YOUR PATH

TO OPEN ENROLLMENT SUCCESS

Take these steps to confidently choose your benefits for the year ahead:

☐ **Log in to Benefitfocus to start your elections for 2027.**

Access the portal here → one.purdue.edu

☐ **Review your current benefits and explore your options.**

- **Medical:** Choose from three Consumer-Driven Health Plans (CDHPs). (Note: J-1 Visa holders have one plan option.)
- **Dental:** Select from three plan choices.
- **Vision:** Consider no-cost vision coverage — even if you skip medical coverage.

☐ **Evaluate your savings opportunities.**

- Elect a **Health Savings Account (HSA)** or **Health Reimbursement Arrangement (HRA)**.

  Purdue makes an annual employer contribution ($200 individual/$400 family) into your eligible account. Deposits will be made each pay period.

  Remember: For HSAs, your annual contribution and Purdue's cannot exceed the IRS limit of $4,500 for employee-only coverage or $9,000 for family coverage.
- Consider contributing to a **Health Care Flexible Spending Account (FSA)**, **Limited Purpose FSA (with an HSA)** or **Commuter FSA.**
- Decide if a **Dependent Care FSA** fits your family's needs — contribute up to $7,500/year for child or elder care.

☐ **Protect yourself and your family.**

Review options for short-term disability, voluntary life insurance, accident and critical illness coverage, hospital indemnity and legal insurance.

☐ **Update dependent information.**

Confirm Social Security numbers and dates of birth for all dependents to ensure HRA reimbursement.

☐ **Check your beneficiaries for life insurance and other plans — keep them up to date.**

☐ **Planning to retire or turn 65 in 2027?**

Watch the retirement and Medicare video or schedule a one-on-one session with Fidelity at purdue.edu/benefitsenrollment.

☐ **Know your deadlines.**

Open Enrollment runs **Oct. 27 – Nov. 10, 2026, 6 p.m. ET**. Don't miss your window!

PURDUE UNIVERSITY

NEED HELP?

Attend a virtual presentation (Sept. 30 or Oct. 7) or in-person labs (Nov. 3-9). A recorded version of the presentation will also be available online.

Schedule a one-on-one meeting with a Benefits team member (Oct. 12-23).

Visit: purdue.edu/benefitsenrollment

Email: hr@purdue.edu

Call your campus benefits team:

- **West Lafayette:** 765-494-2222
- **Fort Wayne**: hr@pfw.edu or 260-481-6840
- **Northwest:** hr@pnw.edu or 219-989-2251

WHAT'S NEW

No Increase to Medical Premiums

Good news: Your **medical plan** premiums will remain the same for 2027, even as healthcare costs rise 8% nationwide. Purdue will continue to pay 90% of the premium, keeping your share of the cost steady. Additionally, the salary tier will increase to $53,800 for 2027 benefits enrollment.

IRS Updates to Deductible and Out-of-Pocket Limits

Deductibles and out-of-pocket maximums will increase slightly on all three consumer-driven health plans (CDHPs) to meet IRS requirements.

- Deductibles will increase $50 for employee-only coverage and $100 for family coverage.
- Out-of-pocket maximums will increase $200 for employee-only coverage and $400 for family coverage.

Shoulder Replacements Through Carrum Health

Starting in 2027, shoulder replacement procedures must be coordinated through **Carrum Health,** with OrthoIndy as the provider of choice for health plan members living within 150 miles of an OrthoIndy location.

Slight Increases to Dental Premiums

Dental premiums will increase in 2027, between $2.73–$21.03 per month, depending on your coverage level. Purdue will continue to provide preventive dental coverage at no cost to employees and their covered family members.

Supplemental Hospital Insurance Offers Enhanced BenefitBump Support

Supplemental hospital insurance from **Securian** is getting even better. It now includes an enhanced BenefitBump benefit at no extra cost, giving you extra support for family planning, adoption, birth and returning to work.

Aura Digital Security Protection Now Available

We're adding **Aura**, a voluntary digital security benefit, that provides identity protection, fraud monitoring, online security tools and privacy services in one place.

QUICK START SUMMARY

- √ **Mark the deadline:** Nov. 10, 2026, at 6 p.m. ET
- √ **Log in to Benefitfocus**
- √ **Confirm dependents & beneficiaries**
- √ **Choose your benefits**
- √ **Review your HSA/HRA and FSA contributions**
- √ **Submit your elections**