

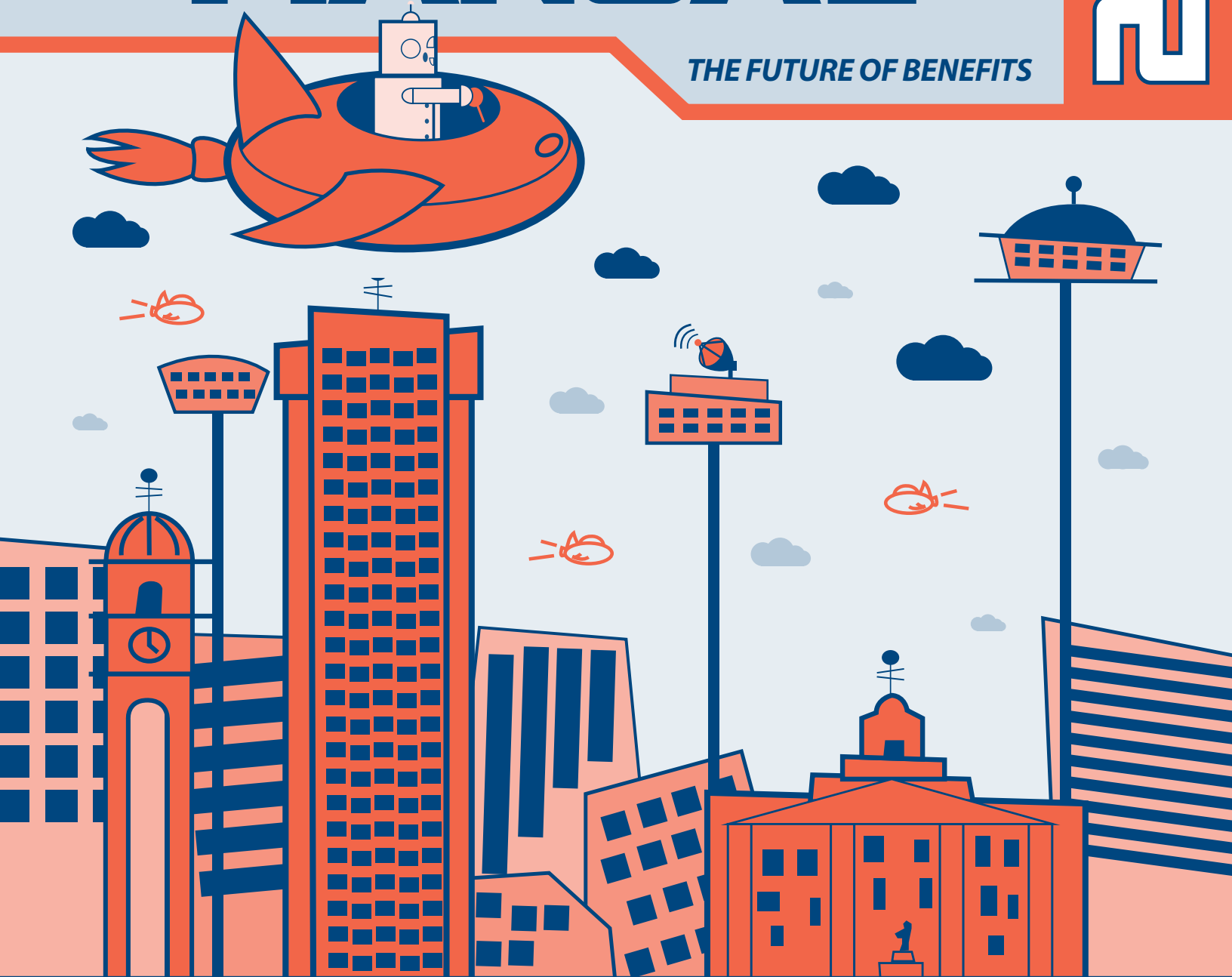


Your Life. Your Benefits. Your Choice.

\\ BENEFITS MANUAL \\

2022

THE FUTURE OF BENEFITS



A Publication of the WKU Department of Human Resources



Anthem Blue Cross and Blue Shield Our network means you save from day one.

Choose health care coverage from Anthem, a proud provider of health benefits for WKU.

We work with our large networks of doctors and hospitals to ensure that you and your family get high-quality care for a low cost. So you can get the care you need to stay healthy — and that makes for a healthy WKU and a healthier Kentucky.

To learn more about what Anthem Blue Cross and Blue Shield has to offer, visit us at [anthem.com/connects2](https://www.anthem.com/connects2)

Anthem 

HEALTH | DENTAL | VISION | LIFE | DISABILITY

Life and Disability products underwritten by Anthem Life Insurance Company. Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ® AN-B-M is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

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WHAT YOU NEED TO KNOW —

Everything you need to know about benefits enrollment and making changes throughout the year.

Current WKU Employees: What You Need to Know About Your Annual Benefits Open Enrollment

When to enroll: You may enroll or make changes during the Open Enrollment period between November 8-18, 2011. The choices you make during the Open Enrollment period will be effective for the plan year beginning January 1, 2012 and ending December 31, 2012.

Helpful Hints

- Review your Benefit Enrollment Summary to verify your current benefits and dependents enrolled in your coverages.
- Compare WKU's benefit package with other insurance options available to you and your family.
- Attend the **Annual Benefits Fair on November 8 & 9** to meet with representatives from Human Resources and our vendors regarding your benefit or retirement options. You can attend one of these days to make your benefit elections.
- Contact the Employee Benefits section at 270-745-5345 if you have any questions, or E-mail benefits@wku.edu.
- Voluntary Flexible Spending Accounts **DO** require annual re-enrollment. Voluntary Medical and Dependent Care Flexible Spending Accounts require new forms annually. Employees who waive the health insurance and receive university funds in a medical flexible account do not need to re-enroll.

New WKU Employees: What You Need to Know About Enrolling in Benefits for the First Time

- If you are enrolling as a new employee, you must enroll within 31 days of your benefits eligibility date.
- For new employees insurance coverage for health, dental, life, disability, flexible medical and dependent care spending account coverage begin on the **first day of the month** following the date of full-time employment.

Who is Eligible for Coverage?

- Regular, full-time employees and individuals employed in full-time temporary positions if employment is expected to continue nine (9) months or longer.
- The employee's spouse as recognized under the laws of the state where the employee lives.
- Other Qualified Adult Dependent (OQD) who is financially interdependent and shares primary residence with the employee and has done so for the past 12 months (see HR Benefits website for complete OQD eligibility criteria).
- The employee's or the employee's OQD's children from birth up to age 26, including natural children, stepchildren, newborn or legally adopted children, and as otherwise required by law. Children are covered through the end of the year of the 26th birthday.

Making Changes Throughout the Year: Qualifying Events

The choices you make during Open Enrollment, or as a new employee, remain in place from January 1, 2012 through December 31, 2012. You cannot add or drop coverage until the next Open Enrollment period in November 2012 (for the plan year beginning January 2013) **unless you have a change in family status or experience another "qualifying event," with benefit changes related to the specific life event.**

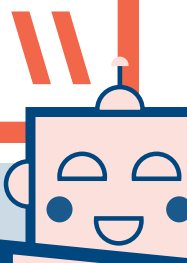
The following events would allow you to make changes to your current benefits during the plan year. **You must notify the Employee Benefits section within 31 days of the "qualifying event."**

- Birth or adoption
- Marriage
- Divorce
- Employment Status (dependent loses/gains other coverage)
- Dependent no longer meets eligibility criteria

Your Responsibilities!

- Return all forms to WKU Benefits, Wetherby Administration Bldg., Room G-25.
- Update address changes and beneficiary information.
- If separating from the University, know your COBRA options for continued coverage on page 10.
- Cancel dependents no longer eligible for benefits (See eligibility criteria).
- Watch for future communication/mailings from WKU Employee Benefits and Retirement.

\\ The air from a human sneeze can travel at speeds of 100 miles per hour or more - another good reason to cover your nose and mouth when you sneeze — or duck when you hear one coming your way.



Anthem Blue Cross and Blue Shield

Is the administrator of WKU's self-insured group health plan. WKU's health plan is a PPO (Preferred Provider Organization) and offers a large selection of network providers. A provider directory is available online at www.anthem.com.

There are three plans from which to choose when selecting the type and level of coverage you and your family need. Blue Access **High**, **Standard**, and **Economy** all utilize the same network but differ in the deductible, co-pays, co-insurance levels, out-of-pocket limits, and prescription benefits. Plan details are on pages 3-5.

Mail Order Prescription

If you are taking a maintenance type drug (month after month), this service will help you contain prescription costs. You will receive a 3-month supply at the cost of a 2-month supply. You will need to make sure the prescription is written for a 90-day supply and complete the patient profile and prescription information. Delivery time is normally 7-10 working days after Anthem receives the order.

Anthem Blue View Vision

Anthem BCBS offers vision benefits under the health plan. A full explanation of these benefits is available in the certificate booklet on-line at www.anthem.com.

Covered Services	In-Network	Out-of-Network
Annual Eye Exam (once every 12 months)	\$10 Co-payment	Reimbursed up to \$42
Prescription Lenses		
Basic Lenses	\$20	
Single Vision Lenses	Co-payment	Reimbursed up to \$40
Bifocal Lenses		Reimbursed up to \$60
Trifocal Lenses (once every 12 months)		Reimbursed up to \$80
Frames (once every 24 months)	\$0 Co-payment (any frame up to \$130 retail)	Reimbursed up to \$45
Prescription Contact Lenses		
Non-Elective Contacts	\$0 Co-payment	Reimbursed up to \$210
Elective Contacts (once every 12 months)	\$0 Co-payment (reimbursed up to \$130)	Reimbursed up to \$105

Note: If you elect Contact Lenses within one 12-month period, no benefits will be available for covered Lenses or Frames until the next 12-month period.

2012 Health Plan Monthly Rates

	Cost	WKU Contribution	Employee Monthly Premiums
Blue Access High			
Single	\$521	\$471	\$50
EE/Child(ren)	\$694	\$471	\$223
EE/Spouse	\$884	\$471	\$413
Family	\$1073	\$471	\$602
Cross Ref Couple	\$884	\$942 (2x\$471)	\$0
Cross Ref Family	\$1073	\$942 (2x\$471)	\$131
Blue Access Standard			
Single	\$471	\$471	\$0
EE/Child(ren)	\$615	\$471	\$144
EE/Spouse	\$760	\$471	\$289
Family	\$904	\$471	\$433
Cross Ref Couple	NA	NA	NA
Cross Ref Family	\$904	\$942 (2x\$471)	\$0
Blue Access Economy			
Single	NA	NA	NA
EE/Child(ren)	\$562	\$471	\$91
EE/Spouse	\$681	\$471	\$210
Family	\$808	\$471	\$337
Cross Ref Couple	NA	NA	NA
Cross Ref Family	NA	NA	NA

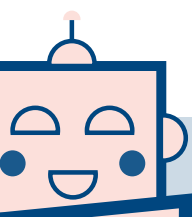
Cross Reference (CR)

If both spouses are employed at the University in benefit eligible positions, each person will receive the University contribution, which will result in a decrease in premium.

Grandfathered Health Plan

This Plan believes this coverage is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

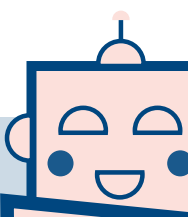
Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator or your Employer. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans. You may also contact the U.S. Department of Health and Human Services at www.healthcare.gov.



BLUE ACCESS HIGH OPTION-ANTHEM BCBS

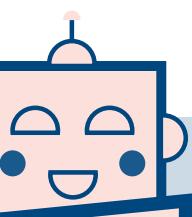
		In Network	Out-of-Network
Annual Deductible (Single/Family)		\$400/\$800	\$800/1,600
Out-of-Pocket Maximum (Single/Family)		\$1,500/\$3,000	\$3,000/\$6,000
Physicians Office Services	Including Office Surgeries, allergy serum, and injections Allergy Testing	\$25 Additional 10%	30% 30%
Preventive Care Services	Routine and periodic exams (adult physicals and well-baby/ well-child care), routine laboratory tests (metabolic panel, urinalysis, blood count), required immunizations, and screenings (mammogram, PSA, colorectal cancer exam)	Covered in Full	30%
Physical Medicine Therapies	Combined Network & Non-network limits apply Physical/Occupational therapy: 30/30 visit limit; Speech therapy: 20 visit limit; Chiropractic: 20 visit limit	Co-payments based on place of service	Co-payments based on place of service
Inpatient Services	Unlimited days except for: • 60 days Network/Non-network combined for physical medicine/rehab • 180 days Network/Non-network combined for skilled nursing facility	10%	30%
Outpatient Services	Outpatient Surgery Hospital/Alternative Care Facility Other Outpatient Services Hospital/Alternative Care Facility	10%	30%
Professional Charges	Inpatient and Outpatient Professional Charges	10%	30%
Mental Health	Mental Health/Substance Abuse (limits and maximums apply) • Autism: \$500 monthly maximum for children age 2-21	Covered same as any other illness	Covered same as any other illness
Prescription	Prescription Drug Options		
	Network Retail Pharmacies: (30-day supply) Includes diabetic test strips	\$10 generic/\$25 brand \$35 non-formulary generic/brand	50% co-payment (minimum of \$30)
	Anthem Rx Direct Mail Service: (90-day supply)/ 2 month co-pay Includes diabetic test strips	\$20 generic/\$50 brand \$70 non-formulary generic/brand	Not covered
Emergency and Urgent Care	Emergency Care in ER Room (covers all services, co-payment waived if admitted, then inpatient co- payment applies) Urgent Care	\$100 \$35	\$100 \$35
Home Care Services	90 visits non-network limit for home care, excluded IV therapy	10%	30%
Other Services	Hospice Services	Covered in full	Covered in full
	Ambulance Services	20%	20%
	Maternity Services	10%	30%
Lifetime Maximum	Combined Network and Non-network	No Lifetime Maximum	
Transplants	Human Organ and Tissue Transplants Except Kidney and Cornea transplants A separate \$1 million maximum applies (combined Network and Non-network)	Covered in full	50%
Miscellaneous	Medical Supplies, Equipment and Appliance	20%	40%

* Note: This summary represents the co-payments/coinsurance for the member.



BLUE ACCESS STANDARD OPTION-ANTHEM BCBS

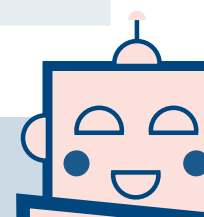
		In Network	Out-of-Network
Annual Deductible (Single/Family)		\$750/\$1,500	\$1,500/3,000
Out-of-Pocket Maximum (Single/Family)		\$2,000/\$4,000	\$3,500/\$7,000
Physicians Office Services	Including Office Surgeries, allergy serum, and injections • Allergy Testing	\$35 Additional 20%	40% 40%
Preventive Care Services	Routine and periodic exams (adult physicals and well-baby/well-child care), routine laboratory tests (metabolic panel, urinalysis, blood count), required immunizations, and screenings (mammogram, PSA, colorectal cancer exam)	Covered in full	40%
Physical Medicine Therapies	Combined Network & Non-network limits apply Physical/Occupational therapy: 20/20 visit limit; Speech therapy: 20 visit limit; Chiropractic: 20 visit limit	Co-payments based on place of service	Co-payments based on place of service
Inpatient Services	Unlimited days except for: • 60 days Network/Non-network combined for physical medicine/rehab • 180 days Network/Non-network combined for skilled nursing facility	20%	40%
Outpatient Services	Outpatient Surgery Hospital/Alternative Care Facility Other Outpatient Services Hospital/Alternative Care Facility	20%	40%
Professional Charges	Inpatient and Outpatient Professional Charges	20%	40%
Mental Health	Mental Health/Substance Abuse (limits and maximums apply) • Autism: \$500 monthly maximum for children age 2-21	Covered same as any other illness	Covered same as any other illness
Prescription	Prescription Drug Options: Network Retail Pharmacies: (30-day supply) Includes diabetic test strips Anthem Rx Direct Mail Service: (90-day supply)/ 2 month co-pay Includes diabetic test strips	\$15 generic \$30 brand form \$45 non-formulary generic/brand \$30 generic/\$60 brand \$90 non-formulary generic/brand	50% co-payment (minimum of \$30) Not covered
Emergency and Urgent Care	Emergency Care in ER Room (covers all services, co-payment waived if admitted, then inpatient co-payment applies) Urgent Care	\$100 \$35	\$100 \$35
Home Care Services	90 visits non-network limit for home care, excluded IV therapy	20%	40%
Other Services	Hospice Services Ambulance Services Maternity Services	Covered in full 20% 20%	Covered in full 20% 40%
Lifetime Maximum	Combined Network and Non-network	No Lifetime Maximum	
Transplants	Human Organ and Tissue Transplants Except Kidney and Cornea Transplants A separate \$1 million maximum applies (combined Network and Non-network)	Covered in full	50%
Miscellaneous	Medical Supplies, Equipment and Appliance	20%	40%



BLUE ACCESS ECONOMY OPTION-ANTHEM BCBS

		In Network	Out-of-Network
Annual Deductible (Single/Family)		\$1,000/\$2,000	\$2,000/4,000
Out-of-Pocket Maximum (Single/Family)		\$4,000/\$8,000	\$8,000/\$16,000
Physicians Office Services	Including Office Surgeries, allergy serum, and injections • Allergy Testing	\$35 Additional 30%	50% 50%
Preventive Care Services	Routine and periodic exams (adult physicals and well-baby/well-child care), routine laboratory tests (metabolic panel, urinalysis, blood count), required immunizations, and screenings (mammogram, PSA, colorectal cancer exam)	Covered in full	50%
Physical Medicine Therapies	Combined Network & Non-network limits apply Physical/Occupational therapy: 20/20 visit limit; Speech therapy: 20 visit limit; Chiropractic: 20 visit limit	Co-payments based on place of service	Co-payments based on place of service
Inpatient Services	Unlimited days except for: • 60 days Network/Non-network combined for physical medicine/rehab • 180 days Network/Non-network combined for skilled nursing facility	30%	50%
Outpatient Services	Outpatient Surgery Hospital/Alternative Care Facility Other Outpatient Services Hospital/Alternative Care Facility	30%	50%
Professional Charges	Inpatient and Outpatient Professional Charges	30%	50%
Mental Health	Mental Health/Substance Abuse (limits and maximums apply) • Autism: \$500 monthly maximum for children age 2-21	Covered same as any other illness	Covered same as any other illness
Prescription	Prescription Drug Options: Network Retail Pharmacies: (30-day supply) Includes diabetic test strips Anthem Rx Direct Mail Service: (90-day supply)/ 2 month co-pay Includes diabetic test strips	\$15 generic \$35 brand form \$45 non-formulary generic/brand \$30 generic \$70 brand form \$90 non-formulary generic/brand	50% co-payment (minimum of \$30) Not covered
Emergency and Urgent Care	Emergency Care in ER Room (covers all services, co-payment waived if admitted, then inpatient co-payment applies) Urgent Care	\$100 \$35	\$100 \$35
Home Care Services	90 visits non-network limit for home care, excluded IV therapy	30%	50%
Other Services	Hospice Services Ambulance Services Maternity Services	Covered in full 30% 30%	Covered in full 30% 50%
Lifetime Maximum	Combined Network and Non-network	No Lifetime Maximum	
Transplants	Human Organ and Tissue Transplants Except Kidney and Cornea transplants A separate \$1 million maximum applies (combined Network and Non-network)	Covered in full	50%
Miscellaneous	Medical Supplies, Equipment and Appliance	20%	40%

* Note: This summary represents the co-payments/coinsurance for the member.



FLEXIBLE SPENDING ACCOUNTS

Through WKU's flexible spending account programs, you can pay for eligible health care and/or dependent care expenses with tax-free dollars. Flex Corp administers WKU's flexible spending program.

Waiver of Health Insurance

For employees who waive their rights to health insurance, the University will deposit **\$150.00 per month** into a flexible medical reimbursement account. These funds may be used for reimbursement of eligible medical-related expenses as set forth by the Internal Revenue Service. Expenses may be reimbursed for all eligible dependents of the member. No insurance premiums can be paid with these funds.

How the Health Care Flexible Spending Account (FSA) Works

You may contribute up to \$4,000 per plan year to your account to pay for eligible health, dental and vision care expenses, not premiums, for you and your eligible dependents. Any money set aside in the health care spending account that is not used between January 1, 2012 and March 15, 2013, is forfeited. (Claims accepted through March 31, 2013.)

Eligible expenses for reimbursement through the Health Care Flexible Spending Account include: co-pays for doctor visits, prescriptions, dental and vision expenses, deductible and co-insurance payments, orthodontia, and countless other items. Visit www.flexcorp.com for specific details on flexible spending accounts and eligible expenses.

The FlexCard

Having a health care Flexible Spending Account (FSA) is a good idea - you can save up to 40% of every dollar you spend on an eligible expense. And the FlexCard™ Prepaid MasterCard® makes it fast and convenient - just swipe and go. Use it to pay for qualified medical expenses not covered by your health insurance. FlexCard contains the value of your annual health care FSA election and will automatically deduct the cost of your eligible purchases from your FSA at the point of service. No paper claims, sending off receipts, and waiting for reimbursement. Each participant will receive one card upon enrollment and can request additional cards at no cost.

How the Dependent Care Flexible Spending Account (FSA) Works

You may contribute up to \$5,000 to the Dependent Care Flexible Spending Account to reimburse yourself from tax-free savings for dependent care expenses. The Dependent Care FSA can only be used for the care of eligible dependents, which include your children under age 13 whom you claim as dependents on your federal tax return and any other dependents who are mentally or physically disabled and normally spend at least eight hours in your home each day.

Eligible expenses for reimbursement through the Dependent Care FSA include: Care for child under age 13 at a day camp or nursery school, or by a private sitter, elder care for an incapacitated adult who lives with you, or expenses for before-school and after-school childcare.

Example of the Tax Savings applicable to both Flexible Spending Account Plans:

Level	without an FSA	with an FSA
Annual Gross Salary	\$30,000	\$30,000
Annual Healthcare Expenses	\$1,000	\$1,000
Annual Dependent Care Expenses	\$2,000	\$2,000
Contributions to FSA	\$0	\$3,000
Taxable Income	\$30,000	\$27,000
Estimated Taxes	\$10,695	\$9,626
Net Tax Savings by Using FSA	\$0	\$1,069

NOTE: You must re-enroll each year to continue participation in Flexible Spending Accounts!

Dental Insurance

The University provides each benefits eligible employee a Core Dental Plan at no cost to the employee. Those employees electing to cover a dependent pay a premium to do so. The Core Plan offers coverage in Preventive Dental care as well as limited coverage in minor services. Employees also have the option to "buy up" to a Premier plan with no network restrictions and coverage for major services and orthodontia. The University contribution will go toward any plan selected by the employee. **Delta Dental** is the provider of the voluntary dental plan offered to WKU employees. There are two plan designs available.

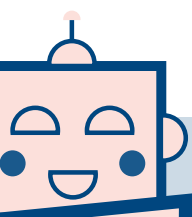
2012 DELTA DENTAL Monthly Rates

Core Plan

Coverage Level	Monthly Cost	Monthly WKU Contribution	Monthly Employee Cost
Single	\$13.06	\$13.06	\$0.00
Employee +Spouse	\$26.06	\$13.06	\$13.00
Employee +Child(ren)	\$24.94	\$13.06	\$11.88
Family	\$40.85	\$13.06	\$27.79

Premier Plan

Coverage Level	Monthly Cost	Monthly WKU Contribution	Monthly Employee Cost
Single	\$25.33	\$13.06	\$12.27
Employee +Spouse	\$49.65	\$13.06	\$36.59
Employee +Child(ren)	\$58.91	\$13.06	\$45.85
Family	\$92.36	\$13.06	\$79.30

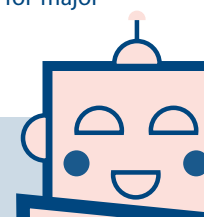


DENTAL BENEFITS - DELTA DENTAL

Benefit Feature	Core Plan - PPO	Premier Plan
Deductible:	Net: \$50 / 150; Non-net \$75 / 225	\$50 single / \$150 family
Annual Maximum	\$1000	\$1000
Orthodontia Lifetime Maximum	No Coverage	\$1000
Diagnostic and Preventive Services	network: 100% - no deductible non-net: 80% - no deductible	100% - of allowable amount - no deductible
Oral Exams	2 in a calendar year	2 in a calendar year
Prophylaxis	2 in a calendar year	2 in a calendar year
Sealants, Emergency Exam, Palliative Emergency Treatment, Periapical X-rays	Dependants less than 14 years	Dependants less than 14 years
Bitewing X-rays, Extra Oral X-rays Occlusal X-ray	One set in a 12 month period	One set in a 12 month period
Panoramic X-rays	One set in a 36 month period	One set in a 36 month period
Fluoride	One per benefit period; dependants less than 19 years	One per benefit period; dependants less than 19 years
Space Maintainers	Dependants less than 12 years	Dependants less than 12 years
Minor Services	network: 50% - after deductible non-net: 40% - after deductible	80% - of allowable amount - after deductible
Fillings: Silver and Composite	Once in 24 month period per tooth. Composite on posterior teeth limited to allowable amount for amalgam restoration.	Once in 24 month period per tooth. Composite on posterior teeth limited to allowable amount for amalgam restoration.
Stainless Steel Crowns, Simple Extractions, Apicoectomy Oral Surgery (surgical extractions, fractures, dislocation, cysts) Root Canal Therapy, Repair of Dentures	Primary Teeth	Primary Teeth
General Anesthesia	Limited to particular surgical procedures (impactions, removal of residual root, fistula closure, five or more extractions same day, vestibuloplasty.)	Limited to particular surgical procedures (impactions, removal of residual root, fistula closure, five or more extractions same day, vestibuloplasty.)
Periodontal Services	One scaling in a 12 month period, periodontal maintenance limited to one prophylaxis in 3 month period following therapy.	One scaling in a 12 month period, periodontal maintenance limited to one prophylaxis in 3 month period following therapy.
Major Services	Not Covered	50% - of allowable amount- after deductible
Inlays, Crowns, Full and Partial Dentures, Fixed Bridges	NO COVERAGE	One of these in a 5 year period
Denture Reline or Rebase, Bridge Repair, and Tissue Conditioning	NO COVERAGE	One of these in a 36 month period
Orthodontia Services	Not Covered	50% with \$1,000 lifetime max for dependents up to age 19

Waiting Periods/ Missing Tooth Clause: Initial installation of bridgework and dentures to replace teeth missing is covered provided the teeth were extracted after the effective date of coverage (not applicable to core plan as there is no major coverage). New enrollees are subject to a 12 month wait for Major services and Orthodontia (not applicable to core plan as there is no coverage for major services or orthodontia). If an employee loses coverage through a spousal dental plan, credible coverage applies.

*Note: This outline is a summary of benefits only; it does not list all covered services, limitations, or exclusions. Please refer to the summary plan description for a complete description of benefits.



LIFE INSURANCE & DISABILITY - SUN LIFE

Basic Life

The University provides a \$30,000 term life insurance policy at no cost for all full-time employees.

Optional Life

Employees may choose to purchase additional amounts of insurance up to a maximum amount of \$500,000 in multiples of \$10,000 increments. New employees are guaranteed up to \$200,000 of coverage without evidence of insurability, provided employees are enrolled within 31 days of employment and have not been hospitalized within the prior 30 days. An Accidental Death and Dismemberment benefit is included in conjunction with the term life policy.

Spouse Life

Employees may also purchase spousal life insurance in multiples of \$10,000 or an amount equal to one half of the employee optional coverage amount but not to exceed \$80,000. Spousal life insurance is guaranteed for \$10,000 without evidence of insurability for new employees. An Accidental Death and Dismemberment benefit is included in conjunction with the term life policy.

Dependent Life

Employees may select a \$5,000 or \$10,000 policy on all dependent children. An Accidental Death and Dismemberment benefit is included in conjunction with the term life policy.

To compute your optional life cost

Find your age category and take the rate per thousand x the desired amount = monthly amount x 12 months = annual amount.

$$\frac{\text{Age Category Rate Per Thousand}}{1000} \times \text{Desired Amount of Optional Life} = \text{Monthly Amount} \times 12 \text{ Months} = \text{Annual Amount}$$

Cost of Optional Life/AD&D Insurance

AGE	Rate/\$1,000 per Month	
	Employee	Spouse
00-29	\$0.090	\$0.110
30-34	\$0.114	\$0.134
35-39	\$0.135	\$0.155
40-44	\$0.151	\$0.171
45-49	\$0.258	\$0.278
50-54	\$0.389	\$0.409
55-59	\$0.619	\$0.639
60-64	\$1.013	\$1.033
65-69	\$1.706	\$1.726
70-74	\$2.723	
Dependent child(ren)	\$5,000	.82 per month
Dependent Child(ren)	\$10,000	1.63 per month

Please be advised life insurance premiums are based on age as of January 1, 2012. Premiums automatically increase on January 1st of each subsequent year if you or a spouse progress to a new age band.

Premiums for employee optional life insurance can be tax sheltered under the pre-tax benefit plan. Premiums for spouse and dependent children cannot be tax sheltered. Group Term Life insurance provides no cash value or loan value. Employees may continue optional life insurance at the same/ or similar group rates upon terminating employment with the University.

Disability Insurance

Short-Term Disability Plan – WKU Employees have the opportunity to purchase a Short-Term Disability policy through Sun Life which consists of 60% of weekly salary up to a maximum of \$1,250 per week for a maximum benefit period of 13 weeks. These policies are designed to protect employees from income loss and other financial hardships associated with absence from work due to injury, sickness or disease. Short-term disability premiums are deducted on a **post-tax basis**.

Long-Term Disability Plan - The University provides Long-Term Disability at no cost for all full-time employees after a 90 day elimination period for qualified disabilities. The policy will pay 60% of monthly salary up to a \$5,000 monthly maximum.

To compute your Short-Term Disability premium

$$\frac{\text{Employee Salary}}{52 \text{ Weeks}} \times 60\% \times \text{Rate based on age} = \text{Monthly Rate}$$

Your Age Rate

Under 25	\$.089
25-29	\$.090
30-34	\$.069
35-39	\$.069
40-44	\$.066
45-49	\$.070
50-54	\$.081
55-59	\$.104
60-64	\$.122
65-69	\$.137
70+	\$.142

OTHER UNIVERSITY BENEFITS

Employee Wellness Program

As part of the Department of Human Resources, the mission of the Employee Wellness Program is to help enhance the personal and professional lives of faculty and staff by providing educational opportunities, programs, and services that promote and support healthy lifestyle behaviors. Programs, events, and services are typically offered throughout the year. Watch for more information regarding Health & Wellness.

Employee Assistance Program (EAP)

To assist WKU benefits-eligible employees and their household members with behavioral and mental health issues, as well as work-life, financial, and legal issues, the University offers an Employee Assistance Program (EAP) at no cost to benefits-eligible employees. The EAP is provided through ComPsych, a worldwide leader in employee assistance services. The EAP is a confidential resource to assist employees in dealing with relationship problems, stress and depression, parenting, substance abuse, suicide prevention, teen pregnancy, divorce, personal finance, job performance, house and legal concerns. EAP services are fully available to each covered WKU employee as well as immediate family members. Employees are allowed five free counseling sessions with EAP approved providers.

Contact to the EAP and discussion with EAP counselors are completely confidential and will not be shared with any University official or other individual. The University encourages employees to use the EAP as a helpful resource as needed during times of difficulty. Employees may contact the EAP at 1-877-327-4753 24 hours a day, 7 days a week or, with our company ID ZB3042Q at their web site www.guidanceresources.com.

Emergency Travel Assistance & Identity Theft Protection

If you have a medical emergency while you are more than 100 miles away from home, with one simple phone call, you can be connected to Assist America's staff of medically trained, multilingual professionals who can advise you 24x7. They will immediately connect you to pre-qualified, English-speaking doctors, hospitals, pharmacies and dentists anywhere in the world. They also provide assistance with medical consultation, hospital admission, emergency medical evacuation, lost prescription assistance, legal and interpreter services, and more. For Emergency Travel Assistance contact 800-872-1414 (within the U.S.) or 301-656-4152 (outside the U.S.) and provide membership number 01-AA-SUL-100101.

Assist America's SecurAssist® Identity Protection program provides 24x7 telephone support and step-by-step guidance by anti-fraud experts. Additional services include case workers who are assigned to you and will notify credit bureaus and file paperwork to correct your credit reports, help canceling and reissuing cards, and help notifying police, financial institutions and government agencies. For Identity Theft Protection assistance contact 877-409-9597 and provide membership number 01-AA-SUL-100101.

**These two personal services are part of your Group Basic Life Insurance from Sun Life Financial.*

Other Health-Related Resources Available To WKU Employees

WKU supports and provides access to a variety of facilities, services, and programs intended to improve the overall health of employees. WKU Health Services offers primary and urgent care services. Membership to the Preston Health and Activities Center, a recreational facility on campus managed by the Department of Intramural-Recreational Sports, is available to employees for a low monthly fee based on annual salary. The Health and Fitness Lab offers a variety of physical fitness services and massage therapy.

For more information on these health-related resources please visit their Web sites:

WKU Health Services

<http://www.wku.edu/healthservices/>

Preston Health and Activities Center

(Intramural-Recreational Sports)

<http://www.wku.edu/imrec/>

Health and Fitness Lab

<http://www.wku.edu/healthfitnesslab/>

Paid Time Off - Medical and Vacation Leave (Non-Faculty Employees)

The University recognizes the importance of paid time off for medical purposes and the opportunity to spend important time with ones family and loved ones. The University also supports employees utilizing their earned time to share quality time away from work enjoying your interests.

Medical (sick) Leave

Full-time employees accrue medical leave days at the rate of 7.5 hours per month. There is no limit to the accumulation of medical leave. Upon retirement, medical leave days may be credited for additional service for those employees who participate in the Kentucky Employees' Retirement System and the Kentucky Teachers' Retirement System.

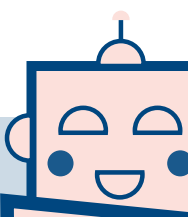
Vacation Leave

Full-time employees hired after July 1, 1994, accrue vacation leave according to the following schedule:

Years of Service	0-4	5-9	10-14	15-19	20+
Days per year	12	15	18	21	24
Hours per Month	7.5	9.375	11.25	13.125	15.00

Note: Vacation and medical leave accruals are not applicable to faculty employees or to athletic coaches.

Note: Only 20 days of vacation may be carried into the new fiscal year. Any excess vacation will convert to medical as of June 30 each year.



OTHER UNIVERSITY BENEFITS

Paid Holidays

The annual holiday schedule is issued prior to the beginning of each fiscal year and indicates the specific dates the University will close for each holiday period. All full-time employees will be excused from work with pay on observed holidays unless their services are required by their department during these periods.

The University recognizes the following 17 paid holidays:

- New Year's Eve
- New Years Day
- Martin Luther King Jr. Birthday
- Memorial Day
- Independence Day
- Labor Day
- The Wednesday before Thanksgiving, Thanksgiving Day & the Friday following
- Christmas Eve
- Christmas Day + six additional days
- Presidential Election Day (every four years)

Medical Leave Bank

WKU offers the opportunity for eligible employees to request use of the Medical Leave Bank once they have exhausted their accumulated medical leave due to a prolonged or catastrophic illness or injury. The receipt of medical leave assistance is a privilege and not a guaranteed right. Those employees requesting assistance must apply for Medical Leave Bank time in writing using the applicable forms. More information and the appropriate paperwork is made available in the Department of Human Resources or on-line.

Group Home and Auto Discount Program

Employees may participate in the Group Home and Auto Insurance Discount Program administered by Van Meter Insurance. Employees can enjoy the convenience of premium payment through payroll deduction and receive discounts of up to 10%. Van Meter will offer a choice of carriers and products for your home and auto insurance needs. Representatives from Van Meter will be on campus during the Benefits Fair on Nov. 8 & 9 and periodically throughout the year to conduct employee meetings and answer questions.

Long-Term Care

Employees may choose to purchase individual long-term care insurance administered through The Prudential Insurance Company of America. Long-term care is a voluntary benefit that can help preserve your assets and protect your independent way of life. Long-term care is a personal decision based on one's health, family situation and history. It is the responsibility of the employee to review the policy offered by Prudential and make the appropriate decision for your situation. Long-term care premiums are deducted on a **post-tax basis**.

529 College Savings Plan

The 529 College Savings Plan is a state sponsored, tax advantaged savings plan that can help families and individuals save for higher education. Kentucky's Plan is administered by TIAA-CREF. The 529 plans offer a number of benefits including federal tax-free withdrawals for qualified expenses, tax deferral on earnings, professional money management and the flexibility to use proceeds at virtually any higher education institution. 529 is offered through payroll deduction. The 529 Payroll deductions are **post-tax**.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) was enacted in 1986 to provide for continuous health benefits for employees under certain qualifying events that might cause an individual to lose coverage. Qualifying events include loss of employment, reduction in the employees hours of employment, death of the employee, divorce or legal separation of the employee, employee becoming entitled for Medicare, or child ceases to be eligible as a dependent child under the terms of the group health plan. Employees and qualified dependents are eligible to continue their health and dental benefits for a predetermined period of time under the provisions of COBRA. For more specific information concerning your COBRA rights, contact the Benefits section, Department of Human Resources.

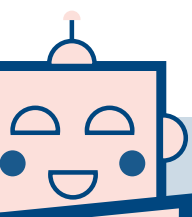
Tuition Waiver Program - WKU

Employee Tuition Waiver

Regular full-time employees are eligible to have tuition and mandatory fees remitted for up to six (6) credit hours per semester (fall and spring) and up to six (6) credit hours during the Winter and Summer (May included) terms combined (total of 18 credit hours per calendar year). For purposes of this policy, the employee, to whom this tuition waiver is granted, must be employed on or before January 15 for the Spring semester or August 16 for the Fall semester. For the May and Summer terms, individuals must be employed on or before May 1 in order to be eligible. For the Winter term, individuals must have been employed on or before December 15 of the preceding year.

Employees must maintain a minimum grade point average of 2.0 on a 4.0 grade scale on their WKU grade point average to remain eligible. Employees must be or remain employed during the entire term of the class/course in order to have tuition waived.

The da Vinci system is a new robotic tool that allows for minimally invasive procedures in lieu of open surgery and laparoscopy. This technique leads to a much faster recovery period and smaller scars in patients.



Spousal Tuition Discount

Legal spouses of regular full-time employees are eligible for a 50 percent tuition discount for up to six (6) credit hours per semester (fall and spring) and up to six (6) credit hours during the Winter and Summer (May included) terms combined (total 18 credit hours per calendar year). This discount applies to undergraduate or graduate course work. A minimum WKU grade point criteria of 2.0 on a 4.0 grade scale must be maintained. If the GPA falls below 2.0, the spouse will be ineligible to participate in the tuition discount program until his/her GPA improves to 2.0.

Spouses must meet general admission requirements and any specific program requirements of the University. For purposes of this policy, the employee, to whom this tuition waiver is granted, must be employed on or before January 15 for the Spring semester or August 16 for the Fall semester. For the May and Summer terms, individuals must be employed on or before May 1 in order to be eligible. For the Winter term, individuals must have been employed on or before December 15 of the preceding year.

Dependent Child Tuition Discount

Dependent children of regular full-time employees are eligible to receive a tuition discount of 50% on all undergraduate courses. In order to participate in the program, dependent children must meet general admission requirements and any specific program requirements of the University.

A minimum WKU grade point criteria of 2.0 on a 4.0 grade scale must be maintained. If the GPA falls below 2.0, the dependent child will be ineligible to participate in the tuition discount program until his/her GPA improves to 2.0. Eligible dependent children may receive the reduced tuition benefit only for classes which begin subsequent to the employee's employment date. For purposes of this policy, the employee, to whom this tuition discount is gained, must be employed on or before January 15 for the Spring semester or August 16 for the Fall semester. For the May and Summer terms, individuals must be employed on or before May 1 in order to be eligible. For the Winter term, individuals must have been employed on or before December 15 of the preceding year.

Students must be dependents as defined by the Internal Revenue Service. Note: This program does not apply to non-credit courses, continuing education courses or community education courses.

Note for all tuition waivers: Each semester a course is taken, a completed tuition waiver form is required to be sent to the Department of Human Resources.

Workers' Compensation – Risk Management Services Corporation

All employees are covered by the University's Workers' Compensation policy beginning the first day of employment regardless of full-time, part-time or temporary status. This policy provides for medical benefits and lost-time compensation payments for valid on-the-job injuries. Employees are required to report all on-the-job injuries to their immediate supervisor and the Workers' Compensation Manager (ext. 5-8841).

Workers' Compensation will begin lost-time salary payments after an injured employee has been off the job for a period of eight (8) calendar days. If out at least fifteen (15) days, Workers' Compensation will pay for the second through the seventh day of lost time. Workers' Compensation payments are calculated at two-thirds of the employee's normal pay rate based on a seven-day work-week up to a maximum benefit level regulated by the state.

The University will allow employees to use accrued medical (sick) leave and vacation leave to remain in paid status as long as possible. Upon receipt of a lost-time payment from Workers' Compensation, the employee will endorse the payment to the University and an equivalent amount of leave time will be restored.

Although injured employees may seek services from any medical provider, it is recommended that providers who accept the employee's group health insurance be utilized so that coverage is provided should the Workers' Compensation claim be denied. If a claim is denied, the employee, not the University is responsible for the cost of the medical treatment. **WKU strongly recommends the use of WKU Health Services for those injuries not of a life threatening nature. WKU Health Services is a network provider of the group health plan.**

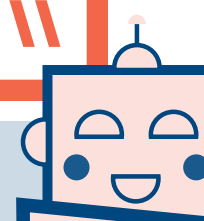
ID Cards

Employees are issued ID cards that can be used for library services, check cashing and other privileges.

Bookstore Discount

Employees are entitled to a 20% discount at the University Bookstore on items other than textbooks, computers and computer accessories.

“ In 1975, only 50% of people diagnosed with cancer could expect to live for another five years; now nearly 70% do. Death rates for cancer in the U.S. have dropped by 22% for men and 14% for women between 1990 and 2007. ”



OTHER UNIVERSITY BENEFITS

Community Discounts

Staff Council maintains a listing of various community discounts available to employees of WKU. Visit their website at www.wku.edu/staffcouncil/ for a complete listing.

Direct Deposit

Employees are required to have paychecks electronically deposited directly to any financial institution that participates in the Automated Clearing House (ACH) direct deposit system. Employees may have two direct deposit accounts but the total of both accounts must equal 100% of net pay. Please contact your financial institution for information regarding the direct deposit system.

Downing University Center (DUC)

University employees and their families may use facilities of the Downing University Center for a fee. The Center has a food court and cafeteria, and recreation center.

Preston Center

As part of the University Wellness Program membership to the Raymond B. Preston Health and Activities Center is available. Employees may have fees payroll deducted. Fees are based on the following annual salary ranges.

Annual Salary	Monthly Dues
Less than \$17,499	\$9.25
\$17,500 - \$44,999	\$15.75
\$45,000 - more	\$21.00
Dependent Children	\$4.17
Spouse	Same as Employee Cost

The Health & Fitness Lab

The Health and Fitness Laboratory is a fully equipped state of the art fitness assessment facility which offers exercise programming, health education and consultation services. Personal trainers, body compositions, and health risk appraisal services are also available for various fees. For more information, call (745-6531).

Athletic Tickets

The WKU athletics program has a long and proud history. WKU has won more conference championships (10) than any division 1A school in the country. The Hilltoppers enjoy tremendous support from a

legion of loyal fans - including employees, donors, and corporate sponsors. Employees are entitled to two season tickets for football, baseball, and basketball at a 50% discount. Call the ticket office for more details (745-5222).

Service One Credit Union

University employees may join Service One Credit Union, a full-service credit union with offices on campus and other locations in Bowling Green and Glasgow (745-2412).

BB&T

BB&T has been selected as the institutional bank for the University. BB&T offers 7 locations in Bowling Green and a variety of banking services.

Faculty Staff Parking

Parking permits are available from the WKU Parking and Transportation Department. The annual cost is \$95, \$185, or \$475 depending on the type of permit that is chosen.

Family and Medical Leave (FMLA)

Family and medical leave is available to any University employee who has worked at least 1250 hours in the 12-month period prior to the leave request. Eligible employees may take up to 12 work weeks of leave for the birth of a child, care of a child after birth, placement of a child for adoption or foster care, or to care for the serious health condition of the employee, employee's spouse, son, daughter or parent.

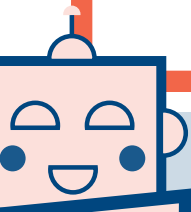
Employees are required to give the University at least a 30-day notice involving known or planned leaves. Employees are required to use all available medical and vacation days. The total amount of the paid or unpaid leave may not exceed 12 weeks in any 12-month period. The University requires certification from a health care provider that a serious medical condition exists before granting leave. Required documentation must be completed and forwarded to the Department of Human Resources for approval.

Employees returning from family and medical leave will be returned to either their prior position or to an equivalent position. Employees not returning from family and medical leave must certify their inability to do so. Those employees who do not provide such certification will be required to reimburse the University for all costs related to health insurance and other benefit premiums paid during any unpaid portion of the family and medical leave.



Studies show that taking four simple steps can reduce your risk of heart failure significantly

- 1. Don't Smoke**
- 2. Maintain a Healthy Weight**
- 3. Exercise Regularly**
- 4. Eat Vegetables**



QUESTIONS?

Contact the appropriate provider listed below:

Anthem BCBS (Health) PO Box 37690

Louisville, KY 40233-7690
1-800-397-8434
www.anthem.com
www.bcbs.com

Anthem Blue View (Vision)

PO Box 8504
Mason, OH 45040
1-866-723-0515
www.anthem.com

Assist America (Emergency Travel Assist)

800-872-1414 (within the U.S.)
301-656-4152 (outside the U.S.)
Membership #: 01-AA-SUL-100101

Assist America - SecurAssist® (Identity Protection Program)

877-409-9597
Membership #: 01-AA-SUL-100101

ComPsych (Employee Assistance Program)

1-877-327-4753
www.guidanceresources.com
Company ID: ZB3042Q

Delta Dental (Dental)

PO Box 242810
Louisville, KY 40224
800-955-2030
www.deltadentalky.com

Flexible Corporate Plans, Inc. (COBRA)

146 Resource Center Parkway
Birmingham, AL 35242
1-866-571-9704
www.FlexCorp.com

Flexible Corporate Plans, Inc. (Flexible Spending)

146 Resource Center Parkway
Birmingham, AL 35242
1-888-505-4557
www.FlexCorp.com

Prudential (Long-Term Care)

PO Box 8526
Philadelphia, PA 19176
1-800-732-0416
www.prudential.com/gltcweb
Group Name: wkultc
Access Code: hilltoppers

Sun Life (Life and Disability)

255 East Fifth Street
Suite 2125
Cincinnati, OH 45202
1-800-247-6875
www.sunlife-usa.com

Van Meter Insurance (Group Home and Auto Insurance Program)

1240 Fairway St.
Bowling Green, KY 42103
1-800-960-3560
www.vanmeterins.com

Have a general question? Contact WKU Employee Benefits:

Call (270) 745-5345
E-mail us at benefits@wku.edu



WKU HEALTH SERVICES

APPOINTMENTS
(270) 745-5641

Services for You...

- > Allergy Injections
- > Annual Exams
- > Breath Alcohol Testing
- > Colposcopy Services
- > Contraceptives
- > Drug Screening
- > DOT Physicals
- > ECG
- > Health Education Promotion
- > Immunizations
- > Laboratory
- > Men's & Women's Health
- > Mental Health Services
- > Pharmaceutical Dispensary
- > Pulmonary Function Testing
- > Physicals
- > Respiratory Fit Testing
- > Travel Clinic
- > Worker's Comp Care
- > X-Ray



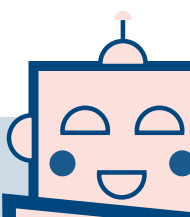
HEALTH SERVICES
WELCOMES
WADE PINKARD, MS, CHES
EMPLOYEE WELLNESS MANAGER

MONDAY - THURSDAY
8:00AM - 4:30PM

FRIDAY
10:00AM - 4:30PM

HOURS OF OPERATION

WWW.WKU.EDU/HEALTHSERVICES





Questions? The Benefits Team welcomes your questions and personal visits.
We are located in Wetherby Administration Building, Room G25.

Kari Aikins, CCP, SPHR

270-745-5346

Assistant Director, Total Compensation

kari.aikins@wku.edu

Strategic planning and oversight of benefits, retirement and compensation

Denise Cornelius

270-745-5345

Employee Benefits Specialist

denise.cornelius@wku.edu

Benefits administration, customer service and new employee orientation

Denise Creek

270-745-6195

Benefits Accounting Specialist

denise.creek@wku.edu

Benefit and retirement payroll deductions, customer service and reporting

Jennifer McLeod

270-745-2290

HR Representative/Dept. of Facilities Management

jennifer.mcleod@wku.edu

On-site HR representative to the Dept. of Facilities Management

Amber Ford

270-745-2702

HR Generalist

amber.ford@wku.edu

Administrative support for HR Department, HR website and tuition waiver/discounts

Human Resources Mission: We exist to support the University by providing services and benefits to recruit and retain a highly talented and motivated workforce fully considering the interests of the institution and its employees.

The Department of Human Resources is a Division of Finance and Administration
Human Resources
1906 College Heights Blvd. 11003, Bowling Green KY 42101-1003
www.wku.edu/hr

This document is intended to provide a general overview of benefits available to employees of Western Kentucky University. Detailed benefit information is contained in official plan documents available in the Department of Human Resources. Due to changing business conditions, Federal and State Law, and organization needs, benefits are subject to change without notice. Nothing in this document should be considered as a contract or guarantee of participation in any benefit program.

Western Kentucky University does not discriminate on the basis of race, color, national origin, sex, sexual orientation, disability, age, religion or marital status in admission to career and technical education programs and/or activities, or employment practices in accordance with Title VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Revised in 1992, and the Americans with Disabilities Act of 1990.

For additional information and assistance, please review the following link: <http://www.wku.edu/eoo>.



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