



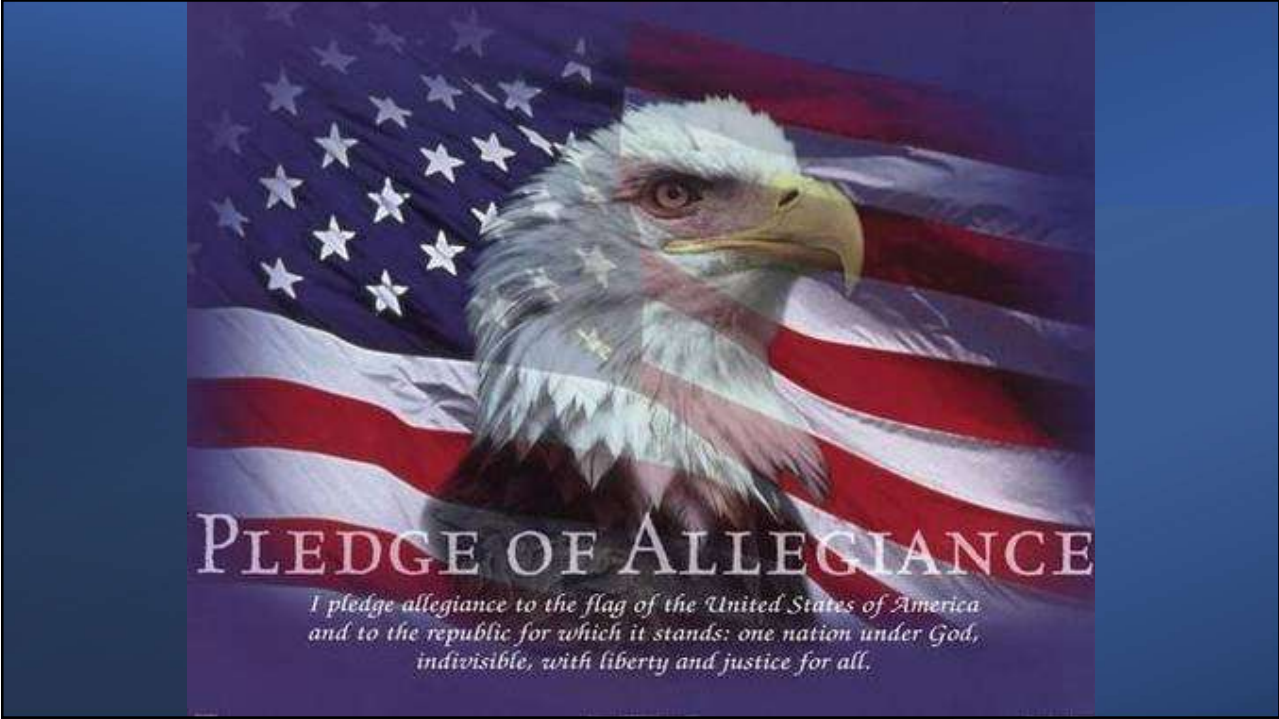
Monthly Meeting

November 4, 2024


pura@purdue.edu

<https://www.purdue.edu/retirees/>

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PURA
Purdue University Retirees Association

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PURA
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Tech Toys for the Holidays

Scott Ksander

PURA 2025 Insurance Update

Benefit Committee

pura@purdue.edu <https://www.purdue.edu/retirees/>

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Tech Toys for the Holidays

November 4, 2024



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Scott Ksander
ksander@purdue.edu



- 50+ years in the IT field, 26 years at Purdue
- Wrote his first program (FORTRAN) when he was in 5th grade. Purdue degree in Computer Science.
- Areas of interest – systems development, networking, security
- Scott and Peggy enjoy life with their kids and grandkids – especially on trips to DisneyWorld
- Scott grew up in Chicago and Peggy grew up in Fish Lake, Indiana (city boy meets farm girl at Purdue story – and the adventure continues ...)

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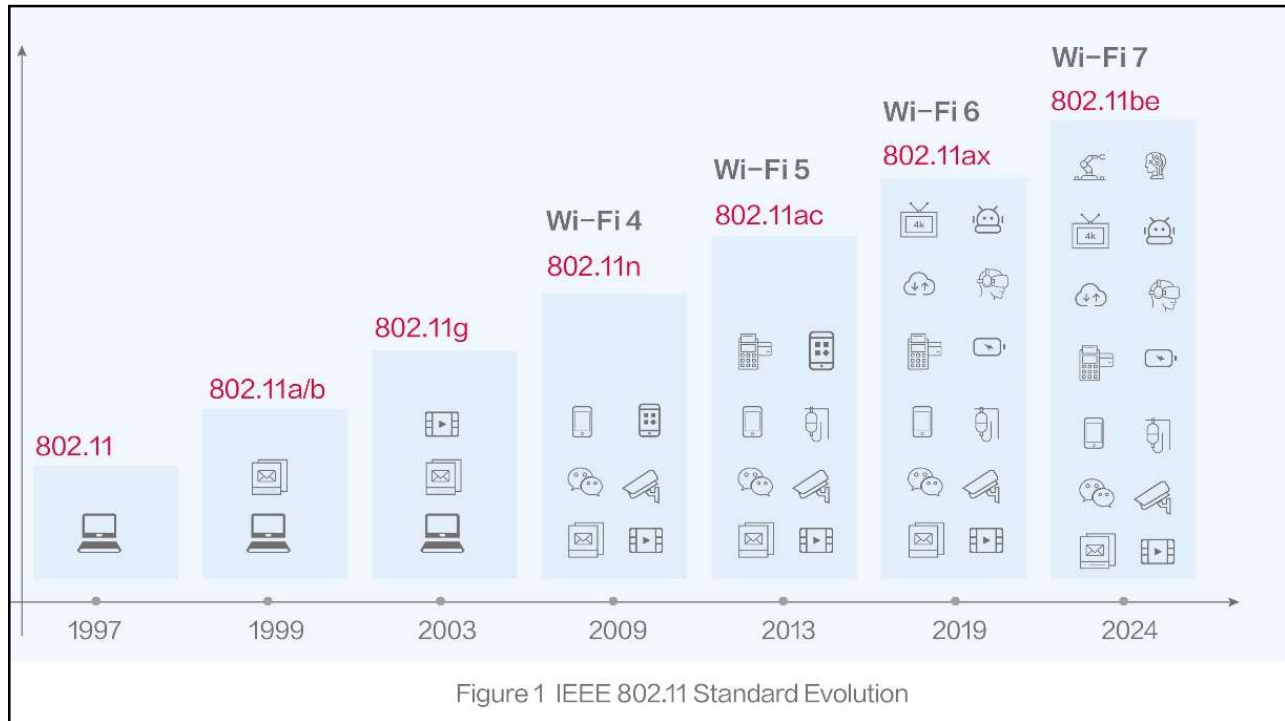
Misc. Computing Topics

- **Wi-Fi 7**

- Increasing interest due to iPhone 16 announcement
- Officially certified as IEEE 802.11be in January 2024
- Backward compatible with previous standards
- To use Wi-Fi 7 BOTH your router and device must support the new standard
- Wi-Fi 7 doubles the channel size of the 6GHz band only (normal Wi-Fi bands are 2.4GHz and 5GHz)
- POTENTIALLY 5.8Gbps bandwidth
- Introduces Multi-Link Operation (MLO) that simultaneously connect two band (e.g., 5GHz + 6GHz)
- This needs all new equipment and there is NO rush!



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	Wi-Fi 4 (IEEE 802.11n)	Wi-Fi 5 (IEEE 802.11ac)	Wi-Fi 6 (IEEE 802.11ax)	Wi-Fi 6E (IEEE 802.11ax)	Wi-Fi 7 (IEEE 802.11be)
Frequency bands operations	2.4GHz (2.402 – 2.494) 5GHz (5.030 – 5.990)	5GHz (5.030 – 5.990)	2.4GHz (2.402 – 2.494) 5GHz (5.030 – 5.990)	2.4GHz (2.402 – 2.494) 5GHz (5.030 – 5.990) 6GHz (5.925 - 7.125)	2.4GHz (2.402 – 2.494) 5GHz (5.030 – 5.990) 6GHz (5.925 - 7.125)
Maximum bandwidth per channel	2.4GHz: 40MHz 5GHz: 40MHz	2.4GHz: 40MHz 5GHz: 80MHz	2.4GHz: 40MHz 5GHz: 160MHz	2.4GHz: 40MHz 5GHz: 160MHz 6GHz: 160MHz	2.4GHz: 40MHz 5GHz: 160MHz 6GHz: 320MHz
Maximum number of non-overlapping channels	2.4GHz: 2	5GHz: 5 (80MHz)	2.4GHz: 2 (40MHz) 5GHz: 2 (160MHz), or 5 (80MHz)	2.4GHz: 2 (40MHz) 5GHz: 2 (160MHz), or 5 (80MHz) 6GHz: 7 (160MHz), or 14 (80MHz)	2.4GHz: 2 (40MHz) 5GHz: 2 (160MHz), or 5 (80MHz) 6GHz: 3 (320MHz), or 7 (160MHz), or 14 (80MHz)
Maximum MIMO configuration	4x4	4x4	8x8	8x8	16x16
Highest modulation	64 QAM	256 QAM	1024 QAM (1K QAM)	1024 QAM (1K QAM)	4096 QAM (4K QAM)
Maximum PHY data rate	600 Mbps	1.7 Gbps	9.6 Gbps	9.6 Gbps	46.1 Gbps
Multi user MIMO (MU-MIMO)	N/A	Downlink (Wave 2 only)	Downlink Uplink	Downlink Uplink	Downlink Uplink
Multi user OFDMA (bandwidth sharing)	N/A	N/A	Yes	Yes	Yes
Target Wake Time (TWT)	N/A	N/A	Yes	Yes	Yes (improved)
Multi Link Operation / Multi Resource Unit	N/A	N/A	N/A	N/A	Yes

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3D Fan "Holographic" Projector

- 12.6" display
- 224 LED Beads
- 800x480 resolution (2 fans)
- \$115 for 2 fans at Amazon



fppt.com

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Purdue Car Door Light

- Light you way!
- Available at [fanatics.com](https://www.fanatics.com)
- \$33 (watch for sales)

fppt.com

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Apple Watch Series 10

- Continues to address health and safety issues
- \$410 - \$470 at Amazon

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Oura Ring 4



- Up to 8 days battery life
- Designed for 24/7 wear
- Sleep, Activity, Stress Heart Health, and more
- Sync with your favorite apps
- \$350 at Amazon

fppt.com

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New Phone Capabilities



- Direct connection to satellites (vendor specific)

fppt.com

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- Meat Probe
- Ambient Probe
- Flip and serve notifications
- Monitors up to 4 probes
- Food readiness countdown



• \$75 at Amazon

fppt.com

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- Wireless headphone
- Handsfree calling
- Washable
- USB Rechargeable
- Wide variety of colors

• \$14 at Amazon

fppt.com

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Black Falcon Drone

- Beginner friendly
- Captures 4K video
- \$79 at Amazon



fppt.com

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Falcon X 4K Drone

- Auto Hover Mode
- 120 Degree wide-angle lens
- 1 key take-off, return, landing
- \$79 at Amazon




fppt.com

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Muama Enence Two-Way Translator


- Real time translation
- 36 language
- Gets widely mixed reviews
- \$79 at Amazon



HOW TO USE ENENCE INSTANT TRANSLATOR

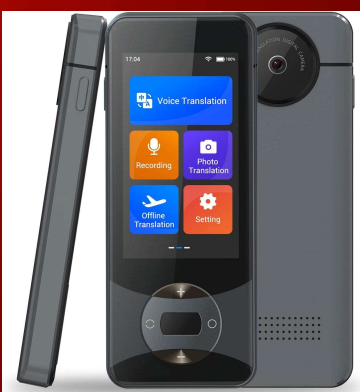
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Xupurtik Voice Translator with AI


- Real time translation
- 127 Languages
- Also text and photo translation
- Also includes world clock
- \$150 at Amazon




71 LANGUAGES & 56 ACCENTS

Chinese (Simplified)	Czech	Hindi	Danish
Chinese (Cantonese)	Croatian	Serbian	Filipino
English (United Kingdom)	Romanian	Sinhala	Dutch
Japanese	Malaysian	Swahili	Cambodian
Korean	Norwegian	Urdu	Icelandic
German	Portuguese	Ukrainian	Persian
French	Italian	Armenian	Finnish
Russian	Vietnamese	Amharic	Georgian
Thai	Indonesian	Azerbaijani	Lao
Arabic	Greek	Latvian	Lithuanian
Spanish	Swedish	Hungarian	Bengali
Bulgarian	Turkish	Slovak	Afrikaans
Polish	Hebrew	Slovenian	Nepali
Catalan	Marathi	Galician	Uzbek
Estonian	Albanian	Kazakh	Tamil
Irish	Basque	Macedonian	Burmese
Maltese	Bosnian	Mongolian	


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Eilik – Desktop Companion

- Touch and voice sensitive
- Personality types
 - Normal
 - Happy
 - Upset
 - Angry
- Games
- \$140 at Amazon



Labels for Eilik robot components:

- Touch Sensor
- Shock Sensor
- Button
- Touch Sensor
- Infrared Sensor
- Speaker
- Touch Sensor (On the back)
- Vibration motor
- Microphone
- Magnetic Pogo pin

fppt.com

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Miko 3 – AI-Powered Robot for Kids

- Ridiculously Smart
- Seriously Fun
- Educational games
- Interactive Utilities
- \$150 at Amazon



Labels for Miko 3 robot components:

- Wide-Angle HD Camera
- Wide-Angle High Resolution IPS Display
- High Performance Speakers
- Odometric Sensors
- Dual MEMS Microphones
- Rugged ABS Body
- Time Of Flight Range Sensor
- Rubberized Wheels

Sensors Hardware

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Loona – Petbot, ChatGPT enabled (AI)

- Voice commands
- Gesture command
- Automatic recharge
- Doubles as home monitor

- Highly likely to become a family member!


- \$315 at Amazon


Super cute



fppt.com

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Augmented Reality

- Portable display
- Multiple display modes
- 130” spatial display
- 46 degree field of view
- Starting at \$197 at Amazon

Directly connect to any device with USB-C video output

					
Android Devices	iPhone 15	iPad	Windows	Macbook	Steam Deck

Connect via XREAL Adapter to Lightning and HDMI ports

			
iPhone/iPad	Nintendo Switch	PlayStation 5	Xbox Series S/X

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REHPHO Eye Massager with Heat

- Reduce eye strain
- Increase relaxation
- \$60 at Amazon

5 Built-in Modes

- 1 Compression + Heat + Music
- 2 Compression + Heat + Continuous Vibration + Music
- 3 Compression Only + Music
- 4 Heat Only + Music
- 5 Intermittent Vibration Only

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5 AC OUTLETS+3 USB PORTS +USB C PORT


- 5 AC Outlets
- 3 USB Ports+USB C Port (4.8A Share)
- Wide space AC outlets
- 1680J surge protection
- Fireproof shell
- screw

Qinlianf 5 Outlet Extender

- 4 USB Charging Ports (4.8A Total)
- Side and front plugs
- Built in Transient Voltage Suppressor (TVS)
- Built in Gas Discharge Tube (GDT)
- Built in Metal Oxide Varistor (MOV)
- \$9.98 at Amazon

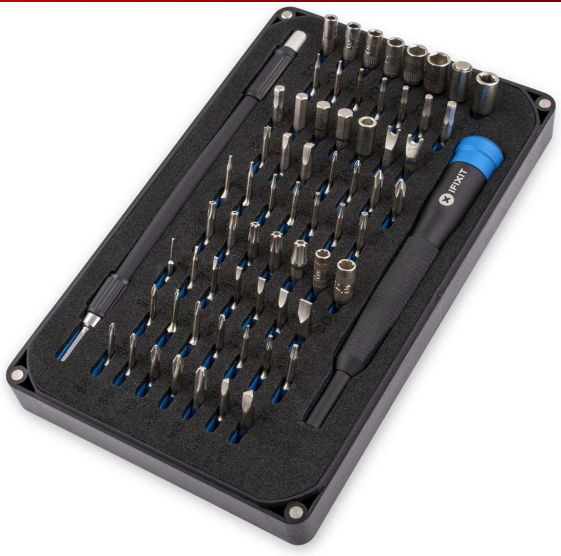
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iFixit Tools

- Mako Driver Kit
- 64 Precision Bit Set
- \$40 at Amazon
- <https://www.ifixit.com/>



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For Your Family Tech Support Person

- Various colors and sizes
- \$22 at Amazon




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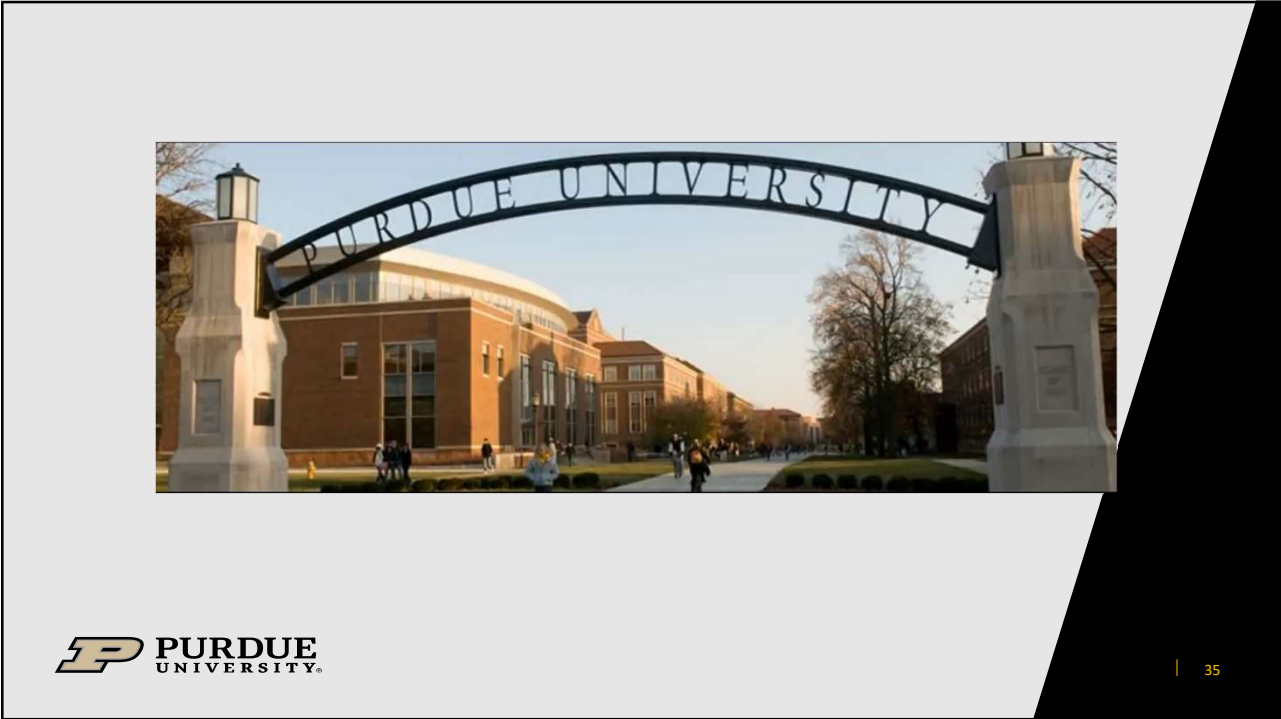
Next Meeting – Monday, December 2
10AM - VFW

Fraud and Identity Theft


B.T. Brown
Fraud Prevention Manager, PEFCU

pura@purdue.edu <https://www.purdue.edu/retirees/>

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Answers
NEXT EXIT →

2025 PURA Health Plans

- Reasons for the Premium increase
- What are the differences in the 2 plans
- How to change plans

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2025 PURA Health Plans

Two Retiree Group plans are sponsored by PURA and the University.

Plan 1 is PURcare. Plan 2 is the Group Medicare Advantage PPO.

- Both plans are provided by UnitedHealthcare (UHC)
- Both plans include Part D prescription coverage
- Both plans include the UHC Renew Active fitness benefit

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Reasons for Premium Increases

- The coverage gap or “donut hole” has been eliminated from Medicare Part D prescription drug plans.
- The 2025 Maximum Out-of-Pocket cost for Part D covered prescriptions is lowered to \$2,000/ member.
- Medicare has reduced the Federal subsidies to prescription drug plans.
- Increased utilization of medical services. Medical procedures that were delayed during COVID have been performed during 2023 and 2024. Insurance companies are paying more out in claims and expect utilization to remain high during 2025.
- Increased utilization of prescription drugs, especially high-cost drugs, is driving premiums upward. Insurance companies expect utilization to increase in 2025.

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Plan 1 - PURcare: Senior Supplement + Part D Prescription plan

The Senior Supplement has additional benefits not found in Medigap plans.

- \$300 annual deductible for services that are covered by Medicare Parts A & B. After deductible, the Senior Supplement pays 100% of Medicare approved charges.
- Hospitalization covered beyond the 365 lifetime days, paid at 100%
- Skilled Nursing, covering at 100% for day 101 and beyond while the person continues to meet the Medicare requirements for Skilled Nursing level of care (not Long Term Care)
- Home Health Services prescribed by a doctor but not covered by Medicare. Up to \$5000 per year
- Foreign Travel coverage - after deductible, the plan reimburses you 80% of charges you paid for medical treatment outside the US, up to \$200,000 per calendar year
- A Vision benefit (a rider to the Senior Supplement) – the plan will reimburse up to \$150 per calendar year for prescription glasses/contacts and/or the refraction charge when not covered by Medicare. Medicare only covers these after cataract surgery.


The Part D formulary in Plan 1 is an Open Formulary. It covers all Brand name and generic prescriptions. The 2025 Maximum Out-of-Pocket is \$2,000 for all Medicare Part D covered prescriptions.

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Plan 2 - Group Medicare Advantage PPO

- A national network of providers (PPO). You can use any Medicare provider in the US who will accept payment from this plan. In a Medicare Advantage plan (Part C) your claims do not go to Original Medicare. The insurance company is the only payer (privatized Medicare).
- The annual out-of-pocket maximum for Hospital and Medical claims is \$3400/member. You pay co-pays or a percentage for each medical service. This is a low out-of-pocket max, compared to most individual Medicare Advantage plans.
- The plan has Foreign Travel coverage for emergencies.
- There is a Hearing Aid benefit of \$500 every 3 years.
- The Part D formulary in Plan 2 includes coverage for more Brand name prescriptions than you would find in a plan on the individual market.
- Members in this plan are eligible to receive the Lifeline Personal Emergency Response System (PERS), without medical requirement at no additional cost – no subscription fee.

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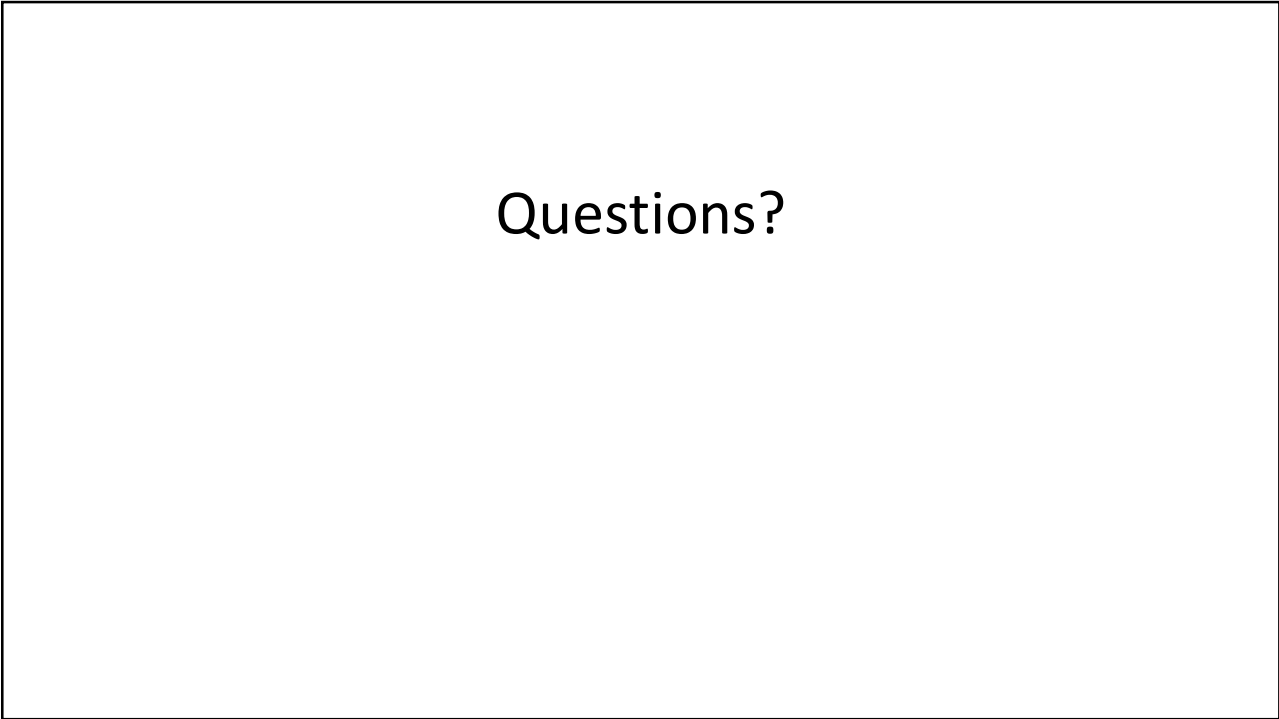
PURcare	Medicare Advantage PPO
<ul style="list-style-type: none"> • Higher monthly premium - \$355.94 • Use any Medicare provider • Lower risk; out-of-pocket costs for hosp./medical (\$300 deductible) • Broader Rx coverage with fewest restrictions • \$0 copay for Part D covered drugs in catastrophic phase. \$2,000 Max Out-of-Pocket in 2025. 	<ul style="list-style-type: none"> • Lower monthly premium - \$241.94 • Use any Medicare provider that will accept this plan • Higher risk; out-of-pocket costs for hosp./medical (max copays \$3400) • Fewer brand names covered; more Rx restrictions (prior authorization) • \$0 copay for Part D covered drugs in catastrophic phase. \$2,000 Max Out-of-Pocket in 2025.

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Changing Plans for 2025

- If you want to enroll in the other PURA group plan, please contact Kate LaMar.
Email - klamar@purdue.edu or Call 765-494-1694
- If you are going to enroll in other plans, when you enroll in an individual Medicare Part D prescription plan it will automatically cancel your PURA plan from UnitedHealthcare.

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Questions?