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MEMORANDUM

To: Benefit-Eligible Faculty & Staff

From: Patty Sallee, Benefits Manager
John Dixon, Executive Director, HR & Institutional Equity

Date: September 30, 2021

RE: Mandatory Employee Benefits Open Enrollment

Greetings from your Human Resources team!

This is to update you that annual open enrollment for benefits will be **Oct. 18 – Nov. 2, 2021**, via ECU Direct. Instructions for open enrollment are available on the Human Resources webpage at <https://hr.eku.edu/employee-benefits> as well as page 3 of the *2022 ECU Employee Benefits Guide*. When you are making your elections in ECU Direct, please don't forget to hit SAVE at the top of the page to ensure your choices have been submitted. You may continue to make changes to your elections until the end of open enrollment period. The HR Benefits staff is available to answer any questions at (859) 622-5094, option 5.

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

- Benefits Fair I will be **Oct. 19, 2021**, Keen Johnson Ballroom, 9:00 AM – 3:00 PM
- Benefits Fair II will be **Oct. 27, 2021**, Perkins Quads, from 9:00 AM – 3:00 PM

Additionally, here are several key benefit updates for 2022:

- Anthem Blue Cross Blue Shield will continue to administer ECU's Health Plan. **There will not be a premium increase for the second year in a row!**
- The University's vision carrier is **changing from Anthem Vision to Delta Vision**. This change provides employees access to a broader network, including Walmart, Sam's Club

and Costco with lower payroll contributions. There is a small increase in co-pays associated with this change that is offset by the lower payroll contributions.

- The University will **continue to offer Delta Dental**; however, employees who select the high plan will have access to adult orthodontia services (previously child-only) with a modest premium increase. The Standard Plan and the Preventive Plan are unchanged and there will not be a premium increase.
- Employees will receive **new insurance cards** from Anthem, Delta Dental, and Delta Vision.
- The University's life insurance carrier will be **changing from One America to The Standard**.
 - Employees will have a one-time opportunity to choose life insurance without any health questions, up to the maximum guaranteed amount of \$300,000.
 - Employees will have a one-time opportunity to choose life insurance without any health questions, up to the maximum guaranteed amount of \$25,000 for their spouses.
 - The Long-Term Disability monthly insurance benefit has been increased from 50% to 60%. The maximum monthly benefit has been increased from \$1,250 to \$10,000, which eliminates the need for a buy-up option.
 - Employees will have a one-time opportunity to choose Short Term Disability without any health questions or waiting period. Also, rates have been reduced.
- Beginning January 2022, **employees and their dependents interested in the Federal Student Loan Forgiveness Program will have access to Savi** (in partnership with TIAA), a company that assists with proper form collection and management relating to the program.

You should receive the *2022 Employee Benefits Guide* through campus mail prior to open enrollment. You can also access this guide via the HR webpage at <https://hr.eku.edu/employee-benefits>. To prepare for making benefit elections during open enrollment, you may want to visit www.anthem.com/account-login/ to review your medical claims and/or visit www.comparemyhsa.com/EKU/comparison to evaluate which health option is right for you.

Please remember to visit the **BluMine Health Clinic**, which offers medical services to all employees covered by ECU health insurance, including their spouses and dependents (regardless of whether the dependents are covered by ECU health insurance). The clinic provides preventative, acute, and chronic care services with zero copays and is located near campus in Richmond at 235 Boggs Lane. There are seven other clinic locations throughout the region (see page 9 of the *2022 Employee Benefits Guide* for all location information). When employees use the ECU-provided off-site BluMine clinic, they are helping to lower health care costs.

ECU health insurance is a self-funded plan, meaning that the University and participating employees pay every health care dollar. The projected cost of health care during the upcoming calendar year will be approximately \$12.5 million.

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