J-1 VISA MEDICAL PLANS

PLAN COVERAGE

Coverage includes:

- Repatriation of remains in the amount of $25,000
- Expenses for medical evacuation of the visitor to his or her home country in the amount of $50,000

Deductible No deductible on in-network primary care provider office visits and mental health/behavioral/substance abuse outpatient & professional visits.	Employee only	**$250 (Tier 1/HealthSync)** $500 (Tier 2/in); $1,000 (Tier 3/out)
	Employee + one or more covered family members	**$750 (Tier 1/HealthSync)** $1,000 (Tier 2/in); $2,000 (Tier 3/out)
Coinsurance		**90/10% (Tier 1/HealthSync)** 75/25% (Tier 2/in); 50/50% (Tier 3/out)
Out-of-Pocket Maximum (Includes deductible)	Employee only	**$5,350 (Tier 1/HealthSync)** $6,350 (Tier 2/in); $12,700 (Tier 3/out)
	Employee + one or more covered family members	**$10,700 (Tier 1/HealthSync)** $12,700 (Tier 2/in); $25,400 (Tier 3/out)
Center for Healthy Living	West Lafayette	$10 copay
	Fort Wayne	
	Northwest	

ANNUAL PREMIUMS

Employees earning under $53,800	
Employee Only	$129.00
Employee & Children	$232.92
Employee & Spouse	$646.32
Employee & Working Spouse	$1,646.28
Employee & Family	$875.16
Employee & Family (Working Spouse)	$1,875.12

Employees earning $53,800 or more	
Employee Only	$485.04
Employee & Children	$873.60
Employee & Spouse	$1,567.44
Employee & Working Spouse	$3,567.48
Employee & Family	$2,126.16
Employee & Family (Working Spouse)	$4,126.20

Frozen Benefit Rates

Benefit deduction rates for Jan. 1 – Dec. 31, 2027, will be based on employee salaries effective on Sept. 30, 2026. This means the rates for coverage you elect during open enrollment will not change during the 2027 calendar year when you have any changes that affect your salary. So, for example, employees who receive pay increases in 2027 that take them over the medical salary tier will not see a change in their medical plan rate until January 2028.

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

PHARMACY AND LABS

		Prescription Drugs	
		Retail (30-day supply)	**Mail Order (90-day supply)**
Level 1 - Low-Cost Generics	Preventive	100% coverage	100% coverage
	Non-preventive	Actual cost, up to max of $10	Actual cost , up to max of $25
Level 2 - Higher-Cost Generics and Preferred Brands		No deductible, 30% to max of $100	No deductible, 30% to max of $250
Level 3 - Highest-Cost, Mostly Brand Drugs		No deductible, 40% up to max of $150	No deductible, 40% up to max of $350
Level 4 - Highest-Cost, Mostly Brand Drugs and Specialty Drugs		Deductible then 50% up to max of $250	Deductible, then 50% 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

Health Care Spending Accounts

J-1 Visa employees are not eligible for a Health Savings Account (HSA), but can receive a Health Reimbursement Arrangement (HRA) for any Healthy Boiler Incentive Program contributions.

Note: J-1 Visa employees are not eligible for Purdue's annual contribution amount.