



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/cost savings offered to all Ball State University employees who are, and remain, tobacco-free.

BENEFIT NEWS AND CHANGES FOR 2025

Tobacco-Free Premium Discount

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 or via the paper form enclosed in this packet. The Tobacco-Free Premium Discount will remain at \$900 for 2025 (\$75/month). If you do not recertify your tobacco-free status during Benefits Open Enrollment you will lose your tobacco-free premium discount beginning January 1, 2025. This is a substantial cost savings offered to retirees who are, and remain, tobacco-free. If you would like information on tobacco cessation programs, please contact Working Well at 765-285-9355.

The 2025 Benefits Open Enrollment

The 2025 Benefits Open Enrollment period is scheduled for **October 22, 2024, through November 6, 2024**. Your needs change over time, which is why it is important for you to review the information provided during the Benefits Open Enrollment period. If you choose not to make any changes for 2025, your current benefits will carry over.



**BALL STATE
UNIVERSITY**
Employee Benefits



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 am to 3 pm, at the Student Center Ball Room. All 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.

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. A visit will typically be at lower or no additional cost compared to an in-person visit, 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. 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 or download the mobile app.

PPO Health Plan

As an Under Age 65 Retiree, the medical plan option is the PPO Health Plan. The premiums for this health plan are the same as the active employee premium. This plan covers preventive services at 100% and 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.

2025 HEALTH PLAN PREMIUMS (Medical + Prescription)	PPO Health Plan
	Monthly
	12 month
TF = Tobacco Free	
Single TF Discount	\$132.76
Single Full Rate	\$207.76
EE+CH TF Discount	\$252.29
EE+CH Full Rate	\$327.29
Family TF Discount	\$344.67
Family Full Rate	\$419.67

EE+CH = Employee Plus Child(ren)

Prescription Benefits

The University 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 to find network pharmacies, refill medications and check order status, check drug cost, and see your prescription history. You may also check drug costs through links found on the Employee Benefits website. **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 use these links 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.

2025 RETIREE DENTAL INSURANCE PREMIUMS	Monthly
Single	\$13.31
EE + CH	\$25.26
Family	\$34.47

EE+CH = Employee Plus Child(ren)



Other General Information

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.

Contact Us

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765-285-1834
Fax: 765-285-8480
Email: humanresources@bsu.edu

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.