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## MEMORANDUM

**To:** Benefit-Eligible Faculty & Staff  
**From:** Patty Sallee, Benefits Manager  
John Dixon, Executive Director, HR & Institutional Equity  
**Date:** October 4, 2022  
**RE:** Mandatory Employee Benefits Open Enrollment

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Greetings from your Human Resources team!

The University's annual open enrollment period for benefits will be **October 17 – November 1, 2022**, via myEKU. Completion of benefits open enrollment is **mandatory**. Instructions for open enrollment are available on the Human Resources Benefits webpage at [hr.eku.edu/employee-benefits](http://hr.eku.edu/employee-benefits) as well as page 3 of the *2023 EKU Employee Benefits Guide*, which you will receive through campus mail. You can also access this guide electronically at [hr.eku.edu/employee-benefits](http://hr.eku.edu/employee-benefits).

When you are finished making your elections on the myEKU benefits enrollment portal, remember to click SAVE at the top of the page to submit. You will receive an email confirmation with your elections. You may continue to make changes until the end of the open enrollment period. If you have any questions, please contact the HR Benefits Team at (859) 622-5094, option 5.

This year we are excited to announce we will have two **in-person** Benefits Fairs scheduled. As always, **free flu shots** will be available at both benefits fairs.

- Benefits Fair I will be **October 18, 2022**, Perkins Quads, from 9:00 AM – 3:00 PM
- Benefits Fair II will be **October 25, 2022**, Keen Johnson Ballroom, 9:00 AM – 3:00 PM

Here are key benefit updates for 2023:

### Health plan updates

- Effective January 1, 2023, on the PPO plans you can fill a three-month supply of your maintenance medication for the price of two months at a network pharmacy using your Express Scripts insurance card.

- Medical claims were low the past two years; however, this year we have realized a higher volume of claims as well as many large claims. **This has resulted in plan rate increases for both the University and the employee.** The University has worked to minimize the increase for employees as much as possible and will carry the majority of the plan rate increase. Please review your *2023 EKU Employee Benefits Guide* to see how the employee share increase impacts your plan preference. Please remember all EKU health insurance plans are self-insured, which means all medical and Rx claims are paid by EKU and its participating employees. The projected cost of healthcare for the 2023 plan year is approximately \$14.3 million. Overall, the University pays approximately 75% of all claims whereas employees are responsible for only 25%.

#### Life insurance enrollment opportunity

- During open enrollment, you can elect new life insurance or increase existing life insurance by one increment of annual salary, up to \$300,000, without completing a health questionnaire.
- During open enrollment, you can elect new spouse life insurance in the amount of \$5,000 without completing a health questionnaire. For existing spouse life insurance, you may increase the current amount by \$5,000 not to exceed \$25,000 without completing a health questionnaire.

#### Reminders

- Prior to making your benefit elections, you should visit [www.anthem.com/account-login/](http://www.anthem.com/account-login/) to review your medical claims or visit [www.comparemyhsa.com/EKU/comparison](http://www.comparemyhsa.com/EKU/comparison) to help determine the best health plan for you. **Please ensure that you are selecting the best, most cost-efficient health plan for you and your family.**
- If you currently contribute to a flexible spending account, health savings account or dependent care assistance, you must re-enroll on the myEKU benefits enrollment portal if you want to continue participation into the new plan year.
- You will **NOT** receive new insurance cards unless you change plan types or add new coverage.
- Visit the **BluMine Health Clinic** which provides preventative, acute, and chronic care services with **zero** copays. All employees covered by EKU health insurance are eligible, including their spouses and dependents (even if the dependents are not covered by EKU health insurance). The Richmond clinic is located at 235 Boggs Lane (see page 9 of the *2023 Employee Benefits Guide* for other BluMine locations). When employees visit the EKU-provided BluMine Clinics, they are helping lower health care costs.

*Enclosure: Annual Children's Health Insurance Program (CHIP) Notice*