

**PURDUE NORTH CENTRAL BENEFITS-AT-A-GLANCE**  
**CLERICAL/SERVICE EMPLOYEES**

<b>INSURANCE</b>	<b>ELIGIBILITY</b>	<b>DESCRIPTION</b>
<b>MEDICAL INSURANCE</b>	Upon employment	<p><b><u>Deductible Options:</u></b> FISERV (\$400-\$800 individual/\$800-1600 family) or (\$500 individual/\$1000 family) UNITED HEALTHCARE (\$0-\$0 individual/family) or (\$500-\$1000 family)</p> <p><b><u>List of doctors:</u></b> PHCS network provider (www.PHCS.com)            UNITED HEALTHCARE network provider (www.myuhc.com)</p> <p><b><u>Prescription Card:</u></b> pay 20% for generics, 30% for formulary, or 50% for non-formulary drugs at participating pharmacies. 5% discount on 90 day mail order. (www.anthem.com) or (www.myuhc.com)</p>
<b>VISION INSURANCE</b>	Upon employment	<p><b><u>List of doctors:</u></b> VSP network providers (www.vsp.com)</p> <p><b><u>Exam/Glasses/Contacts:</u></b> Eligible for exam, lenses and contacts every 12 months, frames every 24 months</p> <p><b><u>VDT glasses:</u></b> May be eligible for a second pair of glasses (at a reduced cost) if you do a lot of computer work</p> <p><b><u>Claim form:</u></b> Mention your VSP coverage when making an appointment.</p> <p><b><u>Discounted Laser Eye Surgery:</u></b> see handout</p>
<b>TERM LIFE INSURANCE</b>	Upon employment	<p>The University automatically provides employees with term life insurance equal to your salary (rounded to the nearest \$1,000). You may choose additional coverage that you will cost share.</p> <p>You may elect to cover each eligible family member for \$2,000. (Children less than 6 months old: \$100)</p>
<b>PERSONAL ACCIDENT INSURANCE</b>	Upon employment	<p>Offered in addition to the \$15,000 accidental death &amp; dismemberment coverage provided as part of term life insurance.</p>
<b>FLEXIBLE SPENDING ACCOUNTS.....</b>	<b>MEDICAL ACCOUNT</b>	<p>You can make contributions to this account to cover any health care or vision/dental expenses not covered by insurance, including expenses that were not paid because of your health plan's deductible, co-insurance, or co-payment arrangements. Employee can contribute a maximum of \$6,000 to this account per calendar year for qualified medical expenses. Participation is optional at Open Enrollment each Fall.</p>
	<b>DEPENDENT DAY CARE ACCOUNT</b> Upon employment	<p>Employee can set aside pre-tax money to pay for a child's day care, certified all-day kindergarten or day care for other dependents, such as spouses, parents, or grandparents, who cannot care for themselves and reside with you at least 8 hours a day. The maximum contribution to this account per calendar year is \$5,000.</p>
		<p><b><u>How to file a claim:</u></b> Use "Request for Reimbursement" form available in Human Resources and via the web.</p> <p><b><u>Reimbursements:</u></b> Submit reimbursement form to Benefits Administrator, then a check is sent to your home address, or is direct-deposited (if you have direct-deposit for your payroll).</p>

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<b>TIME OFF BENEFITS</b>	<b>ELIGIBILITY</b>	<b>DESCRIPTION</b>
<b>VACATION</b>	May not take vacation days before the completion of three months' employment	You may earn up to 10 days vacation during your first year of employment. You accrue 3.1 hours of vacation for every 80 hours worked. At your anniversary date, the accrual rate will be increased by .3 for every hour worked till at 6.2 hour level or 20 days per year. Refer to chart in handbook. An employee can carry over 320 hours of vacation from one calendar year to the next.
<b>HOLIDAYS</b>	Upon employment	New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, 2 days for Thanksgiving, 2 days for Christmas, President's Designated Holiday. Clerical/Service employees also receive one paid personal holiday each fiscal year that may be used for any purpose. Must have completed three months of continuous service to be eligible for the paid personal holiday.
<b>UNPAID PERSONAL LEAVE</b>	After the first 90 calendar days of employment	Eligible for up to 44 workdays of unpaid personal leave. After the first year of employment and each subsequent continuous year thereafter, employees will accrue 22 additional workdays up to a maximum of 132 workdays of leave.

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<b>LEAVES</b>	<b>ELIGIBILITY</b>	<b>DESCRIPTION</b>
<b>SICK LEAVE</b>	Upon employment	Benefits-eligible employees accrue sick leave at an accrual rate of 3.1 hours for every 80 hours worked up to 10 days per year. This accrual rate remains the same throughout your employment. Unused sick time may carry over from one fiscal year to the next.  Up to 10 days of available sick leave per fiscal year may be used for family illnesses.
<b>SHORT-TERM DISABILITY</b>	May enroll in this plan after one year of employment	Helps bridge the gap between the end of your sick pay and the beginning of long term disability. The employee pays the full cost of the benefit on a pre-tax basis. You would receive a benefit equal to 65% of your budgeted salary during this period.
<b>LONG-TERM DISABILITY</b>	Upon employment	Benefits start after 3 months of total disability and continue to age 65 if disabled before age 60. If disabled after age 60, duration of benefits is based on employee's age when disability began. Monthly benefits equal 65% of your monthly salary, with a minimum benefit of \$50. Coordinated with paid sick leave & with benefits from any other source.
<b>WORKER'S COMPENSATION</b>	Upon employment	For work-related injuries, worker's compensation will pay related medical expenses and compensate employees for lost time (subject to limits and in conjunction with FMLA).
<b>FAMILY MEDICAL LEAVE</b>	One year continuous employment and worked 1,250 hours in the last 12 months.	Eligible for up to 12 weeks per year for own illness, to care for a seriously ill family member, to give birth, adopt, or place child in your home for foster care. Works in conjunction with other leaves.
<b>JURY DUTY</b>	Upon employment	Full pay to serve as juror or court witness when subpoenaed.
<b>BEREAVEMENT LEAVE</b>	Upon employment	3 days paid bereavement leave for the death of an immediate family member; 1 day for other relatives; and 1/2 day for co-workers.

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<b>RETIREMENT BENEFITS</b>	<b>ELIGIBILITY</b>	<b>DESCRIPTION</b>
<b>PERF</b> (Public Employees' Retirement Fund of Indiana)	Upon employment	Purdue's contribution to PERF equals a percentage of your pay, including overtime. Of the percentage Purdue contributes, 3% is allocated to your <b>annuity savings account</b> . You may direct the investment of this account. The remaining portion of this fund is allocated to the <b>PERF pension fund</b> . Vesting is at 10 years with eligibility for full retirement benefits at.... age 65 with 10 or more years of service in a PERF plan age 60 with 15 or more years of service in a PERF plan age 55 if your age plus your total years of PERF service equals 85 or more
<b>TDA (Tax Deferred Annuity)</b>	Upon employment	Savings plans (403 B & 457B) that allow you to accumulate additional retirement savings of your own (tax deferred) to supplement retirement benefits from Social Security and University provided retirement plans.

<b>MISCELLANEOUS BENEFITS</b>		<b>DESCRIPTION</b>
<b>REDUCED FEES</b> (Purdue Credit Courses)	Upon employment	<b>Employee:</b> \$43.13 - \$59.67 per credit hour, depending on graduate level - limited to 7 credit hours a semester and to 4 credit hours during the summer session. Must pay all special fees, deposits, workshop fees and differential fees.
		<b>Spouse:</b> \$71.88 - \$81.68 per credit hour at PNC will apply if the staff member is employed on a continual basis for at least 2 years. Must pay all applicable special fees including workshop, lab, differential fees and non-resident tuition if staff member does not reside or pay taxes in Indiana. Limited to 7 credit hours per semester and 4 credit hours per summer.
		<b>Child:</b> \$71.88 - \$81.68 per credit hour at PNC. Children attending West Lafayette full time \$1250 - \$1523 per semester. A technology fee will also be assessed, as well as applicable differential fees for Engineering, Veterinary Medicine, or Pharm. D. professional programs and non-resident tuition if staff member does not reside or pay taxes in Indiana. Must be seeking a degree from Purdue, and under 26 years of age.
<b>VOLUNTARY BENEFITS</b>	Upon employment	Purdue's new voluntary benefits offered through Future Planning Associates include Delta Dental, Transamerica Universal Life, Liberty Mutual Home & Auto Insurance. Purdue plans to make more voluntary benefits available in the future through FPA.