



2017 MSU Benefits

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Morehead State University (MSU) offers comprehensive benefits to regular full-time employees. Your benefits include health, dental, tax-exempt spending accounts, life insurance, and additional voluntary benefits. Our programs are designed to protect you from the high cost of health care, provide a source of income in the event of disability or death, offer resources that can help you build a financially secure future, and make it easier for you to balance the demands placed on working families.

We hope the information contained in this guide helps you understand the value of the MSU benefit program.

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This benefits guide contains only highlights of the major provisions of the benefits program at Morehead State University. Legal documents describe the plans in complete detail and govern their operation. If there is any disagreement between this guide and any legal document, the terms of the legal document always govern. Morehead State University reserves the right to change, suspend, or end benefits plans at any time.

Completing Your Enrollment

Dependent and beneficiary information is required—including their Social Security number, birthday, address, and relationship to you. Be sure to have this information handy when you go online to enroll.

Using Benefits Enrollment Online (BEO)—*Follow these instructions*

1. Go to <https://my.moreheadstate.edu>
2. Login with your Eagle ID and Eagle Password
3. In the “Icon Shortcuts” section, click on “WebAdvisor”
4. Click on “Employee Profile” from the menu options list
5. Click on “Benefits Enrollment”
6. Click on “Enroll or Change Benefits” and then click “Continue”
7. Select the benefits you want for 2017, then click “Continue”
8. **For EACH selected benefit, choose either**
 “Elect” or,
 “Opt Out”
9. Then either “Save” or “Do Not Save Changes” and click on “Continue”
10. If you select a benefit plan and want to enroll dependents, you **MUST** add the dependents you wish to cover by clicking on the “Add or Manage Dependents” button. You are required to include all requested information about the dependent, including Social Security number, date of birth, and his/her relationship to you; failure to provide this information may result in non-coverage
11. When you are presented with the confirmation screen, you may choose to do the following:
 - “Save Changes and Complete Later” (allows you to make changes and electronically sign and submit later)
 - “Save” then go back to make other selections
 - Manage dependents and beneficiaries (if the ones listed are incorrect)
12. Once everything looks correct, click on the “Ready to Sign” button and then click “Electronic Signature”

Note: If you want to make changes after you electronically sign your enrollment, click “Remove my signature and allow changes to my elections.” (You’ll see this at the bottom of the first page.) Please remember that your benefit elections are not final until you sign your electronic enrollment.

When Changes Are Allowed

Changes to your benefits (medical, dental, life insurance, and flexible spending accounts) during the plan year are permitted only if you have a life event change that affects your benefits coverage. Following examples of life event changes:

- You get married, separated, or divorced
- You have a baby or adopt a child
- You or your spouse starts or ends employment
- A dependent starts or stops being eligible
- Your spouse's health care coverage through his or her employer changes.

You must sign a change form and submit it to the Office of Human Resources and Payroll within 31 days of your change in status. You will need to provide proof of your qualifying event, such as a copy of a marriage license, divorce decree, birth/adoption certificate, or a letter from your spouse's employer.

Enrollment Eligibility

Regular full-time employees are eligible to enroll themselves and their eligible family members in MSU's benefits. Eligible family members include your:

- Spouse
- Children up to age 26 (see our plan document for more information about dependent eligibility criteria)
- "Sponsored dependents" as defined below

When you enroll eligible family members, you must provide their Social Security number, birthdate, address, and relationship to you. ***This information is required***; they will not be covered unless you provide it to MSU.

Also note, when you elect a medical or dental plan, you can choose which eligible family members you want to cover under each plan. The family members you cover under each plan do not have to be the same. For example, you can cover yourself and your dependents for medical, but choose to cover yourself only under the dental plan.

Covering a “Sponsored Dependent”

Employees may enroll a “sponsored dependent” and his/her eligible children in MSU coverage, provided they meet the following criteria:

A sponsored dependent is defined as an adult that shares primary residence with a covered employee. The sponsored dependent must:

- Have lived with the MSU employee for at least 12 months prior to the effective date of coverage;
- Be at least the age of majority;
- Not be a relative (see definition of relative below); and
- Not be employed by MSU.

A sponsored dependent’s children are defined as those who:

- Share primary residence with the covered MSU employee;
- Are under age 26;
- Are the natural born or adopted child of the sponsored dependent; and
- Are not relatives of the covered MSU employee. (Relatives include parents, children, husbands, wives, brothers, sisters, brothers-and sisters-in law, mothers- and fathers-in law, uncles, aunts, cousins, nieces, great nieces, nephews, great nephews, grandmothers, grandfathers, great grandmothers, great grandfathers, sons- and daughters-in law and half- or step-relatives of the same relationships. Note: Children for whom the employee has legal guardianship are eligible as the employee’s dependents.)

To add a sponsored dependent and his/her children to your coverage, an **Affidavit of Sponsored Dependent Relationship** must be signed by both adult parties and notarized. Additionally, proof of common residency for a 12-month period must be provided. This could include a driver’s license with the same address issued for 12 months, rental agreement or mortgage, utility bills in names with a common address that are more than one-year old.

The employee must also complete an **Anthem Affidavit**.

Health Insurance Premiums and IRS Tax Regulations Related to Sponsored Dependents

In accordance with IRS regulations:

- The portion of insurance premiums for the sponsored dependent and his/her dependent children must be paid on a post-tax basis.
- Medical expenses incurred by the sponsored dependent and his/her dependent children are not allowed for reimbursement under the employee's flexible health care spending account (IRC Section 125) or Health Reimbursement Arrangement (HRA).
- The sponsored dependent is not eligible for wellness incentives.

The portion of insurance premiums paid by the employee for the sponsored dependent and his/her sponsored dependent children is not subsidized by the University. The employee will receive a **single MSU contribution** only. Also, MSU's contribution to the Health Savings Account or Health Reimbursement Account will be at the **single level**.

Refer to page 9 for the 2017 medical plan payroll deductions.

Your 2017 Medical Plan Options

MSU offers you a choice of three medical plans:

- The Life Long Savings Plan
- The Enhanced HRA Value Plan
- The PPO Plan

Each plan covers in-network preventive care at no cost to you. The plans use the same network of Anthem providers. And, each plan requires you to meet an annual deductible. The following table highlights key features in the plans.

Plan Feature	Life Long Savings Plan	Enhanced HRA Value Plan	PPO Plan
MSU Contribution to Annual Account	Includes a Health Savings Account (HSA), and offers the highest MSU contribution	Higher MSU Contributions to Health Reimbursement Arrangement (HRA) than with PPO Plan	Includes a Health Reimbursement Arrangement (HRA) and offers the lowest MSU contribution
Payroll Deductions	Lowest Payroll Deductions	Lower Payroll Deductions than PPO	Highest Payroll Deductions
Individual Deductible	\$2,600	\$1,500	\$1,650
Cost Sharing	After deductible, you pay 10% coinsurance for in-network services and prescription drugs There are no copays under this plan	After deductible, you pay 15% coinsurance for in-network services and prescription drugs There are no copays under this plan	After deductible, you pay 20% coinsurance for in-network services subject to coinsurance. You pay set copays for some in-network services and prescription drugs
Individual Out-of-pocket Max (in-network)	\$4,500	\$4,000	\$3,500

Reminder: Key Plan Terms

- **Deductible:** This is the amount of your own money that you pay for health care services and prescription drugs, before the plan pays its share of the costs. Remember, you can use your MSU-provided HSA or HRA dollars to meet your deductible.
- **Coinsurance:** Once you meet the deductible, you and MSU share the costs for services until you reach the out-of-pocket maximum.
- **Copays:** Some services under the PPO Plan require copayments. This is a set amount you pay for health care services and prescription drugs at the time you receive your care. Services that require a copay are not subject to the PPO deductible, nor do your copays count toward meeting the deductible.
- **Out-of-pocket Maximum:** Consider this your “safety net.” This is the most you pay out of your own wallet for health care services in a calendar year.

Compare the Medical Plans

Maximum MSU Annual Account Contributions—Use these MSU-provided funds to pay your share of covered health care expenses

Coverage Level	Life Long Savings Plan			Enhanced HRA Value Plan			PPO Plan		
	HSA	Wellness Incentive	Total	HRA	Wellness Incentive	Total	HRA	Wellness Incentive	Total
Single	\$400	\$650	\$1,050	\$200	\$650	\$850	\$100	\$650	\$750
2-Person	\$800	\$1,300	\$2,100	\$400	\$1,300	\$1,700	\$200	\$1,300	\$1,500
Family	\$1,200	\$1,300	\$2,500	\$600	\$1,300	\$1,900	\$300	\$1,300	\$1,600

Monthly Payroll Deductions—Cost is based on the plan and coverage level you select

Coverage Level	Life Long Savings Plan		Enhanced HRA Value Plan		PPO Plan	
	Non-Tobacco	Tobacco User	Non-Tobacco	Tobacco User	Non-Tobacco	Tobacco User
Single	\$50	\$100	\$80	\$130	\$120	\$170
2-Person	\$200	\$250	\$230	\$280	\$280	\$330
Family	\$285	\$335	\$320	\$370	\$400	\$450
2-Person (MSU Spouses)	\$0	\$50	\$0	\$50	\$0	\$50
Family (MSU Spouses)	\$133	\$183	\$179	\$229	249	\$299
Sponsored Dependent – 2 Person	\$343	\$393	\$378	\$428	\$431	\$481
Sponsored Dependent – Family	\$635	\$685	\$677	\$727	\$743	\$793

Note: A negative Cotinine test is required to secure the non-tobacco rates. You need to provide your results within 30 days of your employment. You can schedule an appointment for your Cotinine saliva test by calling 783-2055.

Cost Sharing Provisions

	Life Long Savings Plan		Enhanced HRA Value Plan		PPO Plan	
	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Deductible						
Individual	\$2,600	\$5,200	\$1,500	\$3,000	\$1,650	\$3,500
Family	\$5,200	\$10,400	\$3,000	\$6,000	\$3,300	\$7,000
Employee Coinsurance	You pay 10%	You pay 50%	You pay 15%	You pay 50%	You pay 20%	You pay 50%
Copays	Do not apply		Do not apply		Apply for some services	
Out-of-pocket Max						
Individual	\$4,500	\$9,000	\$4,000	\$8,000	\$3,500	\$8,500
Family	\$9,000	\$18,000	\$8,000	\$16,000	\$7,000	\$17,000

Compare the Medical Plans

How Cost Sharing Applies When You Need Care

	Life Long Savings Plan		Enhanced HRA Value Plan		PPO Plan	
	<i>In-Network</i>	<i>Non-Network</i>	<i>In-Network</i>	<i>Non-Network</i>	<i>In-Network</i>	<i>Non-Network</i>
Preventive Care	Free	Coinsurance applies after deductible	Free	Coinsurance applies after deductible	Free	Coinsurance applies after deductible
Physician Office Services	Coinsurance applies after deductible		Coinsurance applies after deductible		\$35 copay	Coinsurance applies after deductible
Telemedicine					\$35 copay	Coinsurance applies after deductible
Minute Clinic					\$35 copay	Coinsurance applies after deductible
Specialist Office Services					\$50 copay	Coinsurance applies after deductible
Urgent Care Services					\$70 copay	Coinsurance applies after deductible
Emergency Room Services					\$150 copay plus 20% coinsurance after deductible	
Inpatient Hospital					Coinsurance applies after deductible	Coinsurance applies after deductible
Outpatient Services					Coinsurance applies after deductible	Coinsurance applies after deductible
Prescription Drugs	Coverage combined with medical		Coverage combined with medical		Rx deductible (applies for Tier 1, 2 and 3 drugs): \$50 Single; \$100 2-Person and Family Tier 1 copay: \$10 retail; \$25 mail order Tier 2 copay: \$30 retail; \$75 mail order Tier 3 copay: \$60 retail; \$150 mail order Tier 4: You pay 25% coinsurance	

You pay less of your own money when you visit network providers. Find an in-network provider at www.anthem.com. Look for Anthem's Blue Distinction providers!

About the Health Savings Account (HSA)

A Health Savings Account, or HSA, is a special bank account owned by you to pay for current and future health care expenses. An HSA comes with the Life Long Savings Plan option, and when you choose this plan, the university will establish an HSA for you with Flex Made Easy, our HSA plan custodian.

How Your HSA is Funded

MSU gets you started with a **pre-tax “auto-contribution”** to your HSA. The contribution amount is based on the coverage level you choose:

MSU Automatic HSA Contribution	
Life Long Saver Plan	
Single	\$400
2-Person	\$800
Family	\$1,200

MSU's contribution is made in two installments: half on January 1, 2017 and half on July 1, 2017. You can use the university's contributions as soon as they are credited to your account.

MSU contributes **additional pre-tax money to your HSA** when you participate in the Live Well, Work Well @ MSU program. When you complete all of the required activities, you receive up to:

Live Well, Work Well @ MSU	
HSA Contribution	
Life Long Saver Plan	
Single	\$650
2-Person	\$1,300
Family	\$1,300

These HSA contributions are made on July 1 (meet requirements by 5/31) and December 15 (meet requirements by 11/30) based on the Outcomes you meet and WellPoints you accumulate through the year.

Finally, **you can contribute your own money, tax-free, to your HSA.** The IRS allows a total annual contribution (MSU's plus your own) of:

- \$3,400 if you have Single coverage
- \$6,750 if you have Couple or Family coverage
- An additional \$1,000 “catch-up” contribution of \$1,000 during 2017

For example, if you are age 35 with Single coverage, assuming you get the maximum wellness incentive, you can contribute up to \$2,350 in 2017: (\$3,400 - \$400 - \$650 = \$2,350).

You will decide how much of your own money (up to IRS limits) to contribute during open enrollment. However, you can adjust your contribution amount at any time during the year. Your contributions will be made each pay period through semimonthly payroll deductions.

PLAN YOUR HSA CONTRIBUTIONS CAREFULLY

If you over-contribute to your account in a given year, you will be required to take a distribution and pay taxes on the amount over the annual limit. Penalties may also apply. So, be sure to plan your own contribution in coordination with MSU's automatic contribution and the amounts you think you will earn through the Live Well, Work Well @ MSU program.

It's Your Money

You can use your HSA account balance on hand to pay your share of health care costs when incurred, or save your money for future expenses. As long as you use your HSA account to pay for eligible expenses (as defined by IRS code), you don't pay taxes on the money coming out of your account. In addition, the HSA is yours. Your balance rolls over from year to year, and you can keep your account if you leave MSU or when you retire.

It's Easy to Use Your HSA

After you enroll in the Life Long Savings Plan, you will receive a new debit card from Flex Made Easy (our HSA plan custodian). You can use your card to pay a provider directly. Or, you can pay for care with your own money then reimburse yourself through your account.

You will need to file form 8889 with your Federal income tax return for each year you contribute to or withdraw from your HSA. Be sure to save your receipts—sometimes the IRS requires you to provide a back-up when you submit your taxes.

Use your HSA to pay your deductible and your share of costs for qualified health expenses. Visit www.irs.gov/pub/irs-pdf/p502.pdf to see the full list of qualified expenses.

Interest, Investment Earnings, and Expenses

Your HSA earns interest each month. You also will have the opportunity to invest the money you save through your account.

MSU will pay the administration/bank fees for employees who are enrolled in the Life Long Savings Plan. If you leave MSU, or decide to enroll in a different MSU-sponsored medical plan in subsequent years, you will be responsible for any applicable administrative fees.

Certain Eligibility Requirements Apply

To be eligible to receive the university's HSA contributions, you must enroll in the Life Long Savings Plan option. And, there are additional eligibility requirements that apply. You are eligible to enroll in an HSA if:

- You have not received Veterans Affairs (VA) benefits within the past three months.
- You are not covered by any other non-high deductible health plan, such as your spouse's plan.
- You are not eligible for or enrolled in Medicare.
- You do not receive benefits under TRICARE.
- You are not claimed as a dependent on someone else's tax return.

KEEP IN MIND...

You are not allowed to enroll in the MSU's Medical Flexible Spending Account if you select the Life Long Savings Plan.

Employees who cover adult children up to age 26 on a High Deductible Health Plan (HDHP) may not be able to use HSA funds to obtain tax-free reimbursements for medical expenses incurred by the adult children. Please consult your tax advisor for additional information.

About the Health Reimbursement Arrangement (HRA)

If you choose the Enhanced Value HRA Plan or the PPO Plan, the university provides you with a Health Reimbursement Arrangement (HRA), which you can use to pay for any service or item prescribed by a physician, whether medical, dental or vision.

TAKE NOTE...

If you leave MSU, you forfeit your HRA balance. You are not allowed to take it with you.

This account is funded by the university—you are not allowed to contribute your own money. Also, you do not have to sign up for a HRA; you will be automatically enrolled if you choose one of the plans noted above.

MSU's HRA contribution amount is based on the plan and coverage level you select:

	Enhanced HRA Value Plan	PPO Plan
Single	\$200	\$100
2-Person	\$400	\$200
Family	\$600	\$300

The HRA contribution will be added to your account in two increments: half of the annual contribution is credited to your account on January 1, 2017, and the second half is credited to your account on July 1, 2017.

MSU also contributes **additional money to your HRA** when you participate in the Live Well, Work Well @ MSU program. When you complete all of the required activities, you receive up to:

	Enhanced HRA Value Plan	PPO Plan
Single	\$650	\$650
2-Person	\$1,300	\$1,300
Family	\$1,300	\$1,300

Your HRA balance can roll over from year to year, however, it cannot exceed \$6,000. If your HRA account balance is \$6,000 or more on January 1, 2017, you will not be eligible for a new HRA contribution. If your account falls below \$6,000 by July 1, 2017, you will receive half of the university's annual contribution—or the portion of that amount that increases your balance to \$6,000.

Flex Made Easy will continue to serve as MSU's HRA plan custodian for 2017.

The Rewards of Wellness

MSU rewards your efforts toward living healthfully—with extra money for your Health Savings Account or Health Reimbursement Account.

It starts with making the Live Well Pledge...

...And achieving specific health outcomes...

...And, doing additional healthy activities.

Making My Live Well, Work Well @ MSU Pledge—get \$100 for your HSA or HRA

If you made the **Live Well, Work Well @ MSU Pledge** through MSU's wellness portal (livewell.mycernerwellness.com) during open enrollment, you receive \$100 in your Health Savings Account or HRA on January 1, 2017 *plus* 50 WellPoints toward the 2017 wellness program.

By May 31, 2017, you pledge to:

1. Complete the Personal Health Assessment on the wellness portal (25 WellPoints)

AND

2. Complete ONE (1) of the following:
 - Biometric Screening on campus (10 WellPoints)
 - Preventive Care Exam by Personal Health Care Provider (10 WellPoints)

Biometric data from your preventive care exam **MUST** be provided to MSU's Health Coach/RN for upload to your wellness portal to satisfy the pledge requirements.

MSU expects employees and their spouses to stand by their Live Well, Work Well @ MSU Pledge; therefore, if you break your pledge, and do not complete the required activities by May 31, 2017, you will be expected to pay back the \$100 HSA/HRA contribution. This will be deducted equally from your June 15 and June 30, 2017 pay releases. Don't lose out on good health and financial awards; make the pledge and follow through.

MAKE YOUR PLEDGE AND KEEP IT

You sign your Pledge electronically through the wellness portal (livewell.mycernerwellness.com) during Open Enrollment in 2016. Complete Pledge activities by May 31, 2017.

Achieve Health Outcomes—Get up to \$250 for your HSA or HRA

With this second part of the Live Well, Work Well @ MSU program, you need to achieve biometric targets or goals between January 1 through November 30, 2017. When you do, you earn WellPoints, which accumulate toward an additional contribution for your HSA or HRA.

As you achieve specified biometric targets in the categories of weight, cholesterol, blood pressure and glucose, you become eligible to receive a deposit in your HSA or HRA on July 1 or December 15, depending on when you meet the target range or goal.

PARTICIPATING IN LIVE WELL, WORK WELL @ MSU PAYS

Earn up to \$650 for your HSA or HRA. Your covered spouse can earn up to \$650, too. *Don't miss out on this extra money for your health expenses.*

We encourage you to work with an MSU Health Coach/RN to set the appropriate goals. Biometric screenings—which tell you your numbers—are available to employees and covered spouses at no cost.

Weight	\$50 and 10 WellPoints for meeting the target range or goal
Cholesterol	\$50 and 10 WellPoints for meeting the target range or goal
Blood Pressure	\$50 and 10 WellPoints for meeting the target range or goal
Glucose	\$50 and 10 WellPoints for meeting the target range or goal

Achieve targets or goals in all four categories and receive an EXTRA \$50 for a total of \$250 for achieving healthy outcomes!

Do Healthy Activities—get up to \$300 for your HSA or HRA

For 2017, you will accumulate WellPoints for doing healthy activities in two phases:

- We will look at your WellPoint balance on May 31, 2017; you have the opportunity to receive up to \$150 for your HSA or HRA on July 1, 2017

	WellPoints Earned	HSA/HRA Contribution Amount
Gold Level	385 WellPoints	\$150 HRA Contribution
Silver Level	300 WellPoints	\$100 HRA Contribution
Bronze Level	165 WellPoints	\$25 HRA Contribution

- We will look at your WellPoint balance again on November 30, 2017. If you have earned additional WellPoints, you will receive another HSA or HRA contribution on December 15, 2017.

	Additional WellPoints Earned	HSA/HRA Contribution Amount
Gold Level	470 WellPoints (up to an annual total of 855)	\$150 HRA Contribution
Silver Level	370 WellPoints (up to an annual total of 670)	\$100 HRA Contribution
Bronze Level	200 WellPoints (up to an annual total of 365)	\$25 HRA Contribution

There are many activities that will earn you WellPoints in 2017. Following are a few examples; go to the wellness portal at livewell.mycernerwellness.com to see the full list.

Healthy Activity	Activity Description	Activity Points	Maximum Points
My Personal Health Mission Statement	Enter your personal health mission statement on your portal dashboard.	10	10
Health Coaching	On-site Health Coaching by a Certified Health Coach/RN in the Office of Counseling and Health Services is available to employees and their spouses by appointment.	10	50
Weight Watchers	Complete a Weight Watchers Series. The Weight Watchers At Work Program is offered at MSU year round with 3 Series. Each series is worth 25 WellPoints MSU pays half the membership fee for employees. Attend 75% of meetings in a Series to qualify for WellPoints.	50	150
Weight: Log on Wellness Portal Monthly	Weight is self-reported on weight log on the wellness portal. Enter your weight each month and receive 5 WellPoints.	5	55
Tobacco Cessation Program	Complete an Evidence-Based Tobacco Cessation Program. MSU offers the Cooper Clayton program each semester to employees and spouses at no cost.	50	50
Physical Activity	Physical activity is self-reported on the cardio log on the wellness portal. Receive 2 WellPoints for each 30 minutes of activity up to 60 minutes (4 WellPoints) per day.	2	600
Steps: Log on Wellness Portal or Fitbit sync	Steps are self-reported in the Steps Log or via a Fitbit sync. Receive 2 WellPoints for each entry of 5,000 steps up to 10,000 steps per day.	2	500
On Campus Wellness Workshops	A variety of workshops are offered on campus as part of our partnership with St. Claire Regional Medical Center and other health professionals and organizations.	10	100
On Site Events	Special events are held throughout the year, i.e., Wellness Week, Breast Cancer Awareness Week, Group Walks, and Scavenger Hunts, etc. These events will be worth 5 WellPoints unless stated otherwise.	5	100

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact MSU's Human Resources and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Notice Regarding the Live Well, Work Well @ MSU Wellness Program

Live Well, Work Well @ MSU is a voluntary wellness program available to benefit-eligible employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for measuring blood glucose, cholesterol and lipids.

You are not required to complete the health risk assessment or to participate in the blood test or other medical examinations. However, employees who choose to participate in the wellness program will receive an incentive of up to \$400 for meeting the qualification requirements (the Pledge, the Personal Health Assessment, biometric screening or preventive physical exam, and WellPoints for various activities and health outcomes standards). Although you are not required to complete the health risk assessment or participate in the biometric screening, only employees who do so will receive the incentive of up to \$400.

Additional incentives of up to \$250 may be available for employees who achieve certain health outcomes related to weight, cholesterol, blood pressure, blood glucose. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Charla Burchett, Health Coach/RN in the Office of Counseling and Health Services at 3-2055.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as health coaching programs and other activities. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

MSU is required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and MSU may use aggregate information collected to design a program based on identified health risks in the workplace, Live Well, Work Well @ MSU will never disclose any of your personal information either publicly or to MSU, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health

information is MSU's Health Coach/RN, in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision.

Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately. You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Office of Human Resources at 783-2097.

Your enrolled spouse will also be asked to authorize the collection of his or her medical information before he or she provides it.

Prescription Medications

Morehead State University is pleased to be joining the **Know Your Rx Coalition** in 2017. Know Your Rx is a purchasing coalition that was established to help reduce costs. Through the coalition, we join other state and regional universities who are also interested in reducing costs while increasing the level of service to employees.



Members enrolled in Morehead State University's medical plans are automatically covered under the prescription drug plan and will have access to the services provided by Know Your Rx, which include:

- Free counseling service via live pharmacists
- Identification of lower cost prescription alternatives
- Contacting physician to facilitate seeking authorization for lower cost alternative therapies
- Liaison for patients/physicians for issues with Rx benefit including prior authorization, step therapy, and other programs
- Educational resources – adverse effects, drug interactions and general medication information

The prescription drug program features:

- Convenient mail order program to help you save money on maintenance prescriptions
- Easy-to-use retail pharmacy program with a broad network of Express Script pharmacies including major pharmacy chains and independent stores

Regardless of which medical plan you are enrolled in, you will have the opportunity to use a home delivery pharmacy service. This program provides a 90-day supply of your maintenance medication shipped to your home. Not only will you have the convenience of skipping the drug store, you will receive three months of your medication.

Know Your Rx Coalition
855-218-5979
www.kyrx.org
Monday – Friday, 8 am – 6 pm

Your Dental Benefits

MSU offers employees two dental plan options:

- Delta Dental PPO
- Delta Dental Premier

You can enroll yourself and your eligible family members in dental coverage. Your monthly premium is based on the plan and coverage you select.

2017 Monthly Dental Premiums

	Delta Dental Premier	Delta Dental PPO
Single	\$13	\$0
2-Person	\$38	\$16
Family	\$67	\$40
MSU Spouses 2-Person	\$16	\$0
MSU Spouses Family	\$45	\$15

SAVE MONEY WHEN YOU VISIT A DELTA DENTAL NETWORK DENTIST

Delta Dental network providers agree to charge contracted rates for their services. This saves you money and time because you won't have to file claims for reimbursement after you see a Delta provider.

Find a Delta network provider at www.DeltaDentalKY.com.

With Delta Dental of Kentucky, you have access to a large network of providers who agree to negotiated rates with Delta Dental. So, when you use a network dentist, you will pay much less of your own money for dental care. Also, Delta's dentists will file your claims. You pay your applicable deductible and coinsurance for the services you receive. You can also access your benefits information online—search for a Delta network dentist, check your benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more—all at your own convenience.

If you have questions, please call Delta Dental at 800-955-2030 or go to www.DeltaDentalKY.com.

Dental Plan Comparison

BENEFIT	PREMIER	PREFERRED (PPO) IN-NETWORK	PREFERRED (PPO) OUT-OF-NETWORK
Deductible (Calendar Year)	\$25 Individual \$75 Family	\$25 Individual \$75 Family	\$25 Individual \$75 Family
Preventive Services Oral Exams X-Rays Teeth Cleaning Fluoride Treatments	(Deductible does not Apply) 0% 0% 0% 0%	(Deductible does not Apply) 0% 0% 0% 0%	(Subject to Deductible) 25% 25% 25% 25%
Minor Services Fillings Root Canals Oral Surgery	(Subject to Deductible) 20% 20% 20%	(Subject to Deductible) 20% 20% 20%	(Subject to Deductible) 40% 40% 40%
Major Services Crowns Prosthetics/Dentures Periodontics Implants	(Subject to Deductible) 20% 50% 50%	(Subject to Deductible) 50% 50% 50% No Coverage	(Subject to Deductible) 60% 60% 60% No Coverage
Orthodontia (Deductible does not apply)	No Coverage	Plan pays 50% up to \$2,000 (included in Annual Maximum Benefit) Dependents to age 19	Plan pays 50% up to \$2,000 (included in Annual Maximum Benefit) Dependents to age 19
Dependents	Children covered to age 26	Children covered to age 26	Children covered to age 26
Claim Forms	Participating dentists will file your claims (patient does not need form)	Participating dentists will file your claims (patient does not need form)	Non-participating dentists are not obligated to file claims (patient needs form)
Annual Maximum Benefit	\$2,000	\$2,000	\$2,000
Network	Any licensed dentist You may be balanced billed if you see a non-participating dentist	Any dentist in the Delta Preferred (PPO) Network	Your benefits will be reduced and you may be balance billed if you see a non-participating dentist

* When you receive services from a Non-Participating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Non-Participating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

- **Maximum Payment:** \$2,000 per person total per Benefit Year on all services.
- **Deductible:** \$25 Deductible per person total per Benefit Year limited to a maximum Deductible of \$75 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, and sealants.

Flexible Spending Accounts (FSAs)

A flexible spending account, or FSA, is an important part of MSU's overall benefit package. Through the FSAs, you can set aside a portion of your earnings, tax-free, for everyday expenses you may have with:

- Dependent day care expenses
- Out-of-pocket medical expenses including health, dental, vision, and prescription drug expenses

When you choose to participate in an FSA, it does not change your insurance benefits, it merely affects the way you pay your dependent day care and out-of-pocket medical expenses. You work hard for your money. Take advantage of the powerful benefits this plan has to offer. By participating in this plan, you can increase your spendable income.

TAKE NOTE...

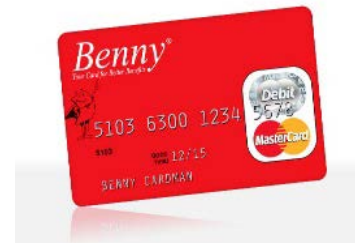
If you choose the Life Long Savings Plan for medical coverage, you cannot enroll in the Medical Flexible Spending Account. However, you are allowed to participate in the Dependent Care Account.

Here's how the FSAs work.

- These are separate accounts. You decide how much you want to contribute to either or both accounts for 2017, and make an election during open enrollment.
- The Dependent Care Spending Account annual contribution limit is \$5,000.
- The Health Care Spending Account annual limit is \$2,600. (Note: If both spouses work at MSU, they can each claim the \$2,600 for a total household limit of \$5,200.)
- Your contributions will be deducted from your paycheck each pay period before taxes are withheld.
- You can incur claims for a period of 14½ months: January 1, 2017 through March 15, 2018. Claims can be filed through June 13, 2018.
- If your employment is terminated mid-year, you have three months from the coverage end date to submit claims for services incurred by the end of your employment separation date. You are eligible for COBRA for your Health Care FSA if you have a positive balance remaining in your Health Care FSA account at the coverage end date.
- Flex Made Easy will continue to be MSU's FSA administrator for 2017.

About the Benefits Debit Card (“Benny Card”)

The Benny Card is a debit card that can simplify the process of paying for eligible expenses. You can use the card at qualifying providers and merchant locations, from physician and dentist offices to pharmacies and vision service locations. The provider simply swipes your card and expenses are taken from your FSA or HRA account.



For those who are newly enrolled, two cards will automatically be mailed to each member at the address on file.

Additional cards can be obtained for a fee of \$5 each by calling Flex Made Easy customer service at 1-855-615-3679 or via your secure online portal.

New Account Registration

When you login the first time, you will use a system generated username and temporary password. Follow these instructions to set up your account:

- Visit www.flexmadeeasy.com
- Enter your username: Your username is the first initial of your first name + your last name + the last four digits of your Social Security Number.
- Enter your temporary password: Your temporary password is the last four digits of your Social Security Number + your last name + the first initial of your first name. You will be required to change your temporary password the first time you login.

Your Life Insurance Benefits

Life insurance provides financial protection for you and your family in the event the unexpected happens.

Here's how your coverage works.

Basic Life

The university provides you with Basic life insurance coverage of \$50,000. In addition, you have \$50,000 of Accidental Death & Dismemberment coverage in the event of a severe accident. This coverage is provided at no cost to you.

Employee Supplemental Life Insurance

During open enrollment you have the option to purchase supplemental life insurance in the following increments: 1 times, 1.5 times, 2 times, or 3 times your earnings, rounded to the next higher \$1,000 if not an even multiple thereof. You can purchase a maximum of \$300,000 of coverage.

Guaranteed Issue Amount

The "guaranteed issue amount" is the amount of insurance that you may elect without providing evidence of good health. If you would like to enroll in the supplemental life plan, you can elect up one level (i.e., from "Basic" to one time your annual salary) without having to provide evidence of good health. If you are increasing your coverage by more than one level (i.e., "Basic" to three times your annual salary), you are required to provide evidence of good health by completing a Personal Health Application.

Dependent Life Insurance Coverage

You may elect life insurance coverage for your spouse and/or dependent children. To qualify, children must be unmarried and less than 19 years (or 25 years if a full-time student). Also, unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met. A Personal Health Application will be required for spousal coverage but not for dependent children.

If your spouse or dependent child is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.

You can choose from the following options:

Dependent Plan I

- **Spouse Benefit Amount:** \$10,000 (not to exceed 50 percent of your employee supplemental life amount). You may not elect coverage for your spouse if your spouse is covered as an employee under this policy.

- **Child Benefit Amount:** \$5,000 per child (Note: Children ages live birth to 6 months are limited to a reduced benefit of \$500).

Dependent Plan II

Plan II is available only when you elect supplemental coverage for yourself.

- **Spouse Benefit Amount:** \$20,000 (not to exceed 50% of your employee supplemental life amount). You may not elect coverage for your spouse if your spouse is covered as an employee under this policy.
- **Child Benefit Amount:** \$10,000 per child (Note: Children ages live birth to 6 months are limited to a reduced benefit of \$500).

Life Insurance Premiums

Monthly premiums for supplemental life and dependent life insurance coverage are noted below. The cost is based on your age and the amount of coverage you purchase.

Monthly Life Insurance Premiums	
Age as of 1/1/17	Rate per \$1,000 of Coverage per Month
Under 25	\$0.07
25 – 29	\$0.08
30 – 34	\$0.10
35 – 39	\$0.11
40 – 44	\$0.12
45 – 49	\$0.17
50 – 54	\$0.25
55 – 59	\$0.42
60 – 64	\$0.68
65 – 69	\$1.29
70 – 74	\$2.08
75 and older	Call HR for a quote
Dependent Life Coverage	
Plan I	\$3.60 per month
Plan II	\$5.50 per month

If you are increasing your supplemental life insurance by more than one level or if you are electing dependent life insurance for the 2017 plan year, you must visit <https://my.moreheadstate.edu/EmployeeServices/HR-Payroll> and complete a Personal Health Application and submit to the Office of Human Resources and Payroll.

Sick Leave Bank Enrollment

The Sick Leave Bank (SLB) provides additional paid leave for full-time employees who have exhausted their accrued sick and vacation leave benefits as the result of a serious health condition as defined by the Family and Medical Leave Act.

Eligibility is for full time regular employees with a sick leave balance of at least six days and participation in the Bank begins upon the employee's original donation of two days, as defined by the employee's work day, of accumulated sick leave time to the bank. New full-time employees with a minimum of six months of service and a minimum of five (5) days of accumulated sick leave time can enroll voluntarily in the Sick Leave Bank after their employment of six months. If eligibility is not met at six months, then employee must wait until the next open enrollment to qualify for participation under the full time regular employee requirements.

Details about the SLB can be found in University Administrative Regulation (UAR) 304 02

For new enrollment in the 2016 Sick Leave Bank, complete the Sick Leave Bank Donation Form at <https://my.moreheadstate.edu/EmployeeServices/HR-Payroll>

Your Voluntary Benefits

MSU offers several AFLAC voluntary benefits. These programs are designed to provide you with income replacement or a financial benefit in the event you become seriously ill, have some time in the hospital, or become disabled. Most of the plans have a guaranteed issue amount if you enroll during open enrollment. Go to www.aflac.com/moreheadstate or call AFLAC at 606-783-7463 for details and to learn more about how AFLAC's plans can benefit you and your family.

Here's what is offered to MSU employees; you pay the cost for this coverage.

- Group critical illness insurance coverage combines simplified underwriting with benefits for such events as internal cancer, heart attack and stroke, among others.
- Group accident insurance coverage will help pay cash benefits to employees when unexpected medical and everyday expenses add up after a covered accident.
- Group hospital insurance coverage provides cash benefits when injury or sickness happens. Expenses can add up quickly and supplemental hospital indemnity insurance helps cover these expenses.
- Cancer Care insurance coverage is designed to provide you with cash benefits during covered cancer treatments.
- Disability insurance coverage pays you benefits (i.e., a monthly amount that is a percentage of your gross income) for a period of time while you are disabled.

You can also enroll in the following benefits at any time—election is not limited to the open enrollment period, and you can make changes at any time.

- 403b annuities offered through TIAA, Voya and VALIC
- 457b annuities offered through TIAA, Voya, VALIC and KY Deferred Compensation Authority
- 401k offered through KY Deferred Compensation Authority
- 529 Educational Savings Accounts through KESPT

For more information or to enroll, contact the providers as noted below:

- **TIAA.org:** 800-842-2992
- **Valic.com:** 800-892-5558
- **Voya.com:** 855-ONE-VOYA
- **KY Deferred Comp:** 800-542-2667


Get the App

MSU's many health and wellness providers offer apps. Download them to your phone—no cost to you—and use them to manage your health and well-being. It's easy and fun. Click the "Get for IOS" (iPhone) or "Get for Android" (Android)



Anthem Anywhere

- Find doctors and providers
- Estimate costs
- Get an ID card
- Manage prescriptions
- Access your records
- View claims

Get for IOS 

Get for Android 



Healthy Now (companion to the Live Well, Work Well @ MSU program)

- Access activity logs and trackers
- Manage medications
- Join group health challenges
- Track your incentives

Get for IOS 

Get for Android 



Delta Dental

- Find a dentist
- Estimate costs
- Get an ID card
- View claims

Get for IOS 

Get for Android 



Flex Made Easy (for HSA, HRA, and FSA accounts)



- Check your account balance
- View your transaction history
- Submit claims using your mobile phone's camera

Get for IOS 

Get for Android 

EAP – Employee Assistance Program

How to reach us

Help that goes where you do.
Take us along. Here is a way to
keep us handy.

Employee Assistance Program

800-865-1044
anthemeap.com
Enter **Morehead State
University** to log in.

Free, confidential help
24 hours a day,
7 days a week



Life just got easier

If it's on your mind, there's
a good chance we can help



What is your Employee Assistance Program? We're the folks you can turn to when you need help meeting the everyday challenges of life. Call 800-865-1044, or visit anthemeap.com and enter **Morehead State University** to log in. These services are available to you and your household members at no cost.



Employee Assistance Program

800-865-1044
anthemeap.com
Enter **Morehead State
University** to log in.

Language Access Services - (TTY) 700: 711
Spanish - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.
Chinese - 您有權使用您所語言免費獲得該資訊和協助。
請撥打您的 ID 卡上的成員服務號碼尋求協助。
Anthem complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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Lean on us – 24/7. We're here to help you with everyday problems and questions, big or small. No need to fill out paperwork or make an appointment to speak with your Employee Assistance Program (EAP) staff member. Just call 800-865-1044 or visit anthemeap.com. You'll be connected in an instant. We're here every day to help connect you to the support and referral services you need – day or night at no cost.

Put your mind at ease. Need some help getting your hands on legal forms like wills, or tips on buying or selling a home? Looking for information on emotional well-being? New to town and looking for a daycare center? Need pet care? Help for these and many more of life's demands can be found at anthemeap.com.



It is easy to reach us. Call the toll-free number and a representative will help you find resources near you with complete confidentiality.* Sometimes it's better to meet face to face with a professional. That's where your EAP counseling comes in. You have up to 8 free counseling visits per issue. Ask us about online visits with LiveHealth Online.

Maybe you just need to ask a quick question about something. Call us. And, if you or a member of your household is in crisis, don't wait; call. We can help with that, too.

Get to know your EAP better at anthemeap.com

You'll find articles, checklists, quizzes and other helpful tools online. You can browse resources, attend a webinar or take an online class – right at your own computer. Here are some topics covered:

- Meeting the needs of work and family
- Finding child and elder care
- Giving and receiving feedback
- Handling grief and loss
- Parenting a child with special needs
- Living within a realistic budget
- Addressing addiction and recovery
- Dealing with identity theft
- Managing stress

Your privacy matters. Remember, EAP is here for you 24/7, so you can call from wherever or whenever it is convenient for you. Your privacy is important to us. No one will know you've called EAP unless you give permission in writing.* When you need answers, let EAP give you a helping hand. Just call 800-865-1044 or go to anthemeap.com and enter Morehead State University.

*In accordance with federal and state law, and professional ethical standards.



myStrength. Emotional health is a key component of your overall well-being. And, that's why the EAP website offers you myStrength, "the health club for your mind." This online and mobile tool offers unlimited access to evidenced-based tools and resources to promote good emotional health.

This document is for general informational purposes. Check with your employer for specific information about benefits, limitations and exclusions.



Morehead State University is committed to providing equal educational opportunities to all persons regardless of race, color, national origin, age, religion, sex, sexual orientation, disabled veterans, recently separated veterans, other protected veterans, and armed forces service medal veterans, or disability in its educational programs, services, activities, employment policies, and admission of students to any program of study. In this regard the University conforms to all the laws, statutes, and regulations concerning equal employment opportunities and affirmative action. This includes Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Executive Orders 11246 and 11375, Equal Pay Act of 1963, Vietnam Era Veterans Readjustment Assistance Act of 1974, Age Discrimination in Employment Act of 1967, Sections 503 and 504 of the Rehabilitation Act of 1973, Americans with Disabilities Act of 1990, and Kentucky Revised Statutes 207.130 to 207.240. Vocational educational programs at Morehead State University supported by federal funds include Industrial education, vocational agriculture, business education, and the associate degree program in nursing. Any inquiries should be addressed to Affirmative Action Officer, Morehead State University, 301 Howell -McDowell, Morehead, KY 40351, 606-783-2097.