



## 2025 Benefits Open Enrollment

### Employee Benefits

**If you do not take any action during Benefits Open Enrollment you will lose your tobacco-free premium discount beginning January 1, 2025.** This is a substantial benefit offered to all Ball State University employees who are, and remain, tobacco-free.

#### **BENEFIT NEWS AND CHANGES FOR 2025**

##### **Cardinal Day of Well-being**

The Office for People and Culture is proud to announce the **Cardinal Day of Well-being**. This day will be in conjunction with the **Employee Benefits Fair** and will be enhanced with well-being presentations throughout the day. Programming will be offered around the five pillars of well-being: financial, community, physical, social and career. Join us **Tuesday, October 29, 2024 from 10:00 am to 3:00 pm**, in the **Student Center Ball Room**. All Ball State employees are invited to attend. Several insurance, financial, health, and Ball State vendors will be in attendance to answer questions, conduct presentations, or provide services and information. On site flu vaccines will be available for employees and dependents covered under the Ball State Insurance plans, however, you must register in order to receive the vaccine during the event. More information to come soon about this event. Please mark your calendars now.

## The 2025 Benefits Open Enrollment

The 2025 Benefits Open Enrollment period is scheduled for **October 22, 2024, through November 6, 2024**. This is your annual opportunity to make changes to your insurance benefits without an IRS-defined qualifying event. Changes made during the Benefits Open Enrollment period will be effective January 1, 2025. If you choose not to make any changes for 2025, some of your current benefits will carry over.

**Employees must complete the 2025 Tobacco-Free Premium Discount Affidavit in order to maintain the discount beginning January 1, 2025.**

You can complete the Tobacco-Free Premium Discount Affidavit online during Benefits Open Enrollment at [www.bsu.edu/payroll](http://www.bsu.edu/payroll) or via the paper form enclosed in this packet. The tobacco-free premium discount will remain at \$900 for 2025. If you would like information on tobacco cessation programs, please contact Working Well at 765-285-9355.



## HIGHLIGHTED BENEFIT FEATURES

### Sydney Health

Sydney Health will allow you to get benefits information when and where you need it. If you have a current Anthem login, you will use the same login information to access Sydney. You may download the app to your smartphone and obtain services such as:

- View your Anthem insurance card
- Find physicians and **check costs for services**
- See your health claims and track healthcare spending
- Ask Sydney's interactive chat bot questions

**With Ball State's health plan being self-funded, we strive for all plan members to use Sydney Health to check and compare costs for services. By being good stewards of our insurance expenditures, we can all work to keep our health claims and insurance premiums low.** Sydney Health can provide alerts, reminders, suggest a doctor, help you stay healthy and save money on medical costs. We encourage all health plan members to download the Sydney Health app from the App Store or Google Play to get started.



<https://www.sydneyhealth.com/>

### LiveHealth Online

You may schedule an appointment 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 can send prescriptions to the pharmacy of your choice

if needed.

- See a licensed therapist or psychologist. If you're feeling stressed, worried or having a tough time, LiveHealth Online can help. You can make an appointment to see a therapist or psychologist online. Depending on your coverage, the cost may be similar to what you would pay for an in-person office visit.

It's quick and easy to sign up and get started. Just go to [livehealthonline.com](https://livehealthonline.com) or download the mobile app.

To further assist you in choosing your 2025 benefit plan elections, please find the following benefit descriptions below.

### HSA Qualified Health Plan

This plan has the highest deductibles and also continues to have the lowest premiums. 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. 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 prescription 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 coverage until your deductible has been met.

### PPO Health Plan

This plan covers preventive services at 100%. Blood work at contracted labs (LabCorp, American Health Network and Quest Diagnostics) are not subject to the deductible and are also covered at 100%. The PPO Health 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.

## Prescription Benefits

Ball State participates in the Indiana Aggregate Prescription Purchasing Plan (IAPPP) for prescription coverage and the IAPPP continues to use CVS Caremark as its third party administrator. Register online at [www.Caremark.com/startnow](http://www.Caremark.com/startnow) to find network pharmacies, refill medications and check order status, check drug cost, and see your prescription history. **Specialty medications are becoming a huge cost driver to our plans.** **With Ball State's health plan being self-funded, we strive for all plan members to check costs for prescriptions and see if alternatives are available. By being good stewards of our insurance expenditures, we can all work to keep our health claims and insurance premiums low.**

Maintenance medications still require a 90-day refill after the third 30-day refill at a retail pharmacy. As a reminder, 90-day refills for maintenance medications can be filled at any network retail pharmacy or you may still receive them through mail order. If you have any additional questions about your prescription plan or costs, you may call CVS Customer Care at 1-866-243-4881 or contact our office. **Walgreens continues to be out of our pharmacy network.**

## Dental Plan Highlights

Delta Dental continues to provide our dental insurance. Here is a reminder of our current benefits:

- 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.

## Other General Information

### Insurance Billing for 2025

Billing for health, dental and life insurance will continue to be processed and mailed on a monthly basis. 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.

If you utilize Ball State's eBill website to pay your bill you are now able to see all transactions since your last billing statement, print duplicate receipts for any payments; make credit card or ACH payments online, and save payment methods for quick reuse. For more information visit <https://bsu.edu/eBill>.

Questions regarding your billing statements should be directed to Employee Benefits at 765-285-1834.

### Tobacco-Free Premium Discount

Employees must complete the 2025 Tobacco-Free Premium Discount Affidavit in order to maintain the discount. The tobacco-free premium discount will remain at \$900 for 2025 (\$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. If your spouse has a change in employment you must complete and submit an updated Working Spouse Affidavit that is available online at [www.bsu.edu/payroll](http://www.bsu.edu/payroll) under the Forms, Policies, and Guides tab.





## 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. **Please remember if your family experiences a birth of a child, please contact Employee Benefits within the 31 calendar day deadline. The child will not be automatically added to your coverage. If you miss the 31 calendar day deadline, you will have to wait until the next Benefits Open Enrollment period (changes effective January 1), or until you experience another Qualifying Event to add your child to coverage.**

2025 HEALTH PLAN PREMIUMS (Medical + Prescription)  TF = Tobacco Free	HSA Qualified Health Plan		PPO Health Plan	
	Biweekly			
	10 month (18 pays)	12 month (26 pays)	10 month (18 pays)	12 month (26 pays)
Single TF Discount	\$51.55	\$35.69	\$88.51	\$61.27
Single Full Rate	\$101.55	\$70.30	\$138.51	\$95.89
EE+CH TF Discount	\$97.95	\$67.81	\$168.19	\$116.44
EE+CH Full Rate	\$147.95	\$102.43	\$218.19	\$151.06
Family TF Discount	\$133.83	\$92.65	\$229.78	\$159.08
Family Full Rate	\$183.83	\$127.27	\$279.78	\$193.69

## Contact Us

Employee Benefits  
Administration Building, G29  
Muncie, IN 47306  
765-285-1834  
Fax: 765-285-8480  
Email: [humanresources@bsu.edu](mailto:humanresources@bsu.edu)

## [bsu.edu/payroll](https://bsu.edu/payroll)

Ball State University practices equal opportunity in education and employment and is strongly and actively committed to diversity within its community. Ball State wants its programs and services to be accessible to all people. For information about access and accommodations, please call the Office of Disability Services at 765-285-5293 (TTY users only 765-285-2206) or visit [bsu.edu/disabilityservices](https://bsu.edu/disabilityservices).

2025 DENTAL PLAN PREMIUMS	Biweekly	
	10 month (18 pays)	12 month (26 pays)
Single	\$8.87	\$6.14
EE+CH	\$16.84	\$11.66
Family	\$22.98	\$15.91

EE+CH = Employee Plus Child(ren)

## 2025 OPEN ENROLLMENT INFORMATION SESSIONS

Meeting Type	Date	Time	Location
Open Enrollment Video Presentation Online – view on demand	Tuesday, October 22 – Wednesday November 6	8:00 am	Link available at <a href="https://www.bsu.edu/payroll">www.bsu.edu/payroll</a>
Open Enrollment Presentation	Thursday, October 24	9:00 am – 11:00 am	Student Center, Room 301
Meet and Greet with Benefits Staff	Monday, October 28	3:00 pm – 5:00 pm	Service and Stores Building (SV)
Benefits Fair – Cardinal Day of Wellbeing	Tuesday, October 29	10:00 am – 3:00 pm	Student Center, Ball Room
Open Enrollment Presentation – Zoom	Wednesday, October 30	12:00 pm – 2:00 pm	Zoom - Online
Open Enrollment Presentation – Zoom	Monday, November 4	2:00 pm – 4:00 pm	Zoom - Online

The Open Enrollment Presentation is recorded and can be viewed on our website on demand. We are also offering the same presentation via Zoom on 10/30 and 11/4.