



2025 Benefits Open Enrollment

Employee Benefits

Over Age 65 Retiree Health Plan

The deductible, coinsurance and out-of-pocket maximum is remaining the same for 2025. 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.

2025 HEALTH PLAN PREMIUMS (Medical + Prescription)	Medicare Supplement Plan
	Monthly
Single	\$133.73

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. If you need a replacement insurance card, please contact Express Scripts at 1-855-315-8526 to request a new card.

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.

2025 RETIREE DENTAL INSURANCE PREMIUMS	Monthly
Single	\$13.31

The 2025 Benefits Open Enrollment

The 2025 Benefits Open Enrollment is scheduled for **October 22, 2024, through November 6, 2024**. As always, it is our goal to keep costs as low as possible for both you and the University while maintaining quality coverage and compliance with healthcare laws and regulations. If everyone on your plan is over age 65 and you are making no changes to your coverage this year then you do not need to do anything and your benefits will roll over to the new year.



**BALL STATE
UNIVERSITY**
Employee Benefits



Life Insurance Beneficiary Information

Now is the time to review your beneficiary information and ensure that we have the correct information for our records. Please be sure to notify us if there is a need to update your beneficiaries on your life insurance coverage. You may find a Beneficiary Change form on the Human Resources website under Forms, Policies, and Guides/Insurance. You may also contact our office and we can send a form to you to update.

Benefits Billing for 2025

Billing for health, dental and life insurance will continue to be processed and mailed on a monthly basis. As a reminder our retiree billing system is processed a month behind. The January 2025 bill will be processed and mailed in February 2025. 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.

Employee Benefits Fair 2025

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 am to 3 pm at the Student Center Ball Room**. All Ball State employees and retirees are invited to attend the Cardinal Day of Well-being. 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 retirees 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.

Contact Us

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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.

2025 OPEN ENROLLMENT INFORMATION SESSIONS

Meeting Type	Date	Time	Location
Open Enrollment Video Presentation Online – view on demand	Tuesday, October 22 – Thursday, November 6	8:00 am	Link available at www.bsu.edu/payroll
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.