

2021 OPEN ENROLLMENT
QUICK GUIDE

CHOOSE

WELL

LIVE

WELL

STAY

WELL

WELCOME

TO ONLINE OPEN ENROLLMENT 2021!

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 **8:00 a.m. October 16, 2020 – 11:59 p.m. October 30, 2020.**

We know that you have a lot on your mind these days, but your benefit choices have never been more important than they are for 2021. We want you to know that we understand this year's unique challenges and are committed to providing guidance and support throughout this process to help you make informed decisions.

THE GOOD NEWS FOR 2021

- **No increase** in employee health premiums for any of the health plans!
- **No increase** in health plan design features, such as deductibles, out-of-pocket costs and co-pays!
- Murray State's contribution to a Health Savings Account will continue at the current level!
- No increase in employee rates in any of Murray State's voluntary plans!
- Preventive screenings will continue to be covered at 100 percent!
- Accident and critical illness voluntary plans offer additional wellness benefit up to **\$400!**
- You can still earn **\$250** by taking the Racer Wellness Pledge!



STEPS OF OPEN ENROLLMENT

SAVE THE DATE

8:00 a.m. October 16, 2020 – 11:59 p.m. October 30, 2020

REVIEW

Carefully review your current plan and decide on any changes you would like to make for 2021. Take advantage of HR virtual presentations, Zoom Q & A sessions and one-on-one appointments as needed.

ENROLL

Log into murraystate.hrntouch.com, the Benefitfocus portal, and make your 2021 benefit elections.

STAY CONNECTED

Follow us on social media at [@MurrayStateHR](https://twitter.com/MurrayStateHR) to stay connected and for up to date information.

RELAX

Relax knowing you have successfully enrolled for 2021 benefits!

LET'S GET STARTED

- Do you anticipate any major changes or events next year?
- How much did you spend in medical claims in the last 12 months? Take the time to estimate your healthcare expenses, visit [anthem.com](https://www.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 HDHP.
- Racer Wellness programs help save you money and manage your health.

OPEN ENROLLMENT RESOURCES FOR YOU:

Available on the HR/Open Enrollment website: murraystate.edu/hr

- Open Enrollment 2021 Presentation
- Racer Wellness Overview Video
- Open Enrollment Question & Answer Zoom Sessions
- Frequently Asked Questions
- Additional questions: schedule a one-on-one virtual meeting

QUESTION & ANSWER ZOOM SESSIONS

These sessions will be held through Zoom. Please register to attend a session on the HR/Open Enrollment website: murraystate.edu/hr. After registering, you will receive a confirmation email with information to join the session.

- **Monday, October 12: 11:00 a.m. – 12:00 p.m.**
- **Tuesday, October 13: 9:00 a.m. – 10:00 a.m.**
- **Wednesday, October 14: 1:00 p.m. – 2:00 p.m.**

KNOW YOUR RX

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

855-218-5979 | KYRX@uky.edu

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employee Assistance Program (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 & 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.

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

2021 RACER WELLNESS PLEDGE

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

PHASE 1

● **January 1, 2021 – May 31, 2021**

● Complete and/or attend **4** Racer Wellness sanctioned events, activities and screenings.

● **\$150** incentive paid upon completion – June 2021

▼ **COMPLETE PHASE 1 BY JUNE 1, 2021 TO MOVE TO PHASE 2**

PHASE 2

● **June 1, 2021 – September 30, 2021**

● Complete and/or attend **2** Racer Wellness sanctioned events and activities.

● **\$100** incentive paid upon completion – October 2021

COMPLETE BY OCTOBER 1, 2021

Complete details are at murraystate.edu/racerwellness.

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

SUSAN E. BAUERNFEIND WELLNESS CENTER ACCESS PROGRAM

Employees who have taken the 2021 Racer Wellness Pledge are also eligible to participate in the program, which allows access to the Wellness Center.

- Must be a Racer Wellness Pledge participant to be eligible — this program is **NOT** part of Racer Wellness Pledge programming.
- Must meet minimum number of visits to maintain membership:
 - January 1, 2021 – May 31, 2021: **40** visits
 - August 1, 2021 – September 31, 2021: **15** visits
- The membership fee is paid by Racer Wellness.
- This is a taxable employee benefit.

2021 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 & some RXs	FREE	FREE	FREE	FREE	FREE	FREE
Murray State HSA Contribution Opportunity	\$400	\$800	\$400	\$800	N/A	N/A
Racer Wellness Incentive Opportunity	Racer Wellness Pledge: Completing Phase 1 results in a incentive of \$150. Completion of Phase 2 results in an additional \$100 incentive.					
Deductible (excludes copays)	\$3,000	\$3,000/Individual \$6,000/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	No copays, Deductible + Coinsurance	No copays, Deductible + Coinsurance	No copays, Deductible + Coinsurance	No copays, Deductible + Coinsurance	\$200 copay	\$200 copay
Office Visits General / Specialist					\$30 / \$45	\$30 / \$45
RX: Generic / BrandF / BrandNF / Specialty Mail order 2x for copays except specialty					\$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

ANTHEM MEDICAL MONTHLY PREMIUM

	PREMIUM SAVER		BALANCED SAVER		LEGACY PPO	
	MURRAY STATE	EMPLOYEE	MURRAY STATE	EMPLOYEE	MURRAY STATE	EMPLOYEE
Employee Only	\$561.68	\$18.27	\$579.21	\$56.65	\$549.58	\$147.07
Employee + Child(ren)	\$938.64	\$50.64	\$928.74	\$161.17	\$876.92	\$312.85
Employee + Spouse	\$1,020.52	\$58.16	\$1,009.32	\$181.16	\$962.03	\$350.03
Family	\$1,420.86	\$126.14	\$1,405.13	\$309.58	\$1,364.74	\$563.37

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

SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account 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 (plus Murray State will cover initial account setup and monthly fees) in 2021. Under Federal government rules, in 2021 the maximum contribution allowed by you and your employer is up to \$3,600 for single coverage and \$7,200 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

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

\$500 FSA CARRYOVER FEATURE

If you were enrolled in a healthcare FSA in 2020 and enroll in 2021, you can use 2020 dollars to pay 2020 plan year claims through May 31, 2021. 2021 claims CANNOT be paid with 2020 contributions. After May 31, 2021, you are allowed to carry over up to \$500 to pay future claims. You have until May 31st 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 2020 and elect an HSA or waive the FSA in 2021, you are not eligible for the \$500 carryover.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

You can contribute a minimum of \$50 and a maximum of \$2,750 to a Healthcare Flexible Spending Account. Your contributions are paid through payroll deductions with pre-tax dollars.

DEPENDENT CARE (DAY CARE) FLEXIBLE SPENDING ACCOUNT (DCFSA)

A Dependent Care FSA lets you use pre-tax dollars to pay for eligible expenses related to day care, while you and your spouse work or go to school full-time. The maximum amount allowed by the IRS is \$5,000 a year for individuals or married couples filing jointly or \$2,500 for a married person filing separately.

VOLUNTARY BENEFITS

DENTAL: DELTA DENTAL MONTHLY PREMIUM

CORE		BUY-UP*	
Employee Only	Employee + Dependent(s)	Employee Only	Employee + Dependent(s)
\$18.09	\$53.93	\$27.91	\$72.99

*BUY-UP PLAN INCLUDES SOME ORTHODONTIA COVERAGE.

VISION: ANTHEM MONTHLY PREMIUM

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$7.25	\$13.39	\$14.21	\$20.35

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 2021 plan year.

The 2021 plan year rate for supplemental life is \$.31 cents per \$1000 — for example, an additional \$40,000 supplemental life policy would cost \$12.40 per month.

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

	NON-TOBACCO AND TOBACCO RATES							
	Employee Only		Employee + Child(ren)		Employee + Spouse		Family	
>30	\$7.80	\$10.20	\$10.10	\$12.50	\$11.90	\$15.60	\$14.20	\$17.90
30-39	\$10.20	\$14.60	\$12.50	\$16.90	\$15.75	\$22.60	\$18.05	\$24.90
40-49	\$18.50	\$28.30	\$20.80	\$30.60	\$28.70	\$43.95	\$31.00	\$46.25
50-59	\$31.30	\$49.80	\$33.60	\$52.10	\$48.95	\$78.05	\$51.25	\$80.35
60-64	\$42.50	\$70.20	\$44.80	\$72.50	\$66.20	\$109.50	\$68.50	\$111.80
65-69	\$58.80	\$89.20	\$61.10	\$91.50	\$90.20	\$136.75	\$92.50	\$139.05
70+	\$76.30	\$115.10	\$78.60	\$117.40	\$116.70	\$175.80	\$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	Max Weekly Benefit Amount	Accident Elimination Period	Sickness Elimination Period	Maximum Benefit Duration
60% of base salary	\$1,000.00	1 day	8 days	13 weeks

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	Employee + Spouse	Employee + Child(ren)	Family
\$8.52	\$14.42	\$16.24	\$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.

VOYA HOSPITAL CONFINEMENT INDEMNITY MONTHLY PREMIUM

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$18.19	\$36.30	\$27.10	\$45.21

SICK LEAVE BANK

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.



WE APPRECIATE YOU AND WE ARE HERE TO HELP.

STAY SAFE, HEALTHY AND POSITIVE.

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CHOOSE LIVE STAY
WELL WELL WELL

LEARN MORE ABOUT OPEN ENROLLMENT:
murraystate.edu/hr

We are forward-moving.
We are family.
We are Racers.



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