Please Remember: If you do not take any action during Benefits Open Enrollment you will lose your Tobacco-Free Premium Discount beginning January 1, 2019. This is a substantial benefit/cost savings offered to all Ball State University employees who are, and remain, tobacco-free.

Benefits Open Enrollment is your annual opportunity to change your benefit plan elections without an IRS-defined qualifying event. The link to access the online enrollment platform will be listed at bsu.edu/payroll beginning October 23, 2018, and will be sent via email communication. You will need your BSU credentials (username and password) in order to log on. If you do not know your log-on information, please contact the BSU HelpDesk at 765-285-1517. If you need assistance using the online enrollment platform, you may call the Ball State Benefits Service Center at 1-844-376-7039 to enroll by telephone.

When you log on to the online enrollment platform, please ensure you have all of you/your family’s information readily available, including:

- Dependent’s SSN, date of birth and supporting documentation (for new dependents).
- An updated Working Spouse Affidavit, if your spouse has had a change in employment/status.

To assist you in choosing your 2019 benefit plan elections, please find the following benefit descriptions below. Should you require further information and/or clarification, you may call the Ball State Benefits Service Center at 1-844-376-7039. We are here to help.
Changes for 2019

- **REMINDER** for Monthly paid employees:
  - In January 2019, you will be transitioning to a biweekly pay cycle which means your benefits will be deducted on a biweekly schedule and their associated rates will be seen as biweekly rates in the online enrollment platform.

- The University will be rolling out Anthem Engage in the spring of 2019. Engage will simplify your health care experience with a personalized health assistant that connects you to the right benefits and programs at the right time. It will allow you to see what is covered by the plan, how much certain services will cost and help you find top rated doctors. Using Engage, you can get support through a mobile device, computer or phone. More information will be provided in the coming months.

- There are no benefit plan changes for 2019.

**HSA Qualified Health Plan**

While this plan has the highest deductibles, it also continues to have the lowest premiums, both of which can be offset by the contributions (HSA seed) that the University makes to your HSA account. An HSA is a tax-advantaged account where you can set aside funds to pay for healthcare expenses now and into the future. Just like the other medical plans, the HSA Qualified Health Plan provides comprehensive medical coverage with access to Anthem's broad provider network and 100% coverage for in-network preventive care. However, non-preventive medical and prescription expenses both accumulate toward the same deductible and out-of-pocket maximum. Once you have met your deductible, in-network medical services are paid at 80%. Unless a prescription is considered preventative, you are responsible for 100% of the cost until you meet the plan's deductible. You will still receive the discounted price through CVS Caremark, but you will not get any coinsurance from the University until your deductible has been met.

**High Deductible Wellness Plan**

This plan covers preventive services at 100% and unlike the HSA Qualified Health Plan, there are some diagnostic services that are not subject to the deductible. These include blood work at contracted labs (LabCorp, American Health Network and Quest Diagnostics) and visits to the Ball State Employee Quick Clinic. Not only are these services not subject to the deductible under this plan, but they are covered at 100%. The High Deductible Wellness Plan also gives you access to Anthem’s broad network of providers and once you have met your deductible, in-network medical services are paid at 80%. There is no prescription deductible on this plan, so coinsurance for prescriptions will immediately apply.

**Low Deductible PPO Plan**

This plan works in exactly the same way as the High Deductible Wellness Plan. However, this plan has the highest premiums of all our plans and in-network medical services are only paid at 75%.

**Prescription Benefits**

The University participates in the Indiana Aggregate Prescription Purchasing Plan (IAPPP) for prescription coverage and the IAPPP selected CVS Caremark as its third party administrator in 2018. Register online at www.Caremark.com/startnow (if you have not done so) to find network pharmacies, refill medications and check order status, check drug cost, and see your prescription history. Walgreens continues to be out of our pharmacy network.

Remember after a member's 3rd fill for maintenance medications filled at a retail pharmacy they must switch to either mail order or get a 90-day refill at a CVS retail pharmacy. All other refills will be denied. If you have any additional questions about your prescription plan or costs, you may call 1-866-243-4881.
**Dental Plan Highlights**

There are no dental plan changes for 2019, but here is a reminder of our current benefit:

- Preventive fluoride treatments, x-rays and sealants are covered at 100%.*
- Basic Service benefits for Delta Dental PPO network providers continue to be paid at 85% while Delta Dental Premier network providers remain at 80%.

*Some services are subject to deductible and/or age restrictions.

**HSAs (Health Savings Accounts) and FSAs (Flexible Spending Accounts)**

**What is an HSA (Health Savings Account)?**

An HSA is a great way to save for current and future health expenses. You can open and contribute to an HSA if you are enrolled in the HSA Qualified Health Plan. You are NOT eligible to contribute to an HSA if:

- You are covered by Medicare or another non-qualified health plan;
- You are claimed as a dependent on another person’s tax return;
- You are receiving Social Security Income benefits;
- You or your spouse are enrolled in a General Purpose FSA; or
- You are covered by Tri-care military insurance or have received VA benefits in the last 3 months.

In addition to your own contributions, the University will also contribute to your HSA. Contributions are pre-tax and your maximum contribution is indexed annually by the IRS. You must contribute 25% of the University seed amount via payroll deduction in order receive the University’s contribution. The maximum allowable HSA contribution amounts for 2019 are as follows:

- Individual Coverage = $3,500
  - University Seed = $528 annually
- Employee Plus Children/Family Coverage = $7,000
  - University Seed = $1,320 annually
- Age 55 or Older Catch-up Contribution = $1,000

**How does an HSA work?**

- Funds can be used tax-free for eligible medical, prescription, dental and optical expenses.
- You will receive a debit card that can be used for your eligible expenses once the money is in the account.
- Your unused funds rollover from year to year.
- If you lose eligibility to contribute to your HSA, or leave the University, your HSA funds are still yours to use and remain in your account.
- You can change your HSA contribution at any time via the online benefit enrollment platform.

Please note that if you are opening an HSA for the first time and you currently have an FSA, you must completely spend down your FSA by December 31, 2018, in order to be eligible to open and/or contribute to your HSA as of January 1, 2019. If you have FSA funds available for use on or after January 1, 2019, you will have to wait until April 1, 2019, to open your HSA and receive the University seed.

**What is a FSA (Flexible Spending Account)?**

A FSA allows you to put money aside on a pre-tax basis for out-of-pocket health expenses (doctor’s visits, prescriptions, dental services, eye exams, etc.) for you and your IRS tax dependents. If you are enrolled in the HSA Qualified Health Plan, then you will want to open an HSA and/or open a Limited Purpose FSA that can only be used for dental and optical expenses. You can participate in a Dependent (Daycare) FSA no matter which health plan option you enroll.

The maximum allowable FSA contributions for 2019 are as follows:

- General/Limited Purpose FSA = $2,650
- Dependent (Daycare) FSA = $5,000 per household
**How does an FSA work?**

- Your full General/Limited Purpose FSA election amount is loaded onto a VISA debit card and is available for your use on January 1, 2019. Even if you spend your full election on day one of the plan, the deductions are still spread out over the full year.
- You have from January 1, 2019, until March 16, 2020, to incur expenses for your 2019 FSA election; funds not spent during this time period will NOT rollover. This is why an FSA is known as a “use it or lose it” plan.
- You can also submit claims for reimbursement via mail, fax and online if you are unable to use your debit card at the time of purchase.
- If you terminate or retire from the University you can only be reimbursed from your FSA for expenses incurred prior to midnight of your termination date.

**Voluntary Benefits**

*(100% Employee Paid)*

**Voluntary/Supplemental Life Insurance**

Supplemental life insurance provides extra life insurance protection for you or your spouse and/or your dependent children up to age 26. If you are electing coverage for the first time or electing to increase your current coverage by more than $10K (not to exceed 5 times your salary), you will need to provide evidence of insurability that is satisfactory to The Hartford Insurance Company before coverage can become effective.

**Voluntary Short-Term Disability (STD) Insurance for Faculty, Professional and Staff Employees**

The University currently subsidizes STD benefits for Service employees only, which allows employees to bridge the gap between STD and Long-Term Disability (LTD) benefits. However, during Benefits Open Enrollment, The Hartford offers Voluntary STD benefits to our faculty, professional and staff employees. Eligible employees can elect a flat weekly benefit amount ranging from $200 to $1,000 (not to exceed 60% of their weekly earnings). Premiums are based upon age, duration of benefits (choice of 13 or 26 weeks) and waiting period selected (8 or 30 days). Service employees are not eligible for this voluntary STD benefit.

**Voluntary Vision Benefits - VSP**

VSP is again offering two levels of coverage, Basic and Premier, with no changes to premium rates. The Basic coverage plan is the lower cost option and has copays for exams and lenses; whereas the higher cost option, the Premier coverage plan, has $0 copays and larger allowances for other covered expenses.

**Voluntary Accident and/or Critical Illness Benefits - Allstate**

- Voluntary Accident Insurance can help with costs that arise when you experience a covered accident such as a fracture, dislocation or laceration.
- Voluntary Critical Illness insurance provides cash benefits if you or your spouse is diagnosed with or treated for a covered illness such as cancer, a heart attack or a stroke.
- Voluntary Hospital Indemnity insurance pays a cash benefit for hospital confinement.

**Other General Information**

**Tobacco-Free Premium Discount**

Employees will complete the 2019 Tobacco-Free Premium Discount Affidavit as part of the online enrollment platform’s workflow. The Tobacco-Free Premium Discount will remain at $900 for 2019 ($75/month). If you would like information on tobacco cessation programs, please contact Working Well at 765-285-9355.
Working Spouse Provision
The Working Spouse Provision remains in effect for our health plans. If your spouse is:
· working full time, and;
· his or her employer offers group health care coverage, and;
· the employer funds at least 60 percent of the coverage,
you cannot cover your spouse as a dependent on your medical plan unless he or she is also enrolled in his/her employer’s group health plan. It is important if your spouse has a change in employment that you complete and submit an updated Working Spouse Affidavit via the online enrollment platform.

Qualifying Event Changes
Benefits Open Enrollment is the only time during the year that you can make changes to your benefits. The only exception to this rule is if you experience a Qualifying Event such as the birth of a child, marriage, divorce, gain/lose other coverage, etc. You would then be able to make a corresponding change to your benefit elections, BUT ONLY within 31 days of the event.

Ball State Employee QuickClinic
The Ball State Employee QuickClinic is a great resource located right here on our campus. The QuickClinic provides care for common illnesses and minor injuries. Please remember it is NOT meant to replace your primary care physician or family doctor. Please have a picture ID and your insurance card with you when you arrive to the QuickClinic to ensure you can receive treatment. Visits to the QuickClinic are by appointment only.

LiveHealth Online
This cold and flu season, you can feel better faster by having a visit with a board–certified doctor online anytime of the day or night using LiveHealth Online on your smartphone, tablet or computer. You don’t even have to leave your home. It’s a great option for care when your own doctor isn’t available—and it’s more convenient than a trip to the urgent care.

Sign up for free to:
· Get access to board-certified doctors 24/7. Doctors using LiveHealth Online can provide medical care for common conditions like the flu, colds, pink eye and more. They’ll even send prescriptions to the pharmacy of your choice, if needed. A visit typically costs $49 or less, depending on your health plan.
· See a licensed therapist or psychologist. If you’re feeling stressed, worried or having a tough time, LiveHealth Online can help. In most cases, you can make an appointment and see a therapist or psychologist online in four days or less. Depending on your coverage, the cost may be similar to what you would pay for an office visit, considering your benefits.

It’s quick and easy to sign up and get started. Just go to livehealthonline.com or download the mobile app.
### HEALTH PLAN PREMIUMS

<table>
<thead>
<tr>
<th>TF = Tobacco Free</th>
<th>HSA Qualified Health Plan</th>
<th>High Deductible Wellness</th>
<th>Low Deductible PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Biweekly</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10 month (18 pays)</td>
<td>12 month (26 pays)</td>
<td>10 month (18 pays)</td>
</tr>
<tr>
<td>Single TF Discount</td>
<td>$41.97</td>
<td>$29.06</td>
<td>$72.07</td>
</tr>
<tr>
<td>Single Full Rate</td>
<td>$91.97</td>
<td>$63.67</td>
<td>$122.07</td>
</tr>
<tr>
<td>EE+CH TF Discount</td>
<td>$79.75</td>
<td>$55.21</td>
<td>$136.95</td>
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<tr>
<td>EE+CH Full Rate</td>
<td>$129.75</td>
<td>$89.83</td>
<td>$186.95</td>
</tr>
<tr>
<td>Family TF Discount</td>
<td>$108.97</td>
<td>$75.44</td>
<td>$187.10</td>
</tr>
<tr>
<td>Family Full Rate</td>
<td>$158.97</td>
<td>$110.06</td>
<td>$237.10</td>
</tr>
</tbody>
</table>

### DENTAL PLAN PREMIUMS

|                   | Biweekly                   |                          |                   |
|-------------------|----------------------------|--------------------------|                   |
|                   | 10 month (18 pays)         | 12 month (26 pays)       |                   |
| Single            | $7.66                      | $5.30                    |                   |
| EE+CH             | $14.53                     | $10.06                   |                   |
| Family            | $19.83                     | $13.73                   |                   |

EE+CH = Employee Plus Child(ren)

### 2019 OPEN ENROLLMENT BALL STATE INFORMATION SESSIONS

<table>
<thead>
<tr>
<th>Meeting Type</th>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment Video Presentation</td>
<td>Tuesday, October 23rd –</td>
<td>8:00 am</td>
<td>Link available at bsu.edu/payroll</td>
</tr>
<tr>
<td></td>
<td>Friday, November 9th</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Open Enrollment Presentation</td>
<td>Thursday, October 25th</td>
<td>5:30 pm – 7:30 pm</td>
<td>Alumni Center, Assembly Hall</td>
</tr>
<tr>
<td>Reserved Computer Lab</td>
<td>Friday, October 26th</td>
<td>1:00 pm – 2:00 pm</td>
<td>Bracken Library, BL008</td>
</tr>
<tr>
<td>Open Enrollment Presentation</td>
<td>Monday, October 29th</td>
<td>11:00 am – 1:00 pm</td>
<td>Student Center, Forum Room</td>
</tr>
<tr>
<td>Benefits Fair</td>
<td>Tuesday, October 30th</td>
<td>10:00 am – 2:00 pm</td>
<td>Student Center, Ballroom</td>
</tr>
<tr>
<td>Open Enrollment Presentation</td>
<td>Wednesday, October 31st</td>
<td>7:30 am – 9:30 am</td>
<td>Alumni Center, Assembly Hall</td>
</tr>
<tr>
<td>Reserved Computer Lab</td>
<td>Wednesday, October 31st</td>
<td>2:00 pm – 3:00 pm</td>
<td>Bracken Library, BL008</td>
</tr>
<tr>
<td>Reserved Computer Lab</td>
<td>Thursday, November 1st</td>
<td>10:00 am – 11:00 am</td>
<td>Bracken Library, BL008</td>
</tr>
<tr>
<td>Meet and Greet with Benefits Staff</td>
<td>Friday, November 2nd</td>
<td>11:00 am – 1:00 pm</td>
<td>Atrium</td>
</tr>
<tr>
<td>Meet and Greet with Benefits Staff</td>
<td>Monday, November 5th</td>
<td>3:00 pm – 5:00 pm</td>
<td>Facilities</td>
</tr>
<tr>
<td>Open Enrollment Presentation</td>
<td>Tuesday, November 6th</td>
<td>9:00 am – 11:00 am</td>
<td>Student Center, Forum Room</td>
</tr>
<tr>
<td>Reserved Computer Lab</td>
<td>Tuesday, November 6th</td>
<td>3:00 pm – 4:00 pm</td>
<td>Bracken Library, BL008</td>
</tr>
<tr>
<td>Meet and Greet with Benefits Staff</td>
<td>Wednesday, November 7th</td>
<td>11:00 am – 1:00 pm</td>
<td>Student Center, 1st Floor</td>
</tr>
<tr>
<td>Reserved Computer Lab</td>
<td>Thursday, November 8th</td>
<td>8:30 am – 9:30 am</td>
<td>Bracken Library, BL008</td>
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