

# 2025 MEDICAL PLAN OPTIONS

► This is how you maintain your health and well-being. All three health plans cover preventive services at 100%.

		CDHP	Health Fund	Select
Purdue Global Contributions	Employee Only	\$300	\$250	N/A
	Employee +1	\$400	\$500	N/A
	Employee & Family	\$500	\$750	N/A
Health Fund Coinsurance		N/A	100%/0% (in)	N/A
Deductibles	Employee Only	\$3,450 (in)/\$4,200 (out)	\$2,000 (in)/\$3,000 (out)	\$1,500 (in)
	Employee +1	\$6,900 (in)/\$8,400 (out)	\$4,500 (in)/\$6,000 (out)	\$3,000 (in)
	Employee & Family	\$6,900 (in)/\$8,400 (out)	\$4,500 (in)/\$6,000 (out)	\$3,000 (in)
Coinsurance		75%/25% (in) 50%/50% (out)	75%/25% (in) 60%/40% (out)	75%/25% (in) 0%/100% (out)
Out-of-Pocket Maximums	Employee Only	\$6,800 (in)/\$12,500 (out)	\$4,500 (in)/\$9,000 (out)	\$6,000 (in)
	Employee +1	\$13,600 (in)/\$25,000 (out)	\$9,000 (in)/\$18,000 (out)	\$14,000 (in)
	Employee & Family	\$13,600 (in)/\$25,000 (out)	\$9,000 (in)/\$18,000 (out)	\$14,000 (in)
Preventive Care		Covered in full	Covered in full	Covered in full
Primary Care Physician		25% coinsurance	20% coinsurance	\$30 copay**
Specialist		25% coinsurance	20% coinsurance	\$60 copay**
Emergency Room		25% coinsurance	20% coinsurance	\$500 copay**
Urgent Care		25% coinsurance	20% coinsurance	\$75 copay**
Hospital Stay		25% coinsurance	20% coinsurance	25% coinsurance
Eligible Health Care Spending Accounts		Health Savings Account, Limited Purpose FSA	Health Reimbursement Account, Health Care FSA	Health Care FSA

\*\*Deductible doesn't apply



# 2025 BI-WEEKLY MEDICAL PREMIUMS

► There is no employee premium increase for 2025. You'll pay the same as you did in 2024.

	CDHP	Health Fund	Select
<b>Employees earning &lt;\$45,000</b>			
Employee Only	\$38.84	\$90.12	\$64.22
Employee & Child	\$103.58	\$144.50	\$110.84
Employee & Spouse	\$169.88	\$242.90	\$182.31
Family	\$212.86	\$302.98	\$228.40
<b>Employees earning \$45,000 - \$90,000</b>			
Employee Only	\$38.84	\$136.73	\$103.07
Employee & Child	\$169.88	\$227.37	\$182.31
Employee & Spouse	\$280.19	\$384.81	\$299.35
Family	\$358.91	\$477.00	\$383.77
<b>Employees earning &gt;\$90,000</b>			
Employee Only	\$38.84	\$178.68	\$128.44
Employee & Child	\$212.35	\$297.80	\$227.37
Employee & Spouse	\$350.63	\$506.52	\$374.45
Family	\$455.24	\$625.12	\$487.87



## Find a Provider

- Go to [UMR.com](https://www.UMR.com). Select **Find a provider**.
- Type **UnitedHealthcare Choice Plus Network** in the search bar or find the plan name using the alphabet navigation.
- For medical providers: Choose **View Providers**. For behavioral health providers (including counseling and substance abuse): Select **Behavioral health directory**.

For each provider, you will see:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations\*
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office

*\*This highlights physicians by quality of care and cost standards in their specialty.*

