

# BENEFITS GUIDE

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## Proud provider of health benefits for WKU faculty and staff.

We're working hard to improve the lives of people we serve and the health of our communities. We do that by working with our large networks to keep costs lower when our members visit a network doctor — even before the deductible is met.

That means our members start saving from day one. All while getting the care they need to stay healthy.

To learn more, visit [anthem.com/connects2](https://www.anthem.com/connects2).





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## BENEFITS AT A GLANCE

Western Kentucky University (WKU) is committed to our employees and the community we serve. To demonstrate this commitment, we are proud to offer all eligible employees a comprehensive program of health and welfare benefits designed to serve the diverse and changing needs of our unique workforce. Our programs help protect you and your family from the high cost of health care, provide a source of income in retirement or in the event of disability or death, offer resources that can assist you in building a financially secure future, and make it easy for you to balance the demands placed on working families. We hope the information contained in this brochure helps you understand the value of the WKU Benefit Program. If you are interested in learning more about any of these benefits, contact a member of the Benefits Team with questions (270-745-5360) or email: [benefits@wku.edu](mailto:benefits@wku.edu).

## CURRENT WKU EMPLOYEES: WHAT YOU NEED TO KNOW ABOUT YOUR ANNUAL BENEFITS OPEN ENROLLMENT

It's Time to Enroll – It's Time to Get Active!

This year's Annual Enrollment for 2017 benefits runs from October 17 through October 28. Everyone needs to complete the enrollment process this year. Your active participation is the only way to ensure your 2017 coverage best meets your needs.

### HELPFUL HINTS:

- Review and verify your current benefits and dependents enrolled in your coverages at [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf)
- Compare WKU's benefits packets with other insurance options available to you and your family
- Attend the Annual Benefits Fair, October 20th & 21st
- Contact the Benefits Team at 270-745-5360 or email [benefits@wku.edu](mailto:benefits@wku.edu) if you have any questions
- Remember, Voluntary Health Savings Account Employee Contributions and Flexible Spending Accounts DO require annual re-enrollment.

## TAKE ACTION

If you do not enroll in medical coverage before the October 28 deadline, you will be automatically enrolled in the PPO/1,500 Plan with the same family coverage category as your current election, or the waiver if you currently waive coverage. In addition, you will not be eligible for the WKU wellness credit or premium discount.

## MAKING CHANGES THROUGHOUT THE YEAR

The choices you make during Open Enrollment remain in place from January 1, 2017, through December 31, 2017. You cannot add or drop coverage until the next Open Enrollment in the fall of 2017 (for the plan year beginning January 2018) **unless you have a change in family status or experience another "qualifying event," with benefit changes related to the specific life event.** The following events would allow you to make changes to your current benefits during the plan year. **You must notify the Employee Benefits section within 31 days of the "qualifying event."**

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

## WIN A FITBIT

Employees who enroll in the first week (by October 21st) will be entered into a drawing for 1 of 30 FitBits. Don't delay--enroll early!

# MANAGING YOUR HEALTH

## WKU'S GUIDING PRINCIPLES

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

## YOU PLAY A PART TO...

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

## YOUR HEALTH PLAN OPTIONS

WKU's health plan offerings have two objectives:

- 1) To reward you for taking an active role in your health and well-being, and
- 2) To slow the growth of health care costs for you and WKU

Each health plan option covers a wide range of services, from routine preventive care to hospitalization, surgery and prescription drugs, but differ in their cost-sharing arrangements (i.e., payroll deductions, copays, deductibles and coinsurance). You choose the plan that best suits your needs. The health plan choices come with a type of savings account—either a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)—to help you pay for eligible medical expenses.

As part of WKU's commitment to wellness, if you and your spouse/partner participate in the Top Life Pledge, you are eligible for financial rewards, such as WKU wellness credits and discounted premiums. If you and your spouse/partner decide to opt out of medical coverage, you can still participate in the wellness program and reap financial rewards.

## ANTHEM LIVE HEALTH ONLINE

Telemedicine gives you and your enrolled family members access to a specific network of Board-certified physicians via live, online video consultations for minor medical concerns usually addressed by a primary care doctor. It is a convenient, cost-effective and time-saving option that provides you with an additional resource for obtaining simple medical care when you're traveling on business, on vacation or when your doctor is unavailable when you want an appointment. Available 7 days per week, 24 hours per day, 365 days per year at [livehealthonline.com](http://livehealthonline.com)

## KNOW THE DIFFERENCE - GET THE MOST OUT OF YOUR HEALTH PLAN

Key Features	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
Paired with which health plan option	Healthy Saver/2,600	Healthy PPO/1,000 & Healthy PPO/1,500
WKU initial account credit	\$800/Employee \$1,300/Family	Not Applicable
Additional WKU wellness incentive account credit (Top Life Pledge)	\$500/Employee \$1,000/Family	\$500/Employee 1,000/Family
Employee contributions allowed	Yes, up to IRS limits	No
Use to help pay for eligible medical expenses	Yes	Yes
Take balance with you if you leave WKU	Yes	No
Earns interest	Yes	No
Balance rolls over from year-to-year	Yes	Yes
Works with Health Care Flexible Spending Account (HC FSA)	No. However, you may have a Limited Purpose HC FSA	Yes. You may have a regular HC FSA
Available to Medicare enrolled members (Age 65+)	No	Yes
Eligible dependents must be enrolled in a WKU health plan to use the account's funds	No	No

Complete details are available at [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf).

# 2017 HEALTH PLANS

The section below outlines the health plans being offered in 2017. A comparison chart is available on page 5. You can learn more about these plans online at [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf).

## HEALTHY SAVER 2600 PLAN

This plan is paired with a Health Savings Account (HSA), with a WKU initial credit of \$800 or \$1,300. You may also make voluntary pre-tax contributions to your HSA. The HSA and WKU's credits are designed to help you meet the higher deductible and out-of-pocket maximum of this plan. Here's how it works:

- Regardless of your participation in the Top Life Pledge, WKU will make an initial credit to your HSA of \$800 for employee only coverage or \$1,300 for employee + child(ren), couple and family coverage levels.
- If you accept the Top Life Pledge when you enroll, WKU will credit your HSA with an additional \$500 or \$1,000 wellness credit and you will receive a discounted premium of \$15.00 per month for employee only and employee + child(ren) coverage levels or \$30.00 per month for couple or family coverage levels.
- You can make additional, voluntary pre-tax HSA contributions, up to annual IRS limits; employees age 65 or older may make additional catch-up contributions.
- You use your HSA balance to help pay for eligible health care services to help meet your deductible.
- Once you meet the deductible, the plan pays benefits as shown in the chart on page 5.
- Your HSA balance earns tax-free interest, it rolls over from year to year, and if you leave WKU you can take your HSA with you.
- If you decide not to participate in the Top Life Pledge, you will be enrolled in the "Saver/2,600 Plan" and will not be eligible for the additional HSA wellness credits or the discounted premiums.

## HEALTHY PPO 1000 PLAN

This option generally has the highest employee premium but it also usually pays the highest level of benefits when you receive care. Here's how it works:

- If you accept the Top Life Pledge when you enroll, WKU will set up a HRA on your behalf and credit the account with \$500 for employee only coverage or \$1,000 for employee + child(ren), couple and family coverage levels. You will also receive a discounted premium of \$15.00 per month for employee only and employee + child(ren) coverage levels or \$30.00 per month for couple or family coverage levels.
- You cannot make voluntary contributions to your HRA; however, you can make voluntary pre-tax contributions to a Health Care FSA.
- You can use your HRA balance to help pay for eligible health care services to help meet your deductible.
- Once you meet the deductible, the plan pays benefits as shown in the chart on page 5.
- Your HRA does not earn interest; however, any remaining balance at the end of the year rolls over to the next year.
- If you leave WKU, you forfeit any remaining HRA funds.
- If you decide not to participate in the Top Life Pledge, you will be enrolled in the "PPO/1,000 Plan" and will not be eligible for HRA wellness credits or the discounted premiums.

## HEALTHY PPO 1500 PLAN

This option is similar to the PPO/1,000, but it costs less each month because it generally pays the lowest level of benefits toward the cost of services. Like the PPO/1,000 Plan, this option comes with a HRA when you accept the Top Life Pledge (see the plan above for how a HRA works). If you decide not to accept the Top Life Pledge, you will be enrolled in the "PPO/1,500 Plan" and will not be eligible for HRA wellness credits or the discounted premiums.

## OPTING OUT OF HEALTH INSURANCE

If you waive health plan coverage and declare that you have other group health plan coverage\* that provides minimum value, WKU will set up a Health Reimbursement Arrangement (HRA) on your behalf. These funds can be used for reimbursement of eligible out-of-pocket expenses as defined by the Internal Revenue Service (e.g., copays, coinsurance, deductibles, vision and dental services). The HRA may be used for eligible expenses incurred by all family members who qualify as a federal tax dependent. Here's how it works:

- WKU will put \$125 per month in the HRA for all employees who waive medical coverage.
- If you accept the Top Life Pledge and complete the program, you will be eligible to earn up to an additional \$500 cash incentive - \$250 in March for completion of Tier I and \$250 in October for completion of Tier II. New hires after June 1, 2017, will be eligible for half of the wellness incentive.

\*A "group health plan" does not include individual policies purchased through KYnect or governmental plans such as TRICARE, Medicare, or Medicaid. Employees who declare they do NOT have other group health coverage that meets minimum value will receive a one-time cash payment equivalent to \$125 per month for each month remaining in the calendar year (less applicable local, state, and federal taxes).

# 2017 HEALTH PLAN MONTHLY PREMIUMS

When you accept the Top Life Pledge during Annual Enrollment, you have an opportunity to lower your monthly premiums as shown in each of the “Healthy” plan options below.

SAVER/2,600 <u>WITHOUT</u> TOP LIFE PLEDGE		
Coverage Level	Employee Monthly Premium	Initial HSA Annual Credit
EE Only	\$41	\$800
Couple	\$343	\$1,300
EE+Child(ren)	\$182	\$1,300
Family	\$406	\$1,300
Cross Ref Couple	\$56	\$1,300
Cross Ref Family	\$72	\$1,300

By making the Top Life Pledge, Saver/2,600 becomes **Healthy Saver/2,600**



HEALTHY SAVER/2,600			
Coverage Level	Employee Monthly Premium	Additional Wellness HSA Annual Credit	Total HSA Credits (initial + wellness)
EE Only	\$26	\$500	<b>\$1,300</b>
Couple	\$313	\$1,000	<b>\$2,300</b>
EE+Child(ren)	\$167	\$1,000	<b>\$2,300</b>
Family	\$376	\$1,000	<b>\$2,300</b>
Cross Ref Couple	\$26	\$1,000	<b>\$2,300</b>
Cross Ref Family	\$42	\$1,000	<b>\$2,300</b>

The 2017 WKU contribution is \$600 per employee per month

PPO/1,000 <u>WITHOUT</u> TOP LIFE PLEDGE	
Coverage Level	Employee Monthly Premium
EE Only	\$93
Couple	\$400
EE+Child(ren)	\$260
Family	\$468
Cross Ref Couple	\$108
Cross Ref Family	\$150

By making the Top Life Pledge, PPO/1,000 becomes **Healthy PPO/1,000**



HEALTHY PPO/1,000		
Coverage Level	Employee Monthly Premium	Wellness HRA Annual Credit
EE Only	\$78	<b>\$500</b>
Couple	\$370	<b>\$1,000</b>
EE+Child(ren)	\$245	<b>\$1,000</b>
Family	\$438	<b>\$1,000</b>
Cross Ref Couple	\$78	<b>\$1,000</b>
Cross Ref Family	\$120	<b>\$1,000</b>

The 2017 WKU contribution is \$600 per employee per month

PPO/1,500 <u>WITHOUT</u> TOP LIFE PLEDGE	
Coverage Level	Employee Monthly Premium
EE Only	\$15
Couple	\$265
EE+Child(ren)	\$119
Family	\$343
Cross Ref Couple	\$30
Cross Ref Family	\$30

By making the Top Life Pledge, PPO/1,500 becomes **Healthy PPO/1,500**



HEALTHY PPO/1,500		
Coverage Level	Employee Monthly Premium	Wellness HRA Annual Credit
EE Only	\$0	<b>\$500</b>
Couple	\$235	<b>\$1,000</b>
EE+Child(ren)	\$104	<b>\$1,000</b>
Family	\$313	<b>\$1,000</b>
Cross Ref Couple	\$0	<b>\$1,000</b>
Cross Ref Family	\$0	<b>\$1,000</b>

The 2017 WKU contribution is \$600 per employee per month

*The WKU Health Plan is committed to helping you and your spouse/partner achieve your optimal health and well-being. Rewards for participating in a wellness program are available to all employees. If you think you or your spouse/partner might be unable to meet a standard for a reward under this wellness program, you might be eligible to earn the same reward by different means. Contact the Manager of Employee Wellness at (270) 745-4393 or wade.pinkard@wku.edu and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you given your health status.*

# COMPARING HEALTH PLANS

Below is a comparison of key features for each plan. A more detailed comparison of the health plans is available at [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf).

	SAVER/2,600		PPO/1,000		PPO/1,500	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Savings Account Type	HSA		HRA		HRA	
Initial WKU Credit (single/family)	\$800 / \$1,300		Not Applicable		Not Applicable	
Annual Wellness Incentive (single/family)	\$500 / \$1,000 Top Life Pledge Required		\$500 / \$1,000 Top Life Pledge Required		\$500 / \$1,000 Top Life Pledge Required	

## EMPLOYEE WELLNESS PROGRAM

Tier I: Online Health Assessment, Biometric Screening	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
Tier II: Behavior Modification Programs, Wellness Activities/ Events	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable

## PREVENTIVE CARE

Preventive Care, Women's Preventive Services, Preventive Screenings, Well Adult, Well Baby	Covered in Full	30%; no deductible	Covered in Full	30%; no deductible	Covered in Full	50%; no deductible
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## CONDITION MANAGEMENT

Health Coach	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable
Condition and Disease Management Services Through HealthFitness	Covered in Full	Not applicable	Covered in Full	Not applicable	Covered in Full	Not applicable

## TREATMENT

Deductible (single/family)	\$2,600/\$4,600	\$4,000/ \$8,000	\$1,000/ \$2,000	\$2,000/ \$4,000	\$1,500/ \$3,000	\$3,000/ \$6,000
Inpatient & Outpatient Services	15%*	30%*	15%*	30%*	30%*	50%*
Physician Office Services (non-preventive)	15%*	30%*	15%*	30%*	30%*	50%*
Diagnostic and Labs	15%*	30%*	15%*	30%*	30%*	50%*
Emergency Room Visit or Urgent Care Visit	15%*	30%*	15%*	30%*	30%*	50%*
Out-of-Pocket Maximum** (single/family)	\$4,600/\$8,600	\$8,000/ \$16,000	\$3,500/ \$7,000	\$7,000/ \$14,000	\$5,000/ \$10,000	\$10,000/ \$20,000

\* Coinsurance after deductible

\*\* Includes: deductible, coinsurance and copays for medical and prescription drugs

The outline above is a summary of benefits only; it does not list all covered services, limitations, or exclusions. Additional information, including the Summary of Benefits and Coverage and Uniform Glossary, is available on our website [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf)

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

# PRESCRIPTION DRUGS

If you're enrolled in a WKU Health Plan, you're automatically covered under the Prescription Drug Plan. Prescription drugs are subject to the medical plan deductible and combined with medical expenses toward the annual out-of-pocket maximum.

Members enrolled in the WKU Health Plan are automatically covered under the Prescription Drug Plan. Some preventive medications are covered in full or may not be subject to the deductible.

Members can price medications, view the drug formulary, or search for network pharmacies online through Express-Scripts at [www.express-scripts.com](http://www.express-scripts.com).

## 2017 PRESCRIPTION DRUG PLAN OVERVIEW, IN-NETWORK BENEFITS ONLY

	Retail (30 day supply)	Mail Order (90 day supply)
Deductible	Subject to medical plan deductibles (see page 5)	
Out-of-Pocket Maximum	Combined with medical plan (see page 6)	
Generic	\$10*	\$25*
Preferred Brand	\$30*	\$75*
Non-Preferred and Specialty Drugs	50% coinsurance* (min \$40; max \$140)	45% coinsurance* (min \$100; max \$350)

\*Coinsurance after deductible

# DENTAL PLAN

You may enroll yourself and your dependents in the dental plan regardless of whether or not you participate in the Health Plan. WKU offers two dental PPO options, below is a comparison chart of the two plans.

## 2017 DENTAL PLAN MONTHLY RATES

	CORE PPO	PPO Plus Premier
Employee Only	\$0	\$13.36
Couple	\$14.49	\$38.76
EE+Child(ren)	\$15.67	\$48.38
Family	\$32.64	\$83.28

The 2017 WKU Dental Contribution is \$13.06 per employee per month.

## KNOW YOUR Rx

WKU is a member of the Know Your Rx Coalition (KYRx), a resource that provides members with personalized answers to questions about prescriptions and expert guidance on cost-saving strategies. You can contact KYRx at 855-218-5979.

Benefit Feature	CORE PPO Plan	PPO PLUS Premier Plan
Annual Deductible	In-network: \$50/150; Out-of-network: \$75/225;	\$50 Single / \$150 Family
Annual Maximum	\$1,000	\$1,000
Diagnostic and Preventive Services	In-network: 100% Out-of-network: 80%	100% of allowable amount
Minor Services	In-network: 50% Out-of-network: 40%	80% of allowable amount
Major Services	No Coverage	50% of allowable amount
Orthodontia	No Coverage	50% with \$1,000 lifetime max

Additional details can be found online at [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf)

# VISION PLAN

You may enroll yourself and your dependents in the vision plan, regardless of their participation in the WKU Health Plan.

2017 Vision Plan Monthly Rates	
Coverage Level	Monthly Premium
Employee Only	\$0
Couple	\$3.96
EE+Child(ren)	\$4.66
Family	\$8.26

The 2017 WKU Vision Contribution is \$5 per employee per month.

Benefit	In-Network	Out-of-Network
Exam (every 12 months)	\$10 copay	Up to \$40
Prescription Lenses and Frames *lenses every 12 months *frames every 24 months	\$20 copay \$0 copay - any frame up to \$50 wholesale	*Varies by lens type (\$40 - \$80) *Reimbursed Up to \$45
Prescription Contact Lenses *once every 12 months	Elective: \$0 copay up to \$130 Non-elective: \$0 copay	Up to \$130 Up to \$250
LASIK Surgery	\$150 Lifetime Benefit + 25% Discount	

# THE REWARDS OF WELLNESS

As in the past two years, when you pledge to take an active role in your health and well-being, you become eligible to receive wellness credits (funds) to either your HSA or HRA, as well as discounted premiums on your health plan.

If you waive medical coverage, yet accept the Top Life Pledge, you will receive a \$125 monthly deposit into a Health Reimbursement Arrangement (HRA) plus additional cash bonus opportunities as you successfully complete your commitments.

## IT ALL STARTS WITH THE TOP LIFE PLEDGE

When you enroll for 2017 benefits, you'll be asked to accept or decline a "Top Life Pledge" regarding your and your spouse/partner's participation in the wellness program. Accepting the Pledge is the first step toward earning WKU wellness credits and discounted premiums.

To maintain the credits and discount on your health plan premiums, you and your spouse/partner must earn 150 wellness points by December 31, 2016 and an additional 250 points by September 1, 2017; minimum of 400 total points (see charts below.)

1. I/We pledge to earn 150 points by completing the following Tier I Activities before December 31, 2016: on-line health assessment AND on-campus biometric screening\*\*
2. I/We pledge to earn a minimum of 250 points by completing any combination of Tier II Activities before September 1, 2017.
3. I/We pledge to the following healthy actions: to wear a seatbelt 100% of the time, be physically active and increase my/our knowledge of healthy eating.

### WIN A FITBIT

\*\*COMPLETE YOUR ON-CAMPUS BIOMETRIC SCREENING EARLY! Call Graves-Gilbert Clinic @ WKU at (270) 745-2273 to schedule an appointment. All participants who complete the on-campus biometric screening by November 11, 2016 will be entered into a drawing for 1 of 30 Fitbits.

<b>TIER I - COMPLETE BY DECEMBER 31, 2016 EARN 150 POINTS BY COMPLETING BOTH ACTIVITIES</b>	
Online Health Assessment	75
Biometric Screening	75
<b>SUBTOTAL</b>	<b>150</b>

The 2017 program year runs October 17, 2016 through September 1, 2017. Effective October 17, go to [www.toplifewellness.com](http://www.toplifewellness.com) to get started.

## BREAKING YOUR PLEDGE

WKU expects employees and their spouses/partners to stand by their Top Life Pledge; therefore, if you break your pledge, you will be expected to pay back the wellness credit and premium discounts. To see the details of how this will work, and what it will cost, go to [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf).

<b>TIER II - COMPLETE BY SEPTEMBER 1, 2017 EARN MINIMUM 250 POINTS BY COMPLETING ANY COMBINATION OF ACTIVITIES</b>	
Cholesterol (Total cholesterol < 200 OR Total/HDL ratio 4.0 or	50
Blood Pressure (less than 120/80 mm Hg)	50
Glucose (<100 mg/dL fasting)	50
Tobacco Attestation (tobacco free for past 12 months)	50
BMI/Weight Loss (< 27.5 OR 5% loss from previous year)	50
Coaching Goals (Lifestyle Management or Condition Management)	250
Weight Watchers at Work	250
Tobacco Cessation – HealthFitness Coaching Sessions	250
Tobacco Cessation – On-Campus Program	250
Financial Success Series (Pilot)	250
Right This Weigh – 12-week Online Challenge (Spring 2017)	250
Health Trails – 6-week Online Challenge (Summer 2017)	150
Physical Activity Trackers	Up to 200
Fitness Assessment	100
Health Advising (one-time call, call 1-800-616-2136 to schedu	100
Preventive Screening / Flu Shot (up to 2)	50
Wellness Seminar / Activity (up to 2)	50
<b>SUBTOTAL</b>	<b>250</b>

**GRAND TOTAL - TIER I & II ..... 400**

# PROTECTING YOUR INCOME

Income protection plans, such as life insurance and disability insurance, provide financial protection for you and your designated beneficiaries if you die, or if you are severely injured as a result of an accident, while actively employed by WKU.

## LINCOLN FINANCIAL LIFE & DISABILITY

### Basic Life Insurance

WKU provides a \$35,000 basic term life insurance policy at no cost for all full-time employees.

### Optional Life/AD&D for Yourself and Your Dependents

You may purchase additional life insurance up to \$500,000 and life insurance on a spouse/partner up to \$250,000 (rates based on age). You may also elect a \$5,000 or \$10,000 policy on dependent children. You may increase your coverage up to 2 increments during open enrollment without proof of good health.

### Long-Term and Short-Term Disability Insurance

WKU provides a long-term disability policy at no cost for full-time employees. You may purchase a short-term disability policy during open enrollment (with proof of good health.) Rates are based on salary and age.

- **Short-Term Disability Plan** — WKU Employees have the opportunity to purchase a Short-Term Disability policy through Lincoln Financial Group which will pay 60% of weekly salary up to a maximum of \$1,250 per week for a maximum benefit period of 13 weeks. These policies are designed to protect employees from income loss and other financial hardships associated with absence from work due to injury, sickness or disease. Short-term disability premiums are deducted on a post-tax basis.
- **Long-Term Disability Plan** — The University provides Long-Term Disability at no cost for all full-time employees after a 90 day elimination period for qualified disabilities. The policy will pay 60% of monthly salary up to a \$5,000 monthly maximum.

## COLONIAL LIFE MEDICAL BRIDGE AND/OR CANCER POLICIES

You may elect additional insurance coverage through Colonial Life Medical Bridge and/or Cancer Policies. This coverage works with WKU's health plan by providing additional benefits for certain medical services, including extended hospital confinements or a cancer diagnosis. Benefits are paid directly to you. During open enrollment, these policies are offered on a guaranteed issue basis, which means proof of good health is not required.

## FLEXIBLE SPENDING ACCOUNTS

WKU offers three Flexible Spending Accounts, all of which are administered by HealthEquity. Flexible spending accounts reduce your taxable income and provide unique, budget-friendly savings opportunities to help you pay for anticipated out-of-pocket expenses.

- **Waiver Health Reimbursement Arrangement (HRA)** — If you opt out of the WKU Health Plan, WKU will set up an HRA on your behalf and deposit \$125 each month.
- **Medical Flexible Spending Account (FSA)** — A medical FSA allows you to pay for eligible medical expenses using pre-tax payroll contributions. You may contribute up to \$2,550 per year in pre-tax payroll contributions.
- **Dependent Care (Childcare) Flexible Spending Account** — You can use your Dependent Care FSA to pay the costs associated with caring for your child(ren) and/or an elderly relative, as long as they live with you and depend on you for more than one-half their support. You may contribute up to \$5,000 per year in voluntary, pre-tax payroll contributions (\$2,500 if you are married and your spouse files a separate return.)

# BALANCING WORK AND LIFE

## PAID TIME OFF

WKU provides a comprehensive paid time off and medical leave program:

**Paid Time Off - Medical and Vacation Leave (Non-Faculty Employees)** — The University recognizes the importance of paid time off for medical purposes and the opportunity to spend important time with one's family and loved ones. The University also supports employees utilizing their earned time to share quality time away from work enjoying your interests.

- **Medical (sick) Leave** — Full-time employees accrue medical leave days at the rate of 7.5 hours per month. There is no limit to the accumulation of medical leave. Upon retirement, medical leave days may be credited for additional service for those employees who participate in the Kentucky Employees' Retirement System and the Kentucky Teachers' Retirement System.
- **Vacation Leave** — Full-time employees hired after July 1, 1994, accrue vacation leave according to the following schedule:

Years of Service	0-4	5-9	10-14	15-19	20+
Days per Year	12	15	18	21	24
Hours per Month	7.5	9.375	11.25	13.125	15.0

**Paid Holidays** — The annual holiday schedule is issued prior to the beginning of each fiscal year and indicates the specific dates the University will close for each holiday period. All full-time employees will be excused from work with pay on observed holidays unless their services are required by their department during these periods.

**The University recognizes the following 17 paid holidays:**

- New Year's Eve
- New Year's Day
- Martin Luther King Jr.'s Birthday
- Memorial Day
- Independence Day
- Labor Day
- The Wednesday before Thanksgiving, Thanksgiving Day, & the Friday following
- Christmas Eve
- Christmas Day + six additional days
- Presidential Election Day (every four years)

### NOTE:

Vacation and medical leave accruals are not applicable to faculty employees or to athletic coaches.

Only 20 days of vacation may be carried into the new fiscal year. Any excess vacation will convert to medical as of June 30 each year.

## EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) provides free, confidential, short-term counseling—as well as referrals and access to educational tools and resources—for help with marital problems, drug and alcohol abuse, parenting, child and elder care, adoption, certain legal matters, stress management and financial planning. You and your dependents may receive five free short-term counseling sessions, and a referral to a counselor for longer-term treatment if needed. There is no additional cost to you and your family for this benefit.

## FAMILY AND MEDICAL LEAVE (FMLA)

Family and medical leave is available to any University employee who has worked at least 1250 hours in the 12-month period prior to the leave request. Eligible employees may take up to 12 work weeks of leave for the birth of a child, care of a child after birth, placement of a child for adoption or foster care, or to care for the serious health condition of the employee, employee's spouse, son, daughter or parent. Employees are required to give the University at least a 30-day notice involving known or planned leaves. The total amount of the paid or unpaid leave may not exceed 12 weeks in any 12-month period. The University requires certification from a health care provider that a serious medical condition exists before granting leave. Required documentation must be completed and forwarded to the Department of Human Resources for approval. Employees returning from family and medical leave will be returned to either their prior position or to an equivalent position. Employees not returning from family and medical leave must certify their inability to do so. Those employees who do not provide such certification will be required to reimburse the University for all costs related to health insurance and other benefit premiums paid during any unpaid portion of the family and medical leave.

# OTHER BENEFITS

- **Group Home and Auto Insurance Discount Program** — WKU also offers you the ability to purchase automobile and home insurance at favorable rates. These plans are administered by Van Meter Insurance.
- **Tuition Waiver Program**
  - **Employee Tuition Waiver** - Regular full-time employees are eligible to have tuition and mandatory fees remitted for up to six (6) credit hours per semester (fall and spring) and up to six (6) credit hours during the Winter and Summer (May included) terms combined (total of 18 credit hours per calendar year). Employees must maintain a minimum grade point average of 2.0 on a 4.0 grade scale on their WKU grade point average to remain eligible. Employees must be or remain employed during the entire term of the class/course in order to have tuition waived.
  - **Dependent Child Tuition Discount** - Dependent children of regular full-time employees are eligible to receive a tuition discount of 50% on all undergraduate courses. In order to participate in the program, dependent children must meet general admission requirements and any specific program requirements of the University. A minimum WKU grade point criteria of 2.0 on a 4.0 grade scale must be maintained. If the GPA falls below 2.0, the dependent child will be ineligible to participate in the tuition discount program until his/her GPA improves to 2.0. Eligible dependent children may receive the reduced tuition benefit only for classes which begin subsequent to the employee's employment date.
  - **More information is available at [wku.edu/hr/tuition.php](http://wku.edu/hr/tuition.php)**
- **Community Discounts** — Staff Council maintains a listing of various community discounts available to employees of WKU. Visit their website at [www.wku.edu/staffcouncil/](http://www.wku.edu/staffcouncil/) for a complete listing.
- **The WKU Store Discount** — Employees are entitled to a 20% discount at the WKU Store on items other than textbooks, computers and computer accessories.
- **Athletic Tickets** — The WKU athletics program has a long and proud history. WKU has won more conference championships (10) than any division 1A school in the country. The Hilltoppers enjoy tremendous support from a legion of loyal fans - including employees, donors, and corporate sponsors. Employees are entitled to two season tickets for football and basketball at a 50% discount. Call the ticket office for more details (745-5222).
- **Faculty Staff Parking** — Parking permits are available from the WKU Parking and Transportation Department. The annual cost is \$95, \$185, \$200 or \$400 depending on the type of permit that is chosen.
- **COBRA** — The Consolidated Omnibus Budget Reconciliation Act (COBRA) was enacted in 1986 to provide for continuous health benefits for employees under certain qualifying events that might cause an individual to lose coverage. Qualifying events include loss of employment, reduction in the employee's hours of employment, death of the employee, divorce or legal separation of the employee, employee becoming entitled for Medicare, or child ceases to be eligible as a dependent child under the terms of the group health plan. Employees and qualified dependents are eligible to continue their health, dental, and vision benefits for a predetermined period of time under the provisions of COBRA.
- **Travel Assistance Benefits**
  - **Coverage While Living or Traveling Outside the U.S.** - Members enrolled in the WKU Health Plan are automatically covered through the BlueCare Worldwide program and have access to medical assistance services, doctors and hospitals while traveling or living outside of the United States. Visit the BlueCard Worldwide website at [www.bcbs.com/already-a-member/coverage-home-and-away.com](http://www.bcbs.com/already-a-member/coverage-home-and-away.com) for more information.
  - **Travel Assistance Services through TravelConnect** - Your Lincoln Financial Group life insurance benefits includes coverage for travel, medical, and safety-related services you may need when traveling for business or leisure 100 miles or more from home. Some of the services include medical evacuation, lost or stolen travel documents assistance, language translation, and repatriation. Visit our website at [www.wku.edu/benefits/bf](http://www.wku.edu/benefits/bf) to download the TravelConnect brochure before you travel.

Healthcare Bluebook — Shop Smart for SavingsMembers enrolled on the WKU Health Plan have access to the Healthcare Bluebook quality and price comparison tool. Access the website or mobile app to compare costs for thousands of medical procedures, shop smart for savings, and review quality ratings of medical facilities. Visit [www.healthcarebluebook.com/wku/cc](http://www.healthcarebluebook.com/wku/cc) to find low cost, high quality providers in your area.

# RESOURCES

Providers' contact information below. For more general questions, contact WKU Employee Benefits using the information on the next page.

**ANTHEM BLUE CROSS BLUE SHIELD (HEALTH)**  
844-248-1153  
[www.anthem.com](http://www.anthem.com)

**HEALTHCARE BLUEBOOK (HEALTHCARE PRICE COMPARISON TOOL)**  
800-341-0504  
[www.healthcarebluebook.com/cc/wku](http://www.healthcarebluebook.com/cc/wku)

**LINCOLN FINANCIAL GROUP (LIFE AND DISABILITY)**  
402-361-7300  
[www.lfg.com](http://www.lfg.com)

**EXPRESS-SCRIPTS (PRESCRIPTION DRUGS)**  
844-581-1742  
[www.express-scripts.com](http://www.express-scripts.com)

**ANTHEM (EMPLOYEE ASSISTANCE PROGRAM)**  
800-865-1044  
[www.anthemEAP.com](http://www.anthemEAP.com)  
Company ID: WKU

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

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

**TRAVEL CONNECT (EMERGENCY TRAVEL ASSISTANCE)**  
410-453-6330  
ID #: 322541

**AVESIS (VISION)**  
[www.avesis.com](http://www.avesis.com)  
800-828-9341  
LASIK Provider:  
888-314-4619

**HEALTHFITNESS (WELLNESS)**  
888-471-8851  
[www.toplifewellness.com](http://www.toplifewellness.com)

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

**VAN METER INSURANCE**  
(Group Home and Auto Insurance Program)  
1240 Fairway St.  
Bowling Green, KY 42103  
800-960-3560  
[www.vanmeterins.com](http://www.vanmeterins.com)

**KYRx COALITION (PRESCRIPTION DRUGS)**  
855-218-5979  
[kyrx@uky.edu](mailto:kyrx@uky.edu)  
[www.kyrx.org](http://www.kyrx.org)

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

## HAVE A GENERAL QUESTION?

### CONTACT WKU EMPLOYEE BENEFITS:

Call (270) 745-5360

E-mail us at [benefits@wku.edu](mailto:benefits@wku.edu)

This brochure is intended to provide only a very brief overview of certain benefits and programs currently available to eligible employees of Western Kentucky University (WKU). Complete details are in the respective Summary Plan Descriptions and plan documents. In the event of an inconsistency between this communication and the official plan documents, the terms of the official plan documents, as interpreted by the plan administrator in its sole discretion, will govern. WKU reserves the right to amend, modify or terminate these plans and programs at any time.

# QUESTIONS?

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

## KARI AIKINS, CCP, SPHR

270-745-5346  
Assistant Director, Total Compensation  
kari.aikins@wku.edu  
Strategic planning and oversight of  
benefits, retirement and compensation

## SONDRA HUMPHRIES

270-745-6195  
Benefits Analyst  
sondra.humphries@wku.edu  
Benefit and retirement plan  
administration, customer service,  
financial analysis and reporting

## DENISE CORNELIUS

270-745-5345  
Employee Benefits Specialist  
denise.cornelius@wku.edu  
Benefits administration, customer  
service, FMLA, disability claims, COBRA

## WADE PINKARD

270-745-4393  
Employee Wellness Manager  
wade.pinkard@wku.edu  
Employee Wellness Plan administration  
and customer service

Human Resources Mission: We exist to support the University by providing services and benefits to recruit and retain a highly talented and motivated workforce fully considering the interests of the institution and its employees.

### **The Department of Human Resources is a Division of Finance and Administration**

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

*This document is intended to provide a general overview of benefits available to employees of Western Kentucky University. Detailed benefit information is contained in official plan documents available in the Department of Human Resources. Due to changing business conditions, Federal and State Law, and organization needs, benefits are subject to change without notice. Nothing in this document should be considered as a contract or guarantee of participation in any benefit program.*

*Western Kentucky University does not discriminate on the basis of race, color, national origin, sex, sexual orientation, disability, age, religion or marital status in admission to career and technical education programs and/or activities, or employment practices in accordance with Title VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Revised in 1992, and the Americans with Disabilities Act of 1990.*

For additional information and assistance, please review the following link: <http://www.wku.edu/eoo>.

## CONNECT

WKU TopLife is now on Facebook and Twitter! These pages are designed to help connect employees & provide posts related to health and wellness, so stay connected.



[facebook.com/WKUtoplife](https://facebook.com/WKUtoplife)



[@WKUtopLife](https://twitter.com/WKUtoplife)