



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Purdue Individual Health Pre-65 Retiree Options Calendar Year 2026

With Your FFM Certified Health Plan Advisor



Maria Pearson



Purdue & HUB International/Henriott

The HUB International /Henriott team stands ready to assist you as a Purdue Retiree to review coverage options for you and your covered dependents who are not eligible yet for Medicare.

The services of HUB International /Henriott are free to qualified Purdue Retirees.



What to expect?

Retirees under the age of 65 currently enrolled in a Purdue medical plan will receive information directly from Purdue University in their annual open enrollment brochure. Information is also available at the Purdue Benefits Website.



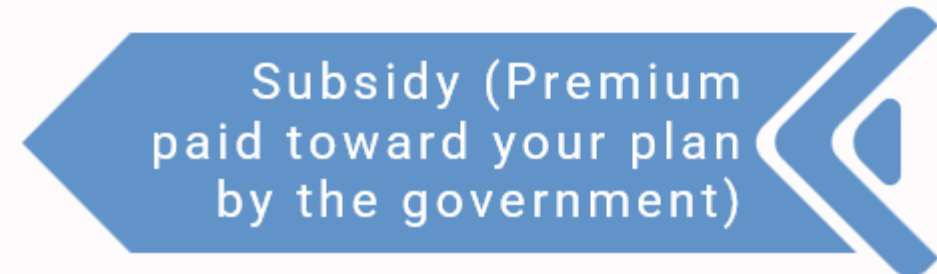
Retiree Options U65



- COBRA
- Marketplace
- Off Marketplace (Farm Bureau, LifeX)
- Short Term Plans
- Christian Share Ministries
- Uninsured



Marketplace Health Insurance



Individual Health Open Enrollment on the Marketplace

November 1, 2026, to January 15, 2027

November							December							January						
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6				1	2	3	4							1
7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15
21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29
														30	31					

Apply by December 15th for a January 1 start Date

Upon Retirement:

Special Enrollment Period (SEP)– lasts 60 days after your last day of insurance coverage

What information do you need to start shopping?

- Dates of birth for all household members
- Tobacco usage status
- Doctors' names
- Prescription medication names and dosages
- Income



Who do you include in your household?



Tax filer + spouse + tax dependents = household

- Include your spouse if you're legally married.
- If you plan to claim someone as a tax dependent for 2026, do include them.
- If you won't claim them as a tax dependent, don't include them.
- Include your spouse and tax dependents even if they don't need health coverage.

<https://www.healthcare.gov/income-and-household-information/household-size/>

Calculating your Income



- The income of all household members who are required to file a tax return.
- Use your expected modified adjusted gross income (MAGI).
MAGI is:
 - adjusted gross income
 - + excluded foreign income
 - + any nontaxable social security benefits (do not include SSI)
 - + tax exempt interest
- Estimate your income for 2026. If you use your figures from the most recent tax return, be sure to add in any additional expected income for the new year.
- Any taxable retirement funds you receive will be included.

<https://www.healthcare.gov/income-and-household-information/how-to-report/>

If your income falls between these ranges in 2026, you may benefit from exploring options outside of the Purdue Retiree Health Insurance Program



- \$15,960 to \$62,600 for individuals
- \$21,640 to \$84,600 for a family of two
- \$27,320 to \$106,600 for a family of three
- \$33,000 to \$128,600 for a family of four
- \$38,680 to \$150,600 for a family of five
- \$44,360 to \$172,600 for a family of six

Monthly Premium examples 2025

- Age 62 – no subsidy (\$62,601+)

<u>Carrier</u>	<u>Plan</u>	<u>Deductible</u>	<u>Max OOP</u>	<u>Premium</u>
CareSource	HSA	\$6000	\$7250	\$ 1113.83
Anthem	HSA	\$6500	\$8450	\$ 959.09
Anthem	Copay	\$4500	\$10,150	\$ 924.01
Anthem	Copay	\$4500	\$8800	\$1037.61
CareSource	Copay	\$6200	\$9800	\$1264.58

- Age 62 – income \$39,000, eligible for \$750/mo. subsidy

<u>Carrier</u>	<u>Plan</u>	<u>Deductible</u>	<u>Max OOP</u>	<u>Premium</u>
CareSource	HSA	\$6000	\$7250	\$363.83
Anthem	HSA	\$6500	\$8450	\$209.09
Anthem	Copay	\$4500	\$10,150	\$174.01
Anthem	Copay	\$3500	\$8450	\$287.61
CareSource	Copay	\$5500	\$7900	\$517.58

THANK YOU!



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