

# 2024

## Employee Benefits Guide



**PURDUE  
FEDERAL**  
CREDIT UNION

# Open Enrollment & Benefit Highlights

The health and financial security of you and your family is important to us. Our benefit program provides a variety of plans that can enhance the lives of you and your family – both now and in the future. As an eligible employee, you will be asked to make decisions about the employee benefits described in this booklet. This guide provides information to enable you to effectively enroll in your benefits. Take time to read it carefully and use the available resources to ensure you make the decisions that are right for you and your family.

## Eligibility

All full-time employees working 30 hours per week are eligible for the benefits program 1<sup>st</sup> of the month following 30 days of service. You may insure yourself and eligible family members under the program. Your children are eligible for medical, dental, and vision to age 26 (and Voluntary Life Insurance where the maximum dependent age is 25). Your children of any age are also eligible if you support them, and they are incapable of self-support due to disability.



**Medical  
Plan**



**Dental  
Plan**



**Vision  
Plan**



## Contact List

<b>Medical UMR Benefits</b>	<a href="http://www.umar.com">www.umar.com</a>
<b>UMR Plan advisor</b>	800.207.3172
<b>Dental Benefits</b>	<a href="http://www.umar.com">www.umar.com</a>
<b>Vision VSP</b>	<a href="https://www.vsp.com/">https://www.vsp.com/</a>
<b>EAP</b>	<a href="http://www.NewAvenuesOnline.com">www.NewAvenuesOnline.com</a>

# Overview of Benefit Contributions

2024 Plan Year Details



## Medical Bi-Weekly Premiums

	HSA Plan
Employee Only	\$53.00
Employee + Spouse	\$107.00
Employee + Child(ren)	\$86.00
Family	\$117.00

*\$46.15/pay period Spousal Surcharge for working spouse with health insurance options*



Bi-Weekly Premiums	Dental	Vision	Vision Buy-Up
Employee Only	\$6.44	\$0.94	\$2.50
Employee + Spouse	\$11.51	\$2.34	\$6.25
Employee + Child(ren)	\$10.12	\$1.88	\$5.00
Family	\$17.03	\$3.28	\$8.75



## 401K Vesting Schedule

Years of Service	% Vested
After 2 years	20%
After 3 years	40%
After 4 years	60%
After 5 years	80%
After 6 years	100%

# 2024 Medical Benefit Overview

Medical



	High Deductible Health Plan	
	In-Network	Out-of-Network
<b>Physician Office Visit</b>	20% after Deductible	40% after Deductible
<b>Specialist Office Visit</b>	20% after Deductible	40% after Deductible
<b>Deductible</b>	Embedded	
Single	\$3,200	\$5,000
Family	\$6,400	\$10,000
<b>Coinsurance</b>	20%	40%
<b>Out-of-Pocket Maximum</b>	Embedded	
Single	\$3,500	\$10,000
Family	\$7,000	\$20,000
<b>Preventive Care</b>	100% Coverage	60% after Deductible
<b>Hospital Services</b>	20% after Deductible	40% after Deductible
<b>Out-Patient Services</b>	20% after Deductible	40% after Deductible
<b>Maternity Services</b>	20% after Deductible	40% after Deductible
<b>Emergency Room Services</b>	20% after Deductible	
<b>Urgent Care Centers</b>	20% after Deductible	40% after Deductible
<b>Mental &amp; Nervous</b>		
In-Patient	20% after Deductible	40% after Deductible
Out-Patient	20% after Deductible	40% after Deductible
<b>Substance Abuse</b>		
In-Patient	20% after Deductible	40% after Deductible
Out-Patient	20% after Deductible	40% after Deductible
<b>Lifetime Maximum</b>	Unlimited	



# Where the doctor is always in

By phone, video or mobile app



A UnitedHealthcare Company



Teladoc gives streamlined member access to quality care with high member satisfaction



## Customer receives:

- ▶ Eligibility and billing services through UMR
- ▶ Claims processed under medical plan administered by UMR
- ▶ Pay as you go model – PEPM access fee, plus case rate fee per consult
- ▶ Consult cost can be shared with member under co-pay arrangement
- ▶ No separate contract
- ▶ Detailed monthly utilization reporting



### ANYTIME ACCESS TO ON-CALL DOCTORS

Connects members to a network of physicians who can diagnose, treat and prescribe medications, when needed.



### ONE-ON-ONE CONSULTATION

Patients have the option to communicate with available physicians via phone, online video or mobile app.



### PHARMACY INTEGRATION

When appropriate, a Teladoc nurse will call a prescription in to the member's pharmacy of choice.



### COST-SAVING CONSUMER EXPERIENCE

Replaces office waits and ER visits for routine ailments, such as cold and flu symptoms, pink eye and respiratory infections for members of all ages.

# Provider Benefits

From UMR



## Just a Click Away – 24/7 Access

- Benefit Plan Details
- Deductible, Out-of-Pocket Accumulations
- ID Cards
- Paid Claims for you and your insured dependents
- Medical PPO Network providers using the United Healthcare Choice Plus Network
- Health and Wellness Tools

## UMR Mobile Services Available 24/7

- Mobile Access - [Click to Watch the Video](#)
- 24/7 mobile access to plan information, paid claims, provider and other UMR Helpful Tools
  - Plan Cost Estimator, Health and Wellness Resources, tools on navigating the app
- Mobile Services Tour - [Click to Watch the Video](#)
- Have Questions? Call the Customer Support Center using the phone number on your ID card.

## NurseLine<sup>SM</sup>

A call to the UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice. Calling the NurseLine is easy and a free service, if enrolled in the Phoenix's medical plan. Simply dial toll-free 877-950-5083, available 24 hours, 7 days a week. The number can also be found on the back of your member ID card.

## Premium Provider Designations

The UnitedHealth Premium program, offered through UMR, evaluates various specialties using evidence-based medicine and national-standardized measures to help you locate quality and cost-effective providers.

**Network: UMR Choice Plus PPO**

**Phone** (800) 207-3172 **Website:** umr.com **Claims Address:** EDI# 39026, P.O. Box 30541, Salt Lake City, UT 84130-0541  
**Group Number**

# UMR Shop for Care

The health cost estimator allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. You can even access quality and efficiency measurements for participating providers.

## Compare Quality & Cost Before You Go

The next time you're in the market for a new doctor or are wondering how much you'll pay for a possible medical procedure, visit [umr.com](https://umr.com) first. Your online services make it easy to look up UnitedHealthcare network providers and health care facilities and find cost estimates for different services – all in one place.



### Stay in-network

With [umr.com](https://umr.com), you have anytime access to a searchable directory of UnitedHealthcare network providers in your area. Choosing a doctor or facility in the network ensures your benefits are paid at the highest level, so you can expect to pay less out of your own pocket. And when you go to a network provider for preventive services, there's typically no cost to you.



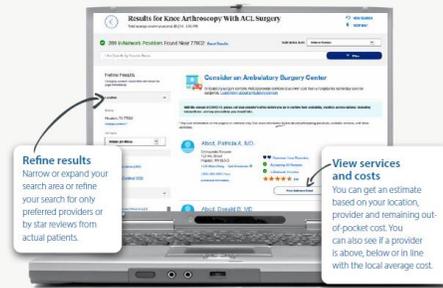
### Check for quality

The two blue hearts next to a doctor's name tells you they are a Premium Care Provider who has been reviewed by UnitedHealthcare and meets quality standards for delivering cost-effective care. You may also see star ratings for customer satisfaction based on reviews from previous patients.



### Understand the costs

Different providers may charge different amounts for the services they offer. Your search results will give you a range of the average costs for preventive care or medical procedures in your area. And the individual provider listings show whose costs are below, above, or meet the local average. If a procedure typically includes multiple steps of treatment, you can review the total cost and your estimated out-of-pocket cost for each step. Your estimated out-of-pocket costs are personalized to you, based on your own benefit plan's deductible, annual out-of-pocket max, copay, coinsurance and how much you've paid toward your deductible.



**START SHOPPING TODAY**

**Login to [umr.com](https://umr.com) and select **Find a provider** or log in and look for the **health cost estimator shopping cart icon** to get started.**

# 2024 Prescription Drugs Overview

EpiphanyRX is a dedicated partner in pharmacy management. You will have access to pharmacy services and information using web page, mobile app or on demand.

## Pharmacy Partner : epiphany<sup>TRX</sup>



Provide your UMR Medical card when you refill your RX at the pharmacy.



**Don't forget to update your mail order provider to EpiphanyRX.**

### High Deductible Health Plan

Prescription Drug Coverage	Retail (30-Day Retail)	Mail Order (90-Day Supply)
<b>Expanded Preventative RX and ACA Drug List</b>	Tier 1:\$0; Tier 2: \$15 Tier 3: \$30	
<b>Tier 1: Generic</b>	Deductible, then 20%	Deductible, then 20%
<b>Tier 2: Formulary</b>	Deductible, then 20%	Deductible, then 20%
<b>Tier 3: Non-Formulary</b>	Deductible, then 20%	Deductible, then 20%
<b>Tier 4 Specialty Pharmacy</b>	Deductible, then 20%	Deductible, then 20%

The Expanded Preventive RX listing includes commonly prescribed preventive or maintenance medications with no cost to you. For a complete listing of Expanded Preventive medications, please log onto: <https://www.epiphanyrx.com>



## Mail Order

PRESCRIPTIONS FOR HOME DELIVERY

Costco Mail Order Pharmacy provides an Online Ordering service. If you choose to utilize Online Ordering, it is helpful to be familiar with basic online purchasing processes, and have frequent access to your email account. Most communication between you and Costco Mail Order Pharmacy will be through email. When using this service, all orders for new prescriptions must be initiated online at [Pharmacy.Costco.com](https://www.Pharmacy.Costco.com)



**Costco Mail Order Pharmacy Contact Information**

Costco Mail Order Pharmacy  
Customer Service  
1-800-607-6861 phone  
1-800-633-0334 fax

Visit us online at:  
**[pharmacy.costco.com](https://www.pharmacy.costco.com)**

Monday through Friday: 5 a.m. to 7 p.m. (PST)  
Saturday: 9:30 a.m. to 2 p.m. (PST)

# Vision Benefit Summary



## Dental

Annual Deductible	
Individual	\$50
Family	\$150
<b>Annual Plan Maximum</b>	\$1,500
<b>Orthodontia Lifetime Maximum</b>	\$1,500/Person
<b>Preventive/ Diagnostic Care</b> Includes: routine oral exams, cleanings, fluoride treatment (through 18), sealants, x-rays	100% Covered
<b>Basic Dental Services</b> Includes: fillings, consultations, space maintainers, brush biopsy, endodontics, periodontics	You Pay 20%
<b>Major Dental Services</b> Includes: oral surgery, dentures, bridges, implants	You Pay 50%
<b>Orthodontia for Children up to age 19</b>	You Pay 50%



## Vision

	In-Network	Out-Of-Network
<b>Routine Eye Exam - (once every 12 months)</b>		
	\$20 copay	\$20 allowance
<b>Frames - (once every 24 months)</b>		
	\$20 co-pay, then paid at 100% up to \$120 (\$46 wholesale)	\$20 co-pay, then paid at 100% up to \$45
<b>Standard Plastic Lenses - (once every 24 months)</b>		
Single vision (1 pair)	\$20 co-pay, then paid at 100%	\$20 co-pay, then paid at 100% up to \$25
Bifocal lenses (1 pair)	\$20 co-pay, then paid at 100%	\$20 co-pay, then paid at 100% up to \$40
Trifocal lenses (1 pair)	\$20 co-pay, then paid at 100%	\$20 co-pay, then paid at 100% up to \$55
Lenticular lenses	\$20 co-pay, then paid at 100%	\$20 co-pay, then paid at 100% up to \$80
<b>Contact Lenses - (once every 24 months in lieu of glasses)</b>		
<b>Contacts or glasses are available every year with the vision Buy-up option</b>		
Necessary	\$20 co-pay, then paid at 100%	\$20 co-pay, then paid at 100% up to \$210
Elective	\$20 co-pay, then paid at 100% up to \$120	\$20 co-pay, then paid at 100% up to \$105





# Health Savings Account

## For a Qualified High Deductible Health Plan

A Health Savings Account (HSA) is a consumer-oriented, tax-advantaged savings account that is always combined with a High Deductible Health Plan (HDHP). It is an interest-accruing account, similar to an Individual Retirement Account (IRA), which provides financial control over how you spend your health care dollars and can be used to pay for your out-of-pocket medical expenses. HSA earnings grow tax-deferred and qualified withdrawals are tax-free without “use it or lose it” provisions found with a Flexible Spending Account (FSA). Money not used in your Health Savings Account can be rolled over to the following year. HSA funds can be used for all qualified medical expenses, including medical services, as well as eyeglasses, dental procedures, prescription drug coverage and over-the-counter medications provided you submit a prescription from your provider. See *IRS Publication 969* for more information and a listing of *Qualified Eligible Expenses* at [www.irs.gov](http://www.irs.gov).

### To qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a High Deductible Health Plan
- You have no other health coverage except what is permitted by the IRS
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else’s tax return.



### Health Savings Account (HSA)

All employees who elect Purdue Federal’s High Deductible Health coverage will receive a bi-weekly HSA deposit from Purdue Federal. This deposit is based on the level of coverage and does not apply to employees with dual coverage.

Purdue Federal Annual Contribution	
Employee Only	\$750
Employee and Spouse and Employee/Child	\$1,250
Employee/Family	\$1,500

### How Should You Manage Your HSA?

- Contributions can be made with pre-tax money through payroll deductions, or contributions can be made post-tax and then deducted from your income when you file your income tax return.
- Funds should be limited to qualified medical expenses;
- Keep receipts documenting medical expenses;



### IRS 2024 Maximum Contributions

	2024 IRS Max Contributions	IRS Post Age 55 “Catch-up”
Employee	\$4,150	\$1,000
Family	\$8,300	\$1,000

### When to Stop Contributing to Your HSA?

- When you are no longer enrolled in a qualified health plan;
- When you become eligible for Medicare and you plan to enroll, you must stop your HSA.

### If You Will Be Turning 65

Active employees turning 65 have the option to accept or decline enrollment in Medicare, including Medicare Part A.

- Employees who accept enrollment in any part of Medicare are no longer eligible to make or receive contributions to an HSA.
- If you elect Medicare at age 65, your maximum HSA contribution for the year you elect will be prorated by the number of months you were not enrolled in Medicare.
- Employees who decline enrollment may continue to make and receive contributions to an HSA.
- Qualified distributions remain tax free regardless of your eligibility to contribute.
- Non-qualified distributions are taxable but no longer carry a 20% penalty after age 65.
- Medicare Part(s) A, B, D and Medicare HMO premiums may be paid or reimbursed with tax-free HSA dollars. You cannot use your HSA to pay for Medigap premiums.



# FSA Highlights



## Health Care FSA Plan

*Cannot use if enrolled in Health Plan & contribute to HSA*

### Annual Contributions Limit

- \$3,200 max

### Eligible Expenses

- Medical, dental, vision, pharmacy copays
- Deductible & coinsurance
- Glasses, contacts, vision correction surgery

### Examples of eligible expenses FSA dollars can generally be used for include:

- Medical copays, deductibles, prescriptions
- Dental services such as crowns, bridges, dentures,
- Prescription eyeglasses, eye exams, prescription sunglasses,
- Contact lenses and related supplies / Hearing exams and hearing aids
- Infertility treatments, in-vitro fertilization, birth control
- Mental health counseling (not marital)

It's an employer-sponsored benefit that allows those who don't have an HSA to set aside money on a pre-tax basis through payroll deduction to help offset unreimbursed expenses.



## Limited Purpose FSA Plan

*enrolled in Health Plan & contribute to HSA*

### Annual Contributions Limit

- \$ 3,200 max

### Eligible Expenses

- ONLY dental and vision expenses

Funds can be used by the FSA owner's spouse and a person claimed as a dependent on FSA owner's taxes (with certain qualifications).



## Dependent Care FSA Plan

### Annual Contributions Limits

- \$5,000 (single or married filing a joint return)
- \$2,500 (married filing a separate return)

### Eligible Expenses

- Nursery school, preschool or similar program Before- and after-school care of a child in kindergarten or a higher grade. Also, day camp expenses

### Ineligible Expenses

- Overnight camp costs
- Kindergarten or higher grade levels costs
- Payments to either the taxpayer's spouse or a parent of a taxpayer's child who is not the taxpayer's spouse

A taxpayer's dependent who is under age 13 or the taxpayer's dependent or spouse who is physically or mentally incapable of self-care and who has the same place of residency as the taxpayer for more than half the taxable year.

\*Benefits **will not** be carried over from year to year. There is a grace period through March 15. Run out for terminated employees is 90 days after date of termination.

\*All spending activity, account balances and claims can be easily viewed by logging into your member Portal Account on <https://member.umar.com>.

\*The IRS requires you to keep copies of all expenses in which your FSA dollars were used. Annual pledged contribution is available on your effective date of coverage. If you elect to participate in the High Deductible Health Plan and contribute to a Health Savings Account (HSA), you qualify for the Limited Health Care FSA (not the Full Health Care FSA) and your flex dollars may only be used for eligible dental and vision expenses, NOT medical or pharmacy expenses. Annual pledged contribution is available to the extent of employee contribution.



# Employer Paid Benefits



## Basic Life Insurance (100% Company Paid)

A life insurance policy is a contract with an insurance company. In exchange for premium payments, the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death.

### Basic Life

All Full Time Employees are eligible

1.5x Annual Earnings up to \$300,000.

Coverage decreases incrementally beginning at age 70 by 35%, by 50% at age 75.

Dependent Spouse \$2,000, Child \$1,000

## Basic Accidental Death & Dismemberment Insurance (100% Company Paid)

The rider covers the unintentional death or dismemberment of the insured. Dismemberment includes the loss, of or the loss of use, of body parts or functions (e.g., limbs, speech, eyesight, or hearing).

### Basic AD&D

All Full Time Employees are eligible

1x Annual Earnings up to \$350,000.

Coverage decreases incrementally beginning at age 70 by 35%, by 50% at age 75.

## Short-Term Disability Benefits (100% Company Paid)

Disability benefits protect your income during a short period of disability. Examples include, illness, maternity, or an accident not related to your job.

### Short-Term Disability

Elimination Period	Benefits begin on the 6 <sup>th</sup> consecutive day of disability
Monthly Income Benefit	33.3-100% depending on years of service
Max Weekly Benefit	Base Salary
Max weekly benefit duration	60 days

Benefit becomes effective first of the month following one month service.

## Long-Term Disability Benefits (100% Company Paid)

Disability benefits protect your income during a period in which you are unable to work because of an extended illness or accident not related to your job. Long Term Disability is used after short-term disability is exhausted.

### Long Term Disability

Elimination Period	60 Days
Monthly Income Benefit	66 2/3 % of Monthly Earnings
Max Monthly Benefit	\$10,000



# Voluntary Life and Hospital Indemnity

## Voluntary Life Insurance (100% Employee Paid)

New hire enrollment guarantee issue is:  
 Employee = up to 150,000  
 Spouse = 30,000  
*(benefit age reduction applies)*

Premiums are calculated in 5-year age bands. Your rates will adjust on the plan anniversary after you have attained a new age band.

Conversion and Portability options available upon termination.

Benefits end on date of termination or retirement.

If you are a new enrollee in Voluntary Life Insurance, or if you choose to increase your current election, you will need to submit an Evidence of Insurability (EOI) form within 30 days of your election.

Voluntary Life		
EMPLOYEE BENEFIT	<b>Benefit Increments</b>	\$5,000
	<b>Benefit Maximum</b>	5X your basic annual earnings or \$500,000
	Coverage decreases incrementally beginning at age 70 by 35% and 50% at age 75.	
SPOUSE BENEFIT	<b>Benefit Increments</b>	\$5,000
	<b>Benefit Maximum</b>	\$150,000
	Cannot exceed 100% of employee amount	
	Coverage decreases incrementally beginning at age 70 by 35% and 50% at age 75. (employee age)	
CHILD(REN) BENEFIT	<b>Benefit Increments</b>	\$2,000
	<b>Benefit Maximum</b>	\$10,000
	Children aged 6 months to 26 years	

## Hospital Indemnity

Helps to cover the out-of-pocket expenses associated with everything from basic doctor visits or exams visits all the way up to major hospital stays and treatment.

Bi-Weekly Premiums	
Employee Only	\$7.98
Employee + Spouse	\$17.02
Employee + Child(ren)	\$13.09
Family	\$23.69

Plan Design	
Initial Hospitalization	\$1,000
Daily Hospital Confinement	\$200 / day
Hospital Intensive Care Confinement	\$400 / day
Pregnancy Covered	Yes
Pre-Existing Condition	None
Benefit Reduction	None

# Voluntary Critical Illness & Accident

## Accident

Accidents happen. Treatment can be vital to recovery, but it can also be expensive. If an accident keeps you away from work during recovery, the financial worries can grow quickly. This coverage pays a cash payout if you have any of the covered accidents. Use this benefit to help pay for cost of care. The plan is designed to cover accidents that occur on and off the job.

Accident Hospital Care	
Hospital Admission/ICU Admission	\$1,000 / \$2,000
Hospital Confinement	\$200 / day up to 30 days per occurrence
ICU Confinement	\$400 / day up to 15 days per occurrence
Surgery	up to \$1,000
X-Ray	\$50

Emergency Care	
Ambulance / Air Ambulance	\$300 / \$800
ER Treatment	\$150
Physician Initial Visit/Urgent Care	\$50

Bi-Weekly Premiums	
Employee Only	\$3.34
Employee + Spouse	\$5.67
Employee + Child(ren)	\$6.67
Family	\$9.51

Follow-Up Care	
Follow-Up Physician Visits	\$50 / visit up to 5 visits
Medical Equipment	\$150
Physical Therapy	\$50 / visit up to 5 visits
Common Injuries	
Burns	up to \$10,000
Skin Graft Benefit	25% of burn benefit
Concussion	\$150
Dislocations	up to \$2,500 closed / \$5,000 open
Fractures	up to \$4,000 closed / \$8,000 open
Lacerations	up to \$600
Tendon/Ligament/Rotator Cuff	up to \$1,000 (exploratory \$150)
Torn Knee Cartilage	up to \$750 (exploratory \$150)

## Critical Illness

This insurance pays fixed cash benefits directly to you upon diagnosis of a covered critical illness after the coverage effective date. These benefits can help pay for out-of-pocket medical and non-medical expenses your medical insurance doesn't cover. Cost is determined based on age.

Bi-Weekly Premiums (Age Bands)	
25	\$1.44
35	\$2.26
45	\$6.53
55	\$11.97
65	\$17.61

Plan Design	
Covered Conditions	Heart Attack, Stroke, Cancer, End-stage Renal Disease, Major Organ Failure, Coma, Paralysis, Occupation HIV, Blindness
Additional Conditions	Covered at 25%: Carcinoma in Situ, Coronary Artery Disease, Alzheimer's Disease, Parkinson's Disease Covered at 10%: Skin Cancer
Benefit Amount	EE: \$10,000 or \$20,000 SP: \$5,000 or \$10,000 CH: \$5,000 or \$10,000
Benefit Trigger	First Diagnosis
Critical Illness Recurrence	Included; 12 Month separation
Cancer Recurrence	Included; 12 Month separation
Subsequent Critical Illness occurrence	Included; 12 Month separation
Health Screen	\$50 Per Insured Per Year

# Work Life Balance

## 2024 Holiday Schedule

New Year's Day	January 1
Martin Luther King Jr. Day	January 15
President's Day	February 19
Memorial Day	May 27
Juneteenth	June 19
Independence Day	July 4
Labor Day	September 2
Veterans Day	November 11
Thanksgiving Day	November 28
Christmas Day	December 25

## Paid Time Off (PTO)

Paid Time Off days are available for you to use when you are absent from work due to illness, injury, vacation and personal time. New employees will be given their first bi-annual allotment on their start date. The amount of time off will be pro-rated based on hire date. PTO hours are awarded based on years of service and exemption using the following schedule.

Years of Service	Non-Exempt Employee Accrual		Exempt Employee Accrual	
	Annual Hours	Semi-Annual Hours	Annual Hours	Semi-Annual Hours
Less than 3 years	128	64	168	84
3-7 Years	168	84	208	104
7-15 Years	208	104	248	124
15+ Years	248	124	288	144

## Additional Benefits

### Birthday Time Off (BTO)

Benefit eligible employees will be given birthday time-off each year to use as they prefer.

### Volunteer Time Off (VTO)

All regular full-time and part-time employees are given a total of 8 VTO hours each calendar year to volunteer their talents with a local non-profit organization of their choice.

# Additional Benefits



## Purdue Federal Credit Union Membership

As an employee of Purdue Federal, you are eligible for credit union membership upon your hire date, and your pay will be automatically deposited into your account. Your employment and membership will also qualify your spouse and all your immediate family members for membership at Purdue Federal. Your employment status also ***elevates your primary account to our top My Member Perks status.*** Visit [purduefed.com/perks](http://purduefed.com/perks) to learn more.

### ▶ Purdue Federal Visa® Credit Card

As a Purdue Federal employee you may be eligible to receive a Purdue Federal Visa® Credit Card upon your hire date so you too can experience the incredible benefits this card offers.

### ▶ Employee Loan Perks (0% APR\*)

Purdue Federal offers employees a variety of 0% APR loans, eligibility and repayment terms may vary.

- Clothing Loan Program
- PC Loan Program
- Home Office Loan Program
- Exercise Equipment Loan Program
- Tuition Loan - see education reimbursement for more information

\*All loans subject to credit approval.

# Support Programs



## Health & Wellness

We recognize that wellness starts with small lifestyle changes which is what we encourage. We achieve this through a wellness program that includes free on-site wellness check-ups, free on-site flu vaccinations, and an exercise corner for each branch location. Purdue Federal has a fitness room that includes a locker room, showers, and a hydration station. Along with the health and wellness of employees, Purdue Federal is also committed to improving the community. Therefore, smoking is not permitted in any Purdue Federal location, in parking areas or anywhere on the grounds of the credit union.

Employees have a variety of fitness equipment to choose from, including treadmills, recumbent bikes, elliptical trainers, nautilus machines, free weights, fitness balls, and workout DVDs. Some locations even participate in on-site Weight Watchers meetings, group walks/runs, healthy recipe cook-offs, and more.



## Education Reimbursement

Purdue Federal Credit Union may offer a 0% loan to any full-time employee who is enrolled in a degree seeking program and who has completed their probationary period, for tuition. The employee must meet all eligibility requirements as noted in the Purdue Federal Employee Handbook. The loan is reimbursable once the employee provides proof of successful completion with a 'C' or better. \$5,250 maximum allowed per calendar year.

*A full explanation of the benefits outlined in this brochure is provided once you become an employee of the credit union.*

## Maternity / Paternal Leave

After 90 days of service, Purdue Federal will provide up to eight (8) weeks of 100% paid maternity leave to full-time employees to support new mothers after the birth of a child. Employees may combine FMLA leave with Maternity Leave to extend past eight weeks. Family Medical Leave Act (FMLA) provides eligible employees up to 12 weeks of unpaid, job – protected leave per year. Leave taken under this policy will run concurrently with any FMLA, short-term disability or other leave.



# Feel like yourself again



Is therapy right for you? Scan this QR code to take the 60-second quiz and find out.



Build a relationship with an experienced therapist or psychiatrist of your choice by phone or video

Our experts provide support for:

- Anxiety, stress, depression
- Mood swings
- Not feeling like yourself
- Relationship conflicts
- Trauma and PTSD
- Medication management

Start making progress

1. Set up your account and fill out a brief medical history
2. Choose the expert you think will be the best fit for you
3. Pick the preferred dates and times that fit your schedule
4. Make progress from wherever you're most comfortable



## Get started—it's already part of your benefits

Visit [Teladoc.com](https://www.teladoc.com)

Call 1-800-TELADOC (835-2362) | Download the app  

Refer to your employee booklet at [umr.com](https://www.umr.com) for Teladoc benefits

## How can New Avenues help?



Marriage



Divorce or  
Separation



Grief



Stress



Financial  
Worries



Alcohol/Drug  
Problems



Child/Adolescent  
Issues



Communication  
Problems

# EAP FOR EMPLOYEES & FAMILIES

## Employee Assistance Program

We believe the health and wellbeing of our employees is of critical importance. Our employee assistance program is available **to ALL employees and their immediate family members**. It is not required to be enrolled in our health plan to take advantage of these EAP services available to you.

Our EAP is FREE to all employees and eligible dependents. New Avenues is completely confidential. Each employee and family member receives six free visits per incident, per calendar year.

## 24/7/365 Access

**(800) 731-6501**

Call for more information.

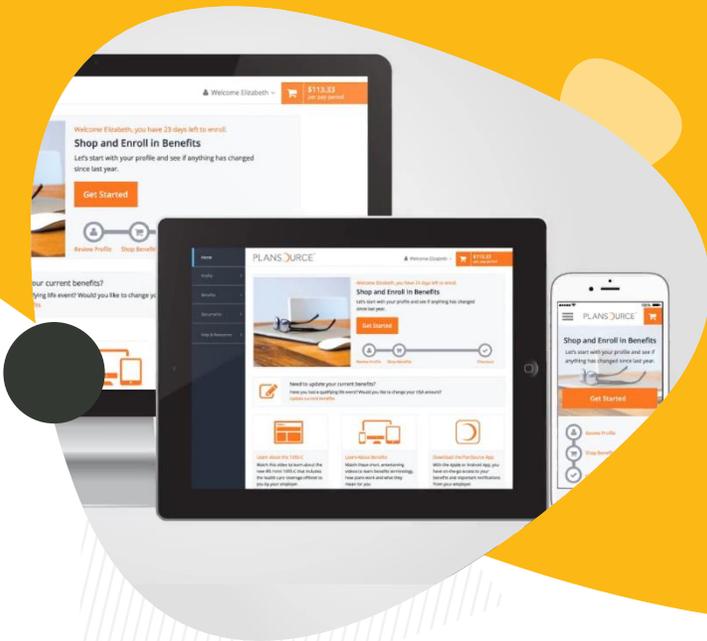
**NewAvenuesOnline.com**

FREE & CONFIDENTIAL



# Online Enrollment

Enroll In Your Benefits Online!



01

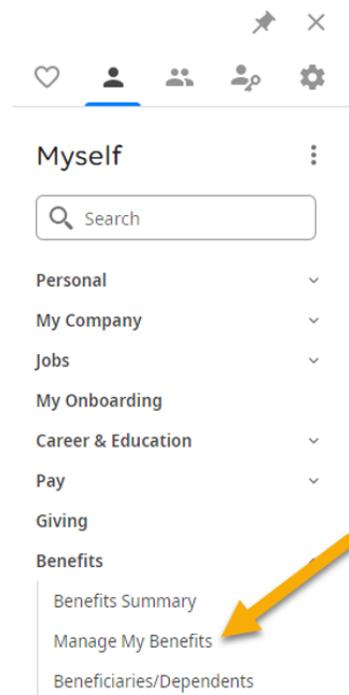
## LOGIN

To access PlanSource, log into UltiPro using your single sign-on username and password.

Once logged into UltiPro, click on the *Myself* tab and then click on *Manage My Benefits* (located under the *Benefits* section)

For first time users or when adding a new dependent, be sure to have the following information:

- Birthdate and social security numbers for yourself and each dependent including spouse
- Marriage date (if applicable)



02

## ENROLL

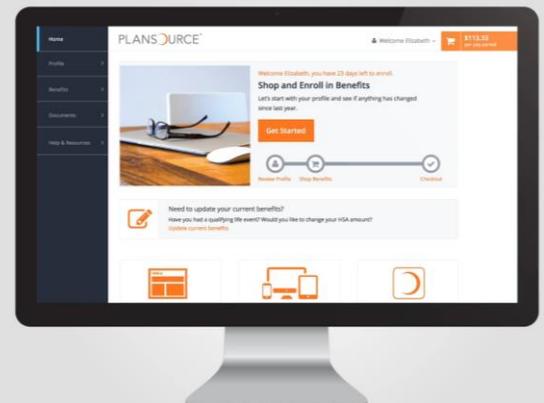
Complete the enrollment steps to shop for benefits. After completing each screen, click UPDATE CART.

03

## CHECKOUT

Review all your personal, dependent, and enrollment information closely, and make changes if necessary. You can print or email the enrollment for if you choose.

# PLANSOURCE®





## COMPANY CORE VALUES

*Honesty* & Integrity | *Pride* & Ownership | *Mutual* Respect