



2025 Open Enrollment

— QUICK GUIDE —

MURRAY STATE UNIVERSITY

Welcome

TO OPEN ENROLLMENT 2025!

MESSAGE FROM HR TEAM:

Open Enrollment (OE) is the annual opportunity to reflect on your current benefit elections and make any changes for the coming calendar year. This year's Open Enrollment runs from

October 18, 2024 – November 1, 2024.

We are available to guide you through the benefits open enrollment process for 2025 and ensure that you have the information needed to make informed decisions. Your benefits choices are important and we are here to support you! The Quick Guide is intended to give you an overview of the benefits options available to you in 2025. Please refer to murraystate.edu/hr for further details.

2025 Key Points

- Annual Deductible Changes: Premium Saver HDHP annual deductibles changed to \$3,300 employee only/\$6,600 family.
- Digital therapeutic solutions available for eligible members on the health plan! Hinge Health focuses on musculoskeletal health. Omada focuses on diabetes management, diabetes prevention and hypertension.
- Anthem participants making a change during Open Enrollment will receive a new ID card for 2025. If you are enrolled in medical and vision you will have one card for both plans!
- Murray State's contribution to a Health Savings Account will continue at the current level!
- No increase in employee rates in any of Murray State's voluntary plans except a small increase in supplemental life.
- Voya Life is offering \$20,000 Guaranteed Issue (GI) for current participants in 2025!
- Preventive screenings will continue to be covered at 100 percent!
- Accident and critical illness voluntary plans offer additional wellness benefit up to **\$400!**
- You can still earn **\$250** by taking the Wellness Pledge!

Steps of Open Enrollment

❑ SAVE THE DATE

October 18, 2024 – November 1, 2024

❑ REVIEW

Carefully review your current plan and decide on any changes you would like to make for 2025.

❑ ENROLL

Log into myGate.murraystate.edu to access the Benefitfocus portal on the Employee tab in the Human Resources section and make your 2025 benefit elections.

❑ CONFIRM

After enrolling in your benefits for 2025, take a moment to review and save/print the Benefit Detail Report available in Benefitfocus. Confirm benefits coverage correctly reflects your enrollment choices for yourself and all your dependents.

❑ STAY CONNECTED

Follow **Murray State HR** on social media and murraystate.edu/hr for up to date information.

Let's Get Started

- Do you anticipate any major changes or events next year?
- How much did you spend on medical claims in the last 12 months? Take the time to estimate your healthcare expenses, visit anthem.com.
- Did you take advantage of Know Your Rx cost-effective prescription-saving strategies?
- Murray State contributes \$400 single/\$800 family into a Health Savings Account (HSA) for those participating in a High Deductible Health Plan (HDHP).
- Racer Wellness programs help save you money and manage your health.

Open Enrollment Resources

QUESTION AND ANSWER ZOOM SESSION

Wednesday, October 30: 1-2 p.m.

This session will be held via Zoom. Please register to attend the session on the HR/Open Enrollment website: murraystate.edu/hr. After registering, you will receive a confirmation email with information to join the session.



KNOW YOUR RX

855-218-5979 | KYRX@uky.edu

Know Your Rx coalition provides personalized support to help you make the most of your prescription benefit. Ask about potential cost-saving strategies, including options that may make refilling prescriptions easier and more convenient than ever.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

1-800-441-1EAP (1327) | waynecorp.com

EAP is a voluntary, confidential program that provides professional help for you and members of your household who may need assistance to discuss and find solutions for issues such as:

- Emotional challenges
- Stress and anxiety
- Relationship concerns
- Alcohol/drug problems
- Legal matters
- Financial management

In addition, the EAP offers Work-Life resources and tools to support your overall wellbeing. This benefit is administered by Wayne Corporation at no cost to you.



2025 Wellness Pledge

Earn \$250 incentive upon completion of Phase 1 and Phase 2

PHASE 1

- \$150 paid in January 2025
- January 1, 2025 – May 31, 2025
- Complete and/or attend 4 Racer Wellness sanctioned events, activities and screenings.

COMPLETE PHASE 1 BEFORE JUNE 1, 2025, TO MOVE TO PHASE 2

PHASE 2

- \$100 paid in September 2025
- June 1, 2025 – September 30, 2025
- Complete and/or attend 2 Racer Wellness sanctioned events and activities

COMPLETE PHASE 2 BEFORE OCTOBER 1, 2025

If Phase 1 is **NOT completed**, employees will incur a penalty of \$180, assessed monthly September – November 2025.

If Phase 2 is **NOT completed**, employees will incur a penalty of \$120, assessed monthly November – December 2025.

Complete details are at murraystate.edu/racerwellness.

Reasonable alternatives and accommodations will be made available in compliance with HIPAA and ADA.

Susan E. Bauernfeind Wellness Center Access Program

Employees who have taken the 2025 Wellness Pledge are also eligible to participate in the program, which allows access to the Wellness Center.

- Must be a Wellness Pledge participant to be eligible — this program is **NOT** part of Wellness Pledge programming.
- Must meet minimum number of visits to maintain membership:
 - January 1, 2025 – May 31, 2025: **40 visits**
 - August 1, 2025 – September 30, 2025: **15 visits**
- The membership fee is paid by Racer Wellness.
- This is a taxable employee benefit.

2025 Plan Design

	PREMIUM SAVER		BALANCED SAVER		LEGACY PPO	
	EMPLOYEES COVERING JUST THEMSELVES	EMPLOYEES COVERING FAMILY MEMBERS	EMPLOYEES COVERING JUST THEMSELVES	EMPLOYEES COVERING FAMILY MEMBERS	EMPLOYEES COVERING JUST THEMSELVES	EMPLOYEES COVERING FAMILY MEMBERS
Preventive Exams, Screenings and some RXs	FREE	FREE	FREE	FREE	FREE	FREE
Murray State HSA Contribution Opportunity	\$400	\$800	\$400	\$800	N/A	N/A
Wellness Incentive Opportunity	Wellness Pledge: Completing Phase 1 results in a incentive of \$150. Completion of Phase 2 results in an additional \$100 incentive.					
Deductible (excludes copays)	\$3,300	\$3,300/Individual \$6,600/Family	\$1,750	\$3,500/Family	\$600	\$600/Individual \$1,200/Family
EE Coinsurance (after deductible)	Hospital + Surgery: 10% Other Services: 30%	Hospital + Surgery: 10% Other Services: 30%	Hospital + Surgery: 10% Other Services: 20%	Hospital + Surgery: 10% Other Services: 20%	15% to all services not subject to a copay	15% to all services not subject to a copay
Emergency Room Office Visits General / Specialist RX: Generic / BrandF / BrandNF / Specialty Mail order 2x for copays except specialty	Deductible + Coinsurance apply. (No Copays)	Deductible + Coinsurance apply. (No Copays)	Deductible + Coinsurance apply. (No Copays)	Deductible + Coinsurance apply. (No Copays)	\$200 copay	\$200 copay
\$30 / \$45					\$30 / \$45	
\$15 / \$35 / \$70 / \$140 per month					\$15 / \$35 / \$70 / \$140 per month	
Out-of-pocket limit (including deductible)	\$6,000	\$6,000/Individual \$12,000/Family	\$4,250	\$4,250/Individual \$8,500/Family	\$2,500	\$2,500/Individual \$5,000/Family

Anthem Medical Monthly Premium

	PREMIUM SAVER		BALANCED SAVER		LEGACY PPO	
	MURRAY STATE	EMPLOYEE	MURRAY STATE	EMPLOYEE	MURRAY STATE	EMPLOYEE
Employee Only	\$755.40	\$33.60	\$751.54	\$113.65	\$751.28	\$209.00
Employee + Dependent(s)	\$1,191.53	\$122.71	\$1,191.15	\$260.25	\$1,190.71	\$422.85
Employee + Spouse	\$1,297.46	\$135.97	\$1,297.05	\$288.78	\$1,296.53	\$479.47
Employee + Family	\$1,787.08	\$257.79	\$1,786.46	\$487.01	\$1,785.59	\$806.67

TOBACCO SURCHARGE: Tobacco users will pay a **\$55** monthly surcharge in addition to medical premiums.

Murray State employer premiums are preliminary.

Spending Accounts

HEALTH SAVINGS ACCOUNT (HSA)

HSA is a tax-exempt trust or custodial bank account set up to pay or reimburse certain medical expenses you incur. Contributions will remain in your account from year to year until you use them. HSAs are available for participants in a High Deductible Health Plan only. Murray State contributes \$400 single/\$800 family (plus Murray State will cover initial account setup and monthly fees) in 2025. Under Federal government rules, in 2025 the maximum contribution allowed by you and your employer is up to \$4,300 for single coverage and \$8,550 for family coverage, plus an additional \$1,000 for those 55 years and older.

IRS guidelines do not allow participation in a HSA for those 65 and older who are enrolled in Medicare.

The IRS does not allow a family to have FSA and HSA at the same time. Employees should consult with their tax advisors for additional information.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Health Equity-WageWorks administers a Murray State tax-saving program that allows you to contribute to FSAs. These accounts let you pay yourself back on a tax-free basis for certain healthcare and dependent daycare expenses. You can contribute to either a Healthcare FSA or Dependent Care FSA (daycare), or both.

\$500 FSA CARRYOVER FEATURE

If you were enrolled in a Healthcare FSA in 2024 and enroll in 2025, you can use 2024 dollars to pay 2024 plan year claims through May 31, 2025. 2025 claims CANNOT be paid with 2024 contributions. After May 31, 2025, you are allowed to carry over up to \$500 to pay future claims. You have until May 31 of the following year to pay plan year claims. After that point, you can carry over up to \$500 to pay future claims. If you had an FSA in 2024 and elect an HSA or waive the FSA in 2025, you are not eligible for the \$500 carryover.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

You can contribute a minimum of \$50 and a maximum of \$3,200 to a HCFSA. Your contributions are paid through payroll deductions with pre-tax dollars.

DEPENDENT CARE (DAYCARE) FLEXIBLE SPENDING ACCOUNT (DCFSA)

DCFSA lets you use pre-tax dollars to reimburse yourself for eligible expenses related to daycare, while you and your spouse work or go to school full-time. The maximum amount allowed by the IRS is \$5,000 a year for individuals or married couples filing jointly or \$2,500 for a married person filing separately. Reimbursements for eligible expenses must be incurred while employed at Murray State. Visit healthequity.com for more details.

Voluntary Benefits

DENTAL: DELTA DENTAL MONTHLY PREMIUM

CORE		BUY-UP	
EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)	EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)
\$18.72	\$55.82	\$28.89	\$75.54

*Buy-up plan includes some orthodontia coverage.

VISION: ANTHEM MONTHLY PREMIUM

EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)	EMPLOYEE + SPOUSE	EMPLOYEE + FAMILY
\$7.25	\$14.21	\$13.39	\$20.35

LIFE INSURANCE

Employees currently enrolled in the supplemental life plan will have the opportunity to increase coverage by \$20,000 up to the guaranteed issue amount of \$250,000 without evidence of insurability during open enrollment for the 2024 plan year.

The 2025 plan year rate for supplemental life is \$.34 cents per \$1,000 — for example, an additional \$40,000 supplemental life policy would cost \$13.60 per month.

GROUP ACCIDENT

An accident plan pays a cash benefit directly to you if you have a covered injury and need treatment or hospital care. In addition, the plan provides an accidental death benefit. Accident features a reimbursement for completing preventive screens!

VOYA ACCIDENT MONTHLY PREMIUM	
Employee Only	\$8.52
Employee + Dependent(s)	\$16.24
Employee + Spouse	\$14.42
Employee + Family	\$22.14

GROUP HOSPITAL CONFINEMENT INDEMNITY

A Hospital Indemnity plan pays a cash benefit directly to you in the event you or a covered family member are admitted to the hospital. The cash benefit you receive can be used to assist in paying expenses associated with a hospital stay.

VOYA HOSPITAL CONFINEMENT INDEMNITY MONTHLY PREMIUM	
Employee Only	\$18.19
Employee + Dependent(s)	\$27.10
Employee + Spouse	\$36.30
Employee + Family	\$45.21

To access required notice visit murraystate.edu/hr

GROUP CRITICAL ILLNESS

In the event of a critical illness such as heart attack, stroke or cancer, a lump sum cash payment of up to \$10,000 can assist in covering a variety of expenses like out-of-pocket medical costs, home healthcare, travel expenses, rehabilitation and more. Critical illness features a reimbursement for completing preventive screens!

VOYA CRITICAL ILLNESS MONTHLY PREMIUM

	EMPLOYEE ONLY		EMPLOYEE + SPOUSE	
	NON-TOBACCO RATES	TOBACCO RATES	NON-TOBACCO RATES	TOBACCO RATES
>30	\$7.80	\$10.20	\$11.90	\$15.60
30-39	\$10.20	\$14.60	\$15.75	\$22.60
40-49	\$18.50	\$28.30	\$28.70	\$43.95
50-59	\$31.30	\$49.80	\$48.95	\$78.05
60-64	\$42.50	\$70.20	\$66.20	\$109.50
65-69	\$58.80	\$89.20	\$90.20	\$136.75
70+	\$76.30	\$115.10	\$116.70	\$175.80
	EMPLOYEE + DEPENDENT(S)		EMPLOYEE + FAMILY	
	NON-TOBACCO RATES	TOBACCO RATES	NON-TOBACCO RATES	TOBACCO RATES
>30	\$10.10	\$12.50	\$14.20	\$17.90
30-39	\$12.50	\$16.90	\$18.05	\$24.90
40-49	\$20.80	\$30.60	\$31.00	\$46.25
50-59	\$33.60	\$52.10	\$51.25	\$80.35
60-64	\$44.80	\$72.50	\$68.50	\$111.80
65-69	\$61.10	\$91.50	\$92.50	\$139.05
70+	\$78.60	\$117.40	\$119.00	\$178.10

SHORT-TERM DISABILITY

In the event you become disabled from a non-work-related injury or sickness, disability income benefits can represent a source of income. Short-term disability is also available for maternity leave. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits or while receiving sick leave pay. If you are electing short-term disability for the first time, an Evidence of Insurability form (EOI) will be required.

VOYA SHORT-TERM DISABILITY

Weekly Benefit Percentage	60% of base salary
Maximum Weekly Benefit Amount	\$1,000.00
Accident Elimination Period	1 day
Sickness Elimination Period	8 days
Maximum Benefit Duration	13 weeks

SICK LEAVE BANK - ANNUAL MEMBERSHIP ENROLLMENT REQUIRED

The purpose of the Sick Leave Bank is to provide eligible members additional sick leave days to avoid the loss of compensation due to a catastrophic illness or injury of the employee. This voluntary benefit is available to regular full-time and regular part-time members who have exhausted all accumulated sick and vacation leave. A sick leave balance of six or more days is required at the time of your initial participation, and new members must immediately contribute 1-3 days to the bank. Donated days, which become the property of the bank, may not be designated for any individual use or reclaimed by the donating employee.

MASA - EMERGENCY MEDICAL TRANSPORTATION

This voluntary benefit offers emergency ground and air transportation service within the United States and Canada, regardless of whether the provider is in or out of a given group healthcare benefits network.

The \$14.00 monthly premium covers employee, spouse and eligible dependents under the age of 26. MASA provides additional coverage for services provided on Murray State's health insurance.

Programming to fit your lifestyle!

Digital Therapeutics offer a customized online solution to improve your overall well-being. Murray State has partnered with Hinge Health and Omada to provide therapeutics for faculty and staff enrolled in the health plan, including spouses and dependents over 18. **This benefit is provided to you at no cost.**



Hinge Health gives you the tools and support needed to manage back and joint pain, recover from injuries, prepare for surgery and stay healthy and pain free. The program provides you with an assessment and customized care plan for preventive, acute or chronic needs.

To learn more or register visit hinge.health/murraystateu or call (855) 902-2777.



Omada focuses on navigating small lifestyle and behavior changes to result in weight loss, increased activity and improved diabetes and hypertension control. Health plan participants may qualify to enroll with Omada if criteria is met for diabetes prevention, Type I and Type II diabetes management and hypertension management.

To learn if you are eligible go to express-scripts.com/healthsolutions or call (888) 409-8687.

Employee Health and Benefits Fair

**OCTOBER 23, 2024 | 10:30 A.M. – 1:30 P.M.
CURRIS CENTER BALLROOM (3RD LEVEL)**

The fair provides an opportunity for faculty and staff to explore benefits and the following well-being offerings:

- Flu Shots
- A1C Screenings
- Sample healthy food options

Special thanks to MCCH and Anthem BCBS for their support of the Health and Benefits Fair!

HUMAN RESOURCES

270-809-2146 | 412 Sparks Hall | murraystate.edu/hr

Equal education and employment opportunities AA/Vets/Disabled employer



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Racer Wellness