

2018

EKU[®]

Employee Benefits Guide

A publication of the Human Resources Department

This Benefits Guide is
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MICHAEL T. BENSON
PRESIDENT

Dear ECU Faculty and Staff:

One of my greatest honors as ECU President is the opportunity to work alongside faculty and staff members who are committed to personal excellence and to providing the best possible living and learning experience for our students.

Whatever your role at Eastern, you are contributing to the growth and success of our University, and your efforts are appreciated. As we continue to work together, we are truly making a life-changing difference in the lives of our students.

Among the many pluses for ECU faculty and staff is an attractive benefits package for employees and their families. It represents a significant component of your total compensation, in addition to programs that provide retirement security, income protection, life insurance, and a generous paid-time-off practice.

The combination of rising health care costs and reduced state funding has presented tremendous challenges to Eastern and many of our sister institutions. In the coming year, ECU will pay approximately \$15 million for the medical and prescription plan coverage we enjoy. That is in addition to the significant contributions the University pays to the two state retirement programs and other benefits.

We have worked hard to provide a benefits package that meets your needs without presenting undue hardships to anyone. It bears repeating that all of us can make better lifestyle choices. We can all exercise more, watch our weight, stop smoking, limit alcohol consumption, and improve our daily diets. Toward that end, our new employee wellness program has been better integrated to provide participation incentives and help employees who meet specific health/wellness criteria reduce their insurance premiums.

I encourage you to review and discuss this 2018 Benefits Guide with your families. If you have any questions, please feel free to contact our HR Department (information on back cover).

As the comprehensive benefits detailed in this publication attest, we remain committed to the well-being of all our employees.

A handwritten signature in blue ink that reads "Michael T. Benson".

Michael T. Benson
President

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Disclaimer: All representations contained herein are for general information and illustration purposes. Detailed information regarding specific policies and coverages are available upon request from the employee/member by the carrier/provider.

Human Resources cannot advise you on what benefit coverages to elect or which retirement or investment options to choose. Human Resources representatives can provide you with information and resources to assist you in making decisions regarding your benefit coverages and providers.

ONLINE OPEN ENROLLMENT

Online Open Enrollment is October 9 – 27, 2017

Open Enrollment is NOT mandatory this year but highly recommended.

1. Login to EKU Direct using your EKU ID number and PIN.
 - Open Enrollment can be found under the Employee Tab.
2. Read the online instructions carefully to enroll in your benefits choices.
 - Life insurance beneficiaries will be available to view on the open enrollment platform. Please verify that the information on file is correct. If updates need to be made, please complete a life insurance beneficiary form and submit to the Benefits Office, Coates CPO 24A. This form is located on the online enrollment platform as well as hr.eku.edu/hr-forms.
3. **Click FINISH to complete your enrollment.** You will be given the opportunity to print your benefits election summary.

For assistance with open enrollment, attend one of these Benefits Fair dates:

- October 10 & 11, 9:00 – 4:00 – Keen Johnson Ballroom
- October 23 & 24, 9:00 – 4:00 – Perkins Building Quads

2018 COVERAGE INFORMATION

- New Employee Wellness platform and Disease Management through Viverae – see page 7
- Health
 - Employees will see a slight **decrease** in premiums. There was a 2.5% increase overall; however, EKU will contribute an additional \$30 per month to each plan.
 - See page 16 for new rates
 - Employer contributions to Health Savings Account (HSA) have been adjusted.
 - See page 12 for HSA details
- Dental
 - Coverage for dental implants has been added to the HIGH plan effective January 1, 2018.
 - Premium increase on High & Standard plans- see page 18
- Supplemental Term Life rate increase – see page 22
- New Benefit Offering
 - Legal Shield / ID Shield– see page 32
- FREE Financial Wellness courses provided by Fifth Third Bank - see page 36

IMPORTANT HEALTH COVERAGE FACTS

FACULTY BENEFIT EFFECTIVE DATES

- Benefits for New Faculty run from August 1st to June 30th in their first year of teaching at EKU.
- Benefits for non-returning faculty end on June 30th.
 - Non-returning faculty are full-time faculty who teach in the spring semester but do not return for the following fall semester, regardless of if they teach summer school.
 - Benefits for these individuals are paid through June 30th by payroll deductions made throughout the academic year, and coverage terminates on that day if they will not be returning to teach full-time in the fall semester.
- Returning faculty are covered year-round and pay for 12 months of benefits through deductions from their 20 pay periods during the academic year.

HEALTH COVERAGE FOR SPOUSES BOTH WORKING AT EKU

- Historically, EKU employees who were legally married were required to be covered under the same health plan; however, employees have the option of choosing different plans or being covered on the same plan.

BENEFIT END DATE WHEN EMPLOYMENT ENDS

- Should you leave employment during the year, your benefits end on the date you terminate employment with EKU. For example:
 - If you hold a staff position and stop working at EKU on January 12th, your benefits will end on January 12th.
 - If you hold a faculty position and stop working at EKU on November 1st, your benefits will end on November 1st.
- When you turn in your resignation/notice to leave EKU, please contact your HR Consultant (<http://hr.eku.edu/hr-consultants>) to receive accurate information regarding your benefit termination, your options to continue coverages under COBRA, and to have your benefit questions answered by an expert.

DEDUCTIONS FOR NON-EXEMPT EMPLOYEES

- Bi-weekly paid employees: In months with three (3) paychecks, deductions for insurance coverage (other than healthcare) will not be withheld from one (1) of those paychecks.

BENEFITS ENROLLMENT INFORMATION

CURRENT EKU EMPLOYEES

If you are a current benefit-eligible employee, each year you have an opportunity to review your benefit elections during the annual open enrollment period and make changes for the upcoming plan year. This year's enrollment period is October 9-27, 2017. Benefits selected during this open enrollment period will be effective for the entire 2018 calendar year, unless you have a qualifying event which permits changing of benefits during the year.

NEW EKU EMPLOYEES

If you are a newly hired benefit-eligible employee, you must enroll during your first 30 days of employment.

For employees with a benefits eligibility date between the 1st and 14th of the month, insurance benefits will be effective on the fifteenth of that month. If your eligibility date falls between the 15th and the last day of the month, insurance benefits effective date would be the first day of the following month.

QUALIFYING EVENTS

If you have a "qualifying event", notification and proper documentation must be provided to the Human Resources Office within 31 days of the qualifying event date. *You cannot add or drop coverage until the next Open Enrollment period* (for the plan year beginning 2018) unless you have a "qualifying event".

Examples of a "qualifying event" include:

Qualifying Event	Required Documentation
Birth or adoption of a child	Birth Certificate or court documentation
Marriage	Marriage License
Divorce or Legal Separation	Divorce decree or court documentation
Dependent loss or gain of other coverage	Letter or form regarding Notification of coverage gain or loss

Please note: If you remove a dependent due to a qualifying event, you CANNOT change the plan level. If you add a dependent due to a qualifying event, you CAN change the plan level.

Please note: When adding dependents to **HEALTH** insurance, a copy of the Social Security card is required for each dependent. Forward the copies to the Benefits Team:

- Campus mail: Coates 24A
- Fax: 859-622-7219
- Walk-in: Jones 106

BENEFITS ELIGIBILITY CRITERIA

WHO IS ELIGIBLE FOR COVERAGE?

Regular full-time and regular part-time employees hired into a position that are scheduled to work at least 30 hours per week are fully benefited positions and are eligible to participate in all EKU offered benefits.

Part-time employees hired into a non-exempt position working between 20 and 24 hours per week are partially benefited employees. Benefits provided to these employees include: participation in the tax deferred plans, prorated vacation and sick time, and holiday pay.

Part-time employees working less than 20 hours per week, seasonal, intermittent, temporary, student, graduate assistant and other non-regular positions are not eligible for any EKU benefits.



DEPENDENT COVERAGE

Benefits-eligible dependents may be covered by the benefit plans including health care, dental, vision, and spouse and dependent life insurance. See table below.

Benefits Eligible Dependent
Spouse- A person to whom you are legally married.
*Sponsored Dependent- An adult that shares primary residence with the covered EKU employee for at least 12 months prior to the effective date of coverage, is not a relative and is not employed by the EKU employee.
Employee's children under age 26- regardless of student or marital status or residence.
Other qualified children under age 26- regardless of student or marital status or residence, including natural born or adopted child of the sponsored dependent and is not a relative of the covered employee.

*The Sponsored Dependent policy can be found at <http://policies.eku.edu/policies>

Please know that sponsored dependent coverage can NOT be added, changed or dropped via the online Open Enrollment platform.

Contact the Benefits team for Sponsored Dependent rates and enrollment information.

EMPLOYEE WELLNESS PROGRAM

The employee wellness program is designed to improve employee health through education, intervention and encouragement of healthy lifestyles.

SERVICES AND PROGRAMS

- Community Garden & Gardening Club -The community garden has space available to raise a garden. The plots are tilled in the spring and each member is responsible for their space. The Gardening Club provides an opportunity to play in the dirt with all tools provided.
- CSA (Community Supported Agriculture) - The Wellness Office is a drop off for local farmers for CSA baskets. This provides employees fresh vegetables and meats all year long.
- Cooking Club - Each semester the team hosts healthy cooking events in the Burrier kitchens.
- Exercise Classes - There are lots of opportunities to exercise on campus.
- Farmers Market - The Wellness Program brings The Madison County Farmers Market to campus during the growing season.
- Fitness Assessment -Take advantage of a free fitness assessment at Campus Rec and get motivated to start working out there or on your own!
- Health Fair -The annual health fair provides employees opportunities to participate in multiple screenings, and visit with local health care providers and other vendors. Employees receive one paid hour to attend this event.
- Tobacco Cessation Program - ECU is a nicotine free campus. Nicotine replacement therapy and smoking cessation classes are offered at no charge to benefitted employees.
- Walkabout Wednesday - Organized walks around the ECU campus give employees the chance to get up and get some steps in during lunch.
- Weight Management Program - We have merged a healthy discussion with cardio for our weekly meeting.
- 5K Support | Iron Man Support - We cover the cost annually for 50 employees to walk or run in the ECU Homecoming 5K.

DIABETES MANAGEMENT PROGRAM

Benefitted ECU employees are eligible to participate in the Diabetes Management Program. This program is coordinated through Viverae. Participants completing required sessions with the Diabetes Educator receive their diabetic supplies at no cost.



Keep up with all our campus programs and events at wellness.eku.edu & on our HealthyYOUatEKU Facebook page. Visit the office in Jones 106 or email: healthyyou@eku.edu



HOW TO REGISTER

Start your wellness journey today by creating an account on EKUEmployeeWellness.com. When you take part in your employee wellness program, you're given the tools you need to live well—learn your Health Score, find room for improvement, and start taking steps toward better health today.

EKU's Healthy YOU helps make wellness fun. When you register for the program, you can dive into Targeted Programs to build healthy habits for a lifetime, or take part in Challenges to compete against your co-workers. With all the different features, our employee wellness program offers wellness your way. When you register, let us know how you'd like to receive notifications—you can even choose to receive text message reminders.

Step 1

- Visit EKUEmployeeWellness.com
- Scroll down and click *Register Today*
- Enter your last name and date of birth (DOB)
- Enter your identifier: Employee EKV ID
- Enter the registration code: EKV1

Step 2

- Create a user name
- Create a password
- Select a security question and answer

Note: To protect your personal health information, always click *Log Out* at the end of each session.



EMPLOYEE WELLNESS

wellness.eku.edu | Jones 106 | 859.622.8874
New Wellness Portal: EKUEmployeeWellness.com

TAKE CHARGE OF YOUR HEALTH WITH DISEASE MANAGEMENT & YOUR OWN HEALTH COACH

Living with a long-term health condition can be difficult. We're here to help you manage your condition and overall wellness.

Our Program Covers 22 Conditions:

- Acid Reflux
- Asthma
- Atrial Fibrillation
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure
- Coronary Artery Disease (CAD)
- Crohn's Disease
- Diabetes Type 1
- Diabetes Type 2
- Diverticulitis
- Migraine Headaches
- Heart Attack
- High Blood Pressure
- High Cholesterol
- Irritable Bowel Syndrome
- Lower Back Pain (Chronic)
- Obesity
- Osteoarthritis
- Osteoporosis
- Sleep Apnea
- Stroke/TIA
- Ulcerative Colitis

Identified to Participate

As part of your wellness program, you may be identified for the Viverae® Disease Management (DM) program based on your Member Health Assessment (MHA) responses, Biometric Screening data, or medical and/or prescription drug claim information.

Dedicated Care Manager

Once identified, you will be contacted via phone or secure message to schedule a coaching session with your assigned Viverae Care Manager (registered nurse or dietitian) who will discuss your condition(s) and enrollment in the program.

Care Plan

Your Care Manager will help you identify any gaps in your care with your condition-specific care plan, and work with you to make lifestyle and behavior modifications. You and your Care Manager will work together to develop your health goals and work toward your wellness program requirements with ongoing coaching sessions.

You can also contact your Care Manager at 888-VIVERAE (848-3723) or by secure message through your wellness portal or the Viverae mobile app. Coaching hours are Monday – Thursday: 7 a.m. – 9 p.m. and Friday: 7 a.m. – 6 p.m. CT

Privacy

The DM program is completely confidential. Privacy laws protect your personal information and Protected Health Information (PHI). Viverae is in strict compliance with these privacy laws and does not share PHI with anyone, including your employer.

Regardless of what you're up against, understanding more about your condition and doing your part to manage it will go a long way toward improving your overall well-being. To learn more about the DM program, call 888-VIVERAE (848-3723) or visit connect.viverae.com.

This program is not meant to replace your physician's treatment plan. If you manage more than one long-term condition, a Viverae Care Manager can assist you in managing your conditions.

Health Plan Summaries

EKU's Health Plan is self-insured and is administered by Anthem Blue Cross Blue Shield

	PPO1000 PLAN		PPO2000 PLAN		Consumer Driven Health Plan (CDHP)/HSA	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Annual Deductible (Single/Family)	\$1,000/ \$2,000	\$2,000/ \$4,000	\$2,000/ \$4,000	\$4,000/ \$8,000	\$6,500/ \$13,000	\$13,000/ \$26,000
Out-of-Pocket Maximum (Single/Family)	\$3,000/ \$6,000	\$6,000/ \$12,000	\$4,000/ \$8,000	\$8,000/ \$16,000	\$6,500/ \$13,000	\$20,000/ \$40,000
Preventive Care	\$0 copay	Deductible, then 40%	\$0 copay	Deductible, then 50%	\$0 copay	Deductible, then 50%
Primary Care Office Visit/LiveHealthOnline	\$25 copay	Deductible, then 40%	\$35 copay	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Physician Office Visit – Specialist Physician	\$40 copay	Deductible, then 40%	\$50 copay	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Medical Nutritional Therapy	\$25 copay	Deductible, then 40%	\$35 copay	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Physical/Occupational Therapies	\$25 copay 30 visit limit	Deductible, then 40%	\$35 copay 20 visit limit	Deductible, then 50%	Deductible, then 0% 30 visit limit	Deductible, then 50%
Chiropractic Services	\$25 copay 15 manipulations	Deductible, then 40%	\$35 copay 12 manipulations	Deductible, then 50%	Deductible, then 0% 15 manipulations	Deductible, then 50%
Inpatient Services	Deductible, then 20%	Deductible, then 40%	Deductible, then 30%	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Outpatient Services	Deductible, then 20%	Deductible, then 40%	Deductible, then 30%	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Outpatient Diagnostic Testing, X-ray and Lab	20% Coinsurance	40% Coinsurance	30% Coinsurance	50% Coinsurance	Deductible, then 0%	Deductible, then 50%
Maternity Services	Deductible, then 20%	Deductible, then 40%	Deductible, then 30%	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Emergency Room	\$150 copay per visit	\$150 copay per visit	\$250 copay per visit	\$250 copay per visit	Deductible, then 0%	Deductible, then 0%
Urgent Care	\$60 copay per visit	Deductible, then 40%	\$100 copay per visit	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Ambulance Services (Medically Necessary Ground)	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Deductible, then 0%	Deductible, then 0%

	PPO1000 PLAN		PPO2000 PLAN		Consumer Driven Health Plan (CDHP)/HSA	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Home Care Services	Deductible, then 20%, Unlimited visits	Deductible, then 40%, 30 visit limit	Deductible, then 30%, Unlimited visits	Deductible, then 50%, 30 visit limit	Deductible, then 0%	Deductible, then 50%
Hospice Services	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Deductible, then 0%	Deductible, then 0%
Durable Medical Equipment	Deductible, then 20%	Deductible, then 40%	Deductible, then 30%	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Inpatient and Outpatient Mental Health /Substance Abuse	Deductible, then 20%	Deductible, then 40%	Deductible, then 30%	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%
Physician's Office Mental Health/ Substance Abuse	\$25 copay	Deductible, then 40%	\$35 copay	Deductible, then 50%	Deductible, then 0%	Deductible, then 50%

Important Notes:

CDHP/HSA – You pay 100% of the service provided up to the deductible amount. Preventive care is covered in full. For employees who elect the CDHP, the University will contribute into a Health Savings Account (HSA). See following page for more details about Health Savings Accounts.

For PPO plans, payment for all services accumulate toward the out-of-pocket maximum. Deductibles, out-of-pocket maximums and therapy visits renew each calendar year. There is an out-of-pocket maximum for medical services and a separate one for prescription drug copays. The combined out-of-pocket maximums are determined by The Affordable Health Care Act.

NOTE: Out of network providers may balance bill (defined in Key Terms).

Information provided here is intended to be a summary of benefits only; it does not list all covered services, limitations, or exclusions. Additional information, including a Summary of Benefits & Coverage is available on our website at <http://hr.eku.edu/employee-benefits>.

EKU's Healthcare Plan is SELF-INSURED. This means that EACH dollar paid to health care providers and pharmacies is paid by the University and its participating employees.

HEALTH SAVINGS ACCOUNT (HSA)

For employees who select the Consumer Driven Health Plan (CDHP), ECU contributes to a Health Savings Account (HSA) administered by Chard Snyder. You can also contribute **tax-free** dollars to your HSA through payroll deductions. The contributions accumulate in your account and can be used to pay for qualified medical expenses with a 25-40% savings on every dollar you spend.

EKU Employer contribution for HSA:

- \$600 (CDHP - Employee + spouse, children or family)
- \$960 (CDHP - Employee only, 2 ECU employees + family coverage)
- Total available on Benny card 1/5/18
- Mid-year additions will be prorated

Maximum annual contributions for HSA including employer contribution:

- Single \$3,450 / Family \$6,900
- If you are 55 years of age or older, you can contribute an additional \$1,000

Your Health Savings Account:

- **Is your money.** Funds stay with you until you spend them, even if you change employers or stop working. Funds rollover year to year.
- **Pays medical expenses.** Use it for eligible expenses your health insurance doesn't cover. Pay for copays, deductibles, dental and vision costs and more.
- **Grows with you.** As your balance grows you may invest it to yield tax-free earnings.
- **Helps you plan for the future.** Money used for eligible expenses is always tax-free. After you turn 65, you may use your HSA account to pay for anything as long as you pay income tax.
- **Reduces your taxable income.** Your money is tax-free both when you put it in and when you take it out to pay for eligible healthcare expenses.

You are NOT eligible for an HSA if:

- You are claimed as a tax dependent on any other person's tax return.
- You are enrolled in Medicare.
- Your care is covered by a health plan that is not an eligible HDHP plan.
- You or your spouse are enrolled in a full Flexible Spending account (FSA). (You may be enrolled in a Limited Flexible Spending Account.)
- You or your spouse are covered by a Health Reimbursement arrangement [HRA] that provides you with benefits before you have met the IRS minimum deductible for the year. **If you or your spouse have a general purpose HRA, please consult your tax advisor or IRS rules for confirmation of eligibility for enrollment in the HSA.**
- You are enrolled in TRICARE.

NOTE: HSA participants cannot participate in a full medical reimbursement/flexible spending account (FSA); however, participants can participate in a Limited FSA for eligible dental and vision expenses. HSA and Limited FSA participants will receive a "Benny" card to pay for eligible expenses.

Limited FSA Maximum Annual Employee Contribution

- \$2,600 (single or married filing jointly)



PRESCRIPTION DRUG COVERAGE – EXPRESS SCRIPTS

Express Scripts is our pharmacy benefit manager.

The formulary name EKU utilizes is: National Preferred.

Express Scripts benefits include:

- Access to a 24-hour, 365-day-a-year Patient Care Contact Center.
- A national network of pharmacies.
- Home delivery options for maintenance medications and refills.
- Accredo, a division of Express Scripts, is utilized for the effective management of specialty drugs.
- Employees will receive an Express Scripts ID card that can be presented at any network pharmacy.

SAVE MONEY:

- Use generic medications whenever possible. Ask your health care provider if a generic alternative is available for a medicine you already take or any new one being prescribed to you.
- Use Home Delivery for maintenance medications and get a 3 month supply for the cost of 2 months.
- Call the Know Your Rx (information on next page) to see if a Copay card is available for your medication, it's free to you and will save you significantly on select medications.
- Many pharmacies have \$4 medicines for a 30 day supply or \$10 for a 90 day supply. Check your pharmacy's website to see if your medication is on the list for \$4.

Prescription Drug Copays						
	PPO 1000		PPO 2000		CDHP	
	Retail	Home Delivery	Retail	Home Delivery	Retail	Home Delivery
Generic	10% Min \$7 Max \$20	10% Min \$14 Max \$40	20% Min \$10 Max \$25	20% Min \$20 Max \$50	100%	100%, pays for 2 months
Brand/ Formulary	25% Min \$25 Max \$60	25% Min \$50 Max \$120	30% Min \$30 Max \$70	30% Min \$60 Max \$140	100%	100%, pays for 2 months
Non- Formulary	45% Min \$60 Max \$200	45% Min \$120 Max \$400	50% Min \$70 Max \$300	50% Min \$140 Max \$600	100%	100%, pays for 2 months
Out-of-Pocket Max per year (Single/Family)	\$4,350/\$8,700		\$3,350/\$6,700		\$6,500/\$13,000 (Including Medical)	

Select Home Delivery through Express Scripts – Save money and time!

Select Home Delivery is the preferred way to fill your maintenance medications. Once enrolled in the program, your prescriptions will be delivered directly to your home and you **get 3 months** of your medications **for only 2 months copay**. Since this is the preferred way to get your maintenance medications, if you elect not to participate in the home delivery service, you are required to contact Express Scripts to opt-out. Express Scripts will send a letter when you need to take action.

To enroll in Select Home Delivery:

- Call Express Scripts at 877-697-7088 or visit www.StartHomeDelivery.com
- Have your doctor fax your prescription directly to Express Scripts at 800-636-9494

KNOW YOUR RX COALITION

The Kentucky RX Coalition changed names to Know Your RX Coalition. This service was launched in July 2011 by University of Kentucky (UK), University of Louisville (UL) and Eastern Kentucky University (EKU). By joining forces, they are helping Universities, college and public sector employers save money on prescription benefits provided to their employees and retirees. The purpose of the Know your Rx Coalition (KYRx) is to facilitate the cost-effective provision of prescription medications and best practices in prescription benefit plan design, along with improved clinical outcomes. EKU Human Resource staff and Know Your Rx Coalition are here to assist covered employees and their dependents with any issues related to their prescription drug (Rx) benefit.

Services include:

- Identification of lower cost prescription alternatives for employees
- Direct contact with pharmacists
- Contacting physician to facilitate seeking authorization for lower cost alternative therapies
- Assistance working with Express Scripts to fill your prescriptions in a timely and easy manner
- Drug interaction management

Contact Information:

Monday –Friday 8 am to 6 pm eastern time

- www.KYRX.org (phone number on back cover)
- Fax Number: (859) 257-0098



Contact Express Scripts:	Contact Know Your RX Coalition:
✓ When you need ID Cards	✓ When you can't reach Express Scripts
✓ Enroll or opt-out of home delivery	✓ To find lower cost alternatives
✓ Find an in-network pharmacy	✓ To ask about side effects, drug interactions, and over the counter medications
✓ Price check a prescription	✓ To ask about Step Therapy

KNOW WHERE TO GO

EKU Health Care Plan Administered by Anthem Blue Cross/Blue Shield

Where to Go / Cost	When to Go	Examples						
<p>Online</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><i>PPO2000</i></td> <td style="text-align: center;"><i>PPO1000</i></td> <td style="text-align: center;"><i>CDHP/HSA</i></td> </tr> <tr> <td style="text-align: center;">\$35</td> <td style="text-align: center;">\$25</td> <td style="text-align: center;">Member pays 100%</td> </tr> </table>	<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>	\$35	\$25	Member pays 100%	<p>This service is available 24/7. www.livehealthonline.com (CDHP participants - Estimated cost \$49 per visit)</p>	<p>Sinus Infection/Cold UTI Aches Rashes</p>
<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>						
\$35	\$25	Member pays 100%						
<p>Primary Care</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><i>PPO2000</i></td> <td style="text-align: center;"><i>PPO1000</i></td> <td style="text-align: center;"><i>CDHP/HSA</i></td> </tr> <tr> <td style="text-align: center;">\$35</td> <td style="text-align: center;">\$25</td> <td style="text-align: center;">Member pays 100%</td> </tr> </table>	<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>	\$35	\$25	Member pays 100%	<p>Schedule appointments for Annual Physical and Wellness Visits.</p>	<p>Sinus Infection/Cold Urinary Tract Infection Migraine Aches & Sprains Skin Issues or Infections</p>
<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>						
\$35	\$25	Member pays 100%						
<p>Walk In Clinic</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><i>PPO2000</i></td> <td style="text-align: center;"><i>PPO1000</i></td> <td style="text-align: center;"><i>CDHP/HSA</i></td> </tr> <tr> <td style="text-align: center;">\$35</td> <td style="text-align: center;">\$25</td> <td style="text-align: center;">Member pays 100%</td> </tr> </table>	<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>	\$35	\$25	Member pays 100%	<p>When Primary Care Doctor is unavailable.</p>	<p>Sinus Infection/Cold UTI, Migraines Aches & Sprains</p>
<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>						
\$35	\$25	Member pays 100%						
<p>Specialist</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><i>PPO2000</i></td> <td style="text-align: center;"><i>PPO1000</i></td> <td style="text-align: center;"><i>CDHP/HSA</i></td> </tr> <tr> <td style="text-align: center;">\$50</td> <td style="text-align: center;">\$40</td> <td style="text-align: center;">Member pays 100%</td> </tr> </table>	<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>	\$50	\$40	Member pays 100%	<p>Serious medical conditions that require specialty care related to a specific disease or body part.</p>	<p>Diabetes Management Cardiology Issues Neurologist Needs Orthopedic Issues</p>
<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>						
\$50	\$40	Member pays 100%						
<p>Urgent Care</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><i>PPO2000</i></td> <td style="text-align: center;"><i>PPO1000</i></td> <td style="text-align: center;"><i>CDHP/HSA</i></td> </tr> <tr> <td style="text-align: center;">\$100</td> <td style="text-align: center;">\$60</td> <td style="text-align: center;">Member pays 100%</td> </tr> </table>	<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>	\$100	\$60	Member pays 100%	<p>Injury or illness that requires immediate care but does not require emergency care.</p>	<p>Accidents and Falls Sprains and Strains Breathing Difficulties Fever or Flu Vomiting or Diarrhea Severe Sore Throat/Cough Minor Broken Bones</p>
<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>						
\$100	\$60	Member pays 100%						
<p>Emergency Room</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><i>PPO2000</i></td> <td style="text-align: center;"><i>PPO1000</i></td> <td style="text-align: center;"><i>CDHP/HSA</i></td> </tr> <tr> <td style="text-align: center;">\$250</td> <td style="text-align: center;">\$150</td> <td style="text-align: center;">Member pays 100%</td> </tr> </table>	<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>	\$250	\$150	Member pays 100%	<p>Insurance will NOT cover non-emergency visits to the Emergency Room. You may be admitted, but will have to pay out of pocket all costs associated with visit.</p>	<p>Traumatic Injury Heart Attack Symptoms Signs of Stroke Broken Bone Sudden Disorientation Uncontrolled Vomiting Bite or Puncture Wound</p>
<i>PPO2000</i>	<i>PPO1000</i>	<i>CDHP/HSA</i>						
\$250	\$150	Member pays 100%						

2018 NON-TOBACCO MEDICAL PLAN RATES

PPO1000 Plan	Total Monthly Premium	EKU Monthly Contribution	EE Monthly Premium	Faculty (20 pays)	Semi-Monthly (24 pays)	Bi-Weekly (26 pays)
Employee Only	\$637.67	\$480.00	\$157.67	\$94.60	\$78.84	\$72.77
EE + Spouse	\$1,081.92	\$480.00	\$601.92	\$361.15	\$300.96	\$277.81
EE + Child(ren)	\$1018.28	\$480.00	\$538.28	\$322.97	\$269.14	\$248.44
Family	\$1,641.45	\$680.00	\$961.45	\$576.87	\$480.73	\$443.75
Two ECU EE's	\$1,081.92	\$960.00	\$121.92	\$73.15	\$60.96	\$56.27
Two ECU EE's + Family	\$1,641.45	\$960.00	\$681.45	\$408.87	\$340.73	\$314.52

PPO2000 Plan	Total Monthly Premium	EKU Monthly Contribution	EE Monthly Premium	Faculty (20 pays)	Semi-Monthly (24 pays)	Bi-Weekly (26 pays)
Employee Only	\$535.03	\$480.00	\$55.03	\$33.02	\$27.52	\$25.40
EE + Spouse	\$800.87	\$480.00	\$320.87	\$192.52	\$160.43	\$148.09
EE + Child(ren)	\$747.47	\$480.00	\$267.47	\$160.48	\$133.74	\$123.45
Family	\$1,170.43	\$680.00	\$490.43	\$294.26	\$245.22	\$226.35
Two ECU EE's + Family	\$1,170.43	\$960.00	\$210.43	\$126.26	\$105.22	\$97.12

CDHP/HSA Plan	Total Monthly Premium	EKU Monthly Contribution	EE Monthly Premium	Faculty (20 Pays)	Semi-Monthly (24 pays)	Bi-Weekly (26 pays)
Employee Only	\$480.00	\$480.00	FREE	FREE	FREE	FREE
EE + Spouse	\$645.05	\$480.00	\$165.05	\$99.03	\$82.52	\$76.18
EE + Child(ren)	\$602.04	\$480.00	\$122.04	\$73.22	\$61.02	\$56.33
Family	\$946.06	\$680.00	\$266.06	\$159.64	\$133.03	\$122.80
Two ECU EE's + Family	\$946.06	\$946.06	FREE	FREE	FREE	FREE

NOTE: Unless you attest to being tobacco free or complete a smoking cessation program, a tobacco surcharge of \$40 a month will be added to your premium.



VISION PLAN SUMMARY & RATES

EKU's Vision Plan is administered by Anthem Blue Cross Blue Shield. Coverages and rates are not changing from 2017 levels.

Please Note:

- The member is responsible for any amounts charged that exceed the maximum allowable amount for any service provided or item purchased
- Members are not permitted to receive allowances for both frames/lenses and contact lenses in the same plan year
- Discounts on lens option upgrades are not available out-of-network

Plan Rates			
	Monthly Premium	Faculty (20 pays)	Staff (24 pays)
Employee Only	\$7.12	\$4.27	\$3.56
Employee + Spouse	\$12.08	\$7.25	\$6.04
Employee + Child(ren)	\$12.80	\$7.68	\$6.40
Employee + Family	\$19.20	\$11.52	\$9.60
Plan Coverage Summary			
	In Network Copay	Frequency	
Exam	\$10	Once every 12 months	
Eyeglass Lenses	\$20	Once every 12 months	
UV Coating	\$15	Once every 12 months	
Tint (Solid & Gradient)	\$15	Once every 12 months	
Standard Scratch-Resistance	\$15	Once every 12 months	
Standard Polycarbonate	\$40	Once every 12 months	
Standard Progressive (Add-on to bifocal copay)	\$65	Once every 12 months	
Standard Anti-Reflective Coating	\$45	Once every 12 months	
Other Add-ons and Services	20% off retail	Once every 12 months	
In Network Plan Allowance			
Frames	\$130	Once every 24 months	
Contact Lenses	\$130	Once every 12 months	

DENTAL COVERAGE SUMMARY & RATES



EKU offers three optional dental insurance plans for benefit-eligible employees administered by Delta Dental.

Dental Plan Coverage Summaries			
	High Plan	Standard Plan	Preventive Plan
Annual Deductibles (Single/Family)	\$0/\$0	\$50/\$150	\$0/\$0
Maximum Annual Benefit Per Covered Family Member	\$2,000	\$1,500	\$1,000
Preventive Care	\$0 copay	\$0 copay	\$0 copay
Minor Services: Routine Fillings, Simple Extractions, Root Canals, Simple Denture Repair, Oral Surgery, Periodontics	15% coinsurance	Deductible, then 20%	NOT COVERED
Major Services: Inlays, Crowns, Fixed Prosthetic & Implant Repair, Bridges and Dentures	40% coinsurance	Deductible, then 50%	NOT COVERED
Dental Implants	40% coinsurance	NOT COVERED	NOT COVERED
Orthodontic Services: Diagnosis & Treatment Plan, Minor Treatment for Tooth Guidance	50% of the allowable amount with a \$1,000 lifetime max. Coverage only available for dependents under age 19.	NOT COVERED	NOT COVERED

Rates					
High Plan	Total Monthly Premium	EKU Monthly Contribution	Employee Monthly Premium	Faculty (20 Pays)	Staff (24 Pays)
Employee Only	\$39.54	\$6.48	\$33.06	\$19.84	\$16.53
Employee + Spouse	\$77.44	\$6.48	\$70.96	\$42.58	\$35.48
Employee + Child(ren)	\$84.18	\$6.48	\$77.70	\$46.62	\$38.85
Employee + Family	\$135.13	\$6.48	\$128.65	\$77.19	\$64.33
Standard Plan	Total Monthly Premium	EKU Monthly Contribution	Employee Monthly Premium	Faculty (20 Pays)	Staff (24 Pays)
Employee Only	\$26.10	\$6.48	\$19.62	\$11.77	\$9.81
Employee + Spouse	\$53.18	\$6.48	\$46.70	\$28.02	\$23.35
Employee + Child(ren)	\$50.18	\$6.48	\$43.70	\$26.22	\$21.85
Employee + Family	\$82.49	\$6.48	\$76.01	\$45.61	\$38.01
Preventive Plan	Total Monthly Premium	EKU Monthly Contribution	Employee Monthly Premium	Faculty (20 Pays)	Staff (24 Pays)
Employee Only	\$12.95	\$6.48	\$6.47	\$3.88	\$3.24
Employee + Spouse	\$26.40	\$6.48	\$19.92	\$11.95	\$9.96
Employee + Child(ren)	\$24.91	\$6.48	\$18.43	\$11.06	\$9.22
Employee + Family	\$40.95	\$6.48	\$34.47	\$20.68	\$17.24

FLEXIBLE SPENDING ACCOUNTS (FSA)

EKU offers two types of Flexible Spending Accounts (FSA) administered by Chard Snyder: Health Care and Dependent Care. You contribute **tax-free** dollars to your FSA through payroll deductions. The contributions accumulate in your account until you have an eligible expense, then you are reimbursed from the FSA. Services must be provided or expenses must be incurred during the plan year.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

The Health Care FSA offers you the opportunity to pay for certain out-of-pocket expenses that may not be covered by insurance.

- Can contribute up to \$2,600 annually

Examples of eligible expenses include:

- Medical, dental deductibles and coinsurances
- Vision exams and hardware
- Prescription medication
- Smoking Cessation Programs
- Hearing Devices

You can check your balance and see the full eligible expense list at www.chard-snyder.com.

You will receive a set of 2 “Benny” debit cards to pay for eligible expenses.



Expenses **MUST** be incurred during plan period (January 1-December 31, 2018). You have until March 31, 2019 to file claims or your balance will be **FORFEITED**.

NOTE: Terminated employees have 90 days from termination date to submit claims incurred prior to termination date of that plan year.

DEPENDENT CARE ASSISTANCE PLAN (DCAP)

The DCAP offers you the opportunity to pay for certain eligible day care expenses for a dependent child.

- Can contribute up to \$5,000 annually

To qualify as a dependent:

- The person must regularly spend at least eight hours a day in your home
- Be under the age of 13
- Or is physically or mentally incapable of taking care of him/herself (including a parent or spouse)

To be an eligible daycare provider:

- The facility must have a tax I.D. number
- If an individual caregiver, that individual must be willing to provide a social security number. (This individual can be anyone who is not your dependent under the age of nineteen, or anyone for whom you do not claim an exemption for income tax purposes)
- Care may be provided inside or outside of your home.

The IRS tracks the daycare maximum amounts on a calendar year basis. Keep in mind that any amount deducted in excess of the IRS maximum of \$5,000 (single or married filing jointly) or \$2,500 (married filing separately) will be considered taxable income. Additionally, participation in DCAP may affect eligibility for the Child and Dependent Care Tax Credit. See your tax advisor for more information.

EMPLOYEE ASSISTANCE PROGRAM

Your Employee Assistance Program (EAP) is provided through ENI (Employee Network, Inc.).

WHY DO WE USE ENI?

- ENI is a national EAP provider with a strong breadth of experience working with colleges and universities.
- ENI has a national provider network with an ever-expanding network of counselors in Madison County.
- ENI offers 24/7 service with phone lines manned by trained Mental Health Professionals.
- ENI provides extensive services, including on-site employee training on many topics.

WHAT CAN THE EAP HELP ME WITH?

Your EAP can help with problems of daily living, whether it's with personal or social life, involves family issues, or work-related issues.

Examples of the services they provide include:

- Legal Consultation & Referrals
- Financial Consultation & Referrals
- Child and Elder Care Resources & Referrals
- Substance Abuse Treatment
- Ask-a-Counselor Services – professional advice for non-emergency questions
- Wellness Resources
- Stress Management
- Mental Health Counseling & Referrals
- Personal Assistant Services – work/life experts to research personal tasks, such as: trip planning, relocation, projects, and referrals on everything from travel, childcare, pet care, wedding/event planning, relocation and more.

EAP COVERAGE SUMMARY

All EAP services are completely confidential. Your use of this benefit will not be shared with any University Official or other individual except where required by law. The University encourages employees to use the EAP as a helpful resource during times of difficulty.

Your EAP coverage is a benefit paid entirely by ECU. EAP access is available to you and your eligible family members, regardless of if you enroll in any other University offered benefits. Eligible family members are spouse or partner, dependent children up to the age of 26, and dependent children of any age who live at home, are unmarried, and are physically or mentally incapable of earning their own living.

You are eligible for up to 6 sessions per issue with no limit on number of issues per year.

Should additional services be needed over and above the maximum provided through the EAP, ENI will work with you to refer you to a provider covered by ECU's Health Insurance.

For more information or to schedule an appointment, the EAP can be contacted at: (800) 327-2255 or <http://www.mybalanceworks.com/>

Please identify yourself as an ECU employee or family member of an ECU employee. Use:

Member ID: 59190757

Group ID: 8892





LONG TERM DISABILITY INSURANCE

Basic Coverage: The University provides Long Term Disability (LTD) at no cost to benefit eligible full-time employees. LTD will be paid out after a 120-day elimination period for qualified disabilities. The policy will pay **50% of gross monthly earnings up to a maximum of \$1,250 per month**. EKU's Long Term Disability (LTD) carrier is One America.

Buy-up Optional Coverage: Eligible employees may increase their coverage amount to **60% of gross monthly earnings up to a maximum of \$5,000 monthly** by purchasing additional coverage through One America. Buy Up rates are: \$0.49 per \$100 covered payroll.

Annual salary divided by 12, divided by 100 x .49 = Monthly Premium x 12/# checks per year=per pay deduction

_____ / 12 = _____ / 100 = _____ x \$.49 = \$_____ x 12 / (20 or 24) = \$_____

Example: If your annual salary is \$20,000/12=1666.66/100=16.66 x .49 = \$8.17 monthly premium

Note: Once employee is vested with KERS/TRS, both retirement systems provide disability coverage without an additional cost and you are no longer eligible for coverage under the EKU Long Term Disability Plan. Optional Retirement Program (ORP) participants and employees that began participation with KERS after 1/1/2014, will be covered by EKU's basic LTD plan.

SHORT TERM DISABILITY

The University offers Short Term Disability (STD) coverage through One America. Coverage options vary from 13 to 17 weeks as shown below. Guarantee issue except for current pregnancies.

Features	Option 1	Option 2	Option 3	Option 4	Option 5
Injury Elimination Period (# of days employee is off work before STD begins)	0 days	0 days	14 days	0 days	30 days
Sickness Elimination Period (# of days employee is off work before STD begins)	7 days	14 days	14 days	30 days	30 days
Maximum Benefit Duration (Number of weeks STD benefit is payable)	17 weeks	17 weeks	15 weeks	17 weeks	13 weeks
Monthly Benefit Amount	Not to exceed 70% of covered monthly earnings up to \$5,000				
Calculation Rate	\$2.46	\$1.98	\$1.78	\$1.74	\$1.34

Annual salary x 70% / 12 = monthly benefit amount (**rounded down to nearest 100**) x rate by option / 100 x 12 / 20 or 24 (based on pay frequency) = per pay deduction

_____ x .70 / 12 = _____ x _____ rate based on option / 100 x 12 / 20 or 24 = \$_____

Example based on Semi-Monthly paid employee: \$35,500 x .70 = \$24,850 / 12 = \$2,071, rounded down to \$2,000 x Opt 2 \$1.98 / 100 x 12 / 24 = \$19.80

LIFE INSURANCE BENEFITS

BASIC LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

The Life Insurance carrier for EKU is One America.

Basic Coverage:



The University provides regular benefited employees, at no cost to the employee, a life insurance policy of 1x base salary up to \$50,000. **Age reductions of coverage limits apply beginning at age 70.**

SUPPLEMENTAL TERM LIFE

Eligible employees have the option to purchase supplemental life insurance. Amounts are in increments of 1x, 2x, 3x, 4x or 5x their annual base salary. **Age reductions of coverage limits apply beginning at age 70.**

- **For new employees there is a guaranteed issue up to 5x annual salary, for a maximum of \$300,000. This is only available to new employees within 30 days of first employment with EKU.**
- For amounts over the guaranteed issue amount of \$300,000, a health questionnaire must be completed and approved by One America before it becomes effective.
- Current employees can start coverage or increase existing supplemental life insurance coverage, subject to One America restrictions, which will include completion of a health questionnaire.
- Electing supplemental life insurance on yourself gives you the opportunity to also elect supplemental life coverage on your spouse/sponsored dependent and dependent children.

Supplemental Employee Life Rates	
Age Bands	Rate per \$1,000 coverage
<25	\$0.035
25-29	\$0.033
30-34	\$0.041
35-39	\$0.061
40-44	\$0.092
45-49	\$0.148

Supplemental Employee Life Rates	
Age Bands	Rate per \$1,000 coverage
50-54	\$0.244
55-59	\$0.387
60-64	\$0.525
65-69	\$0.880
70-74	\$1.542
75+	\$2.266

To calculate a per pay period cost, use the following formula:

Amount of insurance/1,000 x rate in table above based on age=Monthly Amount x12/# checks per year= Per Pay Deduction

$$\frac{\text{Amount of insurance}}{1000} = \text{Rate} \times \text{Age} = \$ \text{Rate} \times 12 = \text{Monthly Amount} / 20 \text{ or } 24 = \$ \text{Per Pay Deduction}$$

Example: If your salary is \$40,000 and you want coverage in the amount of 1x your salary, you are 46 years old, & are paid 24 times per year: \$40,000/1000=40 x .148= \$5.92 x 12=\$71.04 /24 = \$2.96 per paycheck deduction

RETIREMENT PLANS

KENTUCKY EMPLOYEES RETIREMENT SYSTEM (KERS) - 12/31/2013 & PRIOR

This information is subject to change based on legislative changes.

KERS is a defined benefit retirement plan for benefited positions at ECU that do not require certification, or a 4-year college degree; or allows experience to substitute for a college degree. If you work a combined 100 hours or more per month with two different employers and both employers participate with KERS, retirement must be deducted from both employers. Benefited employees **must** participate by law. Benefited employees are employees who are scheduled to work an average of 100 or more hours of work per month over twelve consecutive months.

CONTRIBUTIONS

Employees that joined a KY State Retirement System **prior to 9/1/08** are Tier 1 and participates under a **non-hazardous position**, the contribution rate is 5%. Employees under a **hazardous position**, the contribution rate is 8%. Employees that joined a KY State Retirement System **after 9/1/08** are Tier 2 and participate under a **non-hazardous position**, the contribution rate is 6%. Employees under a **hazardous position**, the contribution rate is 9%.

NON-HAZARDOUS KERS RETIREMENT & DISABILITY BENEFITS

The benefits of all vested members are based on years of service and final compensation. Some of the accumulated sick leave balances may be converted to service credit at retirement. The maximum number of hours that can be converted is based on when you joined a KY State Retirement System. Final compensation is the average of five fiscal years. Depending on when you joined the KY State Retirement System, it will be either the highest 5 years, or the last 5 years.

Eligibility for retiree medical benefits is determined based upon when you joined the KY Retirement System. Visit www.kyret.ky.gov or contact KERS at 1-800-928-4646 for more information.

An employee who is not eligible for a reduced benefit may retire due to disability. The employee must have at least 60 months of service, 12 of which are current service credited under KRS 61.543(1) or 78.615(1) and must apply within 12 months of the last day of paid employment in a “benefited” position. An employee may apply for disability prior to termination or while on sick leave.

KERS PURCHASE SERVICE CREDIT & VESTING

Service Credit: Service in another state system or military service, under certain conditions, may be used to purchase years of service in the Kentucky Retirement System.

Vesting: In order to be vested, a member must have at least 5 years of service. Vested gives you the right to draw a monthly benefit. If you ever leave employment and take a lump sum benefit, you are never entitled to the employer portion.

JOINED KENTUCKY EMPLOYEES RETIREMENT SYSTEM (KERS) - 1/1/14 & LATER

This information is subject to change based on legislative changes.

Benefited employees that do NOT have a KY State Retirement account prior to 1/1/14, will participate in the KERS Cash Balance retirement plan. This plan is NOT a defined benefit/pension plan.

KERS benefited positions do not require certification or a 4-year college degree or will allow for work experience to substitute for a college degree. If an employee works a combined 100 hours or more per month with two different employers, and both employers participate with KERS, retirement must be deducted from both employers. Benefited employees are employees who are scheduled to work an average of 100 or more hours of work per month over twelve consecutive months. Benefited employees **must** participate by law.

CONTRIBUTIONS

Employees that joined a KY State Retirement System **after 12/31/13** are Tier 3 and participate under a **non-hazardous position**, the contribution rate is 6%. Employees under a **hazardous position**, the contribution rate is 9%.

KERS AT RETIREMENT AGE

Unreduced Retirement Eligibility is: Age 65 with 5 years of service, or at age 57 or older, when employee's age plus years of service equal 87.

Retirement benefit will be calculated based on employee's accumulated account balance at time of retirement. **Account balance is comprised of: Employee Contribution (5% of creditable compensation), Employer pay credit: (4% of creditable compensation), Interest credits on employee contributions and employer pay credit.** Upon retirement, employee may choose from several payment options.

Accrued but unused sick leave is not utilized in determining employee's retirement allowance or determining retirement eligibility.

Retiree medical benefits may be determined by visiting <https://kyret.ky.gov/> or contacting KERS at 1-800-928-4646.

KERS PURCHASE SERVICE CREDIT & VESTING

Service Credit: Employees may **only** purchase re-contribution of refunds and omitted service. Re-contribution of refunds made on or after 1/1/14 will not be used to determine an employee's participation date in the retirement system.

Vesting: In order to be vested, an employee must have at least 5 years of service. Being vested gives an employee the right to draw a monthly benefit at retirement or take a lump sum of employee and a portion of employer contributions plus interest when the vested employee terminates employment with all KERS participating employers.

TEACHERS RETIREMENT SYSTEM OF KENTUCKY (TRS)

This information is subject to change based on legislative changes.

TRS is a defined benefit retirement plan for benefited positions that require certification of a 4-year college degree or higher and does not allow experience to substitute for the college degree. It is mandatory by law that benefited employees **must** participate in a retirement plan. TRS eligible employees must participate in either TRS or an Optional Retirement Plan (ORP) and have 30 days to enroll after starting employment.

CONTRIBUTIONS

Employees contribute 8.185% of compensable earnings on a pre-tax basis.

- This amount may increase. Rate is determined by Kentucky State Legislature.

TRS RETIREMENT BENEFITS

The benefits of all vested members are based on years of service and final compensation. Sick leave balances between 3 to 6 months will be converted to service credit. Final compensation is the highest average salary of either three or five fiscal years.

- To qualify for High 3, member must be age 55 with 27 years of service.

Calculate an estimate of your benefit with this formula:

Average High Salary x accumulator x years of service /12= \$ _____ Monthly Benefit

TRS DISABILITY BENEFITS

A member with at least five years of service who qualifies for total disability from any cause receives 60% of the average of the five highest years' salary for a minimum of five years – with at least a 50% value thereafter.

Eligibility for retiree medical benefits is determined based upon when you joined a KY Retirement System. Visit <https://trs.ky.gov/> or contact TRS at 1-800-618-1687 for more information.

TRS VESTING

In order to be vested, a member must have at least 5 years of service between all KY State Retirement Systems. Vested gives you the right to draw a monthly benefit. If you ever leave employment and take a lump sum benefit, you are never entitled to the employer portion.

TRS PURCHASE SERVICE CREDIT

Service in another state system or military service, under certain conditions, may be used to purchase years of service in the Kentucky Retirement System.

OPTIONAL RETIREMENT PLANS (ORP)

Employees who are eligible to participate in TRS may choose this optional retirement program (ORP) rather than TRS. Former employees and those previously employed by other state institutions who were members of TRS are ineligible for ORP participation unless there has been a six (6) month break in service.

CONTRIBUTIONS

The University's contribution is determined each year; the employee's contribution is fixed by KRS. **Currently the employee contribution is 6.16% and the University contribution is 8.74%.** Contributions by both the employee and the University are forwarded to the selected company for purposes of funding individual retirement annuities.

Although the University contributes to these annuities, the benefits payable to the participants are not the obligation of the University, the Commonwealth of Kentucky or TRS. The benefits and other rights of the ORP are the liability and responsibility of the designated companies to which contributions have been made. All contributions to the ORP are fully vested and are non-forfeitable. Both University and employee contributions are portable and remain with employees upon separation of employment.

Special Benefit Implications:

- The ORP does not have a disability retirement provision. The only long-term-disability benefit to which employees may be entitled to is that provided by the University's group disability plan.
- The ORP does not offer retiree medical insurance.

You are given a one-time opportunity to change from ORP to TRS, if you switch within the first 6 1/2 years of employment, you can purchase service years while on the ORP. But once changed; **you cannot go back to ORP from TRS.**

ORP CARRIERS

When you elect to participate in an ORP, you can choose your carrier/provider. ECU ORP participants can choose from:

- Fidelity Investments
- VOYA
- TIAA-CREF
- VALIC



SUPPLEMENTAL RETIREMENT PLANS

Only benefited employees are eligible to participate in the 401(k), 403(b), 457(b), ROTH 401(k) and 403(b) Plans. The maximum contribution for employees under the 401(k), 403(b) and 457(b) plans is designated annually by the IRS. These plans, which provide supplemental retirement benefits, are salary reduction plans made through payroll deduction. The amounts deducted from your paycheck are then credited to an investment annuity of your choice. 401(k), 403(b) and 457(b) are exempt from federal and state tax until retirement or earlier withdrawals. Roth accounts are post tax but grow tax free. Employees may make these voluntary, tax-deferred or post tax contributions to a supplemental retirement program as defined by the Internal Revenue Code. **EKU does not provide any matching funds.**

Employees over the age of 50 are eligible for catch up contributions: Please see your investment representative for further details. Supplemental Retirement Options that are available are:

Plan Type	401(k)	403(b)	457(b)	Roth 401(k)	Roth 403(b)
	KY Deferred Comp		KY Deferred Comp	KY Deferred Comp	
		TIAA-CREF	TIAA-CREF		TIAA-CREF
		VALIC	VALIC		VALIC
		Fidelity	Fidelity		Fidelity
		VOYA	VOYA		
		Waddell & Reed	Waddell & Reed		
		MetLife	MetLife		MetLife

Add on to your retirement nest egg now with a supplemental retirement plan. You can start or stop contributing at any time – no need to wait for open enrollment or a qualifying event. Stop by Human Resources in Jones 106 to complete a form to start contributing, or call us at (859) 622-5094, option 5 with any questions.

Provider	Contact	Email	Phone
Fidelity Investments www.fidelity.com/atwork	Tony Davis	Tony.Davis@fmr.com	502-322-0806
VOYA www.VOYA.com	Tyler Mainous	Tyler.Mainous@VOYAFSA.com	859-389-9859 877-389-9859
Kentucky Deferred Comp. www.kentuckyplans.com	Shawn Drake	Drakes2@nationwide.com	859-221-2149
Metlife www.metlife.com	Anne Shaw	AShaw@metlife.com	502-210-9005
TIAA-CREF www.tiaa-cref.org	Paul Kelder	PKelder@tiaa-cref.org	859-224-6908 866-842-2992
VALIC www.valic.com/eku	Mark Spinosa	Mark.Spinosa@valic.com	617-455-5002
Waddell & Reed www.waddell.com	Geni Osborn	GOsborn@wradvisors.com	859-514-6045

ACCIDENT INSURANCE

Accidents are usually followed by a series of bills. Even if you have good insurance, you may still have to cover out-of-pocket costs, such as:

- Doctor bills
- Ambulance fees
- Hospital expenses

Accident insurance from Colonial Life & Accident Insurance Company can help protect you, your spouse and your dependent children from the unexpected expenses of an accident.

CRITICAL ILLNESS INSURANCE

If you were to suffer a heart attack, stroke or other critical illness, would you have the money to cover:

- Deductibles and coinsurance
- Home health care needs
- Travel and lodging
- Lost income
- Rehabilitation
- Child care

Even those of us who plan for the unexpected with life, disability and health insurance may discover that some critical illness expenses can still remain unpaid. Without adequate protection, you could have to pull from savings or rely on other financial sources in your time of need. Critical illness insurance from Colonial Life & Accident Insurance Company helps preserve your lifestyle in the event of a specified critical illness. It provides benefits that you can use however you like.

HOSPITAL CONFINEMENT INDEMNITY INSURANCE

Hospital Confinement insurance may cover:

- Hospital fees
- Outpatient surgery
- Doctor/ER visits
- Prescriptions

It may not cover:

- Deductibles
- Co-payments
- Coinsurance

Hospital confinement indemnity insurance from Colonial Life & Accident Insurance Company can help you with unexpected health care expenses that your medical insurance may not cover. It pays an indemnity benefit for each covered hospital confinement. Plans also include a wellness testing benefit, which helps reimburse you for a portion of the tests you would normally have each year.

CANCER INSURANCE

If diagnosed with cancer, would you have the money to cover:

- Out-of-network treatments
- Experimental treatments
- Rehabilitation
- Travel and lodging
- Child care expenses

Cancer insurance from Colonial Life & Accident Insurance Company helps guard against financial hardship if you or a loved one is diagnosed with cancer.

TERM LIFE INSURANCE

Life insurance protection when you need it most. Life insurance needs change as life circumstances change. You may need different coverage if you're:

- Getting married
- Buying a home
- Having a child
- Taking on additional debt

Term life insurance from Colonial Life & Accident Insurance Company provides protection for a specified period of time, typically offering the greatest amount of coverage for the lowest initial premium. This fact makes term life insurance a good choice for supplementing cash value coverage during life stages where obligations are higher, such as while children are young. It's also a good option for families on a tight budget – especially since you can convert it to a permanent cash value plan later.

UNIVERSAL LIFE INSURANCE

Universal Life Insurance provides death benefit coverage that you can increase or decrease as your needs change. The policy builds cash value on a tax-deferred basis at current interest rates and premium payments are flexible.

Life insurance is not for you. It's for the people who depend on you. What if something unexpected happened to you? Would your family have the funds they need to:

- Pay final expenses, such as funeral costs and medical bills?
- Pay off debt, such as credit cards and car loans?
- Pay off the mortgage so they can remain in the family home?
- Replace your lost income they depend on for everyday living expenses?
- Provide your children the education you planned for?

With universal life insurance from Colonial Life & Accident Insurance Company, you have the flexibility you need to help protect your family's way of life. Universal life insurance helps provide long-term life insurance protection for all of life's stages.

WHOLE LIFE INSURANCE

Life insurance that comes with guarantees ... because life doesn't

Whole life insurance from Colonial Life & Accident Insurance Company provides guaranteed features – cash value accumulation, premium rates and death benefit (minus any loans and loan interest) – that help ensure those benefits will be there to help protect your family's way of life.

Guaranteed protection: Offers lifetime protection with a guaranteed death benefit that will not change as long as premiums are paid when due.

Guaranteed premiums: Promises a level premium that stays the same from the day you purchase the policy.

Guaranteed cash value: Guarantees the cash value amount – which accumulates on a tax-deferred basis.

Features of Colonial Life Insurance products:

- Benefits are paid directly to you, unless you specify otherwise.
- You can continue coverage with no increase in premium when you retire or change jobs.
- You're paid regardless of any other insurance you may have with other insurance companies.
- Coverage is available for your spouse and dependent children.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life benefits counselor.

For more information regarding Colonial Life voluntary products, contact Margaret Terry at (859) 227-6309 or by e-mail at Margaret.Terry@coloniallife.com

LONG TERM CARE

Long Term Care insurance has the goal of providing assistance and improving quality of life of those with chronic, long-term conditions. Employees can help ensure that assets and even the home are protected.

- Discounted Rates
- Extended Family may also be eligible to receive discounted rates.
- Fully Portable
- Guaranteed Renewable

For more information and assistance in preparing a long-term care solution that is right for you, contact John Davis with Assured Partners NL, at 859-685-6529; John.Davis@assuredpartners.com.

NEW VOLUNTARY BENEFIT

Have you ever?

- Needed your will prepared or updated
- Been overcharged for a repair or paid an unfair bill
- Had trouble with a warranty or defective product
- Bought or rented a car, home, or apartment
- Received a moving traffic violation
- Had concerns regarding child support
- Worried about being a victim of identity theft
- Had issues with a landlord or security deposit
- Been pursued by a collection agency
- Needed help with insurance claims
- Wanted to know your options for mortgages
- Been a customer of a company that had a data breach



Advice on any legal issue

- Legal Advice – unlimited personal issues
- 24/7 Emergency access for covered situations
- Letters/call made on your behalf
- Contracts & docs reviewed (up to 15 pages each)
- Prepare your will, living will, and health care Power of Attorney
- Moving traffic violations (after 15 days)
- Civil Trial Defense including Pre-Trial & Trial
- IRS audit assistance
- Uncontested divorce, adoption, name change
- 25% Preferred Member Discount (bankruptcy, criminal charges, other pre-existing matters, etc.)

LegalShield family plans cover the member, member's spouse/sponsored dependent; never married dependent children under 26 living at home of college; dependent children under age 18 for whom the member is legal guardian and disabled dependent children for life.



Your identify is personal, Keep it that way

- Credit Score / Monitoring - credit inquiry alerts, quarterly score tracker, credit cards (up to 10), bank accounts (up to 10), department store
- Privacy / Security Monitoring - online dashboard monitoring of your SSN, DOB, DMV, passport, address changes, court records, medical IDs, email addresses, social media and passwords
- Notifications - When any change in your status occurs, receive an email notification and an alert on your IDShield app
- Identity Consultation - 24/7/365 live support for covered emergencies, unlimited consultation on best practices for identity management
- Full Service Restoration - Complete identity restoration services through Kroll Licensed Private Investigators. Our \$5 Million Service Guarantee backs up our promise to do whatever it takes, as long as it takes, to restore your identity.

The IDShield family rate covers the member, member's spouse/sponsored dependent & dependent children up to age 26 (when offered as an employee benefit).

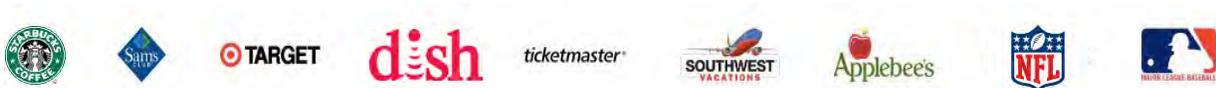
LEGAL SHIELD AND ID SHIELD RATES

Payroll Deduction	LegalShield 24 pay	LegalShield 20 pay	IDShield 24 pay	IDShield 20 pay	Combined 24 pay	Combined 20 pay
Single*	\$7.50	\$8.97	\$4.23	\$5.07	\$11.70	\$14.04
Family	\$7.98	\$9.57	\$7.98	\$9.57	\$14.45	\$17.34
Single* with home business	\$12.45	\$14.94	\$4.23	\$5.07	\$16.68	\$20.01
Family with home business	\$12.96	\$15.55	\$7.98	\$9.57	\$19.43	\$23.31

*Single – MUST be unmarried with no financial interdependence with another individual

SAVE BIG WITH MEMBERPERKS

LegalShield & IDShield members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year.



Once enrolled in LegalShield, access MemberPerks by creating a login:

<http://hr.eku.edu/legal-shield>



PROPERTY AND CASUALTY INSURANCE

Liberty Mutual group insurance can save ECU employees on auto, home and renters insurance with special group discounts*!

See how much you can save.

For a free, no-obligation quote, call Joey Doom (859) 286-8269 or Jeff Creech (859) 286-8263. For more information, visit www.libertymutual.com/gspeku.

*Group discounts, other discounts, and credits are available where state laws and regulation allow and may vary by state. Certain discounts apply to specific coverage only. To the extent permitted by law, applicants are individually underwritten. Not all applicants may qualify. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA



Liberty
Mutual®

ADDITIONAL UNIVERSITY BENEFITS

FITNESS CENTER



Campus Recreation offers numerous events and activities housed in the state-of-the-art Fitness & Wellness Center to help students, faculty and staff achieve the benefits of a healthy lifestyle. Memberships are available in 4 month, 9 month and 12 month options. Payroll deduction is available. Sign up with Campus Rec!

TICKETS FOR ATHLETIC EVENTS



The University sponsors a wide range of intercollegiate sports. These teams participate in the Ohio Valley Conference and also compete against non-conference institutions. The University encourages employee support of its athletic teams by providing the opportunity for all full-time employees to purchase football and basketball season tickets at a discount, with an option to pay via payroll deduction. Single game tickets are sold at regular game prices. Tickets and schedules for all athletic teams may be acquired from the athletic ticket office in the Alumni Coliseum. Ticket and game information is regularly included in various newsletters and bulletins distributed on campus. **This benefit may be subject to taxation.**

CREDIT UNION MEMBERSHIP



All employees and students of Eastern Kentucky University or any member of his/her immediate family is eligible for membership in the Park Community Federal Credit Union. Park Community Federal Credit Union has a local office in Richmond. For more information, go to www.parkcommunity.com.

THE UNIVERSITY CLUB AT ARLINGTON MEMBERSHIPS

EKU Faculty & Staff Members have the privilege to join Richmond's finest private country club. The University Club at Arlington offers exceptional amenities including:

- Premier 18-Hole Golf Course
- Aquatic Complex
- Tennis Facilities
- Dining, Banquet, & Special Event Facilities
- Fitness Center & Massage Therapy



Several membership opportunities are available to suit all schedules and lifestyles. EKU Faculty, Staff, & Alumni qualify for promotional rates starting as low as \$125 per month. Call (859) 622-2200 or visit <http://www.universityclub-arlington.com/> for more information.

TICKETS FOR EKU CENTER FOR THE ARTS EVENTS

EKU CENTER FOR THE ARTS

The EKU Center for the Arts brings premiere artistic productions and world-class entertainment right here to Eastern Kentucky University. Artists also regularly visit EKU classes and engage with the University community. Performances and programs are widely accessible to faculty, staff and students. For a complete list of programs and to purchase tickets, visit EKUCenter.com.

TICKETS: Tickets are available at the EKU Center box office, by phone at 859-622-7469, or at EKUCenter.com. Payroll deduction is available for subscription purchases made prior to Sept. 1 each year. Promotions to the University community offered throughout the year are time-limited and may be communicated via email, university mail and/or social media. Employees taking classes at EKU are eligible to purchase discounted student tickets to select performances.

FRIENDS OF THE CENTER: Members of the Friends of the Center recognize the importance of the arts in our community. Memberships help support the Center's education and outreach programs, keep ticket prices low (particularly for our Student Discovery Series), and make our space available to young and student artists. Friends' membership benefits include preferred parking, advance notification of added programs, priority seating, ticket presales, meet-and-greet opportunities, and much more. Find out more by visiting EKUCenter.com/friends or by calling 859-622-7432.

FREE HEARING SCREENINGS

EKU has partnered with Bluegrass Hearing Clinic to provide the Better Hearing Program. For no annual fee, this program offers the following:

- Free annual hearing screenings for you and your immediate family
- Free examination of your ears for wax buildup
- Free batteries with the purchase of full service hearing instrument package
- Discounts on advanced hearing solution packages with the latest in hearing technology
- Free clean and check if you currently own hearing devices



To schedule your free hearing screening, call (800) 470-4757. You must present an EKU Better Hearing Program card and valid EKU ID card or medical insurance card at time of service to be eligible for program benefits. To receive a card, contact the Human Resources office at 859-622-5094, Option 5.

Locations include: EKU Richmond campus, Richmond, Lexington, Manchester, Danville, Frankfort, Mount Sterling, Bardstown, Paris, Elizabethtown, Nicholasville and Cynthiana.

EMPOWER U FINANCIAL WELLNESS

The University has partnered with Fifth Third Bank to provide Financial Wellness courses. The classes are no cost to employees and will be scheduled throughout the year. Each class is thirty minutes and about a specific topic such as:

- Budgeting & Saving Money
- Boost Your Credit Score
- Strategies to Slash Your Debt
- Protecting Your Identity
- Basic Estate Planning
- Retirement Planning
- Insurance Planning Basics
- Preparing for Home Ownership
- Choosing the Right College Savings
- Health Savings Accounts



FACULTY/STAFF TUITION WAIVER

See full Policy 8.2.6P on the ECU Policy Website at <http://www.policies.eku.edu/>

Employees interested in this benefit should contact the ECU Scholarship Office for further information.

Eligibility: An Eastern Kentucky University full-time benefited employee is eligible to participate in the faculty/staff scholarship program. The scholarship may be transferred to the spouse/ sponsored dependent and/or dependent children of eligible employees for classes taken at ECU.

Eligible Employees and dependents must meet University admission requirements and any specific program requirements **and be in "Good Academic Standing" (cumulative GPA 2.0 for undergraduate level and 3.0 for graduate level).**

Applicability: The scholarship applies only to tuition and not to special course fees, books or other fees required for a course.

- Tuition for an eligible **Employee** is limited to **six (6)** undergraduate/graduate credit hours per semester regardless of the method of delivery (traditional, online, etc.).
- In situations where one (1) employee is transferring the scholarship to eligible **dependents** of the employee, the maximum number of hours that may be used per semester, in any combination is twelve (12).
- If an Eligible Employee separates from employment during a semester when the Tuition Waiver is being utilized by an eligible employee and/or the dependents for courses for academic credit, tuition will be assessed at a pro-rated amount based on the time of the separation and will be payable by the eligible employee.
- In order for the waiver to be processed each semester, a student must pay all previous term balances to the ECU Student Accounting Office located in the Whitlock Building.

Scheduling: Employees are encouraged to take courses other than normal working hours. In the

event a conflict with working hours cannot be avoided, the employee should make arrangements with his/her supervisor to make up the time or request time without pay.

Procedures: Employees must complete a Faculty/Staff Tuition Waiver form immediately after enrolling into a course(s). If two (2) eligible employees transfer the scholarship to their dependent(s), each employee must submit a separate tuition waiver form. The individual is responsible for obtaining all required signatures in Section V.

Completed forms should be submitted to the ECU Scholarship Office Whitlock Building Box 56 by the close of business the Monday after the end of the drop/add period. You must complete a tuition waiver request each semester for all classes. The tuition waiver cannot be processed until all grades have been posted and charges have been applied which can take up to 2-3 weeks. Using this benefit to take graduate level or higher courses may be subject to taxation. For any questions about taxation, please contact the Payroll Office. Tuition waiver CANNOT be used for WINTER session courses.

Please note: To financially assist as many students as possible, ECU does not make multiple institutional scholarship awards. Multiple scholarships may not be awarded to students who qualify for more than one tuition assistance program, including merit scholarships, state-mandated tuition waivers and ECU staff scholarships. To maximize their financial benefit, students must choose one tuition assistance program with the greatest value.

Berea College: The University has an agreement with Berea College that will allow faculty and staff to utilize the tuition waiver plan.

TIME OFF BENEFITS

HOLIDAY SCHEDULE

The following is the normal holiday schedule for ECU. This schedule may be altered by the President to meet operational demands. Some work units or individual employees may be required to work during holiday periods. For more details, please refer to the holiday policy at <http://www.policies.ecu.edu/>. The policy for Spring Break is that University offices will be open unless otherwise pre-approved by the President.

Independence Day	One Day
Labor Day	One Day
Fall Break	Two Days
Presidential National Election	One Day
Thanksgiving (Thursday and Friday)	Two Days
Between Semester Holiday	Seven Days
Martin Luther King Jr. Day	One Day
Memorial Day	One Day
Floating Holiday (<i>must be used by the end of each fiscal year</i>)	One Day

VACATION TIME

Vacation leave is earned by **benefited** full-time and part-time eligible staff. Part-time benefited staff must be in assignments of at least 20 hours per week. Employees are not eligible to utilize vacation leave until the end of their 90-day orientation period.

Vacation is accrued per pay period based on the schedule below. Once you reach your maximum accrual of vacation, you will stop earning new vacation leave until your balance falls below the maximum accrual amount. It is your responsibility to monitor your vacation balance. Your supervisor must approve all vacation schedules in advance.

To convert your days of vacation to hours, multiply the number of days by the number of hours you are regularly scheduled to work in one day based upon your position classification. (*Typically 7.5 or 8.0 for full-time employees*)

Years of Service	Annual Accrual of Vacation/Maximum Accrual eff. 1/1/17
1-4	10 days
5-9	15 days
10-14	20 days
15+	22 days

SICK LEAVE

Beginning with your employment, benefited employees receive sick leave for the benefit of employees absent because of personal illness, injury, or other short-term disability. Sick leave may be used for child(ren), spouse, significant other whose condition requires the employee's direct care and in instances of qualified FMLA leaves. Sick leave may also be used for relationships not covered by the University's bereavement leave policy and instances where additional bereavement time is needed.

Employees shall receive accrued sick leave on the basis of one day per month. Sick leave accrues with each payroll. Periods of leave without pay earn no sick leave accrual.

- There is NO MAXIMUM on the amount of sick time you can earn.
- Accrued but unused sick time is NOT paid to you when you end employment with ECU.
- Full sick leave policy is available online on the ECU policy webpage: <http://www.policies.ecu.edu/>

SPOUSAL SICK LEAVE SHARING GUIDELINES

- Staff may only transfer leave to their legal spouse/sponsored dependent.
- Sick leave may be transferred only if it has been accrued and is available.
- Requests for the transfer of leave will not be processed retroactively, except to cover the period between the date the request was submitted and date of approval.
- Leave will be transferred in no less than blocks of five days but no more than ten days during any one fiscal year. For purposes of the procedure, day is defined as the number of regular work hours specified by the transferring employee's assignment.
- Unused transferred leave will not be returned to the transferring employee.
- The employee donating the leave must maintain a minimum balance of 10 sick days.
- Staff must have at least one year of full-time service before they qualify to transfer or receive sick time under this policy. This policy does not impact a staff member's ability to apply for sick time from the sick bank.

SICK BANK

ECU maintains a sick bank of employee donated sick leave to assist employees in the event of catastrophic illness or injury. Employees eligible to accrue leave and have at least one year of continuous service to ECU who have exhausted all of their available paid leave time may apply to receive up to 90 days of sick leave in any 5 year period. Applications are reviewed and approved or denied by the sick bank committee. The program is governed by the full policy available online: <http://www.policies.ecu.edu/>

FAMILY AND MEDICAL LEAVE

Family and Medical Leave Act of 1993 (FMLA), requires larger employers to provide eligible employees 12 weeks (26 weeks for military caregiver leave) of job-protected, unpaid leave due to one or more of the following reasons:

- A serious health condition that makes the employee unable to perform his or her job
- To care for a family member (child, parent, spouse/sponsored dependent) who has a serious medical condition
- To care for a new child (including by birth, adoption or foster care)
- For a family member/next of kin who is on active military duty or has been notified of an impending call or order to active military duty.

Am I eligible for FMLA?

To be eligible for FMLA leave, you must meet **both** of the following criteria:

- 12 months of service
- Worked at least 1,250 hours in the past 12 months

Why would I need to use FMLA?

The FMLA requires employers to provide for eligible workers:

- Restoration to the same position upon return to work. If the same position is unavailable, the employer must provide the worker with a position that is substantially equal in pay, benefits, and responsibility.
- Protection of employee benefits while on leave.

Under some circumstances, employees may take FMLA leave intermittently; taking leave in separate blocks of time for a single qualifying reason, or reducing the employee's usual weekly

or daily work schedule. When leave is needed for planned medical treatment, the employee must make a reasonable effort to schedule treatment so as not to unduly disrupt the employer's operation.

How do I begin an FMLA leave?

Employees or supervisors must request FMLA from the Human Resources Office by

- visiting Jones 106,
- e-mailing human.resources@eku.edu,
- <http://hr.eku.edu/leave>
- calling 859-622-5094, option 5.

EKU determines FMLA eligibility and can place an employee on FMLA even though the employee does not make a request.

The FMLA policy can be viewed at <http://www.policies.eku.edu/>

EXTENDED MEDICAL LEAVE

Extended medical leave is approved time away from the job due to an **employee's serious health condition**, which exceeds the twelve weeks provided under the provisions of Family Medical Leave Act (FMLA).

The maximum allowable time period for extended medical leave (leave beyond FMLA) is computed in the following manner:

- One additional week of extended medical leave for each year of continuous service with EKU in excess of twelve years, **plus**
- Any period covered by accrued sick or vacation time.

The combination of FMLA and extended medical leave is not to exceed the longer of 6 months away from the job or the exhaustion of accrued sick time. Employees on extended medical leave will continue the benefits of employment in the same manner as when on the initial FMLA.

BEREAVEMENT LEAVE

Eligible employees shall be allowed bereavement leave **up to** three days for the death of an immediate family member.

- Mother/ Father (includes step Mother or Father)
- Spouse/sponsored dependent
- Brother / Sister (includes step Brother or Sister)
- Child (includes step child)
- In Laws of the same kind
- Grandparent or grandchild
- “loco parentis” relationship

Accrued sick leave and/or vacation may be utilized for situations not otherwise covered by this policy. The eligible employee shall notify his/her supervisor of the need for bereavement leave. The full Bereavement Policy is available on the ECU Policy Website at: <http://www.policies.eku.edu/>

MILITARY LEAVE WITH PAY

ECU complies with all requirements of the USERRA Guidelines. Employees on military leave shall be paid their regular salaries or compensations for a period or periods not exceeding 15 calendar days or 10 working days if the employee’s position is based upon a five-day workweek in any one calendar year. Request for Military Leave should be coordinated through Human Resources. The full Military Leave With Pay Policy is available on the ECU Policy Website at: <http://www.policies.eku.edu/>

ELECTION DAYS

Eastern Kentucky University strongly encourages all eligible employees to participate in the democratic process by exercising their right to vote. The University will allow regular full time employees approved time off to vote. Regular employees will be given up to four hours off to vote on Election Day, with one hour to be with pay.

WORKERS’ COMPENSATION

All employees, regardless of status or type of employment, are covered under the Kentucky Workers’ Compensation Law (KRS 342). The Workers’ Compensation law is designed to compensate employees for loss of earning power due to work-related injuries or diseases arising out of and in the course of their employment. This coverage includes both medical expenses and loss-time payments to an employee who is unable to work for an extended period of time because of a compensable injury or disease.

For further information, contact the Office of Risk Management and Insurance.
<http://universityclaims.eku.edu/workers-compensation>

EQUAL OPPORTUNITY/AFFIRMATIVE ACTION STATEMENT

Eastern Kentucky University is an Equal Opportunity/Affirmative Action employer and educational institution and does not discriminate on the basis of age (40 and over), race, color, religion, sex, sexual orientation, gender identity, gender expression, pregnancy, ethnicity, national origin, disability, veteran status, and/or genetic information in the admission to, or participation in, any educational program or activity (e.g., athletics, academics and housing) which it conducts, or in any employment policy or practice.

Any complaint arising by reason of alleged discrimination should be directed to the Office of Equity and Inclusion, Eastern Kentucky University, Jones Building 416, 521 Lancaster Avenue, Richmond, Kentucky 40475-3102 (859) 622-8020 (V/TDD), or the Assistant Secretary for Civil Rights, U.S. Department of Education, Office of Civil Rights, Lyndon Baines Johnson Department of Education Building, 400 Maryland Avenue, SW, Washington, DC. 20202, 1-800-421-3481 (V), 1-800-877-8339 (TDD).

The Office of Equity and Inclusion is charged with the University's compliance with Title IX of the Educational Amendments of 1972. Sexual harassment and sexual assault are forms of sex discrimination that are prohibited by Title IX and may include off campus conduct of such nature. The Office of Equity and Inclusion is also charged with the University's compliance with Title VI and Title VII of the Civil Rights Act of 1964. Inquiries concerning compliance are coordinated through:

Joslyn Olinger Glover, Chief Equity Officer and Title IX Coordinator
Jones 417, 521 Lancaster Avenue, Richmond, KY 40475
Phone: (859) 622-1327 Email: Joslyn.Glover@eku.edu

John W. Dixon, Director, Office of Equity and Inclusion
Jones 416, 521 Lancaster Avenue, Richmond, KY 40475
Phone: (859) 622-8020 Email: John.Dixon@eku.edu

HIPPA PRIVACY NOTICE

Keeping your health information confidential is important to EKU and we have procedures in place to keep it protected. The HIPAA privacy notice is available for your review at: <http://www.hr.eku.edu/benefits>

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) was enacted in 1986 to provide continuing medical benefits for employees under certain qualifying events that might cause an individual to lose coverage. Employees and/or qualified dependents are eligible to continue certain benefits for a pre-determined period of time under the provisions of COBRA.

KEY TERMS

Balance bill – When a healthcare provider bills a patient for the difference between the patient’s health insurance reimbursement and what the provider chooses to charge.

Benny Card - Debit card given to those enrolled in the Flexible Spending Account, Health Savings Account and/or Limited FSA. This card is used to pay for eligible expenses.

Brand-Name Prescription – A prescription drug that is marked with a specific brand name by the company that manufactures it. These drugs are covered at higher copay than generic drugs.

Coinsurance – A form of medical cost-sharing in a health insurance plan that requires a member to pay a stated percentage of medical expenses after the deductible, if applicable, has been paid.

Consumer Driven Health Plan (CDHP) – A high deductible health plan that has lower premiums and higher deductibles than a traditional health plan. The concept behind a CDHP is that covered individuals will “shop” to find the lowest cost services since they are paying 100% of the service up to the designated out of pocket maximum.

Copayment – A form of medical cost-sharing in a health insurance plan that requires a member to pay a fixed dollar amount when a medical service is received. The insurance plan is responsible for paying the remaining cost of the service received.

Deductible – A fixed dollar amount during the benefit period that the members must pay before the insurance plan will begin making payments for covered medical and dental services. Plans may have both per individual and family deductibles. Deductibles may differ if services are received in network versus out of network.

Elimination Period – Period of time that must pass before a benefit begins.

Explanation of Benefits (EOB) – The statement sent to a health plan member after services have been received, which lists the services received, amounts paid by the plan, and the amounts the member may be responsible for.

General Purpose Health Reimbursement Arrangement (HRA) - Employer-funded health benefit plan that reimburses employees for out-of-pocket medical expenses.

Generic Prescription – The chemical equivalent to a brand-name drug and typically have lower costs than the brand name counterpart.

Guaranteed Issue – When an insurance policy is offered to any eligible applicant without regard to the health status of the individual that applies and typically without health questionnaires or exams.

Health Savings Account (HSA) - A Health Savings Account is a savings account that is used to pay for qualified medical expenses. The account is available on a tax-free basis to individuals enrolled in high deductible health plans. HSA funds roll over and accumulate year-to-year if not spent. In addition, the HSA is owned by the individual and funds go with you if you separate employment. The employer and the

employee can contribute to the HSA up to the annual limit for an individual or a family as stated by IRS guidelines.

In-Network – Describes a provider or health care facility that is part of a health plan’s contracted network. When applicable, insured individuals usually pay less when using an in-network provider.

Out-of-Network – Describes a provider or health care facility that is not part of a health plan’s network. Insured individuals usually pay more of the bill if an out of network provider is used.

Out-of-Pocket Maximum – The maximum amount the member will have to pay during the benefit plan year for allowable covered expenses under a health plan. Depending on the contract, the out-of-pocket maximum may or may not include the deductible and copayments.

Policyholder – The individual who is the primary subscriber on an insurance policy.

Preventive Care – Regularly scheduled checkups with your doctor to identify health risks and prevent illness. Many of these services are covered in full by our health plan.

Provider – Any person or entity providing health care services, including hospitals, physicians, home health agencies, and nursing homes. A provider is typically licensed by the state.

Qualifying Event- An occurrence such as marriage/divorce, death, termination of employment, child birth/adoption, involuntary loss of coverage, etc. which triggers employee’s ability to make changes to their benefit elections at the time the qualifying event occurs.

Regular full-time – Employee in a position that is at least 30 hours per week for non-exempt employees or .70 FTE (full time equivalent) for exempt employees and are eligible to participate in all University provided benefits.

Regular Part-time – Employee in a position that is between 20 and 24 hours per week and are eligible to participate in the following benefit plans. Supplemental tax deferred retirement plans, prorated vacation, sick time and holiday pay.

Self-insured – This is a type of insurance in which the employer and employees pay for the claims expenditures. EKU’s health plan is administered by Anthem in order to utilize their nation-wide network; however, Anthem does not pay the claims, EKU does. This is why it is so important to be mindful of healthcare expenses since the cost is shared between EKU and its employees.

Sponsored Dependent - An adult that shares primary residence with the covered EKU employee for at least 12 months prior to the effective date of coverage, is not a relative and is not employed by the EKU employee.

Vested – In order to be vested with a Kentucky retirement system, a member must have at least five (5) years of completed service.



**Balance Your Work
and Personal Life**

Member Guide

BalanceWorks® is a work/life benefit provided to you at no cost by your employer.

You and your eligible family members can trust the **BalanceWorks®** service for confidential assistance with everyday work and family issues as well as more challenging personal concerns.

Get Started Now:

Call **1.800.327.2255** to speak with a
Counselor or Personal Assistant or
Log on at www.mybalanceworks.com and enter your IDs.

Member ID: 59190757

Group ID: 8892

When calling our confidential counseling services, your EAP Counselor will take you through our intake process, where we ask structured questions to assess your situation and determine the best level of care.

Benefits Team (859) 622-5094 Option #5

Erin Bailey
Benefits Analyst
(859) 622-1324
erin.bailey@eku.edu

Replacement Benefit Cards
Changes to Benefits
Insurance Claims Issues

Tarena Tyree
Benefits Administrator
(859) 622-1325
tarena.tyree@eku.edu

Family Medical Leave
Job Accommodations
Military Leave
Sick Bank

Tammy Cornett
Wellness Program Coordinator
(859) 622-8874
tammy.cornett@eku.edu

Wellness Program

Patty Sallee
Benefits Program Manager
(859) 622-1326
patty.sallee@eku.edu

Retirement
Programs Administration

HR Specialist Team (859) 622-5094 Option #1

For assistance with:

- Student employment
- HR systems/applications
- Employment verifications
- Web time entry/leave reporting
- Updating direct deposit or tax withholdings
- Completing address/name changes

HR Consultant Team (859) 622-5094 Option #2

For assistance with:

- Employment by assigned areas
- Compensation questions
- Training
- Employee Relations
- Performance Management

hr.eku.edu | wellness.eku.edu | EKUEmployeeWellness.com
human.resources@eku.edu | 859.622.5094

Key Providers

Anthem Blue Cross Blue
Shield
(844) 423-9989 Healthcare
(866) 723-0515 Vision
(888) 279-5378 24/7 Nurse Line

livehealthonline.com

Delta Dental
(800) 955-2030

ENI – Balance Works
Employee Assistance
Program
(800) 327-2255
Member ID : 59190757
Group ID: 8892

Express Scripts
Pharmacy Coverage
(800) 451-6245
(877) 476-2291 Home Delivery

Know Your Rx Coalition
Help with your prescriptions
(855) 218-5979

Chard Snyder
Flexible Spending Accounts
Health Savings Accounts
Benny Cards
(800) 982-7715

Colonial Life
Voluntary Insurances
(800) 325-4368
(859) 227-6309
Margaret Terry

KRS
Kentucky Retirement System
(800) 928-4646

TRS
Teachers Retirement System
(800) 618-1687

One America
Life, Short Term Disability &
Long Term Disability Insurance
(800) 553-5318
(800) 553-3522 (Claims)