

# OPEN ENROLLMENT

## 2020 QUICK GUIDE

— CHOOSE WELL — LIVE WELL —



RACER PATH TO  
**WELLNESS**

# WELCOME TO ONLINE OPEN ENROLLMENT 2020!

Open Enrollment is the annual opportunity for benefits eligible faculty and staff to review their current benefits and make changes for the next calendar year. This year, Open Enrollment will be held from **8:00 a.m. October 18, 2019 – 11:59 p.m. November 1, 2019.**

The open enrollment process will be online through **murraystate.hrntouch.com**, which is supported by Benefitfocus. We are happy to offer assistance in the process through information and computer lab sessions. During computer lab sessions, Human Resources staff will be available for anyone needing assistance in the online enrollment process.

Please take this opportunity to review all of your benefit choices for 2020. **Open Enrollment is REQUIRED.** If you do not complete the enrollment process and enrolled in health insurance in 2019, you will default to the Premium Saver Medical Plan. Also, if you do not complete the enrollment process all health savings, flexible spending accounts and voluntary benefits will be waived for the 2020 plan year.



## EXPLORE YOUR PATH

### EXPLORE PLAN DESIGNS AND ENHANCEMENTS

- Racer Wellness Pledge amount of \$250!
- Medical plan design updates.
- Murray State Health Savings Account (HSA) contribution.
- 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 2020 plan year.

## INFORMATION SESSIONS:

- **MONDAY, OCTOBER 14**  
4:15 p.m. – 5:00 p.m.  
Alexander Hall Auditorium  
Room 240
- **TUESDAY, OCTOBER 15**  
9:30 a.m. – 10:15 a.m.  
Curris Center Barkley Room
- **THURSDAY, OCTOBER 17**  
2:30 p.m. – 3:15 p.m.  
Engineering & Physics Auditorium  
Room EP 1303

## COMPUTER LAB SESSIONS:

- **MONDAY, OCTOBER 21**  
3:30 p.m. – 5:30 p.m.  
Applied Science  
Room 304N
- **WEDNESDAY, OCTOBER 23**  
11:00 a.m. – 1:00 p.m.  
Stewart Stadium Weaver Center  
2nd Floor
- **MONDAY, OCTOBER 28**  
8:00 a.m. – 10:00 a.m.  
Applied Science  
Room 304N
- **TUESDAY, OCTOBER 29**  
3:30 p.m. – 5:30 p.m.  
Applied Science  
Room 304N



## PREPARE YOUR PATH

### PREPARE BY EXPLORING YOUR BENEFITS

- 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](http://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.

# 2020 RACER WELLNESS PLEDGE

Take the Racer Wellness Pledge and earn **\$250!**

To earn the complete reward employees **MUST** complete

**Phase 1 by May 31, 2020 AND Phase 2 by September 30, 2020.**

## PHASE 1

**\$150 PAID IN JANUARY 2020**

Obtain **2** screenings (see options below)  
July 1, 2019 – May 31, 2020

Attend and/or complete **2** Racer Wellness sanctioned events  
January 1, 2020 – May 31, 2020

**MUST COMPLETE PHASE 1 BY JUNE 1ST TO MOVE TO PHASE 2.**

## PHASE 2

**\$100 PAID IN SEPTEMBER 2020**

Attend or complete **2** Racer Wellness sanctioned events  
June 1, 2020 – September 30, 2020

**COMPLETED BY: OCTOBER 1, 2020**

### SCREENINGS (CHOOSE 2):

Annual wellness visit, cervical cancer screening (women's exam), cholesterol screening, colon cancer screening, \*dental examination, dermatology skin screening, diabetes screening (fasting glucose), heel scan bone density screening, mammogram, prostate cancer screening (PSA) or \*vision screening.

\*Must carry Murray State insurance for wellness pledge screening, can use health plan if using vision screening.

If Phase 1 is **NOT** completed, employees will incur a penalty of **\$180**, assessed monthly September 2020 – November 2020.

If Phase 2 is **NOT** completed, employees will incur a penalty of **\$120**, assessed monthly October 2020 – December 2020.

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

## ACCESS TO THE SUSAN E. BAUERNFEIND WELLNESS CENTER

Wellness Center access requires a membership fee, which is paid by Racer Wellness. This membership only covers activities in the Susan E. Bauernfeind Wellness Center. A minimum number of visits must be met in order to be eligible for the University-paid membership. Please review plan details to have a full understanding of eligibility requirements before enrolling in this voluntary program.

### ELIGIBILITY CRITERIA:

Must be enrolled in Murray State's health plan **AND** must elect Wellness Pledge

### PROGRAM REQUIREMENTS:

January 1, 2020 - May 31, 2020: **44** visits

August 1, 2020 - October 1, 2020: **18** visits

If **ALL** requirements are met, employees will have the Wellness Center membership at no cost from January 1, 2020 – May 31, 2020 and August 1, 2020 – December 31, 2020.

This is an average of **2** visits per week. It is the employee's responsibility to keep up with Wellness Center hours and times closed.

The Wellness Center Access program is a taxable benefit.

### TOBACCO SURCHARGE

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

## CONNECT YOUR PATH

### CONNECT & ENROLL THROUGH BENEFITFOCUS

Log onto [murraystate.hrintouch.com](http://murraystate.hrintouch.com).

The link is conveniently located on the Employee tab in MyGate.

### COMPLETE YOUR TO DO LIST.

Before you can enroll in your benefits, you must complete the acknowledgment within the "To Do List."

Select Enroll Now to make your benefits elections.



ONLINE ONLY  
BENEFITFOCUS™

# 2020 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 reward of \$150. Completion of Phase 2 results in an additional \$100 reward					
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	\$534.63	\$18.27	\$546.90	\$56.65	\$514.92	\$147.07
Employee + Child(ren)	\$889.60	\$50.64	\$870.23	\$161.17	\$814.18	\$312.85
Employee + Spouse	\$966.96	\$58.16	\$945.25	\$181.16	\$893.26	\$350.03
Family	\$1,340.16	\$126.14	\$1,308.66	\$309.58	\$1,261.21	\$563.37

## 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 2020 for those who elect a High Deductible Health Plan. Under Federal government rules, in 2020 the maximum contribution allowed by you and your employer is up to \$3,550 for single coverage and \$7,100 for family coverage, plus an additional \$1,000 for those 55 years and older. When calculating individual contributions you must include the portion Murray State will contribute in your maximum amount.

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

If you elect the qualified High Deductible Health Plan (HDHP) Health Savings Account (HSA) option through Murray State Internal Revenue Code Section 125 Cafeteria Plan, Murray state will provide BenefitWallet (BW) with data and information in order to open your BW HSA account.

**Important Reminder:** 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.

## Flexible Spending Accounts

As a part of Murray State University's Tax-saver Program, you can contribute to Flexible Spending Accounts (FSAs) that 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 Tax-saver Account or Dependent Care Flexible Spending Account (day care), or both.

## \$500 FSA Carryover Feature

If you were enrolled in a healthcare FSA in 2019 and enroll in 2020, you can use 2019 dollars to pay 2019 plan year claims through May 31, 2020. 2020 claims CANNOT be paid with 2019 contributions. After May 31, 2020, 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 2019 and elect an HSA or waive the FSA in 2020, you are not eligible for the \$500 carryover.

## Healthcare Flexible Spending Account (HCFSAs)

You can contribute a minimum of \$50 and a maximum of \$2,700 to a Medical Flexible Spending Tax-Saver 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*	*BUY-UP PLAN INCLUDES SOME ORTHODONTIA COVERAGE.
Employee Only	\$18.09	\$27.91	
Employee + Dependent(s)	\$53.93	\$72.99	

### VISION: ANTHEM MONTHLY PREMIUM

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

## Prudential to VOYA Life insurance

VOYA is the new vendor for 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 2020 plan year.

The 2020 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

VOYA features a reimbursement for completing preventive screens!

When a serious illness strikes, a Critical Illness plan helps provide additional protection for you and your family. 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. **In addition, the plan also pays you an annual wellness benefit of \$100 per adult and \$50 per child on the plan with an annual maximum of \$200 for all children, per plan year, for a wellness exam.**

### VOYA CRITICAL ILLNESS MONTHLY PREMIUM

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

## VOYA Short-term Disability

Murray State University 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 information below for a brief description of the benefits. Per-pay cost is based on your current age as of the effective date of coverage and will be calculated during the online enrollment process. If you are electing VOYA 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

VOYA features a reimbursement for completing preventive screens! 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. 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. **In addition, the plan also pays you an annual wellness benefit of \$100 per adult and \$50 per child on the plan with an annual maximum of \$200 for all children, per plan year, for a wellness exam.**

### VOYA ACCIDENT MONTHLY PREMIUM

Employee Only	\$8.52
Employee + Spouse	\$14.42
Employee + Child(ren)	\$16.24
Family	\$22.14

## Group Hospital Confinement Indemnity: VOYA

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

## Sick Leave Bank

The purpose of the Sick Leave Bank is to provide a means of obtaining additional sick leave days to avoid loss of compensation due to a catastrophic illness or injury of the employee. This benefit is available to eligible, voluntarily participating faculty and staff who have legitimately exhausted all of their accumulated sick and vacation leave. All regular full-time and regular part-time Murray State University employees who have a sick leave balance of six or more days at the time of the initial contribution shall be eligible to participate in the Sick Leave Bank. Newly hired employees shall be eligible to participate in the bank the month following the accumulation of six sick leave days. Upon joining, an eligible employee must immediately contribute 1-3 days of accumulated sick leave, as determined by Murray State University. Once donation of days is made, they become the property of the bank and may not be designated for any individual use or reclaimed by the donating employee.

## 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



HUMAN RESOURCES | 270-809-2146 | 412 Sparks Hall | murraystate.edu/hr



# FALL 2019 EMPLOYEE HEALTH & BENEFITS FAIR

**CURRIS CENTER BALLROOM**  
THURSDAY, OCTOBER 24, 2019  
7:30 A.M. – 11:00 A.M.

• ◦ **PRIZES TO BE WON!** ◊  
ENTER TO  
**WIN!** ◊

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