

2010 Annual Benefits Open Enrollment

Western Kentucky University Department of Human Resources October 2009

2010 Benefits Open Enrollment Coming Soon!

Mark your calendars for the Annual Benefits Fair on November 3, 4, & 5. This is the time to make changes to your current benefit elections for the 2010 plan year: January 1, 2010 through December 31, 2010.

Helpful hints regarding Open Enrollment:

- Carefully review your Open Enrollment packet you will receive through campus mail.
- Review your Total Compensation Statement and Benefit Election Summary to verify your current benefits.
- Compare WKU's benefits package with other insurance options which may be available to you and your family.

- Attend the Annual Benefits Fair on November 3, 4, 5 to meet with representatives from Human Resources and benefit vendors regarding your benefit and retirement options. You should attend one of these days to make your benefit elections.

- Contact the Employee Benefits section at 270-745-5345 if you any questions, or E-mail benefits@wku.edu.

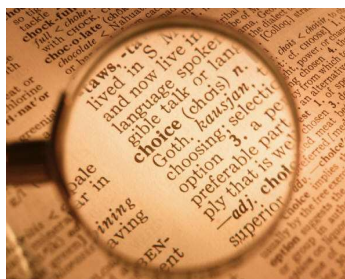
IMPORTANT NOTE: All employees will be required to re-enroll in a Health Plan during Open Enrollment this year.

- Employees who waive the WKU Health Plan and receive university funds in a medical flexible spending account will also need to re-enroll this year.

Additionally, Voluntary Flexible Spending Accounts **DO** require annual re-enrollment. Voluntary Medical and Dependent Care Flexible Spending Accounts require new forms annually.

The Open Enrollment and Benefits Fair will be held in the Kentucky Room at the Kentucky Building on November 3, 4, and 5 from 8:30—3:30 each day.

Additional information regarding Open Enrollment will be forthcoming via e-mail, the HR website, and through campus mailings.



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Special points of interest:

- Open Enrollment & Benefits Fair
- 2010 Health Plan Changes
- New On-Line Enrollment Option Available
- Dependent Eligibility Criteria
- Flexible Spending Accounts
- Making Changes Throughout the Year

Questions? Contact a member of the Benefits Team:

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2010 Health Plan Changes

While the WKU Health Plan benefits and premiums have remained unchanged over the past several years, benefit options and premiums will be changing for 2010. Provided below is a summary of the changes applicable to the 2010 Plan Year:

- Office Visit Co-pays, Annual Out-of-Pocket Maximums, Emergency Room Co-pays, and Rx Co-pays are being increased.
- Premiums are being increased across all plans and coverage tiers.
- The Standard Plan will be the free plan for Employee Only coverage.
- Employees who opt out of the WKU Health Plan will receive \$150/month in a Flexible Spending Account.
- New Cross Reference Couple option under the High Plan - If both spouses are full-time and benefits eligible, each will receive the University Health Plan contribution (\$418/mo.). The combined University contribution covers the full premium for the Couple tier on the High Plan.

IMPORTANT NOTE: ALL EMPLOYEES WILL BE REQUIRED TO RE-ENROLL IN THE WKU HEALTH PLAN, INCLUDING THOSE WHO WAIVE COVERAGE, DURING OPEN ENROLLMENT.

New On-line Enrollment Option Available

For the 2010 Open Enrollment period we are making an on-line enrollment option available in addition to traditional paper enrollment. We have a universal enrollment application for all changes related to Health, Dental, Life, Flexible Spending Accounts, and Disability. Additional information will be sent electronically in the coming days with the link to the on-line enrollment site.

Employees who are not able to attend the Benefits Fair on November 3, 4, and 5 will be able to access the on-line enrollment site to make Health Plan elections and other necessary benefit changes.

Dependent Eligibility Criteria for Participation In WKU Benefits Plans

Annual enrollment is also a good time to review and update your beneficiary designations for life insurance and remove any non-eligible dependents from the benefit plans.

To be eligible to enroll as a dependent, the dependent must be:

- The Subscriber's spouse as recognized under the laws of the state where the Subscriber lives.
- The Subscriber's or the Subscriber's spouse's unmarried children, including natural children, stepchildren, newborn and legally adopted and children who are

determined to be covered under a "Qualified Medical Child Support Order".

- Unmarried children for whom the Subscriber or the Subscriber's spouse is a legal guardian or as otherwise required by law.
- Unmarried children are covered from birth to age 24 as long as the dependent child is claimed as a federal tax exemption. Dependent children turning age 24 are covered through the end of the year of the 24th birthday.

Flexible Spending Accounts—Medical and Dependent Care

Through WKU's Flexible Spending Account programs, you can pay for eligible health care and/or dependent care expenses with tax-free dollars. Chard-Snyder administers WKU's flexible spending programs.

Having a Health Care Flexible Spending Account (FSA) is a good idea—you can save up to 40% of every dollar you spend on eligible expenses. The Benny Prepaid MasterCard makes it fast and convenient—just swipe and go. Use it to pay for qualified medical expenses not covered by your health insurance.

Benny contains the value of your annual health care FSA election and will automatically deduct the cost of your eligible purchases from your FSA at the point of service. No more paper claims, sending off receipts, and waiting for reimbursement. Each participant in the Health Care FSA will receive two cards upon enrollment.

If you waive the WKU Health Plan, the University contributes \$150/mo. into an FSA.

Any money set aside in an FSA that is not used between January 1, 2010 and March 15, 2011 is forfeited.



IMPORTANT NOTE: All employees are required to re-enroll annually to continue participation in the Flexible Spending Accounts.

Making Benefit Changes Throughout the Year: Qualifying Events

The choices you make during Open Enrollment, or as a new employee, remain in place from January 1, 2010 through December 31, 2010. You cannot add or drop coverage until the next Open Enrollment period in November 2010 (for the plan year beginning January 1, 2011) unless you have a change in family status or experience another "qualifying event", with benefit changes related to the specific life event.

The following events would allow you to make changes to your current benefits during the plan year. You must notify the Employee Benefits section within 30 days of the "qualifying event":

- Birth or adoption (or placement for adoption)
- Marriage
- Divorce
- Employment Status (dependent loses/gains other coverage)
- Dependent no longer meets eligibility criteria

Remember to promptly notify Human Resources of any address changes and beneficiary information throughout the year. You do not have to wait for Open Enrollment to update beneficiary information.



This document is intended to provide a general overview of the benefits available to employees of Western Kentucky University. Detailed benefit information is contained in the official plan documents available in the Department of Human Resources. Nothing in this document should be considered as a contract or guarantee of participation in any benefit program.