentist provides the care.</p> <p>Very little coverage is provided when using non-network dentists.</p>
<p style="text-align: center;">OPT OUT</p> <p>You may choose to have no dental coverage by completely waiving all dental coverage.</p>		

ANNUAL DENTAL PREMIUMS

	Anthem Dental PPO Preventive Only Plan	Anthem Dental PPO (Point-of-Service) Plan Option 1	Anthem Dental PPO (Standard) Plan Option 2
2020 Annual Dental Premiums			
Employee Only	\$0	\$254.76	\$104.40
Employee & Children	\$0	\$633.00	\$245.04
Employee & Spouse	\$0	\$518.16	\$213.48
Employee & Family	\$0	\$965.16	\$384.12

RESOURCES

For plan details:

Visit the Benefits website at purdue.edu/hr/Benefits/dental/index.php or visit Anthem Dental at anthem.com.

Call Anthem Dental at 877-604-2142.

VISION VSP PLAN COVERAGE

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

VISION SERVICE PLAN

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?

All benefit-eligible faculty and staff are covered as well as all dependents enrolled in a Purdue medical plan.

Dependents who are not enrolled in a Purdue medical plan are not eligible for VSP coverage.

VISION COVERAGE

	Description	Cost
Well Vision Exam	<ul style="list-style-type: none"> Eligible each plan year 	\$5
Frames	<ul style="list-style-type: none"> Eligible every other plan 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 plan year Single vision, lined bifocal and lined trifocal lenses Polycarbonate lenses for dependent children 	\$10, included in prescription glasses
Contacts (instead of glasses)	<ul style="list-style-type: none"> Eligible each plan year \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60

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 **Register Now** and enter your Member ID, which is the first 10 digits of your Purdue ID number, without dashes or spaces. Enter other required information and follow the on-screen instructions.

HEALTHCARE FUNDING ACCOUNTS

Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) are both funding tools to help you manage your healthcare expenses.

HEALTHCARE SAVINGS ACCOUNT

Contribution limits: The maximum contribution limits are for employer and employee contributions **combined**. **The amounts you receive from Purdue and the Healthy Boiler incentive should be used when you calculate the maximum amount for the year.** You are responsible for ensuring that you and your spouse (if applicable) do not exceed the limit to your combined HSA accounts. If you do overcontribute, you will have to account for this on your annual tax return.

Catch-up contributions: If you are an employee age 55 or older, you may contribute an additional \$1,000 in 2020.

2020 MAXIMUM HSA CONTRIBUTION

\$3,550
EMPLOYEE

\$7,100
EMPLOYEE PLUS COVERED FAMILY MEMBERS



BOTH HSA AND FSA FUNDS MAY BE USED SOLELY FOR ELIGIBLE HEALTHCARE EXPENSES NOT COVERED BY YOUR MEDICAL PLAN, INCLUDING COPAYS OR DEDUCTIBLES, PRESCRIPTIONS, OR DENTAL AND VISION CARE.

2019 MAXIMUM FSA CONTRIBUTION*

\$2,700
HEALTHCARE OR LIMITED PURPOSE FSA

\$5,000
DEPENDENT CARE FSA

FLEXIBLE SPENDING ACCOUNTS

Deadlines: For 2019 claims, you'll have until March 30, 2020, to file a claim and provide your documentation to HSABank for reimbursement. All claims must be incurred by Dec. 31, 2019.

Receipts: You may be required to provide documentation to prove your expenses are eligible. If you don't provide this documentation, the transaction amounts will be added to your W-2. It's a good habit to keep all receipts.

2020 claims: Claims must be incurred between Jan. 1 and Dec. 31, 2020. You have until March 31, 2021, to submit your claims for reimbursement.

Forfeited funds: Any funds remaining in your account after March 31, 2021, will be forfeited, so estimate your expenses carefully.

** 2020 maximums not yet released by the IRS.*

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 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 2020, 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 when your Social Security benefits begin, whichever is latest.
- 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 have Medicare, you can still elect either the Purdue Health Plan Plus HSA 1 or Purdue Health Plan Plus HSA 2, but you are not eligible to make or receive pre-tax contributions to an HSA. You can, however, make pre-tax contributions to an FSA.

RESOURCES

For more about Medicare and HSA rules:



Call the HR Service Center at 765-494-2222



Email hr@purdue.edu.

DO YOU QUALIFY FOR AN HSA?

Participating in one of Purdue's two high deductible health plans qualifies you for an HSA, but IRS rules may make you ineligible for an HSA or affect the tax status of your account. If you are in any of the categories below, use the [HSA Interactive Tool](#) to find out how IRS rules may affect you.

- Faculty and staff age 64 or older in 2020
- Faculty and staff with medical insurance coverage outside Purdue
- Faculty and staff who use VA benefits or Tricare benefits

Note: 2020 plan year information will be available soon via the tool.

TURNING 65 IN 2020? 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.

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 FSA/LPFSA change:** You're not allowed to make any change to your healthcare FSA or LPFSA during the plan year.
- You can modify the amount you are contributing to your HSA at any time.
- **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:

- Healthy Boiler Wellness Program
- 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
- Children's Health Insurance Program (CHIP)
- Certificate of Creditable Coverage for Medicare Part D

CONTACT HUMAN RESOURCES OPEN ENROLLMENT HELP IS AVAILABLE

- Visit purdue.edu/benefitsenrollment for detailed benefits information
- Stop by one of our [convenient presentations or walk-in labs](#)
- E-mail hr@purdue.edu or send a secure e-mail through purdue.edu/hrhelp
- Contact your campus Benefits team
West Lafayette: Call 765-494-2222 or toll-free at 877-725-0222
Fort Wayne: Email hr@pfw.edu or call 260-481-6840
Northwest: Email hr@pnw.edu or call 219-989-2251

Please allow us time to respond to your message or email as our call volume increases during open enrollment.

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.
- **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).