



2023 Benefits Open Enrollment

Payroll and Employee Benefits

If you do not take any action during Benefits Open Enrollment you will lose your Tobacco-Free Premium Discount beginning January 1, 2023. This is a substantial benefit/cost savings offered to all Ball State University employees who are, and remain, tobacco-free.

BENEFIT NEWS AND CHANGES FOR 2023

LiveHealth Online

You may schedule an appointment with a board-certified doctor online anytime of the day or night using LiveHealth Online on your smart-phone, 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 typically costs \$59 or less, depending on your health plan.

The 2023 Benefits Open Enrollment

The 2023 Benefits Open Enrollment period is scheduled for **October 25, 2022, through November 10, 2022.** 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, 2023. If you choose not to make any changes for 2023, some of your current benefits will carry over.

However, if you do not take any action during Benefits Open Enrollment you will lose your Tobacco-Free Premium Discount beginning January 1, 2023. You can complete the Tobacco-Free Premium Discount Affidavit online during Benefits Open Enrollment at bsu.edu/payroll or via the paper form enclosed in this packet.



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- See a licensed therapist or psychologist. If you're feeling stressed, worried or having a tough time, LiveHealth Online can help. You can make an appointment to see a therapist or psychologist online. Depending on your coverage, the cost may be similar to what you would pay for an in-person office visit.

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

To further assist you in choosing your 2023 benefit plan elections, please find the following benefit descriptions below.

HSA Qualified Health Plan

While this plan has the highest deductibles, it also continues to have the lowest premiums. 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 considered 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 has been met.

PPO Health Plan

Although there are no changes to the plan that was known as the High Deductible Wellness Plan, the plan will now be called the PPO Health Plan. This plan covers preventive services at 100% and unlike the HSA Qualified Health Plan, 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. **Walgreens continues to be out of our pharmacy network.**

Maintenance medications still 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.

Dental Plan Highlights

There are no dental plan changes for 2023, but here is a reminder of our current benefit:

- 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.

Other General Information

Insurance Billing for 2023

Billing for health, dental and life insurance will continue to be processed and mailed on a monthly basis. There will be no rate increase for 2023. You are welcome to pay more than one monthly installment if you prefer. Simply multiply your monthly amount due by the number of months you would like to pay.

If you utilize Ball State's eBill website to pay your bill you are now able to see all transactions since your last billing statement, print duplicate receipts for any payments; make credit card or ACH payments online, and save payment methods for quick reuse. For more information visit <https://bsu.edu/eBill>.

Questions regarding your billing statements should be directed to the Office of Payroll and Employee Benefits at 765-285-1834.

Tobacco-Free Premium Discount

Employees will need to complete the 2023 Tobacco-Free Premium Discount Affidavit. The Tobacco-Free Premium Discount will remain at \$900 for 2023 (\$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 that is available online at bsu.edu/payroll under the Forms, Policies, and Guides tab.

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/lose other coverage, etc. You would then be able to make a corresponding change to your benefit elections, BUT ONLY within 31 days of the event. **Please remember if your family experiences a birth of a child, please contact the Office of Payroll and 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 1), or until you experience another Qualifying Event to add your child to coverage.**



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2023 HEALTH PLAN PREMIUMS (Medical + Prescription) TF = Tobacco Free	HSA Qualified Health Plan		PPO Health Plan	
	Biweekly			
	10 month (18 pays)	12 month (26 pays)	10 month (18 pays)	12 month (26 pays)
Single TF Discount	\$46.75	\$32.37	\$80.28	\$55.58
Single Full Rate	\$96.75	\$66.98	\$130.28	\$90.20
EE+CH TF Discount	\$88.84	\$61.50	\$152.56	\$105.62
EE+CH Full Rate	\$138.84	\$96.12	\$202.56	\$140.24
Family TF Discount	\$121.39	\$84.04	\$208.42	\$144.29
Family Full Rate	\$171.39	\$118.66	\$258.42	\$178.90

DENTAL PLAN PREMIUMS	Biweekly	
	10 month (18 pays)	12 month (26 pays)
Single	\$8.53	\$5.90
EE+CH	\$16.19	\$11.21
Family	\$22.09	\$15.29

EE+CH = Employee Plus Child(ren)

Contact Us

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765-285-1834
Fax: 765-285-8480
Email: peb@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.

2023 OPEN ENROLLMENT BALL STATE INFORMATION SESSIONS

Meeting Type	Date	Time	Location
Open Enrollment Video Presentation Online – view on demand	Tuesday, October 25 – Thursday, November 10	8:00 am	Link available at www.bsu.edu/payroll
Benefits Fair – Student Center Ball Room	Wednesday, October 26	10:00 am – 3:00 pm	Student Center, Ball Room/ Pineshelf Room
Open Enrollment Presentation	Thursday, October 27	9:00 am – 11:00 am	Student Center, Forum Room
Meet and Greet with Benefits Staff	Monday, October 31	3:00 pm – 5:00 pm	Service and Stores Building (SV)
Open Enrollment Presentation - Zoom	Wednesday, November 2	9:00 am – 11:00 am	Zoom - Online
Meet and Greet with Benefits Staff	Friday, November 4	11:00 am – 1:00 pm	Atrium
Open Enrollment Presentation – Zoom	Monday, November 7	2:00 pm – 4:00 pm	Zoom - Online

The Open Enrollment Presentation is recorded and can be viewed on our website on demand. We are also offering the same presentation via Zoom on 11/2 and 11/7.