2014 MSU Benefits

Open Enrollment Guide

Monday, Oct. 21 - Friday, Nov. 8

MOREHEAD STATE UNIVERSITY

www.moreheadstate.edu/hr

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This 2014 Open Enrollment Guide is available on the Human Resources and Payroll website at

www.moreheadstate.edu/hr

with quick links to all information/forms referenced in this document.

Your 2014 Benefits Enrollment Calendar

Open Enrollment begins	Monday, Oct. 21
Open Enrollment ends	Friday, Nov. 8, at 4:30 p.m.
Open Enrollment elections become effective	Jan. 1, 2014
Payroll Deductions for 2013 benefits elections begin:	
Health & Dental Insurance	Dec. 15, 2013
Life Insurance	Jan. 15, 2014
Flexible Spending Accounts	Jan. 15, 2014

Benefits Enrollment Process

If you are making changes to health, dental or life insurance plans or want to enroll in a flexible spending account for 2014, you must use Benefits Enrollment Online (BEO).

When you login to BEO, your current benefits will be available for you to view. Then you will proceed through the process and choose your benefits for the 2014 plan year. Dependent and beneficiary information is required which includes Social Security Number, birthdate, address and relationship to you.

Following are instructions for Benefits Enrollment Online:

1. From the MSU home page, click on MYMOREHEADSTATE
2. Login with your Eagle ID and Eagle Password
3. In the "Icon Shortcuts" section, click on WebAdvisor
4. Click on "Employee Profile" from the menu options list
5. Click on "Benefits Enrollment"
6. Review Current Benefit Elections
7. Click on "Enroll or Change Benefits" and then "Continue"
8. Select **ALL** Benefit Buttons then "Continue"
9. **For EACH selected benefit** either;
10. Select or,
11. Opt Out
12. Then either "Save" or "Do not Save Changes" and click on "Continue"
13. If you select a Benefit Plan that has Dependent Coverage, you MUST add the dependents you wish to cover by clicking on the "Add or Manage Dependents" button. It is mandatory that you include all requested information about the dependent, e.g., Social Security number, date of birth, etc., or it may result in non-coverage.
14. When you are presented with the confirmation screen, you may choose to do the following:
    Save Changes and Complete Later (allows you to make changes and electronically sign and submit later,
    - Save and go back to make other selections,
    - Manage dependents and beneficiaries (if the ones listed are incorrect).
    - Once everything looks correct, click on the "Ready to Sign" button and then click the "Electronic Signature" button.

Should you electronically sign your enrollment and wish to make changes, you may click on the button "Remove my signature and allow changes to my elections" at the bottom of the first page and continue making changes to your benefits. ***Please remember that no benefit elections are final until you re-sign your electronic enrollment.***

What Do I Need To Do?

Health Insurance, Dental Insurance, Life Insurance and Flexible Spending Account
Only enroll if you wish to make changes.
Flexible Spending Accounts must be selected if you wish to continue.

Learn More - Benefits Workshops & Fair

Date	Time	Location
Monday, October 21	9:10-10:10 a.m. and 1:50-2:50 p.m.	301 ADUC
Tuesday, October 22	9:10-10:10 a.m. and 1:50-2:50 p.m.	301 ADUC
	Benefits & Wellness Fair, 10 a.m.-2 p.m.	Crager Rm., ADUC
Wednesday, October 23	3-4 p.m.	301 ADUC
Wednesday, October 30	10:20-11:20 a.m.	301 ADUC
Thursday, October 31	3-4 p.m.	301 ADUC

Open Lab: For One-On-One Enrollment Assistance

Thursday, October, 24	3-5 p.m.	102 LC
Tuesday, October, 29	9:10-11:30 a.m.	334 BR
Wednesday, October, 30	3-5 p.m.	334 BR
Wednesday, November, 6	11:30 a.m.-1 p.m	LC 305

You will earn three WellPoints for attending an open enrollment meeting.

The Basics

Before you begin the enrollment process, here are some things you should know.

- The benefits elections you make during Open Enrollment stay in effect until the end of the 2014 plan year (Jan. 1 to Dec. 31, 2014).
- Changes during the plan year (medical, dental, life insurance, and flexible spending accounts) will be permitted only if you have a life event change — a change in family or employment status — that affects your benefits coverage. The following are examples of life event changes:
  - You get married, separated or divorced.
  - You have a baby or adopt a child.
  - You or your spouse starts or ends employment.
  - A dependent starts or stops being eligible.
  - Your spouse's health care coverage through his or her employer changes.

  You must sign a change form and submit to Office of Human Resources and Payroll within 31 days of your change in status. You will need to provide proof of your qualifying event, such as a copy of a marriage license, divorce decree, birth/adoption certificate or a letter from your spouse's employer.
- When you elect a medical or dental plan, you can choose which eligible family members you want to cover under each plan. The family members you cover in each plan do not have to be the same. For example, you can cover yourself and your dependents under the medical plan, but only yourself on your dental plan.
- Check the dependents on your health and dental plans. Children are covered on your health and dental plan to age 26.
- You must re-enroll in a flexible spending account (medical and/or dependent care) each year during Open Enrollment.

Frequently Asked Questions

1. **What is Open Enrollment?**
   Open Enrollment is a period each year that you can make changes to your health insurance, dental insurance, life insurance and flexible spending account for the following calendar year. This is the only opportunity you'll have to make changes unless you experience a qualifying life event.

2. **When is Open Enrollment?**
   Open Enrollment begins on Monday, Oct. 21, and ends on Friday, Nov. 8, 2013 at 4:30 p.m.

3. **When do plan changes go into effect?**
   Jan. 1, 2014

4. **If I don't want to make any changes do I need to do anything?**
   - Yes, if you want to qualify for wellness incentives which lower your health insurance premium. You must complete an online health questionnaire on the Anthem website at www.anthem.com and a Tobacco Declaration Form during the open enrollment period and submit your WellPoints Tracking Forms to HR by Dec. 2, 2013.
   - Yes, if you wish to enroll or continue contributions to a Flexible Spending or Dependent Care Reimbursement Account.

5. **How do I sign up for a benefits debit card?**
   To sign up for the benefits debit card, see instructions on page 11.

6. **If I enroll in the Blue Access $1,500 or Blue Access $2,500 plans, do I need to sign up for the Health Reimbursement Arrangement (HRA) account funded by the University?**
   No, you will automatically be enrolled in the HRA. However, the benefits debit card associated with the HRA requires enrollment, if you do not currently have a card.

7. **What if I do not want MSU healthcare?**
   You must opt out of MSU's health insurance by completing Benefits Enrollment Online.

8. **If I opted out of MSU healthcare during 2013, do I still need to complete the online enrollment to continue to opt out of coverage for 2014?**
   No.

Health Insurance

MSU's health insurance administrator for 2014 is Anthem. The current 2013 plans will be offered. Copayments and coinsurance listed below are the member's responsibility. Summary Plan Documents (benefits summaries) are available on the Human Resources' website at www.moreheadstate.edu/hr/compensation.

Plan Comparison

BENEFIT	BLUE ACCESS $500	BLUE ACCESS $1,500	BLUE ACCESS $2,500
Health Reimbursement Arrangement Account Funded by MSU	Not Available	Single: $650 2-Person: $1,150 Family: $1,150	Single: $650 2-Person: $1,150 Family: $1,150
Annual Deductible Applies toward Maximum Out-of-Pocket	Single - $500 Two Person - $1,000 Family - $1,000	Single - $1,500 Two Person - $3,000 Family - $3,000	Single - $2,500 Two Person - $5,000 Family - $5,000
Maximum Out-of-Pocket	Single - $1,750 Two Person - $3,500 Family - $3,500	Single - $3,000 Two Person - $6,000 Family - $6,000	Same as deductible
Preventive Office Visit	No Copayment / Coinsurance	No Copayment / Coinsurance	No Copayment / Coinsurance
Physician Office Visit Diagnostic Allergy Injection	$20 Copayment $5 Copayment	$25 Copayment $5 Copayment	0% after deductible
Specialist Office Visit	$25 Copayment	$30 Copayment	0% after deductible
Inpatient Hospital Services	20% after deductible	20% after deductible	0% after deductible
Outpatient Hospital Services	20% after deductible	20% after deductible	0% after deductible
Emergency Room	20% after deductible	20% after deductible	0% after deductible
Lab/X-Ray	20% after deductible	20% after deductible	0% after deductible
Urgent Care In Urgent Care Center	$20 Copayment	$25 Copayment	0% after deductible
Prescription Based on 30-day supply	Level One: $10 Copayment Level Two: $30 Copayment Level Three: $60 Copayment	Level One: $10 Copayment Level Two: $30 Copayment Level Three: $60 Copayment	0% after deductible
Outpatient Therapy Services Physician Home & Office Visit Hospital or Other Care Facility	$20 Copayment 20% after deductible	$25 Copayment 20% after deductible	0% after deductible
Maternity Services Office Visit Inpatient Hospital	$25 Copayment 20% after deductible	$30 Copayment 20% after deductible	0% after deductible

Health Insurance

Monthly Employee Premiums

Plan	Premium
Blue Access $500	Blue Access $500
Single	$192
2-Person	$381
Family	$594
2-Person-H/W*	$ 75
Family-H/W*	$384
Blue Access $1,500	Blue Access $1,500
Single	$ 73
2-Person	$213
Family	$322
2-Person-H/W*	$ 0
Family-H/W*	$145
Blue Access $2,500	Blue Access $2,500
Single	$ 27
2-Person	$149
Family	$231
2-Person-H/W*	$ 0
Family-H/W*	$ 54

**H/W (Husband/Wife) - Rates for plan when both spouses are employed full time at MSU.*

Annual Wellness Incentives

Earn 70 WellPoints:	$200
Earn 60 WellPoints:	$150
Earn 50 WellPoints:	$100
Employee: Complete Online Health Assessment:	$100
Spouse (if on MSU's health insurance plan): Complete Online Health Assessment	$100
Non-Tobacco User:	$100

Maximum total annual health insurance premium discount is $500.

MUCH MORE

Coming Soon!

Details about MSU's New Wellness Incentive Program.

Wellness Incentives

There are three ways to qualify for wellness incentives that will reduce your annual health insurance premium in 2014.

- Complete an online health questionnaire by logging into your Anthem Account at www.anthem.com.
- If you and/or your spouse, if covered by your health plan, are non-tobacco users.
- Based on the number of WellPoints you accumulated from Dec. 1, 2012, to Nov. 30, 2013. To be eligible for the **WellPoints incentive, WellPoints Incentive Forms must be submitted to the Office of Human Resources and Payroll by Monday, Dec. 2, 2013.**

Non-tobacco user is defined as an individual who has not used any type of tobacco product including cigarettes, chewing tobacco, cigars or pipes in the last 12 months.

The online health questionnaire must be completed during MSU's open enrollment period to qualify for the premium discount effective Jan. 1, 2014. The online questionnaire can be completed at www.anthem.com. Any employee needing assistance with the online feature can receive help in the Office of Human Resources and Payroll during normal business hours. Please be assured that your personal health information will not be shared with Morehead State University or any other entity. Sharing your information is against business practice and is illegal.

Each employee should complete a Tobacco Declaration Form (TDF) that can be obtained at www.moreheadstate.edu/hr. Eligibility for the Non-Tobacco User Incentive will be determined based on your answers provided on the TDF. **The TDF must be submitted to the Office of Human Resources and Payroll by the end of the enrollment period which is Friday, Nov. 8.** If HR does not receive a TDF by this date, you will be ineligible for this wellness incentive.

For detailed information about MSU's employee wellness program, visit www.moreheadstate.edu/livewell.

2014 Wellness Incentive Premium Discounts

Wellness incentives for which you qualify will be deducted from the employee premiums listed on this page. The total dollars earned will be subtracted from the annual premium and your semi-monthly deduction will be adjusted accordingly.

The discounts for the 2014 premiums will be based on WellPoints earned from Dec. 1, 2012 - Nov. 30, 2013, completion of the online health questionnaire and completion of a Non-Tobacco Declaration Form during Open Enrollment. Forms are available at www.moreheadstate.edu/hr. Complete the online health questionnaire by logging in to your Anthem account at www.anthem.com.

Your new premiums for health insurance coverage beginning Jan. 1, 2014, will be deducted from your Dec. 13, 2013, pay release.

Health Insurance

Coverage for Sponsored Dependents

Sponsored Dependent Definition

A sponsored dependent is defined as an adult that shares primary residence with the covered MSU employee and has lived with the MSU employee at least 12 months prior to the effective date of coverage, is at least the age of majority, is not a relative (see definition of relative below) and is not employed by the MSU employee. Dependent child(ren) of the sponsored dependent also shares primary residence with the covered MSU employee, is under the age of 26, is the natural born or adopted child of the sponsored dependent, and is not a relative of the covered MSU employee.

To add a sponsored dependent to a health insurance plan, an **Affidavit of Sponsored Dependent Relationship** must be signed by both adult parties and notarized. Additionally, proof of common residency for a 12-month period must be provided. This could include a driver's license with same address issued for 12 months, rental agreement or mortgage, utility bills in names with a common address that are more than one-year old.

The employee must also complete an Anthem Affidavit.

Health Insurance Premiums and IRS Tax Regulations

- In accordance with IRS regulations, the portion of insurance premiums for the sponsored dependent and their dependent child(ren) will be post-tax.
- In accordance with IRS regulations, medical expenses incurred by the sponsored dependent and their dependent child(ren) will not be allowable under the employee's flexible medical reimbursement account (IRC Section 125) or Health Reimbursement Arrangement (HRA).
- The portion of insurance premiums paid by the employee for the sponsored dependent and their sponsored dependent child(ren) will not be subsidized by the University. The MSU employee will receive a single MSU contribution toward a 2-person or family premium for plans covering sponsored dependents. If the employee chooses a 2-person or family health insurance plan with a HRA account, the MSU HRA contribution will be at the single level.
- Due to IRS regulations, the sponsored dependent cannot assist the employee in earning wellness incentives.

Definition of Relatives: Parents, children, husbands, wives, brothers, sisters, brothers- and sisters-in law, mothers- and fathers-in law, uncles, aunts, cousins, nieces, great nieces, nephews, great nephews, grandmothers, grandfathers, great grandmothers, great grandfathers, sons- and daughters-in law and half- or step-relatives of the same relationships.
Note: Children for whom the employee has legal guardianship continue to be eligible for the current medical benefits plan.

	BLUE ACCESS $500	BLUE ACCESS $1,500	BLUE ACCESS $2,500
Sponsored Dependent 2-Person	$502	$317	$234
Sponsored Dependent Family	$811	$561	$440

Dental Insurance

MSU's dental insurance plan for 2014 will continue to be administered by Delta Dental Plans of Kentucky (www.deltadentalky.com). The two current plans, Premier and Preferred (PPO), will be offered. Coinsurances listed below are the member's responsibility, unless otherwise stated.

BENEFIT	PREMIER	PREFERRED (PPO) IN-NETWORK	PREFERRED (PPO) OUT-OF-NETWORK
Deductible (Calendar Year)	$25 Individual $75 Family	$25 Individual $75 Family	$25 Individual $75 Family
Preventive Services	(Deductible does not Apply)	(Deductible does not Apply)	(Subject to Deductible)
Oral Exams	0%	0%	25%
X-Rays	0%	0%	25%
Teeth Cleaning	0%	0%	25%
Fluoride Treatments	0%	0%	25%
Minor Services	(Subject to Deductible)	(Subject to Deductible)	(Subject to Deductible)
Fillings	20%	20%	40%
Root Canals	20%	20%	40%
Oral Surgery	20%	20%	40%
Major Services	(Subject to Deductible)	(Subject to Deductible)	(Subject to Deductible)
Crowns	20%	50%	60%
Prosthetics/Dentures	50%	50%	60%
Periodontics	50%	50%	60%
Implants	50%	No Coverage	No Coverage
Orthodontia (Deductible does not apply)	No Coverage	Plan pays 50% up to $2,000 (included in Annual Maximum Benefit) Dependents to age 19	Plan pays 50% up to $2,000 (included in Annual Maximum Benefit) Dependents to age 19
Dependents	Children covered to age 26	Children covered to age 26	Children covered to age 26
Claim Forms	Participating dentists will file your claims (patient does not need form)	Participating dentists will file your claims (patient does not need form)	Non-participating dentists are not obligated to file claims (patient needs form)
Annual Maximum Benefit	$2,000	$2,000	$2,000
Network	Any licensed dentist. You may be balanced billed if you see a non-participating dentist	Any dentist in the Delta Preferred (PPO) Network	Your benefits will be reduced and you may be balance billed if you see a non-participating dentist

Monthly Employee Premiums

	Premier	Preferred (PPO)
Single	$13.00	-0-
2-Person	$38.00	$16.00
Family	$67.00	$40.00
H/W 2-Person*	$16.00	$0.00
H/W Family*	$45.00	$15.00

**H/W (Husband/Wife) - Rates for plan when both spouses are employed full time at MSU.*

Delta Dental Vision Discount Program

EyeMed offers discounts to Delta Dental members for prescription eyewear and Lasik or Photoreactive Keratotomy (PRK) services. For details on discounts and participating providers, go to www.eyemedvisioncare.com/deltadental. Remember to use your Anthem health insurance for eye exams.

How to Search for a Participating Dentist

Visit Delta Dental's website at www.deltadentalky.com. On the home page under the "Searching for a Dentist" section, click on "Dentist Search." Choose either the Delta Dental Premier or Delta Dental PPO (two plans offered by MSU) then click "Select Product." Continue following the easy step-by-step instructions.

Flexible Spending Accounts (FSA)

TRISTAR will continue to administer FSA.

The Health Care Spending Account annual limit is $2,500. The Dependent Care Spending Account annual limit is $5,000.

What is a FSA?

A flexible spending account, or FSA, is an important part of MSU's overall benefit package. Through the plan, you can set aside a portion of your earnings, tax free, for everyday expenses you may have with:

- Dependent day care expenses
- Out-of-pocket medical expenses including health, dental, vision and prescription drug expenses.

When you choose to participate in this benefit program, it does not change your insurance benefits, it merely affects the way you pay your dependent day care and out-of-pocket medical expenses. You work hard for your money. Take advantage of the powerful benefits this plan has to offer. By participating in this plan, you can increase your spendable income!

How does it work?

When you enroll in the FSA plan, the amounts you elect are automatically deducted from your paycheck on a pre-tax basis. The money is held until you have a qualified expense. As you incur qualifying expenses during the year, you simply file a claim with TRISTAR. There are many options available for submitting claims and all are quick and easy and provide fast turnaround. The claim is reviewed and tax free reimbursements are made to you by check or direct deposit to a bank account of your choice. You can even view the status of your account online at anytime by visiting www.myrsc.com.

To incur expenses toward your 2014 account, you will have until March 15, 2015 and then until June 13, 2015 to file your claims. After these deadlines, any funds left in your account will be forfeited.

Health Reimbursement Arrangement

Blue Access $1,500 and Blue Access $2,500 participants are provided with a Health Reimbursement Arrangement (HRA) account totally funded by the University. HRA funds can be used to pay for any service or item prescribed by a physician.

You do not have to sign up for a HRA. If you participate in the Blue Access $1,500 or Blue Access $2,500 plan you will be automatically enrolled in the HRA. The HRA is funded by MSU as follows:

Single—$650
2-Person—$1,150
Family—$1,150
2-Person H&W—$650 each
Family H&W—$650 each

HRA contributions will be added to your account semi-annually, thus 1/2 of the annual contribution will be deposited in your account on Jan. 1 and then again on July 1. Funds for filing claims will only be available as deposited.

If your HRA account has a balance of $6,000 or more on Jan. 1, 2014, you will not be eligible for a new HRA contribution on Jan. 1. If your account falls below $6,000 by July 1, 2014, you will receive half of the annual contribution or a portion of that amount on July 1 that will increase your balance to $6,000.

If you have a medical FSA and a Health Reimbursement Arrangement (HRA), the FSA will be the first payer of reimbursements until the account is exhausted. When the FSA account is exhausted, the HRA account will automatically become the next payer of reimbursements.

TRISTAR will remain the HRA administrator in 2014.

Benefits Debit Card

The benefits card is a debit card that can simplify the process of paying for eligible expenses. You can use the card at qualifying providers and merchant locations, from physician and dentist offices to pharmacies and vision service locations. The provider simply swipes your card and expenses are taken from your FSA or HRA account.

The process for requesting a card is as follows:

- If you are enrolling in a FSA, you can elect a benefits debit card during the online enrollment process.
- If you are not enrolling in a FSA and need the card for your HRA account only, you must complete a hard copy form that can be obtained at www.moreheadstate.edu/hr and then click on Open Enrollment.

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How do I file a claim?

Online: Go to www.myrsc.com
Enter your claims and print a confirmation page.

Fax: Fax claim form and supporting documentation to 515-453-2354.

Email: Scan your claim form and receipts and send the file to flex@tristargroup.net.

Mail: TRISTAR, P.O. Box 65887, West Des Moines, IA 50265

Benefits & Wellness Fair

Tuesday, Oct. 22
10 a.m. to 2 p.m.
Crager Room, ADUC

All MSU employees are invited to attend the Benefits and Wellness Fair on Oct. 22 from 10 a.m. to 2 p.m. to learn more about their MSU benefits package. The fair coincides with the open enrollment period so you can visit with our benefits carriers and the Human Resources team to ensure you choose the best benefits for your 2014 coverage.

Free health screenings will also be conducted by St. Claire Regional Medical Center staff during the fair.

Counseling and Health Services will be providing free flu shots. Please bring your health insurance card.

You will receive 5 WellPoints toward your wellness incentive program for attending the Fair.

Life Insurance

During Open Enrollment you may elect supplemental coverage for yourself or coverage for your dependents.

Benefit Amount

You have the option to purchase supplemental life insurance in the following increments:
1, 1.5, 2, or 3 times your earnings, rounded to the next higher $1,000 if not an even multiple thereof, subject to a maximum of $300,000.

Guaranteed Issue Amount

The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of good health. If you would like to enroll in the supplemental life plan, you can elect one level, i.e. Basic to 1 time your annual salary, without having to provide medical evidence. If you are increasing your coverage more than one level, i.e. Basic to three times your annual salary, you are required to provide medical evidence by completing an Personal Health Application.

Dependent Coverage

You may elect coverage on the lives of your spouse and/or dependent children. To qualify, children must be unmarried and less than 19 years (or 25 years if a full-time student). Also, unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met. A Personal Health Statement will be required for spousal coverage but not for dependent children.

If your spouse or dependent child is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.

Dependent Plan I

- **Spouse Benefit Amount:** 10,000 (not to exceed 50% of your employee supplemental life amount). You may not elect coverage for your spouse if your spouse is covered as an employee under this policy.
- **Child Benefit Amount:** $5,000 per child (Note, children ages live birth to 6 months are limited to a reduced benefit of $500).

Dependent Plan II

Dependent Coverage, Plan II, is available only when you elect supplemental coverage for yourself.

- **Spouse Benefit Amount:** $20,000 (not to exceed 50% of your employee supplemental life amount). You may not elect coverage for your spouse if your spouse is covered as an employee under this policy.
- **Child Benefit Amount:** $10,000 per child (Note, children ages live birth to 6 months are limited to a reduced benefit of $500).

Life Insurance Rates

Supplemental:	$.32 per $1,000 of earnings/month
New Dependent Plan I:	$3.60 per month
New Dependent Plan II:	$5.50 per month

If you are increasing your supplemental life insurance more than one level or if you are electing dependent life insurance for the 2014 plan year, you must complete a Personal Health Application, available at www.moreheadstate.edu/hr, and submit to the Office of Human Resources and Payroll.

Sick Leave Bank Enrollment

The time period Oct. 12 - Nov. 8, 2013, has been designated as the enrollment period for participation in MSU's Sick Leave Bank (Bank) for the 2013 calendar year. The Sick Leave Bank provides additional paid leave for full-time employees who have exhausted their accrued sick and vacation leave benefits as the result of a serious health condition as defined by the Family and Medical Leave Act.

To participate in the 2014 Bank, full-time employees must have an unadjusted sick leave balance of at least six days by Dec. 31, 2013, and donate two accumulated sick leave days to the Bank during the enrollment period. If you participated in the Sick Leave Bank during 2013 and want to continue to participate in 2014, you do not have to re-enroll. If you want to cancel your participation in 2014, please email a.thompson@moreheadstate.edu.

Details about the Bank can be found in University Administrative Regulation (UAR) 304.02.

To enroll in the 2014 Sick Leave Bank, complete the Sick Leave Bank Donation Form at **www.moreheadstate.edu/hr**.

New Voluntary Benefits Opportunities

AFLAC Voluntary Benefits Enrollment

Morehead State University is proud to offer Aflac voluntary benefits to our employees. Most plans have levels of guaranteed issue if you enroll during this open enrollment period. Please visit **www.aflac.com/moreheadstate** for details and to learn more about how Aflac policies can be a benefit to you and your family.

Group Critical Illness insurance coverage combines simplified underwriting with benefits for such events as internal cancer, heart attack and stroke, among others.

Group Accident insurance coverage will help pay cash benefits to employees when unexpected medical and everyday expenses add up after a covered accident.

Group Hospital insurance coverage provides cash benefits when injury or sickness happens. Expenses can add up quickly and supplemental hospital indemnity insurance helps cover these expenses.

Cancer Care insurance coverage is designed to provide you with cash benefits during covered cancer treatments.

Disability insurance coverage pays you benefits (i.e., a monthly amount that is a percentage of your gross income) for a period of time while you are disabled.

Voluntary Benefits Offered Through Payroll Deduction

Election of these voluntary benefits are not limited to open enrollment. They may be elected, changed or discontinued at any time.

- 403b annuities offered through TIAA-CREF, ING and VALIC
- 457B annuities offered through TIAA-CREF, ING, VALIC and KY Deferred Compensation Authority
- 401k offered through KY Deferred Compensation Authority
- 529 Educational Savings Accounts through K.E.S.P.T.
- Various insurances are available from Liberty Mutual, Colonial Life, CONSECO and New York Life.

Morehead State University is committed to providing equal educational opportunities to all persons regardless of race, color, national origin, age, religion, sex, sexual orientation, disabled veterans, recently separated veterans, other protected veterans, and armed forces service medal veterans, or disability in its educational programs, services, activities, employment policies, and admission of students to any program of study. In this regard the University conforms to all the laws, statutes, and regulations concerning equal employment opportunities and affirmative action. This includes: Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Executive Orders 11246 and 11375, Equal Pay Act of 1963, Vietnam Era Veterans Readjustment Assistance Act of 1974, Age Discrimination in Employment Act of 1967, Sections 503 and 504 of the Rehabilitation Act of 1973, Americans with Disabilities Act of 1990, and Kentucky Revised Statutes 207.130 to 207.240. Vocational educational programs at Morehead State University supported by federal funds include industrial education, vocational agriculture, business education, and the associate degree program in nursing. Any inquires should be addressed to: Affirmative Action Officer, Morehead State University, 301 Howell-McDowell, Morehead, KY 40351, 606-783-2097.