



YOUR PATH. YOUR BENEFITS.

2026 BENEFITS GUIDE

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BENEFITS FOR EVERY STEP.

At Purdue Global, every path is different but we're here to support yours. We offer resources that meet you where you are and grow with you, no matter what comes next.

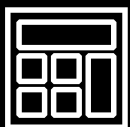
Our benefits focus on the full picture of well-being: your behavioral health, financial wellness, physical health and work-life integration.



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.](#)



WORK-LIFE INTEGRATION

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

► [Learn more.](#)



YOUR PATH TO PHYSICAL HEALTH

Taking care of your physical health is a vital part of Your Path. Whether you're focused on preventing or managing a health condition, Purdue Global's benefits are built to give you peace of mind and meaningful choice.

YOUR NEXT STEPS:

- Explore your medical, dental and vision plans.
- Understand your deductible, network and coverage options.
- Be prepared with accident, critical illness and supplemental hospital insurance.

CHOOSE THE PLAN THAT WORKS FOR YOU

You have a choice of three medical plans. All three include:

- Free preventive care with in-network providers
- Optional healthcare spending accounts

► Find a provider at umr.com

HERE’S HOW THE PLANS STACK UP

	Consumer-Driven Health Plan (CDHP)	Health Fund	Select Plan
Best For	Savings. Save more now with lower premiums, spend more later if care is needed	Peace of mind. Pay more now with higher premiums, spend less later on care	Balance. You pay copays for some services and prescriptions with no deductible
Premiums	Lowest	Highest	Mid-range
Deductible	Highest Applies to medical and prescriptions	Lowest Applies to medical and prescriptions	Copays without deductible; no deductible for prescriptions
Out-of-pocket Maximum	Highest	Lowest	Mid-range
Purdue Global Contribution	Health Savings Accounts (HSA) Bonus: You can contribute, too	Health Reimbursement Arrangement (HRA)	N/A
Coverage	Offers both in-network and out-of-network coverage	Offers both in-network and out-of-network coverage	Only available for in-network providers

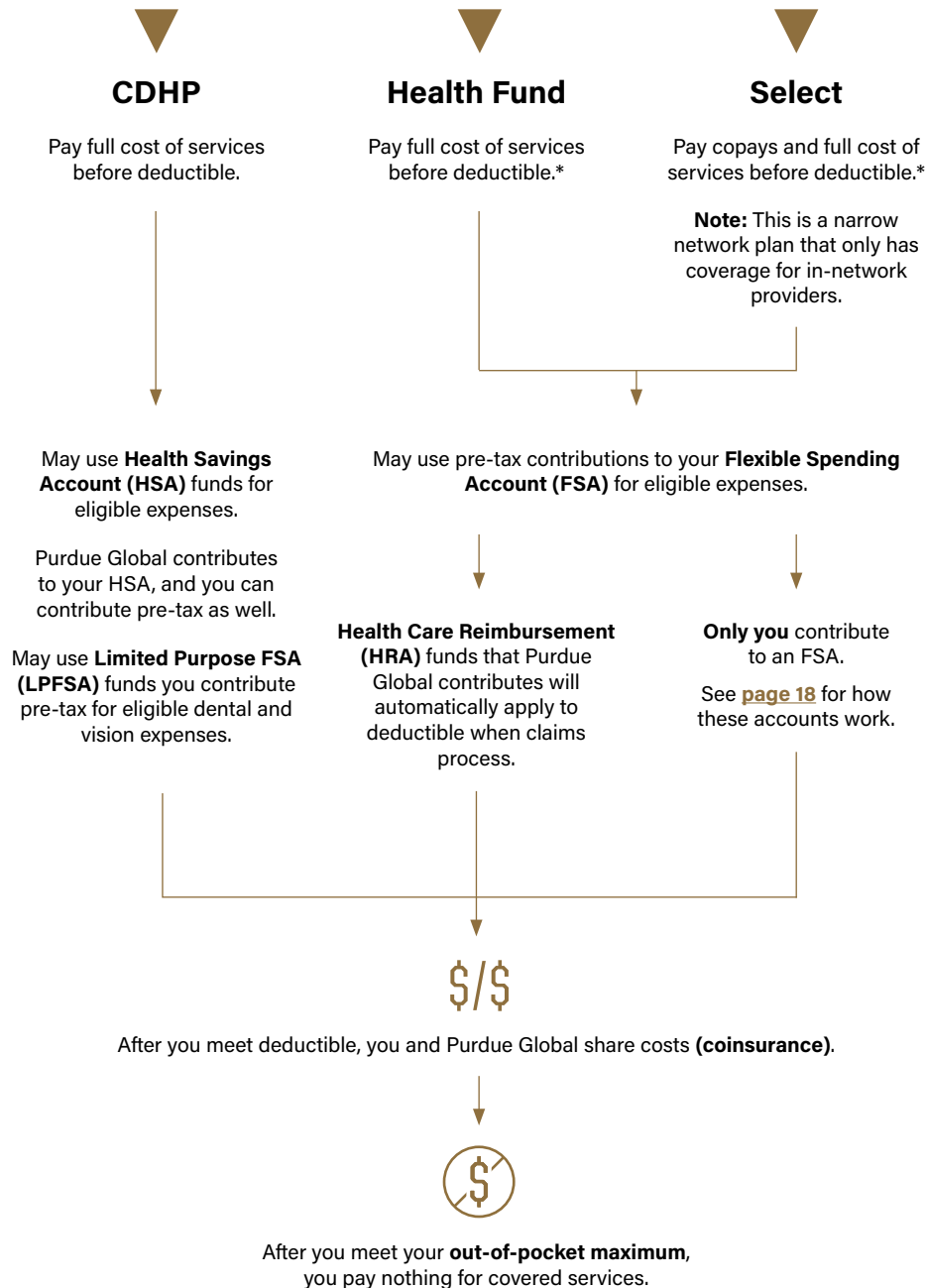


GROWING SUPPORT FOR GROWING FAMILIES

Family planning isn't one-size-fits-all. We offer infertility treatment, including medications, surgical procedures and IVF/donor egg implantation) through our critical illness insurance with Securian.

See [page 14](#) for details.

HOW THE MEDICAL PLANS WORK



**Deductible does not apply for primary care, specialist, urgent care, emergency room, hospital stays or prescriptions*



TERMS TO KNOW

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

Copays: A fixed out-of-pocket amount you pay at the time of service for doctor visits or medical services

Deductible: What you pay before your plan starts covering care

Embedded: Each member will only need to meet their own individual deductible and out-of-pocket. If you select family coverage, each member meets their individual deductible and out-of-pocket, not to exceed the overall family limit.

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

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

Network Tiers

In-network: Provider or facility in the UMR network; highest level of benefits available

Out-of-network: Provider or facility not in the UMR network; lowest level of benefits

2026 MEDICAL PLANS

**This is how you maintain your health and well-being.
All three medical 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	25% coinsurance	\$30 copay**
Specialist		25% coinsurance	25% coinsurance	\$60 copay**
Emergency Room		25% coinsurance	25% coinsurance	\$500 copay**
Urgent Care		25% coinsurance	25% coinsurance	\$75 copay**
Hospital Stay		25% coinsurance	25% coinsurance	25% coinsurance
Eligible Health Care Spending Accounts		Health Savings Account, Limited Purpose FSA	Health Reimbursement Account, Health Care FSA	Health Care FSA
Prescription		25% coinsurance after deductible with min/max costs	10-40% coinsurance depending on type of drug, after deductible with min/max costs	Generic: \$15* (retail) Preferred: \$50 (retail)

► For medical plan details, [click here](#).

**Deductible doesn't apply

2026 BI-WEEKLY PREMIUMS

	CDHP	Health Fund	Select
Employees earning <\$45,000			
Employee Only	\$42.95	\$99.63	\$71.01
Employee & Child	\$114.52	\$159.77	\$122.54
Employee & Spouse	\$187.82	\$268.56	\$201.57
Family	\$235.35	\$334.98	\$252.53
Employees earning \$45,000 – \$90,000			
Employee Only	\$42.95	\$151.17	\$113.95
Employee & Child	\$187.82	\$251.39	\$201.57
Employee & Spouse	\$309.79	\$425.46	\$330.97
Family	\$396.83	\$527.39	\$424.32
Employees earning >\$90,000			
Employee Only	\$42.95	\$197.55	\$142.01
Employee & Child	\$234.78	\$329.26	\$251.38
Employee & Spouse	\$387.67	\$560.03	\$414.00
Family	\$503.34	\$691.16	\$539.41



EASY ACCESS TO YOUR MEDICAL RESOURCES

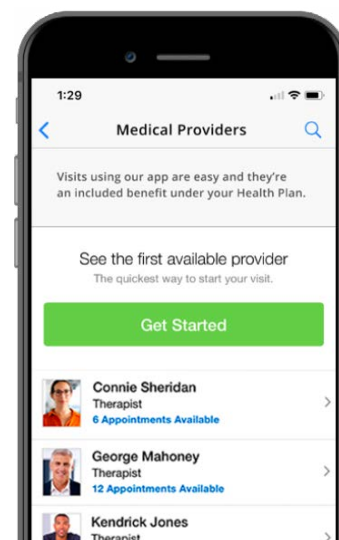
With [UMR.com](https://www.UMR.com), you can manage your health with the help of a simple, convenient platform.

What you'll find:

- Claims information
- Details on your benefits
- A network provider directory
- Information about your financial activity
- Tools to improve your health

Don't have an account?

[Sign up today!](#) You can also use UMR on the go with your smart phone or mobile device.



PHARMACY SUPPORT MADE SIMPLE.

Prescription coverage is automatically included with every Purdue Global medical plan. The CVS member portal is your one-stop shop for all things prescription-related. You can easily access the portal online or from the mobile app.

Check out these resources:

- Get plan and deductible details
- View your ID number to use at the pharmacy
- Use the pricing tool to see if your medication is covered and what it costs
- Locate a network pharmacy near you
- Find out if there are any ways to save on your medication
- Select your contact preference (text, email or other)
- Manage your whole family's prescriptions in one place
- Enroll in automatic refills
- Schedule your prescriptions for delivery

► **Need to register for an account?** It's easy! Visit [caremark.com](https://www.caremark.com). Then click **Register** on the upper right-hand corner of the page. You'll be prompted to enter your member ID that you'll find on your medical insurance card.

Important: Your prescription ID number is located on your UMR medical ID card. You will not have a separate Rx card.

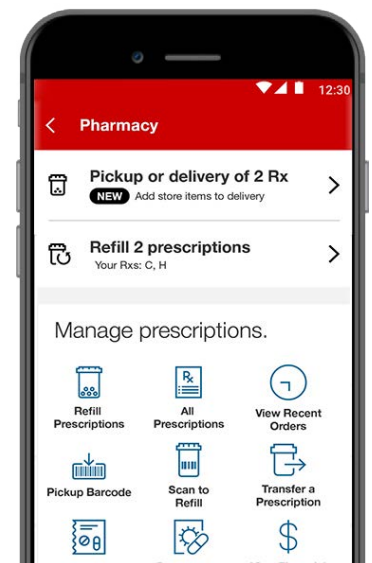


RESOURCES

Call: 888-245-8015

Visit: [caremark.com](https://www.caremark.com)

Use the [CVS pharmacy locator](#) to find a location near you.



VISION

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

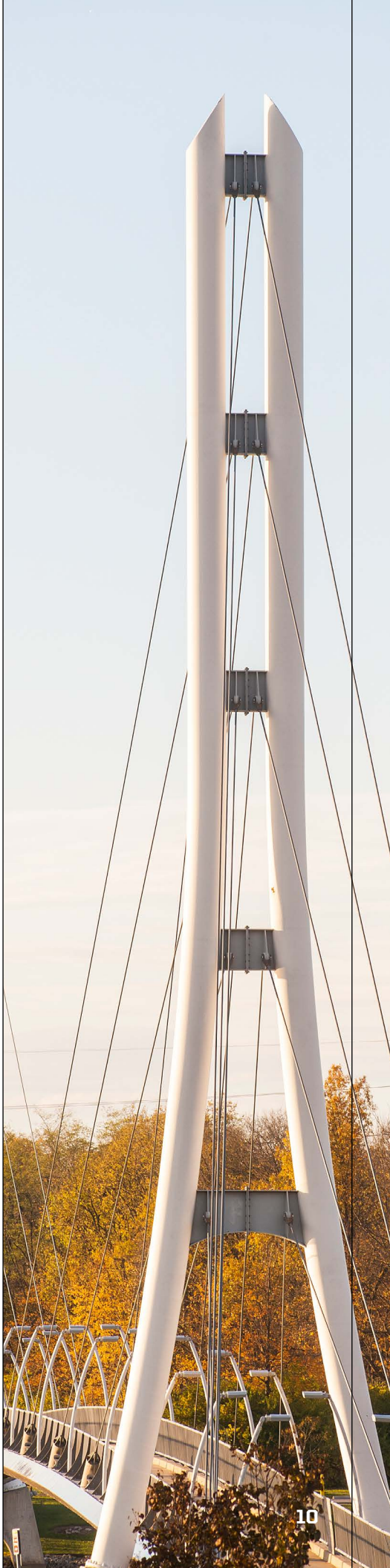
VISION SERVICE PLAN (VSP)

- 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	<ul style="list-style-type: none">▪ Eligible each calendar year	\$5
Frames	<ul style="list-style-type: none">▪ 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	<ul style="list-style-type: none">▪ Eligible each calendar year▪ Single, lined bifocal, lined trifocal lenses▪ Polycarbonate lenses for dependent children	\$10, included in prescription glasses
	<ul style="list-style-type: none">▪ Standard progressive lenses▪ UV coating	Covered in full at in-network providers
Contacts (instead of glasses)	<ul style="list-style-type: none">▪ Eligible each calendar year▪ \$130 allowance for contacts; copay does not apply▪ Contact lens exam (fitting and evaluation)	Up to \$60
Primary EyeCare Plan	<ul style="list-style-type: none">▪ 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 vsp.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 extraction)	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

2026 BI-WEEKLY PREMIUMS

	Preventive Only	Option 1	Option 2
Employee Only	\$0	\$14.49	\$5.64
Employee & Children	\$0	\$36.80	\$13.90
Employee & Spouse	\$0	\$29.43	\$11.51
Employee & Family	\$0	\$55.79	\$21.45

► 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 gymnastic match 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 the cost 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



IMPORTANT!

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



EXPECTING A BABY IN 2026?

Supplemental hospital insurance can help you offset your medical expenses.

Plus, you'll receive concierge service through **BenefitBump**. This program helps you connect with your Purdue Global benefits, navigate time-off programs, explore childcare resources and guide return-to-work planning.

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	<ul style="list-style-type: none">▪ 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 the cost of treatment.



GET REWARDED FOR WELLNESS!

Complete an eligible health screening each year and receive a **wellness benefit** up to \$50 for you, \$50 for your covered spouse and \$25 per child (up to \$100 total).



YOUR PATH TO FINANCIAL WELLNESS

At Purdue Global, we offer tools and support to help you plan with confidence, backed by a legacy of commitment to your growth and success.



YOUR NEXT STEP:

- Review Purdue Global'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 Global retirement plan and matching contributions.
- Schedule a one-on-one consultation (virtual or in-person) with a Fidelity workplace financial consultant.

YOUR WELLNESS, YOUR REWARD

THE WELLNESS INCENTIVE PROGRAM RUNS FROM JAN. 1 - DEC. 31, 2026.

If you are a benefit-eligible employee, you have the opportunity to earn wellness incentives. **Bonus:** if your spouse is on a covered medical plan, they can earn, too! These incentives are deposited via payroll to help you pay for your healthcare expenses.

		Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Step 1	Complete Annual Physical	\$150	Employee \$150 Spouse \$150	\$300	Employee \$150 Spouse \$150
	Submit complete physical exam form to Vital Incite at admin@vitalincite.com or by fax to 317-660-7994				

		Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Step 2 (optional)	Complete Annual Biometrics	\$100	Employee \$100 Spouse \$100	\$200	Employee \$100 Spouse \$100
	Submit complete physical exam form to Vital Incite a admin@vitalincite.com or by fax to 317-660-7994				

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



KEEP IN MIND

The amount awarded is based on the coverage you elect within a Purdue Global medical plan.

This means:

- If you select Employee+Spouse or the Family level, you and your spouse may earn independent of the other.
- If you select EE+children, only you need to complete the activity to earn amounts.
- If you opt out of the medical plan, you can still earn employee-only amounts.

HEALTHCARE SPENDING ACCOUNTS

Depending on which medical plan you choose, you can save money through a [Health Savings Account \(HSA\)](#), a [Health Reimbursement Arrangement \(HRA\)](#) or [Flexible Spending Accounts \(FSAs\)](#).

All of these account options allow you to contribute pre-tax dollars that reduce your taxable income while setting aside money for healthcare or dependent care expenses.

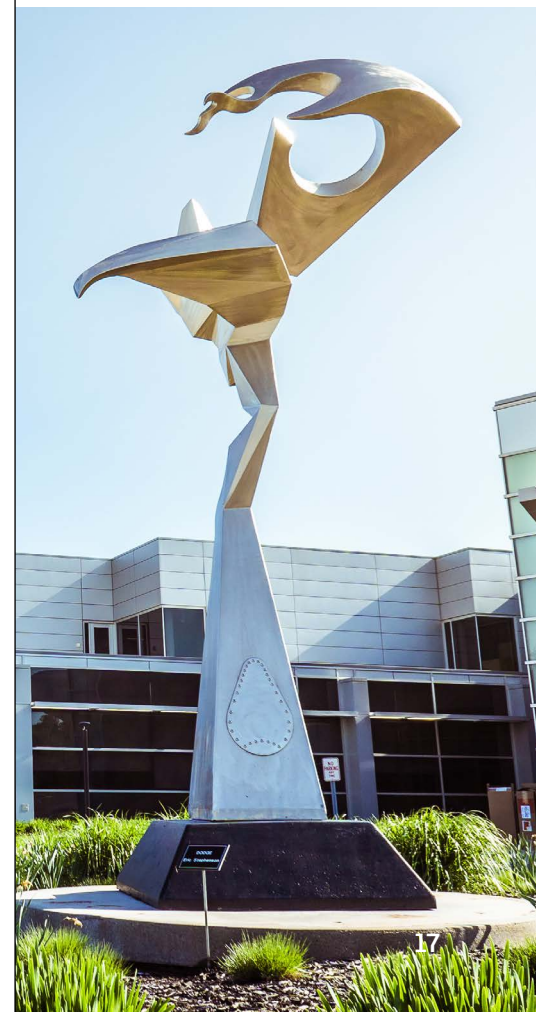
	HSA	HRA
Medical Plan	Consumer-Driven Health Plan (CDHP)	Health Fund Plan
Eligible Expenses	Deductibles, copays and coinsurance Eligible prescriptions Vision care, including LASIK laser eye surgery Dental care, including orthodontia	Deductibles, copays and coinsurance Eligible prescriptions
Maximum Contribution Amount Allowed	Employee: \$4,400 Family: \$8,750 55+: \$1,000 additional	No employee contributions, but you can contribute to a Health Care FSA
Contribution from Purdue Global	Employee: \$300 Employee + 1: \$400 Employee & Family: \$500	Employee: \$250 Employee + 1: \$500 Employee & Family: \$750
Rolls Over from Year to Year	Yes	Yes
Earns Interest	Yes	No
Use with Other Accounts	Use with LPFSA, DCFSA	Use with FSA, DCFSA



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



[For HSA details, click here.](#)



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 (LPFSA)	Flexible Spending Account (FSA)
Eligible Expenses	Dental expenses like orthodontia, crowns and bridges Vision care, including LASIK laser eye surgery, glasses and contacts	Deductibles, copays and coinsurance Dental expenses like orthodontia, crowns and bridges Vision care, including LASIK laser eye surgery, glasses and contacts Prescription drugs and over-the-counter (OTC) items
Maximum Contribution Amount Allowed	\$3,300*	\$3,300*
Contribution from Purdue Global	No	No
Rolls Over from Year to Year	No — FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year	No — FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year
Earns Interest	No	No
Use with Other Accounts	Use with HSA, DCFSA	Use with HRA, DCFSA

*2026 contribution limits were not released by the IRS at the time of publication.



\$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 Global'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.

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).

Supplemental 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. Offered through Securian life insurance.

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



SAVE \$\$\$

Purdue Global offers several discount programs:

- [Get competitive quotes for auto and home insurance.](#)
- [Cover pet bills with pet insurance.](#)

PLANS FOR TOMORROW —STARTING TODAY

Purdue Global offers two, tax-deferred opportunities to put money away for retirement.

- If you are a full- or part-time employee, you are eligible to save for retirement in the 457(b) Plan.
- Funds contributed by Purdue Global are vested after you complete three years of service.

Plan Type	Who Contributes	Details
403(b) Defined Contribution Plan	Purdue Global	3% of your annual salary (even if you don't contribute) plus up to 4% match (based on pre-tax or Roth contributions)
457(b) Defined Contribution Plan	You	6% automatic pre-tax contribution (can change anytime)



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.

Schedule time with a Fidelity planner to help with your financial goals or call 800-343-0860.



YOUR PATH TO BEHAVIORAL HEALTH

Life takes unexpected turns. Your path might shift—but Purdue Global's behavioral health support is here to help you find your footing, build resilience and keep moving forward with confidence.

▼ YOUR NEXT STEP:

- Explore HealthAdvocate 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 Global 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



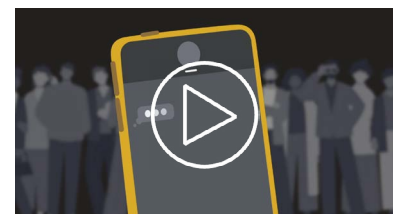
SCHEDULE A FREE SESSION

Contact HealthAdvocate at **877-240-6863**, answers@HealthAdvocate.com or HealthAdvocate.com/members.



BEYOND THE SURFACE

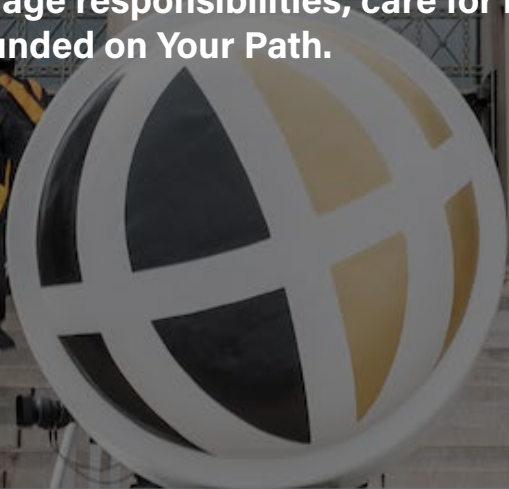
Want quick tips to improve your behavioral health? **Check out our “Beyond the Surface” videos on YouTube!**





YOUR PATH TO WORK-LIFE INTEGRATION

When work and life are in balance, you can bring your best self to both. Purdue Global's work-life benefits help you manage responsibilities, care for loved ones and stay grounded on Your Path.



PURDUE GLOBAL

OPEN ENROLLMENT



YOUR NEXT STEP:

- Understand your leave options.
- Explore family-friendly resources.
- Consider enrolling in pet insurance.

YOUR LIFE, SUPPORTED AT EVERY STEP

At Purdue Global, 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:

- 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.



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 during open enrollment.

TOBACCO STATUS CERTIFICATION

If you're enrolling in life or critical illness 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, 2026** to avoid the full premium charge for the 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.](#)

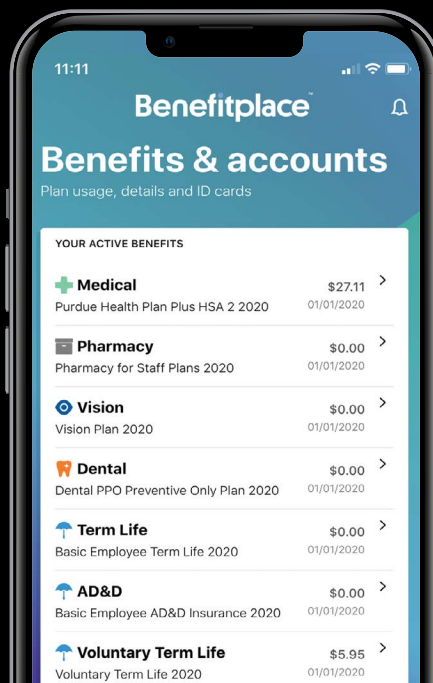


HOW TO ENROLL

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 Global 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 Benefitsplace app to enroll or manage benefits on the go.



CONTACT THE BENEFITS TEAM

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

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.

► 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 2026, 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 2026? Know the facts about Medicare and Your HSA

- If you or your spouse will turn 65 in the coming year, **attend a presentation** aimed 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 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 Right 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

