



YOUR PATH. YOUR BENEFITS.

2027 BENEFITS GUIDE

For Faculty and Non-Graduate Staff

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BENEFITS FOR EVERY STEP.

At Purdue, no two paths look the same, and we're here to support yours. Our benefits meet you where you are today and grow with you as your needs change — helping you care for yourself, your family and your future.

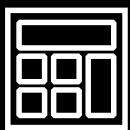
Our benefits support your whole well-being, from behavioral health and financial wellness to physical health, social connections and integrating work and life.



BEHAVIORAL HEALTH

Mental and emotional wellness resources, including counseling and digital tools.

► [Learn more.](#)



FINANCIAL WELLNESS

Support for retirement planning, money coaching, insurance and more.

► [Learn more.](#)



PHYSICAL HEALTH

Medical, dental, vision and prescription coverage plus tools to help you get and stay healthy.

► [Learn more.](#)



SOCIAL WELLNESS

Ways to connect through community and wellness programs.

► [Learn more.](#)



WORK-LIFE INTEGRATION

Family-friendly benefits and flexible support to help integrate work and home life.

► [Learn more.](#)



YOUR PATH TO PHYSICAL HEALTH

Your physical health is an important part of Your Path. Whether you're working to prevent a health issue or manage an ongoing condition, Purdue's plans give you real choices and the peace of mind that comes with knowing you're covered.



YOUR NEXT STEPS:

- Explore your medical, dental and vision plans.
- Understand your deductible, network and coverage options.
- Review Tier 1 (HealthSync) providers.
- Discover services at the Center for Healthy Living.
- Save with Carrum Health and other specialized providers.
- Be prepared with accident, critical illness and supplemental hospital insurance.

CHOOSE THE PLAN THAT WORKS FOR YOU

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

- Access to the same Anthem provider network.
- Free preventive care when using Tier 1 (HealthSync) or Tier 2 (in-network) providers.
- Free generic preventive medications.
- \$10 or less for non-preventive generic prescriptions (after deductible).
- Purdue’s contribution to your Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) (\$200 individual / \$400 family)*.

**If you’re not eligible for an HSA, you’ll receive an HRA instead.*

► To find a provider register or log in at engage.ameriben.com.

HERE’S HOW THE PLANS STACK UP

	Premier CDHP	Standard CDHP	Limited CDHP
Best For	Peace of mind. Pay more now with higher premiums; spend less later on care.	Balance. Take a middle-ground approach.	Savings. Save more now with lower premiums; spend more later if care is needed.
Premiums	Highest	Mid-range	Lowest
Deductible/ Out-of-pocket Maximum	Lowest	Mid-range	Highest



GROWING SUPPORT FOR GROWING FAMILIES

Family planning isn’t one-size-fits-all. Through AllOne Health, you now have access to **three free fertility coaching sessions** and a library of educational resources.

Schedule your first free fertility coaching session now, even if you’re just exploring your options, through the [AllOne Health portal](#).

We also offer infertility treatment, including medications, surgical procedures and IVF/donor egg implantation) through our Critical Illness insurance with Securian. See [page 18](#) for details.

HOW THE MEDICAL PLANS WORK



You pay the full cost of services until the deductible is met.

Remember: You receive free preventive care with a Tier 1 (HealthSync) or Tier 2 (in-network) provider and free generic preventive medications!



You may use a **Health Savings Account (HSA)** or **Health Reimbursement Arrangement (HRA)** for eligible expenses.



Purdue contributes to HSA/HRA (\$200 individual/\$400 family).

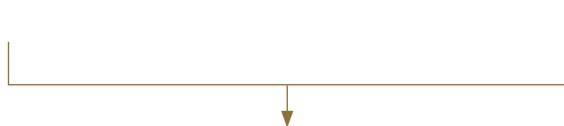
+

With an HSA, you can **also** contribute pre-tax dollars.

You may also use a **Limited Purpose Flexible Spending Account (LPFSA)** for eligible dental and vision expenses.



Only **you** can contribute pre-tax dollars.



\$/\$

After you meet your deductible, you and Purdue share costs (**coinsurance**).



After you meet your **out-of-pocket maximum**, you pay nothing for covered services for the rest of the year.

TERMS TO KNOW

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

Deductible: What you pay before your plan starts covering care

Coinsurance: Shared costs between you and Purdue after meeting your deductible

Out-of-Pocket Maximum: Most you'll pay in a year for covered medical and prescription costs

Network Tiers

- **Tier 1 (HealthSync):** Most affordable; includes Center for Healthy Living, Ascension St. Vincent, Franciscan Health and Lutheran Health Network
- **Tier 2 (In-Network):** Next most affordable; includes all Anthem in-network providers
- **Tier 3 (Out-of-Network):** Most expensive; providers do not have pre-negotiated prices with Anthem

SAVE MORE ON HEALTHCARE

If you want to lower your healthcare costs, start with Tier 1 (HealthSync) providers. They offer the most affordable care and highest level of coverage.

▶ Before scheduling your next appointment, check if your doctor is Tier 1 (HealthSync) by registering or logging in to engage.ameriben.com.

3 REASONS TO USE TIER 1 (HEALTHSYNC)

1

Quality, Affordable, Accessible Care

Choose from more than 10,000 healthcare providers and 45 top hospitals throughout Indiana and receive quality care at the lowest rates available.

2

Lower Deductibles to Save More Upfront

Tier 1 (HealthSync) deductibles are hundreds of dollars lower than Tier 2 (in-network) and out-of-network.

3

Lower Coinsurance

After you meet your Tier 1 (HealthSync) deductible, Purdue covers 90% of the cost* and you pay just 10%.

**Must be covered services*

TIER 1 (HEALTHSYNC) IN ACTION



Check out our [How HealthSync Works](#) video on YouTube!



HEALTHSYNC PROVIDERS

Tier 1 (HealthSync) providers are Indiana-based and include:

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

Tip: Learn more about using [Tier 1 \(HealthSync\) providers](#).



Your medical and pharmacy costs count toward your deductible and out-of-pocket maximum.

2027 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
Your Path Wellness Incentive to Employee's HSA or HRA (see page 20 for incentive structure)	Employee only	\$550	\$550	\$550
	Employee + one or more covered family members	\$1,100	\$1,100	\$1,100
Deductible Medical & Rx Combined	Employee only	\$1,750 (Tier 1/HealthSync) \$2,450 (Tier 2/in) \$4,950 (Tier 3/out)	\$2,200 (Tier 1/HealthSync) \$2,975 (Tier 2/in) \$5,550 (Tier 3/out)	\$3,200 (Tier 1/HealthSync) \$4,225 (Tier 2/in) \$6,850 (Tier 3/out)
	Employee + one or more covered family members	\$3,500 (Tier 1/HealthSync) \$4,900 (Tier 2/in) \$9,900 (Tier 3/out)	\$4,400 (Tier 1/HealthSync) \$5,950 (Tier 2/in) \$11,100 (Tier 3/out)	\$6,400 (Tier 1/HealthSync) \$8,450 (Tier 2/in) \$13,700 (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	\$2,550 (Tier 1/HealthSync) \$3,700 (Tier 2/in) \$9,550 (Tier 3/out)	\$4,450 (Tier 1/HealthSync) \$5,475 (Tier 2/in) \$10,425 (Tier 3/out)	\$5,700 (Tier 1/HealthSync) \$7,225 (Tier 2/in) \$13,350 (Tier 3/out)
	Employee + one or more covered family members	\$5,100 (Tier 1/HealthSync) \$7,400 (Tier 2/in) \$19,100 (Tier 3/out)	\$8,900 (Tier 1/HealthSync) \$10,950 (Tier 2/in) \$20,850 (Tier 3/out)	\$11,400 (Tier 1/HealthSync) \$14,450 (Tier 2/in) \$26,700 (Tier 3/out)
Center for Healthy Living Office Visit		\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.
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.

► **On a J-1 Visa?** Your plan details are different. Visit our [J-1 Visa guide](#) for details about your coverage, costs and providers.

PHARMACY & LABS

		Prescription Drugs	
		Retail (30-day supply)	Mail Order (90-day supply)
Level 1 - Low-Cost Generics	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
Level 2 - Higher-Cost Generics and Preferred Brands	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
Level 3 - Highest-Cost, Mostly Brand Drugs	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
Level 4 - Highest-Cost, Mostly Brand Drugs and Specialty Drugs		Deductible, then 55% up to max of \$250	Deductible, then 55% up to max of \$250

		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

► **On a J-1 Visa?** Your plan details are different. Visit our [J-1 Visa guide](#) for details about your coverage, costs and providers.

2027 ANNUAL PREMIUMS

	Premier CDHP	Standard CDHP	Limited CDHP
Employees earning under \$53,800			
Employee Only	\$288.12	\$129.00	\$47.52
Employee + Children	\$527.16	\$232.92	\$79.80
Employee + Spouse	\$1,505.28	\$646.32	\$190.20
Employee + Working Spouse	\$2,505.24	\$1,646.28	\$1,190.16
Employee + Family	\$2,081.76	\$875.16	\$225.48
Employee + Family (Working Spouse)	\$3,081.72	\$1,875.12	\$1,225.44
Employees earning \$53,800 or more			
Employee Only	\$979.56	\$485.04	\$120.24
Employee + Children	\$1,648.44	\$873.60	\$326.16
Employee + Spouse	\$2,534.64	\$1,567.44	\$985.20
Employee + Working Spouse	\$4,534.68	\$3,567.48	\$2,985.24
Employee + Family	\$3,439.68	\$2,126.16	\$1,334.88
Employee + Family (Working Spouse)	\$5,439.72	\$4,126.20	\$3,334.92

These rates do not include the additional tobacco-user premium of \$1,500 for employee and \$1,500 for covered spouse.

Frozen Rates

Your medical rate is based on your Sept. 30, 2026, salary and will stay the same for all of 2027 even if your salary changes.

► **On a J-1 Visa?** Your premiums are different. Visit our [J-1 Visa guide](#) for details about your coverage, costs and providers.



NEED HELP CHOOSING A MEDICAL PLAN?

Try the plan comparison tool in [Benefitfocus](#). It helps you estimate your costs for each plan using your actual claims data — or lets you customize based on expected usage.

Here's how it works:

1. View Your Usage

Use your past 12 months of claims or customize with your own estimates.

2. See Your Tax Savings

Enter HSA or HRA contributions to see your estimated tax benefit.

3. Compare Plans Side-by-Side

Quickly see which plan offers the best value for you and your family.

CONVENIENT, QUALITY, LOW-COST CARE

At Purdue, your care starts with providers who get to know you and support that fits your life and health goals. The **Center for Healthy Living (CHL)** offers stress-free, convenient healthcare on all three Purdue campuses.

WHO IS ELIGIBLE?

- All benefits-eligible faculty and staff, including those who do not participate in a Purdue health plan.
- Spouses and dependents (age 2 and older) covered by a Purdue health plan.

SERVICES:



Preventive Care: Annual physicals, flu shots, vaccines, allergies and screenings



Primary & Sick Care: Allergy shots, cancer screenings, infections, coughs, flu and more



Health Coaching: One-on-one support for chronic condition management, diabetes, weight loss and tobacco cessation



Telehealth (24/7): Virtual visits for common illnesses (cold, sinus infection, etc.) and prescriptions



Medication Therapy Management: Onsite pharmacists to identify possible drug interactions and assess side effects from your prescriptions, over-the-counter medicines and supplements



Healthcare Navigation: Help finding providers, getting referrals and understanding your health plan



SCHEDULE AN APPOINTMENT

Visit the [CHL website](#) or call **765-494-0111**.

West Lafayette/ Indianapolis

Appointment Hours

Monday – Thursday:

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

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

Lab Hours

Monday – Friday:

7 a.m. to 4 p.m.

Hammond

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: 7 a.m. to 3 p.m.

Fort Wayne

Appointment & Lab Hours

Monday: 7:30 a.m. to 4:30 p.m.

Tuesday – Thursday:

8 a.m. to 5 p.m.

Friday: 7:30 a.m. to 4:30 p.m.

EXCEPTIONAL CARE AT NO EXTRA COST

We've partnered with **top-rated providers** who share our commitment to care and outcomes. These partnerships bring added value to your path — and some incentives — so you get the support you need without extra cost or complexity.

CARRUM HEALTH

Access to highly-rated providers, incentives and concierge support for:

- Joint replacement (hip, knee, shoulder) — OrthoIndy is the preferred partner for those residing in Indiana
- Musculoskeletal
- Bariatric
- Oncology (including breast cancer)
- Cardiac care
- Sports medicine

For these services, **Carrum Health** is your first step for ensuring you have the plan coverage you need.

CHL WEIGHT MANAGEMENT PROGRAM

Find individualized treatment and multi-pronged support for weight loss with **CHL's free program**. All benefits-eligible faculty and staff (including those who do not participate in a Purdue health plan) and spouses and dependents covered on a Purdue health plan are eligible for this voluntary program.

► [Learn more about your weight loss medication benefits under your Purdue health plan.](#)

PHYSICAL THERAPY WITH ATI

Receive **personalized rehabilitation treatment** in person or online.

LAB SERVICES

Save money with **Tier 1 (HealthSync) labs** (like the Center for Healthy Living or PUSH), which cost less than in-network hospital labs.

ENROLLED IN A PURDUE HEALTH PLAN?

You are required to use Carrum Health for the following procedures:

- Hip, knee and shoulder replacements
- Hip and knee revisions
- Spinal fusion surgery
- Spinal decompressions
- Bariatric (weight loss) surgery

► [Learn more.](#)

PHARMACY SUPPORT.

MADE SIMPLE.

Prescription coverage is automatically included with every Purdue medical plan. Through AffirmedRx, you'll find tools and support to help you manage medications, understand costs and explore savings opportunities.

Formulary Navigator

Check your prescriptions or find alternatives.

- Search by brand or generic name.
- Select a drug from the provided list (type/dosage).
- Use the status legend to determine coverage and cost range.

► Check out this [short video](#) on how to check medications and costs.

Patient Care Advocates

The AffirmedRx Patient Care Advocates act as your personal pharmacy guides. They can help with:

- Medication assistance
- Medication synchronization
- Adherence support
- Benefits explanations/questions
- Prior authorization support
- Cost-savings opportunities

You can reach a Patient Care Advocate at 765-601-9971 or via email at PCA@AffirmedRx.com.

Mail Order

Save time and add convenience with home delivery.

- [Cost Plus Drugs Company](#)
- [Amazon Pharmacy](#)

Member Portal & App

Convenient, 24/7 access to everything you need. Check your coverage, find drug prices, check claims details or find a pharmacy near you.



WEIGHT LOSS MEDICATIONS

If weight loss prescriptions are part of your care plan, you must also be enrolled in the [Center for Healthy Living's Weight Management Program](#) for coverage. Along with medication, the program provides behavioral health support, nutritional counseling and physical activity guidance. Call **765-494-0111** to learn more.



Check out the [prescription page on the Benefits website](#) for more on AffirmedRx.



AffirmedRx
affirmedrx.com/
877-828-1049

VISION

Purdue's **vision plan** is **free** for employees and their families even if you are not covered by a Purdue medical plan.
You must opt in during open enrollment to get coverage.

VISION SERVICE PLAN (VSP)

- Covers one eye exam per calendar year
- Helps pay for glasses or contacts
- Offers discounts on LASIK and PRK procedures
- Must elect vision coverage for yourself in order to elect it for your dependents

	Description	Cost
Well Vision Exam	▪ Eligible each calendar year	\$5
Frames	▪ 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	▪ Eligible each calendar year ▪ Single, lined bifocal, lined trifocal lenses ▪ Polycarbonate lenses for dependent children	\$10, included in prescription glasses
	▪ Standard progressive lenses ▪ UV coating	Covered in full at in-network providers
Contacts (instead of glasses)	▪ Eligible each calendar year ▪ \$130 allowance for contacts; copay does not apply ▪ Contact lens exam (fitting and evaluation)	Up to \$60
Primary EyeCare Plan	▪ Supplemental medical eye care services (i.e., detection/treatment of ocular/visual condition) ▪ 40% off additional pairs of glasses	\$20 copay

Tip: Use a VSP provider for best coverage.

► Visit purdue.vspforme.com or call 800-877-7195 to find a provider.



DENTAL

You have three **dental plan** options through Delta Dental. All plans use the same PPO and Premier networks.

	Preventive Only	Option 1	Option 2
Best For	Basic coverage at no cost; covers cleanings and checkups	Full coverage, including restorative work, with in- and out-of-network providers	Preventive and basic care, in-network dentists only
Annual Benefit Maximum	\$500 per person	\$1,600 per person	\$1,000 per person
Annual Deductible	No deductible	\$40 per person \$90 for family	\$25 per person \$75 for family
Preventive Services (i.e., exam, cleaning, x-rays)	100% (no deductible)	100% (no deductible)	100% (no deductible)
Minor Restorative Services (i.e., fillings, simple extractions)	N/A	80%	50%
Major Restorative Services (e.g., crowns)	N/A	50%	25%
Orthodontic Services (Dependent children under 19 years only)	N/A	60%	N/A

2027 ANNUAL PREMIUMS

	Preventive Only	Option 1	Option 2
Employee Only	\$0	\$405.12	\$143.88
Employee + Children	\$0	\$1,020.36	\$343.92
Employee + Spouse	\$0	\$823.32	\$294.00
Employee + Family	\$0	\$1,550.16	\$535.92

► Visit deltadental.com or call 800-524-0149 to find a provider.



ACCIDENT INSURANCE

Life happens, and so do accidents. This coverage pays cash benefits for injuries like concussions, broken bones, stitches, ER treatment, physical therapy and more.

HOW IT WORKS

- Cash benefits paid directly to you
- Helps cover costs related to the injury
- Available for you, your spouse and dependents (up to age 26)

Covered Care	Cash Benefits
ER Visit	\$150-\$300
X-Ray	\$50-\$100
Broken Arm	\$40-\$120
Follow-up Visit	\$60-\$120

Example

Jen’s 8-year-old daughter took a major tumble during a gymnastics meet and ended up with a broken arm. With an ER visit, surgery and follow-up doctor visits, it doesn’t take long for the bills to add up. Jen used cash benefits to help cover out-of-pocket expenses for her daughter’s healthcare, including:



Medical services



Parking

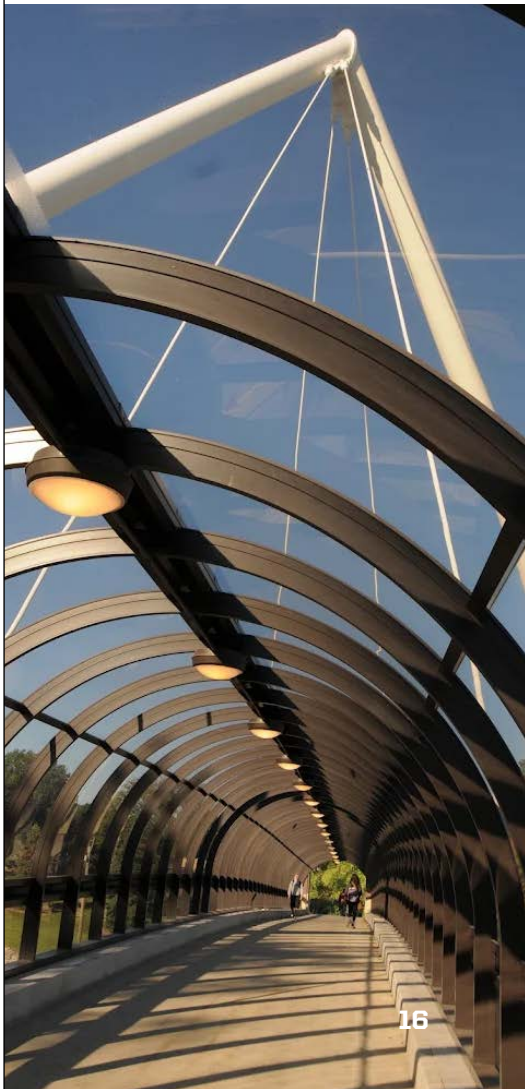


Surgery



IMPORTANT!

Accident insurance doesn’t replace your medical coverage. Think of it as a supplement, providing additional dollars to help you cover costs of treatment.



SUPPLEMENTAL HOSPITAL INSURANCE

If you're admitted to the hospital, **supplemental hospital insurance** gives you extra support to offset expenses like meals, parking or lost income.

HOW IT WORKS

- Cash benefits paid directly to you
- Helps cover hospital stays due to illness, injury or childbirth
- Available for you, your spouse and dependents (up to age 26)

Covered Care	Cash Benefits
Hospital Admission	\$600-\$1,200
ICU Admission	\$600-\$1,200

Example

Susan had complications from her diabetes and ended up in the hospital intensive care unit for two days, with an additional three days in the hospital. During that time, she was not only off work, but her spouse took some time off, too. She used cash benefits to help cover out-of-pocket expenses, including:



Medical services



Parking



Meals

BENEFITBUMP SUPPORT

If you enroll in supplemental hospital insurance, it includes an enhanced BenefitBump benefit at no extra cost. This program helps you connect with your Purdue benefits, navigate time-off programs, explore childcare resources and guide return-to-work planning.



IMPORTANT!

Supplemental hospital insurance doesn't replace your medical coverage. Think of it as a supplement, providing additional dollars to help you cover costs of treatment.



EXPECTING A BABY IN 2027?

Supplemental hospital insurance can help you offset your medical expenses. Plus, you'll receive concierge service through **BenefitBump**.

CRITICAL ILLNESS

A serious illness can bring unexpected costs. This plan pays you cash benefits if you're diagnosed with a covered condition such as cancer, stroke, heart attack or coronary artery bypass graft.

HOW IT WORKS

- Cash benefits paid directly to you
- Helps cover costs related to a critical illness
- Available for you, your spouse and dependents (up to age 26)

Covered Care	Cash Benefits
Cancer, heart attack, stroke	\$10,000-\$30,000 depending on coverage level
Childhood-Focused Conditions (e.g., autism, cerebral palsy, Down syndrome)	
New! Coverage for infertility treatments	• Tier 1 - \$250 (medications) • Tier 2 - \$2,500 (surgical procedures) • Tier 3 - \$7,500 (IVF or donor egg implantation)

Example

Joe was sitting on the porch with his wife when he started having difficulty speaking and couldn't see out of one eye. His wife immediately recognized he was having a stroke and called 911. Thanks to her fast action, he made a full recovery — but after a several-day hospital stay, occupational therapy and follow-up doctor visits. He received the full amount to help with his medical, living and lost income expenses, including:



Medical services



Parking



Lost Income



IMPORTANT!

Critical illness insurance doesn't replace your medical coverage. Think of it as a supplement, providing additional dollars to help you cover costs of treatment.



GET REWARDED FOR WELLNESS!

Complete an eligible health screening each year and receive a **wellness benefit** of \$50 for you, your covered spouse and all children covered on the benefit.



YOUR PATH TO FINANCIAL WELLNESS

At Purdue, we offer tools and support to help you plan for what's ahead. That commitment is backed by a long-standing focus on your growth and success, so you always have the resources you need to move forward.



YOUR NEXT STEPS:

- Review Purdue's contributions to your HSA or HRA.
- Decide whether to contribute to an FSA.
- Explore our short- and long-term disability benefits.
- Learn about life insurance and AD&D options.
- Understand your Purdue retirement plan and matching contributions.
- Schedule a one-on-one consultation (virtual or in-person) with a Fidelity workplace financial consultant.
- Guard yourself with identity theft protection.

YOUR WELLNESS, YOUR REWARD

Earning incentives through the Your Path Wellness Program helps you invest in your health — and rewards you for it, too! Benefit-eligible employees and spouses covered by a Purdue medical plan can earn incentives that are deposited into your HSA or HRA to help pay for healthcare expenses.

- **Individual:** Earn up to \$550.
- **Employee + Spouse:** Each can earn up to \$550.
- **Family:** Earn up to \$1,100 total.

The program runs Jan. 1–Dec. 31, 2027.

		Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
2027 Incentive Requirement	Complete Annual Physical				
	<i>Upload annual physical form and complete required fields</i>	\$150	\$150	\$300	\$150
2027 Incentive Additional	Complete Annual Biometrics				
	<i>Complete biometric fields on annual physical form</i>	\$100	\$100	\$200	\$100
	Complete Health Risk Assessment				
	<i>Complete health risk assessment within portal</i>	\$50	\$50	\$100	\$50
	Dental or Vision Exam				
	<i>Complete required fields to show completion</i>	\$50	\$50	\$100	\$50
2027 Preventive Care	Anxiety and Depression Screening	\$50	\$50	\$100	\$50
	Complete One Annual Screening: Colonoscopy, Skin Cancer, Bone Density, Pap, Prostate, Mammogram	\$100	\$100	\$200	\$100
2027 Vaccinations	Complete One Annual Vaccination: Flu Shot, HPV, PCV or Shingles	\$50	\$50	\$100	\$50

**Amount awarded is based on coverage level elected within a Purdue medical plan. Employee + Spouse and Family tiers: both employee and spouse can earn separately. Employee + Child(ren): Only the employee needs to complete activities.*

WELLNESS PORTAL

The Purdue community is committed to health and wellness, so we're giving you one more way to reap the rewards of healthy lifestyle choices. **Think of the [wellness portal](#) as your personal dashboard to staying well — physically, emotionally and socially — on Your Path.**

Incentive Tracker: Track your progress toward earning wellness incentives! The tracker describes each step of the incentive program and is used to submit documentation as steps are completed.

Wellness Challenges: Create a wellness journey that's meaningful to you. With fun, customizable challenges, you can compete solo or with coworkers!

Bingo Incentive Program: Complete five activities, such as monthly challenges, webinars or other activities on our Bingo card to earn Purdue swag. Access quarterly bingo challenges in the wellness portal.

Health Risk Assessment: Measure well-being across the six key dimensions: emotional, occupational, social, financial, physical and purpose. Earn additional incentive dollars when you complete this optional assessment.

Calendar & Devices: Sync your smart devices, track habits and register for workshops.

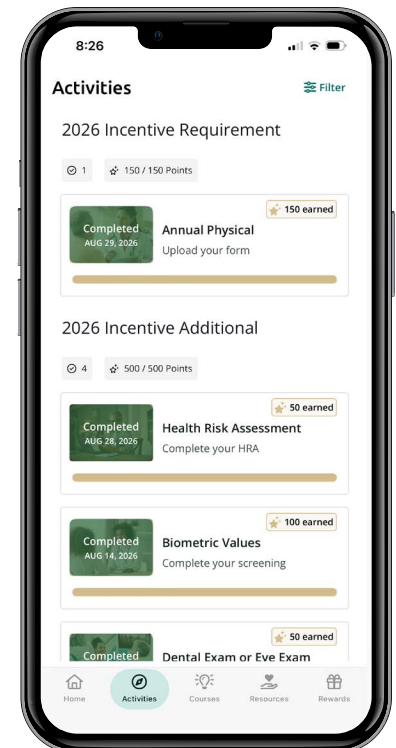
University: Take courses to build healthy habits.

Mobile App: Log activity on the go, so your activity is always up-to-date! [Watch this video](#) for more information.



WELLNESS ON THE GO

Log into the wellness portal at purdue.wellright.com.



HEALTHCARE SPENDING ACCOUNTS

If you're enrolled in one of our health plans, you qualify for either a **Health Savings Account (HSA)** or **Health Reimbursement Arrangement (HRA)**, based on IRS eligibility. Purdue deposits money into your HSA or HRA each paycheck to help with the cost of your eligible medical expenses.

HOW IT WORKS

Answer these questions:

- Are you on Medicare?
- Do you use VA or TRICARE benefits?
- Do you or your spouse have an FSA or HRA elsewhere?

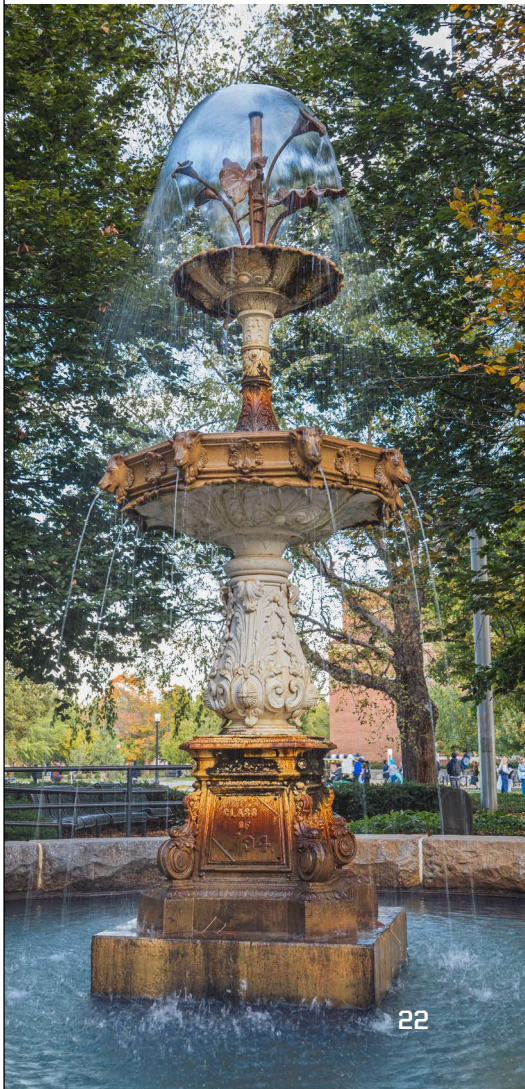
If you answered NO to all: You're eligible for an HSA.

If you answered YES to any: You'll be enrolled in an HRA.

	HSA	HRA
Who Owns Account?	You	Purdue
Purdue Annual Contribution	\$200 individual \$400 family	\$200 individual \$400 family
You Can Contribute	Yes, pre-tax	No
Carry-Over Limits	Yes, carries over year to year and is always yours	No, unused funds revert to Purdue at the end of the plan year
Compatible FSA	Limited Purpose FSA	Health Care FSA
2027 Limits (including Purdue)	\$4,500 individual \$9,000 family	Not applicable
Catch-Up Contributions	Age 55+ can contribute an extra \$1,000	Not applicable



The amounts you receive from Purdue and the wellness incentive **should be included** when you calculate the maximum amount you can contribute to your HSA for the year.



FLEXIBLE SPENDING ACCOUNTS

You can use **Flexible Spending Accounts (FSAs)** to save on eligible health and dependent care expenses using pre-tax dollars.

	Limited Purpose FSA	Health Care FSA
Funding Account Used With	HSA	HRA
Maximum Contributions	\$3,400	
Eligible Expenses	Dental, Vision	Medical, Dental, Vision, Prescription
Funds Available	Full amount available Jan. 1 or upon effective date	
2027 Claims	Incurred between Jan. 1 - Dec. 31, 2027	
Deadline to Submit Claims	2026 Claims: March 31, 2027 2027 Claims: March 31, 2028 (All claims must be incurred by Dec. 31 of previous year.)	
Forfeited Funds	Remaining 2026 funds forfeited after March 31, 2027	
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.	



**\$325/
MONTH**

Commuter FSA Limit

DID YOU KNOW?

Travel easier and save money! You can use pre-tax dollars for mass transit and parking costs to and from work.

You can elect a Commuter FSA even if you're not enrolled in a medical plan, HSA or HRA.



\$7,500

Dependent Care FSA Limit

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

You can elect a Dependent Care FSA even if you're not enrolled in a medical plan, HSA or HRA.

PEACE OF MIND

FOR LIFE'S WHAT-IFS

Life doesn't always go as planned. Purdue's financial protection benefits are here to help you prepare for the unexpected and move forward with confidence, on Your Path and beyond.

PROTECT YOUR FINANCIAL HEALTH

Short-Term Disability: Pays 65% of your salary if you're temporarily unable to work during short periods of illness or injury (including pregnancy) for which you would otherwise be paid sick leave. Available for benefits-eligible employees in an administrative and operational support, police/fire or skilled trade position.

Long-Term Disability: Pays 65% of your salary if you're unable to work during long periods of illness or injury resulting in temporary or permanent disability. Automatically provided to all faculty and staff.

Life Insurance: Provides coverage equal to 1.5x your annual salary.

Optional Life Insurance: Provides funds for loved ones in the event of death. Buy 1–8x salary. Available for spouse and children (Evidence of Insurability, or EOI, may be required).

Accidental Death & Dismemberment (AD&D): Offers additional financial protection in case of severe injury or death due to an accident. Available for spouse and children (no EOI required).

Legal Services: Provides assistance with family/personal law, wills/estate planning, identity management and more.

- **Free basic legal services:** Offered through Securian life insurance.
- **Expanded legal services:** Offered through MetLife, along with discounted TurboTax access and unlimited expert support during tax season.

Education Remission: Benefit from reduced tuition at Purdue University and Purdue Global for employees, spouses and dependents.

Identity & Fraud Protection: MetLife + Aura Identity & Fraud Protection combines identity protection, fraud monitoring and cybersecurity tools into one platform for employees and their family members.

SAVE \$\$\$

Purdue offers several discount programs for faculty, staff and retirees:

- **Save on retail, entertainment and more from area retailers.**
- **Get competitive quotes for auto and home insurance.**
- **Cover pet bills with pet insurance.**

PROTECTION FOR YOUR DIGITAL LIFE

Your identity, finances and digital life are worth protecting.

With MetLife + Aura Identity & Fraud Protection, you can choose added protection designed to help safeguard your personal information, financial accounts and devices from identity theft, fraud, scams and other online threats.

IDENTITY & FINANCIAL PROTECTION

- Credit monitoring and alerts
- Dark web, Social Security number and public records monitoring
- Bank fraud and financial transaction monitoring
- Credit lock and account freeze assistance
- Identity theft and cyber insurance coverage

SCAM & CYBERCRIME PREVENTION

- Antivirus and Wi-Fi security VPN for unlimited devices
- Password manager
- Safe web browsing
- Email, call and text scam protection

▶ Visit my.aura.com to learn more.

PROTECTION PLUS PLANS

Employee Only	Covers employee only.	\$9.95/month
Family (includes Life360 Platinum)	Add up to 10 additional adults and unlimited minors. Includes child identity protection, parental controls, online safety features, secure family sharing and digital well-being insights.	\$17.95/month



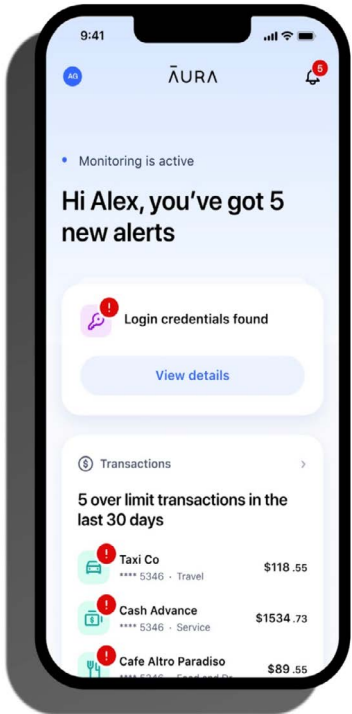
YOUR NEXT STEPS

Beginning Jan. 1:

- Set up your personalized Aura account at my.aura.com/start.
- Download the Aura app and activate the features you want to use.

Questions?

Call 844-931-2872, for 24/7/365 U.S.-based customer support



PLANS FOR TOMORROW — STARTING TODAY

Purdue offers several **retirement savings options**, depending on your role. All plans include valuable contributions from the university.

Purdue Standard Retirement and Savings Plans (PSRS) <i>For Tenure-track Faculty, Management, Professional & Executive Staff</i>		
Plan Type	Who Contributes	Details
403(b) Defined Contribution Plan	Purdue	10% of your annual salary, plus 10% of summer salary
401(a) Mandatory Plan	You	4% of your annual salary (required)
Voluntary 403(b) & 457(b) Plans	You	Contribute as much or as little as you want, pre-tax

Purdue Matching Retirement and Savings Plans (PMRS) <i>For Service, Support, Operations/Technical Staff</i>		
Plan Type	Who Contributes	Details
403(b) Defined Contribution Plan	Purdue	4% of your annual salary
403(b) Voluntary Plan	You	5% automatic contribution (can change anytime)
403(b) Matching	Purdue	Up to 4% of your contribution
457(b) Deferred Comp Plan	You	Contribute as much or as little as you want, pre-tax



IMPORTANT!

Full-time employees will be **automatically enrolled** in a pre-tax contribution after 30 days of employment.

Tip: Update your retirement beneficiaries on the Fidelity website.



GET SUPPORT

Get **one-on-one help** with investments, retirement savings and financial planning.

The Fidelity Investor Center is located in the Purdue Memorial Union, with appointments available Monday-Friday, 8:30 a.m.-5 p.m.

Virtual appointments also are available.



YOUR PATH TO BEHAVIORAL HEALTH

When Your Path shifts in ways you didn't expect, you don't have to face it alone. Purdue's behavioral health support is right there to help you steady yourself, grow stronger and face whatever comes next.



YOUR NEXT STEPS:

- Explore AllOne Health and other behavioral health providers.
- Schedule a free, confidential counseling session.

YOUR PATH TO NAVIGATING LIFE'S CHALLENGES

Taking care of your mental health is just as important as physical health. Purdue offers **free, confidential behavioral health support** — whether you need a quick conversation or ongoing care.

Our **Employee Assistance Program (EAP)** behavioral health providers help with:

- **Mental health conditions:** Anxiety, addictions or compulsive behaviors
- **Family concerns:** Caregiver support (such as elder and child care), family and marital concerns, financial and legal questions
- **Work-related issues:** Stress management, career management
- **Life transitions:** Grief or loss, relationship changes

HOW OUR EAP WORKS

- **Who can receive help:** Benefits-eligible faculty, staff and their dependents
- **Session options:** In-person or virtual
- **Judgment-free zone:** A neutral environment where you can work through concerns without fear of stigma

LIVEHEALTH ONLINE

Available through your Purdue medical plan at livehealthonline.com.

- **Therapy:** Connect with licensed therapists online for common behavioral concerns such as grief, anxiety and stress.
- **Psychiatry:** Get help from board-certified psychiatrists for depression, medication concerns, panic attacks and more.



SCHEDULE A FREE SESSION

**West Lafayette
& Fort Wayne**

Visit the [AllOne Health portal](#)
(company code: purdue)
or call **800-451-1834**.

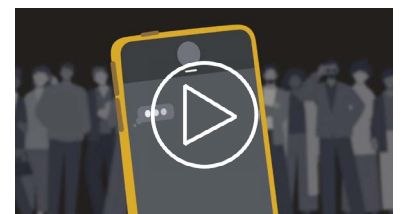
Northwest

Visit the [AllOne Health portal](#)
(company code:
PurdueUNW) or
call **800-451-1834**.



BEYOND THE SURFACE

Want **quick tips** to improve your behavioral health?
Check out our “Beyond the Surface” videos on YouTube!





YOUR PATH TO SOCIAL WELLNESS

Life is better when we support each other along the way. Whether you're staying active, joining a group challenge or growing as a leader, Purdue offers ways to connect with others, recharge and thrive together.



YOUR NEXT STEPS:

- Join wellness challenges in the wellness portal.
- Explore campus fitness centers and recreation programs.
- Participate in leadership development programs or faculty initiatives.

STAY CONNECTED, STAY WELL

Wellness doesn't happen alone. At Purdue, we offer ways to connect with others. Wherever it takes place, the goal is the same: **contributing to individual and collective well-being through social togetherness.**

SHARING HEALTHY LIFESTYLE GOALS

A great way to bond with others and make connections is by sharing health and wellness goals.



Wellness Competitions & Challenges

- Department, team and individual competitions foster an environment focused on well-being and encouragement.
- Track your progress in the [wellness portal](#).



Boilermaker Half-Marathon & 5K

- Annual mini-marathon & 5K; all levels of runners and walkers are welcome
- Training and health coaching available at the Center for Healthy Living (CHL)



Workout On Campus

Membership options for employees, retirees and families:

- [France A. Córdova Recreational Sports Center](#)
- [A.H. Ismail Center for Preventive & Lifestyle Medicine](#)
- [Purdue Fort Wayne Fitness Center](#)
- [Purdue Northwest Fitness Centers](#)

LEADERSHIP & PROFESSIONAL GROWTH

Another way to connect is through leadership development.



[Susan Bulkeley Butler Center for Leadership Excellence](#)

- Dedicated to inclusive leadership and increasing an individual's capacity for growth and professional development



[Advance Purdue](#)

- Focused on recruitment, retention and advancement of women STEM faculty at Purdue





YOUR PATH TO WORK-LIFE INTEGRATION

When your work and personal life feel integrated, you can show up fully for both. Purdue's work-life benefits make that easier, helping you juggle daily responsibilities, care for the people you love and stay steady on Your Path.



YOUR NEXT STEPS:

- Understand your leave options.
- Explore family-friendly resources.
- Consider enrolling in pet insurance.
- Guard yourself with identity theft protection.

YOUR LIFE, SUPPORTED AT EVERY STEP

At Purdue, your work is only one part of who you are. Life is full of milestones, responsibilities and unexpected turns — and we're here to support you through all of them. Our benefits are designed to help you work meaningfully and live fully.

REST & RECHARGE

Time away from work is essential for staying energized and focused.

- Paid holidays and vacation time that grows with your service
- Sick leave so you can prioritize your health or care for a loved one

LIFE'S BIG MOMENTS

Manage major transitions confidently with:

- Parental leave to welcome a new child and adjust to life as a growing family
- Bereavement leave to give you space to grieve and heal
- Family and Medical Leave (FMLA) for extended personal or health needs

CARING FOR FAMILY

We provide a strong network of family-friendly resources to support you at every stage:

- Onsite childcare centers at West Lafayette and childcare referrals for off-campus providers
- Elder care resources to help you navigate care for aging family members
- Lactation support for new parents returning to work
- Autism coverage to ensure access to specialized care

FLEXIBILITY BUILT-IN

Manage your work alongside life's demands with:

- Remote and flexible work options (where possible)
- Personal business days to take care of life's to-dos
- Unpaid leave for times when extra flexibility is needed
- Sabbaticals and tenure clock stoppage



TIME AWAY

We offer extensive **leave benefits** to its benefits-eligible employees, including vacation, sick time, paid parental leave and more.



CARE FOR YOUR PETS

We offer **pet insurance** for your furry family members! It covers exams, labs, X-rays and surgeries with no pre-approval for providers.

REMINDERS

Here are a few things to keep in mind so you can make confident, informed choices when you enroll in benefits.

WORKING SPOUSE PREMIUM

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 are:

Your Salary	Additional Premium
Under \$53,800	\$1,000/year
\$53,800 or higher	\$2,000/year

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 the criteria
- Employed or self-employed and takes outside coverage (therefore secondary coverage through Purdue)

► Complete the **Working Spouse Premium Waiver Form** in Benefitfocus by Dec. 1, 2026, if you are eligible for an exemption, or the Working Spouse Premium will be applied.



TOBACCO STATUS CERTIFICATION

If you're enrolling in medical coverage, **you must re-certify your tobacco status each year in Benefitfocus** — even if nothing has changed.

- **Non-tobacco users:** No additional premium
- **Tobacco users:** Additional \$1,500 annual premium (per user)

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.

WANT TO AVOID THE SURCHARGE?

You can complete an approved tobacco cessation program. It generally takes about six weeks to complete.

- Finish by **March 31** to avoid the full premium charge for the plan year.
- **Finish after March 31?** You'll get a pro-rated discount for the remainder of the plan year.

▶ [Learn more.](#)

ADDING NEW DEPENDENTS?

If you're enrolling dependents for the first time, upload documentation (e.g., birth certificate, marriage license) in Benefitfocus to complete your enrollment. Be sure to select which dependents you want covered under each plan.

▶ [Learn more.](#)



Generally, benefit changes are limited to Open Enrollment each fall.

However, a **qualifying life event** — such as marriage, birth, divorce — allows you to make some related benefit changes during the year.

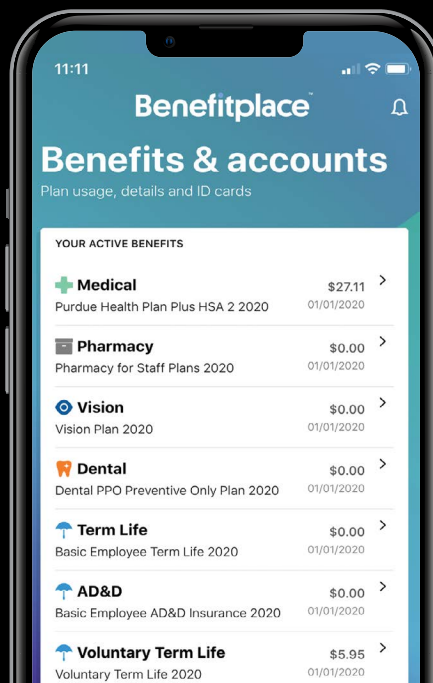
▶ [Learn more.](#)

HOW TO ENROLL

Enrolling is easy. Just follow these steps to make your elections and ensure Your Path is covered for the year ahead.

- 1 Go to one.purdue.edu.
- 2 Click the **"Faculty & Staff Benefits Enrollment"** banner.
- 3 Log in with your **Purdue career account** username and password.
- 4 Click the gold **"Get Started"** button.
- 5 Review and update your profile, dependents and survey questions.
- 6 Make your benefit selections.
- 7 Check the confirmation box and click **"Complete Enrollment."**
- 8 Save or print your Employee Summary Report.

► **Quick Tip:** Download the Benefitplace app to enroll or manage benefits on the go.



CONTACT YOUR CAMPUS BENEFITS TEAM

West Lafayette

Email hr@purdue.edu or
call **765-494-2222**.

Fort Wayne

Email hr@pfw.edu or
call **260-481-6840**.

Northwest

Email hr@pnw.edu or
call **219-989-2251**.



You can also send a
message through
HR Service Center.

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 2027, 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 2027? Know the facts about Medicare and Your HSA.

- If you or your spouse will turn 65 in the coming year, [attend a presentation](#) designed 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 the 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 may 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 a 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 Rights Act of 1998

Wherever you are on **Your Path**, we're here to help you
live fully, work meaningfully and plan confidently.



Learn more at purdue.edu/benefits

