



2018

BENEFITS GUIDE



**Our major is health care.
Our emphasis is you.**



Life is a constant juggling act. And when you're bouncing between home, work and family needs, it's easy to forget about the big picture stuff – like taking care of yourself.

What a great feeling to know Anthem Blue Cross and Blue Shield has your back, helping you stay healthy. Our health and wellness programs help you prevent and manage health problems by connecting you to the support you need to be more engaged in your health.



Proud provider of health
benefits for WKU faculty
and staff.



BENEFITS AT A GLANCE

Western Kentucky University (WKU) is committed to our employees and the community we serve. To demonstrate this commitment, we are proud to offer all eligible employees a comprehensive program of health and welfare benefits designed to serve the diverse and changing needs of our unique workforce. Our programs help protect you and your family from the high cost of health care, provide a source of income in retirement or in the event of disability or death, offer resources that can assist you in building a financially secure future, and make it easy for you to balance the demands placed on working families. We hope the information contained in this brochure helps you understand the value of the WKU Benefit Program. If you are interested in learning more about any of these benefits, contact a member of the Benefits Team with questions (270-745-5360) or email: benefits@wku.edu.

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CURRENT WKU EMPLOYEES

WHAT YOU NEED TO KNOW ABOUT YOUR ANNUAL BENEFITS OPEN ENROLLMENT

IT'S TIME TO ENROLL – IT'S TIME TO GET ACTIVE!

This year's Annual Enrollment for 2018 benefits runs from October 16 through October 27. Everyone needs to complete the enrollment process this year. Your active participation is the only way to ensure your 2018 coverage best meets your needs.

HELPFUL HINTS:

- Review and verify your current benefits and dependents enrolled in your coverages at www.wku.edu/benefits/bf.
- Compare WKU's benefits packets with other insurance options available to you and your family
- Attend the Annual Benefits Fair, October 18th
- Contact the Benefits Team at 270-745-5360 or email benefits@wku.edu if you have any questions
- Remember, Voluntary Health Savings Account Employee Contributions and Flexible Spending Accounts DO require annual re-enrollment.
- Follow us on social media for important updates.

TAKE ACTION

If you do not enroll in medical coverage before the October 27 deadline, you will be automatically enrolled in the PPO/1,600 Plan with the same family coverage category as your current election, or the waiver if you currently waive coverage. In addition, you will not be eligible for the WKU wellness credit or premium discount.

MAKING CHANGES THROUGHOUT THE YEAR

The choices you make during Open Enrollment remain in place from January 1, 2018, through December 31, 2018. You cannot add or drop coverage until the next Open Enrollment in the fall of 2018 (for the plan year beginning January 2019) 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 31 days of the "qualifying event."

- Birth or adoption
- Employment status (dependent loses/gains other coverage)
- Dependent no longer meets eligibility criteria
- Spouse/partner's annual open enrollment
- Marriage
- Divorce

FREE GIFT
Employees who enroll in the first week (by October 20th) will be entered into a drawing for stainless steel drinkware.



NEW TOPLIFE MOBILE APP!

Access all your benefits on the go with our brand new app! The Top Life mobile app will provide a one-stop shop for all WKU's health and wellness resources. From your mobile device go to the website below and save it to your phone's home screen

wkutoplifecommunity.com



MANAGING YOUR HEALTH

WKU'S GUIDING PRINCIPLES

- Create a sustainable health plan
- Provide programs and benefits that promote your health and well-being
- Offer tools and resources to help you make informed decisions

YOU PLAY A PART TO....

- Commit to a healthy lifestyle
- Make informed decisions about your health
- Use healthcare services in a cost-effective way

YOUR HEALTH PLAN OPTIONS

WKU'S HEALTH PLAN OFFERINGS HAVE TWO OBJECTIVES:

1. Rewarding you for taking an active role in your health and well-being
2. Slowing the growth of health care costs for you and WKU

Each health plan option covers a wide range of services, from routine preventive care to hospitalization, surgery and prescription drugs, but differ in their cost-sharing arrangements (i.e., payroll deductions, copays, deductibles and coinsurance). You choose the plan that best suits your needs. The health plan choices come with a type of savings account—either a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)—to help you pay for eligible medical expenses.

As part of WKU's commitment to wellness, if you and your spouse/partner participate in the Top Life Pledge, you are eligible for financial rewards, such as WKU wellness credits and discounted premiums. If you and your spouse/partner decide to opt out of medical coverage, you can still participate in the wellness program and reap financial rewards.

KNOW THE DIFFERENCE – GET THE MOST OUT OF YOUR HEALTH PLAN

Complete details are available at www.wku.edu/benefits/bf.

Key Features	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
Paired with which health plan option	Healthy Saver/2,700	Healthy PPO/1,100 & Healthy PPO/1,600
WKU initial account credit	\$800/Employee \$1,300/Family	Not Applicable
Additional WKU wellness incentive account credit (Top Life Pledge)	\$500/Employee \$1,000/Family	\$500/Employee 1,000/Family
Employee contributions allowed	Yes, up to IRS limits	No
Use to help pay for eligible medical expenses	Yes	Yes
Take balance with you if you leave WKU	Yes	No
Earns interest	Yes	No
Balance rolls over from year-to-year	Yes	Yes
Works with Health Care Flexible Spending Account (HC FSA)	No. However, you may have a Limited Purpose HC FSA	Yes. You may have a regular HC FSA
Available to Medicare enrolled members (Age 65+)	No	Yes
Eligible dependents must be enrolled in a WKU health plan to use the account's funds	No	No

2018 HEALTH PLANS

The section below outlines the health plans being offered in 2018. A comparison chart is available on page 5. You can learn more about these plans online at www.wku.edu/benefits/bf.

HEALTHY SAVER 2700 PLAN

This plan is paired with a Health Savings Account (HSA), with a WKU initial credit of \$800 or \$1,300. You may also make voluntary pre-tax contributions to your HSA. The HSA and WKU's credits are designed to help you meet the higher deductible and out-of-pocket maximum of this plan. Here's how it works:

- Earns tax-free interest, it rolls over from year to year, and if you leave WKU you can take your HSA with you.
- If you decide not to participate in the Top Life Pledge, you will be enrolled in the "Saver/2,700 Plan" and will not be eligible for the additional HSA wellness credits or the discounted premiums.

HEALTHY PPO 1100 PLAN

This option generally has the highest employee premium but it also usually pays the highest level of benefits when you receive care.

Here's how it works:

- If you accept the Top Life Pledge when you enroll, WKU will set up a HRA on your behalf and credit the account with \$500 for employee only coverage or \$1,000 for employee + child(ren), couple and family coverage levels. You will also receive a discounted premium of \$15.00 per month for employee only and employee + child(ren) coverage levels or \$30.00 per month for couple or family coverage levels.
- You cannot make voluntary contributions to your HRA; however, you can make voluntary pre-tax contributions to a Health Care FSA.
- You can use your HRA balance to help pay for eligible health care services to help meet your deductible.
- Once you meet the deductible, the plan pays benefits as shown in the chart on page 5.
- Your HRA does not earn interest; however, any remaining balance at the end of the year rolls over to the next year.
- If you leave WKU, you forfeit any remaining HRA funds.
- If you decide not to participate in the Top Life Pledge, you will be enrolled in the "PPO/1,100 Plan" and will not be eligible for HRA wellness credits or the discounted premiums.

HEALTHY PPO 1600 PLAN

This option is similar to the PPO/1,100, but it costs less each month because it generally pays the lowest level of benefits toward the cost of services. Like the PPO/1,100 Plan, this option comes with a HRA when you accept the Top Life Pledge (see the plan above for how a HRA works). If you decide not to accept the Top Life Pledge, you will be enrolled in the "PPO/1,600 Plan" and will not be eligible for HRA wellness credits or the discounted premiums.

OPTING OUT OF HEALTH INSURANCE

If you waive health plan coverage, WKU will set up a Flexible Spending Account (FSA) on your behalf. These funds can be used for reimbursement of eligible out-of-pocket expenses as defined by the Internal Revenue Service (e.g., copays, coinsurance, deductibles, vision and dental services). The FSA may be used for eligible expenses incurred by all family members who qualify as a federal tax dependent.

Here's how it works:

- WKU will put \$41.67 per month in the FSA for all employees who waive medical coverage.
- If you accept the Top Life Pledge and complete the program, you will be eligible to earn up to an additional \$500 cash incentive - \$250 in March for completion of Tier I and \$250 in October for completion of Tier II. New hires after March, will be eligible for half of the wellness incentive.



2018 HEALTH PLAN MONTHLY PREMIUMS

When you accept the Top Life Pledge during Annual Enrollment, you have an opportunity to lower your monthly premiums as shown in each of the "Healthy" plan options below.

SAVER/2,700 <u>WITHOUT TOP LIFE PLEDGE</u>		
Coverage Level	Employee Monthly Premium	Initial HSA Annual Credit
EE Only	\$43	\$800
Couple	\$372	\$1,300
EE+Child(ren)	\$197	\$1,300
Family	\$440	\$1,300
Cross Ref Couple	\$58	\$1,300
Cross Ref Family	\$76	\$1,300

The 2018 WKU contribution is \$652 per employee per month

By making the Top Life Pledge, Saver/2,700 becomes Healthy Saver/2,700



HEALTHY SAVER/2,700			
Coverage Level	Employee Monthly Premium	Additional Wellness HSA Annual Credit	Total HSA Credits (initial + wellness)
EE Only	\$28	\$500	\$1,300
Couple	\$342	\$1,000	\$2,300
EE+Child(ren)	\$182	\$1,000	\$2,300
Family	\$410	\$1,000	\$2,300
Cross Ref Couple	\$28	\$1,000	\$2,300
Cross Ref Family	\$46	\$1,000	\$2,300

NEW FOR 2018 – TOBACCO USER CONTRIBUTION
 If you and/or your covered spouse/partner use tobacco, you will be required to pay an additional monthly contribution amount of \$35. You are considered a tobacco user if you have smoked, vaped, chewed or otherwise used a tobacco product during the past 12 months. You will be presented with certain questions when you enroll to determine whether the Tobacco User Contribution will apply to you. If you agree to complete a Plan-approved tobacco cessation program, such as WKU's On-Campus Freedom From Smoking Program or Telephonic Tobacco Cessation Coaching through HealthFitness, you will not be required to pay the additional \$35 monthly Tobacco User Contribution. Additional information about the tobacco user contribution is available online at www.wku.edu/benefits/bf.

PPO/1,100 <u>WITHOUT TOP LIFE PLEDGE</u>	
Coverage Level	Employee Monthly Premium
EE Only	\$100
Couple	\$434
EE+Child(ren)	\$282
Family	\$508
Cross Ref Couple	\$115
Cross Ref Family	\$161

The 2018 WKU contribution is \$652 per employee per month

HEALTHY PPO/1,100		
Coverage Level	Employee Monthly Premium	Wellness HRA Annual Credit
EE Only	\$85	\$500
Couple	\$404	\$1,000
EE+Child(ren)	\$267	\$1,000
Family	\$478	\$1,000
Cross Ref Couple	\$85	\$1,000
Cross Ref Family	\$131	\$1,000

PPO/1,600 <u>WITHOUT TOP LIFE PLEDGE</u>	
Coverage Level	Employee Monthly Premium
EE Only	\$15
Couple	\$286
EE+Child(ren)	\$129
Family	\$372
Cross Ref Couple	\$30
Cross Ref Family	\$30

The 2018 WKU contribution is \$652 per employee per month

HEALTHY PPO/1,600		
Coverage Level	Employee Monthly Premium	Wellness HRA Annual Credit
EE Only	\$0	\$500
Couple	\$256	\$1,000
EE+Child(ren)	\$114	\$1,000
Family	\$342	\$1,000
Cross Ref Couple	\$0	\$1,000
Cross Ref Family	\$0	\$1,000

By making the Top Life Pledge, PPO/1,100 becomes Healthy PPO/1,100



COMPARING HEALTH PLANS

Below is a comparison of key features for each plan.
A more detailed comparison of the health plans is available at

	SAVER/2,700		PPO/1,100		PPO/1,600	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Savings Account Type		HSA		HRA		HRA
Initial WKU Credit (single/family)		\$800 / \$1,300		Not Applicable		Not Applicable
Annual Wellness Incentive (single/family)		\$500 / \$1,000 Top Life Pledge Required		\$500 / \$1,000 Top Life Pledge Required		\$500 / \$1,000 Top Life Pledge Required
EMPLOYEE WELLNESS PROGRAM						
Tier I: Online Health Assessment, Biometric Screening	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
Tier II: Behavior Modification Programs, Wellness Activities/ Events	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
PREVENTIVE CARE						
Preventive Care, Women's Preventive Services, Preventive Screenings, Well Adult, Well Baby	Covered in Full	30%; no deductible	Covered in Full	30%; no deductible	Covered in Full	50%; no deductible
CONDITION MANAGEMENT						
Health Coach	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
Condition and Disease Management Services Through HealthFitness	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
TREATMENT						
Deductible (single/family)	\$2,700/\$4,800	\$4,200/ \$8400	\$1,100/ \$2,200	\$2,200/ \$4,400	\$1,600/ \$3,200	\$3,200/ \$6,400
Inpatient & Outpatient Services	15%*	30%*	15%*	30%*	30%*	50%*
Physician Office Services (non-preventive)	15%*	30%*	15%*	30%*	30%*	50%*
Diagnostic and Labs	15%*	30%*	15%*	30%*	30%*	50%*
Emergency Room Visit or Urgent Care Visit	15%*	30%*	15%*	30%*	30%*	50%*
Out-of-Pocket Maximum** (single/family)	\$4,700/\$8,800	\$8,200/ \$16,400	\$3,600/ \$7,200	\$7,200/ \$14,400	\$5,100/ \$10,200	\$10,200/ \$20,400

* Coinsurance after deductible

** Includes: deductible, coinsurance and copays for medical and prescription drugs

The outline above is a summary of benefits only; it does not list all covered services, limitations, or exclusions. Additional information, including the Summary of Benefits and Coverage and Uniform Glossary, is available on our website www.wku.edu/benefits/bf.

Please refer to the certificate of coverage for a complete description of benefits and detailed explanation of the specific services covered by the Plan: www.anthem.com

PRESCRIPTION DRUGS

If you're enrolled in a WKU Health Plan, you're automatically covered under the Prescription Drug Plan. Prescription drugs are subject to the medical plan deductible and combined with medical expenses toward the annual out-of-pocket maximum.

Some preventive medications are covered in full or may not be subject to the deductible. Members can price medications, view the drug formulary, or search for network pharmacies online through Express-Scripts at www.express-scripts.com.

2018 PRESCRIPTION DRUG PLAN OVERVIEW, IN-NETWORK BENEFITS ONLY

	Retail (30 day supply)	Retail & Mail Order (90 day supply)
Deductible	Subject to medical plan deductibles (see page 5)	
Out-of-Pocket Maximum	Combined with medical plan (see page 6)	
Generic	\$10*	\$25*
Preferred Brand	\$30*	\$75*
Non-Preferred and Specialty Drugs	50% coinsurance* (min \$40; max \$140)	45% coinsurance* (min \$100; max \$350)

*Coinsurance after deductible

DENTAL PLAN

You may enroll yourself and your dependents in the dental plan regardless of whether or not you participate in the Health Plan. WKU offers two dental PPO options, below is a comparison chart of the two plans.

2018 DENTAL PLAN MONTHLY RATES

	CORE PPO	PPO Plus Premier
Employee Only	\$0	\$13.36
Couple	\$14.49	\$38.76
EE+Child(ren)	\$15.67	\$48.38
Family	\$32.64	\$83.28

The 2018 WKU Dental Contribution is \$13.06 per employee per month.

Benefit Feature	CORE PPO Plan	PPO PLUS Premier Plan
Annual Deductible Annual Maximum	In-network: \$50/150; Out-of-network: \$75/225; \$1,000	\$50 Single / \$150 Family \$1,000
Diagnostic and Preventive Services	In-network: 100% Out-of-network: 80%	100% of allowable amount
Minor Services	In-network: 50% Out-of-network: 40%	80% of allowable amount
Major Services	No Coverage	50% of allowable amount
Orthodontia	No Coverage	50% with \$1,000 lifetime max

VISION PLAN

You may enroll yourself and your dependents in the vision plan, regardless of their participation in the WKU Health Plan.

2018 Vision Plan Monthly Rates	
Coverage Level	Monthly Premium
Employee Only	\$0
Couple	\$3.96
EE+Child(ren)	\$4.66
Family	\$8.26

The 2018 WKU Vision Contribution is \$5 per employee per month.
Additional details can be found online at www.wku.edu/benefits/bf.

Benefit	In-Network	Out-of-Network
Exam (every 12 months)	\$10 copay	Up to \$40
Prescription Lenses and Frames *lenses every 12 months *frames every 24 months	\$20 copay \$0 copay - any frame up to \$50 wholesale	*Varies by lens type (\$40 - \$80) *Reimbursed Up to \$45
Prescription Contact Lenses *once every 12 months	Elective: \$0 copay up to \$130 Non-elective: \$0 copay	Up to \$130 Up to \$250
LASIK Surgery		\$150 Lifetime Benefit + 25% Discount



THE REWARDS OF WELLNESS

As in the past two years, when you pledge to take an active role in your health and well-being, you become eligible to receive wellness credits (funds) to either your HSA or HRA, as well as discounted premiums on your health plan.

If you waive medical coverage, yet accept the Top Life Pledge, you will receive a \$41.67 monthly deposit into a Flexible Spending Account (FSA) plus additional cash bonus opportunities as you successfully complete your commitments.

IT ALL STARTS WITH THE TOP LIFE PLEDGE

When you enroll for 2018 benefits, you'll be asked to accept or decline a "Top Life Pledge" regarding your and your spouse/partner's participation in the wellness program. Accepting the Pledge is the first step toward earning WKU wellness credits and discounted premiums.

To maintain the credits and discount on your health plan premiums, you and your spouse/partner must earn 150 wellness points by December 15, 2017 and an additional 250 points by September 1, 2018; minimum of 400 total points (see charts below.)

1. I/We pledge to earn 150 points by completing the following Tier I Activities before December 15, 2017: on-line health assessment AND biometric screening**

2. I/We pledge to earn a minimum of 250 points by completing any combination of Tier II Activities before September 1, 2018.

3. I/We pledge to the following healthy actions: to wear a seatbelt 100% of the time, be physically active and increase my/ our knowledge of healthy eating.

TO ACCESS TOP LIFE WELLNESS PORTAL

GO TO: WWW.TOPLIFEWELLNESS.COM

Questions? Contact HealthFitness Customer Service

Monday-Friday, 7:00 a.m. – 7:00 p.m. (CT)

Phone: 1-800-616-2136 • Email: CustomerService@hfit.com

The WKU Health Plan is committed to helping you and your spouse/partner achieve optimal health and well-being. Rewards for participating in a wellness program are available to all employees. If you think you or your spouse/partner might be unable to meet a standard for a reward under this wellness program, you might be eligible to earn the same reward by different means. Contact the Manager of Employee Wellness at (270) 745-4393 or wade.pinkard@wku.edu 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 given your health status.

COMPLETE YOUR ON-CAMPUS BIOMETRIC SCREENING EARLY! Call Graves-Gilbert Clinic @ WKU at (270) 745-2273 (option 4) to schedule an appointment. All participants who complete the on-campus biometric screening by November 10, 2017 will be entered into a drawing for door prizes.

Tier I – Complete by December 15, 2019

Earn 150 points by completing both activities

Online Health Assessment

(go to www.toplifewellness.com)

Biometric Screening

(call GGC@WKU at 270-745-2273 to schedule an appointment)

Tier II – Complete by September 1, 2018

Earn 250 points by completing any combination of activities

Cholesterol

(total cholesterol < 200 OR Total/HDL ratio < 5.0)

Blood Pressure

(age ≤ 59: less than 120/80 mm Hg; age 60+: less than 150/90 mm Hg)

Glucose

(fasting glucose < 100 mg/dL)

Tobacco-Free

(based on responses to Health Assessment)

BMI/Weight Loss

(< 27.5 OR 5% loss from previous year)

Health Coaching

(complete 8 coaching goals)

Weight Watchers at Work

(attend at least 9 of 12 At Work meetings)

Tobacco Cessation – HealthFitness Coaching Sessions

(complete 4 tobacco coaching sessions)

Tobacco Cessation - On-Campus Freedom From Smoking Clinic

(attend at least 6 of 8 meetings)

Colorful Choices

6-week online challenge (summer term)

Spring into Motion

8-week online challenge (spring semester)

Physical Activity

(self-report cardio (30 min), steps (8,000), strength or flexibility training via the Physical Activity Trackers) – 4 points/day

Fitness Assessment

(call Health & Fitness Lab at 270-745-6531 to schedule)

Health Advising Call

(call 1-800-616-2136 to schedule an appointment to review health assessment & biometric screening results)

Preventive Screenings/Flu Shot (up to 2)

(Self-Report receiving a colorectal cancer, cervical cancer, breast cancer or osteoporosis screening; or flu shot via the 'Preventive Screening / Flu Shot' WKU – Self-Reported Tracker) - 50 points each.

Wellness Seminar/Activity (up to 3)

(Self-Report attending an eligible seminar or activity via the 'Wellness Seminar / Activity' WKU – Self-Reported Tracker) - 50 points each.

6 WAYS TO SAVE MONEY AND STAY HEALTHY

1 SHOP SMART FOR SAVINGS WITH HEALTHCARE BLUEBOOK

Did you know that the cost of a Knee MRI can vary in cost by as much as \$2,000 between facilities in Bowling Green? Don't pay more than you have to when you could go to a different facility and receive the same quality healthcare for a lot less money!

You can access the Healthcare Bluebook website or mobile app to compare costs for thousands of medical procedures, shop smart for savings, and review quality ratings for local medical facilities. Visit www.healthcarebluebook.com/wku/cc to find the lowest cost, highest quality facilities and providers in your area.

2 SAVE TIME & MONEY WITH LIVEHEALTH ONLINE VIRTUAL OFFICE VISITS

Did you know you have access to virtual doctor's visits for only \$49 (before deductible)? That is 175% savings over the average cost of a regular office visit (\$135) and you never have to leave your home or office! With Livehealth Online the doctors are always in – 24 hours a day, 7 days a week, 365 days a year. You can connect anytime, anywhere – whether it's the middle of the night or the middle of a road trip.

Sign up for LiveHealth Online at www.livehealthonline.com and have a face-to-face conversation on your computer or mobile device the next time you need quick, affordable care. Doctors can help with many different issues, such as: colds, flu, allergies, sinus infections, ear infections, bronchitis, pinkeye, and skin rashes and even provide prescriptions if needed.

NEW FEATURE: Now you can use LiveHealth Online Psychology to talk face-to-face with a licensed therapist or psychologist on your smartphone, tablet, or computer. The cost for psychology visits is either \$95 for a Psychologist or \$80 for a Therapist (before deductible).

3 LOWER PRESCRIPTION COSTS WITH KNOW YOUR RX (KYRX)

Don't forget to take advantage of the resources available through the Know Your Rx Coalition for questions about your prescriptions and expert guidance on cost-savings strategies. The pharmacists at KYRx provide personalized, concierge-type services and support to WKU faculty and staff and family members. If you have

questions or need assistance with your prescriptions, call KYRx at 855-218-5979 or email kyrx@uky.edu.

4 FREE CONFIDENTIAL COUNSELING THROUGH THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

Good health doesn't just mean physical well-being. Emotional wellness is every bit as important. You and each member of your household may receive five FREE, confidential short-term counseling sessions and a referral to a counselor for longer-term treatment if needed.

Anthem's EAP has an extensive network of licensed behavioral health professionals who can help you and your family members address such issues as: relationship and family problems, alcohol or drug abuse, feelings of overwhelming loss or grief, depression or anxiety, stress management, and in times of crisis. You can access the EAP online at www.anthemeap.com (Company ID: WKU) or call 800-865-1044.

5 MAXIMIZE THE BENEFITS OF YOUR HEALTH SAVINGS ACCOUNT (HSA)

Did you know?

- Your HSA is triple tax advantaged – (1) HSA contributions are deducted on a pre-tax basis, (2) earnings grow tax free, (3) withdrawals for qualified medical expenses are not taxable
- Your account earns interest and you can invest the funds if your account balance is over \$1,000
- You can use new funds or future contributions to reimburse yourself for past expenses
- You can add pre-tax funds to your HSA through payroll at any time during the year, not just during open enrollment (visit www.wku.edu/benefits/bf)
- You can make an after tax contribution to your HSA when filing your taxes for the prior tax year to receive additional tax deductions

6 UTILIZE THE FREE SERVICES AVAILABLE THROUGH THE TOP LIFE WELLNESS PROGRAM

All services provided through the Top Life Wellness Program are FREE for you and your covered family members, such as:

- Weight Watchers at Work – This 12-week on-campus program continues to be our most popular wellness program to date, with over

1,100 participants completing the program and losing a total of 11,655 pounds since it launched in 2015

- Tobacco Session Programs – Top Life Wellness provides an 8 week on-campus "Freedom From Smoking" clinic as well as online or telephonic health coaching options to help you kick the habit
- Online and Telephonic Lifestyle and Condition Management - Health coaches provides support - by phone or web - to help you improve healthy habits or manage a chronic condition. Your coach can help you make healthier food choices, increase physical activity, manage stress, lose weight, and reduce risks associated with diabetes, high blood pressure, and high cholesterol
- Annual Biometric Screening & Health Assessment – It's important to Know Your Numbers! Your annual biometric screening and health assessment (Tier 1) allows you to track the progress of your baseline health measures, including total cholesterol, blood pressure, glucose, BMI/weight loss, and overall wellness score.

Log-in to the Top Life Wellness Portal

at www.toplifewellness.com for more information and details about all of the services available to you and your covered family members.



PROTECTING YOUR INCOME

Income protection plans, such as life insurance and disability insurance, provide financial protection for you and your designated beneficiaries if you die, or if you are severely injured as a result of an accident, while actively employed by WKU.

COLONIAL LIFE MEDICAL BRIDGE AND/OR CANCER POLICIES

You may elect additional insurance coverage through Colonial Life Medical Bridge and/or Cancer Policies. This coverage works with WKU's health plan by providing additional benefits for certain medical services, including extended hospital confinements or a cancer diagnosis. Benefits are paid directly to you. During open enrollment, these policies are offered on a guaranteed issue basis, which means proof of good health is not required.

FLEXIBLE SPENDING ACCOUNTS

WKU offers three Flexible Spending Accounts, all of which are administered by HealthEquity. Flexible spending accounts reduce your taxable income and provide unique, budget-friendly savings opportunities to help you pay for anticipated out-of-pocket expenses.

- **Waiver Flexible Spending Account (FSA)** — If you opt out of the WKU Health Plan, WKU will set up an FSA on your behalf and deposit \$41.67 each month.
- **Medical Flexible Spending Account (FSA)** — A medical FSA allows you to pay for eligible medical expenses using pre-tax payroll contributions. You may contribute up to \$2,600 per year in pre-tax payroll contributions.
- **Dependent Care (Childcare) Flexible Spending Account** — You can use your Dependent Care FSA to pay the costs associated with caring for your child(ren) and/or an elderly relative, as long as they live with you and depend on you for more than one-half their support. You may contribute up to \$5,000 per year in voluntary, pre-tax payroll contributions (\$2,500 if you are married and your spouse files a separate return.)

LINCOLN FINANCIAL LIFE & DISABILITY

Basic Life Insurance

WKU provides a \$35,000 basic term life insurance policy at no cost for all full-time employees.

Optional Life/AD&D for Yourself and Your Dependents

You may purchase additional life insurance up to \$500,000 and life insurance on a spouse/partner up to \$250,000 (rates based on age). You may also elect a \$5,000 or \$10,000 policy on dependent children. You may increase your coverage up to 2 increments during open enrollment without proof of good health.

Long-Term and Short-Term Disability Insurance

WKU provides a long-term disability policy at no cost for full-time employees. You may purchase a short-term disability policy during open enrollment (with proof of good health.) Rates are based on salary and age.

- **Short-Term Disability Plan** — WKU Employees have the opportunity to purchase a Short-Term Disability policy through Lincoln Financial Group which will pay 60% of weekly salary up to a maximum of \$1,250 per week for a maximum benefit period of 13 weeks. These policies are designed to protect employees from income loss and other financial hardships associated with absence from work due to injury, sickness or disease. Short-term disability premiums are deducted on a post-tax basis.
- **Long-Term Disability Plan** — The University provides Long-Term Disability at no cost for all full-time employees after a 90 day elimination period for qualified disabilities. The policy will pay 60% of monthly salary up to a \$5,000 monthly maximum.



BALANCING WORK AND LIFE

PAID TIME OFF

WKU provides a comprehensive paid time off and medical leave program:

Paid Time Off - Medical and Vacation Leave (Non-Faculty Employees) – The University recognizes the importance of paid time off for medical purposes and the opportunity to spend important time with one's family and loved ones. The University also supports employees utilizing their earned time to share quality time away from work enjoying your interests.

- **Medical (sick) Leave** – Full-time employees accrue medical leave days at the rate of 7.5 hours per month. There is no limit to the accumulation of medical leave. Upon retirement, medical leave days may be credited for additional service for those employees who participate in the Kentucky Employees' Retirement System and the Kentucky Teachers' Retirement System.
- **Vacation Leave** – Full-time employees hired after July 1, 1994, accrue vacation leave according to the following schedule:

Years of Service	0-4	5-9	10-14	15-19	20+
Days per Year	12	15	18	21	24
Hours per Month	7.5	9.375	11.25	13.125	15.0

Paid Holidays – The annual holiday schedule is issued prior to the beginning of each fiscal year and indicates the specific dates the University will close for each holiday period. All full-time employees will be excused from work with pay on observed holidays unless their services are required by their department during these periods.

The University recognizes the following 17 paid holidays:

- New Year's Eve
- New Year's Day
- Martin Luther King Jr.'s Birthday
- Memorial Day
- Independence Day
- Labor Day
- The Wednesday before Thanksgiving, Thanksgiving Day, & the Friday following
- Christmas Eve
- Christmas Day + six additional days
- Presidential Election Day (every four years)

FAMILY AND MEDICAL LEAVE (FMLA)

Family and medical leave is available to any University employee who has worked at least 1,250 hours in the 12-month period prior to the leave request. Eligible employees may take up to 12 work weeks of leave for the birth of a child, care of a child after birth, placement of a child for adoption or foster care, or to care for the serious health condition of the employee, employee's spouse, son, daughter or parent. Employees are required to give the University at least a 30-day notice involving known or planned leaves. The total amount of the paid or unpaid leave may not exceed 12 weeks in any 12-month period. The University requires certification from a health care provider that a serious medical condition exists before granting leave. Required documentation must be completed and forwarded to the Department of Human Resources for approval. Employees returning from family and medical leave will be returned to either their prior position or to an equivalent position. Employees not returning from family and medical leave must certify their inability to do so. Those employees who do not provide such certification will be required to reimburse the University for all costs related to health insurance and other benefit premiums paid during any unpaid portion of the family and medical leave.



OTHER BENEFITS

GROUP HOME AND AUTO INSURANCE DISCOUNT PROGRAM

WKU also offers you the ability to purchase automobile and home insurance at favorable rates. These plans are administered by Van Meter Insurance.

TRAVEL ASSISTANCE BENEFITS

Coverage While Living or Traveling Outside the U.S.

Members enrolled in the WKU Health Plan are automatically covered through the BlueCare Worldwide program and have access to medical assistance services, doctors and hospitals while traveling or living outside of the United States. Visit the BlueCard Worldwide website at www.bcbs.com/already-a-member/coverage-home-and-away.com for more information.

Travel Assistance Services through TravelConnect

Your Lincoln Financial Group life insurance benefits includes coverage for travel, medical, and safety-related services you may need when traveling for business or leisure 100 miles or more from home. Some of the services include medical evacuation, lost or stolen travel documents assistance, language translation, and repatriation. Visit our website at www.wku.edu/benefits/bf to download the TravelConnect brochure before you travel.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) was enacted in 1986 to provide for continuous health benefits for employees under certain qualifying events that might cause an individual to lose coverage. Qualifying events include loss of employment, reduction in the employee's hours of employment, death of the employee, divorce or legal separation of the employee, employee becoming entitled for Medicare, or child ceases to be eligible as a dependent child under the terms of the group health plan. Employees and qualified dependents are eligible to continue their health, dental, and vision benefits for a predetermined period of time under the provisions of COBRA.

TUITION WAIVER PROGRAM

Employee Tuition Waiver - Regular full-time employees are eligible to have tuition and mandatory fees remitted for up to six (6) credit hours per semester (fall and spring) and up to six (6) credit hours during the Winter and Summer (May included) terms combined (total of 18 credit hours per calendar year). Employees must maintain a minimum grade point average of 2.0 on a 4.0 grade scale on their WKU grade point average to remain eligible. Employees must be or remain employed during the entire term of the class/course in order to have tuition waived.

Dependent Child Tuition Discount - Dependent children of regular full-time employees are eligible to receive a tuition discount of 50% on all undergraduate courses. In order to participate in the program, dependent children must meet general admission requirements and any specific program requirements of the University. A minimum WKU grade point criteria of 2.0 on a 4.0 grade scale must be maintained. If the GPA falls below 2.0, the dependent child will be ineligible to participate in the tuition discount program until his/her GPA improves to 2.0. Eligible dependent children may receive the reduced tuition benefit only for classes which begin subsequent to the employee's employment date.

Spousal Tuition Discount – Spouses and Other Qualified Adult Dependents of regular full-time employees are eligible to receive a tuition discount of 50% on all undergraduate courses for up to six (6) credit hours per semester (fall and spring) and up to six (6) credit hours during the Winter and Summer terms combined (total 18 credit hours per calendar year). Spouses must meet general admission requirements and any specific program requirements of the University.

More information is available at wku.edu/hr/tuition.php

THE WKU STORE DISCOUNT

Employees are entitled to a 20% discount at the WKU Store on items other than textbooks, computers and computer accessories.



RESOURCE DIRECTORY

Providers' contact information below. For more general questions, contact WKU Employee Benefits using the information on the next page.

ANTHEM BLUE CROSS BLUE SHIELD(HEALTH)

844-248-1153

www.anthem.com

EXPRESS-SCRIPTS (PRESCRIPTION DRUGS)

844-581-1742

www.express-scripts.com

HEALTH EQUITY (FSA, HRA, HSA)

877-713-7712

www.myhealthequity.com

or single sign-on at www.anthem.com

HEALTHFITNESS (WELLNESS)

800-616-2136

www.toplifewellness.com

KYRx COALITION (PRESCRIPTION DRUGS)

855-218-5979

kyrx@uky.edu

www.ky whole.org

HEALTHCARE BLUEBOOK (HEALTHCARE PRICE COMPARISON TOOL)

800-341-0504

www.healthcarebluebook.com/cc/wku

ANTHEM (EMPLOYEE ASSISTANCE PROGRAM)

800-865-1044

www.anthemEAP.com

Company ID: WKU

TRAVEL CONNECT (EMERGENCY TRAVEL ASSISTANCE)

410-453-6330

ID #: 322541

DELTA DENTAL (DENTAL)

800-955-2030

www.deltadentalky.com

ANTHEM LIVE HEALTH ONLINE (TELEMEDICINE)

www.livehealthonline.com

LINCOLN FINANCIAL GROUP (LIFE AND DISABILITY)

402-361-7300

www.lfg.com

COLONIAL LIFE (CANCER & MEDICAL BRIDGE)

1830 Destiny Lane, Suite 101

Bowling Green, KY 42104

270-793-9087

www.coloniallife.com

AVESIS (VISION)

www.avesis.com

800-828-9341

LASIK Provider: 888-314-4619

VAN METER INSURANCE

(Group Home and Auto Insurance Program)

1240 Fairway St.

Bowling Green, KY 42103

800-960-3560

www.vanmeterins.com

HAVE A GENERAL QUESTION?

CONTACT WKU EMPLOYEE BENEFITS:

Call (270) 745-5360

E-mail us at benefits@wku.edu

QUESTIONS?

The Benefits Team welcomes your questions and personal visits.
We are located in Wetherby Administration Building, Room G25.

KARI AIKINS, CCP, SPHR

270-745-5346
Assistant Director, Total Compensation
kari.aikins@wku.edu
Strategic planning and oversight of benefits,
retirement and compensation

DENISE CORNELIUS

270-745-5345
Employee Benefits Specialist
denise.cornelius@wku.edu
Benefits administration, customer service, FMLA,
disability claims, COBRA

The Department of Human Resources is a Division of Finance and Administration

Human Resources
1906 College Heights Blvd. 11003
Bowling Green, KY 42101-1003
www.wku.edu/hr

Human Resources Mission: We exist to support the University by providing services and benefits to recruit and retain a highly talented and motivated workforce fully considering the interests of the institution and its employees.

SONDRA HUMPHRIES

270-745-6195
Benefits Analyst
sondra.humphries@wku.edu
Benefit and retirement plan administration, customer service, financial analysis and reporting

WADE PINKARD

270-745-4393
Employee Wellness Manager
wade.pinkard@wku.edu
Employee Wellness Plan administration and customer service

This document is intended to provide a general overview of benefits available to employees of Western Kentucky University. Detailed benefit information is contained in official plan documents available in the Department of Human Resources. Due to changing business conditions, Federal and State Law, and organization needs, benefits are subject to change without notice. Nothing in this document should be considered as a contract or guarantee of participation in any benefit program.

Western Kentucky University does not discriminate on the basis of race, color, national origin, sex, sexual orientation, disability, age, religion or marital status in admission to career and technical education programs and/or activities, or employment practices in accordance with Title VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Revised in 1992, and the Americans with Disabilities Act of 1990.

For additional information and assistance, please review the following link: <http://www.wku.edu/eoo>.

CONNECT WITH WKU TOPLIFE

WKU TopLife is now on Facebook, Twitter, Snapchat and Instagram! These pages are designed to help connect employees & provide posts related to health and wellness, so stay connected.

