

# STUDENT WELLNESS 2019





## Proud provider of health benefits for WKU faculty and staff.

We're working hard to improve the lives of people we serve and the health of our communities. We do that by working with our large networks to keep costs lower when our members visit a network doctor — even before the deductible is met.

That means our members start saving from day one. All while getting the care they need to stay healthy.

To learn more, visit [anthem.com](https://www.anthem.com).





## 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 at (270-745-5360) or email: [benefits@wku.edu](mailto:benefits@wku.edu).

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# 2019 OPEN ENROLLMENT

## WHAT YOU NEED TO KNOW ABOUT YOUR 2019 OPEN ENROLLMENT

Open Enrollment occurs October 15 through October 26. All benefits eligible employees are required to complete the enrollment process this year. Your active participation is the only way to ensure your 2019 coverage best meets your needs.

## HELPFUL HINTS:

- Review and verify your current benefits and dependents enrolled in your coverages at [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf).
- Compare WKU's benefits packets with other insurance options available to you and your family.
- Attend the Annual Benefits Fair, October 17th 8am-1pm at the Kentucky Room in the Kentucky Museum.
- Contact the Benefits Team at 270-745-5360 or email [benefits@wku.edu](mailto: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 - @wkutoplife
- Go to [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf) to review spending account rollover information.

## TAKE ACTION

All benefits eligible employees must enroll during the 2019 Open Enrollment, including those recently hired and those who want to keep the same coverage as 2018. Open Enrollment each year allows you to re-commit to participating in our Wellness Program, re-elect contributions to your spending accounts, and ensure your life insurance coverage meets your needs. Be sure to check your beneficiaries!

## WHAT HAPPENS IF I DON'T ENROLL?

If you do not elect medical coverage by October 26, Open Enrollment end date, you will be enrolled in the PPO/1,600 with the same family coverage as your current 2018 health plan or if you are currently waiving our health plan, you will be assigned the same waiver coverage as 2018. You will not be eligible for incentives or discounted premiums (applicable to the health plan). For those assigned PPO/1,600 coverage, you will also subject to the \$50/month tobacco surcharge.

## MAKING CHANGES THROUGHOUT THE YEAR

The choices you make during Open Enrollment remain in place from January 1, 2019, through December 31, 2019. You cannot add or drop coverage until the next Open Enrollment in the fall of 2019 (for the plan year beginning January 2020) 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 login to Benefit Focus to make your changes within 31 days of the qualifying life event.

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

# ARE YOU NEW TO WKU IN 2019?

## 5 THINGS YOU SHOULD KNOW ABOUT YOUR WKU BENEFITS

1. Your WKU benefits will be effective the 1st day of the month following your hire date. Here's an example: Hire Date- 05/15/2019 Benefit Effective Date- 06/01/2019
2. You have 31 days from your benefits effective date to enroll in benefits. Please visit [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf) to enroll! Even those who do not wish to enroll in health insurance are required to complete enrollment.
3. Any applicable HSA/HRA/FSA funds credited by WKU (including wellness credits) are pro-rated monthly based on benefit effective date. HSA credits will be deposited the month following benefit effective date.
4. New Hires accepting the Top Life Pledge have an extended deadline for completing the pledge requirements. See chart below:

Benefit Effective Date:	Tier I Deadline:	Tier II Deadline:
12/1/2018	2/28/2019	9/1/2019
1/1/2019	2/28/2019	9/1/2019
2/1/2019	3/31/2019	9/1/2019
3/1/2019	4/30/2019	9/1/2019
4/1/2019	5/30/2019	9/1/2019
5/1/2019	6/30/2019	9/1/2019
6/1/2019 or after	No action necessary	No action necessary

5. If you do not enroll within 31 days of benefit effective date, you will be automatically enrolled in the PPO/1,600, assigned as a Tobacco user, and declined vision, dental, flexible spending, or any voluntary life insurance. You will not be eligible for any Top Life Pledge wellness credits.

# WELCOME TO WKU!



# 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....

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

**Top Life Mission:** Provide a healthy campus culture for optimal health that leads to personal and professional growth and enriches the quality of life for faculty, staff, and family members.

## 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

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

\*Pro-rated monthly for new hires in 2019

Complete details are available at [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf)





# 2019 HEALTH PLANS

The section below outlines the health plans being offered in 2019. A comparison chart is available on page 12&13. You can learn more about these plans online at [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/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. 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.
- If you accept the Top Life Pledge when you enroll:
  - WKU will add an additional \$500 for employee only coverage or \$1000 for employee + child(ren), employee + spouse, or employee + family coverage level to your HSA.
  - You will also receive a discounted premium of \$15 per month for employee only and employee + child(ren) coverage levels or \$30 per month for employee + spouse and employee + family coverage levels.
- You may make voluntary pre-tax contributions to your HSA.
- Total HSA contribution is pro-rated monthly for new hires.

## 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 on the next page 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.





## 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 \$500 for employee only coverage or \$1000 for employee + child(ren), employee + spouse, or employee + family coverage level.
  - You will also receive a discounted premium of \$15 per month for employee only and employee + child(ren) coverage levels or \$30 per month for employee + spouse and employee + 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 12 & 13.
- 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.
- Total HRA contribution is pro-rated monthly for new hires.

## 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 \$500 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 activities and \$250 in October for completion of Tier II activities. New hires after March, will be eligible for half of the wellness incentive.
- Total FSA contribution is pro-rated monthly.



# 2019 HEALTH PLAN MONTHLY PREMIUMS

When you accept the Top Life Pledge during Open Enrollment, you have an opportunity to lower your monthly premiums and receive spending account credit as shown in each of the “Healthy” plan options below.

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

SAVER /2,700 WITHOUT TOP LIFE PLEDGE		
Coverage Level	Employee Monthly Premium	Initial HSA Annual Credit
EE Only	\$44	\$800
Couple	\$385	\$1,300
EE+Child(ren)	\$204	\$1,300
Family	\$456	\$1,300
Cross Ref Couple	\$59	\$1,300
Cross Ref Family	\$78	\$1,300

HEALTHY SAVER /2,700			
Coverage Level	Employee Monthly Premium	Additional Wellness HSA Annual Credit	Total HSA Credits* (initial + wellness)
EE Only	\$29	\$500	<b>\$1,300</b>
Couple	\$355	\$1,000	<b>\$2,300</b>
EE+Child(ren)	\$189	\$1,000	<b>\$2,300</b>
Family	\$426	\$1,000	<b>\$2,300</b>
Cross Ref Couple	\$29	\$1,000	<b>\$2,300</b>
Cross Ref Family	\$48	\$1,000	<b>\$2,300</b>

The 2019 WKU contribution is \$677 per employee per month

## 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 \$50. You are considered a tobacco user if you have smoked, vaped, chewed or otherwise used a tobacco product during the past 3 months. You will be asked 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 \$50 monthly Tobacco User Contribution. The plan-approved Tobacco Cessation Program must be complete by September 1, 2019. Additional information is available online at [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf).

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

**PPO/1,100 WITHOUT TOP LIFE PLEDGE**

Coverage Level	Employee Monthly Premium
EE Only	\$103
Couple	\$449
EE+Child(ren)	\$292
Family	\$524
Cross Ref Couple	\$118
Cross Ref Family	\$166

The 2019 WKU contribution is \$677 per employee per month



**HEALTHY PPO/1,100**

Coverage Level	Employee Monthly Premium	Wellness HRA Annual Credit*
EE Only	\$88	\$500
Couple	\$419	\$1,000
EE+Child(ren)	\$277	\$1,000
Family	\$494	\$1,000
Cross Ref Couple	\$88	\$1,000
Cross Ref Family	\$136	\$1,000

By making the Top Life Pledge, PPO/1,600 becomes Healthy PPO/1,600

**PPO/1,600 WITHOUT TOP LIFE PLEDGE**

Coverage Level	Employee Monthly Premium
EE Only	\$15
Couple	\$296
EE+Child(ren)	\$133
Family	\$385
Cross Ref Couple	\$30
Cross Ref Family	\$30

The 2019 WKU contribution is \$677 per employee per month



**HEALTHY PPO/1,600**

Coverage Level	Employee Monthly Premium	Wellness HRA Annual Credit
EE Only	\$0	\$500
Couple	\$266	\$1,000
EE+Child(ren)	\$118	\$1,000
Family	\$355	\$1,000
Cross Ref Couple	\$0	\$1,000
Cross Ref Family	\$0	\$1,000

\*Total HSA/HRA contribution is pro-rated monthly for new hires in 2019





# COMPARING HEALTH PLANS

Below is a comparison of key features for each plan.  
Plan documents are available at [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf).

	SAVER/2,700	
	<i>In-Network</i>	<i>Out-of-Network</i>
Savings Account Type	HSA	
Initial WKU Credit (single / family)	\$800 / \$1,300+	
Annual Wellness Incentive (single / family)	\$500 / \$1,000+ Top Life Pledge Required	
EMPLOYEE WELLNESS		
Tier I: Online Health Assessment, Biometric Screening	Covered in Full	Not applicable
Tier II: Behavior Modification Programs, Wellness Activities/ Events	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
CONDITION MANAGEMENT		
Health Coach	Covered in Full	Not applicable
Condition and Disease Management Services Through HealthFitness	Covered in Full	Not applicable
TREATMENT		
Deductible (single / family)	\$2,700 / \$4,800	\$4,100 / \$8200
Inpatient & Outpatient Services	15%*	30%*
Physician Office Services (non-preventive)	15%*	30%*
Diagnostic and Labs	15%*	30%*
Emergency Room Visit or Urgent Care Visit	15%*	30%*
Out-of-Pocket Maximum** (single / family)	\$4,700 / \$8,800	\$8,100 / \$16,200

\* Coinsurance after deductible

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

+Total HSA/HRA contribution is pro-rated monthly for new hires in 2019

The outline above is a summary of benefits only; it is not a contract. The Summary Plan Description and Coverage and Uniform Glossary, is available on the HR website. Please refer to the certificate of coverage for a complete description of the plan's terms, conditions, exclusions, and limitations.

PPO/1,100		PPO/1,600	
<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
HRA		HRA	
Not Applicable		Not Applicable	
\$500 / \$1,000+ Top Life Pledge Required		\$500 / \$1,000+ Top Life Pledge Required	
WELLNESS PROGRAM			
Covered in Full	Not applicable	Covered in Full	Not applicable
Covered in Full	Not applicable	Covered in Full	Not applicable
PHYSICIAN CARE			
Covered in Full	30%; no deductible	Covered in Full	50%; no deductible
PHARMACY MANAGEMENT			
Covered in Full	Not applicable	Covered in Full	Not applicable
Covered in Full	Not applicable	Covered in Full	Not applicable
PREVENTIVE CARE			
\$1,100/ \$2,200	\$2,100/ \$4,200	\$1,600/ \$3,200	\$3,100/ \$6,200
15%*	30%*	30%*	50%*
15%*	30%*	30%*	50%*
15%*	30%*	30%*	50%*
15%*	30%*	30%*	50%*
\$3,600/ \$7,200	\$7,100/ \$14,200	\$5,100/ \$10,200	\$10,100/ \$20,200

It does not list all covered services, limitations, or exclusions. Additional information, including the Summary of Benefits on our website [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf).

Complete description of benefits and detailed explanation of the specific services covered by the Plan: [www.anthem.com](http://www.anthem.com)



# THE REWARDS OF WELLNESS

## IT ALL STARTS WITH THE TOP LIFE PLEDGE

We're proud of our Top Life Wellness Program. That's why it's the first election you'll make during your enrollment! Before you get started, here are some items to consider:

- **You get a discount on your health plan premium!** If you ACCEPT the Top Life Pledge, your health plan premiums will automatically be discounted.
- **WKU will open a spending account on your behalf!** A HRA or HSA account, depending on your health plan election, will be opened on your behalf if you ACCEPT the Top Life Pledge.
- **Will your spouse/partner be enrolled in your health plan?** If you ACCEPT the Top Life Pledge, your covered spouse/partner is also required to complete the program requirements.
- **Are you opting out of our medical plan?** Our Medical Refusal participants are eligible for wellness rewards too! Up to a \$500 cash incentive will be awarded to those who opt out of our health plans but ACCEPT the Top Life Pledge.
  - If you complete both Tier I activities by December 15, 2018, we will add \$250 to your last March 2019 paycheck. If you complete necessary Tier II activities by September 1, 2019, we'll add an additional \$250 to your last October paycheck.
  - Were you hired after 2019 open enrollment period (fall 2018)? If you complete both Tier I activities and they post to your wellness rewards before February 28, 2019, you are eligible for the March \$250 cash incentive. If you complete all program requirements by September 1, 2019, you will be eligible for the October \$250 cash incentive.
- **It's not just about the money.** Our employees and family members discover invaluable rewards from participating in our Top Life Wellness Program. Participants have a greater sense of their overall health status, make lifestyle behavior change and better manage chronic health conditions. The Top Life Wellness Program provides quality programs, services and tools to encourage healthy lifestyles, help employees and family members make informed health care decisions and protect our health benefits. #BeWellWKU
- Total HSA contribution is pro-rated monthly for new hires.

## TO FULFILL THE REQUIREMENTS OF THE TOP LIFE PLEDGE

1. I/We (covered spouse/partner) pledge to earn 150 points by completing both Tier I activities by December 15, 2018.  
Tier I activities include a Biometric Screening (75 points) and an online Health Assessment (75 points).
2. I/We (covered spouse/partner) pledge to earn a minimum of 250 points by completing any combination of Tier II activities by September 1, 2019.
3. I/We (covered spouse/partner) pledge to the following healthy actions throughout the year: to wear a seatbelt 100% of the time, be physically active and/or increase my/our knowledge of healthy eating.

### TO ACCESS THE TOP LIFE WELLNESS PORTAL

Go to: [www.toplifewellness.com](http://www.toplifewellness.com)

Questions? Contact HealthFitness Customer Service

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

Phone: 1-800-616-2136 • Email: [CustomerService@hfit.com](mailto: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](mailto: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.



# TOP LIFE PLEDGE



**TOPLIFEWELLNESS.COM**

## TIER I ACTIVITIES

**COMPLETE BY  
DECEMBER 15, 2018**

## TIER II ACTIVITIES

**COMPLETE BY  
SEPTEMBER 1, 2019**

Questions? Contact HealthFitness  
Customer Service Monday-Friday  
7:00AM-7:00PM (CST)  
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.

# PROGRAM REQUIREMENTS

**2018-2019 PROGRAM YEAR**

October 1, 2018 - September 1, 2019

## TIER I ACTIVITIES POINTS

Earn 150 Points by completing Step 1 & Step 2

Step 1: Biometric Screening 75  
Call GGC@WKU at 270-745-CARE (option 4) to schedule.

Step 2: Online Health Assessment 75  
Visit [www.toplifewellness.com](http://www.toplifewellness.com) to complete.

## TIER II ACTIVITIES POINTS

Earn 250 points by completing any combination of activities

Health Measures up to 250

- Cholesterol (50 points)  
*Total Cholesterol <200 OR Total/HDL ratio 5.0 or less*
- Blood Pressure (50 points)  
*Age ≤59: less than 120/80 mm Hg; Age 60+: less than 150/90 mm Hg*
- Glucose (50 points)  
*Fasting glucose < 100 mg/dL*
- Tobacco-Free (50 points)  
*Based on response to Health Assessment*
- BMI/Weight Loss (50 points)  
*< 27.5 OR 5% loss from previous year*

Health Coaching 250  
{Complete 8 Health Coaching goals}

Naturally Slim 250  
{Complete 8 of 10 Weekly Foundations Sessions}

Tobacco Cessation 250  
{Complete 4 HealthFitness Coaching Sessions}  
OR  
{Attend at least 6 of 8 on-campus Freedom From Smoking meetings}

Colorful Choices (summer semester) 150  
{6 week online challenge - earn 200 produce points}

10K a Day (spring semester) 150  
{8 week online challenge - log 240,000 steps}

Physical Activity up to 200  
{Self report cardio-30 minutes, steps-8,000, strength or flexibility training-4 points/day}

Fitness Assessment or Strength Training Orientation 100  
{Call Preston Center Health & Fitness Lab at 270-745-6531 to schedule}

Health Advising Call (one-time call) 100  
{After completing Tier I activities, call 1-800-616-2136 to review your Health Summary report}

Preventative Screening/Flu Shot (up to 2) up to 100  
{Self report a colorectal, cervical, or breast cancer screening-osteoporosis screening-or influenza vaccination-50 points each}

Wellness Seminar/Activity (up to 3) up to 150  
{Self report attending an eligible wellness seminar/webinar or activity-50 points each}

*"A Healthy Campus Community"*



## 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](http://www.express-scripts.com).

### 2019 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

\*\*Certain specialty medications are considered non-essential health benefits under the plan. Copays for these specialty medications will be set to the maximum of current plan design or any available manufacturer-funded copay assistance. Program drugs will be reimbursed by the manufacturer at no cost to the participant. The cost of such drugs will not be applied toward participant's prescription out of pocket. A list of included specialty medications are available here: [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf). Sometimes medicines can change categories (generic, preferred brand, non-preferred brand). It's always a good idea to check which category your medicine is in. Visit [www.expressscripts.com](http://www.expressscripts.com).

## DENTAL PLAN

You may enroll yourself and your dependents in the dental plan regardless of their participation in the Health Plan. WKU offers two dental PPO options, below is a comparison chart of the two plans. Additional details can be found online at [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/benefits/bf).

### 2019 DENTAL PLAN MONTHLY RATES

	CORE PPO	PPO Plus Premier
Employee Only	\$0	\$14.03
Couple	\$15.22	\$40.70
EE+Child(ren)	\$16.46	\$50.80
Family	\$34.28	\$87.45

The 2019 WKU Dental Contribution is \$13.71 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.

2019 Vision Plan Monthly Rates	
Coverage Level	Monthly Premium
Employee Only	\$0
Couple	\$4.09
EE+Child(ren)	\$4.82
Family	\$8.54

The 2019 WKU Vision Contribution is \$5.18 per employee per month.

Additional details can be found online at [www.wku.edu/hr/benefits/bf](http://www.wku.edu/hr/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 + up to a 25% Discount	

## 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](http://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](http://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.

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](mailto: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.anthemepap.com](http://www.anthemepap.com) (Company ID: WKU) or call 800-865-1044.

# 5

## **Maximize the Benefits of Your Health Savings Account (HSA)**

- 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/hr/benefits/bf](http://www.wku.edu/hr/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

## **Take advantage of the wellness services available through the Top Life Wellness Program** - All services provided through the Top Life Wellness Program are FREE for you and your covered spouse/partner, such as:

- Lifestyle and Condition Management Coaching - Health coaches are available - 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, stop tobacco use, improve sleep or better manage chronic health conditions like coronary artery disease (CAD), diabetes, congestive heart failure (CHF), coronary obstructive pulmonary disease (COPD) back & neck pain and depression.
- Health Advising -A health advisor will review your Health Summary report (health assessment and biometric screening results) and identify appropriate resources for health improvement based on your current needs, interest, and priorities.
- Tobacco Cessation Programs - An on-campus group program and online or telephonic health coaching are available to help you kick the habit.
- Naturally Slim program - Naturally Slim is an on line weight management program which helps you change how you eat instead of what you eat.
- Annual health assessment and biometric screening-It's important to Know Your Numbers! Your annual health assessment and biometric screening (Tier I activities) allow you to track the progress of your baseline lifestyle and health measures, including physical activity, nutrition, stress, tobacco, sleep, blood pressure, blood glucose, BMI, cholesterol, and overall wellness score.

Log-in to the Top Life Wellness Portal  
at [www.toplifewellness.com](http://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.

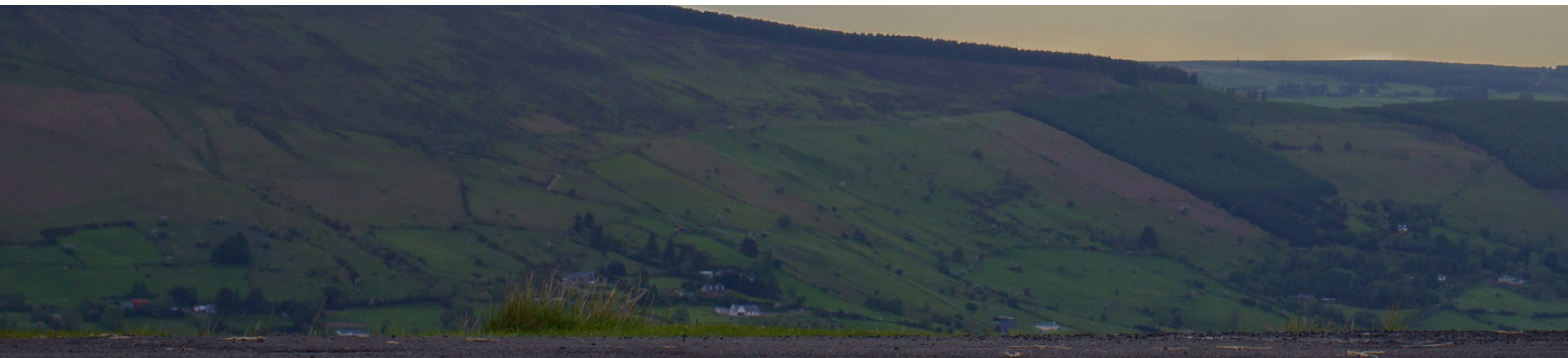
## COLONIAL LIFE MEDICAL BRIDGE AND/OR CANCER POLICIES

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 \$500 on January 1, 2019. This credit is prorated monthly for new hires.
- **Healthcare Flexible Spending Account (FSA)** — A Healthcare FSA allows you to pay for eligible medical expenses using pre-tax payroll contributions. You may contribute up to \$2,650 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 benefits eligible employees.

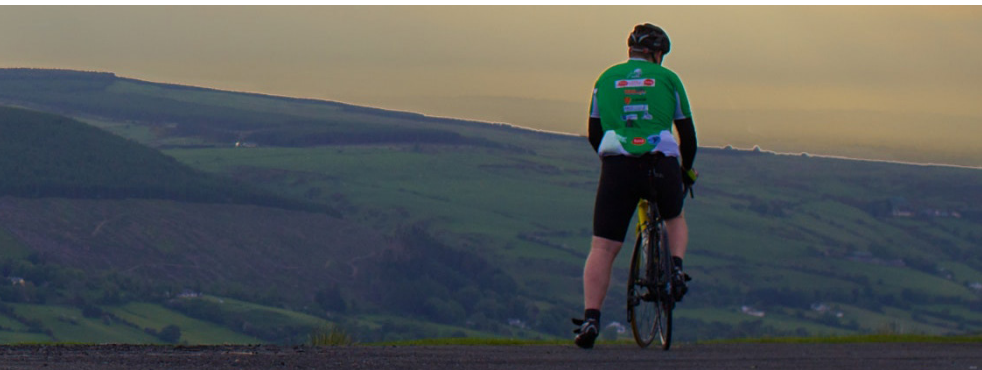
### Optional Life/AD&D for Yourself and Your Dependents

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 (\$20,000 for Employee Voluntary Life and \$10,000 for Spouse Voluntary Life) 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. 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 benefits eligible 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 Retirement System and the 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.bcbsglobalcore.com](http://www.bcbsglobalcore.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/hr/benefits/bf](http://www.wku.edu/hr/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. For questions about COBRA please call Employers Risk Services (270) 529-1423

### 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 [www.wku.edu/hr/tuition.php](http://www.wku.edu/hr/tuition.php)**





# VENDOR 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](http://www.anthem.com)

## **EXPRESS-SCRIPTS (PRESCRIPTION DRUGS)**

**844-581-1742**

[www.express-scripts.com](http://www.express-scripts.com)

## **HEALTH EQUITY**

**(FSA, HRA, HSA)**

**877-713-7712**

[www.myhealthequity.com](http://www.myhealthequity.com)

or single sign-on from your [www.anthem.com](http://www.anthem.com) account

## **HEALTHFITNESS (WELLNESS)**

**800-616-2136**

[www.toplifewellness.com](http://www.toplifewellness.com)

## **KYRx COALITION**

**(PRESCRIPTION DRUGS)**

**855-218-5979**

[kyrx@uky.edu](mailto:kyrx@uky.edu)

[www.kyrx.org](http://www.kyrx.org)



**HEALTHCARE BLUEBOOK  
(HEALTHCARE PRICE COMPARISON TOOL)**

800-341-0504

[www.healthcarebluebook.com/cc/wku](http://www.healthcarebluebook.com/cc/wku)

**ANTHEM (EMPLOYEE ASSISTANCE PROGRAM)**

800-865-1044

[www.anthemEAP.com](http://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](http://www.deltadentalky.com)

**ANTHEM LIVE HEALTH ONLINE (TELEMEDICINE)**

[www.livehealthonline.com](http://www.livehealthonline.com)

**LINCOLN FINANCIAL GROUP  
(LIFE AND DISABILITY)**

402-361-7300

[www.lfg.com](http://www.lfg.com)

**COLONIAL LIFE (CANCER & MEDICAL  
BRIDGE)**

1830 Destiny Lane, Suite 101

Bowling Green, KY 42104

270-793-9087

[www.coloniallife.com](http://www.coloniallife.com)

**AVESIS (VISION)**

[www.avesis.com](http://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](http://www.vanmeterins.com)

**HAVE A GENERAL QUESTION?**

**CONTACT WKU EMPLOYEE BENEFITS:**

Call (270) 745-5360

E-mail us at [benefits@wku.edu](mailto:benefits@wku.edu)

[www.wku.edu/hr/](http://www.wku.edu/hr/)

# QUESTIONS?

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

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

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

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

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](http://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.

## 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.



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>.