Employee Benefits Guide

Brought to you by...

M.Y. BENEFITS
Maximize Your Benefits
Dear Faculty and Staff:

Your benefits package as an Eastern Kentucky University employee represents a significant part of your total compensation while providing you and your family with a very important safety net should the need arise. Throughout my professional career at EKU, I have always believed that the University should offer an excellent variety of programs to provide retirement security, health care services, income protection, life insurance, paid time off and other diverse benefits. For that reason, I have sought to preserve and, when possible, enhance our program. The University Benefits Committee is a huge help in both of those respects.

This benefits booklet is designed to provide summary information for each specific benefit program available and will be a valuable reference if you need to contact a provider about a specific matter. I encourage you to take time to thoroughly review the available options and discuss them with your family members to better enable you to make informed decisions regarding your benefits.

If you have questions regarding any information contained in this manual, please contact the Department of Human Resources, Benefits Section, at 859-622-1324 or 859-622-1325.

Sincerely,

Doug Whitlock
President
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### DISCLAIMER

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

Eku Employee Benefits Plans are provided to assist in meeting the unique needs of an academic community by providing a wide array of benefits options and exemplary customer service from the M.Y. Benefits Staff.
THIS NOTICE DESCRIBES HOW YOUR PROTECTED HEALTH INFORMATION MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE READ IT CAREFULLY.

This Notice describes the obligations of Eastern Kentucky University and your legal rights regarding your Protected Health Information (PHI) under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Among other things, this Notice describes how your PHI may be used or disclosed to carry out treatment, payment, or Healthcare operations, or for any other purposes that are permitted or required by law. EKU is a self-funded plan and, therefore, we are required to provide this Notice of Privacy Practice to you pursuant to HIPAA. EKU is the plan sponsor.

The HIPAA Privacy Rule protects only PHI. Generally, PHI is individually identifiable health information, collected from you or created or received by a Healthcare provider, Healthcare clearing house, or your employer on behalf of a group health plan that relates to: 1) your past, present, or future physical or mental health or condition; 2) the provisions or Healthcare to you; or 3) past, present, or future payment for provisions of Healthcare to you. **EKU does not maintain information regarding your specific medical condition but does maintain PHI related to demographic information and other information that is necessary for determining eligibility and enrollment in EKU's health plan.** If you have any questions about this Notice or about our Privacy Practices, please contact the Director of Human Resources, Attn: HIPAA Privacy Officer, 203 Jones Building, 521 Lancaster Avenue, Richmond, Kentucky 40475. The effective date of this Notice is January 1, 2009.

**EKU’s Responsibilities**

We are required by law to: 1) maintain the privacy of your PHI; 2) provide you with certain rights with respect to your PHI; 3) provide you with a copy of this Notice of our legal duties and privacy practices with respect to your PHI; 4) follow the terms of the Notice that is currently in effect. We reserve the right to change the terms of Notice and to make new provisions regarding your PHI that we maintain, or as required by law.

**How EKU May Use and Disclose Your Protected Health Information**

Under the law, we may use or disclose your PHI under certain circumstance without your permission. The following categories represent the different ways that we may use or disclose your protected health information: 1) For Treatment; 2) For Payment; 3) For Healthcare Operations; 4) To Business Associates; 5) As Required by Law; 6) To Avert a Serious Threat to Health or Safety; 7) To Plan Sponsors.

**Special Situations**

In addition to the above, the following categories represent other possible ways we may use and disclose your PHI: 1) organ tissue donation; 2) military and veterans; 3) workers’ compensation; 4) public health risk; 5) health oversight activities; 6) lawsuits and disputes; 7) law enforcement; 8) coroners, medical examiners and intelligence activities; 9) inmates; and 10) research.

**Required Disclosures**

EKU is required to disclose your PHI to you (as a participant) and for audits.

**Other Disclosures**

Other disclosures may be made to your personal representatives, spouses/sponsored dependents, and other family members with written authorization.

**Participant Rights**

A participant has the following rights with respect to their PHI: 1) right to inspect and copy; 2) right to amend; 3) right to an accounting of disclosures; 4) right to request restrictions; 5) right to request confidential communications; and 6) right to a paper copy of this Notice.

**Complaints**

If you believe that your privacy rights have been violated, you may file a complaint with EKU. All complaints must be in writing. You will not be penalized, or in any other way retaliated against, for filing a complaint.

**Notice of Special Enrollment Rights**

If you are declining enrollment for yourself or your dependents because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 31 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.
**Important Benefits Info**

**EKU Benefits Committee**

The Eastern Kentucky Benefits Committee is comprised of employees representing the University community. The charge of the Committee is to collaborate with Human Resources to offer timely advice and recommendations to the President with respect to proposed new benefits or changes to existing benefits; to monitor the experience and effectiveness of the various benefit plans at the University; to review information provided by Human Resources to ensure competitive benefit plans and to assist in a timely, consistent, two-way communication with faculty and staff regarding the status of the benefit plans to include any changes that may be approved.

**Did you know...?**

**Medicare Part D**

The health benefits provided by Eastern Kentucky University to its employees include prescription coverage. If you cover Medicare Eligible Dependents, they will not be penalized if they later decide to enroll in Medicare’s Part D. For more detailed information on these provisions, contact the M.Y. Benefits Staff.

**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. Qualifying events include loss of employment, reduction in the employee’s hours of employment, death of the employee, divorce or legal separation of the employee, Medicare entitlement, or ineligibility of a dependent child under the terms of the group medical plan. Employees and/or qualified dependents are eligible to continue their medical, dental or vision benefits for a predetermined period of time under the provisions of COBRA. For more specific information concerning your COBRA rights, contact the M.Y. Benefits Staff.

**M.Y. Benefits**

Maximize Your Benefits

The M.Y. Benefits office can assist you with many benefit related issues. The services provided are:

- Assistance with insurance claims issues
- Assistance with prescription issues
- Educational sessions for departments
- Guidance on benefit selections
- Medical Leave requests

Please contact Erin or Tarena if you would like to take advantage of any of these services.

**Equal Opportunity/Affirmative Action Statement**

Eastern Kentucky University is an Equal Opportunity/Affirmative Action employer and educational institution that does not discriminate on the basis of age, race, color, religion, sex, sexual orientation, disability, national origin or Vietnam era or other veteran status, in the admission to, or participation in, any educational program or activity which it conducts, or in any employment policy or practice.

Any complaint arising by reason of alleged discrimination should be directed to the Equal Opportunity Office, Eastern Kentucky University, Jones Building, Room 106, Coates CPO 37A, Richmond, Kentucky 40475-3102, (859) 622-8020 (V/TDD), or the Director of the Office for Civil Rights, U.S. Department of Education, Philadelphia, PA.
Comprehensive healthcare benefits are available to full-time employees and their eligible dependents. Employees may elect to cover lawful spouses, sponsored dependents and children from birth to age 26 regardless of student or marital status. Please see "Sponsored Dependent" for information on rates for a partner and their children.

There are three Options from which to choose when selecting your medical insurance: Blue Access High, Blue Access Standard and Blue Access Economy. All three Options utilize the same PPO network. Summaries for the three medical options are found on the following pages. These are brief descriptions of the coverage provided by each option.

Once a medical option is selected, it remains in effect for the full calendar year. Changes in enrollment are only permitted within 31 days of qualifying events. Please see the page titled "Need to Change your Plan" for further information regarding qualifying events. Open enrollment changes are effective January 1st.

**Anthem**

Anthem is our network provider for physicians and hospitalization coverage. Upon request, Anthem will provide members with a Certificate of Coverage which will outline the entire medical insurance plan in greater detail. Members can also login to www.anthem.com to download the Certificate of Coverage. Members are encouraged to contact Anthem, at the toll-free phone number on the plan ID card, with any questions when making decisions regarding specific procedures or medical care. Members can also access the 24/7 NurseLine to speak with a registered nurse who is available to answer confidential, health-related questions any time of the day or night, every day of the year. See back cover for the number.

Annual deductibles and out-of-pocket maximums for the health plan are based on a calendar year.
<table>
<thead>
<tr>
<th>Medical Nutritional Therapy</th>
<th>Deductible, then 30%</th>
<th>Deductible, then 40%</th>
<th>Deductible, then 50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical Medicine Therapies</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>(when rendered as Physician Office)</td>
<td>Combined Network &amp; Non-network limits apply</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical/Occupational Therapy</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>Speech Therapy</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>Inpatient Services *</td>
<td>Deductible, then 5%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 30%</td>
</tr>
<tr>
<td>Outpatient Services*</td>
<td>Deductible, then 5%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 30%</td>
</tr>
<tr>
<td>Outpatient Diagnostic Testing, X-ray and Lab</td>
<td>Deductible, then 5%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 30%</td>
</tr>
<tr>
<td>Maternity Services (Facility/Ancillary/Professional)</td>
<td>Deductible, then 5%</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 30%</td>
</tr>
<tr>
<td>Emergency Room (ER copay waived if admitted and inpatient services would apply)</td>
<td>$125 copay per visit</td>
<td>$125 copay per visit</td>
<td>$125 copay per visit</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$60 copay per visit</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 30%</td>
</tr>
</tbody>
</table>

*Unlimited days except for 60 days per benefit period limit combined network/out-of-network for inpatient physical medicine/rehabilitation

*Outpatient Surgery Hospital/Alternative Care Facility, Outpatient Services for Medical Nutritional Therapy, Outpatient Physical Therapy, Other Outpatient Services, Hospital/Alternative Care Facility

| Ambulance Services (Medically Necessary Ground) | Covered in Full | Covered in Full | Covered in Full | Covered in Full | Covered in Full | Covered in Full |
| Home Care Services | Deductible, then 5% | Deductible, then 30% | Deductible, then 20% | Deductible, then 40% | Deductible, then 30% | Deductible, then 50% |
| Hospice Services | Covered in Full | Covered in Full | Covered in Full | Covered in Full | Covered in Full | Covered in Full |
| Human Organ and Tissue Transplants (Except kidney and cornea transplants) | See Summary Plan Description | See Summary Plan Description | See Summary Plan Description | See Summary Plan Description | See Summary Plan Description |
| Durable Medical Equipment (Supplies, Equipment, and Appliances) | Deductible, then 5% | Deductible, then 30% | Deductible, then 20% | Deductible, then 40% | Deductible, then 30% | Deductible, then 50% |

NOTE: All services, excluding prescription drug copays, accumulate towards the Out-of-Pocket maximum. Deductibles, Out-of-Pocket maximums and therapy visits renew each calendar year.
Comparison Continued

New as of April 2011

Mental Health (MH) / Substance Abuse (SA)
(Administered through Anthem Blue Cross/Blue Shield)

<table>
<thead>
<tr>
<th></th>
<th>High Option</th>
<th>Standard Option</th>
<th>Economy Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out-of-Network</td>
<td>In Network</td>
</tr>
<tr>
<td>Inpatient and Outpatient MH/SA</td>
<td>Deductible, then 5%</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 20%</td>
</tr>
<tr>
<td>NOTE: Preauthorization Required</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 30%</td>
</tr>
<tr>
<td></td>
<td>Deductible, then 30%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 50%</td>
</tr>
</tbody>
</table>

Express Scripts
Express Scripts is our pharmacy benefit manager (PBM). Express Scripts benefits include access to a 24-hour, 365-day-a-year Patient Care Contact Center, a national network of pharmacies and home delivery for medications and refills which can be ordered as early as 30 days ahead of time from the Express Scripts Pharmacy (also for specialty medications). Employees will receive an Express Scripts ID card that can be presented at any network drugstore. CuraScript, a division of Express Scripts, is utilized for the effective management of specialty drugs.

Prescription
(Administered through Express Scripts)

<table>
<thead>
<tr>
<th></th>
<th>High Option</th>
<th>Standard Option</th>
<th>Economy Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out-of-Network</td>
<td>In Network</td>
</tr>
<tr>
<td>Generic / Brand / Non-Formulary</td>
<td>$7/$25/$60</td>
<td>Deductible, then 50%</td>
<td>Deductible (Per Member): $200, then 50% (min. $20, max. $70)</td>
</tr>
<tr>
<td>Network Retail Pharmacies 30 day supply</td>
<td>$14/$50/$120</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Mail Order Service 90-day supply**</td>
<td>$7/$25/$60</td>
<td>Deductible, then 50%</td>
<td>Deductible (Per Member): $200, then 50% (min. $50)</td>
</tr>
<tr>
<td>** Please note: Scripts must be written for a 90-day supply only.</td>
<td>Deductible, then 30%</td>
<td>Deductible, then 40%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td></td>
<td>$14/$50/$120</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
## Blue Access High Option PPO

<table>
<thead>
<tr>
<th></th>
<th>Total Monthly Premium</th>
<th>University Monthly Contribution</th>
<th>Employee Monthly Premium</th>
<th>Faculty (20 Pays)</th>
<th>Semi-Monthly (24 Pays)</th>
<th>Bi-Weekly (26 Pays)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$505.38</td>
<td>$453.51</td>
<td>$51.87</td>
<td>$31.12</td>
<td>$25.94</td>
<td>$23.94</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$863.32</td>
<td>$530.42</td>
<td>$332.90</td>
<td>$199.74</td>
<td>$166.45</td>
<td>$153.65</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$818.29</td>
<td>$520.75</td>
<td>$297.54</td>
<td>$178.52</td>
<td>$148.77</td>
<td>$137.33</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$1,333.90</td>
<td>$663.30</td>
<td>$670.60</td>
<td>$402.36</td>
<td>$335.30</td>
<td>$309.51</td>
</tr>
<tr>
<td>Two EKU Employees+ Family</td>
<td>Up to $984.50</td>
<td>$349.41</td>
<td>$209.65</td>
<td>$174.71</td>
<td>$161.27</td>
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</table>

## Blue Access Standard Option PPO

<table>
<thead>
<tr>
<th></th>
<th>Total Monthly Premium</th>
<th>University Monthly Contribution</th>
<th>Employee Monthly Premium</th>
<th>Faculty (20 Pays)</th>
<th>Semi-Monthly (24 Pays)</th>
<th>Bi-Weekly (26 Pays)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$438.25</td>
<td>$438.25</td>
<td>FREE</td>
<td>FREE</td>
<td>FREE</td>
<td>FREE</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$646.43</td>
<td>$438.25</td>
<td>$208.17</td>
<td>$124.90</td>
<td>$104.09</td>
<td>$96.08</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$618.52</td>
<td>$438.25</td>
<td>$180.26</td>
<td>$108.16</td>
<td>$90.13</td>
<td>$83.20</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$975.01</td>
<td>$559.18</td>
<td>$415.83</td>
<td>$249.50</td>
<td>$207.92</td>
<td>$191.92</td>
</tr>
<tr>
<td>Two EKU Employees+ Family</td>
<td>Up to $794.76</td>
<td>$180.26</td>
<td>$108.16</td>
<td>$90.13</td>
<td>$83.20</td>
<td></td>
</tr>
</tbody>
</table>

## Blue Access Economy Option PPO

<table>
<thead>
<tr>
<th></th>
<th>Total Monthly Premium</th>
<th>University Monthly Contribution</th>
<th>Employee Monthly Premium</th>
<th>Faculty (20 Pays)</th>
<th>Semi-Monthly (24 Pays)</th>
<th>Bi-Weekly (26 Pays)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>Economy not available for employees electing single coverage. Please select Standard or High option.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$477.57</td>
<td>$425.49</td>
<td>$52.08</td>
<td>$31.25</td>
<td>$26.04</td>
<td>$24.04</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$460.00</td>
<td>$425.49</td>
<td>$34.51</td>
<td>$20.71</td>
<td>$17.26</td>
<td>$15.93</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$608.53</td>
<td>$499.57</td>
<td>$108.96</td>
<td>$65.38</td>
<td>$54.48</td>
<td>$50.29</td>
</tr>
<tr>
<td>Two EKU Employees + Family</td>
<td>Up to $794.76</td>
<td>FREE</td>
<td>FREE</td>
<td>FREE</td>
<td>FREE</td>
<td>FREE</td>
</tr>
</tbody>
</table>

Two employees on the same policy with no dependents receive 100% of their coverage paid for by EKU.

Note to Faculty: New Faculty pay for benefits from August-June; Returning Faculty pay behind for July and ahead for June. Non-returning Faculty: benefits end June 30.
Opportunities To Reduce Your Cost

2 ways to reduce your Rx copays!

Select Home Delivery

Select Home Delivery is a way to have your maintenance medications delivered directly to your home and get 3 months of your medications for only 2 months copay.

Getting started is easy, simply call 1-888-772-5188 or visit www.StartHomeDelivery.com.

Use Generic Medications Whenever Possible...

Ask your health care provider if a generic alternative is available. This can save you and the overall insurance plan on copayments and drug costs.

Identity of lower cost prescription alternatives

Contacting physician to facilitate seeking authorization for lower cost alternative therapies

Educational resources for members-adverse effects, drug interactions and general medication information

Contact the KYRx Coalition

- www.KYrx.ORG
- 1-855-218-5979 Toll Free
- 1-859-218-5979 Local

New Services include

Healthy You! At EKU offers you opportunities to get and stay healthy by participating in a variety of activities throughout the year, such as healthy challenges, online workshops, onsite seminars, preventive health screenings, and a wellness assessment. You can find out about all of these activities and much more by visiting www.HealthyYouatEKU.com.

Not only will these activities help you improve your health and quality of life, but you will receive incentives valued at $150 or more for participating in the wellness program. HealthyYouAtEKU.com is available to all benefit eligible EKU faculty and staff.

The ALL NEW Healthy You! at EKU program will begin in November 2011 with a new website, new programming, and new requirements!
**ELIGIBILITY AND VISION PLAN SUMMARY**

Vision benefits are available to full-time employees and their eligible dependents through Anthem blue view vision. Employees may elect to cover lawful spouses, sponsored dependents and children from birth to age 26 regardless of student or marital status. Please see “Sponsored Dependent” for information on rates for a partner and their children.

Once the vision plan is selected, it remains in effect for the full calendar year. Changes in enrollment are only permitted within 31 days of qualifying events. Please see the page titled “Need to Change your Plan” for further information regarding qualifying events. Open enrollment changes are effective January 1st.

### Vision Coverage

<table>
<thead>
<tr>
<th>Vision Coverage</th>
<th>In Network Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>$10</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Eyeglass Lenses</td>
<td>$20</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>UV Coating</td>
<td>$15</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Tint (Solid &amp; Gradient)</td>
<td>$15</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Standard Scratch-Resistance</td>
<td>$15</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Standard Polycarbonate</td>
<td>$40</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Standard Progressive (Add-on to bifocal copay)</td>
<td>$65</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Standard Anti-Reflective Coating</td>
<td>$45</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Other Add-ons and Services</td>
<td>20% off retail</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>

#### In Network Plan Allowance

<table>
<thead>
<tr>
<th>Vision Coverage</th>
<th>Allowance</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frames</td>
<td>$130</td>
<td>Once every 24 months</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>$130</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>

Please Note:
- The member is responsible for any amounts charged that exceed the maximum allowable amount.
- Members are not permitted to receive Lenses/Frames and Contact Lenses in the same plan year.
- Discounts on lens option upgrades are not available out-of-network.

### Vision

<table>
<thead>
<tr>
<th>Vision</th>
<th>Monthly Premium</th>
<th>Faculty (20 Pays)</th>
<th>Semi-Monthly (24 Pays)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$7.12</td>
<td>$4.27</td>
<td>$3.56</td>
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<tr>
<td>Employee + Spouse</td>
<td>$12.08</td>
<td>$7.25</td>
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<tr>
<td>Employee + Child(ren)</td>
<td>$12.80</td>
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</tr>
<tr>
<td>Employee + Family</td>
<td>$19.20</td>
<td>$11.52</td>
<td>$9.60</td>
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</table>
Eligibility and Dental Plan Summaries

Dental benefits are available to full-time employees and their eligible dependents through Delta Dental Premier or PPO Networks. Employees may elect to cover lawful spouses, sponsored dependents and children from birth to age 26 regardless of student or marital status. Please see "Sponsored Dependent" for information on rates for a partner and their children.

Once a Dental option is selected, it remains in effect for the full calendar year or two full calendar years if the High Plan is elected. Changes in enrollment are only permitted within 31 days of qualifying events. Please see the page titled "Need to Change your Plan" for further information regarding qualifying events. Open enrollment Changes are effective January 1st.

Participating dentists agree to accept the allowable amount negotiated by Delta Dental as payment in full for covered services. Dentists who have not signed a participation agreement may bill you directly for any amount in excess of the allowable amount. Certain procedures require pre-authorization and/or are subject to limitations.

### Dental Coverage

<table>
<thead>
<tr>
<th>Dental Coverage</th>
<th>High Option</th>
<th>Standard Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible (Single/Family)</td>
<td>$0 / $0</td>
<td>$50 / $150</td>
</tr>
<tr>
<td>Maximum Annual Benefit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Covered Member</td>
<td>$2,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Enrollment Requirement</td>
<td>If you elect the High plan, you are required to remain in that plan for a two year period.</td>
<td>N/A</td>
</tr>
<tr>
<td>Minor Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine Fillings, Simple Extractions, Root Canals, Simple Denture Repair, Oral Surgery, Periodontics (Gum Disease)</td>
<td>15% copay</td>
<td>Deductible, then 20% copay</td>
</tr>
<tr>
<td>Major Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inlays or Crowns, Prosthetic Services (Dentures)</td>
<td>40% copay</td>
<td>Deductible, then 50% copay</td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnosis &amp; Treatment Plan</td>
<td>50% of the allowable amount ($1,000 lifetime max) (dependents under 19 only)</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Minor Treatment for Tooth Guidance</td>
<td></td>
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### Delta Dental Premium

<table>
<thead>
<tr>
<th></th>
<th>Total Monthly Premium</th>
<th>University Monthly Contribution</th>
<th>Employee Monthly Premium</th>
<th>Faculty (20 Pays)</th>
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<tr>
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<td>$35.51</td>
<td>$23.43</td>
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<tr>
<td>Employee + Spouse</td>
<td>$69.54</td>
<td>$23.43</td>
<td>$46.11</td>
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<td>$23.06</td>
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<tr>
<td>Employee + Child(ren)</td>
<td>$75.59</td>
<td>$23.43</td>
<td>$52.16</td>
<td>$31.30</td>
<td>$26.08</td>
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<tr>
<td>Employee + Family</td>
<td>$121.34</td>
<td>$23.43</td>
<td>$97.91</td>
<td>$58.75</td>
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<table>
<thead>
<tr>
<th></th>
<th>Total Monthly Premium</th>
<th>University Monthly Contribution</th>
<th>Employee Monthly Premium</th>
<th>Faculty (20 Pays)</th>
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<tr>
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<td>$23.43</td>
<td>FREE</td>
<td>FREE</td>
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<tr>
<td>Employee + Spouse</td>
<td>$47.75</td>
<td>$23.43</td>
<td>$24.32</td>
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<td>$23.43</td>
<td>$50.65</td>
<td>$30.39</td>
<td>$25.33</td>
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</table>
EKU is now offering health, vision and dental coverage to your sponsored dependent and their child(ren).

A sponsored dependent is defined as 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. Any child of a sponsored dependent must also share primary residence with the EKU 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 EKU employee.

Because the University’s benefit program for its faculty and staff is classified as a Section 125 cafeteria benefits plan, the University is prevented from allowing you to pay for coverage on a pre-tax basis. Also, medical expenses incurred by your sponsored dependent are not eligible under your flexible spending account.

See the full sponsored dependent policy for additional information.

If you wish to enroll a sponsored dependent or sponsored dependent’s child(ren), please contact the My Benefits Office.

### Health Rates

#### Blue Access

<table>
<thead>
<tr>
<th></th>
<th>Health Rates</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Blue Access</td>
<td>High Option PPO</td>
<td>Employee Monthly Premium</td>
<td>Faculty (20 Pays)</td>
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<tr>
<td>Sponsored Dependent (SD)</td>
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<td>SD’s Child(ren)</td>
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<td>$228.02</td>
<td>$190.02</td>
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<td>SD + SD’s Child(ren)</td>
<td>$895.64</td>
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#### Blue Access

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<td>SD’s Child(ren)</td>
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<td>$536.75</td>
<td>$322.05</td>
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<td>$247.73</td>
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#### Blue Access

<table>
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</thead>
<tbody>
<tr>
<td></td>
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<tr>
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<td>$31.25</td>
<td>$26.04</td>
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<tr>
<td>SD’s Child(ren)</td>
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<td>$20.71</td>
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<td>SD + SD’s Child(ren)</td>
<td>$183.04</td>
<td>$109.82</td>
<td>$91.52</td>
<td>$84.48</td>
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### Vision Rates

<table>
<thead>
<tr>
<th></th>
<th>Vision Rates</th>
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<th></th>
</tr>
</thead>
<tbody>
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<td>Employee Monthly Premium</td>
<td>Faculty (20 Pays)</td>
<td>Semi-Monthly (24 Pays)</td>
</tr>
<tr>
<td>Sponsored Dependent (SD)</td>
<td>$4.96</td>
<td>$2.98</td>
<td>$2.48</td>
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<tr>
<td>SD’s Child(ren)</td>
<td>$5.68</td>
<td>$3.41</td>
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<td>SD + SD’s Child(ren)</td>
<td>$12.08</td>
<td>$7.25</td>
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### Dental Rates

#### High Option

<table>
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<tr>
<th></th>
<th>Dental Rates</th>
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<th></th>
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<td>High Option</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee Monthly Premium</td>
<td>Faculty (20 Pays)</td>
<td>Semi-Monthly (24 Pays)</td>
</tr>
<tr>
<td>Sponsored Dependent (SD)</td>
<td>$46.12</td>
<td>$27.67</td>
<td>$23.06</td>
</tr>
<tr>
<td>SD’s Child(ren)</td>
<td>$52.16</td>
<td>$31.30</td>
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<tr>
<td>SD + SD’s Child(ren)</td>
<td>$97.92</td>
<td>$58.75</td>
<td>$48.96</td>
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#### Standard Option

<table>
<thead>
<tr>
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<th>Dental Rates</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Standard Option</td>
<td>Employee Monthly Premium</td>
<td>Faculty (20 Pays)</td>
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<tr>
<td>Sponsored Dependent (SD)</td>
<td>$24.32</td>
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<td>$12.16</td>
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<tr>
<td>SD’s Child(ren)</td>
<td>$21.63</td>
<td>$12.98</td>
<td>$10.82</td>
</tr>
<tr>
<td>SD + SD’s Child(ren)</td>
<td>$50.65</td>
<td>$30.39</td>
<td>$25.33</td>
</tr>
</tbody>
</table>

If you are covering a sponsored dependent or a sponsored dependent’s child(ren), you will be responsible for the premiums on this page as well as any applicable premiums for the employee’s coverage.
Employee Assistance Program

ACCESS WELLNESS GROUP
EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your Employee Assistance Program (EAP) through Access Wellness Group is available to help with problems of daily living, whether it’s with personal or social life, involves family issues, or is a work-related issue. Counseling is available through your EAP at offices away from the work setting, ensuring confidentiality.

- Your EAP can help you deal with personal problems that are interfering with your peace of mind and ability to enjoy work or time away from work.
- Your EAP is a benefit paid by EKU out of concern for your well-being, whether it’s at home or at work.
- You are eligible for 6 sessions per year with a maximum of 12 sessions per family unit per year (including sponsored dependents).
- All EAP services are confidential.
- Help is also available for legal and financial consultation as well as elder care issues such as caring for an aging parent.
- EAP counselors are carefully selected for their education, experience, and ability to establish rapport with people and genuinely help them.

For more information or to schedule an appointment, the EAP can be contacted at 859.309.0309 or toll free at 877.834.7836. Please identify yourself as an employee or family member of EKU.

Are you experiencing . . . stress, anger, grief, family issues and/or drug and alcohol problems?
Flexible Spending Accounts

A Flexible Spending Account (FSA) is an employer-sponsored plan regulated by the IRS and is administered by Chard Snyder. A Flexible Spending Account allows you and your lawful spouse and children to reimburse you for certain expenses on a pre-tax basis. This means the government taxes less of your income.

There are two ways to participate in this plan:

Health Care Spending Account - allows reimbursement for out-of-pocket medical, dental, and vision expenses.

Dependent Care Assistance Plan - allows reimbursement for dependent daycare expenses.

The max annual contribution is $5,000 in each of these plans. You can participate in one or both of the plans and must enroll prior to the beginning of each plan period. You may become eligible to join the plan or change your election at some time during the plan period if a qualifying change in family status occurs. Please see the page titled “Need to Change your Plan” for further information.

Upon enrollment, you will be mailed a set of 2 “Benny” debit cards for your convenience. You may use this card like a debit card to pay for eligible expenses with your FSA contributions. These cards are good for 5 years; please do not throw them away.

**HEALTH CARE SPENDING ACCOUNT (HCSA):**
The types of eligible expenses are typically out-of-pocket expenses that may not be covered by insurance.

**Examples include:**
- Deductibles/Co-pays/
- Coinsurance
- Hearing Devices
- Dental & Orthodontic Services
- Over-the-Counter Drugs (physician prescribed)
- Over-the-Counter medical supplies
- Smoking Cessation Programs
- Adoption Expenses
- Eye Exam & Glasses
- Weight loss (physician prescribed)

**Non-Allowable**
- Vitamins
- Dietary
- Toiletries
- Cosmetics

This list is not all-inclusive, but it will give you a good idea of the types of expenses that are reimbursable in an HCSA. If you choose to participate in the HCSA plan, you decide how much money to set aside from your paycheck (up to the plan maximum). You also want to include the out-of-pocket health care expenses for your dependents, even if those dependents are not covered under your employer-sponsored medical (excluding sponsored dependents).

**DEPENDENT CARE ASSISTANCE PLAN (DCAP):**
To qualify as a dependent, a person must regularly spend at least eight hours a day in your home, be under the age of 13 or is physically or mentally incapable of taking care of him/herself (including a spouse or parent).

To be an eligible daycare provider, the facility must have a tax I.D. number or if an individual care giver, 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. If care is provided outside the home, your state’s guidelines for what constitutes a daycare facility will apply.

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.

**PLAN CAREFULLY & ENJOY THE TAX SAVINGS!**

- Account balances MUST be used during plan period (January 1 – December 31, 2012) or balance is FORFEITED!
- Services must be provided or expenses must be incurred during the plan year!
- You can check your balance and see the full eligible expense list at www.chard-snyder.com

**IMPORTANT**

- Services must be provided or expenses must be incurred during the plan year!
Additional Life Rates

<table>
<thead>
<tr>
<th>Age Bands</th>
<th>Rate per $1,000 coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>0.032</td>
</tr>
<tr>
<td>25-29</td>
<td>0.030</td>
</tr>
<tr>
<td>30-34</td>
<td>0.037</td>
</tr>
<tr>
<td>35-39</td>
<td>0.055</td>
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<td>40-44</td>
<td>0.084</td>
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<td>45-49</td>
<td>0.135</td>
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<td>50-54</td>
<td>0.222</td>
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<td>55-59</td>
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<td>60-64</td>
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<td>0.800</td>
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<tr>
<td>70-74</td>
<td>1.402</td>
</tr>
<tr>
<td>75+</td>
<td>2.060</td>
</tr>
</tbody>
</table>

To calculate your monthly cost, please use the following formula:

\[
\text{Base Annual Earnings} / 1,000 = x \text{ appropriate rate above} = \text{Monthly Cost}
\]
Long Term Disability

**BASIC COVERAGE**

When an employee suffers a disability, the loss of a regular paycheck can be equally debilitating. The Hartford disability income protection plan helps to provide a long-term source of income based on the employee’s earnings at the time of disability.

Each eligible full-time employee of the University receives a monthly benefit of 50% of monthly gross earnings up to a maximum of $1,250 per month for a covered disability. Eligible employees include non-vested employees (less than five years of service) and participants in the Optional Retirement Plan. Once vested (5 years of service) in KERS/KTRS, both retirement systems provide disability coverage without additional cost.

### WHAT’S MY COST FOR ADDITIONAL COVERAGE?

- **Max monthly benefit:** $5,000
- **Max monthly covered payroll:** $5,000/0.60 = $8,333
- **Buy up rate:** $0.82 per $100 of covered payroll

\[
\text{Annual Earnings} / 12 = \frac{\text{Monthly earnings}}{100} \times 0.82 = \text{monthly premium}
\]

**ADDITIONAL COVERAGE**

Eligible employees also have the option to increase their benefit amount to 60% of monthly gross earnings for a covered disability. Your total monthly benefit may be reduced if you have other sources of income including, but not limited to, Social Security, Workers’ Compensation and employer retirement plans. For further information contact the M.Y. Benefits Staff. The Hartford assistance programs included with this policy offer an integrated approach to income protection tailored to the employee’s personal life stage needs. It surpasses traditional disability insurance by offering not only important financial benefits, but also accessible information, support and benefit management that meet a wide range of employee benefit needs. For additional information, see “Hartford Assistance Programs.”

**HIGHLIGHTS INCLUDE:**

- **Income Replacement** - Sound financial protection with early intervention and return-to-work programs helps employees regain independence and maximize their abilities.

- **Family-Care Benefit** – Helps a claimant with family care expenses while he or she is participating in a rehabilitation program. The allowable expenses are treated as deduction from earnings for purpose of calculating the monthly benefit payable. The maximum monthly family care credit allowed for each qualifying child or family member is $350 during the first 12 months of the rehabilitation program and $175 thereafter, not to exceed $2,500 in a calendar year. The benefit is built into the coverage at no additional cost, and is designed to decrease as the employee’s earnings increase.

- **Transition Insurance Options** - Quality options at preferred prices for new insurance coverage based on emerging life stage needs when changing employers or retiring.

- **Employer FICA Match & Pay** - The Hartford will deduct and pay the employee’s share of the FICA tax due to the federal government from the employee’s LTD checks during the first six months of a disability claim. The Hartford automatically pays the employer portion of FICA.
Voluntary Insurance Options

Cancer Insurance From Colonial Life
Can it happen to you or your family? No one plans it. But statistics show you or someone you love may develop some form of cancer.

- In the U.S., men have a one in two lifetime risk of developing cancer; for women the risk is one in three.*

Colonial Life helps provide the protection you need.

- Helps you pay some of the direct and indirect costs related to cancer diagnosis and treatment.
- Helps fill the gaps in deductibles and coinsurance and complements major medical insurance.
- Helps insured’s protect against unexpected expenses.
- Provides benefits directly to you, unless you specify otherwise, to be used where you determine it is needed most.
- Allows you to focus on your care, not your financial worries.

Help guard your family against financial hardship. With Colonial Life’s cancer insurance plan, you can be assured you’re better prepared financially if cancer affects your family.

Critical Illness Insurance From Colonial Life
Have you thought about the financial problems a critical illness can cause? Even those of us who plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. Without adequate protection, sufferers of critical illnesses might have to pull from their savings or rely on the financial aid of family members in their time of need.

The risk is real.

- Stroke is a major cause of serious, long-term disability in the United States.*
- 1 in 3 men and women has some form of cardiovascular disease.*
- In the US, men have a one in two lifetime risk of developing cancer, and for women the risk is one in three.**


With Colonial Life’s Specified Critical Illness Insurance, you’re paid a benefit that can help you cover:

- Deductibles, co-pays and co-insurance of your health insurance
- Rehabilitation
- Home health care needs and household modifications
- Child care expenses
- Travel expenses to and from treatment centers
- Everyday living expenses
- Lost income
- Everyday living expenses

Colonial Life’s Critical Illness insurance pays a lump sum upon diagnosis of a covered critical illness for you to use where it’s needed most.

Hospital Confinement Insurance From Colonial Life
Health care expenses are rising. Will your health plan be able to cover all the expenses associated with medical treatment? What about all of those first-dollar expenses such as deductibles, copayments and out-of-pocket expenses?

Consider the following:

- The average length of hospital confinement for adults under age 65 is almost five days.*
- The United States spent nearly $2 trillion on health care in 2005. Spread over the population, this amounts to about $6,697 per person.*

These expenses, as well as hospital confinement costs, are typically high-dollar claims with the potential to cause financial hardship if you don’t have secondary coverage to offset the gaps in your health plan.

Colonial Life’s Hospital Confinement Indemnity Insurance helps fill the gaps when you have unexpected health care expenses. It pays a lump-sum benefit for each eligible hospital confinement. Plans also include a wellness testing benefit that helps reimburse you for part of your expenses for tests you would normally have each year.
ACCIDENT INSURANCE FROM COLONIAL LIFE
Accidents happen more often than you think. Plus, statistics show that accidents happen where you and your family spend the most time.*

- A work-related injury occurs every nine seconds in the United States.
- Approximately 45 percent of all disability injuries occurred in and around the home in 2006, the most common place of injury.*


Accident insurance from Colonial Life can help prepare you for the unexpected.

- You are paid benefits to help you with the care and treatment of a covered accidental injury.
- Your benefits are paid directly to you, unless you specify otherwise.
- You are paid benefits regardless of any other insurance you may have with other insurance companies.
- Your coverage is portable; you can take it with you if you change jobs or retire.

Accident insurance from Colonial Life can help see you through a covered accidental injury. You can rest a little easier knowing that you are protected if you or a family member has an accident requiring expensive medical treatment.

LIFE INSURANCE FROM COLONIAL LIFE
You probably insure your home, your car and your possessions. But is your life fully insured? You may have heard that the "rule of thumb" for life insurance coverage is seven to 10 times your salary. The truth is that determining how much life insurance you and your family need takes more homework than guesswork.

Your life insurance needs are unique to your own situation. Ideally, you want to provide beneficiaries with enough protection to maintain their lifestyle and realize future goals. Factors to consider include:

- Income replacement
- Child care
- Mortgage/rent
- Education
- Car payments
- Final expenses
- Credit card and other debt
- Retirement

EDUCATOR DISABILITY INCOME PROTECTION INSURANCE FROM COLONIAL LIFE
Is your most valuable asset – your income – adequately protected? You depend on your income for the necessities in life – food, shelter, clothing. It also supplies you and your family with the extra things that make life enjoyable – vacations, special gifts, and family celebrations.

But what would happen to you and your loved ones if you were to suffer a disability and could no longer earn an income?

- Approximately 45 percent of all disabling injuries occurred in and around the home, the most common place of injury.*
- 26.2 million disabling injuries were reported in 2006; 3.7 million of those were work related.*


For most people, a disability means not only difficulty meeting financial obligations; it also means increased medical costs. And some of these out-of-pocket expenses aren’t covered by your major medical plan.

Colonial Life’s Educator Disability Income Insurance policy with accident and sickness benefits is designed to complement your regular disability plan and to help provide you and your family the protection you need.

No matter how your medical expenses are currently covered, you should have an insurance plan that helps cover everyday living expenses if you are not able to work. Colonial Life provides the income protection you need by helping you cover:

- Mortgage payments
- Utility bills and other household expenses
- Food, clothing and other necessities
- Coinsurance
- Medical costs not covered under other plans
- Travel and lodging expenses for treatment

If you have questions about Colonial’s voluntary products, please call EKU’s local sales representative, Margaret Terry, at (859) 227-6309 or e-mail Margaret.Terry@ColonialLife.com.
Voluntary Insurance Options Continued

**Liberty Mutual Property and Casualty Insurance**

Employee benefits now include savings on auto and home insurance! As an employee of Eastern Kentucky University you qualify for a special group discount* on your auto, home, and renter's insurance through Group Savings Plus® from Liberty Mutual. This unique program allows you to purchase high-quality auto, home and renters insurance at low group rates.

See for yourself how much money you could save with Liberty Mutual compared to your current insurance provider. For a free, no-obligation quote, call Joey Doom or Jeff Creech in Lexington at (859)223-1313 or visit www.libertymutual.com/gspeku.

*Group discounts, other discounts, and credits are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverage only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA

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**Mass Mutual Long Term Care Plan**

Mass Mutual’s SignatureCare Long Term Care Insurance is available to EKU employees to provide a combination of services: personal care, health, social and supportive. Its goal is to provide assistance and improve the quality of life of those with chronic, long term conditions.

The high costs associated with long term care can place substantial burdens – both financial and emotional – on the family. By transferring risk to the long term care insurance company, employees can help ensure that assets and even the home are protected. SignatureCare Long Term Care Insurance is a tax qualified, individual policy that provides choices – choices of care, choice of settings, choice of benefits – and lets the employee design a policy to fit their specific needs.

**Highlights Include**

- Discounted Rates
- Extended Family: As part of an employee benefit, the entire family (employee, spouse, parents, in-laws, grandparents and children) may also be eligible to receive a SignatureCare policy at discounted rates.
- Fully Portable
- Guaranteed Renewable

For more information and assistance in preparing a long-term care solution that is right for you, For general information contact Richard Carr with Neace Lukens, at 859-626-1770; bud.carr@neacelukens.com. For a quote, contact James McGary with Mass Mutual at 859-223-4141 ext. 324; imgary@finsvcs.com.
Eastern Kentucky University’s medical, dental, vision and flexible spending plans are administered in accordance with IRS Section 125 tax code, which allows for a tax advantage (premiums may be deducted on a “pre-tax” basis) for all employees who wish to participate (excluding sponsored dependents).

Due to this tax advantage, the code limits the changes that an employee can make to their elections or enrollment into a plan outside of the annual open enrollment period.

Generally, an employee may not change his/her plan elections outside of annual open enrollment unless a change in family status occurs. Some of these exceptions are as follows:

- Cancellation of dependent coverage due to dependent ineligibility (i.e. divorce or child reaching ineligible status).
- Acquiring a new dependent through marriage, birth, or adoption.
- Obtaining other coverage through a spouse’s employer providing that a qualified status change has occurred (i.e. marriage or a similar annual enrollment occurring at a spouse’s employer during the year).
- Gain in eligibility (i.e. change in employment status: for example, part-time or temporary to full-time or adjunct/visiting to tenure track).
- Loss of eligibility (i.e. change in employment status from full-time to part-time or temporary or termination of employment).
- Taking a leave of absence (coverage may be discontinued if insurance premiums are not paid during a period of leave).
- Loss of coverage under spouse’s employer plan due to a spouse’s death, termination of employment, divorce, or loss of eligibility for other coverage (such as exhaustion of COBRA benefits).
- Qualified medical child support order.

IMPORTANT NOTICE

All election changes made (other than during the annual enrollment period) due to a qualified status change must be made within 31 days of the event date and must be consistent with the status changes identified on this page. An employee will be required to provide proof of the qualified status change to the M.Y. Benefits.

Please Note: An employee and/or eligible dependent(s) not previously covered elsewhere may not enter the plan mid-year.
**Kentucky Employees Retirement System (KERS)**

KERS is a defined benefit retirement plan for all positions that do not require certification or a 4-year college degree. Benefited employees **must** participate by law. Benefited employees are employees who average 100 or more hours of work per month over twelve consecutive months.

**Normal Retirement**

KERS members may choose normal retirement and receive a monthly benefit based on a formula using years of service and salary.

**Contributions**

Employees in non-hazardous positions contribute varying percent of salary depending on when they join the system. EKU contribution rate is determined by the KERS Board of Trustees in accordance with KRS 61.565. The employer rate is reviewed annually following the valuation by a consulting actuary. Employer contributions are not deposited to members accounts. Employer contributions are deposited to the Retirement Allowance Account and are used to pay monthly benefits and the expenses of the system.

Annual compensation for retirement purposes is limited by 26 U.S.C. 401(a)(17). No employee or employer contributions are made on compensation above the annual compensation limit. The administrative expenses of the systems are subject to approval by the General Assembly and are paid from the Retirement Allowance Account.

**Final Compensation**

The benefits of all vested members are based on years of service and final compensation. Final compensation is the average of the three or five fiscal years during which the member had the highest average monthly salary. The percent may vary depending when you were hired and retire.

**Disability Benefits**

As provided by 105 KAR 1:210, an employee who is not eligible for an unreduced 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.

**Vesting**

In order to be vested, a member under the age of 65 must have at least 60 months of service credit; over age 65 may receive a reduced benefit.

For more information regarding Eastern Kentucky University’s retirement options, contact the M.Y. Benefits Office or KERS at www.kyret.gov.

Please Note: Some provisions may be changed by the State Legislature.

Read your newsletters!
KENTUCKY TEACHERS’ RETIREMENT SYSTEM (KTRS)

Defined Benefit Pension Plan – KTRS

This is a plan that specifies the pension benefit the employee will receive, usually as a function of one or more factors such as age, years of service or compensation. The employee’s and employer’s annual contribution is determined on an actuarial basis, taking into consideration the employee’s age and salary history and the performance of the fund’s investments.

Kentucky Teachers’ Retirement System is based on Final Average Salary times multiplier times years of service.

Advantages
- Benefits set by formula
- No investment risk
- Investments professionally managed
- Retirement benefits may have COLAs (Cost of Living Adjustments)
- Actuarial risk assumed by employer
- Post-retirement health benefits
- Disability benefits

Disadvantages
- Limited portability-designed for career employees
- No borrowing capabilities

Defined Contributions – Optional Retirement Plans (ORP)

This is a plan that maintains an individual’s account for each participant and specifies how contributions to the account are determined instead of specifying the amount of benefits the individual will receive. Employee advantages and disadvantages are as follows:

Advantages
- Portability aids short-term employees
- May have borrowing capability
- Benefits determined by contributions and investment earnings

Disadvantages
- Bears all investment risk
- No post-retirement health insurance
- No disability benefits

Kentucky Teachers’ Retirement System (KTRS)

All Eastern Kentucky University faculty members and staff who occupy a position requiring certification or graduation from a four (4) year college or university as condition of employment are eligible to participate in the Kentucky Teachers’ Retirement System. Also, effective August 1, 1996, four optional defined contribution retirement plans are available for new employees who would otherwise be covered by the Kentucky Teachers’ Retirement System. These plans are ING, TIAA/CRFF, Fidelity and AIG VALIC. Additional information on the options is presented during Orientation or is available in the M.Y. Benefits Office.

KTRS is a “Defined Benefit Plan” and contributions are made by both the Employer and Employee on a pre-tax basis. The percent of contribution will depend on your enrollment effective date.

For details of the plan, please go to www.ktrs.ky.gov. For assistance, please see EKU’s M.Y. Benefits Staff.

The benefits of the Kentucky Teachers’ Retirement System are summarized as follows:

A. Vesting - The member is vested after five (5) years of service.
B. Retirement Benefits - Service retirement benefits are computed in several ways depending on when the employee joined KTRS. Specific information is available by contacting the M.Y. Benefits Office.
C. Additional Service Credit – Service in another state system or military service, under certain conditions, may be used to purchase years of service in the Kentucky System.
D. Disability - A member with at least five (5) 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.
E. Taxation - On retirement contributions dated after August 1, 1982, federal and state taxes are not deducted. Retirement contributions made prior to August 1, 1982, have had all applicable taxes deducted.
F. Survivor Benefits - Survivors’ benefits for dependents of those not eligible for retirement may reach a maximum of $200 monthly. Regular service retirement benefits would accrue to the survivor of the member eligible to retire. A $2,000 death benefit is provided for active members. Upon retirement, health insurance is offered to the retiree, spouse, and dependents.
OPTIONAL RETIREMENT PLAN

The Optional Retirement Plan (ORP) is available to those individuals employed on or after August 1, 1996, who would otherwise be required to participate in the Kentucky Teachers’ Retirement System (KTRS).

DESCRIPTION
The ORP is established as a 403(b) defined contribution plan under the Internal Revenue Service Code guidelines. Specific rates of contribution have been established for both the employee and employer. The level of benefits a participant receives in retirement will depend on several factors, including level and duration of contributions, investment earnings, and age at retirement.

ELIGIBILITY
Individuals who are eligible to participate in KTRS may choose this optional retirement program rather than KTRS. Former employees and those previously employed by other state institutions who were members of KTRS 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 KRS. Contributions by both the employee and the University are forwarded to the selected company for purposes of funding individual retirement annuities. Although the University contributes to these annuities, the benefits payable to the participants are not the obligation of the University, the Commonwealth of Kentucky or KTRS. The benefits and other rights of the ORP are the liability and responsibility of the designated companies to which contributions have been made.

All contributions to the ORP are fully vested and are non-forfeitable. Both University and employee contributions are portable and remain with employees upon separation of employment.

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 that provided by the University’s group disability plan. You are given a one time opportunity to change from ORP to KTRS, but once changed; you cannot go back to ORP from KTRS.

Additionally, medical insurance coverage is not available to ORP retirees.
SUPPLEMENTAL RETIREMENT PLANS:

401(k), 403(b), 457(b), ROTH 401(k) and 403(b) Plans

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 annuity. 401(k), 403(b) and 457(b) are exempt from federal and state tax until retirement or earlier withdrawals. Roth 401(k) 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 of the Internal Revenue Code. EKU does not provide any matching funds.

All employees are able to participate in the 401(k), 403(b) and the 457(b) plans. The maximum contribution for employees under the 401(k), 403(b) and 457(b) plans is designated annually by the IRS.

Employees over the age of 50 may be eligible for catch up contributions:
Please see your investment representative for further details.

SUPPLEMENTAL RETIREMENT OPTIONS

401(k)
KY Deferred Comp

403 (b)
TIAA-CREF
AIG VALIC
Waddell & Reed
MetLife
Fidelity

457(b)
KY Deferred Comp
TIAA-CREF
AIG VALIC
Waddell & Reed
ING Aetna
Fidelity

Roth 403(b)
TIAA-CREF
AIG VALIC
Waddell & Reed
MetLife
Fidelity

Roth 401(k)
KY Deferred Comp

Contact information for these providers is located on the back cover.

KENTUCKY DEFERRED COMPENSATION:

KY Deferred Comp is a state sponsored investment benefit plan. KY Deferred Comp is only available to employees of Kentucky’s state and local governments as well as public schools and universities.
**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.

**SOCIAL, CULTURAL, AND RECREATIONAL ACTIVITIES & FACILITIES**

Employees are invited to participate in a multitude of University social, cultural, and recreational functions. Included in these opportunities are lectures, movies, plays, recitals, concerts, art exhibits, and athletic contests.

**BURKE WELLNESS CENTER**

The Burke Wellness Center is located in the Weaver Building and is available to all University employees. The center is equipped with exercise and weight equipment.

**TICKETS FOR ATHLETIC EVENTS**

The University sponsors a wide range of men's and women's intercollegiate sports. These teams participate in the Ohio Valley Conference and also compete against non-conference institutions.

The University encourages employee support of its athletic teams by providing the opportunity for all full-time employees to purchase football and basketball season tickets at a discount. Single game tickets are sold at regular game prices. Tickets and schedules for all athletic teams may be acquired from the athletic ticket office in the Alumni Coliseum. Ticket and game information is regularly included in various newsletters and bulletins distributed on campus. *This benefit may be subject to taxation.*

**DIRECT DEPOSIT**

For the convenience and safety of our employees, EKU uses direct electronic payroll deposits to your designated checking and/or savings. See the Division of Human Resources for more information.

**CREDIT UNION MEMBERSHIP**

All employees and students of Eastern Kentucky University or any member of his/her immediate family is eligible for membership in the Park Community Federal Credit Union. Park Community Federal Credit Union has a local office in Richmond. For more information, go to www.parkcommunity.com.

**PARKING PERMITS**

Parking permits are available at no cost to University employees. All employees who wish to park on campus must acquire a permit to park in University lots. This can be done by showing proper identification and obtaining an authorizing document from the Division of Human Resources. The document is presented to the Division of Public Safety for the issuance of the parking permit.

**FACULTY/STAFF TUITION WAIVER PROGRAM**

**Eligibility:** An Eastern Kentucky University full-time benefited employee is eligible to participate in the faculty/staff scholarship program. Temporary or part-time employees are not eligible for a faculty/staff scholarship. The scholarship may be transferred to the spouse/sponsored dependent and/or dependent children of eligible employees for classes taken at EKU. If you have questions about eligibility, contact the Division of Human Resources.

**Applicability:** Eligible employees may use a scholarship for any course(s) for academic credit and for special interest courses that are directly related to employment responsibilities. The maximum scholarship available for each semester provides tuition support for a full-time student class load as defined in the current student handbook. In situations where an employee is transferring the scholarship to a spouse/sponsored dependent and/or dependent(s), the maximum number of hours that may be transferred per semester, in any combination, is twelve. A spouse/sponsored dependent or dependent child may use the scholarship for academic credit courses ONLY. The scholarship applies only to tuition and not to special course fees or other fees required for a course. Eligible employees only may, with prior administrative approval of the course offering institution, use the scholarship at any Kentucky public post-secondary institution. Please review the Staff Handbook for more details. Contact the Division of Human Resources regarding the procedure for using this benefit at another institution.

**Scheduling:** Employees are encouraged to take courses other than during normal working hours.

**Procedures:** In order to assure approval, individuals should complete a Faculty/Staff Tuition Waiver form immediately after enrollment in a course(s). Failure to do so could result in denial of tuition waiver. The individual is responsible for obtaining all required signatures. Keep in mind employees must complete a new tuition waiver request each semester.

*Graduate level courses are subject to taxation.*

**Berea College Tuition Waiver**

The University has an agreement with Berea College that will allow faculty and staff to utilize the tuition waiver plan. Please review the Staff Handbook for more details. Employees interested in this benefit should contact the Division of Human Resources for further information and to obtain a request form.
HOLIDAY SCHEDULE
The following is the normal holiday schedule for Eastern Kentucky University. This schedule may be altered by the President of Eastern Kentucky University to meet operational demands. Some work units or individual employees may be required to work during holiday periods. Those required to work on holidays will receive equivalent compensatory time to be used at another time at the supervisor's discretion. The policy for Spring Break is that University offices will be open.

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independence Day</td>
<td>One Day</td>
</tr>
<tr>
<td>Labor Day</td>
<td>One Day</td>
</tr>
<tr>
<td>Columbus Day or Presidential National Election</td>
<td>One Day</td>
</tr>
<tr>
<td>Tuesday following Columbus Day or Monday before election day in Presidential National Election years</td>
<td>One Day</td>
</tr>
<tr>
<td>Thanksgiving (Thursday and Friday)</td>
<td>Two Days</td>
</tr>
<tr>
<td>Between Semester Holiday (approved year to year)</td>
<td>Seven Days</td>
</tr>
<tr>
<td>Martin Luther King Jr. Day</td>
<td>One Day</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>One Day</td>
</tr>
<tr>
<td>Floating Holiday (must be used each fiscal year)</td>
<td>One Day</td>
</tr>
</tbody>
</table>

VACATION SCHEDULE
Vacation Leave is earned by all regular full time, benefit eligible staff. Individuals are encouraged to use their vacation allotments. Employees are not eligible to utilize vacation leave until the end of their 90 day orientation period.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Days Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 4 Years</td>
<td>10</td>
</tr>
<tr>
<td>5 - 9 Years</td>
<td>15</td>
</tr>
<tr>
<td>10 - 14 Years</td>
<td>20</td>
</tr>
<tr>
<td>15 + Years</td>
<td>22</td>
</tr>
</tbody>
</table>

Vacation is accrued per pay period based on the above schedule. Maximum accrual is your annual allotment times two years. The supervisor must approve all vacation schedules.

SICK LEAVE POLICY
Beginning with your employment, benefited employees receive sick leave for the benefit of employees absent because of personal illness, injury, or other short-term disability; attendance to immediate family (as outlined in the Staff and Faculty Handbooks) whose condition requires the employee's direct care; and a death in the household if not covered by the University's bereavement leave policy.

Employees shall receive sick-leave credits on the basis of one day per month for each period of employment with Eastern Kentucky University. Sick leave credits accrue with each payroll. Periods of leave without pay earn no sick leave credits. The Staff Handbook and Faculty Handbook further explains the sick leave policies and record keeping.

MILITARY LEAVE WITH PAY
Eastern Kentucky University complies with all requirements of the USERRA Guidelines. Employees on military leave shall be paid their annual 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.

FAMILY & MEDICAL LEAVE ACT (FMLA)
- The Family and Medical Leave Act (FMLA) provides employees who have twelve months of service with the University and who have performed at least 1,250 hours of service in the prior twelve month period with up to twelve weeks of leave during a rolling twelve month period. Employees will be returned to their former or equivalent position when released by his/her medical provider.

Any leave taken due to one of the following reasons will be considered FMLA leave. Leaves for other reasons do not qualify as FMLA leave. Eligible reasons include:
- For the birth of an employee's child
- For placement of a child with the employee by adoption or foster care
- To care for an employee's child, spouse/sponsored dependent, or parent with a serious health condition
- Employee is unable to perform the essential functions of his or her job due to a serious health condition
- For “any qualifying exigency arising out of the fact that the spouse/sponsored dependent, child, or parent is on active duty (or has been notified of an impending call or order to active duty) in the Armed Forces in support of a contingency operation
- To care for a member of the Armed Forces (employee's spouse/sponsored dependent, child, parent, or next of kin) for a serious injury or illness up to 26 weeks

Employees on FMLA retain the following benefits:
- The University shall maintain its contributions to the group health, dental and life insurance coverage at the same level and under the same conditions the employee would have received had the leave not occurred.
- Paid holidays that fall during the period of leave.
- Employees will continue to accumulate vacation and sick time if they remain on a paid status while on leave.

Note: Employees must use any accrued leave while on FMLA.
- Employee-elected voluntary products are the responsibility of the employee. Please contact the M.Y. Benefits Office to make arrangements.
University Perks Continued

**Extended Medical Leave**

Extended medical leave is approved time away from the job due to an employee's serious health condition, which exceeds the twelve weeks provided under the provisions of Family Medical Leave Act (FMLA).

The maximum allowable time period for extended medical leave (leave beyond FMLA) is computed in the following manner:

- One additional week of extended medical leave for each year of continuous service with Eastern Kentucky University in excess of twelve years, plus
- Any period covered by accrued sick or vacation time.
- The combination of FMLA and extended medical leave is not to exceed the longer of 6 months away from the job or the exhaustion of accrued sick time.

Employees on extended medical leave will continue the benefits of employment in the same manner as when on the initial FMLA. Employees may make application for extended medical leave through the M.Y. Benefits Office.

**Bereavement Leave**

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

- Mother/ Father (to include step Mother or Father)
- Spouse/sponsored dependent
- Brother / Sister (to include half Brother or Sister)
- Child (to include step child)
- In Laws of the same kind
- Grandparent or grandchild
- Other persons with whom the employee has a “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 in accordance with their department/college leave notification policy and/or practice.

**E-Kustom Work Schedule**

This voluntary, modified schedule allows employees to work a customized schedule such as flextime, a compressed work week, or the establishment of additional creative solutions to accommodate life and family demands. Customizing the employee’s schedule should be a collaborative, open-minded process between the supervisor and employee. A complete description can be found on the HR website at www.humanresources.eku.edu.

**Spousal Sick Leave Sharing Guidelines**

- Staff may only transfer leave to their spouse/sponsored dependent.
- Sick leave may be transferred only if it has been accrued and available.
- Requests for the transfer of leave will not be processed retroactively, except to cover the period between the date the request was submitted and date of approval.
- Leave will be transferred in no less than blocks of five days but no more than ten days during any one fiscal year. For purposes of the procedure, day is defined as the number of regular work hours specified by the transferring employee’s assignment.
- Unused transferred leave will not be returned to the transferring employee.
- Staff 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 a staff member’s ability to apply for sick time from the sick bank.
- Transferors must maintain a minimum balance of 10 sick days.

**Small Steps, Big Rewards**

The Diabetes program is offered on campus to benefited EKU employees and their covered dependents. This program is coordinated by the Diabetes Center of Excellence of the Madison County Health Department as a partner with EKU’s Health Care Programs. The Diabetes Educator, Paula Hollon, RN, CDE, will help you make positive choices so that you can feel better and improve your health. She is available on campus in Rowlett 114 two days per week. For more information or to schedule an appointment with Paula, call 622-7259 or e-mail paulaa.hollon@ky.gov.

**Workers’ Compensation**

**Scope**

All employees, regardless of status or type of employment, are covered under the Kentucky Workers’ Compensation Law (KRS 342).

**Purpose**

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 in the Mattox Building, or at 859-622-5523.
**HARTFORD ASSISTANCE PROGRAMS**

In addition to the EAP available through Access Wellness Group, another program is also available to all benefit-eligible employees. This benefit is an enhancement to the University's Group Life and Long-Term Disability through The Hartford and is provided at no cost to the employee.

Program offerings include:

**Ability Assist (800-964-3577)**

The program is designed to help employees and their families cope with life, from the everyday to the unexpected. Whether managing everyday issues such as stress, relationships, financial planning, legal concerns, finding child care, grief and impact of a disability, Ability Assist can help. This program provides a 24-hour access toll-free number, face-to-face sessions, online resources, and referrals. **This benefit is for employees with Long Term Disability coverage only.**

**Beneficiary Assist (866-367-4278)**

Available to the employee and family, the program is designed to help in dealing with complex personal issues such as grief, financial, and legal counseling after the loss of a loved one. This program provides a 24-hour access toll-free telephone number to contact a counselor for unlimited phone contact, face-to-face sessions, and referrals and support services. Services are available to beneficiaries of an insured person who dies, insured person who qualifies for an accelerated benefit from a group life insurance plan, and insured person who qualifies for benefits from a group accident policy because of accidental injury.


Toll-free emergency assistance is available to covered employees and their families 24 hours a day, 7 days a week when traveling 100 miles or more from your primary home (national or international travel) for 90 days or less. This program provides three kinds of services for your business or vacation travels – Pre-Trip Information, Emergency Medical Assistance and Emergency Personal Services.

**LIFE CONVERSATIONS**

This service is a unique program offered to employees covered under a Hartford group life policy. This service provides employees with access to a suite of online tools and services to guide them through major life decisions. From selecting the appropriate amount of life insurance and creating a will to at-need services such as funeral planning and grief counseling, Life Conversations provides employees with online and 24/7 advisor support. The services offered through this program include:

**Estate Guidance** – With the support of licensed attorneys, this service assists an employee with creating a simple legal will quickly and conveniently online. This service is offered through ComPsych, the nation’s leading EAP provider. **EstateGuidance® Promotional Code: WILLHFL**

**Funeral Planning and Concierge Services** – This service is offered through Everest and provides employees with 24/7 funeral planning assistance from funeral advisors, online funeral planning tools and PriceFinder search reports to find detailed, local funeral home price comparisons. It also provides employees with a planning session with a licensed funeral director, documentation of the family’s wishes, communication of the plan to the funeral home of the family’s choice and negotiation of prices. **Everest Funeral Planning Access Code: HFHVLC**

**PLEASE VISIT WWW.HARTFORDLIFECONVERSATIONS.COM OR CALL 1-866-854-5429 FOR MORE INFORMATION.**
Open Enrollment Instructions

1. Review Your Benefits
   - Read this Guide thoroughly- it summarizes EKU’s benefit options.
   - Logon to EKU Direct to view your current benefits.

2. Consider Your Choices Carefully
   - After the open enrollment period closes, you cannot make changes to most benefits without a
     qualifying event. (see page 20)

3. Getting Ready to Enroll
   - Have social security numbers and dates of birth for yourself and your eligible family members.
   - Have your estimated out-of-pocket healthcare (medical, dental, vision) and Dependent care (day
care) expenses to help you plan your Flexible Spending Account (FSA) contributions.
   - Choose the best method for your enrollment. Details are below.

4. Follow-up!
   - Be sure to check your first paycheck on EKU Direct to confirm that your payroll deductions are
     correct. Report any discrepancies immediately to the MY Benefits Department.

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Online Enrollment

- Logon to https://harmonyenroll.coloniallife.com
  - Online enrollment will be available from September 26 – October 14

- Your **user name** is EKU + EKU ID Number
  - (example: EKU901654321)

- Your **password** is the first four characters of your last name + the last four digits of your EKU ID
  Number (example: smit4321)

- You will be prompted to change your password for security

- Enroll your benefit choices. Some may be required even if you don’t intend to make a change.

- Proceed to last page of enrollment site. CLICK ON THE LOG OUT BUTTON ON LAST PAGE TO
  COMPLETE ENROLLMENT “Your Enrollment is Complete. Please Log Out.”

You will have an opportunity to print or save a copy of your election form upon completion of your enrollment. Please know that Macintosh Computers are not compatible.

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BENEFITS EXPO

October 4 and 5
Stratton Café
9:00 am – 4:00 pm

October 12 and 13
Keen Johnson Ball Room
9:00 am – 4:00 pm

During the Benefits Expo, you can walk in at any time to get your questions answered and/or receive assistance completing your enrollment with a Colonial representative.

The M.Y. Benefits Office makes every effort to have all benefit providers present at the Benefits Expo to answer your questions, but their attendance is based on availability. The Benefits Staff will also be onsite to answer questions.

Note: For technical assistance accessing or using the system, call the Help Center at 1-866-875-4772, hours of operation 8:30 am – 6:00 pm, EST.

YOU MAY RECEIVE THE FOLLOWING CARDS:
- ANTHEM BC/BS - MEDICAL
- EXPRESS SCRIPTS - PRESCRIPTION
- DELTA DENTAL
- ANTHEM BLUE VIEW VISION
- CHARD SNYDER “BENNY” CARD - FLEXIBLE SPENDING

Although completing open enrollment is not mandatory, it is strongly encouraged that all employees take time to review current benefits and evaluate new benefits that are being offered.

Also remember that you must enroll in your FSA plans every year.
Find Answers to Your Questions Here

**Find Us in Coates 2**

- Jamie Carmichael
  Benefits Specialist
  Jamie.carmichael@eku.edu
  859-622-1325

- Patty Sallee
  Retirement Specialist
  Patty.sallee@eku.edu
  859-622-1326

- Leanna Bowles
  Wellness Analyst
  Leanna.bowles@eku.edu
  859-622-7218

- Wally Skiba
  Associate Director
  Wally.skiba@eku.edu
  859-622-5893

**Find Us in Jones 104**

- Erin Bailey
  Benefits Specialist
  Erin.bailey@eku.edu
  859-622-1326

- Tarena Tyree
  Benefits Specialist
  Tarena.tyree@eku.edu
  859-622-1325

**M.Y. Benefits Office**
CPO 24A, Jones 104
Eastern Kentucky University
521 Lancaster Avenue
Richmond KY 40475-3102

Our website has helpful resources and updates.
www.hr.eku.edu/benefits

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Health Care Plans

**Anthem Blue Cross and Blue Shield - Medical and Mental Health Provider**
- Customer Service: 1-888-650-4047
- My Anthem Employee Service – www.anthem.com (order cards, see paid claims, get special offers)
- Mail claims to: P.O. Box 105187, Atlanta, GA 30348-5187
- 24/7 NurseLine: 1-888-279-5378

**Express Scripts - Prescription Benefit Manager**
- CuraScript (Specialty Medications) – 1-888-773-7376 – www.curascript.com
- Additional Resource: Kentucky Rx Coalition – 1-859-218-5979 – Local – 1-859-218-5979

Employee Assistance Program
Access Wellness Group
- 1-877-834-7836 – 1-859-309-0309

**Anthem Blue Vision**
- 1-800-367-5897

**Delta Dental Plan of Kentucky**
- Employee Self Service – 1-800-955-2030 – www.deltadentalky.com (order cards, look at benefit information, see claim status)
- Mail claims to: P.O. Box 242810, Louisville KY 40224-2810

**Chard Snyder**
- FSA (Flexible Spending Account) for Pre-tax Medical and Dependent Care Expenses – 1-800-982-7715
- 24-hour employee account information, claim forms, tax calculator – www.chard-snyder.com

**The Hartford Life Insurance & LTD**

**Colonial Voluntary Products**

**Liberty Mutual Property and Casualty Insurance**
- Joey Doom or Jeff Creech: 1-859-223-1313 or 1-800-852-4419

**Long-Term Care Insurance**
- General Information: Neace Lukens – Richard Carr – 1-859-626-1770 – bud.carr@neacelukens.com
- Mass Mutual SignatureCare – James McGary – 1-859-223-4141, Ext 324 – jmcgary@finsvcs.com

**Healthy You at EKU!**
- EKU Employee Wellness Program – www.healthyyouateku.com

**State Retirement Plans**
- KTRS (Kentucky Teacher Retirement System) – 1-800-618-1687 – www.ktrs.ky.gov
- KERS (Kentucky Employees Retirement System) – 1-800-928-4646 – www.kyret.ky.gov

**ORP (Optional Retirement Plans)**
- ING Aetna – 1-800-214-5844 – www.ing.com
- Fidelity – 1-800-343-0860 – www.fidelity.com/atwork

**Supplemental Retirement Plans**
- MetLife Resources – 1-800-492-3553 – www.metlife.com
- Waddell & Reed – 1-877-412-8818 – www.waddell.com
- KY Deferred Compensation – 1-800-542-2667 – www.kentuckydcp.com

**Small Steps, Big Rewards**
- Employee Diabetes Program – 1-859-622-7259 – paulaa.hollon@ky.gov

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