



# **2021 MSU Benefits**

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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.

# Enrollment Eligibility

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

- Spouse
- Children up to age 26 (see our plan document for more information about dependent eligibility)
- "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, spouses, 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 Arrangement will be at the **single level**.

### 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 30 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.



## Healthcare Terminology Glossary

- ◆ **Coinurance:** A percentage of a health care cost—such as 20 percent—that the covered employee pays after meeting the deductible.
- ◆ **Copayment:** The fixed dollar amount—such as \$30 for each doctor visit—that the covered employee pays for medical services.
- ◆ **Deductible:** A fixed dollar amount that the covered employee must pay out of pocket each calendar year before the plan will begin reimbursing for expenses. Plans usually require separate limits per person and per family.
- ◆ **Formulary:** A list of prescription drugs covered by the health plan, often structured in tiers that subsidize low-cost generics at a higher percentage than higher-cost brand-name drugs.
- ◆ **Health savings account (HSA):** HSAs may be opened by employees who enroll in a high-deductible health plan. Employees can put money in an HSA up to an annual limit set by the government (for 2021, the limit is \$3,600 for self-only coverage and \$7,200 for family coverage), using pre-tax dollars. Employers may also contribute funds to these accounts within the prescribed limit. HSA funds may be used to pay for medical expenses whether or not the deductible has been met, and no tax is owed on funds withdrawn from an HSA to pay for medical expenses. HSAs are individually owned and the account remains with an employee after employment ends.
- ◆ **High-deductible health plan (HDHP):** An HDHP features higher annual deductibles than traditional health plans, such as a preferred provider organization (PPO) plan. With the exception of preventive care, employees must meet the annual deductible before the plan pays benefits. HDHPs, however, may have significantly lower premiums than a PPO or other traditional plan.
- ◆ **Preferred Provider Plan (PPO):** A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. Your out-of-pocket cost is lower if you use providers that belong to the plan's network.
- ◆ **In-network:** Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.
- ◆ **Out-of-network:** A health plan will cover treatment for doctors, clinics, hospitals and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.
- ◆ **Out-of-pocket limit:** The most an employee could pay during a coverage period (usually one year) for his/her share of the costs of covered services, including co-payments & co-insurance.
- ◆ **Premium:** The amount that must be paid for a health insurance plan by covered employees, by their employer, or shared by both. A covered employee's share of the premium is generally paid periodically, such as monthly, and deducted from his or her paycheck.
- ◆ **Flexible Spending Accounts—Health or Dependent Care (HCFSA or DCFSA):** An account you put money into that you use to pay for certain out-of-pocket health or childcare costs. You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside. You lose this money each year if it is not used on qualified expenses.

# Your 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
<b>MSU Contribution to Annual Account</b>	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
<b>Payroll Deductions</b>	Lowest Payroll Deductions	Lower Payroll Deductions than PPO	Highest Payroll Deductions
<b>Individual Deductible</b>	\$2,800	\$1,500	\$1,650
<b>Cost Sharing</b>	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
<b>Individual Out-of-pocket Max (in-network)</b>	\$4,600	\$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	\$675	\$1,075	\$200	\$675	\$875	\$100	\$675	\$775
Employee + Spouse	\$800	\$1,350	\$2,150	\$400	\$1,350	\$1,750	\$200	\$1,350	\$1,550
Employee + Child(ren)	\$1,200	\$675	\$1,875	\$600	\$675	\$1,275	\$300	\$675	\$975
Family	\$1,200	\$1,350	\$2,550	\$600	\$1,350	\$1,950	\$300	\$1,350	\$1,650

**Monthly Payroll Deductions—Cost is based on the plan and coverage level you select, and whether you are tobacco-free**

EMPLOYEE MONTHLY PREMIUMS					
Coverage Level	Life Long Savings Plan	Enhanced HRA Value Plan	PPO Plan	Tobacco User Surcharge ADD	Spousal Surcharge ADD
Single	\$ 92	\$ 125	\$ 168	\$ 200	
Employee + Spouse	\$ 265	\$ 313	\$ 372	\$ 200	\$ 150
Employee + Child(ren)	\$ 231	\$ 249	\$ 312	\$ 200	
Family	\$ 325	\$ 374	\$ 451	\$ 200	\$ 150
Employee + Spouse Cross Reference (Both Spouses Employed at MSU)	\$ -	\$ 13	\$ 86	\$ 200	\$ 150
Family Cross Reference (Both Spouses Employed at MSU)	\$ 184	\$ 250	\$ 336	\$ 200	\$ 150
Sponsored Dependent – Employee + Partner	\$ 508	\$ 573	\$ 640	\$ 200	\$ 150
Sponsored Dependent – Family	\$ 728	\$ 810	\$ 890	\$ 200	\$ 150

## 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	\$2,800	\$5,400	\$1,500	\$3,000	\$1,650	\$3,500
Family	\$5,400	\$10,800	\$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	\$4,600	\$9,200	\$4,000	\$8,000	\$3,500	\$8,500
Family	\$9,200	\$18,400	\$8,000	\$16,000	\$7,000	\$17,000

## How Cost Sharing Applies When You Need Care

	Life Long Savings Plan		Enhanced HRA Value Plan		PPO Plan		
	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	
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	Coinsurance applies after deductible	Coinsurance applies after deductible	\$35 copay		
Telemedicine					\$35 copay		
Minute Clinic					\$35 copay		
Specialist Office Services					\$50 copay		
Urgent Care Services					\$70 copay		
Emergency Room Services					\$150 copay plus 20% coinsurance after deductible		
Inpatient Hospital					Coinsurance applies after deductible		
Outpatient Services							
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](http://www.anthem.com). Look for Anthem's Blue Distinction providers!

## Tobacco User Surcharge

“Tobacco” includes any form of tobacco products that are smoked (e.g., cigarettes, cigars, pipes); applied to the gums, chewed, or ingested (e.g., dipping or chewing leaf tobacco); and/or inhaled (e.g., snuff or electronic cigarettes). The tobacco user surcharge applies if you or your covered spouse use any products listed above.

### **New Employees**

New employees and spouses covered under MSU’s health insurance plan must complete a Tobacco Declaration form attesting to non-tobacco use to avoid the surcharge, subject to random testing.

## Spousal Surcharge

***If your spouse or adult sponsored dependent is covered under your MSU medical plan,*** you will be asked to confirm if he/she has access to medical coverage through his/her own employer or through a retirement plan by signing an **Affidavit of Spousal Surcharge Compliance**. If your spouse does have access to other coverage, and you elect to enroll him/her on your MSU medical plan, a surcharge of \$150 per month will be added to your medical plan payroll deduction.

If, at any point, your spouse ceases to be eligible for his/her medical coverage, he/she may be enrolled in your MSU medical plan. You will have 31 days from the loss of eligibility to enroll your spouse in MSU’s plan.

An open enrollment under another employer’s benefit plan is considered a mid-year change in status (qualifying) event under Section 125. If your spouse’s open enrollment occurred earlier in the year and your spouse chose not to enroll in coverage for which he/she was eligible, he/she should contact his/her employer and request to enroll in their employer’s benefit plan.

This surcharge does not apply toward dependent children. You are still able to enroll your dependent children in the MSU medical plan regardless of your spouse’s status under this restriction.

This surcharge does not apply to a spouse when both spouses are employed at MSU and covered under a MSU Spouse plan.

**Please complete the affidavit and return it to Human Resources:**

- **301 Howell McDowell**
- **Fax: 3-9168**
- **Email: [benefits@moreheadstate.edu](mailto:benefits@moreheadstate.edu)**

**If you do not return the Affidavit and you are enrolling or continuing to cover a spouse on a MSU medical plan, the surcharge will be imposed. You may not make any changes to your election until the following annual benefit enrollment period unless you experience a qualifying event.**

**The Affidavit of Spousal Surcharge can be found at [www.moreheadstate.edu/hr](http://www.moreheadstate.edu/hr). Please print and complete this affidavit and return it to Human Resources**

- **301 Howell McDowell**
- **Fax: 3-9168**
- **Email: [benefits@moreheadstate.edu](mailto:benefits@moreheadstate.edu)**

# Prescription Medications

## Know Your Rx Coalition

Morehead State University is a member of the Know Your Rx Coalition, which is a purchasing coalition 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. If you are on the PPO plan, 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.

## Copayment Assistance for Certain Specialty Drugs

The copayments for certain specialty prescription drugs used to treat hepatitis C, cancer, or hereditary angioedema will increase. However, MSU will offer employees the opportunity to enroll in a copay assistance program—offered in partnership with the drugs' manufacturers—called the "Variable Copay Program." This program pays the significant share of the cost for these specialty drugs.

If you are taking specialty drugs for the conditions noted above, you will receive a letter from Accredo (Express Scripts specialty pharmacy) alerting you to your new copayment and providing you with instructions for enrolling in copay assistance for your medication. It only takes a few minutes to enroll.

When you enroll in this program, only the amount you pay out of your own pocket will count toward your annual deductible and out-of-pocket maximum. The assistance you receive through the program will not be applied.

**Know Your Rx Coalition**

**855-218-5979**

**[WWW.kyrx.org](http://WWW.kyrx.org)**

**Monday-Friday 8AM-6PM EST**

## 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 HealthEquity, 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 Savings Plan	
Single	\$400
Employee+Spouse	\$800
Employee+Child(ren)	\$1,200
Family	\$1,200

MSU's contribution is made in two installments: half on January 1 and half on July 1. 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 Savings Plan	
Single	\$675
Employee+Spouse	\$1,350
Employee+Child(ren)	\$675
Family	\$1,350

These HSA contributions are credited to your account as follows:

- Monthly for completing the online Personal Health Assessment and recording a preventive care exam by your Personal Health Care Provider.
- In July and December, 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:

- \$3,600 if you have Single coverage
- \$7,200 if you have 2-Person or Family coverage
- An additional “catch-up” contribution of \$1,000 during 2021 for age 55

For example, if you are age 35 with Single coverage, assuming you get the maximum wellness incentive, you can contribute up to \$2,525 in 2021:  
( $\$3,600 - \$400 - \$675 = \$2,425$ ).

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 separate or retire from MSU.

### **It's Easy to Use Your HSA**

After you enroll in the Life Long Savings Plan, you will receive a debit card from HealthEquity (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](https://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.

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.

### KEEP IN MIND...

You are not eligible to enroll in MSU's Health Care Spending Account if you select the Life Long Savings Plan



## 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.

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. HealthEquity will continue to serve as MSU's HRA custodian for 2020.

### TAKE NOTE...

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

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

MSU Automatic HRA Contribution		
	Enhanced HRA Value Plan	PPO Plan
Single	\$200	\$100
Employee+Spouse	\$400	\$200
Employee+Child(ren)	\$600	\$300
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, and the second half is credited to your account on July 1.

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:

Live Well, Work Well @ MSU HRA Contribution		
	Enhanced HRA Value Plan	PPO Plan
Single	\$675	\$675
Employee+Spouse	\$1,350	\$1,350
Employee+Child(ren)	\$675	\$675
Family	\$1,350	\$1,350

These HRA contributions are made monthly for completing the online Personal Health Assessment and recording a preventive care exam by your Personal Health Care Provider and in July and December, based on the Outcomes you achieve and WellPoints you accumulate through the year.

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, you will not be eligible for a new HRA contribution. If your account falls below \$6,000 by July 1, you will receive half of the university's annual contribution—or the portion of that amount that increases your balance to \$6,000.

# The Rewards of Wellness

MSU rewards your efforts toward living healthfully—with extra money for your Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA).

*...Complete the **Personal Health Assessment and a Preventive Care Exam***

*...Achieve specific **Health Outcomes**...*

*...Participate in **Healthy Activities**.*

**Receive a \$100 reward if you do the following between December 1, and May 31:**

1. Complete the Personal Health Assessment on the Wellness Portal

**AND**

2. Complete a preventive care exam and record it, along with weight, blood pressure, glucose and cholesterol, on the Wellness Portal.  
(Personal Health Information (PHI) is protected under the Health Insurance Portability Act (HIPAA))

The \$100 wellness incentive will be deposited into your HSA or HRA by the 15<sup>th</sup> of the month following the month in which you complete the requirements.

**Receive \$50 if you complete the 2 items listed above from June 1 to November 30.**



## Achieve Health Outcomes—Get up to \$275 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 December 1 and November 30. 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 \$675 for your HSA or HRA. Your covered spouse can earn up to \$675, too. *Don't miss out on this extra money for your health expenses.*

We encourage you to work with your personal health care provider to set the appropriate goals. Biometric screenings—which tell you your numbers—are available to employees and covered spouses at no cost.

<b>Weight</b>	\$50 and 10 WellPoints for meeting the target range or goal
<b>Cholesterol</b>	\$50 and 10 WellPoints for meeting the target range or goal
<b>Blood Pressure</b>	\$50 and 10 WellPoints for meeting the target range or goal
<b>Glucose</b>	\$50 and 10 WellPoints for meeting the target range or goal
<b>Achieve all 4 Targets</b>	Extra \$75 for a total of \$275 for healthy outcomes!!!

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

You will accumulate WellPoints for doing healthy activities in two phases:

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

	<b>WellPoints Earned</b>	<b>HSA/HRA Contribution Amount</b>
<b>Gold Level</b>	500 WellPoints	\$150 Contribution
<b>Silver Level</b>	425 WellPoints	\$100 Contribution
<b>Bronze Level</b>	215 WellPoints	\$25 Contribution

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

	<b>Additional WellPoints Earned</b>	<b>HSA/HRA Contribution Amount</b>
<b>Gold Level</b>	500 WellPoints	\$150 Contribution
<b>Silver Level</b>	425 WellPoints	\$100 Contribution
<b>Bronze Level</b>	215 WellPoints	\$25 Contribution

There are many activities that will earn you WellPoints.. Following are a few examples; go to the wellness portal at [livewell.mycernerwellness.com](http://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
Weight Watchers	Join Weight Watchers and achieve certain goals. The Weight Watchers At Work Program is offered at MSU year round	50	200
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	60
Physical Activity	Physical activity is self-reported on the cardio log on the wellness portal. Receive 3 WellPoints for each 30 minutes of activity up to 60 minutes (6 WellPoints) per day.	2	600
Steps	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	400
Wellness Workshops	A variety of workshops are offered through your Welllness Portal.	5	30
On Site Events	Special events are held throughout the year, i.e., Wellness Week, Breast Cancer Awareness Week, Group Walks, Scavenger Hunts, etc. These events are worth 10 WellPoints unless stated otherwise.	10	60

**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 annually for meeting the qualification requirements (the Personal Health Assessment, preventive care exam, and WellPoints. Although you are not required to complete the health risk assessment or participate in the preventive care exam, only employees who do so will receive the incentive of up to \$400.

Additional incentives of up to \$275 annually 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 from your personal health care provider.

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.

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.



# Voluntary Dental Benefits

MSU offers employees two dental plan options:

- Delta Dental Basic
- Delta Dental Buy-Up

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

Monthly Dental Premiums		
	Delta Dental Basic	Delta Dental Buy-Up
Single	\$18.35	\$25.90
2-Person	\$36.71	\$51.81
Family	\$57.82	\$81.59

## 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](http://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](http://www.DeltaDentalKY.com).

## Basic Plan Option

Plan Benefits		
	Delta Dental PPO Network Benefits	Delta Dental Premier or Out of Network Benefits
Annual Maximum		
Per covered person, per benefit	\$750	\$750
Diagnostic & Preventive Services		
Cleanings	100% coverage No deductible	100% coverage No deductible
Exams		
X-rays		
Sealants (through age 15)		
Fluoride (through age 18)		
Minor Services		
Fillings (includes white fillings)	80% coverage	80% coverage
Extractions		
Major Services*		
Endodontics	25% coverage	25% coverage
Periodontics		
Oral Surgery		
Crowns/Bridges		
Implants		
Dentures		
Deductible – \$75 per person, per benefit year; \$175 maximum per family. Applies to Minor and Major Services only.		

\*12 month waiting period for Major Services only applies to new enrollees. 12 month waived for all current enrollees in MSU's dental plan. Replacement of teeth missing prior to the effective date not covered.

## Buy-Up Plan Option

Plan Benefits		
	Delta Dental PPO Network Benefits	Delta Dental Premier or Out of Network Benefits
Annual Maximum		
Per covered person, per benefit year	\$1,000	\$1,000
Diagnostic & Preventive Services		
Cleanings	100% coverage No deductible	100% coverage No deductible
Exams		
X-rays		
Sealants (through age 15)		
Fluoride (through age 18)		
Minor Services		
Fillings (includes white fillings)	80% coverage	80% coverage
Extractions		
Oral Surgery		
Major Services*		
Endodontics	50% coverage	50% coverage
Periodontics		
Crowns/Bridges		
Implants		
Dentures		
Orthodontics*		
Orthodontic Services (through age	50% coverage	50% coverage
Orthodontic Lifetime Maximum	\$1,000 per covered dependent	\$1,000 per covered dependent
Deductible – \$50 per person, per benefit year; \$150 maximum per family. Applies to Minor and Major Services only.		

\*12 month waiting period for Major Services and Orthodontics only applies to new enrollees. 12 month waived for all current enrollees in MSU's plan. Replacement of teeth missing prior to the effective date not covered.

# 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 Health Care Spending Account. However, you are allowed to participate in the Dependent Care Account.

## Here's how Health Care Spending Account works:

- Decide how much you want to contribute to the account for 2021.
- Have your contributions deducted from your paycheck each pay period before taxes are withheld.
- Employees may contribute a minimum of \$200 up to a maximum of \$2,750 (current IRS limit) per employee, regardless of whether you cover just yourself or your full family. If both spouses work at MSU, they can each claim the \$2,750 for a total household limit of \$5,500.
- Use the money in your account to pay for eligible expenses such as copayments, coinsurance and deductibles.
- The full value of your account is available on the first day of the calendar year or upon making an election as a new employee.
- You can incur claims for a period of 14½ months: January 1, 2021 through March 15, 2022. Claims can be filed through March 31, 2022.
- If your employment ends mid-year, you have three 30 days from the coverage end date to submit claims for services incurred by the end of your coverage end 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.

## Your Health Care Flexible Spending Account Debit Card (HealthEquity Visa)

Use the debit card to pay for eligible health care out-of-pocket expenses. The debit card gives you instant, on-the-spot access to your account. When you pay for an item or service, use the card just like a debit card. You can even use it to make eligible purchases online.

### TIP:

Always save your receipts and Explanation of Benefits (EOB) statements! Per IRS regulations, you may be required to provide receipts or EOB to verify expenses are eligible.

## How the Dependent Care Flexible Spending Account Works:

Use the Dependent Care Flexible Spending Account (Child Care) to reimburse yourself (while you and your spouse work, or go to school full-time) for day care expenses. Reimbursements can only be made for services already incurred (cannot be reimbursed in advance of service date).

A qualifying dependent for the FSA is your tax dependent who is under age 13, or of any age (including but not limited to, your parents, and parent-in-laws), or your spouse who is mentally or physically incapable of caring for himself or herself.

With the Dependent Care Flexible Spending Account, you can contribute a minimum of \$200 up to a maximum of \$5,000 each year for a married couple filing a joint return, or for a single parent filing as “Head of Household.” For a married couple filing separate returns, the limit is \$2,500 each year. You can be reimbursed for up to the amount available in your account at the time of your request.

When filing income tax returns, the day-care credit is reduced dollar for dollar by contributions to, or benefits received from, an employer’s cafeteria plan. An employee may participate in their employer’s cafeteria plan and also take a portion of the day care expenses through the credit if they have sufficient expenses in excess of their cafeteria plan’s annual election, but within the tax credit limits.

### **Important:**

**You can incur claims on your 2021 dependent care flexible spending account until December 31, 2021 and then file claims through January 30, 2022.**



## LIMITED-PURPOSE FSA (LPFSA)

Used in conjunction with a health savings account (HSA), an LPFSA allows you to contribute additional pre-tax dollars to use for dental and/or vision expenses. This allows you to maximize your pre-tax HSA contributions and contribute additional pre-tax dollars to an LPFSA.

### Powerful Partner for Your HSA

A limited-purpose health FSA is much like a general-purpose health FSA. The main difference is that the limited-purpose account is set up to reimburse only eligible FSA dental and vision expenses, such as:

- Vision exams, LASIK surgery, contact lenses, and eyeglasses
- Dental cleanings, X-rays, fillings, crowns, and orthodontia

### A Limited-purpose FSA and an HSA

IRS rules state that you cannot have both an HSA and general-purpose health FSA since both apply funds toward your medical expenses. A limited-purpose FSA allows you to continue to contribute to an HSA. You maximize your savings and tax benefits by restricting your FSA reimbursement to only vision and dental expenses.

### LPFSA Funds are Available on Day 1

Your annual limited-purpose FSA contribution is available on the first day of the FSA plan year, which is January 1, but your total LPFSA election amount is deducted from your paycheck in equal amounts throughout the year. The annual limits for a LPFSA is the same as a general FSA: \$2,750 Single, \$5,500 Family.

### Enrolling Is Easy

A key first step is estimating your future dental and vision expenses. Think about expenses for your spouse and your qualifying dependents. Then make your annual dollar election during open enrollment.



## About the Benefits Debit Card

The benefits debit card 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 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.



# Your Life Insurance Benefits

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

Here's how your coverage works.

## Basic Life Insurance

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, 1.5, 2, 3, 4, 5 or 6 times your annual earnings, rounded to the next higher \$1,000 if not an even multiple thereof. You can purchase a maximum of \$750,000 of coverage.

### Guaranteed Issue Amount

The "guaranteed issue amount" is the amount of insurance that you may elect without providing evidence of good health. The guaranteed issue amount for newly eligible employees is a maximum 3x annual salary up to \$350,000.

## Dependent Life Insurance Coverage

You may elect life insurance coverage for your spouse and/or dependent children. Less than 26 years of age regardless of student status. 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 both spousal coverage and dependent children coverage.

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% 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).

## Supplemental Life for Spouse

- **Spouse Benefit Amount:** Coverage is available in increments of \$10,000 up to \$250,000. The offer includes \$50,000 guaranteed issue for newly eligible spouses. See rate chart below.

## Supplemental Life for Child(ren)

- **Child Benefit Amount:** Coverage is available with a maximum of \$10,000 or \$15,000 up to age 26. One premium rate of .13 per thousand per month covers all eligible children.

## 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 1/1/2020	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
Child(ren) Supplemental	.13 per \$1,000 per month

If you are requesting supplemental life insurance greater than 1X your salary or if you are electing dependent life insurance, you must visit <https://my.moreheadstate.edu/EmployeeServices/HR-Payroll> and complete an Evidence of Insurability form and submit to the Office of Human Resources and Payroll.

# Retirement Options

## Kentucky Retirement System (KRS)

If you are hired in a full-time position in which the minimum educational requirement is less than a Bachelors degree, you will enroll in the KRS.

For details about the Kentucky Retirement System (KRS) defined benefit plan go to Kentucky Retirement Systems at [kyret.ky.gov](http://kyret.ky.gov). Select either Tier 1, Tier 2 or Tier 3 based on your initial participation date with the retirement system. Participation date is the date you began participating with KRS even if it was with another KRS covered agency.

### What does participation date mean?

Generally your **Participation Date** is your **Hire Date**, however, if you have previously participated in a KRS plan with Morehead State University or another covered agency, that hire date would constitute as your **Participation Date**.

## Teachers' Retirement System of Kentucky (TRS) or Optional Retirement Plan (ORP)

If you are hired in a full-time position in which the minimum educational requirement is a Bachelors degree or higher, you have the option or choose to enroll in either TRS or the ORP.

### Teachers' Retirement System of Kentucky (TRS)

Currently, your contribution to the ORP will be 8.185% of your gross pay.  
For details about the Teachers' Retirement System defined benefit plan go to [www.trs.ky.gov](http://www.trs.ky.gov).  
If you select the TRS plan in Benefits Enrollment Online, you will should receive information from TRS regarding your enrollment.

### Optional Retirement Plan (ORP)

Currently, your contribution to the ORP will be 8.185% of your gross pay and the University's contribution will be 8.74% of your gross pay. This money (both your contribution and the MSU contribution) will be forwarded to the annuity company in which you choose to participate. Contribution rates are governed by state statute and are, therefore, subject to change each fiscal year. With any of the ORP's, you become immediately vested, which means upon termination of employment, you retain your 8.185% contribution and the 8.74% university contribution. With the ORP, your contribution is exempt from Federal and State taxes. They are, however, subject to Social Security Tax, Morehead City Tax and Rowan County Tax. As an ORP participant, your investment options are greater and you determine how to allocate your investment funds. ORPs do have management and

administrative fees that you will be required to pay and there are no survivor, death, or LTD benefits and no medical insurance upon retirement.

To participate in an Optional Retirement Plan (ORP) please contact the Provider of your choosing from the list below to complete an application.

Providers:

**TIAA**

8500 Andrew Carnegie Blvd.  
Charlotte, NC 28262  
Jeff Steinhaus: 877-535-6910, ext. 22-1708  
Email: [j.steinhaus@tiaa.org](mailto:j.steinhaus@tiaa.org)

**AIG**

2919 Allen Parkway  
Houston TX 77019  
Mark Spinosa: 800-892-5558 (Ext. 89211)  
Email: [mark.spinosa@aig.com](mailto:mark.spinosa@aig.com)

**VOYA Financial Advisors, Inc.**

2024 Fort Harrods Drive  
Lexington, KY 40513  
Paul Kelder: 859-321-5307  
Email: [paul.kelder@voyafa.com](mailto:paul.kelder@voyafa.com)

**Fidelity**

100 Magellan Way KW1A  
Covington, KY 41015  
Mike Fischer: 1-859-240-0939

# Sick Leave Bank

## University Administrative Regulation (UAR) 304.04

The purpose of the Morehead State University Voluntary Sick Leave Bank (Bank) is to provide additional paid leave for employees who have exhausted their accrued sick and vacation leave benefits as the result of a serious health condition. The Bank serves as a depository into which participating employees may voluntarily contribute accrued sick leave for allocation to other participating employees. The purpose of the Bank is not intended to provide unlimited paid sick leave for any medical reason but to alleviate the hardship caused when employees lose compensation as the result of a serious health condition. This regulation follows the FMLA definition of serious health condition and includes time required to care for an immediate family member.

### Sick Leave Bank Participation:

- Must have a balance of 5 sick leave days upon completion of the initial probationary period.
- Must complete a **Sick Leave Bank Enrollment Form** during Open Enrollment

### Current Sick Leave Bank Participants:

- No action necessary if you want to continue
- If you want to cancel send email to [benefits@moreheadstate.edu](mailto:benefits@moreheadstate.edu)



# Other 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. Go to [www.aflac.com/moreheadstate](http://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 AIG
- 457b annuities offered through TIAA, Voya, AIG 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
- **AIG.com:** 800-892-5558
- **Voya.com:** 855-ONE-VOYA
- **KY Deferred Comp:** 800-542-2667

# Other Benefits (con't.)

- Paid Holidays – New Year's Day, Martin Luther King, Jr. Birthday, Memorial Day, Independence Day, Labor Day, Presidential Election Day, Thanksgiving Day, and Christmas Day.
- Other Days Observed as Paid Time Off: Thanksgiving Break (Wednesday, November 25 through Friday, November 27, 2020), Holiday Break (December 21, 2020 through January 1, 2021). Dates are subject to change.
- Vacation Leave – (See Personnel policy PG-48)
- Sick Leave (STAFF) – Upon appointment, a regular full-time faculty member is credited with a sick leave accumulation equal to one day per month of appointment, i.e., 67.5 hours for 9-month appointment, 75.0 hours for 10-month appointment. (See Personnel Policy PG-49)
- Sick Leave (FACULTY) - A regular, non-faculty full-time employee, hired after June 30, 1990, accumulates 7.5 or 8.0 hours of sick leave per month of contract. Upon appointment, a regular full-time administrative employee, as defined in PG-2, is credited with 90 hours of sick leave. Beginning with the second year of employment the full-time regular administrative employee accumulates 7.5 hours of sick leave per calendar month or per month of contract, whichever is less. This is added to any sick leave balance from the first year. (See Personnel Policy PG-49)
- Sick Leave Bank – Provides regular full-time faculty and staff up to 60 work days of paid sick leave in the event of a catastrophic illness or injury. (See University Administrative Regulation (UAR) 304.)
- Funeral Leave – Normally, up to three (3) days with pay, upon the death of a member of employee's immediate family and one-half (1/2) day to attend the funeral of an associate, close friend, or relative not defined as immediate family may be approved by the supervisor. (See Personnel Policy PG-24.)
- Military Leave – Up to ten (10) work days per year, without loss of pay, for short-term military leave, National Guard Service or Training Duty. (See Personnel Policy PG-10.)
- Tuition Waiver– Employee waiver of tuition and computer fees up to 18 semester hours per year. Spouse and/or dependent child through age 23 may take up to 12 undergraduate hours per year.
- MSU Recreation & Wellness Center is available at no cost for regular, full-time employees. The Rec Center offers state-of-the-art exercise equipment, indoor walking track, indoor racquetball courts, indoor basketball courts, natatorium, group fitness classes and outdoor adventures.

**MASA is a voluntary benefit for ground and air emergency transport offered to full-time employees via payroll deduction.**



## EMERGENCY TRANSPORTATION COSTS

MASA MTS is here to protect its members and their families from the shortcomings of health insurance coverage by providing them with comprehensive financial protection for lifesaving emergency transportation services, both at home and away from home.

Many American employers and employees believe that their health insurance policies cover most, if not all ambulance expenses. The truth is, they DONOT!

Even after insurance payments for emergency transportation, you could receive a bill up to \$5,000 for ground ambulance and as high as \$70,000 for air ambulance. The financial burdens for medical transportation costs are very real.



## HOW MASA IS DIFFERENT

Across the US there are thousands of ground ambulance providers and hundreds of air ambulance carriers. ONLY MASA offers comprehensive coverage since MASA is a PAYER and not a PROVIDER!

**ONLY MASA provides over 1.6 million members with coverage for BOTH ground ambulance and air ambulance transport, REGARDLESS of which provider transports them.**

Members are covered ANYWHERE in all 50 states and Canada!

Worldwide coverage is also available with our Platinum Membership.

Additionally, MASA provides a repatriation benefit: if a member is hospitalized more than 100 miles from home, MASA can arrange and pay to have them transported to a hospital closer to their place of residence.



A MASA Membership prepares you for the unexpected and gives you the peace of mind to access vital emergency medical transportation no matter where you live, for a minimal monthly fee.

- One low fee for the entire family
- NO deductibles
- NO health questions
- Easy claim process

**You and your dependents (age 26 child(ren)) will have coverage for every emergent transport, whether it is by air and/or by ground.**

### Cost via Payroll Deduction

**\$14.00 per month**

**(\$7.00 per payroll)**

**ENROLL in Benefits Enrollment Online**

# 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 



## **HealthEquity (for HSA, HRA,**

### **FSA and LPFSA accounts)**

- View your transaction history
- Submit claims using your mobile phone's camera
- View claims status
- Send payments and reimbursements

Get for IOS 

Get for Android 

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**Morehead State University is committed to providing equal educational opportunities to all persons regardless of race, color, national origin, age, religion, sex, sexual orientation, gender identity, gender expression, 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; Chapter 344 and other applicable statutes. 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 Administration Building, Morehead, KY 40351, 606-783-2097.**

Morehead State University is committed to providing equal educational opportunities to all persons regardless of race, color, national origin, age, religion, sex, sexual orientation, gender identity, gender expression, 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; Chapter 344 and other applicable statutes. 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 Administration Building, Morehead, KY 40351, 606-783-2097.



