



# Benefits Enrollment Guide

..... 2025 Plan Year



# CHOOSE SIMPLY. LIVE HAPPY.

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## YOUR BENEFITS

Murray State University offers a comprehensive benefits program to all regular, full-time employees including, but not limited to, health, dental, vision, tax-exempt spending accounts, life insurance and additional voluntary benefits. This Benefits Guide includes more detail about your choices.

### Important Note about your Benefit Enrollment

It is your responsibility to ensure that you have enrolled in your desired benefits plans and enrolled your eligible dependents, such as your spouse and/or children, during your enrollment period. It is recommended that you review, save and/or print the Benefit Detail Report available at the end of the enrollment workflow in Benefitfocus, the online enrollment platform. If you are declining Murray State's health insurance, you should complete the online enrollment process to decline medical and review your options for other benefits.

This benefits guide contains only highlights of the major provisions of the benefit program of Murray State University. Legal documents describe the plans in complete detail and govern their operation. If there is any disagreement between this guide and any legal document, the terms of the legal document always govern. Murray State University reserves the right to change, suspend or end benefit plans at any time.



# CONTACT INFORMATION



## Medical

Anthem  
Group #: W29861  
1-844-728-7612  
[www.anthem.com](http://www.anthem.com)

## Express Scripts

1-866-518-9737  
[www.express-scripts.com](http://www.express-scripts.com)

## Pharmacy

Know Your RX  
1-855-218-5979  
[KYRX@uky.edu](mailto:KYRX@uky.edu)  
[www.kyrx.org](http://www.kyrx.org)

## Dental

Delta Dental of KY  
1-800-955-2030  
[www.deltadentalky.com](http://www.deltadentalky.com)

## Vision

Anthem  
Group #: W29861  
1-866-723-0515  
[www.anthem.com](http://www.anthem.com)

## MASA Emergency

Medical Transportation  
Jenna Bishop @ Assured Partners  
1-502-259-9212  
<https://www.masaaccess.com/>

## Health Savings Account (HSA)

Health Equity  
1-877-750-1445  
<https://www.healthequity.com>

## Flexible Spending Account (FSA)

HealthEquity- WageWorks  
1-877-924-3967  
<https://www.healthequity.com>

## Accident, Critical Illness & Hospital Indemnity

Voya  
1-877-236-7564  
[www.voya.com](http://www.voya.com)

## Life Insurance

Voya  
1-800-238-4840  
[www.voya.com](http://www.voya.com)

## Short-Term Disability

Voya  
1-800-328-4090  
[www.voya.com](http://www.voya.com)

## Employee Assistance Program (EAP) Wayne Corporation

1-502-451-8262  
1-800-441-1327  
[www.waynecorp.com](http://www.waynecorp.com)

## Kentucky Employees Retirement System (KPPA/KERS)

1-502-696-8800  
1-800-928-4646  
<https://kyret.ky.gov>

## Teachers Retirement System (TRS)

1-502-848-8500  
1-800-618-1687  
<https://trs.ky.gov>

## TIAA-CREF

1-980-867-6759  
National Call Center  
1-800-842-2252  
<https://www.tiaa.org/public/tcm/murraystateuniversity>

## Corebridge Financial

(AIG/VALIC)  
1-270-925-2558  
1-270-207-8592  
<https://www.corebridgefinancial.com/>

## VOYA (ING)

1-800-214-5844  
[enroll.voya.com](http://enroll.voya.com)

## Fidelity Investments

1-800-343-0860  
[www.netbenefits.com/read/2enroll](http://www.netbenefits.com/read/2enroll)



# MOBILE APPS

Put your smartphone to work! Download these free apps from Google Play or Apple Store.

## Sydney



### Healthcare made easy

Use this app anytime to:

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards
- Check your plan progress

## HealthEquity



### Connecting Health and Wealth

Use this app anytime to:

- View your account balances and recent activity
- Manage your personal information, account settings, and notifications
- Submit claims and reimburse yourself
- Order and activate cards for you, family members, and dependents

## Benefitplace



### Access your benefits

Use this app anytime to:

- View coverage details, account balances and ID cards on the go.
- Snap and tap to upload required documentation.
- Understand your recent health care usage, claims and costs.





# ELIGIBILITY



## Eligibility for you and your dependents

All full-time, regular employees are eligible for Murray State University's benefit coverage. Also, employees who become eligible under the Affordable Care Act will receive health benefits only. You can also enroll the following eligible dependents in medical, dental and vision insurance coverage and Group Accident, Critical Illness Hospital Indemnity, and emergency medical transportation policies.



## Eligible dependents include:

- Your legal spouse-unless your spouse is able to obtain comparable health insurance through their employer. Voluntary benefits are not included in this limitation.
- Your children under age 26 for medical insurance and voluntary benefits.
- Your unmarried children age 26 and older who are not able to support themselves due to physical or mental disability.

**Important note for plans covering adult children: Maternity services for children are not covered on Murray State's medical plans.**

## New to Murray State?

**Coverage for benefits is effective on the first day of the month after 28 days of employment. If you are enrolling for benefits for the first time, you must enroll within 30 days of your hire date.**

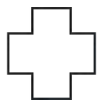
**For Example: The first day of employment is August 15. Medical Insurance and other voluntary benefits would become effective October 1.**



# QUALIFYING LIFE EVENT

The choices you make during your New Hire period or Annual Open Enrollment period cannot be changed until the next Annual Open Enrollment period, unless you experience a qualifying life event. Qualifying life events include changes to your legal marital status, giving birth or adopting a child, a change in you or your spouse's employment status, or your entitlement to Medicare.

If you anticipate any of these changes, please contact Human Resources in advance of the event to confirm your eligibility to change your plan coverage(s). If you experience any of these life circumstance changes, you must submit the change on Benefitfocus within 30 days of the event. If you don't you must wait until the next annual open enrollment to make any changes to your medical, dental, vision, disability coverage, flexible spending accounts, as well as Group Accident, Critical Illness, Hospital Indemnity, and Emergency Medical Transportation policies. Plan changes are not allowed, only coverage level. For example: employee only to family coverage is allowed with a qualifying event as this is a coverage level change. Changing from a PPO to a High Deductible Health Plan (HDHP) midyear is not allowed as this is a plan change. Premiums will be assessed if covered one day in the month.



Loss of Essential Coverage



Loss of COBRA Benefits



Marriage or Divorce



Permanent Relocation



Birth, Adoption, or New Dependent



Aged Off of Parent's Plan



Change in Citizenship



Change in Employment Status



Death in Family



Change in Government Assistance Eligibility

Murray State University will also allow a special 60-day enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for your state's premium assistance program under Medicaid or Children's Health Insurance Program (CHIP).



# QUESTION & ANSWER



Can you explain the meaning of some of the key terms in this guide?

- **Deductible:** a set dollar amount that a person must pay before insurance coverage for medical expenses can begin. They are usually charged on an annual basis.
- **Coinurance:** the money that an individual is required to pay for services after the deductible has been met. It is often a specified percentage of the charges.
- **Copayment (aka Copay):** an arrangement where an individual pays a specified amount for various health care services and the health plan or insurance company pays the remainder. The individual must usually pay his/her share when services are rendered. Copayments are usually a set dollar amount.
- **Out-of-pocket Maximum:** the total amount paid each year by the member for the deductible, coinsurance, copayments and other covered health care expenses, excluding the premium. After reaching the out-of-pocket maximum, the plan pays 100% of the allowable charges for covered services the rest of that year.

Can I have an FSA and HSA at the same time?

If you participate in the Dependent Care FSA, you can also participate in the HSA plan. However, if you have an HSA you can't participate in the Health FSA (unless it is a limited FSA).

You are not eligible to contribute to an HSA if you:

- Are 65 or older
- Are covered by any health insurance (including Tricare) other than a qualified High Deductible Health Plan
- Can be claimed as a dependent on another person's tax return
- Have access to reimbursement under a Health Care Flexible Spending Account (FSA) established by another employer for you, your spouse, or other family member

How much life insurance do I need?

Many people decide based on an income replacement calculation between 5 and 10 times the amount of your current income. Think about your personal circumstances: Is yours the sole income in your household? Are there other expenses, such as college tuition, that may arise in the future? Don't forget to include potential medical and funeral costs. Above everything, you want to be sure your family does not get stuck with bills, debts or expenses that they cannot afford. Depending on your needs, you may want to consider buying supplementary coverage beyond what our company offers.



# MAKING THE MOST OF YOUR MEDICAL BENEFITS

## Your Medical Coverage: Staying In-Network

Anthem has contracted with a network of providers, including physicians, hospitals and other types of providers. In order to receive the highest level of benefits and pay the least amount out-of-pocket, you need to access care from the providers who have chosen to be a part of the network. These plans do allow you to seek care from providers who are not a part of the network. However, please keep in mind that if you make this choice, you will be required to pay a larger portion of the expenses out of your pocket, and the expenses may be subject to the Reasonable and Customary charging pattern for the area. This could also result in a greater out-of-pocket expense for you. We want you to get the most out of your healthcare plan.

## Your medical network is made up of:

- convenience care (quick) clinics
- physicians
- facilities (urgent care, emergency room)
- nurse practitioners
- specialists

## When you see an in-network provider, you will:

1. Have lower health care costs for medical services and prescription drugs.
2. Not need to obtain pre-authorization before a procedure, such as surgery; your in-network provider will handle this on your behalf.
3. Not have to worry about paying for balance billed charges and charges above the usual, reasonable, and customary.
4. Not have to fill out forms to send to the insurance carrier in order to receive reimbursement; your in-network provider will handle this on your behalf.

## How to find an in-network provider:

- Visit Anthem's website at [www.anthem.com](http://www.anthem.com)
- Call 1-844-728-7612
- Check the Sydney mobile app



**Note: New hires will receive your medical ID cards 2-3 weeks after you enroll. If you need care before you receive your card please call Anthem.**





# Highlights for 2025

**Open Enrollment for the 2025 plan year is  
October 18, 2024- November 1, 2024**

## 2025 Plan Year Highlights

- Annual Deductible Changes: Premium Saver HDHP annual deductibles changed to \$3,300 employee only / \$6,600 family.

Murray State University will continue to offer three medical plan options: Two High Deductible Health Plans (HDHP) - the Premium Saver Plan and Balanced Saver Plan- one Preferred Provider Organization Plan (PPO) - the Legacy PPO.

- Digital therapeutic solutions available for eligible members on the health plan! Hinge Health focuses on musculoskeletal health. Omada focuses on diabetes management and prevention and hypertension.
- Anthem participants making a change during Open Enrollment will receive a new ID card for 2025. If you are enrolled in medical and vision you will have one card for both plans!
- Health Savings Account employer contributions will remain at \$400 single/\$800 family.
- No increase in employee rates in any of Murray State's voluntary plans except for a small increase in supplemental life.
- Voya offers options to manage out-of-pocket costs associated with HDHP: Accident, Hospital Indemnity, Critical Illness and Short Term Disability.
- Voya supplemental life exclusive Open Enrollment offer!

Employees currently enrolled in the supplemental life plan will have the opportunity to increase coverage by \$20,000 up to the guaranteed issue amount of \$250,000 without evidence of insurability.

- Preventive screenings will continue to be covered at 100 percent!
- Accident and Critical Illness voluntary plans offer additional wellness benefit up to \$400!
- 2025 Wellness Pledge

Take the Wellness Pledge and earn \$250! To earn the complete incentive payment employees must complete Phase 1 before June 1, 2025 and Phase 2 before October 1, 2025.

- Susan E Bauernfeind Wellness Center Access Program

Must be enrolled in Murray State's health plan and must elect the Wellness Pledge, as well as complete the program requirements. The Wellness Center Access Program is a taxable benefit.

- Prescription drug coverage will continue to be supported through the Kentucky coalition, Know Your Rx.
- Spouses with comparable coverage available through their employer are not eligible for medical coverage through Murray State's plan.
- The tobacco surcharge will be \$55 per month added to the health insurance premium for tobacco users.



# OPEN ENROLLMENT STEPS

## 1. SAVE THE DATE

- October 18th, 2024 – November 1st, 2024

## 2. REVIEW

- Carefully review your current plan and decide on any changes you would like to make for 2025.

## 3. ENROLL

- Log into [mygate.murraystate.edu](https://mygate.murraystate.edu) to access the benefitfocus portal on the employee tab in the human resources section, and make your 2025 benefit elections

## 4. CONFIRM

- After enrolling in your benefits for 2025, take a moment to review and save/print the Benefit Detail Report available in Benefitfocus. Confirm benefits coverage correctly reflects your enrollment choices for yourself and all your dependents.

## 5. STAY CONNECTED

- Follow Murray State HR on social media and [murraystate.edu/hr](https://murraystate.edu/hr) for up-to-date information.





# HEALTHCARE BENEFITS

MEDICAL | RX | HSA | FSA



# MEDICAL SUMMARY OF BENEFITS

Anthem

Medical Plan Highlights			
Plan Type	Premium Saver	Balanced Saver	Legacy PPO
	In-Network	In-Network	In-Network
Employee Deductible	\$3,300	\$1,750	\$600
Family Deductible	\$6,600	\$3,500	\$1,200
Employee Out-of-Pocket	\$6,000	\$4,250	\$2,500
Family Out-of-Pocket	\$12,000	\$8,500	\$5,000
Preventive Annual Exam	No Charge	No Charge	No Charge
Primary Care	Deductible then 30% coinsurance	Deductible then 20% coinsurance	\$30 Copay
Specialist	Deductible then 30% coinsurance	Deductible then 20% coinsurance	\$45 Copay
Telemedicine	Deductible then 30% coinsurance	Deductible then 20% coinsurance	\$30 Copay
Hospital	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 15% coinsurance
Surgery	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 15% coinsurance
Urgent Care	Deductible then 30% coinsurance	Deductible then 20% coinsurance	\$75 Copay
Emergency Room	Deductible then 30% coinsurance	Deductible then 20% coinsurance	\$200 Copay

Anthem Medical Monthly Payroll Deductions						
Plan Type	Premium Saver		Balanced Saver		Legacy PPO	
Contribution	**MSU	Employee	**MSU	Employee	**MSU	Employee
Employee Only	\$755.40	\$33.60	\$751.54	\$113.65	\$751.28	\$209.00
Employee + Child(ren)	\$1,191.53	\$122.71	\$1,191.15	\$260.25	\$1,190.71	\$422.85
Employee + Spouse	\$1,297.46	\$135.97	\$1,297.05	\$288.78	\$1,296.53	\$479.47
Family	\$1,787.08	\$257.79	\$1,786.46	\$487.01	\$1,785.59	\$806.67

\*\*Murray State employer premiums are preliminary.

## Procedures regarding enrolling in Murray State's medical plan:

Tobacco Surcharge : Tobacco user will pay a \$55 monthly surcharge in addition to medical premiums.

Spousal Coverage: Spouse participation in Murray State University's medical plan is not available if a spouse is employed and is eligible for comparable health insurance coverage through his/her employer's plan.

## Comparable coverage if either of the following are true:

Their employer had 50 or more employees **or** there is a single coverage monthly employee premium available that is less than \$125 per month.



# PRESCRIPTION MEDICATION COVERAGE



## Know Your RX

The cost of each prescription is determined by the tier it falls under. The four tiers are Generic, Preferred drugs, Non-Preferred drugs, and Specialty drugs. You can find in-network pharmacies and a list of covered prescriptions at [www.kyrx.org](http://www.kyrx.org).



## Express Scripts

Know Your Rx provides personalized support to assist you in making the most of your prescription benefit. The experts at Know Your Rx work together with Murray State University and Express Scripts, your pharmacy benefits administrator, to ensure the best possible experience for you and your family. With Know Your Rx, you have access to a dedicated team of pharmacists who can assist you in answering questions regarding prescriptions.

### Generic Drugs

Generic prescription drugs have the same active ingredients in the same dosage form and strength as their brand name counterparts. The color and shape of the medication may differ between the generic and the brand name; however, the active ingredients must be the same for both. Even if your doctor prescribes you a brand name drug, you can always ask for the Generic equivalent.

### Preferred Drugs

A non-preferred brand name drug, or non-Formulary drug, is a medication that the same team of physicians and pharmacists did not approve for the Formulary. This is because the team determined that a clinically equivalent and more cost-effective alternative generic or preferred brand drug is available.

### Non-Preferred Drugs

A non-preferred brand name drug, or non-Formulary drug, is a medication that the same team of physicians and pharmacists did not approve for the Formulary. This is because the team determined that a clinically equivalent and more cost-effective alternative generic or preferred brand drug is available.

### Specialty Drugs

Specialty drugs are a category of prescription medications that are typically used to treat complex, chronic, or rare medical conditions. These drugs often require special handling, administration, or monitoring due to their unique characteristics or the conditions they are intended to treat. Specialty drugs are usually more expensive than traditional medications.



### Privacy Notice:

The Murray State University HIPAA Privacy Notice is available on the **Human Resources website** or in the Human Resources office by calling 270-809-2146.

Medical Payroll Deductions			
Plan Type	Premium Saver	Balanced Saver	Legacy PPO
Tier 1 Drugs: Generic	30% coinsurance after deductible for retail & mail order	20% coinsurance after deductible for retail & mail order	Retail: \$15 Copay Mail Order: \$30 Copay
Tier 2 Drugs: Preferred	30% coinsurance after deductible for retail & mail order	20% coinsurance after deductible for retail & mail order	Retail: \$35 Copay Mail Order: \$70 Copay
Tier 3 Drugs: Non-Preferred	30% coinsurance after deductible for retail & mail order	20% coinsurance after deductible for retail & mail order	Retail: \$70 Copay Mail Order: \$140 Copay
Tier 4 Drugs: Specialty	30% coinsurance after deductible for retail & mail order	20% coinsurance after deductible for retail & mail order	Retail: \$140 Copay Mail Order: \$140 Copay





# HEALTH SAVINGS ACCOUNT

## HealthEquity

### 2025 Calendar Year Contribution Limits

**\$4,300**

INDIVIDUAL

**\$8,550**

FAMILY

**\$1,000**

AGE 55+ CATCH UP

**\$400**

EMPLOYEE ONLY MSU CONTRIBUTION

**\$800**

FAMILY MSU CONTRIBUTION



A Health Savings Account (HSA) allows you to set aside money on a pretax basis to pay for qualified expenses, such as doctor visits, prescriptions, braces, or even Lasik eye surgery, with tax-free dollars. There is no use it or lose it rule with HSAs. Any remaining balance at the end of the year will roll over into the next plan year. HSAs are also portable. This means that if you were to change jobs or health plans, the money in your account stays with you.

One of the best parts of the HSA is its triple-tax advantage: tax-free deductions when you contribute to your account, tax-free investment earnings, and tax-free withdrawals for qualified medical expenses. You earn tax-free interest on the money in your HSA account. You may also have the option to invest the money in your HSA.

You will receive a card linked to your account to pay for qualified expenses. You may be penalized or taxed if you use your HSA funds to pay for ineligible expenses. A full list of qualified expenses can be found on the IRS website at [www.irs.gov](http://www.irs.gov) (section 213(d)).

## Eligibility

- You are enrolled in the High Deductible Health Plan (HDHP).
- You are under 65.
- You are not covered under Tricare or a spouse's medical plan (not an HDHP) which provides similar coverage.
- And you cannot be claimed as a dependent on another person's insurance policy or tax return.

If you elect the qualified High Deductible Health Plan (HDHP) / Health Savings Account (HSA) option through Murray State's 125 Cafeteria Plan,

**Murray State will provide Health Equity with data and information requested and reasonably needed by Health Equity in order to open your Health Equity HSA,**

including accepting the Health Equity HSA terms and conditions and rate and fee schedule on your behalf and agreeing to receive account statements and other account documents electronically.

**2025 Calendar Year  
Contribution Limits****\$3,200**  
HEALTHCARE FSA**\$5,000**  
DEPENDENT CARE FSA**\$500**  
MAXIMUM CARRYOVER

# FLEXIBLE SPENDING ACCOUNT

## HealthEquity

A Flexible Spending Account, or FSA, is an account set-up by your employer that allows you to pay for medical and dependent care expenses on a pre-tax basis. Pre-tax means before federal, state, and social security taxes are deducted from your paycheck. Refer to the IRS website at [www.irs.gov](http://www.irs.gov) for a full list of qualified and unqualified expenses. Our FSA Administrator is Health Equity.

### Eligibility

You do not need to participate in medical, dental, or vision plans sponsored by Murray State University to contribute to a Flexible Spending Account.

### Murray State has 2 types of FSA's:

#### Health Care FSA

- Access to entire amount of money you set aside for a plan year on the first day of the plan.
- If you were enrolled in a Healthcare FSA in 2024 and enroll in 2025, you can use 2024 dollars to pay 2024 plan year claims through May 31, 2025. 2025 claims CANNOT be paid with 2024 contributions. After May 31, 2025, you are allowed to carry over up to \$500 to pay future claims. You have until May 31 of the following year to pay plan year claims. After that point, you can carry over up to \$500 to pay future claims. If you had an FSA in 2024 and elect an HSA or waive the FSA in 2025, you are not eligible for the \$500 carryover.
- You will receive a debit card that can be used at your doctor's office or pharmacy for qualified expenses.

#### Notice:

**According to IRS guidelines, if you enroll in one of the HSA HDHP plans, you cannot also enroll in Murray State's FSA plan. If your spouse works at Murray State and elects coverage from the PPO plan, the spouse cannot elect the FSA. Additionally, regardless of where the spouse is employed, the IRS does not allow the family to have FSA and HSA at the same time. Employees should consult with their tax advisors for additional information.**

#### Dependent Care FSA

- Use pre-tax income for dependent care for children up to age 13 who are being cared for while you or your spouse are working or seeking employment.
- Eligible dependents could also include a spouse or other IRS dependent who is mentally or physically disabled.
- Qualified expenses include daycare and at-home care services. Ineligible expenses include tuition for kindergarten or private schools, sports camps, or overnight camps.



*With the GeoBlue<sup>®</sup> mobile app, travelers have convenient access to the best local doctors, hospitals and resources anywhere in the world.*

## Features



### Provider Finder

Search providers for medical, dental, or mental health care and map them using GPS technology.\*



### Direct Pay

Arrange Direct Pay for future appointments to secure cashless access to care.



### Guarantees of Payment

Access issued guarantees of payment to view and share with doctors and hospitals.



### Medicine Equivalents

Find country-specific equivalents for prescription and over-the-counter medications.



### Medical Translations

Translate medical terms and phrases for many symptoms and situations; use the audio feature to play the translation.



### Eligibility

Display an ID Card on a smart phone and email/fax a copy directly to a provider's office.



### News & Safety

View country or city profiles on crime, terrorism and natural disasters.

## Get Started



**Download the app** and login using your username and password from [geo-blue.com](http://geo-blue.com) or register as a new user through the app using the Group Access Code: **QHG99999MUSU**.

**Questions?** Please email [customerservice@geo-blue.com](mailto:customerservice@geo-blue.com) or call **+1.855.282.3517**.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross and Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985. Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association.



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# WELLNESS

RACER WELLNESS | WELLNESS CENTER | EAP



# Racer Wellness 2025

## Racer Wellness Mission

The mission of Murray State University's Racer Wellness program is to encourage, support, and assist employees in taking a proactive approach to improve their health and well-being.

## Health Fairs and Health Education

Racer Wellness offers a Health Fair and educational opportunities. The Fair offers many different screenings and opportunities to talk with healthcare professionals. There will be different educational opportunities that will be offered to employees year-round.

## Take the Wellness Pledge and earn \$250!

To earn the \$250 employees must complete Phase 1 before June 1, 2025 and Phase 2 before October 1, 2025. Participation in the Pledge is offered annually during the Open Enrollment period. Participants must elect Murray State health insurance for Wellness Pledge screenings.

## Earn \$250 incentive upon completion of Phase 1 and Phase 2

### PHASE 1

- **\$150** paid in January 2025
- **January 1, 2025 - May 31, 2025**
- Complete and/or attend **4** Racer Wellness sanctioned events, activities and/or screenings.

## COMPLETE PHASE 1 BEFORE JUNE 1, 2025, TO MOVE TO PHASE 2

### PHASE 2

- **\$100** paid in September 2025
- **June 1, 2025 - September 30, 2025**
- Complete and/or attend **2** Racer Wellness sanctioned events and activities

## COMPLETE PHASE 2 BEFORE OCTOBER 1, 2025

If Phase 1 is **NOT completed**, employees will incur a penalty of \$180, assessed monthly September - November 2025.

If Phase 2 is **NOT completed**, employees will incur a penalty of \$120, assessed monthly November - December 2025.

Complete details are at [murraystate.edu/racerwellness](https://murraystate.edu/racerwellness).

*Reasonable alternatives and accommodations will be made available in compliance with HIPAA and ADA.*





# Susan E Bauernfeind Wellness Center Access

Employees who have taken the 2025 Wellness Pledge are also eligible to participate in this program, which allows access to the Wellness Center.

- Must be a Wellness Pledge participant to be eligible - this program is **NOT** part of the Wellness Pledge programming.
- Must meet minimum number of visits to maintain membership:
  - January 1, 2025 - May 31, 2025: **40 visits**
  - August 1, 2025 - September 30, 2025: **15 visits**
- The membership fee is paid by Racer Wellness.
- This is a taxable employee benefit.

## EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program (EAP) is a voluntary, confidential program that provides professional help to employees and their household members who may need assistance to discuss and find solutions for issues such as:

- Emotional challenges
- Stress & Anxiety
- Relationship concerns
- Alcohol/drug problems
- Legal matters
- Financial management



The EAP program offers a variety of resources ranging from legal and financial services, legal document templates, eldercare and childcare resources, webinars, and short-term counseling. Employees and household members can receive six counseling sessions per issue, per year. In addition to face-to-face counseling sessions, EAP telecounseling services are available.

Employees also have access to an EAP Work-Life website portal with interactive tools and resources that promote overall well-being.

This benefit is available at no cost. Individuals may contact the EAP by calling Wayne Corporation at 502-451-8262 or 1-800-441-1EAP (1327) or visiting [www.waynecorp.com](http://www.waynecorp.com)



# VOLUNTARY BENEFITS

MASA | DIGITAL THERAPEUTICS | DELTA DENTAL |

ANTHEM VISION | VOYA | LIFE INSURANCE



# MASA



## EMERGENCY MEDICAL TRANSPORTATION (MTS)

**MTS Emergent Plus:** Full plan details available at [murraystate.edu/HR](http://murraystate.edu/HR)

- Masa provides the following coverages: emergency air ambulance coverage, emergency ground ambulance coverage, hospital to hospital ambulance coverage, and repatriation to hospital near home coverage (when arranged by MASA).
- These services are available within the United States and Canada, regardless of whether the provider is in or out of a given healthcare benefits network.
- The \$14.00 monthly premium covers employee, spouse, and eligible dependents under the age of 26.
- Murray State's health insurance plan includes coverage for emergency medical transportation. MASA provides additional coverage in the event that an emergency medical transportation provider is not in network with Murray State's plan. MASA does not require participants to be enrolled in Murray State's health insurance plan.
- If services are needed MASA participants will be required to meet their health insurance's annual deductible before MASA benefits will be applied.
- The maximum benefits amount pays a maximum of \$20,000 per event for up to two (2) events per 12-month period for emergency air ambulance and emergency ground ambulance.
- MASA will cover out of pocket expenses for hospital to hospital ambulance after applying primary insurance benefits.
- Total costs are paid for repatriation to hospital near home coverage when MASA MTS arranges the transportation service.

## Sick Leave Bank - Annual Membership Enrollment Required

The purpose of the Sick Leave Bank is to provide eligible members additional sick leave days to avoid the loss of compensation due to a catastrophic illness and or injury of the employee. This voluntary benefit is available to regular full-time and regular part-time members who have exhausted all accumulated sick and vacation leave.

A sick leave balance of six or more days is required at the time of you initial participation, and new members must immediately contribute 1-3 days to your bank.

Donated days, which become the property of the bank, may not be designated for any individual use or reclaimed by the donated employee.



Hinge Health gives you the tools and support needed to manage back and joint pain, recover from injuries, prepare for surgery and stay healthy and pain free. The program provides you with an assessment and customized care plan for preventive, acute or chronic needs.

To learn more or register visit [hinge.health/murraystateu](http://hinge.health/murraystateu) or call (855) 902-2777.



Omada focuses on navigating small lifestyle and behavior changes to result in weight loss, increased activity and improved diabetes and hypertension control. Health plan participants may qualify to enroll with Omada if criteria is met for diabetes prevention, Type I and Type II diabetes management and hypertension management.

To learn if you are eligible go to [express-scripts.com/healthsolutions](http://express-scripts.com/healthsolutions) or call (888) 409-8687.

## Programming to fit your lifestyle!

Digital Therapeutics offer a customized online solution to improve your overall well-being.

Murray State has partnered with Hinge Health and Omada to provide therapeutics for faculty and staff enrolled in the health plan, including spouses and dependents over 18.

**This benefit is provided to you at no cost.**



# DENTAL

## Delta Dental of KY

VOLUNTARY BENEFITS



 DELTA DENTAL

**Core Plan Basics:** Full plan details available at [murraystate.edu/HR](http://murraystate.edu/HR)

- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Limited oral evaluations for a specific problem or complaint are payable twice per calendar year.
- Cleanings are payable twice per calendar year (additional benefits available for documented history of disease).
- Some benefits available for filling, fluoride treatments, sealants, crowns, oral surgery, implants, etc.
- Calendar year maximum of \$750.

**Buy-up Plan Basics: includes some orthodontia coverage**

- Oral exams: (including evaluations by a specialist) are payable twice per calendar year.
- Limited oral evaluations for a specific problem or complaint are also payable twice in the same calendar year.
- Cleanings are payable twice per calendar year (additional benefits available for documented history of disease).
- Some benefits available for filling, fluoride treatments, sealants, crowns, oral surgery, implants, etc.
- *Orthodontia services* paid at 50%, only on buy-up plan, for dependent children 19 years or younger.

**Lifetime \$1,000 maximum payment for orthodontia services (including surgical repositioning of teeth).**

- Calendar year maximum of \$1,000.

DENTAL: DELTA DENTAL MONTHLY PREMIUM			
CORE		BUY-UP	
EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)	EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)
\$18.72	\$55.82	\$28.89	\$75.54

*\*Buy-up plan includes some orthodontia coverage.*

# VISION

## Anthem Blue Vision

**Plan Basics:** Full plan details available at [murraystate.edu/HR](http://murraystate.edu/HR).

- Contact lenses- \$150 allowance in-network (every 12 months).
- \$10 co-pay in-network for eye exams & lenses.
- Frames- \$100 allowance in-network, then 20% off any remaining balance (every 24 months).
- Out-of-network rates available for all services.
- Continue to have vision exam available through Anthem preventative care in addition to this coverage.



VISION: ANTHEM MONTHLY PREMIUM			
EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY
\$7.25	\$14.21	\$13.39	\$20.35



## **IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

### **Looking for comprehensive health insurance?**

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

### **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.





# Group Hospital Confinement Indemnity

## Coverage through Voya



For additional information regarding all Voya plans, please visit <https://presents.voya.com/EBRC/Home/MSU>

See full plan details for more information.

A trip to the hospital can be stressful, and so can the bills. Even with major medical insurance, you may still be responsible for co-payments, deductibles and other out-of-pocket expenses. A Hospital Indemnity plan pays a cash benefit directly to you in the event you or a covered family member are admitted to the hospital. The cash benefit you receive can be used to assist in paying expenses associated with a hospital stay.

### VOYA HOSPITAL CONFINEMENT INDEMNITY MONTHLY PREMIUM

Employee Only	\$18.19
Employee + Dependent(s)	\$27.10
Employee + Spouse	\$36.30
Employee + Family	\$45.21

### Features of Hospital Confinement Indemnity

#### Insurance include:

- **Guaranteed issue:** No medical questions or test are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums paid through convenient payroll deductions.
- **Affordable coverage:** Rates are typically lower when you purchase coverage through your employer.
- **Portable:** Should you leave your current employer or retire, you can take the policy with you and select from variety of payment plans.

# Group Accident Plan

## Coverage through Voya

You can't always avoid accidents, but you can protect yourself and your family from accident-related costs that can put a strain on your budget. A Group Accident plan pays a cash benefit directly to you if you have a covered injury and need treatment or hospital care. The plan provides an accidental death benefit.

### VOYA ACCIDENT MONTHLY PREMIUM

Employee Only	\$8.52
Employee + Dependent(s)	\$16.24
Employee + Spouse	\$14.42
Employee + Family	\$22.14

### Features of Accident Insurance include:

- **Guaranteed issue:** No medical questions or test are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

**In addition, the plan also pays an annual wellness benefit of \$100 per adult and \$50 per child on the plan, for a wellness exam. There is an annual maximum of \$200 for all children combined.**



# Short-Term Disability

## Coverage through Voya

Murray State offers benefit-eligible employees the opportunity to purchase short-term disability income benefits through Voya. In the event you become disabled from a non-work related injury or sickness, disability income benefits can represent a source of income.

**Short-term disability** is also available for maternity leave. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits or while receiving sick leave pay.

Please refer to the side table for a brief description of the benefits. Per-pay cost is based on your current age of the effective date of coverage and will be calculated during the online enrollment process. Evidence of insurability may be required if electing for the first time.

VOYA SHORT-TERM DISABILITY	
Weekly Benefit Percentage	60% of base salary
Maximum Weekly Benefit Amount	\$1,000.00
Accident Elimination Period	1 day
Sickness Elimination Period	8 days
Maximum Benefit Duration	13 weeks

**Note:** Employees who have been participants for five or more years in the Kentucky Employees Retirement System (KERS) or Teachers' Retirement System (TRS) are eligible for long-term disability coverage.

# Group Critical Illness

## Coverage through Voya

**Critical Illness Insurance** pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. You also have the option to elect additional coverage. Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

### Features of Critical Illness Insurance include:

- **Guaranteed issue:** No medical questions or test are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you.

**In addition, the plan also pays an annual wellness benefit of \$100 per adult and \$50 per child on the plan, for a wellness exam. There is an annual maximum of \$200 for all children combined.**

VOYA CRITICAL ILLNESS MONTHLY PREMIUM				
	EMPLOYEE ONLY		EMPLOYEE + SPOUSE	
	NON-TOBACCO RATES	TOBACCO RATES	NON-TOBACCO RATES	TOBACCO RATES
>30	\$7.80	\$10.20	\$11.90	\$15.60
30-39	\$10.20	\$14.60	\$15.75	\$22.60
40-49	\$18.50	\$28.30	\$28.70	\$43.95
50-59	\$31.30	\$49.80	\$48.95	\$78.05
60-64	\$42.50	\$70.20	\$66.20	\$109.50
65-69	\$58.80	\$89.20	\$90.20	\$136.75
70+	\$76.30	\$115.10	\$116.70	\$175.80
	EMPLOYEE + DEPENDENT(S)		EMPLOYEE + FAMILY	
	NON-TOBACCO RATES	TOBACCO RATES	NON-TOBACCO RATES	TOBACCO RATES
>30	\$10.10	\$12.50	\$14.20	\$17.90
30-39	\$12.50	\$16.90	\$18.05	\$24.90
40-49	\$20.80	\$30.60	\$31.00	\$46.25
50-59	\$33.60	\$52.10	\$51.25	\$80.35
60-64	\$44.80	\$72.50	\$68.50	\$111.80
65-69	\$61.10	\$91.50	\$92.50	\$139.05
70+	\$78.60	\$117.40	\$119.00	\$178.10



# For employees of Murray State University enrolled in Critical Illness Insurance, and/or Accident Insurance

## What is the Wellness Benefit?

The Wellness Benefit is a rider that is included with your Accident and/or Critical Illness Insurance coverage. It provides an annual benefit payment if you complete a health screening test, whether or not there is any out-of-pocket cost to you. You are eligible to receive one annual benefit, regardless of how many screening tests you may complete. You may also receive a benefit for your covered spouse and/or children if they complete a health screening test.

## How can the Wellness Benefit help?

Regular health screenings increase the chance of a positive outcome when serious illnesses are detected early. The Wellness Benefit encourages you to get regular health screenings. The benefit you receive for your health screening test can be used however you like.

## What type of health screening tests are eligible?

**Health screening tests include but are not limited to:**

- Blood test for triglycerides
- Pap test
- Flexible sigmoidoscopy
- CEA (blood test for colon cancer)
- Bone marrow testing
- Serum cholesterol test for HDL & LDL Levels
- Hemocult stool analysis
- Serum protein electrophoresis (myeloma)
- Breast ultrasound
- Chest x-ray
- Mammography
- Colonoscopy
- CA 15-3 (breast cancer)
- Stress test on bicycle or treadmill
- Fasting blood glucose test
- PSA (prostate cancer)
- Routine eye exam
- Routine dental exam
- Well child/preventative exams through age 18

**Murray State provides a semi-annual, optional wellness fair screening. If this screening is completed, it qualifies for the wellness benefit.**

## What is my Wellness Benefit amount?

	Accident Insurance	Critical Illness Insurance
You (employee)	\$100	\$100
Spouse	\$100	\$100
Child	\$50 with a maximum of \$200 per year	\$50 with a maximum of \$200 per year

**If you have coverage for more than one of these products, there is a Wellness Benefit for you and covered family members under both/all coverages, even if it is for the same health screening test. The same benefit guidelines described above apply to each coverage.**



# Basic Life Insurance

## Coverage through Voya

Financial stability is important to you and your family. Including insurance in your financial plan now can benefit you and your family in the future. You can protect your family's quality of life no matter what the future brings, and save your loved ones the stress of financial worries during an already stressful time. Life insurance is an important part of a full financial plan. It's a crucial component of estate planning and can hasten estate settlements. Your beneficiary receives a cash benefit. That's why the Murray State provides basic \$10,000 term life insurance coverage and a \$10,000 accidental death and dismemberment (AD&D) coverage at no cost to you.

# Supplemental Life

## Coverage through Voya

In addition to basic life insurance, new employees at initial enrollment may purchase supplemental life coverage in \$10,000 increments not to exceed the lesser of 7 times their salary or \$500,000. Evidence of insurability is required for coverage over \$250,000. Regular full-time employees can purchase additional supplemental life coverage with evidence of insurability. The 2025 rate for Supplemental life is \$.34 cents per \$1,000—for example an additional \$40,000 supplemental life policy would cost \$13.60 per month.

### Basic Term Life and AD&D

Provided at no cost to you:

\$10,000 basic life  
\$10,000 AD&D

### Supplemental Term Life and AD&D

You may purchase during open enrollment:

- Supplemental Life insurance in increments of \$10,000 (not to exceed the lesser of 7 times their salary or \$500,000) can be purchased if approved with evidence of insurability.
- Benefits reduce by 50% at the age of 70. All benefits terminate when employment ends unless you chose to continue coverage under the portability or conversion options.

New employees may purchase up to \$250,000 without evidence of insurability at initial enrollment.

**-Premiums for the Basic Term Life and AD&D are paid by Murray State University and are not taxed.**

**-Premiums for the Supplemental Term Life and AD&D are paid by the employee and up to the first \$40,000 will be deducted on a pretax basis.**

## Accidental Death & Dismemberment

Accidental Death & Dismemberment (AD&D) pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. This coverage is part of the Group Term Life Insurance offered through Murray State University.



# Retirement & Benefit Notifications

Full-time and certain part-time employees of Murray State University are required to participate in one of the following retirement plans depending on the employment category. Employees may also choose to supplement their retirement savings by contributing to a 403(b) retirement plan on a voluntary basis.

## Kentucky Employee Retirement System (KERS)

Employees in positions that do not require a Bachelor's Degree.

## Kentucky Employees Retirement System-Hazardous (KERS-Haz.)

Police Department officers and other qualified employees.

For more information regarding KERS and KERS-Haz, please visit the website at [kyret.ky.gov](http://kyret.ky.gov).

Employees in positions requiring a minimum of a Bachelor's Degree have the following options:

## Teachers' Retirement System- (TRS)

Full-time faculty and staff meeting the eligibility requirements. For more information regarding TRS please visit the website at [trs.ky.gov](http://trs.ky.gov).

## Optional Retirement Plan- (ORP)

This is available to full-time faculty and staff who would otherwise participate in TRS. The ORP vendors are VOYA, TIAA, Fidelity Investments, and Corebridge (VALIC). For more information regarding the ORP plan, please visit the Murray State Human Resource's website at [murraystate.edu/HR](http://murraystate.edu/HR).

## Voluntary Supplemental Retirement

Supplemental 403(b) plans - for employees wishing to make a voluntary contribution into a supplemental retirement plan. The supplemental retirement vendors are Fidelity Investments, Kentucky Deferred Compensation, The Legend Group, TIAA, Corebridge (VALIC). Please contact Human Resources at 270-809-2146 for the supplemental retirement vendor contact information.

## Important Benefit Notifications

Benefit Notifications may be found on the Murray State Human Resource's site at [murraystate.edu/HR](http://murraystate.edu/HR).

- HIPAA Privacy Notice
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- Introduction to New Health Insurance Marketplace Coverage Options
- Important Notice from Murray State University about your prescription drug coverage and Medicare
- Women's Health and Cancer Rights Act
- Newborn's Act Disclosure
- Medicaid and Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Coverage to Children and Families
- HIPAA Special Enrollment Notice
- Kentucky Pregnant Workers Act



