

INDIANA UNIVERSITY/PURDUE UNIVERSITY 2023 GRADUATE/STUDENT ACADEMIC APPOINTEE BENEFITS COMPARISON

UPDATED APRIL 19, 2023



Indiana University
hr.iu.edu/benefits



Purdue University
purdue.edu/hr/Benefits

MEDICAL

- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Premium based on plan, coverage level
 - SAA premium fully paid by the university
 - Dependent premiums fully paid by SAA
- One plan available to choose from:

ANTHEM SAA PPO PLAN

- **In-network benefits:**
 - Nationwide and overseas network
 - Office Visit copay: **\$25**, Specialist visit copay: **\$35**
 - Preventive care services covered 100% by plan
 - Urgent Care copay: **\$50**, ER copay: **\$150**
 - Out-of-pocket max: **\$2,000** per individual/**\$4,000** family max
 - You pay **20% coinsurance** for covered services after deductible is met (excluding prescriptions - see below)
- **Out-of-network benefits** with separate deductibles/out-of-pocket max

- Four coverage levels: employee only, employee & spouse, employee & child(ren) or family
- Premium based on plan, coverage level
 - Eligible graduate student staff only – 75% of premium is paid for by the university; Remaining 25% of premium is paid for by graduate student staff
 - Dependent premiums are paid for by the student
- Three premium structures: International student; graduate student staff; and domestic student (undergraduate or graduate). Graduate student staff can enroll in any premium structure, but only receive university premium discount when enrolled in the graduate student staff plan.
- One plan to choose from:

UNITEDHEALTHCARE STUDENTRESOURCES PLAN (UHCSR)

- **In-network benefits:**
 - Nationwide and overseas network
 - Deductible: **\$200** per individual per year
 - Preventive care services covered 100% by plan
 - After deductible, plan pays:
 - **90%** inpatient/outpatient surgery
 - **90%** physicians visits (specialty and acute care)
 - Out-of-pocket max: **\$1,500** per individual/**\$3,000** family max
 - Deductible is waived for prescriptions filled at Purdue Pharmacy (WL campus)
- **Out-of-network benefits** with separate deductibles/out-of-pocket max
- **Plan Includes:**
 - Access to telehealth/virtual visits through UHCSR
 - Coverage when traveling
 - Academic Emergency Services

Resources: https://myahpcare.com/wp-content/uploads/Purdue_PHF_GS_22-23.pdf
<https://www.purdue.edu/hr/Benefits/gradstaff/benefits-enrollment/pdf/Grad-Staff-v-Student-Insurance-Comparison.pdf>

PRESCRIPTIONS

- Included with medical coverage with no additional premium.
- Preventive prescriptions covered at 100%

ANTHEM SAA PPO PLAN

- **In-network:**
 - 30-Day Retail Supply: **\$8/\$25/\$45**
 - 90-Day Mail Order or Retail Supply: **\$20/\$62/\$112**
 - 30-Day Specialty Supply: **\$20/\$62/\$112**

- Included with medical coverage with no additional premium.
- Preventive prescriptions covered at 100%

UHCSR PLAN

- **In-network:**
 - Tier 1: Greater of **\$20 Copay or 30%**
 - Tier 2: Greater of **\$40 Copay or 30%**
 - Tier 3: Greater of **\$40 Copay or 30%**
 - Tier 4: **\$50 Copay**



PRESCRIPTIONS (continued)

- Up to 31 -day supply per prescription (retail)
- **Mail Order option through Optum Home Delivery:**
 - Up to 90-day supply per prescription
 - Free shipping

Resources:

[Mail Order Rx Flyer](#)

<https://www.purdue.edu/hr/Benefits/gradstaff/benefits-enrollment/pdf/Grad-Staff-v-Student-Insurance-Comparison.pdf>

VISION

- Included with medical coverage with no additional premium through Anthem Blue View Vision
- Annual eye exam (\$20 copay)

- Included with medical coverage with no additional premium through UHCSR
- VSP (auto enrollment when graduate staff medical plan is elected)
- Annual eye exam (\$5 copay)
- Student vision coverage is not included in the medical plan but can be purchased separately through the AHP enrollment portal for UHCSR coverage
 - Health Reimbursement Account (HRA) available for those who do not qualify for an HSA. HRAs do not allow employee contributions, only Purdue contributions, and funds do not carry over year to year.
- Not eligible for VSP vision benefits if enrolled in student medical plan

Resource: https://www.purdue.edu/hr/Benefits/gradstaff/pdf/VSP_Grad_Fellows_2019-2020%20_Vision_Benefits_Summary.pdf

DENTAL



CIGNA DENTAL PPO

- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Premium based on plan, coverage level
 - SAA premiums are paid for by the university
 - Dependent premiums are paid for by the student
- Preventive cleanings/exams: Two per member per year covered at **100%**
- Deductible: **\$25** per member
- Annual benefit limit: **\$5,000** per member

DELTA DENTAL

- Four coverage levels: employee only, employee & spouse, employee & children, or family
- Separate voluntary election from graduate student staff medical enrollment
- Graduate student staff have two dental plan options: Option 1 or Option 2
- Premium based on plan, coverage level – paid by graduate student staff
- **Option 1**
 - Preventive cleanings/exams: Two per member per year covered at **100%**
 - Deductible: **\$50** per member
 - Annual benefit limit: **\$1,000** per member
- **Option 2**
 - Preventive cleanings/exams: Two per member per year covered at **100% in-network**
 - Deductible: **\$25** per member
 - Annual benefit limit: **\$1,000** per member
- Auto enrollment when student medical plan is elected (one plan option)

Resource: <https://www.purdue.edu/hr/Benefits/gradstaff/pdf/2022-2023-Grad-Staff-Dental.pdf>

 <p>Indiana University hr.iu.edu/benefits</p>	 <p>Purdue University purdue.edu/hr/benefits</p>
BASIC LIFE INSURANCE	
<ul style="list-style-type: none"> • Death benefit: \$20,000 • AD&D benefit: \$20,000 • Additional Services: Emergency Travel Assistance 	<ul style="list-style-type: none"> • None
SUPPLEMENTAL RETIREMENT PLANS	
<ul style="list-style-type: none"> • Recordkeeper: Fidelity • 100% graduate student contribution • Make pre-tax or after-tax (Roth) contributions • Immediate vesting • Withdrawals allowed upon separation or at age 59 ½ while still employed by IU <p>IU 457B RETIREMENT PLAN</p> <ul style="list-style-type: none"> — Defer up to IRS limit annually (\$22,500 for 2023; additional \$7,500 catch-up if age 50 or older <u>OR</u> additional \$22,500 catch-up for those age 62, 63, & 64 if special eligibility requirements are met) 	<ul style="list-style-type: none"> • Recordkeeper: Fidelity • 100% graduate student contribution <p>VOLUNTARY 403(B)</p> <ul style="list-style-type: none"> — Contribute 1% - 85% of Purdue annual salary right away — Immediate vesting — Contribute pre-tax and pay taxes at time of withdrawal — Withdrawals allowed at separation <p>VOLUNTARY 457(B)</p> <ul style="list-style-type: none"> — Contribute 1% - 85% of Purdue annual salary right away — Immediate vesting — Contribute pre-tax and pay taxes at time of withdrawal — Withdrawals allowed at age 59½ or at age 55, if separated from Purdue. Also allowed for severe financial hardship
OTHER BENEFITS	
<ul style="list-style-type: none"> • SupportLInc Employee Assistance Program (EAP) • Telehealth (medical, behavioral health, and dental) • 24-Hour Nurseline • Care@Work by Care.com (child, elder, home, pet care) • Healthy IU, Work+Lie programming and resources • Campus Health Center access 	<ul style="list-style-type: none"> • Steps to Leaps – Holistic wellbeing for Purdue students • Critical Illness • Voluntary Accident • Supplemental Hospital Insurance • Legal • Auto and Home Insurance • Pet Insurance • PUSH (Purdue University Student Health Service) <p>Resources:</p> <p>https://www.purdue.edu/stepstoleaps/index.php</p> <p>https://www.purdue.edu/hr/Benefits/LVB/index.php</p>
BENEFITS ENROLLMENT	
<ul style="list-style-type: none"> • Automatically enrolled 	<ul style="list-style-type: none"> • Automatically enrolled
CONTACT INFORMATION	
<p>IU HUMAN RESOURCES CUSTOMER CARE</p> <p>812-856-1234 askhr@iu.edu</p>	<p>PURDUE HUMAN RESOURCES SERVICE CENTER</p> <p>765-494-2222; Toll Free 877-725-0222 hr@purdue.edu www.purdue.edu/hrhelp (secure communication for secure matters)</p>