



2027 Open Enrollment

— QUICK GUIDE —

MURRAY STATE UNIVERSITY

Welcome

TO OPEN ENROLLMENT 2027!

MESSAGE FROM HR TEAM:

Open Enrollment (OE) is the annual opportunity to reflect on your current benefit elections and make any changes for the coming calendar year. This year's Open Enrollment runs from **October 16, 2026 - October 30, 2026**.

We are available to guide you through the benefits open enrollment process for 2027 and ensure that you have the information needed to make informed decisions. Your benefits choices are important and we are here to support you! The Quick Guide is intended to give you an overview of the benefits options available to you in 2027. Please refer to murraystate.edu/hr for further details.

2027 Key Points

- No increase in employee rates in any of Murray State's plans.
- **NEW for 2027!** Racer Wellness and Human Resources are expanding Wellness Center access to all full-time and part-time regular employees.
- Wellness Pledge participants will track their progress through the Sonic Boom Wellness platform. Participants will have access to free virtual fitness classes and the option to invite spouses.
- Wellness Pledge Participants will receive an incentive payment of \$250 upon successful completion of the Pledge.
- Digital therapeutic solutions available for eligible members on the health plan! Hinge Health focuses on musculoskeletal health. Omada focuses on diabetes management, diabetes prevention and hypertension.
- Annual Deductible Changes: Premium Saver HDHP annual deductibles changed to \$3,500 employee only / \$7,000 family.
- Voya Life is offering \$20,000 Guaranteed Issue (GI) for current participants in 2027!
- Preventive screenings will continue to be covered at 100 percent!
- Accident and critical illness voluntary plans offer additional wellness benefit up to \$400!

Steps of Open Enrollment

☐ **SAVE THE DATE**

October 16, 2026 - October 30, 2026

☐ **REVIEW**

Carefully review your current plan and decide on any changes you would like to make for 2027.

☐ **ENROLL**

Log into **myGate.murraystate.edu** to access the Benefitfocus portal in the Benefits card and make your 2027 benefit elections.

☐ **CONFIRM**

After enrolling in your benefits for 2027, 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.

☐ **STAY CONNECTED**

Follow **Murray State HR** on social media and murraystate.edu/hr for up to date information.

Let's Get Started

- Do you anticipate any major changes or events next year?
- How much did you spend on medical claims in the last 12 months?
Take the time to estimate your healthcare expenses, visit anthem.com.
- Did you take advantage of Know Your Rx cost-effective prescription-saving strategies?
- Murray State contributes \$400 single / \$800 family into a Health Savings Account (HSA) for those participating in a High Deductible Health Plan (HDHP).
- Racer Wellness programs help save you money and manage your health.



Open Enrollment Resources

QUESTION AND ANSWER ZOOM SESSION

Wednesday, October 28 | 1-2 p.m.

This session will be held via Zoom. Please register to attend the session on the HR/Open Enrollment website: murraystate.edu/hr. Prior to the session, you will receive a confirmation email with information to join the session.

KNOW YOUR RX

855-218-5979 | KYRX@uky.edu

Know Your Rx coalition provides personalized support to help you make the most of your prescription benefit. Ask about potential cost-saving strategies, including options that may make refilling prescriptions easier and more convenient than ever.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

1-800-441-1EAP (1327) | waynecorp.com

EAP is a voluntary, confidential program that provides professional help for you and members of your household who may need assistance to discuss and find solutions for issues such as:

- Emotional challenges
- Stress and anxiety
- Relationship concerns
- Alcohol/drug problems
- Legal matters
- Financial management

In addition, the EAP offers Work-Life resources and tools to support your overall wellbeing. This benefit is administered by Wayne Corporation at no cost to you.

2027 Wellness Pledge

Earn \$250 incentive upon completion of the Wellness Pledge

2027 Pledge participants will see a mixture of new and old elements in the Pledge this year. Phases are being eliminated, and participants have from January 1, 2027, - October 31, 2027, to complete the Pledge. All familiar offerings will still be available, along with new ones. Participants will choose the sanctioned events they would like to complete, and upon achieving 250 points, will have completed the 2027 Pledge. All Wellness Pledge information and submissions will take place through Sonic Boom Wellness.

2027 WELLNESS PLEDGE TIMELINE:

January 1, 2027 - October 31, 2027

Each sanctioned event will be assigned a point value. Participants must earn 250 points to complete the Pledge and earn \$250.00. If earned, payment will be received in November 2027.

Susan E. Bauernfeind Wellness Center Access Program

All full-time and part-time regular employees are eligible to participate in the program, which allows access to the Wellness Center.

- Must meet the minimum number of visits to maintain membership:
 - January 1, 2027 - June 30, 2027: **40 visits**
 - July 1, 2027 - September 30, 2027: **15 visits**
- The membership fee is paid by Racer Wellness.
- This is a taxable employee benefit.



2027 Plan Design

	PREMIUM SAVER		BALANCED SAVER		LEGACY PPO	
	EMPLOYEES COVERING JUST THEMSELVES	EMPLOYEES COVERING FAMILY MEMBERS	EMPLOYEES COVERING JUST THEMSELVES	EMPLOYEES COVERING FAMILY MEMBERS	EMPLOYEES COVERING JUST THEMSELVES	EMPLOYEES COVERING FAMILY MEMBERS
Preventive Exams, Screenings and some RXs	FREE	FREE	FREE	FREE	FREE	FREE
Murray State HSA Contribution Opportunity	\$400	\$800	\$400	\$800	N/A	N/A
Wellness Incentive Opportunity	Wellness Pledge: Participants who complete the Pledge earn a \$250 incentive.					
Deductible (excludes copays)	\$3,500	\$3,500/Individual \$7,000/Family	\$1,750	\$3,500/Family	\$600	\$600/Individual \$1,200/Family
EE Coinsurance (after deductible)	Hospital + Surgery: 10% Other Services: 30%	Hospital + Surgery: 10% Other Services: 30%	Hospital + Surgery: 10% Other Services: 20%	Hospital + Surgery: 10% Other Services: 20%	15% to all services not subject to a copay	15% to all services not subject to a copay
Emergency Room Office Visits General / Specialist RX: Generic / BrandF / BrandNF/ Specialty Mail order 2x for copays except specialty	Deductible + Coinsurance apply. (No Copays)	Deductible + Coinsurance apply. (No Copays)	Deductible + Coinsurance apply. (No Copays)	Deductible + Coinsurance apply. (No Copays)	\$200 copay	\$200 copay
					\$30 / \$45	\$30 / \$45
					\$15 / \$35 / \$70 / \$140 per month	\$15 / \$35 / \$70 / \$140 per month
Out-of-pocket limit (including deductible)	\$6,000	\$6,000/Individual \$12,000/Family	\$4,250	\$4,250/Individual \$8,500/Family	\$2,500	\$2,500/Individual \$5,000/Family

Anthem Medical Monthly Premium

	PREMIUM SAVER		BALANCED SAVER		LEGACY PPO	
	EMPLOYEE	MURRAY STATE	EMPLOYEE	MURRAY STATE	EMPLOYEE	MURRAY STATE
Employee Only	\$35.23	\$915.78	\$141.85	\$900.99	\$243.40	\$914.06
Employee + Dependent(s)	\$163.69	\$1,420.41	\$310.17	\$1,439.26	\$483.34	\$1,461.54
Employee + Spouse	\$180.74	\$1,547.03	\$343.49	\$1,567.97	\$546.58	\$1,594.10
Employee + Family	\$324.04	\$2,140.70	\$568.16	\$2,172.13	\$908.61	\$2,215.93

TOBACCO SURCHARGE: Tobacco users will pay a **\$55** monthly surcharge in addition to medical premiums.

Murray State employer premiums are preliminary.

Spending Accounts

HEALTH SAVINGS ACCOUNT (HSA)

HSA is a tax-exempt trust or custodial bank account set up to pay or reimburse certain medical expenses you incur. Contributions will remain in your account from year to year until you use them. HSAs are available for participants in a High Deductible Health Plan only. Murray State contributes \$400 single / \$800 family and will cover initial account setup and monthly fees. Under Federal government rules, in 2027 the maximum contribution allowed by you and your employer is up to \$4,500 for single coverage and \$9,000 for family coverage, plus an additional \$1,000 for those 55 years and older.

IRS guidelines do not allow participation in a HSA for those 65 and older who are enrolled in Medicare.

The IRS does not allow a family to have FSA and HSA at the same time. Employees should consult with their tax advisors for additional information.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Health Equity administers a Murray State tax-saving program that allows you to contribute to FSAs. These accounts let you pay yourself back on a tax-free basis for certain healthcare and dependent daycare expenses. You can contribute to either a Healthcare FSA or Dependent Care FSA (daycare), or both.

\$680 FSA CARRYOVER FEATURE

If you were enrolled in a Healthcare FSA in 2026 and enroll in 2027, you can use 2026 dollars to pay 2026 plan year claims through May 31, 2027. 2027 claims CANNOT be paid with 2026 contributions. After May 31, 2027, you are allowed to carry over up to \$680 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 \$680 to pay future claims. If you had an FSA in 2026 and elect an HSA or waive the FSA in 2027, you are not eligible for the \$680 carryover.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

You can contribute a minimum of \$50 and a maximum of \$3,400 to an HCFSA. Your contributions are paid through payroll deductions with pre-tax dollars.

DEPENDENT CARE (DAYCARE) FLEXIBLE SPENDING ACCOUNT (DCFSA)

DCFSA lets you use pre-tax dollars to reimburse yourself for eligible expenses related to daycare, while you and your spouse work or go to school full-time. The maximum amount allowed by the IRS is \$7,500 a year for individuals or married couples filing jointly or \$3,750 for a married person filing separately. Reimbursements for eligible expenses must be incurred while employed at Murray State. Visit healthequity.com for more details.

Voluntary Benefits

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 MONTHLY PREMIUM			
EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY
\$7.47	\$14.64	\$13.80	\$20.97

LIFE INSURANCE

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 during open enrollment for the 2027 plan year. If you are electing supplemental life coverage for the first time, an Evidence of Insurability form (EOI) will be required.

The 2027 plan year 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.

GROUP ACCIDENT

An accident plan pays a cash benefit directly to you if you have a covered injury and need treatment or hospital care. In addition, the plan provides an accidental death benefit. Accident features a reimbursement for completing preventive screens!

VOYA ACCIDENT MONTHLY PREMIUM	
Employee Only	\$8.52
Employee + Dependent(s)	\$16.24
Employee + Spouse	\$14.42
Employee + Family	\$22.14

GROUP HOSPITAL CONFINEMENT INDEMNITY

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.

To access required notice visit murraystate.edu/hr

VOYA HOSPITAL CONFINEMENT INDEMNITY MONTHLY PREMIUM	
Employee Only	\$18.19
Employee + Dependent(s)	\$27.10
Employee + Spouse	\$36.30
Employee + Family	\$45.21

GROUP CRITICAL ILLNESS

In the event of a critical illness such as heart attack, stroke or cancer, a lump sum cash payment of up to \$10,000 can assist in covering a variety of expenses like out-of-pocket medical costs, home healthcare, travel expenses, rehabilitation and more. Critical illness features a reimbursement for completing preventive screens!

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

SHORT-TERM DISABILITY

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. If you are electing short-term disability for the first time, an Evidence of Insurability form (EOI) will be required.

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

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 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 your initial participation, and new members must immediately contribute 1-3 days to the bank. Donated days, which become the property of the bank, may not be designated for any individual use or reclaimed by the donating employee.

MASA - EMERGENCY MEDICAL TRANSPORTATION

This voluntary benefit offers emergency ground and air transportation service within the United States and Canada, regardless of whether the provider is in or out of a given group healthcare benefits network.

The \$14.00 monthly premium covers employee, spouse and eligible dependents under the age of 26. MASA provides additional coverage for services provided on Murray State's health insurance.

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.**



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 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 or call (888) 409-8687.



MURRAY STATE
UNIVERSITY

Racer Wellness

Employee Health & Benefits Fair

OCTOBER 22, 2026

10:30 A.M. - 1 P.M.

**CURRIS CENTER BALLROOM
(3RD LEVEL)**

The fair provides an opportunity for faculty and staff to explore benefits and the following well-being offerings:

Flu Shots

Screenings

Sample healthy food options

**Special thanks to MCCH and Anthem BCBS for
their support of the Health and Benefits Fair!**

HUMAN RESOURCES

270-809-2146

412 Sparks Hall

murraystate.edu/hr

Equal Opportunity Employer/AA.