2025

EMPLOYEE BENEFITS

A PUBLICATION OF THE HUMAN RESOURCES DEPARTMENT

EKU

This Benefits Guide is sponsored by:

AssuredPartners

DID YOU KNOW?

You and your family can take classes at EKU through the Tuition Waiver Program.
See pg. 32

You can get primary care services for $0 copay through BluMine Health Clinic if you are covered by EKU's health plan.
See pgs. 8&9

Your domestic partner may have access to certain benefits like the tuition waiver and BluMine Health Clinic.
See pg. 6

The high dental plan orthodontia maximum increased from $1000 to $2000.
See pg. 16

You and your family members can receive 8 free counseling sessions through the new EAP.
See pg. 18

You can earn up to $400 per year by participating in the Employee Wellness Program.
See pg. 7

EKU added pet insurance!
See pg. 30

EKU has a new discount platform through Working Advantage.
See pg. 33

TABLE OF CONTENTS

Disclaimer: All representations contained herein are for general information and illustration purposes. Detailed information regarding specific polices and coverages are available upon request from the employee/member by the carrier/provider.

Human Resources cannot advise you on what benefit coverages to elect or which retirement or investment options to choose. Human Resources representatives can provide you with information and resources to assist you in making decisions regarding your benefit coverages and providers.

ONLINE OPEN ENROLLMENT

Mandatory Online Open Enrollment is October 21 – November 4, 2024

1. Login to myEKU.
2. Click Benefits Enrollment under the Employee Menu.
3. Read the instructions on the Home tab carefully.
4. Review Family tab to make sure all dependents you need to cover are listed.
   - Life insurance beneficiaries will be available to view on the Elections tab under Employer Provided Life Insurance. Please verify that the information on file is correct. If updates need to be made, please complete a life insurance beneficiary form, and submit to the Benefits Office, Coates CPO 24A. This form is located at hr.eku.edu/benefits-forms-0.
5. Review each benefit on the Elections tab. Current elections will be flagged within each benefit.
   - To continue participation in benefits such as flexible spending account, health savings account, and dependent care assistance, you MUST click on the benefit and enter the **annual** amount for 2025. **Your current 2024 amount will NOT rollover.**
6. Click the SAVE tab to finalize your elections. You will receive an email confirmation. Your elections will not be saved unless you click the SAVE tab.

2025 COVERAGE INFORMATION

Health Insurance

- The EKU health savings account contribution will be $960 for all eligible CDHP subscribers. The EKU HSA contribution to family plan had been $600. See page 12 for more details.
- See page 13 for new health plan rates.

Dental Insurance

- Dental High Plan – the lifetime maximum for orthodontics increased from $1,000 to $2,000.
- See page 16 for new rates for High plan employee + child and family tiers.

Employee Assistance Program

- EKU has partnered with a new provider, Wayne Corporation. An enhanced feature of the new EAP is access to 8 mental health counseling sessions per issue per year at NO cost. See page 18 for more information.

Working Advantage Discount Platform

- EKU has partnered with Working Advantage to provide a Discount Platform. See page 33 for more information.

Pet Insurance

- EKU has partnered with Nationwide to provide pet insurance. See page 30 for more information.

IMPORTANT HEALTH COVERAGE FACTS

FACULTY BENEFIT EFFECTIVE DATES

- Benefits for New Faculty run from August 1st to June 30th in their first year of teaching at EKU.
- Benefits for non-returning faculty end on June 30th.
  - Non-returning faculty are full-time faculty who teach in the spring semester but do not return for the following fall semester, regardless if they teach summer school.
  - Benefits for these individuals are paid through June 30th by payroll deductions made throughout the academic year and coverage terminates on that day if they will not be returning to teach full-time in the fall semester.
- Returning faculty are covered year-round and pay for 12 months of benefits through deductions from their 20 pay periods during the academic year.

HEALTH COVERAGE FOR SPOUSES BOTH WORKING AT EKU

- EKU employees who are legally married are not required to be covered under the same health plan.

BENEFIT END DATE WHEN EMPLOYMENT ENDS

- Should you leave employment during the year, your benefits end on the last day of the pay period in which your last workday falls. For example:
  - If you hold a salaried staff position and stop working at EKU on January 12th, your benefits will end on January 15th.
- When you turn in your resignation, please contact your department's HR Business Partner to receive information regarding your separation from the University. You may also contact the HR Benefits Team regarding your options to continue coverage under COBRA and to have your benefit questions answered by an expert.

DEDUCTIONS FOR NON-EXEMPT EMPLOYEES

- Bi-weekly paid employees: In months with three (3) paychecks, deductions for insurance coverage (other than healthcare) will not be withheld from one (1) of those paychecks.

BENEFITS ENROLLMENT INFORMATION

CURRENT EKU EMPLOYEES

If you are a current benefit-eligible employee, each year you have an opportunity to review your benefit elections during the annual open enrollment period and make changes for the upcoming plan year. This year's enrollment period is October 21 - November 4, 2024. Benefits selected during this open enrollment period will be effective for the entire 2025 calendar year, unless you have a qualifying event which permits changing of benefits during the year.

NEW EKU EMPLOYEES

If you are a newly hired benefit-eligible employee, you must enroll during your first 30 days of employment.

For employees with a hire date between the 1st and 15th of the month, insurance benefits will be effective on the 16th of that month. For employees with a hire date between the 16th and the last day of the month, insurance benefits will be effective on the 1st day of the following month.

QUALIFYING EVENTS

If you have a "qualifying event", notification and proper documentation must be provided to the Human Resources Benefits Office within 31 days of the qualifying event date. *You cannot add or drop coverage until the next Open Enrollment period* (for the plan year beginning 2025) unless you have a "qualifying event".

Examples of a "qualifying event" include:

Qualifying Event	**Required Documentation**
Birth or adoption of a child	Birth Certificate or court documentation
Marriage	Marriage License
Divorce or Legal Separation	Divorce decree or court documentation
Dependent loss or gain of other coverage	Letter/documentation of loss of coverage/new coverage

Please note: If you <u>remove</u> a dependent due to a qualifying event, you CANNOT change the plan level. If you <u>add</u> a dependent due to a qualifying event, you CAN change the plan level.

Please note: When adding dependents to **HEALTH** insurance, a copy of the Social Security card is required for each dependent. Forward the copies to the Benefits Team:

- Campus mail: Coates 24A
- Fax: 859-622-7219
- Walk-in: Jones 205

BENEFITS ELIGIBILITY CRITERIA

WHO IS ELIGIBLE FOR COVERAGE?

Regular full-time and regular part-time employees hired into a position that are scheduled to work at least 30 hours per week are fully benefited positions and are eligible to participate in all EKU offered benefits, unless otherwise noted by policy.

Part-time employees hired into a non-exempt position working between 20 and 24 hours per week are partially benefited employees. Benefits provided to these employees include participation in the tax deferred plans, prorated vacation and sick time, and holiday pay.

Part-time employees working less than 20 hours per week, seasonal, intermittent, temporary, student, graduate assistant and other non-regular positions are not eligible for any EKU benefits.

DEPENDENT COVERAGE

Benefits-eligible dependents may be covered by the benefit plans including health care, dental, vision, and spouse and dependent life insurance. See table below.

Benefits Eligible Dependent
Spouse- A person to whom you are legally married.
***Sponsored Dependent-** An adult that shares primary residence with the covered EKU employee for at least 12 months prior to the effective date of coverage, is not a relative and is not employed by the EKU employee.
Employee's children under age 26- regardless of student or marital status or residence.
Other qualified children under age 26- regardless of student or marital status or residence, including natural born or adopted child of the sponsored dependent and is not a relative of the covered employee.

*The Sponsored Dependent policy can be found at policies.eku.edu/policies.

Please know that sponsored dependent coverage can NOT be added, changed or dropped via the benefits enrollment platform.

Contact the Benefits Team for Sponsored Dependent rates and enrollment information.

EMPLOYEE WELLNESS PROGRAM

The EKU Employee Wellness Program is designed to empower employees to actively pursue optimal health and well-being.

SERVICES AND PROGRAMS

Keep up with programs and events at wellness.eku.edu, Facebook (@ekuemployeewellness), or Instagram (@ekuwellness). Visit the office in Jones 205 or email healthyyou@eku.edu.

- Quarterly challenges
- Annual Health Fair
- Weight Management
- Tobacco Cessation Program
- Diabetes Management (Coaching by BluMine Health Clinic; $0 copay for diabetes-related Rx with quarterly visit)

WELLNESS CREDIT

All benefits-eligible employees enrolled in an EKU health plan have an opportunity to earn up to $400 per year when participating in the Employee Wellness Program.*

- Quarterly: Earn 60 points to receive $60 credit.
- Annually: Complete the Voluntary Health Assessment to earn $60.
- Annually: Visit your primary care physician or BluMine Health Clinic for your annual physical and submit the biometric screening to earn $100. (Preventative visits are $0 copay.)

*Wellness credit is applied toward healthcare premiums. If you choose the single CDHP health plan, you will receive contributions to your Health Savings Account.

ADA WELLNESS

Rewards for participating in the employee wellness program are available to all employees that are on the EKU health plan. If you think you might be unable to meet a standard for a wellness challenge under this wellness program, you might quality for an opportunity to earn the same reward by different means. Contact BluMine Health at 502.384.1917, option 4 to find a wellness challenge with the same reward that is right for you in light of your health status.

Privacy – All information is kept confidential. HIPAA guidelines are followed to protect your personal health information.

BluMine™ HEALTH

Welcome to BluMine Health!

What do we do?

Our primary care centers provide you, your spouse, and your eligible dependents (between ages 2 - 26 and if still considered a dependent), basic, front-line, primary care with no copays and no deductibles! Employees must be enrolled in the EKU health plan to be eligible.

Getting started is easy!

- Schedule an appointment by calling your closest clinic location
- Please make sure to bring your health insurance card (if applicable) to appointment
- Please make sure to bring a valid state or federal ID to all appointments
- Please bring a list of all medications (prescription, herbal, over the counter, etc.) to appointment

What services do you provide at no cost to me?

Our primary care services include:

- Annual wellness physicals
- Asthma (*breathing)* treatments
- Allergy treatments *(injections only if serum is provided by patient*)
- Annual hearing screenings
- Biometric screenings (*cholesterol, BMI, blood pressure, and glucose*)
- Blood pressure checks
- Cold/Flu/Bronchitis treatment
- Colon cancer screenings (*take home test kit*)
- Earaches/Infections
- Ear wax removal
- EKGs with basic interpretation
- Flu vaccines (*based on availability*)
- Minor Cuts/Wounds
- Minor Sprains/Strains
- Minor Suturing/Splinting
- Nebulizer treatment
- Pink Eye/Styes
- Poison Ivy/Skin Conditions
- Pregnancy Testing
- School, camp and sports physicals
- Sinus Infection
- Sore Throat
- Stomach viruses
- Strep Test (*rapid*)
- UTI/Bladder Infection
- Well Women and Well Men exams (*labs not covered by BMH*)

What medications do you provide to me at no cost?

Our Care Centers stock some of the most frequently prescribed primary care medications that are free to you for the initial diagnosis (30-day sample). Our staff can guide you on best options for refills.

What other programs do you offer to me at no cost?

BluMine Health offers wellness education, coaching and monitoring! We can help impact your health in the areas of chronic disease management, hypertension treatment, diabetes/metabolic syndrome, cholesterol & nutrition monitoring, BMI & weight optimization, smoking cessation, and stress reduction.

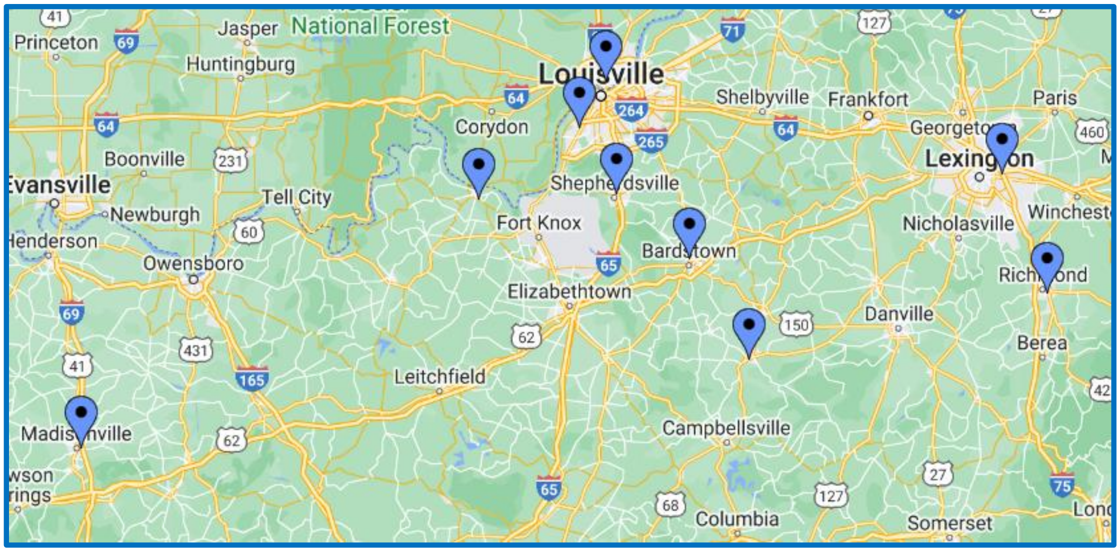
What if I need to see a specialist?

Our Nurse Practitioners are able to refer you to any specialist necessary and can help with any questions you may have in the process.

IF YOU EVER EXPERIENCE A MEDICAL EMERGENCY,
PLEASE CALL 911 IMMEDIATELY!

Welcome to BluMine Health!

BluMine Health Clinic Locations



Bardstown
700 Portland Ave
Bardstown, KY 40004
(502) 628-2103

Brandenburg
1404 Old Ekron Road
Brandenburg, KY 40108
(502) 684-8446

Jeffersonville - Quartermaster
255 Quartermaster Court
Jeffersonville, IN 47130
(812) 282-4485

Lebanon
116 Lebanon Trade Ctr
Lebanon, KY 40033
(270) 225-1005

Lexington
2285 Executive Drive,
Suite 100
Lexington, KY 40505
(859) 254-0151

Madisonville
343 East Center Street
Madisonville, KY 42431
(270) 452-2420

Richmond
235 Boggs Lane
Richmond, KY 40475
(859) 376-1363

Shepherdsville
189 Adam Shepherds Pkwy,
Suite 14
Shepherdsville, KY 40165
(502) 531-9823

Southwest
5120 Dixie Highway,
Suite 106
Louisville, KY 40216
(502) 995-7008

HEALTH PLAN SUMMARIES

EKU's Health Plan is self-insured, administered by Anthem Blue Cross Blue Shield, www.anthem.com

	Consumer Driven Health Plan		PPO2000		PPO1000	
	In Network	**Out of Network**	**In Network**	**Out of Network**	**In Network**	**Out of Network**
Annual Deductible (Single/Family)	$3,500/ $7,000	$7,000/ $14,000	$2,000/ $4,000	$4,000/ $8,000	$1,000/ $2,000	$2,000/ $4,000
Out-of-Pocket Maximum (Single/Family)	$4,500/ $9,000	$9,000/ $18,000	$4,500/ $9,000	$8,500/ $17,000	$3,500/ $7,000	$6,500/ $13,000
Preventive Care	$0 copay	Deductible, then 50%	$0 copay	Deductible, then 50%	$0 copay	Deductible, then 40%
Office Visit – PCP/Online/ Mental Health	Deductible, then 20%	Deductible, then 50%	$30 copay	Deductible, then 50%	$25 copay	Deductible, then 40%
Office Visit – Specialist	Deductible, then 20%	Deductible, then 50%	$50 copay	Deductible, then 50%	$40 copay	Deductible, then 40%
Therapies - Physical/Occupation	Deductible, then 20% 50 visit limit	Deductible, then 50%	$30 copay 50 visit limit	Deductible, then 50%	$25 copay 50 visit limit	Deductible, then 40%
Chiropractic Services	Deductible, then 20% 15 manipulations	Deductible, then 50%	$30 copay 12 manipulations	Deductible, then 50%	$25 copay 15 manipulations	Deductible, then 40%
Inpatient Services (includes maternity)	Deductible, then 20%	Deductible, then 50%	Deductible, then 30%	Deductible, then 50%	Deductible, then 20%	Deductible, then 40%
Outpatient Services	Deductible, then 20%	Deductible, then 50%	Deductible, then 30%	Deductible, then 50%	Deductible, then 20%	Deductible, then 40%
Outpatient Testing, X-ray, Lab	Deductible, then 20%	Deductible, then 50%	30% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
Emergency Room	Deductible, then 20%	Deductible, then 50%	$250 copay per visit	$250 copay per visit	$150 copay per visit	$150 copay per visit
Urgent Care	Deductible, then 20%	Deductible, then 50%	$100 copay per visit	Deductible, then 50%	$60 copay per visit	Deductible, then 40%
Ambulance Services (Medically Necessary Ground)	Deductible, then 20%	Deductible, then 50%	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Home Care Services	Deductible, then 20%	Deductible, then 50%	Deductible, then 30%, Unlimited visits	Deductible, then 50%, 30 visit limit	Deductible, then 20%, Unlimited visits	Deductible, then 40%, 30 visit limit
Hospice Services	Deductible, then covered in full	Deductible, then covered in full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Durable Medical Equipment	Deductible, then 20%	Deductible, then 50%	Deductible, then 30%	Deductible, then 50%	Deductible, then 20%	Deductible, then 40%

Information provided is intended to be a summary of benefits only; it does not list all covered services, limitations, or exclusions. Additional information, including a Summary of Benefits & Coverage is available at https://hr.eku.edu/employee-benefits.

Prescription Plans (administered by Express Scripts)									
	CDHP			PPO2000			PPO1000		
	Retail	Home Delivery	90-day Retail	Retail	Home Delivery	90-day Retail	Retail	Home Delivery	90-day Retail
Generic	20% coinsurance after deductible met			20% Min $10 Max $25	Not recommended for home delivery		10% Min $7 Max $20	Not recommended for home delivery	
Brand/ Formulary*	20% coinsurance after deductible met			30% Min $30 Max $70	**Plan savings may apply		25% Min $25 Max $60	**Plan savings may apply	
Non-Formulary	20% coinsurance after deductible met			50% Min $70 Max $300	**Plan savings may apply		45% Min $60 Max $200	**Plan savings may apply	
Out-of-Pocket Max per year (Single/Family)	$4,500/$9,000 (Including Medical)			$3,800/$7,600			$4,800/$9,600		

*EKU's formulary name is National Preferred

**Plan savings vary based on choice of pharmacy

For maintenance medications, there are two ways to save time and money: Home Delivery via Express Scripts or 90-day retail at a network pharmacy**.** For 90-day retail, simply have your healthcare provider write the Rx for 90 days and send to a network pharmacy.

To enroll in Home Delivery:

- Call Express Scripts at 877-476-2291
- Visit www.StartHomeDelivery.com
- Provider can fax Rx to 800-636-9494
- Please note: 90-day home delivery is not available for specialty medications.

Need pet meds?

- Inside Rx Pets offers discounts for pet medications
- Download savings card at insiderxpets.com

Need assistance with prescriptions? Looking for lower cost alternatives?

Contact the Know Your Rx Coalition

Monday–Friday, 8 am to 6 pm: (855) 218-5979, www.KYRX.org

<u>Important Notes regarding Healthcare plans:</u>

EKU's Healthcare Plan is SELF-INSURED. This means that EACH dollar paid to healthcare providers and pharmacies is paid by the University and its participating employees.

CDHP/HSA – You pay 100% of the Anthem allowable amount for the service provided up to the deductible amount, then pay 20% up to the out-of-pocket maximum. Preventive care is covered in full. **For employees who elect the CDHP, the University will contribute into a Health Savings Account (HSA).** See the next page for more details about Health Savings Accounts.

PPO plans - All services accumulate toward the out-of-pocket maximum. Deductibles, out-of-pocket maximums, and therapy visits renew each calendar year. There is an out-of-pocket maximum for medical services and a separate one for prescription drugs. The combined out-of-pocket maximums are determined by the ACA.

HEALTH SAVINGS ACCOUNT (HSA)

For employees who select the Consumer Driven Health Plan (CDHP), EKU contributes to a Health Savings Account (HSA) administered by HealthEquity. You can also contribute **tax-free** dollars to your HSA through payroll deductions. The contributions accumulate in your account and can be used to pay for qualified medical expenses.

EKU Employer contribution to HSA:
- Up to $960 annually
- EKU contribution will be funded to HSA per paycheck
- Mid-year additions will be prorated based on benefits eligibility date

Maximum annual contributions for HSA including employer contribution:
- Single $4,300 / Family $8,550
- If you are 55 years of age or older, you can contribute an additional $1,000

Your Health Savings Account:

- **Is your money.** Funds stay with you until you spend them, even if you change employers or stop working. Funds rollover year to year.
- **Pays medical expenses.** Use it for eligible expenses your health insurance doesn't cover. Pay for copays, deductibles, dental, vision, and more.
- **Grows with you.** As your balance grows you may invest it to yield tax-free earnings.
- **Helps you plan for the future.** Money used for eligible expenses is always tax-free. After you turn 65, you may use your HSA account to pay for anything as long as you pay income tax.
- **Reduces your taxable income.** Your money is tax-free both when you put it in and when you take it out to pay for eligible healthcare expenses.

You are NOT eligible for an HSA if:

- You are claimed as a tax dependent on any other person's tax return.
- You are enrolled in Medicare/Medicaid.
- You are enrolled in TRICARE.
- Your care is covered by a health plan that is not an eligible High Deductible Health Plan.
- You or your spouse are enrolled in a full Flexible Spending account (FSA). (You may be enrolled in a Limited Flexible Spending Account.)
- You or your spouse are covered by a Health Reimbursement arrangement [HRA] that provides you with benefits before you have met the IRS minimum deductible for the year. **If you or your spouse have a general purpose HRA, please consult your tax advisor or IRS rules for confirmation of eligibility for enrollment in the HSA.**

NOTE: HSA participants cannot contribute to a full medical reimbursement/flexible spending account (FSA); however, participants can contribute to a Limited FSA for eligible dental and vision expenses. HSA participants will receive a HealthEquity Visa card and Limited FSA participants will receive a Chard Snyder benefit card to pay for eligible expenses.

Limited FSA Maximum Annual Employee Contribution
- $3,200 (single or married filing jointly)

2025 NON-TOBACCO HEALTH PLAN RATES

CDHP/HSA Plan	Total Monthly Premium	EKU Monthly Contribution	EE Monthly Premium	20 pays	24 pays	26 pays
Employee Only	$563.97	$563.97	FREE	FREE	FREE	FREE
EE + Spouse	$796.22	$596.46	$199.76	$119.86	$99.88	$92.20
EE + Child(ren)	$741.20	$593.50	$147.70	$88.62	$73.85	$68.17
Family	$1,169.82	$847.80	$322.02	$193.21	$161.01	$148.62
Two EKU EEs	$786.68	$786.68	FREE	FREE	FREE	FREE
Two EKU EEs + Family	$1,154.61	$1,154.61	FREE	FREE	FREE	FREE

PPO2000 Plan	Total Monthly Premium	EKU Monthly Contribution	EE Monthly Premium	20 pays	24 pays	26 pays
Employee Only	$655.50	$588.89	$66.61	$39.97	$33.31	$30.74
EE + Spouse	$995.53	$607.19	$388.34	$233.00	$194.17	$179.23
EE + Child(ren)	$927.23	$603.52	$323.71	$194.23	$161.86	$149.40
Family	$1,456.78	$863.23	$593.55	$356.13	$296.78	$273.95
Two EKU EEs	$983.49	$850.28	$133.21	$79.93	$66.61	$61.48
Two EKU EEs + Family	$1,440.85	$1,184.78	$256.07	$153.64	$128.04	$118.19

PPO1000 Plan	Total Monthly Premium	EKU Monthly Contribution	EE Monthly Premium	20 pays	24 pays	26 pays
Employee Only	$786.77	$595.95	$190.82	$114.49	$95.41	$88.07
EE + Spouse	$1,354.99	$626.51	$728.48	$437.09	$364.24	$336.22
EE + Child(ren)	$1,273.60	$622.14	$651.46	$390.88	$325.73	$300.67
Family	$2,059.23	$895.62	$1,163.61	$698.17	$581.81	$537.05
Two EKU EEs	$1,327.64	$1,178.68	$148.96	$89.38	$74.48	$68.75
Two EKU EE's + Family	$2,043.32	$1,217.18	$826.14	$495.68	$413.07	$381.30

NOTE: Unless you attest to being tobacco/vape free or complete a smoking cessation program, a surcharge of $40 per month will be added to your health insurance premium.

EKU's Health Plan is self-insured, administered by Anthem Blue Cross Blue Shield

Where to Go / Cost				When to Go	Examples
	PPO1000	*PPO2000*	*CDHP/HSA*		
BluMine Health Clinic	$0	$0	$0	Schedule appointment (see page 9 for locations and contact info)	Annual physical Sinus infection/Cold/Allergies Urinary tract infection Aches/Minor cuts Chronic disease management Vaccinations
Live Health Online	$25	$30	Member pays 100%	This service is available 24/7. www.livehealthonline.com **(CDHP participants - Estimated cost $59 per visit)**	Sinus Infection/Cold/Allergies Urinary Tract Infection Aches Rashes Mental Health
Primary Care/Walk-in Clinic	$25	$30	Member pays 100%	Schedule appointments for minor acute or chronic conditions.	Sinus Infection/Cold Urinary Tract Infection Migraine Aches & Sprains Skin Issues or Infections
Specialist	$40	$50	Member pays 100%	Serious medical conditions that require specialty care related to a specific disease or body part.	Diabetes Management Cardiology Issues Neurologist Needs Orthopedic Issues
Urgent Care	$60	$100	Member pays 100%	Injury or illness that requires immediate care but does not require emergency care.	Accidents and Falls Sprains and Strains Breathing Difficulties Fever or Flu Vomiting or Diarrhea Severe Sore Throat/Cough Minor Broken Bones
Emergency Room	$150	$250	Member pays 100%	**Insurance will NOT cover non-emergency visits to the Emergency Room.** You may be admitted but will have to pay out of pocket all costs associated with visit.	Traumatic Injury Heart Attack Symptoms Signs of Stroke Broken Bone Sudden Disorientation Uncontrolled Vomiting

VISION PLAN

EKU's Vision Plan is administered by Delta Vision/VSP, www.vsp.com.

Please Note:

- The member is responsible for any amounts charged that exceed the maximum allowable amount for any service provided or item purchased.
- Members are not permitted to receive allowances for both frames and contact lenses in the same plan year.
- Discounts on lens option upgrades are not available out-of-network.
- If you are enrolled in the EKU health plan, you have coverage for an annual routine eye exam through Anthem Blue View Vision/Eye Med.

Rates			
	Monthly Premium	20 pays	24 pays
Employee Only	$6.52	$3.91	$3.26
Employee + Spouse	$11.06	$6.64	$5.53
Employee + Child(ren)	$11.72	$7.03	$5.86
Employee + Family	$17.58	$10.55	$8.79

Vision Plan		
	In Network Copay	Frequency
Exam	$10	Once every 12 months
Eyeglass Lenses	$25	Once every 12 months
UV Coating	20%-25% off retail	Once every 12 months
Tint (Solid & Gradient)	20%-25% off retail	Once every 12 months
Standard Scratch-Resistance	20%-25% off retail	Once every 12 months
Standard Polycarbonate	20%-25% off retail	Once every 12 months
Standard Progressive	$0	Once every 12 months
Premium Progressive	$95-$105	Once every 12 months
Custom Progressive	$150-$175	Once every 12 months
Standard Anti-Reflective Coating	$41	Once every 12 months
Other Add-ons and Services	20%-25% off retail	Once every 12 months
In Network Plan Allowance		
Frames	$130	Once every 24 months
	$70 for Costco	
Contact Lenses	$130	Once every 12 months

DENTAL PLANS

EKU offers three optional dental insurance plans administered by Delta Dental, deltadentalky.com.

Dental Plans			
	High Plan	**Standard Plan**	**Preventive Plan**
Annual Deductibles (Single/Family)	$0/$0	$50/$150	$0/$0
Maximum Annual Benefit Per Covered Family Member	$2,000	$1,500	$1,000
Preventive Care	$0 copay	$0 copay	$0 copay
Minor Services: Routine Fillings, Simple Extractions, Root Canals, Simple Denture Repair, Oral Surgery, Periodontics	15% coinsurance	Deductible, then 20%	NOT COVERED
Major Services: Inlays, Crowns, Fixed Prosthodontic & Implant Repair, Bridges and Dentures	40% coinsurance	Deductible, then 50%	NOT COVERED
Dental Implants	40% coinsurance	NOT COVERED	NOT COVERED
Orthodontic Services: Diagnosis & Treatment Plan, Minor Treatment for Tooth Guidance	50% of the allowable amount with a $2,000 lifetime max. Coverage available for adults and dependents.	NOT COVERED	NOT COVERED

Rates					
High Plan	Total Monthly Premium	EKU Monthly Contribution	Employee Monthly Premium	20 Pays	24 Pays
Employee Only	$42.88	$6.48	$36.40	$21.84	$18.20
Employee + Spouse	$84.00	$6.48	$77.52	$46.51	$38.76
Employee + Child(ren)	$95.10	$6.48	$88.62	$53.17	$44.31
Employee + Family	$151.24	$6.48	$144.76	$86.86	$72.38
Standard Plan	Total Monthly Premium	EKU Monthly Contribution	Employee Monthly Premium	20 Pays	24 Pays
Employee Only	$27.95	$6.48	$21.47	$12.88	$10.74
Employee + Spouse	$56.95	$6.48	$50.47	$30.28	$25.24
Employee + Child(ren)	$53.73	$6.48	$47.25	$28.35	$23.63
Employee + Family	$88.34	$6.48	$81.86	$49.12	$40.93
Preventive Plan	Total Monthly Premium	EKU Monthly Contribution	Employee Monthly Premium	20 Pays	24 Pays
Employee Only	$13.60	$6.48	$7.12	$4.27	$3.56
Employee + Spouse	$27.72	$6.48	$21.24	$12.74	$10.62
Employee + Child(ren)	$26.15	$6.48	$19.67	$11.80	$9.84
Employee + Family	$42.99	$6.48	$36.51	$21.91	$18.26

FLEXIBLE SPENDING ACCOUNTS (FSA)

EKU offers two types of Flexible Spending Accounts (FSA) administered by Chard Snyder: Health Care and Dependent Care. You contribute **tax-free** dollars to your FSA through payroll deductions. The contributions accumulate in your account to pay for eligible expenses. **Services must be provided during the plan year.**

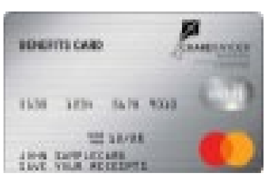
HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

The Health Care FSA offers you the opportunity to pay for certain out-of-pocket medical, dental and vision expenses.

- Can contribute up to $3,200 annually
- **Must be renewed annually to continue participation**

You can check your balance and see the full eligible expense list at www.chard-snyder.com.

You will receive a Chard Snyder Benefit card to pay for eligible expenses. The benefit card has a new look. If you order additional or replacement cards, you will receive the sleek new silver card. Use your current card until the expiration date shown on the front. You will receive new cards just before your current card expires.



Expenses MUST be incurred during plan period (January 1-December 31, 2025). You have until March 31, 2026, to file claims or your balance will be FORFEITED.

- NOTE: Terminated employees have 90 days from termination date to submit claims incurred prior to termination date of that plan year.

DEPENDENT CARE ASSISTANCE PLAN (DCAP)

The DCAP offers you the opportunity to pay for certain eligible day care expenses for a dependent child.

- Can contribute up to $5,000 annually

To qualify as a dependent (IRS publication 503):

- The child must live with you for more than half the year
- Be under the age of 13
- Or is physically or mentally incapable of taking care of him/herself (including a parent or spouse

To be an eligible daycare provider:

- The facility must have a tax I.D. number
- If an individual caregiver, that individual must be willing to provide a social security number. (This individual can be anyone who is not your dependent under the age of nineteen, or anyone for whom you do not claim an exemption for income tax purposes)
- Care may be provided inside or outside of your home.

Burrier Center and Model Laboratory after school programs are eligible for Dependent Care.

The IRS tracks the daycare maximum amounts on a calendar year basis. **Keep in mind that any amount deducted in excess of the IRS maximum of $5,000 (single or married filing jointly) or $2,500 (married filing separately) will be considered taxable income**. Additionally, participation in DCAP may affect eligibility for the Child and Dependent Care Tax Credit. See your tax advisor for more information.

EMPLOYEE ASSISTANCE PROGRAM

Your Employee Assistance Program (EAP) is provided through **Wayne Corporation**.

WHAT IS AN EAP?

An EAP is an employee benefit available to all employees and their household members. This program offers short term counseling (up to 8 counseling sessions) for personal and family problems along with a variety of resources and referrals for a broad range of topics. All counselors are licensed mental health professionals. There are times when the clinician may recommend a referral to a higher level of care and support with qualified professionals or agencies.

PROGRAM HIGHLIGHTS

- The EAP is free (no copay).
- Automatic coverage on first day of employment – no enrollment needed.
- Employee or their household members can call directly - no referral needed.
- You do not need to have health insurance in order to use the EAP (these are separate benefits).
- The EAP is confidential (by law).
- Up to 8 counseling sessions per problem, per year.
- In Person, telehealth, telephone sessions are available.
- Legal, Financial, Eldercare, Childcare Daily Living Resources.
- Comprehensive Work-Life website with articles, webinars, videos, and self-guided skills courses.

PROVIDES HELP WITH ISSUES SUCH AS:

- Emotional Difficulties
- Marital Distress
- Stress & Anxiety
- Alcohol/Drug Problems
- Work-Life Balance
- Financial & Legal Concerns
- Parent/Child/Family Conflicts
- Childcare & Eldercare Referrals
- Relationship Problems
- Burnout

For more information or to schedule a confidential appointment, call (800) 441-1327 or (502) 451-8262. Request appointments at waynecorp.com.

WAYNE Corporation | *Quality Employee Assistance Programs*

LONG TERM DISABILITY INSURANCE

The University provides Long Term Disability (LTD) at no cost to benefit eligible full-time employees. LTD will be paid out after a 120-day elimination period for qualified disabilities. The policy will pay **60% of gross monthly earnings up to a maximum of $10,000 per month**. EKU's Long Term Disability (LTD) carrier is The Standard.

Note: Once employee is vested with KPPA/TRS, both retirement systems provide disability coverage without an additional cost, and you are no longer eligible for coverage under the EKU Long Term Disability Plan. Optional Retirement Program (ORP) participants will be covered by EKU's LTD plan.

SHORT TERM DISABILITY

The University offers Short Term Disability (STD) coverage through The Standard. Coverage options vary in percentage of monthly earnings, elimination period, and maximum duration as shown below. Guarantee issue for new hires. To review the Employee Leave and FMLA policies, visit policies.eku.edu.

Features	Option 1	Option 2	Option 3
Injury Elimination Period (# of days employee is off work before STD begins)	0 days	14 days	30 days
***Sickness Elimination Period** (# of days employee is off work before STD begins)	14 days	14 days	30 days
Maximum Benefit Duration (Number of weeks STD benefit is payable)	120 days	106 days	90 days
Monthly Benefit Amount (up to $6,000)	• 50% of monthly earnings • 70% of monthly earnings		
Calculation Rate (per $100 coverage)	$1.533	$1.288	$1.047

Some exclusions may apply. Contact the Benefits Team with policy questions.

**If you elect during open enrollment, there will be a 60-day waiting period to receive a benefit from the date of disability in the first year.*

Annual salary x 50% or 70% /12 = monthly benefit amount x rate by option / 100 x 12 / 20 or 24 (based on pay frequency) = per pay deduction

__________ x .50 or .70 /12 = ________ x ______rate based on option/100 x 12 /20 or 24 = $___________
Example based on Semi-Monthly paid employee: $35,500 x .50 = $17,750 /12 = $1,479 x Opt 1 $1.533 /100 x 12 / 24 = $11.34

LIFE INSURANCE BENEFITS

EMPLOYER PROVIDED LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

The life Insurance carrier for EKU is The Standard.

The University provides regular benefited employees, at no cost to the employee, a life insurance policy of 1x base salary up to $50,000. This amount doubles if the death is accidental. **Age reductions of coverage limits apply beginning at age 70.**

SUPPLEMENTAL TERM LIFE

Eligible employees have the option to purchase supplemental life insurance. Amounts are in increments of 1x, 2x, 3x, 4x or 5x annual base salary up to $1,000,000 maximum. **Age reductions of coverage limits apply beginning at age 70.**

- **For new employees there is a guarantee issue up to 5x annual salary, for a maximum of $350,000. This is only available to new employees within 30 days of first employment with EKU.** For amounts over the guaranteed issue amount of $350,000, a health questionnaire must be completed and approved by The Standard before it becomes effective.
- During open enrollment, employees can elect new life insurance in one increment of annual salary or increase existing life insurance by one increment of annual salary, up to guarantee issue of $350,000, without completing a health questionnaire.
- Electing supplemental life insurance on yourself gives you the opportunity to also elect supplemental life on your spouse/sponsored dependent and dependent children (see page 21).

Supplemental Employee Life Rates	
Age Bands	Rate per $1,000 coverage
<25	$0.035
25-29	$0.033
30-34	$0.041
35-39	$0.061
40-44	$0.092
45-49	$0.148

Supplemental Employee Life Rates	
Age Bands	Rate per $1,000 coverage
50-54	$0.244
55-59	$0.387
60-64	$0.525
65-69	$0.880
70-74	$1.542
75+	$2.266

To calculate a per pay period cost, use the following formula:

<u>Amount of insurance</u>/1,000 x <u>rate in table above based on age</u>=Monthly Amount x12/# checks per year= Per Pay Deduction

_____________ / 1000= ________ x _________ = $_________ x 12 = _________ /20 or 24 = $_____________

Example: If your salary is $40,000 and you want coverage in the amount of 1x your salary, you are 46 years old, & are paid 24 times per year: $40,000/1000=40 x .148= $5.92 x 12=$71.04 /24 = $2.96 per paycheck

SUPPLEMENTAL DEPENDENT LIFE INSURANCE

Employees must have supplemental life insurance on themselves through EKU's life insurance carrier The Standard to qualify for supplemental spouse/sponsored dependent or children coverage.

Spouse Life:

- Supplemental Spouse life insurance can be purchased in increments of $1,000.
- Minimum is $5,000; Maximum is the lesser of 50% of employee supplemental life or $250,000.
- **New Hires:** For amounts over the guaranteed issue of $25,000, a health questionnaire must be completed and approved by The Standard before coverage becomes effective.
- During open enrollment if you are adding new spouse life, $5,000 is guarantee issue. If you are increasing existing spouse life, you may increase by $5,000 up to guarantee issue of $25,000 without completing a health questionnaire.
- **Age reductions of coverage limits apply beginning at age 70.**
- The monthly premium is $.45 per $1,000 of coverage.
- _______________ / 1000= _____ x .45 = $_____________ x 12 /________________=$_______________
  Amount selected Monthly Premium (20 or 24 pays per yr) per pay

Example: $25,000/1000=25 x .45= $11.25 x 12=$135.00 /24 = $5.63 per paycheck

Child Life:

- Includes children through age 25
- $10,000 coverage
- $1.90 per month

SUPPLEMENTAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Employee AD&D (required if you elect to purchase spouse/child AD&D coverage):

- Amounts can be purchased in $10,000 increments up to $500,000.
- Rate is $ .020 per $1,000 of coverage.
- ____________ / 1000= _______ x .020 = $____________ x 12/___________________ = $____________
  Amount selected Monthly Premium (20 or 24 pays per yr) per pay

Spouse AD&D:

- Amounts up to 50% of employee AD&D amount in $1,000 increments up to $250,000.
- Rate is $ .020 per $1,000 of coverage.
- ____________ / 1000= _______ x .020 = $____________ x 12/________________ = $_______________
  Amount selected Monthly Premium (20 or 24 pays per yr) per pay

Child AD&D:

- Amounts up to 15% of employee AD&D amount in $5,000 increments up to $50,000.
- Rate is $ .020 per $1,000 of coverage.
- ____________ / 1000= _______ x .020 = $____________ x 12/ ______________ = $________________
  Amount selected Monthly Premium (20 or 24 pays per yr) per pay

RETIREMENT PLANS

KENTUCKY PUBLIC PENSIONS AUTHORITY (KPPA) - 12/31/2013 & PRIOR

This information is subject to change based on legislative changes.

KPPA is a defined benefit retirement plan for benefited positions at EKU that do not require certification of a 4-year college degree; or allows experience to substitute for a college degree. If you work a combined 100 hours or more per month with two different employers and both employers participate with KPPA, retirement must be deducted from both employers. Benefited employees are employees who are scheduled to work an average of 100 or more hours of work per month over twelve consecutive calendar or fiscal year months. Benefited employees **must** participate by law.

EMPLOYEE CONTRIBUTIONS

	Tier 1 Joined KY State Retirement System prior to 9/1/08	**Tier 2*** Joined KY State Retirement System after 9/1/08
Non-Hazardous position	5%	6%
Hazardous position	8%	9%

***For Tier 2, 1% of contributions are for the health insurance fund which is not credited to the individual's account and is not refundable.

NON-HAZARDOUS KPPA RETIREMENT & DISABILITY BENEFITS

The benefits of all vested members are based on years of service and final compensation. Some of the accumulated sick leave balances may be converted to service credit at retirement. The maximum number of hours that can be converted is based on when you joined a KY State Retirement System. Final compensation is the average of five fiscal years. Tier 1 is based on highest 5 years. Tier 2 is based on last 5 years.

Eligibility for retiree medical benefits is determined based upon when you joined the KY Retirement System. Visit http://www.kyret.ky.gov **or contact KPPA at 1-800-928-4646** for more information.

An employee who is not eligible for a reduced benefit may retire due to disability. The employee must have at least 60 months of service, 12 of which are current service credited under KRS 61.543(1) or 78.615(1) and must apply within 12 months of the last day of paid employment in a "benefited" position. An employee may apply for disability prior to termination or while on sick leave.

KPPA PURCHASE SERVICE CREDIT & VESTING

Service Credit: Service in another state system or military service, under certain conditions, may be used to purchase years of service in the Kentucky Retirement System.

Vesting: In order to be vested, a member must have at least 5 years of service between all KY State retirement systems. Vested gives you the right to draw a monthly benefit. If you ever leave employment and take a lump sum benefit, you are not entitled to the employer portion.

KENTUCKY PUBLIC PENSIONS AUTHORITY (KPPA) – JOINED 1/1/14 & LATER

This information is subject to change based on legislative changes.

Benefited employees that do NOT have a KY State Retirement account prior to 1/1/14, will participate in the KPPA Cash Balance retirement plan. This plan is NOT a defined benefit/pension plan.

KPPA benefited positions do not require certification of a 4-year college degree or will allow work experience to substitute for a college degree. If an employee works a combined 100 hours or more per month with two different employers, and both employers participate with KPPA, retirement must be deducted from both employers. Benefited employees are employees who are scheduled to work an average of 100 or more hours of work per month over twelve consecutive calendar or fiscal year months. Benefited employees **must** participate by law.

EMPLOYEE CONTRIBUTIONS

	Tier 3* Joined KY State Retirement System After 12/31/13
Non-Hazardous position	6%
Hazardous position	9%

***For Tier 3, 1% of contributions are for the health insurance fund which is not credited to the individual's account and is not refundable.

KPPA AT RETIREMENT AGE

Unreduced Retirement Eligibility is: Age 65 with 5 years of service, or at age 57 or older, when employee's age plus years of service equal 87.

Retirement benefit will be calculated based on employee's accumulated account balance at time of retirement. **Account balance is comprised of**: **Employee Contribution (5% of creditable compensation), Employer pay credit: (4% of creditable compensation), Interest credits on employee contributions and employer pay credit.** Accrued but unused sick leave is not utilized in determining employee's retirement allowance or determining retirement eligibility. Retiree medical benefits may be determined by visiting **https://kyret.ky.gov/ or contacting KPPA at 1-800-928-4646**.

KPPA PURCHASE SERVICE CREDIT & VESTING

Service Credit: Employees may **only** purchase re-contribution of refunds and omitted service. Re-contribution of refunds made on or after 1/1/14 will not be used to determine an employee's participation date in the retirement system.

Vesting: In order to be vested, an employee must have at least 5 years of service between all KY State retirement systems. Being vested gives an employee the right to draw a monthly benefit at retirement or take a lump sum of employee and a portion of employer contributions plus interest when the vested employee terminates employment with all KPPA participating employers.

TEACHERS RETIREMENT SYSTEM OF KENTUCKY (TRS) 12/31/21 & PRIOR

This information is subject to change based on legislative changes.

TRS is a defined benefit retirement plan for benefited positions that require certification or a 4-year college degree or higher and does not allow experience to substitute for the college degree. It is mandatory by law that benefited employees **must** participate in a retirement plan. TRS eligible employees must participate in either TRS or an Optional Retirement Plan (ORP) and have 30 days to enroll after starting employment.

CONTRIBUTIONS

Employees contribute 8.185% of compensable earnings on a pre-tax basis.

- This amount may increase July 1. Rate is determined by Kentucky State Legislature.

TRS RETIREMENT BENEFITS

The benefits of all vested members are based on years of service and final compensation. Sick leave balances between 3 to 6 months will be converted to service credit. Final compensation is the highest average salary of either three or five fiscal years.

- To qualify for High 3, member must be age 55 with 27 years of service.

Calculate an estimate of your benefit with this formula:

Average High Salary x accumulator x years of service /12= $________________Monthly Benefit

TRS DISABILITY BENEFITS

A member with at least five years of service who qualifies for total disability from any cause receives 60% of the average of the five highest years' salary for a minimum of five years – with at least a 50% value thereafter.

Eligibility for retiree medical benefits is determined based upon when you joined a KY Retirement System. **Visit https://trs.ky.gov/ or contact TRS at 1-800-618-1687 for more information.**

TRS VESTING

In order to be vested, a member must have at least 5 years of service between all KY State Retirement Systems. Vested gives you the right to draw a monthly benefit. If you ever leave employment and take a lump sum benefit, you are not entitled to the employer portion.

TRS PURCHASE SERVICE CREDIT

Service in another state system or military service, under certain conditions, may be used to purchase years of service in the Teachers Retirement System of Kentucky.

TEACHERS RETIREMENT SYSTEM OF KENTUCKY (TRS) – JOINED 1/1/22 & LATER

It is mandatory by law that benefited employees **must** participate in a retirement plan. TRS eligible employees must participate in either TRS or an Optional Retirement Plan (ORP) and have 30 days to enroll after starting employment. **TRS** is a defined benefit retirement plan for benefited positions that require certification or a 4-year college degree or higher and does not allow experience to substitute for the college degree.

This information is subject to change based on legislative changes. Benefited employees that do NOT have a KY State Retirement account prior to 1/1/22, will participate in the TRS hybrid retirement plan if the ORP is not elected.

CONTRIBUTIONS

Employees contribute 9.775% of compensable earnings on a pre-tax basis. The University contribution is 9.775%. These amounts may change. Rate is determined by Kentucky State Legislature. Employee may also elect to contribute more.

TRS RETIREMENT BENEFITS

The benefits of all vested members are based on years of service and final compensation. Sick leave balances up to 3 months will be converted to service credit. Final compensation is the highest average salary of either three or five fiscal years.

Full retirement eligibility is at age 57 with 30 years of service, age 60 with 10 years of service or age 65 with 5 years of service.

TRS DISABILITY BENEFITS

A member with at least five years of service may qualify for total disability.

Eligibility for retiree medical benefits is determined based upon when you joined a KY Retirement System. **Visit https://trs.ky.gov/ or contact TRS at 1-800-618-1687 for more information.**

TRS VESTING

In order to be vested, a member must have at least 5 years of service between all KY State Retirement Systems. Vested gives you the right to draw a monthly benefit or if you take a lump sum benefit, you are entitled to the employer portion.

TRS PURCHASE SERVICE CREDIT

Service in another state system or military service, under certain conditions, may be used to purchase years of service in the Teachers Retirement System of Kentucky.

OPTIONAL RETIREMENT PLAN (ORP)

Employees who are eligible to participate in TRS may choose this optional retirement program (ORP) rather than TRS. Former employees and those previously employed by other state institutions who were members of TRS are ineligible for ORP participation unless there has been a six (6) month break in service.

CONTRIBUTIONS

The University's contribution is determined each year; the employee's contribution is fixed by State Legislature. **Currently the employee contribution is 6.16% and the University contribution is 10%.** Contributions by both the employee and the University are forwarded to the selected company for purposes of funding individual 403(b) retirement accounts. All contributions are 100% vested immediately and are non-forfeitable. Both University and employee contributions are portable and remain with employees upon separation of employment.

Upon separation of employment, account balances less than $5,000 must be rolled over or cashed out. Separating employee will be notified by the carrier to take action. If no action is taken, amounts less than $1,000 will be cashed out and amounts between $1,000 and $5,000 will be rolled over into a separate account.

Although the University contributes to these 403(b) accounts, the benefits payable to the participants are not the obligation of the University, the Commonwealth of Kentucky or TRS. The benefits and other rights of the ORP are the liability and responsibility of the designated companies to which contributions have been made.

Special Benefit Implications:

- The ORP does not have a disability retirement provision. The only long-term disability benefit to which employees may be entitled to is the University's group disability plan.
- The ORP does not offer retiree medical insurance.

ORP CARRIERS

When you elect to participate in an ORP, you can choose your carrier. EKU ORP participants can choose from:

- TIAA Trust
- Corebridge Financial

SUPPLEMENTAL RETIREMENT PLANS

Only benefited employees are eligible to participate in the 401(k), 403(b), 457(b), ROTH 401(k) and 403(b) plans. The maximum contribution for employees under the 401(k), 403(b) and 457(b) plans is designated annually by the IRS. These plans, which provide supplemental retirement benefits, are salary reduction plans made through payroll deduction. The amounts deducted from your paycheck are then credited to an investment account of your choice. 401(k), 403(b) and 457(b) are exempt from federal and state tax until retirement or earlier withdrawals. Roth accounts are post tax but grow tax-free. Employees may make these voluntary, tax-deferred or post tax contributions to a supplemental retirement program as defined by the Internal Revenue Code. **EKU does not provide any matching funds.**

Employees over the age of 50 are eligible for catch up contributions. Please see your investment representative for further details. Supplemental Retirement Options that are available include:

Plan Type	401(k)	403(b)	457(b)	Roth 401(k)	Roth 403(b)
	KY Deferred Comp	TIAA Trust Corebridge	KY Deferred Comp TIAA Trust Corebridge	KY Deferred Comp	TIAA Trust Corebridge

Add on to your retirement nest egg now with a supplemental retirement plan. You can start or stop contributing at any time – no need to wait for open enrollment or a qualifying event. Stop by the Human Resources Benefits Office in Jones 205 to complete a form to start contributing, or call us at (859) 622-5094, option 5 with any questions.

Upon separation of employment, account balances less than $5,000 must be rolled over or cashed out. Separating employee will be notified by the carrier to take action. If no action is taken, amounts less than $1,000 will be cashed out and amounts between $1,000 and $5,000 will be rolled over into a separate account.

Provider	Contact	Email	Phone
TIAA Trust **www.TIAA.org**	Dann Newfont	dann.newfont@tiaa.org	859-224-6902
Corebridge Financial Corebridgefinancial.com/retire	Mark Spinosa	Mark.Spinosa@corebridgefinancial.com	859-779-1195 800-448-2542
Kentucky Deferred Comp. www.kentuckyplans.com	Shawn Drake	Drakes2@nationwide.com	859-221-2149

VOLUNTARY INSURANCE

Colonial Life

ACCIDENT INSURANCE

Accidents are usually followed by a series of bills. Even if you have good insurance, you may still have to cover out-of-pocket costs, such as doctor bills, ambulance fees, and hospital expenses. Accident insurance from Colonial Life & Accident Insurance Company can help protect you, your spouse, and your dependent children from the unexpected expenses of an accident.

CANCER INSURANCE

If diagnosed with cancer, would you have the money to cover out of network or experimental treatments, rehabilitation, travel/lodging, or childcare expenses. Cancer insurance from Colonial Life & Accident Insurance Company helps guard against financial hardship if you or a loved one is diagnosed with cancer.

CRITICAL ILLNESS INSURANCE

If you were to suffer a heart attack, stroke, or other critical illness, would you have the money to cover out of pocket medical expenses, rehabilitation, travel/lodging, or childcare expenses?

Even those of us who plan for the unexpected with life, disability and health insurance may discover that some critical illness expenses can still remain unpaid. Without adequate protection, you could have to pull from savings or rely on other financial sources in your time of need. Critical illness insurance from Colonial Life & Accident Insurance Company helps preserve your lifestyle in the event of a specified critical illness. It provides benefits that you can use however you like.

TERM LIFE INSURANCE

Life insurance protection when you need it most. Life insurance needs change as life circumstances change. You may need different coverage if you are getting married, buying a home, having a child, or taking on additional debt.

Term life insurance from Colonial Life & Accident Insurance Company provides protection for a specified period of time, typically offering the greatest amount of coverage for the lowest initial premium. This fact makes term life insurance a good choice for supplementing cash value coverage during life stages where obligations are higher, such as while children are young. It is also a good option for families on a tight budget – especially since you can convert it to a permanent cash value plan later.

WHOLE LIFE INSURANCE

Whole life insurance from Colonial Life & Accident Insurance Company provides guaranteed features – cash value accumulation, premium rates, and death benefit (minus any loans and loan interest) – that help ensure those benefits will be there to help protect your family's way of life.

This whole life plan includes a chronic care accelerated death benefit rider if you have a chronic illness. You may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payment if you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least 2 of 6 Activities of Daily Living. (Subject to underwriting)

Guaranteed protection: Offers lifetime protection with a guaranteed death benefit that will not change as long as premiums are paid when due.

Guaranteed premiums: Promises a level premium that stays the same from the day you purchase the policy.

Guaranteed cash value: Guarantees the cash value amount – which accumulates on a tax-deferred basis.

INDIVIDUAL MEDICAL BRIDGE/HOSPITAL CONFINEMENT

Important Required Notice: This is a Hospital/Fixed Indemnity Policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact Human Resources and/or the Plan Administrator.

INDIVIDUAL MEDICAL BRIDGE /HOSPITAL CONFINEMENT (CONTINUED)

Medical Bridge insurance may cover:

- Hospital fees
- Outpatient surgery
- Doctor/ER visits
- Prescriptions

It may not cover:

- Deductibles
- Co-payments
- Coinsurance

Individual Medical Bridge from Colonial Life & Accident Insurance Company can help you with unexpected health care expenses that your medical insurance may not cover. It pays an indemnity benefit for each covered hospital confinement. Plans also include a wellness testing benefit, which helps reimburse you for a portion of the tests you would normally have each year.

FEATURES OF COLONIAL LIFE INSURANCE PRODUCTS

- Benefits are paid directly to you unless you specify otherwise.
- You can continue coverage with no increase in premium when you retire or change jobs.
- You are paid regardless of any other insurance you may have with other insurance companies.
- Coverage is available for your spouse and dependent children.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life benefits counselor.

For more information regarding Colonial Life voluntary products, contact agent Margaret Terry at (859) 227-6309 or by e-mail at Margaret.Terry@Coloniallifesales.com.

PET INSURANCE

EKU has partnered with Nationwide to provide pet insurance for dogs (1-14 years) and cats (1-20 years). Reimbursement available for a portion of eligible vet expenses related to accidents, injuries, and illnesses. The annual deductible is $250 and maximum annual benefit is $7,500. **Pre-existing conditions are not covered.** Premium is based on species, age, breed, and employee zip code. Please contact 877-738-7874 or visit https://benefits.petinsurance.com/eku to get a quote

mypetprotection®

LegalShield Membership includes:

- Legal Advice/Consultation on unlimited personal issues
- Letters/Calls made on your behalf
- Contracts/Documents reviewed (up to 10 pages)
- Residential Loan Document Assistance
- Preparation of Will/Living Will/Power of Attorney
- Speeding Ticket Assistance
- Trial Defense (if named in a covered civil/criminal action suit) plus home business coverage
- IRS Audit Assistance
- 25% Preferred Member Discount (bankruptcy, criminal charges, DUI, personal injury, etc.)

LegalShield family plans cover the member, member's spouse/sponsored dependent, never married dependent children under 21 living at home, never married dependent children up to age 23 if a full-time college student, dependent children under age 18 for whom the member is legal guardian, or physically/mentally disabled dependent children.

IDShield Membership includes:

- Social Media Monitoring
- Privacy / Security Monitoring (Internet monitoring of name, DOB and SSN, etc.)
- Identity Consultation - 24/7/365 live support for covered emergencies
- Full Identity Restoration - Complete identity recovery services through Kroll Licensed Private Investigators to its pre-theft status.
- $5 Million Service Guarantee backs up our promise to do whatever it takes, as long as it takes, to restore your identity

IDShield family plans cover the member, member's spouse/sponsored dependent and up to 8 minor children under the age of 18. Dependents age 18-26 receive consultation and restoration only.

Payroll Deduction	*Individual 24 pay	Family 24 pay	*Individual 20 pay	Family 20 pay
LegalShield	$7.50	$7.98	$8.97	$9.57
IDShield	$4.23	$7.98	$5.07	$9.57
Combined	$11.73	$14.45	$14.04	$17.34
Home Business Add-on	$4.98	$4.98	$5.97	$5.97
Total with ALL Options	$16.71	$19.43	$20.01	$23.31

*Individual – MUST be unmarried with no financial interdependence with another individual

Save BIG with MemberPerks - LegalShield & IDShield members can access savings on everyday goods and services at legalshield.perkspot.com.

For more information visit, https://hr.eku.edu/legal-shield. For questions, contact Stephanie Boley-Baker at (859) 248-4332 or sboley@legalshieldassociate.com.

STUDENT DEBT SOLUTION

EKU and TIAA are partnering to offer employees and their dependents a robust student debt solution from Savi. Savi helps you navigate programs to find relief from student debt. This tool helps strengthen your financial footing and positions you for student loan forgiveness by:

- Capping your payment based on your income and family size.
- Freeing up funds to direct toward other financial goals.
- Removing the complexities of forgiveness.

Savi streamlines the entire process, from helping you enroll in forgiveness programs to ongoing support and payment tracking, ensuring you remain on track from start to forgiveness—all for a small fee. Here's a snapshot of what will happen.

- First, you need to enroll in Savi Essential Service.
- Next, provide your basic information. From there, Savi handles the rest—from checking your forgiveness application for accuracy and completion all the way to submission.
- After some verifications with us, which Savi handles, everything is sent to your loan servicer.
- You'll receive reminders from Savi for ongoing things you may need to do afterward, like an annual submission to the PSLF program. That way you stay in compliance with all of the particulars that go along with forgiveness programs.

Visit TIAA.org/easternkentuckyuniversity/student to see whether you qualify for a forgiveness plan, how much could be forgiven and when as well as your estimated monthly savings.

ADDITIONAL UNIVERSITY BENEFITS

EMPLOYEE TUITION WAIVER PROGRAM

Full-time benefited employees are eligible to participate in the Employee Tuition Waiver Program for academic courses taken at Eastern Kentucky University. The tuition waiver benefit may be transferred to a spouse/sponsored dependent/dependent child (see policy definition).

The Employee Tuition Waiver Regulation 8.2.6 HRR can be found on the EKU Policies page.   For program information go to https://hr.eku.edu/tuition-waiver. Visiting Faculty are not eligible.

In the event an individual is eligible for multiple forms of institutional aid awards (i.e., both merit aid and the tuition waiver), the individual must choose one institutional award.

WORKING ADVANTAGE

The University has partnered with Working Advantage, a savings marketplace, to shop for exclusive and convenient savings on products, services, and experiences such as electronics/appliances, theme parks, rental cars, hotels, flights, cruises, apparel, fitness memberships, groceries, special events and more. Just visit **https://eku.savings.workingadvantage.com** to enroll in this cost-free discount platform.

CAPTRUST FINANCIAL WELLNESS

The University has partnered with CAPTRUST to provide Financial Wellness. Team members from CAPTRUST are available to consult with you to make sure you feel confident about meeting your financial goals. Visit captrustadvice.com or call (800) 967-9948 to make an appointment. Visit hr.eku.edu/employee-benefits for more information.

FREE HEARING SCREENINGS

EKU has partnered with Bluegrass Hearing Clinic to provide the Better Hearing Program. For no annual fee, this program offers the following:

- Free annual hearing screenings for you and your immediate family
- Free examination of your ears for wax buildup
- Free rechargeability or batteries with the purchase of full-service hearing instrument package
- Free TV accessory with the purchase of full-service hearing instrument package
- Discounts on advanced hearing solution packages with the latest in hearing technology
- Free clean and check if you currently own hearing devices

BLUEGRASS HEARING CLINIC

To schedule your free hearing screening, call (800) 470-4757. You must present a valid EKU ID card or medical insurance card at time of service to be eligible for program benefits.

Locations include: Richmond, Lexington, Danville, Somerset, Frankfort, Mount Sterling, Bardstown, Paris, Elizabethtown, and Nicholasville.

EVENTS & MEMBERSHIPS

EKU CENTER FOR THE ARTS

The EKU Center for the Arts brings premiere artistic productions and world-class entertainment right here to Richmond. Performances and programs are widely accessible to faculty, staff, and students. For a complete list of programs and to purchase tickets, visit EKUCenter.com or contact the box office, at 859-622-7469. Promotions and special offers to the University community are commonly available.

FRIENDS OF THE CENTER: Friends of the Center recognize the importance of the arts in our community. Memberships help support the Center's education and outreach programs, keep ticket prices low (particularly for our Student Discovery Series), and make our space available to young and student artists. Friends' membership benefits include advance notification of added programs, priority seating, ticket presales, and much more. Find out more by visiting EKUCenter.com/friends.

MODEL LABORATORY SCHOOL

Discover a world-class PreK-12 education right here on campus! Model Laboratory School at Eastern Kentucky University is the Commonwealth's only laboratory school and has established it as a school of choice throughout the region. Model High School is currently one of the top three high schools in Kentucky (Kentucky Department of Education). A frontrunner in piloting educational innovations, Model offers a one-of-a-kind educational experience featuring:

- A tight-knit family atmosphere.
- Rigorous academic curriculum
- Personalized acceleration opportunities based on student interests.
- Friendships that last a lifetime

Learn more about joining the Model Family; call (859) 622-1038 today or visit our website, model.eku.edu.

MODEL LABORATORY SCHOOLS
AT EASTERN KENTUCKY UNIVERSITY

@EKUMODEL

THE UNIVERSITY CLUB AT ARLINGTON

EKU Faculty & Staff Members have the privilege to join Richmond's finest private country club. The University Club at Arlington offers exceptional amenities including:

- Premier 18-Hole Golf Course
- Dining, Banquet, & Special Event Facilities
- Aquatic Complex
- Tennis Facilities
- Pickleball Facilities
- Fitness Center

Several membership opportunities are available to suit all schedules and lifestyles. EKU Faculty, Staff, and Alumni qualify for discounted rates on all memberships at The Club. Contact the Director of Membership at (859) 622-6149 with any questions or visit www.universityclub-arlington.com for more information.

STUDENT RECREATION CENTER

Planet Fitness

$24.99 Monthly / $359 Annual

- Cardio, Strength & Functional Training Equipment
- Free Fitness Training

Telford YMCA

$41.50 Monthly / $498 Annual

- Cardio, Strength & Functional Training Equipment
- Aquatic Center
- 2 Indoor Tracks
- 2 Basketball Courts
- Racquetball Court
- 2 Group Fitness Studios
- Locker Rooms
- Spin Room

Student Recreation Center

$30.00 Monthly / $240 Annual
$8-$10 per paycheck with Payroll Deduction

- **Cardio, Strength & Functional Training Equipment**
- **Aquatic Center**
- **1/10 Mile Track**
- **3 Basketball Courts**
- **3 Racquetball Courts**
- **Multi-Activity Court**
- **3 Group Fitness Studios**
- **Group Fitness Classes**
- **Largest Indoor Climbing Center at a Kentucky University**
- **Esports Lounge**
- **HydroMassage Beds**
- **Locker Rooms**
- **Free 2 Hour Personal Training Assessment with Body Composition Scan**
- **AND MORE!**

EKU CAMPUS RECREATION

Payroll Deduction is available for full time Faculty and Staff.

For family membership options and pricing, visit https://campusrec.eku.edu/membership-information

TIME OFF BENEFITS

HOLIDAY SCHEDULE

Independence Day	One Day	Martin Luther King Jr. Day	One Day
Labor Day	One Day	Spring Break	Five Days
Fall Break	Two Days	Memorial Day	One Day
Thanksgiving	Three Days	Juneteenth	One Day
Winter Break	Ten Days	Floating Holiday	One Day

The holiday schedule may be altered by the President to meet operational demands. Some work units or individuals may be required to work during holidays.

EMPLOYEE LEAVE

The following leave types are regulated by the Employee Leave policy: policies.eku.edu/.

Vacation

Fully Benefited employees accrue vacation leave on a per pay period basis at the rates listed in the chart below. Partially Benefited employees earn prorated vacation and are subject to a prorated maximum accrual based upon their part-time assignment. Faculty members do not earn vacation leave unless they are academic department heads or librarians on twelve-month assignments.

Maximum accrual is a one-year allotment as outlined in the chart below. Once an eligible employee reaches their maximum accrual of vacation leave, they stop earning additional vacation leave until their balance falls below the maximum accrual amount. It is the employee's responsibility to monitor their vacation balance. All vacation leave must be scheduled and approved in advance by the supervisor.

Vacation leave accrues with each payroll but is not earned or available for use by a new employee until successful completion of the ninety-day orientation period. Vacation is not paid out to an employee who separates from the University during the orientation period. Periods of leave without pay earn no vacation leave accrual.

Years of Service	Annual Accrual of Vacation/Maximum
1-4	10 days
5-9	15 days
10-14	20 days
15+	22 days

Sick Leave

Benefited employees receive sick leave for absences due to personal illness, injury, or other short-term disability. Sick leave may be used for child(ren), spouse, and sponsored dependent whose condition requires the employee's direct care and in instances of qualified FMLA leaves. Sick leave may also be used for relationships not covered by the University's bereavement leave policy and instances where additional bereavement time is needed.

Employees shall accrue sick leave one day per month with no maximum accrual. Sick leave accrues with each payroll. Periods of leave without pay earn no sick leave accrual. Accrued but unused sick time is NOT paid to you when you end employment with EKU.

Spouse/Sponsored Dependent Sick Leave Sharing

Employees may transfer sick leave to their legal spouse/sponsored dependent. Leave will be transferred in no less than blocks of five days but no more than ten days during any one fiscal year. Unused transferred leave will not be returned to the transferring employee. The employee donating the leave must maintain a minimum balance of 10 sick days. Employees must have at least one year of full-time service before they qualify to transfer or receive sick time under this policy. This policy does not impact an employee's ability to apply for sick bank time.

Parental Leave

Fully Benefited and Partially Benefited employees who have been employed with the University for at least ninety (90) days shall be granted paid parental leave for up to six (6) weeks following the birth or adoption of a child. Employees can request parental leave by clicking: hr.eku.edu/parental-leave-request-form.

Election Days

Eastern Kentucky University strongly encourages all eligible employees to participate in the democratic process by exercising their right to vote. The University will allow regular full-time employees approved time off to vote. Regular employees will be given up to four hours off to vote on Election Day, with one hour to be with pay.

Bereavement Leave

Eligible employees shall be allowed bereavement leave up to three days for the death of an immediate family member.

- Mother/ Father (stepmother/father)
- Spouse/sponsored dependent
- Brother / Sister (stepbrother/sister)
- Child (includes stepchild)
- Grandparent or grandchild
- In Laws of the same kind
- "loco parentis" relationship

Accrued sick leave and/or vacation may be utilized for situations not otherwise covered by this policy. The eligible employee shall notify his/her supervisor of the need for bereavement leave.

SICK BANK

EKU maintains a pool of employee donated sick leave to assist employees in the event of catastrophic illness or injury. Eligibility and applications are reviewed by the sick bank committee. The program is governed by the Sick Bank policy available online: policies.eku.edu/.

FAMILY AND MEDICAL LEAVE

Family and Medical Leave Act of 1993 (FMLA), requires larger employers to provide eligible employees 12 weeks (26 weeks for military caregiver leave) of job-protected, unpaid leave due to one or more of the following reasons:

- A serious health condition that makes the employee unable to perform his or her job
- To care for a child, parent, spouse/sponsored dependent who has a serious health condition
- To care for a new child (including by birth, adoption, or foster care)
- For a family member/next of kin who is on active military duty or has been notified of an impending call or order to active military duty.

Am I eligible for FMLA?
To be eligible for FMLA leave, you must meet **both** of the following criteria: 12 months of service and worked at least 1,250 hours in the past 12 months. The FMLA policy can be viewed at policies.eku.edu/.

How do I begin an FMLA leave?
Employees or supervisors can request FMLA by clicking: http://hr.eku.edu/leave.

MILITARY LEAVE WITH PAY

EKU complies with all requirements of the USERRA Guidelines. Employees on military leave shall be paid their regular salaries or compensations for a period or periods not exceeding 15 calendar days or 10 working days if the employee's position is based upon a five-day workweek in any one calendar year. Request for Military Leave should be coordinated through Human Resources. policies.eku.edu/

WORKERS' COMPENSATION

All employees, regardless of status or type of employment, are covered under the Kentucky Workers' Compensation Law (KRS 342). The Workers' Compensation law is designed to compensate employees for loss of earning power due to work-related injuries or diseases arising out of and in the course of their employment. This coverage includes both medical expenses and loss-time payments to an employee who is unable to work for an extended period of time because of a compensable injury or disease. For further information, contact the Office of Risk Management and Insurance. http://universityclaims.eku.edu/workers-compensation

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) was enacted in 1986 to provide continuing medical benefits for employees under certain qualifying events that might cause an individual to lose coverage. Employees and/or qualified dependents are eligible to continue certain benefits for a pre-determined period of time under the provisions of COBRA.

HIPAA PRIVACY NOTICE

Keeping your health information confidential is important to EKU and we have procedures in place to keep it protected. The HIPAA privacy notice is available for your review at: http://www.hr.eku.edu/employee-benefits

EQUAL OPPORTUNITY STATEMENT

Eastern Kentucky University is an Equal Opportunity employer and educational institution and does not discriminate on the basis of age (40 and over), race, color, religion, sex, sexual orientation, gender identity, gender expression, pregnancy, ethnicity, national origin, disability, veteran status, and/or genetic information in the admission to, or participation in, any educational program or activity (e.g., athletics, academics and housing) which it conducts, or in any employment policy or practice.

Any complaint arising by reason of alleged discrimination should be directed to the Office of Institutional Equity, Eastern Kentucky University, Jones Building 416, 521 Lancaster Avenue, Richmond, Kentucky 40475-3102 (859) 622-8020 (V/TDD), or the Office of Civil Rights, U.S. Department of Education, Philadelphia Office, The Wannamaker Building, 100 Penn Square East, Suite 515, Philadelphia, PA 19107-3323, (215) 656-8541, or the Equal Opportunity Commission (EEOC), Louisville Area Office, 600 Dr. Martin Luther King, Jr. Place, Suite 268, Louisville, KY 40202, (800) 669-4000.

The Office of Institutional Equity is charged with the University's compliance with Title IX of the Educational Amendments of 1972. Sexual harassment and sexual assault are forms of sex discrimination that are prohibited by Title IX and may include off campus conduct of such nature. The Office of Institutional Equity is also charged with the University's compliance with Title VI and Title VII of the Civil Rights Act of 1964. Inquiries concerning compliance are coordinated through:

Office of Institutional Equity and Title IX
Jones 416, 521 Lancaster Avenue, Richmond, KY 40475
Phone: (859) 622-8020

KEY TERMS

For definitions of key insurance terms, visit https://hr.eku.edu/employee-benefits.

NOTES

WAYNE Corporation | Quality Employee Assistance Programs

Employee Assistance Program (EAP)

What is an EAP?

An EAP is an employee benefit available to all employees and their household members. This program offers short term counseling (up to 8 counseling sessions) for personal and family problems along with a variety of resources and referrals for a broad range of topics. All counselors are licensed mental health professionals. There are times when the clinician may recommend a referral to a higher level of care and support with qualified professionals or agencies.

Program Highlights:

-The EAP is free (no co-pay).

-Automatic coverage on first day of employment – no enrollment needed.

-Employee or their household members can call directly - no referral needed.

-You do not need to have health insurance in order to use the EAP (these are separate benefits).

-The EAP is confidential (by law).

-Up to 8 counseling sessions per problem, per year.

-In Person, telehealth, telephone sessions are available.

-Legal, Financial, Eldercare, Childcare Daily Living Resources.

-Comprehensive Work-Life website with articles, webinars, videos and self-guided skills courses.

Provides help with issues such as:

Emotional Difficulties	Marital Distress
Stress & Anxiety	Alcohol/Drug Problems
Work-Life Balance	Financial & Legal Concerns
Parent/Child/Family Conflicts	Childcare & Eldercare Referrals
Relationship Problems	Burnout

Confidential appointments and information at:

502-451-8262 or 800-441-1327

Request appointments at waynecorp.com

BENEFITS TEAM
(859) 622-5094 OPTION #5

Erin Bailey
Benefits Analyst
(859) 622-1324
erin.bailey@eku.edu

Replacement Benefit Cards
Changes to Benefits
Insurance Claims Issues
Sick Bank

Jen Dray
Wellness & Benefits Analyst
(859) 622-8874
healthyyou@eku.edu

Wellness Program

Patty Sallee
Assistant Director, HR Benefits
(859) 622-1326
patty.sallee@eku.edu

Retirement
Program Administration

HR OPERATIONS TEAM
(859) 622-5094 OPTION #1

For assistance with:

- Student employment
- HR systems/applications
- Employment verifications
- Web time entry/leave reporting
- Updating direct deposit or tax withholdings

HR BUSINESS PARTNERS
(859) 622-5094 OPTION #3

For assistance with:

- Employment by assigned areas
- Compensation questions
- Training
- Employee Relations
- Performance Management

HR.EKU.EDU | WELLNESS.EKU.EDU
hrbenefits@eku.edu | 859.622.5094

KEY PROVIDERS

BluMine Health Clinic
(859) 376-1363
Richmond Location

Anthem Blue Cross Blue Shield
(844) 423-9989 Healthcare
(800) 337-4770 24/7 Nurse Line
livehealthonline.com

Delta Dental
(800) 955-2030

Delta Vision / VSP
(800) 877-7195

Wayne Corporation
Employee Assistance Program
(502) 451-8262 / (800) 441-1327
waynecorp.com

Know Your Rx Coalition
Help with your prescriptions
(855) 218-5979

Express Scripts
Pharmacy Coverage
(800) 451-6245
(877) 476-2291 Home Delivery

Chard Snyder
Flexible Spending Accounts
(800) 982-7715

HealthEquity
Health Savings Accounts
(866) 346-5800

The Standard
Life, Short Term Disability & Long Term Disability Insurance
(800) 426-4332

Colonial Life
Voluntary Insurances
(800) 325-4368
(859) 227-6309 Agent Margaret Terry
Margaret.Terry@Coloniallifesales.com

KPPA
Kentucky Public Pensions Authority
(800) 928-4646

TRS
Teachers Retirement Systems of KY
(800) 618-1687