Over Age 65 Retiree Health Plan

The deductible, coinsurance and out-of-pocket maximum is remaining the same for 2019. Below is the new monthly premium for both medical and prescription coverage. Please note: the medical and prescription premium does not include your Medicare Part B premium.

<table>
<thead>
<tr>
<th>HEALTH PLAN PREMIUMS (Medical + Prescription)</th>
<th>Medicare Supplement Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
</tr>
<tr>
<td></td>
<td>12 month</td>
</tr>
<tr>
<td>Single</td>
<td>$115.36</td>
</tr>
</tbody>
</table>

Prescription Benefits

Your prescription drug benefit continues to be a group-sponsored benefit administered by Express Scripts under the Medicare Part D program. This plan is called Express Scripts Medicare® for Ball State University.
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.

<table>
<thead>
<tr>
<th>RETIREE DENTAL INSURANCE PREMIUMS</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$11.49</td>
</tr>
</tbody>
</table>

Change in Benefits Billing for 2019

Billing for health, dental and life insurance will continue to be processed and mailed on a monthly basis. The new rates will take effect with the January 2019 bill, however, you will not receive a bill in January 2019 because we are going to begin billing a month behind. **You will not receive your bill for January 2019 until the 3rd week in February 2019.** You are welcome to pay more than one monthly installment if you prefer. Simply multiply your monthly amount due by the number of months you would like to pay. Questions regarding your billing should be directed to the Office of Payroll and Employee Benefits at 765-285-8461.