



# 2020 **BENEFITS GUIDE**



DEPARTMENT OF HUMAN RESOURCES





## BENEFITS AT A GLANCE

Western Kentucky University (WKU) is committed to Our Students, Our Hill, Our Community and Beyond. In addition to salary, WKU offers a wide array of benefits that represent a significant part of your total compensation package. As administered by the Department of Human Resources, eligible employees have access to comprehensive wellness and health benefits designed to promote well-being and cost-effective access to quality health care services. Employees also receive life insurance coverage and long-term disability protection at no cost. The importance of work/life balance is reflected through the University's generous holiday schedule, vacation and sick leave accrual and alternative work arrangements.

Mandatory and voluntary retirement programs are offered through the state retirement systems and through the University's 403(b) Optional Retirement Plan (ORP). We look forward to working with you and supporting your personal and professional needs. For questions and additional information please contact a member of our Employee Wellness & Benefits Team at 270-745-5360 or email [benefits@wku.edu](mailto:benefits@wku.edu).



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# 2020 OPEN ENROLLMENT

## WHAT YOU NEED TO KNOW ABOUT YOUR 2020 OPEN ENROLLMENT

Open Enrollment occurs **October 14th through October 25th**. All benefits eligible employees are required to complete the enrollment process annually. Your active participation is the only way to ensure your 2020 coverage best meets your needs.

### HELPFUL HINTS

- Review and verify your current benefits and dependents enrolled in your coverages at [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf).
- Compare WKU's benefits with other insurance options available to you and your family.
- Attend the Annual Benefits Fair, October 15th 8am-1pm at the Kentucky Room in the Kentucky Museum.
- Contact the Employee Wellness & 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 require annual re-enrollment.
- Go to: [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf) to review spending account rollover information
- Follow us on social media @wkuTopLife for important updates.

### TAKE ACTION

All benefits eligible employees must enroll during the 2020 Open Enrollment. This includes those recently hired and those who want to keep the same coverage as 2019. 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 25th, the Open Enrollment end date, you will be enrolled in the PPO 1,600 with the same family coverage as your current 2019 health plan or if you are currently waiving the health plan, you will be assigned the same waiver coverage as 2019. You will not be eligible for wellness credits or discounted premiums applicable to the health plan. Additionally, you will be 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, 2020, through December 31, 2020. You cannot add or drop coverage until the next Open Enrollment in the fall of 2020 (for the plan year beginning January 2021) unless you have a change in family status or experience another qualifying event. The following events would allow you to make changes to your current benefits during the plan year. You must login to the Benefits Portal (Benefitfocus) to make your changes within 31 days of the qualifying life event.

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

# MANAGING YOUR HEALTH

## TopLife 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.

### WKU'S GUIDING PRINCIPLES

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

### YOU AND YOUR COVERED SPOUSE/PARTNER PLAY A PART....

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

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 covered spouse/partner accept the **TopLife** 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.

### 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's self-insured health plan.

Each health plan option covers a wide range of services, from routine preventive care to hospitalization, surgery

**WKU** TopLife  
Healthy Campus Community



# KNOW THE DIFFERENCE

GET THE MOST OUT OF  
YOUR HEALTH PLAN

# KEY FEATURES

	<b>HSA</b> HEALTH SAVINGS ACCOUNT	<b>HRA</b> HEALTH REIMBURSEMENT ARRANGEMENT
Paired with which health plan option	Healthy Saver 2,800	Healthy PPO 1,100 & Healthy PPO 1,600
WKU initial account credit	\$900/Employee* \$1,400/Family	Not Applicable
Additional WKU wellness incentive account credit ( <b>TopLife</b> 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

\*Amount is prorated for new hires after open enrollment  
Complete details are available at [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf)

## 2020 HEALTH PLANS

The section below outlines the health plans being offered in 2020, which are the same plans as offered in 2019. A comparison chart can be found at the end of this section. You can learn more about these plans online at: [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf).

### ■ THINGS TO CONSIDER WHEN PICKING A HEALTH PLAN ■

- **YOU'LL NOTICE WE'VE NAMED OUR HEALTH PLANS "HEALTHY...".** That's because we hope you'll participate in our **TopLife** Employee Wellness Program.
- **LOOKING FOR A DISCOUNT ON YOUR HEALTH PLAN PREMIUMS?** If you elect to participate in our **TopLife** Employee Wellness Program, we'll give you a \$15/month discount on Employee Only and Employee + Child(ren) coverage levels or a \$30/month discount for other coverage levels.
- **WOULD YOU LIKE TO EARN SOME SPENDING MONEY FOR YOUR FAMILY'S MEDICAL, DENTAL, AND VISION EXPENSES?** If you elect to participate in our **TopLife** Employee Wellness Program, WKU will credit either an HRA or HSA (depending on your plan selection) with \$500 (single) or \$1,000 (other coverage levels).
- **THERE'S A SINGLE DEDUCTIBLE WITHIN THE FAMILY DEDUCTIBLE:** What does that mean? Each covered family member works toward their own single deductible. If one member meets the single

deductible, that member has satisfied their deductible and will begin only paying the applicable co-insurance.

Once two or more covered members meet the family deductible, the whole family is considered as having met the deductible and will begin paying the applicable co-insurance. The same is true for the out of pocket maximum (OOP), each person works toward their own OOP.

If one member meets the single OOP, that member's claims will be paid at 100% going forward. Once two or more members meet the family OOP, the whole family's claims are paid 100%.

- **ANTHEM BLUE CROSS BLUE SHIELD IS THE THIRD-PARTY ADMINISTRATOR OF WKU'S SELF-INSURED GROUP HEALTH PLAN.** WKU's health plan includes access to Anthem's Blue Access PPO Network, which offers a large selection of nationwide providers.

### HEALTHY SAVER 2,800 PLAN

The Healthy Saver 2,800 health plan is WKU's High Deductible Health Plan. WKU has paired this health plan with a Health Savings Account (HSA) which WKU will credit at the beginning of the plan year, or for new hires, when your benefits are effective.

The initial credit to your HSA will be \$900 (single) or \$1,400 (family) and will be prorated monthly for new hires. Participation in the **TopLife** Employee Wellness program comes with an additional HSA credit of \$500 (single) or \$1,000 (family), prorated monthly for new hires, at the beginning of the plan year, or for new hires, when your benefits are effective through May.

### PLAN HIGHLIGHTS:

- WKU's most popular choice for health plans.
- High Deductible Health Plan: All covered family members' expenses apply to your deductible. After the deductible is met, you'll only pay a 15% co-insurance until you meet your out of pocket maximum.
- Initial HSA credit of \$900 (Single) or \$1,400 (other coverage levels). \*Prorated monthly for new hires through December.
- Additional HSA credit of \$500 (single) or \$1,000 (other coverage levels) if you participate in our **TopLife** Employee Wellness Program. \*Prorated monthly for new hires through May.
- Your HSA account comes with numerous options. Add your own pre-tax contributions at any time, use the funds for your family's medical, dental, and vision expenses, invest your funds, and earn interest on your balance.

## HEALTHY PPO 1,100 PLAN

This option generally has the highest employee premium but it also has the lowest deductible and a low co-insurance. WKU has paired this plan with a Health Reimbursement Arrangement (HRA). There is no initial credit to your HRA, however, if you participate in our **TopLife** Employee Wellness Program, WKU will credit your HRA with \$500 (single) or \$1,000 (other coverage levels), prorated monthly for new hires through May. The credit is deposited at the beginning of the year or for new hires, when your benefits are effective.

### PLAN HIGHLIGHTS:

- WKU's lowest deductible health plan.
- All covered family members' expenses apply to your low deductible. Once the deductible is met, you will only pay a 15% co-insurance on remaining expenses until you meet your out of pocket maximum.
- An HRA account will be credited for those who choose to participate in the **TopLife** Employee Wellness Program through May.
- If you'd like to contribute pre-tax dollars of your own, you may choose to open a Flexible Spending Account (FSA). FSA dollars will always be used first when paying for your expenses with the HRA dollars used after all FSA funds are exhausted.

## HEALTHY PPO 1,600 PLAN

This option is similar to the PPO 1,100, however, it is the lowest premium plan. The deductible is slightly higher than the PPO 1,100 and also has a higher co-insurance. WKU has also paired this account with a Health Reimbursement Arrangement (HRA). There is no initial credit to the HRA but for those who participate in the **TopLife** Employee Wellness Program, WKU will credit your HRA with \$500 (single) or \$1,000 (family), prorated monthly for new hires through May.

### PLAN HIGHLIGHTS:

- WKU's lowest premium health plan.
- All covered family members' expenses will be applied to this plan's deductible. After the deductible is met, please note the co-insurance is 30%, the highest co-insurance of WKU's health plan options.
- An HRA account will be credited for those who choose to participate in our **TopLife** Employee Wellness Program through May.
- If you'd like to contribute pre-tax dollars of your own, you may choose to open a Flexible Spending Account (FSA). FSA dollars will always be used first when paying for your expenses with the HRA dollars used after all FSA funds are exhausted.

## ■ OPTING OUT OF HEALTH INSURANCE ■

Do you have health insurance already? You have an option to opt-out of health insurance. We call this our Medical Refusal option. We will open a Flexible Spending Account (FSA) on your behalf. The initial contribution is \$500 and is pro-rated monthly for new hires.

### PLAN HIGHLIGHTS:

- The initial credit to the Medical Refusal FSA is \$500. We prorate this monthly for new hires.
- You can still be rewarded for participating in the **TopLife** Employee Wellness Program. You're eligible for up to a \$500 cash incentive. If you complete Tier I requirements by December 13, 2019, we will add \$250 to your last March 2020 paycheck. If you complete Tier II by September 1, 2020, we'll add an additional \$250 to your last October paycheck.

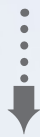
- New Hires through May, if you complete Tier I requirements and the data loads in your rewards before activity completion reports are pulled, you will be eligible for the March \$250 cash incentive. If you complete all program requirements by September 1, 2020, you will be eligible for the October \$250 cash incentive.
- When you elect the Medical Refusal option, we'll ask if your family contributes to a Health Savings Account (HSA). If you do, you'll need to select the Limited Purpose Flexible Spending Account. This means you can use your FSA for dental and vision expenses only.
- If you'd like, you can also open your own FSA and contribute up to \$2,700 pre-tax dollars (subject to change based on IRS guidelines).



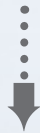
## MONTHLY PREMIUMS

When you accept the **TopLife** Pledge during Open Enrollment, you have an opportunity to lower your monthly premiums and receive spending account credits as shown in each of the Healthy plan options below.

**SAVER 2,800**  
without TopLife pledge



**BECOMES**



**HEALTHY SAVER 2,800**  
with TopLife pledge

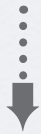
COVERAGE LEVEL	EMPLOYEE MONTHLY PREMIUM	INITIAL ANNUAL CREDIT
EE Only	\$44	\$900
Couple	\$385	\$1,400
EE+Child(ren)	\$204	\$1,400
Family	\$456	\$1,400
Cross Ref Couple	\$59	\$1,400
Cross Ref Family	\$78	\$1,400

COVERAGE LEVEL	EMPLOYEE MONTHLY PREMIUM	ADDITIONAL WELLNESS HSA ANNUAL CREDIT	TOTAL HSA CREDITS* <i>initial + wellness</i>
EE Only	\$29	\$500	\$1,400
Couple	\$355	\$1,000	\$2,400
EE+Child(ren)	\$189	\$1,000	\$2,400
Family	\$426	\$1,000	\$2,400
Cross Ref Couple	\$29	\$1,000	\$2,400
Cross Ref Family	\$48	\$1,000	\$2,400

The 2020 WKU contribution is \$677 per employee per month  
\*Amount is prorated for new hires after open enrollment



**PPO 1,100**  
without TopLife pledge



BECOMES

**HEALTHY PPO 1,100**  
with TopLife pledge

**PPO 1,100**  
without TopLife 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

**HEALTHY PPO 1,100**  
with TopLife pledge

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

\*Amount is prorated for new hires after open enrollment

**PPO 1,600**  
without TopLife pledge



**BECOMES**



**HEALTHY PPO 1,600**  
with TopLife pledge

**PPO 1,600**  
without TopLife 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

**HEALTHY PPO 1,600**  
with TopLife pledge

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

\*Amount is prorated for new hires after open enrollment



## COMPARING HEALTH PLANS

	SAVER 2,800		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	\$900 / \$1,400* Single / Family		Not Applicable		Not Applicable	
Annual Wellness Incentive	\$500 / \$1,000* Single / Family TopLife Pledge Required		\$500 / \$1,000* Single / Family TopLife Pledge Required		\$500 / \$1,000* Single / Family TopLife Pledge Required	

## HEALTH PROMOTION / WELLNESS PROGRAM

Health Assessment, On-campus Biometric Screening	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
Behavior Change/ Health Enhancing Programs/Activities	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
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## LIFESTYLE AND CONDITION MANAGEMENT

Lifestyle Coaching	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
Condition Management Coaching	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable

## TREATMENT

	\$2,800/\$4,800 Single / Family	\$4,200/\$8,400 Single / Family	\$1,100/ \$2,200 Single / Family	\$2,200/\$4,400 Single / Family	\$1,600/ \$3,200 Single / Family	\$3,200/\$6,400 Single / Family
Deductible						
Inpatient & Outpatient Services	15%**	30%**	15%**	30%**	30%**	50%**
Physician Office Services	15%**	30%**	15%**	30%**	30%**	50%**
Diagnostic & Labs	15%**	30%**	15%**	30%**	30%**	50%**
Emergency Room Visit or Urgent Care Visit	15%**	30%**	15%**	30%**	30%**	50%**
Out-of-Pocket Maximum*	\$4,700/\$8,800 Single / Family	\$8,200/\$16,400 Single / Family	\$3,600/ \$7,200 Single / Family	\$7,200/\$14,400 Single / Family	\$5,100/ \$10,200 Single / Family	\$10,200/\$20,400 Single / Family

\*Amount is prorated for new hires after open enrollment . \*\*Coinsurance after deductible.  
\*\*\*Includes: deductible, coinsurance and copays for medical and prescription drugs

The **Comparing Health Plans** table is a summary of benefits only; it does not list all covered services, limitations, or exclusions. Additional information, including Plan Documents, Summary of Benefits and Coverage and Uniform Glossary is available at: [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf).

Please refer to the certificate of coverage for a complete description of benefits and detailed explanation of the specific services covered at: [anthem.com](http://anthem.com).

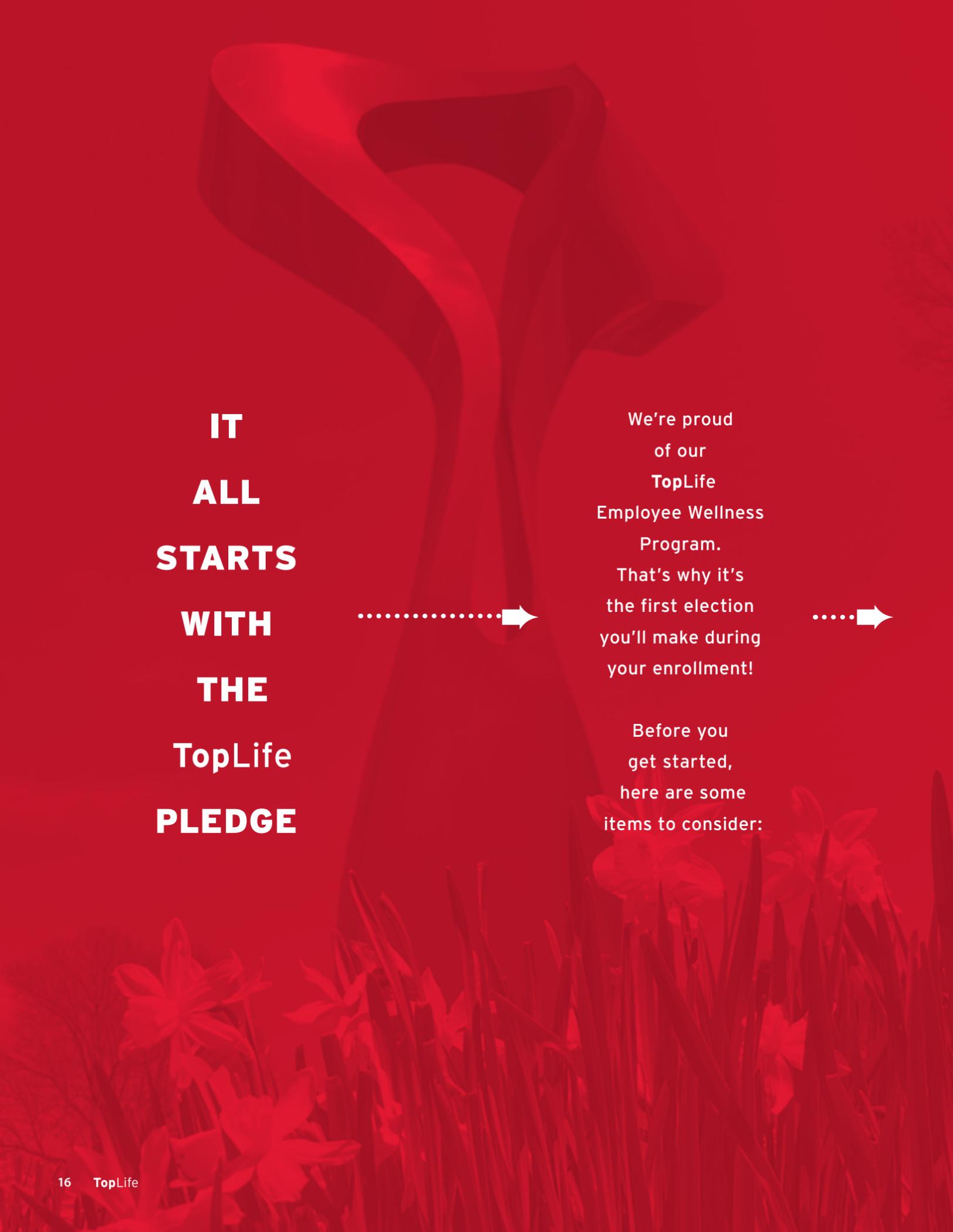
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### **TOBACCO USER CONTRIBUTION**

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 or coaching program, such as the ***On-Campus Freedom From Smoking® Program*** or ***Phone Coaching through HealthFitness***, our wellness vendor, you will ***NOT be required to pay the additional \$50 monthly Tobacco User Contribution.***

The Plan-approved program ***must be complete by September 1, 2020.*** Additional information is available online at: [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf).



**IT  
ALL  
STARTS  
WITH  
THE  
TopLife  
PLEDGE**

We're proud  
of our  
**TopLife**  
Employee 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:

**THE EMPLOYEE WELLNESS PROGRAM  
YEAR RUNS OCTOBER 1, 2019  
TO SEPTEMBER 1, 2020**

➡ **YOU GET A DISCOUNT ON  
YOUR HEALTH PLAN PREMIUM!**

If you ACCEPT the **TopLife** Pledge, your health plan premiums will automatically be discounted.

➡ **WKU WILL OPEN A SPENDING  
ACCOUNT ON YOUR BEHALF!**

An HRA or HSA account, depending on your health plan election, will be opened on your behalf if you ACCEPT the **TopLife** Pledge.

➡ **WILL YOUR SPOUSE/PARTNER  
BE ENROLLED IN YOUR HEALTH PLAN?**

If you ACCEPT the **TopLife** Pledge, your covered spouse/partner is also required to complete the program requirements.

➡ **ARE YOU OPTING OUT OF  
THE 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 **TopLife** Pledge.

— *If you complete both gateway activities by December 13, 2019, we will add \$250 to your last March 2020 paycheck.*

— *If you complete all the program requirements by September 1, 2020, we'll add an additional \$250 to your last October paycheck.*

➡ **IT'S NOT JUST ABOUT THE MONEY**

It's not just about the money. Our employees and family members discover invaluable rewards from participating in our **TopLife** Employee Wellness Program. Participants have a greater sense of their overall health status, make lifestyle behavior changes and better manage chronic health conditions.

The **TopLife** Employee Wellness Program provides quality programs, services and tools to encourage healthy lifestyles, helps employees and family members make informed health care decisions and helps to ensure efficient use of health plan resources.

# WKU TopLife

## TO FULFILL THE REQUIREMENTS OF THE **TopLife** PLEDGE

1. I/We (covered spouse/partner) pledge to earn **150 points** by completing both Tier I gateway activities by December 13, 2019.\*  
  
Tier I activities include:  
  - 1) Biometric Screening and
  - 2) Online Health Assessment.
2. I/We (covered spouse/partner) pledge to earn a minimum of **300 points** by completing any combination of the Tier II activities by Sept. 1, 2020.\*  
  
**Note:** Tier II activities are locked until both Tier I activities are completed.
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.

### \*New Hires:

Employees hired after Open Enrollment through May 2020 pledge to earn a total of **350 points**, includes 150 points from Tier I, by Sept. 1, 2020.

Employees hired in June or after are not required to complete wellness activities.

**EMPLOYEE WELLNESS PROGRAM REQUIREMENTS EARN A TOTAL OF 450 POINTS  
IN ORDER TO MAINTAIN/EARN YOUR WELLNESS REWARDS,  
COMPLETE THE FOLLOWING:**



**2019/2020 PROGRAM YEAR: OCT. 1, 2019 – SEPT. 1, 2020**

**REWARD  
POINTS**

**AVAILABLE ON  
TopLifeWellness.com**

### **TIER I** GATEWAY ACTIVITIES — COMPLETE BY **DECEMBER 13, 2019**

<b>Biometric Screening</b>	<b>75</b>	Call GGC@WKU at 270-745-2273 (option 4) to schedule
<b>Online Health Assessment</b>	<b>75</b>	View the Health Assessment program card located under Active Programs in your Personal Health Itinerary to complete.

EMPLOYEE WELLNESS PROGRAM REQUIREMENTS (continued)

	REWARD POINTS	AVAILABLE ON TopLifeWellness.com
<b>TIER II</b> ALL OTHER ACTIVITIES WILL UNLOCK WHEN BOTH TIER I ACTIVITIES HAVE BEEN COMPLETED. COMPLETE BY <b>SEPTEMBER 1, 2020</b>		
Cholesterol	50	Total Cholesterol <200
Blood Pressure	50	Less than 140/less than 90
Glucose	50	Fasting glucose <100mg/dl
Body Mass Index (BMI)	50	BMI <27.5
Tobacco - Free	50	Add the Tobacco program card to your active programs to update your tobacco status.
Healthcare Bluebook™	50	Visit <a href="http://healthcarebluebook.com/cc/wku">healthcarebluebook.com/cc/wku</a> and complete the ShopSmart Challenge. Once completed, access the <i>Healthcare Bluebook®</i> program card in available or active programs and click 'I did it' to earn your reward points.
LiveHealth Online®	50	Visit <a href="http://livehealthonline.com">livehealthonline.com</a> , watch the demo video and complete registration. Once completed, access the <i>LiveHealth Online®</i> program card in available or active programs and click 'I did it' to earn your reward points.
Health Advising	50	Complete one phone session with a professional Health Advisor and learn more about your current health status and what wellness programs are available to you.
Health Coaching	250 50 points per session	Enroll in Health Coaching and complete 5 phone sessions with your coach to earn a total of 250 points. Each session completed is worth 50 reward points. Includes phone tobacco cessation. Enroll by 6/30/2020. Complete sessions by 8/31/2020.
On-Campus Freedom From Smoking® Program	250	Attend at least 6 of 8 on-campus <i>Freedom From Smoking®</i> meetings
Naturally Slim	250	Complete 8 of 10 weekly <i>Foundations™</i> sessions
Preventive Care	50	Learn which preventive screenings might be right for you and confirm completion with an in network provider. After completion of a preventive care screening, locate the Preventive Care program card and click "I did it!"
WW – Weight Watchers® Reimagined	250	Complete one of the following two options: 1. Digital + Workshops Members: Enrollment into program then attend 2 workshops per month in 3 consecutive months 2. Digital Members: Enrollment into program then track food and/or physical activity 20 times per month in 3 consecutive months. Go to <a href="http://weightwatchers.com/us/wku">weightwatchers.com/us/wku</a> to enroll. Use Employer ID: 14920989 and Employee ID to register.
Fitness Assessment or Strength Training Orientation	100	Call Preston Center Health & Fitness Lab at 270-745-8631 to schedule.
OnDemand Seminars	100 25 points each	Go to Add Programs to access available OnDemand educational seminars. Each rewardable seminar will include a video and quiz for completion. Complete the seminars anytime, anywhere. Seminars topics include Financial Well-Being, Manage Stress, Fitting in Fitness and Healthy Lunches.
HealthTrails™ Online Challenge (summer)	150	The goal of <i>HealthTrails™</i> is to earn 400 virtual miles along trails of your choice in 8 weeks. Register by 2/28/20, track all activity before 4/17/20.
Keep America Active™ Online Challenge (spring)	150	The goal of <i>Keep America Active™</i> is to earn challenge points in 6 weeks. Register by 6/12/20, track all activity before 7/17/20.

## BREAKING THE PLEDGE IS COSTLY

When you elect to participate in our **TopLife** Employee Wellness Program, you and your covered spouse/partner pledge to complete the full program requirements.

If either of you fail to complete Tier I activities by December 13, 2019, you will receive a premium increase in March 2020.

If you fail to complete Tier II activities by September 1, you will receive a premium increase in October 2020.

### INCOMPLETE TIER I ACTIVITIES BY DECEMBER 13, 2019 INCREASES YOUR PREMIUM IN MARCH 2020

Coverage Level	Monthly Increase
Employee Only	+\$68.00
Couple	+\$136.00
Employee + Child(ren)	+\$118.00
Family	+\$136.00
Cross Reference Couple	+\$136.00
Cross Reference Family	+\$136.00

## TO ACCESS THE TopLife EMPLOYEE WELLNESS PORTAL

Go to: [TopLifeWellness.com](http://TopLifeWellness.com)

Questions?

Contact HealthFitness Customer Service  
Monday-Friday, 7:00 a.m. – 7:00 p.m. (CST)

Contact:

1-800-616-2136 or 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 Employee Wellness & Benefits Team at 270-745-5360 or [benefits@wku.edu](mailto:benefits@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.

### INCOMPLETE TIER II ACTIVITIES BY DECEMBER 13, 2019 INCREASES YOUR PREMIUM IN OCTOBER 2020

Coverage Level	Monthly Increase
Employee Only	+\$60.00
Couple	+\$120.00
Employee + Child(ren)	+\$60.00
Family	+\$120.00
Cross Reference Couple	+\$120.00
Cross Reference Family	+\$120.00

## PRESCRIPTION DRUGS

If you are enrolled in a WKU Health Plan, you are 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 [express-scripts.com](http://express-scripts.com).

### 2020 PRESCRIPTION DRUG PLAN OVERVIEW

#### IN-NETWORK BENEFITS ONLY

	RETAIL 30 Day Supply	Retail & Mail Order 90 Day Supply
DEDUCTIBLE	SUBJECT TO MEDICAL PLAN DEDUCTIBLES	
OUT-OF-POCKET MAXIMUM	COMBINED WITH MEDICAL PLAN	
Generic	\$10*	\$25*
Preferred Brand	\$30*	\$75*
Non-Preferred & Specialty Drugs**	50% coinsurance* (Min \$40; Max \$140)	45% coinsurance* (Min \$100; Max \$350)

\*Copay 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: [wku.edu/hr/benefits/bf](http://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: [express-scripts.com](http://express-scripts.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 [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf).



The 2020  
WKU Dental  
Contribution is  
**\$14.40**  
per employee  
per month.

### 2020 DENTAL PLAN MONTHLY RATES

	CORE PPO	PPO PLUS PREMIER
Employee Only	\$0	\$14.73
Couple	\$15.98	\$42.74
EE+Child(ren)	\$17.28	\$53.34
Family	\$35.99	\$91.83

BENEFIT FEATURE	CORE PPO	PPO PLUS PREMIER
Annual Deductible	In-network: \$50/150 (Single/Family)  Out-of-network: \$75/225 (Single/Family)	\$50/\$150 (Single/Family)
Annual Maximum	\$1,000	\$1,000
Diagnostic & 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 participation in the WKU Health Plan.



The 2020  
WKU Vision  
Contribution is  
**\$5.18**  
per employee  
per month.

### 2020 VISION PLAN MONTHLY RATES

COVERAGE LEVEL	MONTHLY PREMIUM
Employee Only	\$0
Couple	\$4.09
EE+Child(ren)	\$4.82
Family	\$8.54

BENEFIT FEATURE	IN-NETWORK	OUT-OF-NETWORK
Exam (every 12 months)	\$10 Copay	Up to \$40
Prescription Lenses & Frames *lenses every 12 months *frames every 24 months	\$20 Copay	*Varies by lens type (\$40 - \$80) *Reimbursed Up to \$45
	\$0 Copay any frame up to \$150 retail value	
Prescription Contact Lenses *once every 12 months	Elective: \$0 copay up to \$130	Up to \$130
	Non-elective: \$0 copay	Up to \$250
LASIK Surgery	\$150 Lifetime Benefit + up to a 25% Discount	

## ⑥ WAYS TO SAVE MONEY

### ① TAKE ADVANTAGE OF THE WELLNESS SERVICES AVAILABLE THROUGH THE TOPLIFE EMPLOYEE WELLNESS PROGRAM

All services provided through the **TopLife** Employee 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 biomet-

ric screening results) and identify appropriate resources for health improvement based on your current needs, interest, and priorities.

- **Tobacco Cessation Programs** - An on-campus small group program or phone coaching services are available to help you kick the habit.
- **Annual online health assessment and biometric screening** - It's important to know your numbers! Your annual online health assessment and biometric screening 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 TopLife Employee Wellness Portal**

at: **[TopLifeWellness.com](https://www.TopLifeWellness.com)** for more information and details about all of the services available to you and your covered spouse/partner.



## .....➡ AND STAY HEALTHY

### ② 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 [healthcarebluebook.com/wku/cc](http://healthcarebluebook.com/wku/cc) or call 800-341-0504.

### ③ SAVE TIME & MONEY WITH LIVEHEALTH ONLINE VIRTUAL OFFICE VISITS

Did you know you have access to virtual doctor's visits for only \$59 (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 [livehealthonline.com](http://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).

### ④ LOWER PRESCRIPTION COSTS WITH KNOW YOUR RX (KYRX) COALITION

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).

### ⑤ 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 issues that arise in times of crisis. You can access the EAP online at [anthemeap.com](http://anthemeap.com) (Company ID: WKU) or call 800-865-1044.

### ⑥ 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 [wku.edu/hr/benefits/bf](http://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

## 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. 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 \$2,700 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 of 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 (\$10,000 or \$20,000 for employee and \$5,000 or \$10,000 for spouse) 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 & 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 family and loved ones.

- **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
Hrs. 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, child, 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

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.

### 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. For more information, contact Van Meter Insurance at 800-960-3560.

### 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: [bcbsglobalcore.com](http://bcbsglobalcore.com) for more information.

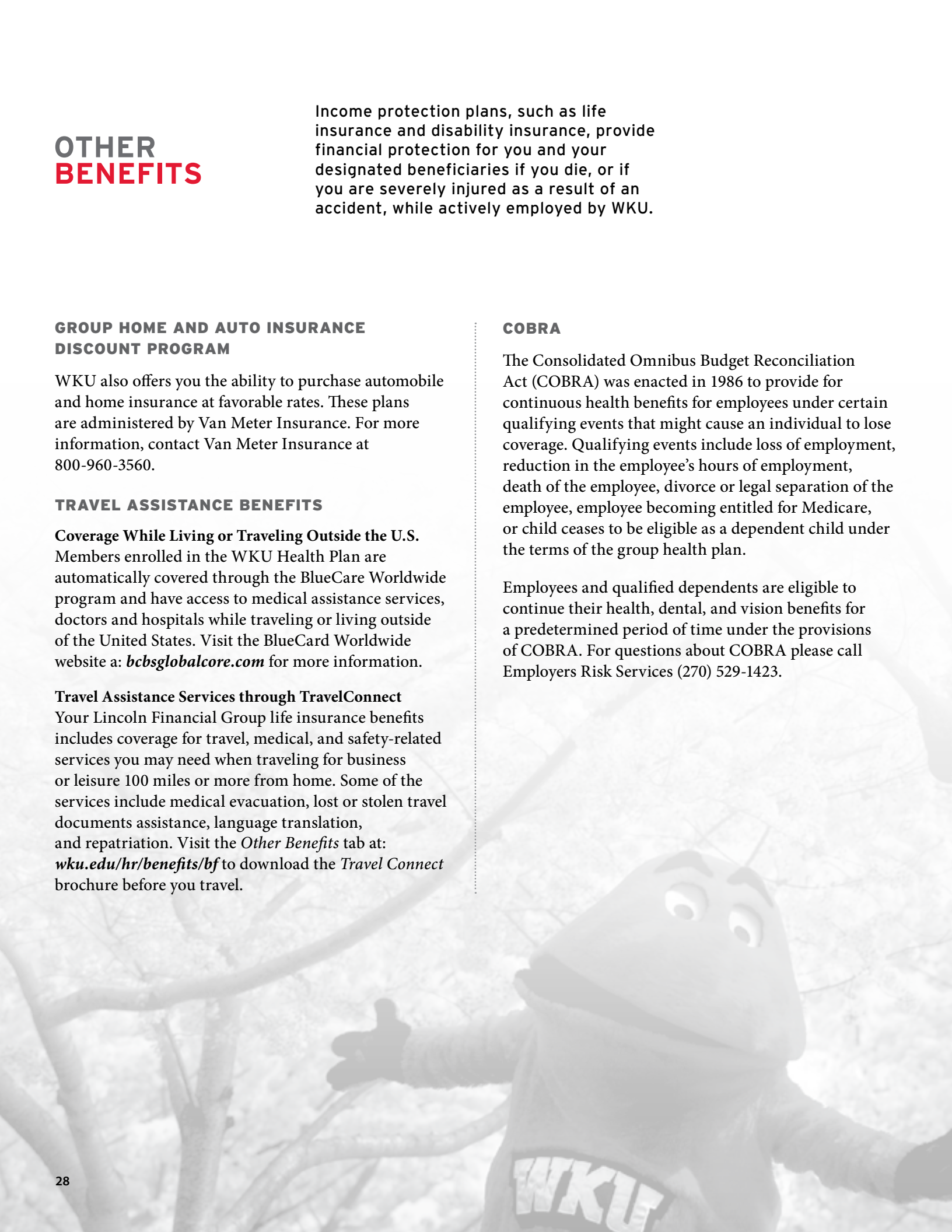
#### Travel Assistance Services through TravelConnect

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 the *Other Benefits* tab at: [wku.edu/hr/benefits/bf](http://wku.edu/hr/benefits/bf) to download the *Travel Connect* 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.

**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 and Other Qualified Adult Dependents must meet general admission requirements and any specific program requirements of the University.

More information is available at:  
[\*\*wku.edu/hr/benefits/education.php\*\*](http://wku.edu/hr/benefits/education.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  
[anthem.com](http://anthem.com)

**EXPRESS-SCRIPTS (Prescription Drugs)**  
844-581-1742  
[express-scripts.com](http://express-scripts.com)

**HEALTH EQUITY (FSA, HRA, HSA)**  
877-713-7712  
[myhealthequity.com](http://myhealthequity.com)  
or single sign-on from your [anthem.com](http://anthem.com) account

**HEALTH FITNESS (Wellness)**  
800-616-2136  
[TopLifewellness.com](http://TopLifewellness.com)

**KNOW YOUR KYRx COALITION**  
(prescription drugs)  
855-218-5979  
[kyrx@uky.edu](mailto:kyrx@uky.edu)  
[kyrx.org](http://kyrx.org)

**HEALTHCARE BLUEBOOK**  
(Healthcare Price comparison tool)  
800-341-0504  
[healthcarebluebook.com/cc/wku](http://healthcarebluebook.com/cc/wku)

**ANTHEM (Employee Assistance Program)**  
800-865-1044  
[anthemEAP.com](http://anthemEAP.com)  
Company ID: WKU

**WW (Weight Watchers Reimagined)**  
[weightwatchers.com/us/wku](http://weightwatchers.com/us/wku)  
Employer ID: 14920989

**TRAVEL CONNECT**  
(Emergency Travel Assistance)  
Group ID: LFGTravel123  
[mysearchlightportal.com](http://mysearchlightportal.com)  
866-525-1955

**DELTA DENTAL (Dental)**  
800-955-2030  
[deltadentalky.com](http://deltadentalky.com)

**ANTHEM LIVE HEALTH ONLINE (Telemedicine)**  
[livehealthonline.com](http://livehealthonline.com)

**LINCOLN FINANCIAL GROUP (Life and Disability)**  
402-361-7300  
[lfg.com](http://lfg.com)

**COLONIAL LIFE (Cancer & Medical Bridge)**  
1830 Destiny Lane, Suite 101  
Bowling Green, KY 42104  
270-793-9087  
[coloniallife.com](http://coloniallife.com)

**AVESIS (Vision)**  
[avesis.com](http://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  
[vanmeterins.com](http://vanmeterins.com)

**NATURALLY SLIM**  
[naturallyslim.com/wku](http://naturallyslim.com/wku)  
[support@naturallyslim.com](mailto:support@naturallyslim.com)

# QUESTIONS

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

**Denise Cornelius**  
Employee Benefits Specialist  
270-745-5345  
denise.cornelius@wku.edu

**Erin Heil**  
Benefit Accounts Associate  
270-745-5354  
erin.heil@wku.edu

**Wade Pinkard**  
Manager, Employee Wellness & Benefits  
270-745-4393  
wade.pinkard@wku.edu

The Department of Human Resources is within the Division of Strategy, Operations and Finance  
1906 College Heights Blvd. 11003  
Bowling Green, KY 42101-1003  
[wku.edu/hr](http://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.

## TopLife 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.

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.

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## CONNECT WITH US ON SOCIAL MEDIA

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.



WKU Human Resources  
@WKUhumanresources  
#WKUTopLife



*Graves Gilbert Clinic has served WKU and South Central Kentucky Families for over 80 years. Our Physicians, Nurse Practitioners, and Physician Assistants offer over 21 specialties along with our full-service laboratory, radiology, and pathology departments.*

## SERVICES

- Office Visits
- Psychiatric Mental Health
- Women & Men's Health
- ECG
- Laboratory
- X-Ray
- Allergy Shot Administration
- Immunizations
- STI Testing/Treatment
- Contraceptives
- Physicals
- DOT Physicals
- Drug Screenings
- Occupational Health
- Health Education and Wellness Services



201 Park Street  
Bowling Green KY 42101  
Phone: (270) 781-5111

**Hours of Operation**  
**Monday-Friday:**  
7:30 AM to 5:30 PM  
**Saturday & Sunday:** Closed



**WKU Health Services**  
GRAVES GILBERT CLINIC

1681 Normal Drive • Bowling Green, KY 42101  
Big Red Card Accepted  
Phone: (270) 745-CARE [2273]

## Fall & Spring Hours

**Monday-Thursday:**  
8:00 AM to 6:00 PM  
**Friday:** 8:00 AM to 4:30 PM  
**Saturday & Sunday:** Closed

## Summer Hours

**Monday-Thursday:**  
8:00 AM to 3:00 PM  
**Friday:** 8:00 AM to 12:00 PM  
**Saturday & Sunday:** Closed



**Department of  
Human Resources**

1906 College Heights Blvd. 11003  
Bowling Green, KY 42101-1003  
[wku.edu/hr](http://wku.edu/hr)