



2012 MSU Benefits

Open Enrollment Guide

Monday, Oct. 31 - Friday, Nov. 18



MOREHEAD STATE
UNIVERSITY

www.moreheadstate.edu/hr

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This 2012 Open Enrollment Guide is available on the Human Resources website at

www.moreheadstate.edu/hr

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

Your 2012 Benefits Enrollment Calendar

Open Enrollment Begins	Monday, Oct. 31
Open Enrollment Ends	Friday, Nov. 18 at 4:30 p.m.
2011 Open Enrollment elections become effective	Jan. 1, 2012
Payroll Deductions for 2012 benefits elections begin:	
<i>Health & Dental Insurance</i>	Dec. 15, 2011
<i>Life Insurance</i>	Jan. 13, 2012
<i>Flexible Spending Accounts</i>	Jan. 13, 2012

What Do I Need To Do?

Health Insurance

If you **DO NOT** want to change plans, **NO ACTION** is necessary. If you want to change plans for the 2012 plan year, you must log in to www.anthem.com to make those changes. See Page 8 for more details.

Dental Insurance

If you **DO NOT** want to change plans, **NO ACTION** is necessary. If you want to change plans for the 2012 plan year, you must complete a Dental Insurance Enrollment/Change Form which can be obtained at www.moreheadstate.edu/hr. See Page 10 for more details.

Life Insurance

If you want to change the amount of your supplemental or dependent life insurance, you must make that change during open enrollment by completing the Life Insurance Enrollment Form. See Page 13 for details.

Flexible Spending Account (FSA)

If you want to participate in a medical or dependent care spending account in 2012, you must enroll during this open enrollment period at <https://aaflexparticipant.lh1ondemand.com>. For more details, see Page 11.

FSA and HRA Debit Card

If you don't currently have a Benefits Debit Card, you must complete a Debit Card Application Form at www.moreheadstate.edu/hr and submit to the Office of Human Resources and Payroll.

Wellness Incentive Program

Complete the online Health Risk Assessment (HRA) at www.anthem.com, complete the Non-Tobacco Declaration Form, and submit all monthly WellPoints Tracking Forms. Wellpoints Tracking Forms are due in the Office of Human Resources by Dec. 1, 2012.

Sick Leave Bank

To enroll in the 2012 Sick Leave Bank, complete the Sick Leave Bank Donation Form at www.moreheadstate.edu/hr. To participate in the 2012 Bank, full-time employees must have an unadjusted sick leave balance of at least six days by Dec. 31, 2011, and donate two accumulated sick leave days to the bank during the enrollment period.

Learn More

Date	Time	Location
Tuesday, Nov. 1	9:10 - 10:10 a.m. and 1:50 - 2:50 p.m.	301 ADUC
Wednesday, Nov. 2	9:10 - 10:10 a.m. and 1:50 - 2:50 p.m.	Riggle Room, ADUC
Monday, Nov. 7 <i>Benefits and Wellness Fair</i>	10 a.m. - 2 p.m.	Crager Room, ADUC
Friday, Nov. 11	9:10 - 10:10 a.m. and 10:20 - 11:30 a.m.	301 ADUC
Monday, Nov. 14	1:50 - 2:50 p.m. and 3 - 4 p.m.	301 ADUC

You will earn 3 WellPoints for attending an open enrollment meeting.

Frequently Asked Questions

1. What is Open Enrollment?

Open enrollment is a period of time 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. 31 and ends on Friday, Nov. 18, 2011 at 4:30 p.m.

3. When do plan changes go into effect?

Jan. 1, 2012

4. If I don't want to make any changes do I need to do anything?

- No, if you wish to continue your current health, dental and life insurance coverage.
- Yes, if you wish to make pre-tax contributions to a Flexible Spending Account (medical and/or dependent care) for 2012. You must enroll in a Flexible Spending Account each year.
- 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. 1, 2011.
- Yes, if you do not currently have a benefits debit card and wish to obtain one for 2012.

5. How do I make changes to dental and/or life insurance coverage?

- To make changes to your dental insurance, print the Delta Dental enrollment/change form and send to 101 Howell-McDowell.
- To make changes to your life insurance, print the life insurance enrollment/change form and send to 101 Howell-McDowell. If you want to increase your coverage by more than one level or elect dependent coverage, a personal health application must also be completed.

6. How do I enroll in a Flexible Spending Account?

By enrolling online at <https://aaflexparticipant.lh1ondemand.com>.

7. How do I sign up for a benefits debit card?

To sign up for the benefits debit card, see instructions on page 12.

8. If I have or 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.

9. What if I do not want MSU Healthcare?

You must waive MSU's health insurance by completing the online enrollment process via Anthem's website or you will be automatically enrolled in the coverage you currently have..

10. If I waived MSU Healthcare during 2011, do I still need to complete the online enrollment to continue to waive coverage for 2012?

No.

Health Insurance

MSU's health insurance administrator for 2012 is Anthem. The current 2011 plans will be offered. Copayments and Coinsurance listed below are the member's responsibility.

Plan Comparison

BENEFIT	BLUE ACCESS \$500	BLUE ACCESS \$1,500	BLUE ACCESS \$2,500
Health Reimbursement Arrangement Account <small>Funded by MSU</small>	Not Available	Single: \$650 2-Person: \$1,150 Family: \$1,150	Single: \$650 2-Person: \$1,150 Family: \$1,150
Annual Deductible <small>Applies toward Maximum Out-of-Pocket</small>	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 <small>Diagnostic Allergy Injection</small>	\$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 <small>In Urgent Care Center</small>	\$20 Copayment	\$25 Copayment	0% after deductible
Prescription <small>Based on 30 day supply</small>	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 <small>Physician Home & Office Visit Hospital or Other Care Facility</small>	\$20 Copayment 20% after deductible	\$25 Copayment 20% after deductible	0% after deductible
Maternity Services <small>Office Visit Inpatient Hospital</small>	\$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	\$178
2-Person	\$353
Family	\$551
2-Person-H/W*	\$ 69
Family-H/W*	\$356
Blue Access \$1,500	Blue Access \$1,500
Single	\$ 68
2-Person	\$197
Family	\$299
2-Person-H/W*	\$ 0
Family-H/W*	\$135
Blue Access \$2,500	Blue Access \$2,500
Single	\$ 25
2-Person	\$138
Family	\$214
2-Person-H/W*	\$ 0
Family-H/W*	\$ 50

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

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 2012 plan year (Jan. 1 to Dec. 31, 2012).
- Changes during the plan year (to 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 OHR 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. Dependent children are only covered on your dental plan to age 19 unless they are full-time students, then to age 23. Children can be covered to age 26 on health insurance.
- You must re-enroll in a Flexible Spending Account (Medical and/or Dependent Care) each year during open enrollment.

Wellness Incentives

There are three ways to qualify for wellness incentives that will reduce your annual health insurance premium in 2012.

- 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, 2010 to Nov. 30, 2011. To be eligible for the **WellPoints incentive**, **WellPoints Incentive Forms must be submitted to the Office of Human Resources and Payroll by Thursday, Dec. 1, 2011.**

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, 2012. 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. 18.** If HR does not receive a TDF by this date, you will be considered a tobacco user and not eligible for this wellness incentive.

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

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 can not 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	\$465	\$294	\$217
Sponsored Dependent Family	\$752	\$520	\$408

Enroll or change your Anthem benefits using Web Enrollment



Employee reference guide

With Member Web Enrollment, you can enroll, renew and change your Anthem benefits and other personal information. Here's some of what you can do:

- }} Renew your health care benefits
- }} Submit a new application
- }} Add/delete dependents
- }} Reinstatement dependents
- }} Change your primary doctor (PCP)
- }} Change other Insurance and Medicare information
- }} Change personal information

Helpful registration tips

- }} If you're enrolling as a new member, you'll need to enter your name, Social Security number and birth date exactly as they are in your employer's personnel file.
- }} If you're already an Anthem member, but need to register on anthem.com, you'll need to enter your member ID exactly as it is on your member ID card.
- }} We recommend that you use Internet Explorer 6.0, Firefox 3.5, or Safari 4 (or higher) as your browser and have Adobe Acrobat Reader 6.0 on your desktop.
- }} Every transaction and change is sent to your employer's Benefits Administrator, who will approve it before it's sent to Anthem.

Step-by-step instructions

Current Anthem members with a user name and password for anthem.com:

1. Go to anthem.com.
2. Log in using your user name and password.

3. Select Enroll and Manage Benefits near the bottom of the page under "Attention: Information from your Employer." If you haven't yet registered for Web Enrollment, you'll be asked to do so here. Please choose a different "preferred user ID" than you have for anthem.com.
4. Click on the "Create a New Application" button to get started.
5. You can save your work at any time by clicking on the "Save and Continue" button. When you log back in, you'll see the last step that you saved.
6. Click on the "Submit" button. This creates an electronic signature which means that you're okay with the information in the application. If you need to supply more information, you'll see a message.

Current Anthem members who don't have a user name and password for anthem.com:

1. Go to anthem.com.
2. In the Member Login area, select "Register."
3. Enter your personal information to register.
4. Create a user name and password. You'll also choose a security question and answer just in case you forget your password and need to reset it. Select "Continue."
5. Review your registration information and select "Confirm."
6. You'll be asked to confirm your user name and password.
7. Select Enroll and Manage Benefits near the bottom of the page under "Attention: Information from your Employer." If you haven't yet registered for Web Enrollment, you'll be asked to do so here. Please choose a different "preferred user ID" than you have for anthem.com.

8. Click on the "Create a New Application" button to get started.
9. You can save your work at any time by clicking on the "Save and Continue" button. When you log back in, you'll see the last step that you saved.
10. Click on the "Submit" button. This creates an electronic signature which means that you're okay with the information in the application. If you need to supply more information, you'll see a message.

New members enrolling in Anthem benefits for the first time:

1. Go to anthem.com/enrollment.
2. Click on the "Register and Start the Web Enrollment Process" link and enter your information.
3. Once you're done, and you've agreed to the site's Terms of Use, your user name and password will show up on the screen. Please keep it somewhere safe.
4. At the bottom of the page, select "Click here to log in to eEnrollment."
5. Enter your user name and password. Click the "Log In" button.
6. For extra security, you'll be asked to change your password the first time you log in.
7. Choose a security question and answer just in case you forget your password and need to reset it. Select "Continue."
8. Click on the "Create a New Application" button to get started.
9. You can save your work at any time by clicking on the "Save and Continue" button. When you log back in, you'll see the last step that you saved.
10. Click on the "Submit" button. This creates an electronic signature which means that you're okay with the information in the application. If you need to supply more information, you'll see a message.

Enroll or change your Anthem benefits using Web Enrollment cont.



Online Enrollment questions and answers

What if I can't finish my online application in one sitting?

Each time you complete or change a section of the application, click "Save and Continue." Once it's saved, you can log out of Member Web Enrollment. You can return anytime to the point where you left off without losing any information.

Note: The application or change can't be submitted to your Benefit Administrator until you've filled in all required fields.

Can I edit my information and print a copy of the application?

Yes, you can make changes to your application until you submit it. But once you submit it, you'll have to contact your Benefit Administrator for changes. You can print your application at any time.

How do I cancel a transaction?

Select "Cancel This Action" on the Subscriber Verification page. If the transaction is in progress or saved, select "Subscriber Verification" in the Application Steps box and then select "Cancel This Action."

The open enrollment transaction is no longer available – what should I do?

The open enrollment period has start and end dates set by your group administrator. Once the period ends, the transaction option is no longer available to you. Contact your Benefit Administrator if you need to submit a transaction past the end date.

How do I know if my transaction has been processed?

When you log in, your member page will show the status of your submitted transaction. If it's not listed, it has been processed.

I submitted a transaction to my Benefit Administrator and realized that it is incorrect – what should I do?

Ask your Benefit Administrator right away to cancel or put a hold on the transaction so you can correct it. If Anthem has already processed it, your Benefit Administrator can tell you what steps you need to take.

Is Member Web Enrollment secure?

Yes. To help keep it secure, don't share your user name and password. For more protection, the site will lock your account after three unsuccessful login attempts in a row. To see Anthem's privacy policy, click on "Privacy Statement" at the bottom of any page of the site.

When will I receive my Anthem ID card(s)?

Within 10 to 14 days after your Benefit Administrator reviews and approves your application or change. (Not all changes require a new card.)

When can I begin using anthem.com?

If you're enrolling in Anthem benefits for the first time, you can register on anthem.com on the day your coverage starts (your effective date).

What if I need help?

If you have any questions while using Member Web Enrollment, click "Help" on the menu bar. If you need more help with filling out your application, please call your Benefit Administrator. For technical issues, please call 866-755-2680 or e-mail web_support@anthem.com.

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Dental Insurance

MSU's dental insurance plan for 2012 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 for 2012. Coinsurances listed below are the member's responsibility, unless otherwise stated.

BENEFIT	DELTA PREMIER	DELTA PREFERRED (PPO) IN-NETWORK	DELTA 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	No Coverage	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	Dependents to age 19 Full-time students to age 23	Dependents to age 19 Full-time students to age 23	Dependents to age 19 Full-time students to age 23
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 balance 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 Enroll or Change Plans

Go to MSU's Human Resources website at www.moreheadstate.edu/hr and click on Delta Dental Enrollment Form. Complete the form, which is fillable, print it, and send to the Office of Human Resources, 101 Howell-McDowell or by fax at 606-783-9151.

How to Search for a Participating Dentist

Go to 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.

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 (formerly American Administrators). 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 <https://aaflexparticipant.lh1ondemand.com>.

To incur expenses toward your 2012 account, you will have until March 15, 2013 and then until June 13, 2013 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

Currently, the total H/W HRA contribution is credited to the HRA account of the MSU spouse who is the health insurance policy holder. Effective January 1, 2012, each spouse will receive half of the total MSU H/W HRA contribution in an individual account with TriStar. The balance in the current

account will remain as is. If you use the Benefits Debit Card, a separate card must be obtained for the new account.

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, 2012, you will not be eligible for a new HRA contribution on Jan. 1. If your account falls below \$6,000 by July 1, 2012, 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 2012.

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 cost of the debit card is \$6 annually and will be deducted 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.

Benefits & Wellness Fair

**Monday, Nov. 7
10 a.m. to 2 p.m.
Crager Room, ADUC**

All MSU employees are invited to attend the Benefits and Wellness Fair on Nov. 7 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 2012 coverage.

Free health screenings will also be conducted by St. Claire Regional Medical Center staff during the Fair. If you receive a screening during the Fair, you will earn 5 WellPoints toward your 2011 total.

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

Online Enrollment Instructions

Go to the TRISTAR website at <https://aaflexparticipant.lh1ondemand.com> to begin online enrollment.

If you are registering for the first time:

- Your Username is the first letter of your first name, then your last name, then the last 5 digits of your Social Security number
- Your Password is "Welcome1"
- Follow Steps 1 through 11 below

If you are already registered:

- Log in to your TRISTAR account and follow Steps 1 through 11 below

- Step 1: Begin online enrollment by clicking the **Enroll** button in the Annual Enrollment section.
- Step 2: Read the Plan Descriptions by clicking the **Plan Description** link and click **Begin Your Enrollment Now**.
- Step 3: Enter the **Participant Profile** information. Entering an e-mail address allows you to receive notifications regarding claims submission, claims reimbursement and other important information.
- Step 4: **(If Applicable)** Enter Dependent information and click **Add to List**. The added dependent appears under the **Eligible Dependents** list. Once all dependents are added, click **Continue**.
- Step 5: Read the **Plan Rules** for the plan you are enrolling in, check the box(es) **I have read and understand the Plan** rules and click **Continue**. The system will not allow you to move past this page, until the box(es) have been checked.
- Step 6: Enter **Your Election** amount for the appropriate plans and click **Calculate**. The system will automatically calculate your payroll deductions based on your payroll periods. Click **Continue**.
- Step 7: Choose your primary form of reimbursement. If Debit Card is chosen, a secondary form of reimbursement must be chosen and also if dependents over 18 would like to use separate debit cards. Click **Continue**.
- Step 8: **(If Applicable)** Enter your **Routing Number** and click **Find Your Bank**. Your bank information will populate, or you will have the option to fill in your bank account information. Click **Change Your Bank** if you need to update the routing number. Click **Continue**.
- Step 9: Select the Dependent(s) to have separate debit cards. The dependent must be over 18 to receive a debit card. Click **Continue**.
- Step 10: Review and verify enrollment information. To update information, click **Edit Information** next to the appropriate area. Once verified, click **Submit** to complete enrollment.
- Step 11: The Enrollment Confirmation displays. Click **Next Steps** to view the Next Steps documents and also click **Print** to print the Enrollment Confirmation for your records.

How Do I File a Claim?

- Online:** Go to <https://aaflexparticipant.lh1ondemand.com> Enter your claims and print a confirmation page.
- Fax:** Fax claim form and supporting documentation to 515-453-2354.
- E-Mail:** 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

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 3 times your annual salary, you are required to provide medical evidence by completing an Evidence of Insurability Form.

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 you Employee Supplemental Life amount). You may not elect coverage for you 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

How to Enroll

Go to the Human Resources website at www.moreheadstate.edu/hr and click on the "Life Insurance Enrollment Form."

Complete the form, print it and mail to 101 Howell-McDowell or fax to 606-783-9151.

WellPoints Incentive Program Details

Begin tracking points on Dec. 1, 2011 for the next Wellness Year (Dec. 1, 2011 through Nov. 30, 2012).

- Track your activities and record them on a WellPoints Tracking Form.
- Submit your completed WellPoints Tracking Form to livewell@moreheadstate.edu or fax to 3-5028. These do not have to be submitted on a monthly basis; however, if you submit the form by the 15th of the following month you will be entered in a prize drawing (Example: Submit January's form by Feb. 15).
- Special activities and events will be held throughout the year that will be bonus WellPoints opportunities.
- Educational workshops and special events will be announced throughout the year.
- Total WellPoints earned by Nov. 30, 2012 will determine the incentive level for which you qualify for the 2013 health insurance premiums.

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 2012 premiums will be based on WellPoints earned from Dec. 1, 2010 - Nov. 30, 2011, completion of the online health questionnaire during open enrollment 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, 2012, will be deducted from your Dec. 13, 2011, pay release.

Annual Wellness Incentives

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

Maximum total annual Health Insurance Premium Discount is \$500.

Sick Leave Bank Enrollment

The time period Oct. 31 - Nov. 18, 2011, has been designated as the enrollment period for participation in MSU's Sick Leave Bank (Bank) for the 2012 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 2012 Bank, full-time employees must have an unadjusted sick leave balance of at least six days by Dec. 31, 2011, and donate two accumulated sick leave days to the Bank during the enrollment period. If you participated in the Bank during 2011, you must enroll again and donate two days to participate again in 2012.

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

To enroll in the 2012 Sick Leave Bank, complete the Sick Leave Bank Donation Form at www.moreheadstate.edu/hr.



2012 WellPoints Incentive Program

www.moreheadstate.edu/livewell

Category	Activity	WellPoints	Annual Max
Preventive	Biometric Screening	5	10
	Routine Preventive Exams: <ul style="list-style-type: none"> • Physical Exam • Mammogram • Gynecological Exam • Colonoscopy • Dermatology Skin Exam • Bone Density Scan • PSA Test • Dental Exam • Vision Exam (Preventive exams defined by the AMA.)	3 per exam	Unlimited
	Flu Vaccination	3	3
Exercise/ Physical Activity	Physical Activity Session: <i>At least 30 minutes total per day. Points for only one session per day.</i> <ul style="list-style-type: none"> • 12-13 physical activity sessions per month • 14-15 physical activity sessions per month • 16-18 physical activity sessions per month • 19 or more physical activity sessions per month Physical Activity Guidelines (<i>Abbreviated List - Not All Inclusive</i>) <ul style="list-style-type: none"> • Cardio Session • Swimming • Aerobics Class • Tennis • Walking/Running • Weight Lifting • Aqua Aerobics • Racquetball • Golf - Walking • Yoga, Pilates • Hiking • Canoeing • Mowing Lawn - Push • Landscaping 	2 per month 3 per month 4 per month 5 per month	24 36 48 60
Challenges	Individual or Group Fitness Challenges	TBA	Unlimited
Education	Onsite attendance or DVD review	2	Unlimited
Other	Massage Therapy Benefits & Wellness Fair Participation CPR/First Aid Training or Current Certification Smoking Cessation Program Completion Active Participation in a Structured Weight Mngt Program Attainment of a Wellness Goal Serve as a Wellness Champion Bonus Activities - To Be Announced	1 per visit 5 2 annually 5 2 per month 1 1 per month TBA	Unlimited 5 2 5 24 2 12 TBA



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, 101 Howell-McDowell, Morehead, KY 40351, 606-783-2097.