



EASTERN KENTUCKY UNIVERSITY

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Office of Human Resources

Jones 203, CPO 24A
521 Lancaster Avenue
Richmond, Kentucky 40475-3102
PH: (859) 622-5094 / FAX: (859) 622-6667
www.hr.eku.edu

Date: September 9, 2009

To: Eastern Kentucky University Faculty & Staff

From: Wally Skiba, Associate Director, Benefits & Compensation

RE: 5th Annual Employee Benefits Update

With the beginning of our new benefit plan year rapidly approaching, I want to highlight the changes recommended by the Benefits Committee, supported by Executive Vice President Harry Moberly, and approved by President Whitlock. In the spring of 2009, the 19 member Benefits Committee met and made a recommendation for an enhanced Dental Insurance program.

The following is a summary of the updates which are included in more detail in the **January 1 – December 31, 2010 EKU Employee Benefits Guide and on the HR/Benefits webpage**. You will be receiving the Benefits Guide through campus mail prior to Benefits Open Enrollment period (available online September 28 - October 16). The Benefits Expo will be held September 28-30 in the Stratton Café and October 5-7 in the Keen Johnson Ball Room, 9:00 – 4:30 daily. We make every effort to have all benefit providers present at the Benefits Expo to answer your questions, but their attendance is based on availability.

1. Dental

- You will find that the new High and Standard Dental plans have enhanced benefits and are offering coverage for more services at lower cost or free to the employee. Please see the chart below for a summary of the two plans. **If you are not currently enrolled in a dental plan, you must enroll during open enrollment to take advantage of this benefit. If you are currently enrolled in a dental plan and do not elect one of the new plans, you will automatically be enrolled in the Standard plan.**

<i>Delta Dental Coverage</i>	High Plan	Standard Plan
Annual Deductible (Single/Family)	\$0 / \$0	\$50 / \$150
Maximum Annual Benefit Per Covered Member	\$2,000	\$1,500
Preventive Care	\$0 copay	\$0 copay
Minor Services Routine Fillings, Simple Extractions, Root Canals, Simple Denture Repair, Oral Surgery, Periodontics (Gum Disease)	You pay 15%	You pay Deductible, then 20%
Enrollment Requirement	2 years	None
Major Services Inlays or Crowns, Prosthetic Services	You pay 40%	You pay Deductible, then 50%
Orthodontic Services Diagnosis & Treatment Plan Minor Treatment for Tooth Guidance	50% of the allowable amount (\$1,000 lifetime max) (dependents under 19 only)	Not Covered

NOTE: If you elect the High plan, you are required to remain in that plan for a two year period.

Delta Dental High	Total Monthly Premium	University Monthly Contribution	Employee Monthly Premium	Faculty (20 Pays)	Semi-Monthly (24 Pays)
Employee Only	\$33.50	\$22.10	\$11.40	\$6.84	\$5.70
Employee + Spouse	\$65.60	\$22.10	\$43.50	\$26.10	\$21.75
Employee + Child(ren)	\$71.31	\$22.10	\$49.21	\$29.53	\$24.61
Employee + Family	\$114.47	\$22.10	\$92.37	\$55.42	\$46.19

Delta Dental Standard	Total Monthly Premium	University Monthly Contribution	Employee Monthly Premium	Faculty (20 Pays)	Semi-Monthly (24 Pays)
Employee Only	\$22.10	\$22.10	FREE	FREE	FREE
Employee + Spouse	\$45.05	\$22.10	\$22.95	\$13.77	\$11.48
Employee + Child(ren)	\$42.51	\$22.10	\$20.41	\$12.25	\$10.21
Employee + Family	\$69.89	\$22.10	\$47.79	\$28.67	\$23.90

2. **Vision**

- Rate increase effective January 1, 2010.

Vision	Monthly Premium	Faculty (20 Pays)	Semi-Monthly (24 Pays)
Employee Only	\$ 7.12	\$4.27	\$3.56
Employee + Spouse	\$12.08	\$7.25	\$6.04
Employee + Child(ren)	\$12.80	\$7.68	\$6.40
Employee + Family	\$19.20	\$11.52	\$9.60

3. **Healthcare**

- No premium changes.
- Mental Health Parity Act – As of January 1, 2010, visit limits can no longer be imposed for mental health and/or substance abuse and will be treated the same as any other medical condition.

In summary, the University Benefits Committee, with the assistance of ECU Human Resources and Neace Lukens, conducted a review of ECU's employee benefits. The Committee believes, with this change, our benefits continue to be competitive with our benchmark universities. Also, the Committee gave consideration of specific input from the Faculty Welfare Committee and Staff Council members through their representatives on the Benefits Committee.

On behalf of the Benefits Committee and all the employees who depend upon the University to provide them needed benefits, **please remember the University's health insurance is a self-funded plan, which means that each healthcare dollar is paid by the University and participating employees.** For 2010, the University will contribute approximately 77% of the premium cost of the health plan. Employee contributions provide the remaining 23% of the total premium cost of the plan. The total cost paid to our providers is projected to exceed 13 million dollars.

Claim expense drives the cost of health care. It is important for each of us to use the health plan wisely and to do all we can to stay healthy. Your participation in our Healthy You @ ECU program is greatly encouraged (www.HealthyYouatEKU.com). **YOU CAN MAKE A DIFFERENCE!**

Beginning in spring 2010, the Benefits Committee will reconvene to continue the monitoring of the effectiveness and efficiency of ECU benefits programs.

