



2024 Benefits Open Enrollment

Employee Benefits

ACTION REQUIRED

Please Remember: **If you do not recertify your tobacco status during Benefits Open Enrollment you will lose your tobacco-free premium discount beginning January 1, 2024.** This is a substantial benefit/cost savings offered to all Ball State University employees who are, and remain, tobacco-free.

The link to access the online enrollment platform will be listed at bsu.edu/payroll beginning October 24, 2023, and will be sent via email communication. You will need your BSU credentials (username and password) in order to log on. If you do not know your log-on information, please contact the BSU HelpDesk at 765-285-1517. If you need assistance using the online enrollment platform, you may call Employee Benefits at 765-285-1834 to enroll by telephone.

When you log on to the online enrollment platform, please ensure you have all of you and your family's information readily available, including:

- Dependent's SSN, date of birth and supporting documentation (for new dependents).
- An updated Working Spouse Affidavit, if your spouse has had a change in employment/status.

To assist you in choosing your 2024 benefit plan elections, please review the following benefit information.

2024 Benefits Open Enrollment

The 2024 Benefits Open Enrollment period is scheduled for **October 24, 2023, through November 8, 2023.**

This is your annual opportunity to make changes to your insurance benefits without an IRS-defined qualifying event. Changes made during the Benefits Open Enrollment period will be effective January 1, 2024. It is important for you to review the information provided during the Benefits Open Enrollment period and make sure you enroll in the benefit plans that fit you and your family's needs. If you choose not to make any changes for 2024, some of your current benefits will carry over from your 2023 enrollment. **However, re-enrollment is required each year to continue some benefits into the following plan year, including:**

- Flexible Spending Accounts (FSA)
- Health Savings Account (HSA) Contributions
- Tobacco-Free Premium Discount Affidavit



**BALL STATE
UNIVERSITY**
Employee Benefits



BENEFIT NEWS AND CHANGES FOR 2024

Cardinal Day of Well-being

Human Resources is proud to announce the Cardinal Day of Well-being. This day will be in conjunction with the Employee Benefits Fair and will be enhanced with well-being presentations throughout the day. Programming will be offered around the five pillars of well-being: financial, community, physical, social and career. Join us Tuesday, October 31, 2023, from 10:00 am to 3:00 pm at the Student Center. All Ball State employees are invited to attend. Several insurance, financial, health, and Ball State vendors will be in attendance to answer questions, conduct presentations, or provide services and information.

The Hartford – Voluntary Benefits

The three lines of coverage (Accident, Hospital Indemnity, and Critical Illness) that are administered by Allstate in 2023 will be moved to The Hartford effective January 1, 2024. If you currently have this coverage with Allstate, please review the new coverage in the online enrollment portal to ensure you have the coverage you want in 2024. Updated rates and plan details will be available in the enrollment portal. The Hartford will provide more enhanced coverage for these plans, and in some cases, better rates.

HIGHLIGHTED BENEFIT FEATURES

Sydney Health

Sydney Health will allow you to get benefits information when and where you need it. If you have a current Anthem login, you will use the same login information to access Sydney. You may download the app to your smartphone and obtain services such as:

- View your Anthem insurance card
- Find physicians and check costs for services
- See your health claims and track healthcare spending
- Ask Sydney's interactive chat bot questions

With Ball State's health plan being self-funded, we strive for all plan members to use Sydney Health to check and compare costs for services. By being

good stewards of our insurance expenditures, we can all work to keep our health claims and insurance premiums low. Sydney can provide alerts, reminders, suggest a doctor, help you stay healthy and save money on medical costs. We encourage all health plan members to download the Sydney Health app from the App Store or Google Play to get started.



<https://www.sydneyhealth.com/>

LiveHealth Online

You may schedule an appointment with a board-certified doctor online anytime of the day or night using LiveHealth Online on your smartphone, tablet or computer. You don't even have to leave your home. It's a great option for care when your own doctor isn't available—and it's more convenient than a trip to the urgent care.

Sign up for free to:

- Get access to board-certified doctors 24/7. Doctors using LiveHealth Online can provide medical care for common conditions like the flu, colds, pink eye and more. They can send prescriptions to the pharmacy of your choice if needed. A visit will typically be at lower or no additional cost compared to an in-person visit, depending on your health plan.
- See a licensed therapist or psychologist. If you're feeling stressed, worried or having a tough time, LiveHealth Online can help. In most cases, you can make an appointment to see a therapist or psychologist online in four days or less. Depending on your coverage, the cost may be similar to what you would pay for an office visit, considering your benefits.

It's quick and easy to sign up and get started. Just go to livehealthonline.com or download the mobile app.

HSA Qualified Health Plan

While this plan has the highest deductibles, it also continues to have the lowest premiums, both of which can be offset by the contributions (HSA seed) that the University makes to your HSA account. The HSA Qualified Health Plan provides comprehensive medical coverage with access

to Anthem's broad provider network and 100% coverage for in-network preventive care. However, non-preventive medical and prescription expenses both accumulate toward the same deductible and out-of-pocket maximum. Once you have met your deductible, in-network medical services are paid at 80%. Unless a prescription is preventative, you are responsible for 100% of the prescription cost until you meet the plan's deductible. You will still receive the discounted price through CVS Caremark, but you will not get any coinsurance coverage until your deductible is met.

PPO Health Plan

This plan, previously known as the High Deductible Wellness Plan, covers preventive services at 100%. Blood work at contracted labs (LabCorp, American Health Network and Quest Diagnostics) are not subject to the deductible and are also covered at 100%. The PPO Health Plan also gives you access to Anthem's broad network of providers and once you have met your deductible, in-network medical services are paid at 80%. There is no prescription deductible on this plan, so coinsurance for prescriptions will immediately apply.

Prescription Benefits

The University participates in the Indiana Aggregate Prescription Purchasing Plan (IAPPP) for prescription coverage and the IAPPP continues to use CVS Caremark as its third-party administrator. Register online at www.Caremark.com/startnow to find network pharmacies, refill medications and check order status, check drug cost, and see your prescription history. Be reminded that you may also check drug costs through links found on the Employee Benefits website. **Specialty medications are becoming a huge cost driver to our plans. With Ball State's health plan being self-funded, we strive for all plan members to use these links to check costs for prescriptions and see if alternatives are available. By being good stewards of our insurance expenditures, we can all work to keep our health claims and insurance premiums low.**

Maintenance medications require a 90-day refill after the third 30-day refill at a retail pharmacy. As a reminder, 90-day refills for maintenance medications can be filled at any network retail pharmacy or you may still receive them through mail order. If you have

any additional questions about your prescription plan or costs, you may call CVS Customer Care at 1-866-243-4881 or contact our office. **Walgreens continues to be out of our pharmacy network.**

Dental Plan Highlights

Delta Dental continues to provide our dental insurance. Here is a reminder of our current benefits:

- Preventive fluoride treatments, x-rays and sealants are covered at 100%*.
- Basic Service benefits for Delta Dental PPO network providers continue to be paid at 85% while Delta Dental Premier network providers remain at 80%.

*Some services are subject to deductible and/or age restrictions.

HSAs (Health Savings Accounts) and FSAs (Flexible Spending Accounts)

What is an HSA (Health Savings Account)?

An HSA is a tax-advantaged account where you can set aside funds to pay for healthcare expenses now and into the future. An HSA is a great way to save for current and future health expenses. You can open and contribute to an HSA if you are enrolled in the HSA Qualified Health Plan.

You are NOT eligible to contribute to an HSA if:

- **You are covered by Medicare or another non-qualified health plan;**
- **You are claimed as a dependent on another person's tax return;**
- **You are receiving Social Security Income benefits;**
- **You or your spouse are enrolled in a General Purpose FSA; or**
- **You are covered by Tri-care military insurance or have received VA benefits in the last 3 months.**

In addition to your own contributions, the University will also contribute to your HSA. Contributions are pre-tax and your maximum contribution is indexed annually by the IRS. You must contribute 25% of the University seed amount via payroll deduction in order to receive the University's seed contribution. The maximum allowable HSA contribution amounts for 2024 are as follows:

- **Individual Coverage = \$4,150**
 - **University Seed = \$528 annually**
- **Employee Plus Children/Family Coverage = \$8,300**
 - **University Seed = \$1,320 annually**
- **Age 55 or Older Catch-up Contribution = \$1,000**

How does an HSA work?

- Funds can be used tax-free for eligible medical, prescription, dental and vision expenses.
- You will receive a debit card that can be used for your eligible expenses once the money is in the account.
- Your unused funds rollover from year to year.
- If you lose eligibility to contribute to your HSA or leave the University, your HSA funds are still yours to use and remain in your account.

You can change your HSA contribution at any time via the online benefit enrollment platform.

If you are opening an HSA for the first time and you currently have an FSA, you must completely spend down your FSA by December 31, 2023, to open and/or contribute to your HSA as of January 1, 2024. If you have FSA funds available for use on or after January 1, 2024, you will have to wait until you have spent your remaining 2023 FSA funds to open your HSA and receive the University seed. If you wish to open an HSA before spending your 2023 FSA, then your 2023 FSA will be converted to a limited purpose FSA that can only be used for dental and vision expenses. If this applies to you, please contact Employee Benefits before January 1.

What is an FSA (Flexible Spending Account)?

An FSA allows you to put money aside on a pre-tax basis for out-of-pocket health expenses (doctor's visits, prescriptions, dental services, eye exams, etc.) for you and your IRS tax dependents. If you are enrolled in the HSA Qualified Health Plan, then you will want to open an HSA and/or a Limited Purpose FSA that can only be used for dental and vision expenses. You can participate in a Dependent (Daycare) FSA no matter which health plan option you enroll in.

The maximum allowable FSA contributions for 2024 are as follows:

- **General/Limited Purpose FSA = \$3,050**
- **Dependent (Daycare) FSA = \$5,000 per household**

How does an FSA work?

- Your full General/Limited Purpose FSA election amount is loaded onto a debit card and is available for your use on January 1, 2024. Even if you spend your full election on day one of the plan, the deductions are still spread out over the full year.
- You have from January 1, 2024, until March 15, 2025, to incur expenses for your 2024 FSA election. Funds not spent during this time period will NOT rollover. This is why an FSA is known as a "use it or lose it" plan.
- You can also submit claims for reimbursement via mail, fax and online if you are unable to use your debit card at the time of purchase.
- **If you terminate or retire from the University you can only be reimbursed from your FSA for expenses incurred prior to midnight of your termination date. You have 90 days after your termination date to submit claims for reimbursement**
- Your Dependent (Daycare) FSA election amount is only available when you have a balance available in your account and on a reimbursement basis only. Reminder – this type of FSA is ONLY for dependent daycare expenses.

Voluntary Benefits

(100% Employee Paid)

Voluntary/Supplemental Life Insurance

Supplemental life insurance provides extra life insurance protection for you, your spouse, and your dependent children up to age 26. Our voluntary life coverage is administered through The Hartford. **If you are electing coverage for the first time or electing to increase your current coverage, you may elect up to the guarantee issue amount of \$200,000 for the employee or \$50,000 for a spouse without having to submit Evidence of Insurability (EOI) for open enrollment for 2024. The Hartford has agreed to bypass the EOI requirement up to guarantee issue amounts this year as a result of adding the new voluntary insurance plans. Amounts above guarantee issue will still require EOI and medical underwriting.**



Voluntary Short-Term Disability (STD) Insurance for Faculty, Professional and Staff Employees

The University currently subsidizes STD benefits for Service employees only, which allows employees to bridge the gap between STD and Long-Term Disability (LTD) benefits. However, during Benefits Open Enrollment, The Hartford offers Voluntary STD benefits to our faculty, professional and staff employees. Eligible employees can elect a flat weekly benefit amount ranging from \$100 to \$1,000 (not to exceed 60% of their weekly earnings). Premiums are based upon age, duration of benefits (choice of 13 or 26 weeks) and waiting period selected (8 or 30 days). *Service employees are not eligible for this voluntary STD benefit.* **The Hartford has agreed to bypass the Evidence of Insurability (EOI) requirement for the DisFlex plan this year as a result of adding the new voluntary insurance plans.**

Voluntary Vision Benefits - VSP

VSP offers two levels of coverage, Basic and Premier, with no changes to premium rates for 2024. The Basic coverage plan is the lower cost option and has copays for exams and lenses; whereas the higher cost option, the Premier coverage plan, has \$0 copays and larger allowances for other covered expenses.

Voluntary Accident, Critical Illness, or Hospital Indemnity Benefits - The Hartford

- Voluntary Accident insurance can help with costs that arise when you experience a covered accident such as a fracture, dislocation or laceration.
- Voluntary Critical Illness insurance provides cash benefits if you or your spouse is diagnosed with or treated for a covered illness such as cancer, a heart attack or a stroke.
- Voluntary Hospital Indemnity insurance pays a cash benefit for hospital confinement.

Other General Information

Tobacco-Free Premium Discount

Employees will complete the 2024 Tobacco-Free Premium Discount Affidavit as part of the online enrollment platform's workflow. The tobacco-free premium discount will remain at \$900 for 2024 (\$75/month). If you would like information on tobacco cessation programs, please contact Working Well at 765-285-9355.

Working Spouse Provision

The Working Spouse Provision remains in effect for our health plans. If your spouse is:

- working full time, and;
- his or her employer offers group health care coverage, and;
- the employer funds at least 60 percent of the coverage,

you cannot cover your spouse as a dependent on your medical plan unless he or she is also enrolled in his/her employer's group health plan. It is important if your spouse has a change in employment that you complete and submit an updated Working Spouse Affidavit via the online enrollment platform.

Qualifying Event Changes

Benefits Open Enrollment is the only time during the year that you can make changes to your benefits. The only exception to this rule is if you experience a qualifying event such as the birth of a child, marriage, divorce, gain/loss of other coverage, etc. You would then be able to make a corresponding change to your benefit elections, BUT ONLY within 31 calendar days of the event. **Please remember if your family experiences a birth of a child, please contact Employee Benefits within the 31 calendar day deadline. The child will not be automatically added to your coverage. If you miss the 31 calendar day deadline, you will have to wait until the next Benefits Open Enrollment period (changes effective January 1st), or until you experience another qualifying event to add your child to coverage.**

2024 HEALTH PLAN PREMIUMS (Medical + Prescription)	HSA Qualified Health Plan		PPO Health Plan	
	Biweekly			
	10 month (18 pays)	12 month (26 pays)	10 month (18 pays)	12 month (26 pays)
TF = Tobacco Free				
Single TF Discount	\$49.09	\$33.99	\$84.29	\$58.36
Single Full Rate	\$99.09	\$68.60	\$134.29	\$92.98
EE+CH TF Discount	\$93.28	\$64.58	\$160.19	\$110.90
EE+CH Full Rate	\$143.28	\$99.20	\$210.19	\$145.52
Family TF Discount	\$127.45	\$88.24	\$218.84	\$151.50
Family Full Rate	\$177.45	\$122.86	\$268.84	\$186.11

DENTAL PLAN PREMIUMS	Biweekly	
	10 month (18 pays)	12 month (26 pays)
Single	\$8.70	\$6.02
EE+CH	\$16.51	\$11.43
Family	\$22.53	\$15.60

EE+CH = Employee Plus Child(ren)

Contact Us

Employee Benefits
Administration Building, G29
Muncie, IN 47306
765-285-1834
Fax: 765-285-8480
Email: humanresources@bsu.edu

bsu.edu/payroll

Ball State University practices equal opportunity in education and employment and is strongly and actively committed to diversity within its community. Ball State wants its programs and services to be accessible to all people. For information about access and accommodations, please call the Office of Disability Services at 765-285-5293 (TTY users only 765-285-2206) or visit bsu.edu/disabilityservices.

2024 OPEN ENROLLMENT INFORMATION SESSIONS

Meeting Type	Date	Time	Location
Open Enrollment Video Presentation Online – view on demand	Tuesday, October 24 – Wednesday, November 8	8:00 am	Link available at www.bsu.edu/payroll
Open Enrollment Presentation Reserved Computer Lab	Thursday, October 26 Friday, October 27	9:00 am – 11:00 am 1:00 pm – 2:00 pm	Student Center, Forum Room Bracken Library, BL 008
Meet and Greet with Benefits Staff	Monday, October 30	3:00 pm – 5:00 pm	Service and Stores Building (SV)
Benefits Fair – Student Center Ball Room	Tuesday, October 31	10:00 am – 3:00 pm	Student Center, Ball Room/ Pineshelf Room
Open Enrollment Presentation - Zoom Reserved Computer Lab***	Wednesday, November 1 Thursday, November 2	9:00 am – 11:00 am 3:00 pm – 5:00 pm	Zoom - Online Administration Building, AD G29
Open Enrollment Presentation – Zoom Reserved Computer Lab***	Monday, November 6 Tuesday, November 7	2:00 pm – 4:00 pm 8:00 am – 10:00 am	Zoom - Online Administration Building, AD G29
Reserved Computer Lab***	Wednesday, November 8	2:00 pm – 4:00 pm	Administration Building, AD G29

The Open Enrollment presentation is recorded and can be viewed on our website on demand. We are also offering the same presentation in person on October 26 and via Zoom on November 1 and 6.

***These Reserved Computer Labs will be conducted in the Employee Benefits office on a first-come, first-serve basis. Additional computer assistance is available by appointment and can also be provided over the phone.