What's changing?
- Slight increase to medical
- Slight increase to vision
- Slight increase to legal

Highlights:
- Annual Enrollment runs Oct. 25 through Nov. 11 at 11:59 p.m.
- You MUST complete enrollment changes by 11:59 p.m. on Nov. 11.
- Benefit elections are effective Jan. 1, 2023.

What is Annual Enrollment?
During annual enrollment you have the opportunity to review, change or continue benefit elections for each year. Changes are not permitted during the plan year unless you have a qualifying life event.

This year we are doing a passive enrollment which means that no action is required if you do not want to make changes to your current elections. If you choose not to act, your existing coverage options will roll over into the next year with the exception of the Health Savings and FSA account contributions, which require you to actively re-enroll each year. You can view your current benefits enrollment by clicking on the My Benefits tab in MyNKU.

A Message to Faculty and Staff
Our goal is to provide you and your family with cost-efficient and comprehensive benefits as part of your total rewards at NKU. These programs are reviewed annually to ensure they are in line with the current trends and remain in compliance with government regulations. Our benefits program offers health care, dental and vision coverage, as well as financial security to our employees and their families. This guide provides a general overview of your benefit choices and enrollment information to help you select the coverage that is right for you.

Our success at Northern Kentucky University depends on the contributions and commitment of our faculty and staff. Thank you for your work in helping NKU to be nationally recognized for being a student-ready, regionally engaged university that empowers diverse learners for economic and social mobility.

Sincerely,

Lori Southwood
Chief Human Resources Officer
Northern Kentucky University

CONTENTS
10 Healthy Habits .................................. 2
Understanding Your Health Care Plan .... 3
Tips for Selecting a Health Plan .......... 3
Helpful Definitions ................................. 3
Supporting Lives that Thrive .................. 3
Medical Services ................................. 4
Prescription Drugs ............................... 5
Health Savings Account ....................... 6
Flexible Spending Account ................... 6
Vision Coverage .................................. 7
Dental Coverage .................................. 8
Basic & Optional Life ............................ 9
Short-term Disability ............................ 10
Voluntary Employee Benefits ............... 11
Other Employee Benefits ................. 11-12
Enrollment Information ...................... 13
2022 Annual Notices ......................... 14-15
**10 HEALTHY HABITS OF A GOOD HEALTH CARE CUSTOMER**

Every one of us plays an important role in keeping health care costs low. Taking steps to lower health care costs will benefit us as individuals as well as the entire university. What can you do? Check out these 10 money-saving tips:

**CHOOSE IN-NETWORK PROVIDERS**
Humana negotiates with providers and health care facilities for discounted fees. These providers make up the health plan's network. When you visit an in-network provider, you usually pay a lower copayment, lower deductible and lower coinsurance. Using an out-of-network provider can cost you more money.

**CHOOSE GENERICS**
Generic prescription medications are nearly identical to their brand-name equivalents in quality and composition but generally cost much less due to the lower coinsurance. Every time you fill a prescription, you could be saving money by asking for a generic version of the medicine. The difference in cost can add up to big savings in a short time.

**GET REGULAR CHECK-UPS**
Prevention and early detection of disease are the best ways to live a healthy life. A simple check-up could mean the difference between treating a chronic condition for an indefinite amount of time and making small lifestyle changes to prevent the onset of disease. The healthier you are, the lower your health care costs are likely to be. Preventive health screenings are 100% covered by all NKU health plans if you go to an in-network provider. Need help finding a provider? Call Humana at 1 (866) 427-7478.

**SAVE THE EMERGENCY ROOM FOR EMERGENCIES**
Avoid high ER fees by visiting an in-network provider or walk-in clinic for routine ailments such as sore throats, colds, flu, earaches, minor back pain and tension headaches. You may also visit an urgent care center for an illness or injury that does not appear life threatening, but also can’t wait until the next day. If you are unsure whether your condition requires a trip to the ER, call Humana’s Nurseline any time, day or night: 1 (800) 622-9529.

**CHOOSE FREESTANDING FACILITIES**
Choose in-network freestanding facilities for lab and imaging services and save. An MRI at a hospital can cost the plan more than $1,500, while the same MRI at a freestanding facility may cost only $500.

**ASK YOUR DOCTOR QUESTIONS**
Become an active participant in your health care by asking questions about the services your physician recommends, including radiological services, hospital stays, lab tests, medications and anything else. Talk to your doctor and find out if a procedure is absolutely necessary. You could lower your health care costs by eliminating unnecessary tests or procedures.

**TAKE ADVANTAGE OF AN HSA OR FSA**
With a Health Savings Account (HSA) or a Flexible Spending Account (FSA), you choose to have pre-tax dollars deducted from your paycheck for out-of-pocket medical costs. These accounts are great for covering expected and unexpected medical expenses and lowering your taxable income, which saves you money.

**USE MAINTENANCE MAIL ORDER FOR PRESCRIPTIONS**
If you have a condition that requires ongoing prescription medication, you will have the lowest out-of-pocket costs possible by requesting that your doctor provide a prescription for a 90-day supply of your medication. Not only will you save money, you will also save a trip to the pharmacy!

**SKIP THE WAITING ROOM WITH VIRTUAL VISITS**
A virtual visit lets you see and talk to a doctor from your mobile device or computer. Virtual visits are offered to you as part of your NKU health plan benefits and will cost less than using an urgent care center. Visit Doctor On Demand for more information.

**STAY HEALTHY**
A great way to save money on your health care is to stay healthy! When you exercise regularly, eat healthy, drink plenty of water, avoid smoking and limit alcohol consumption, you improve your health and reduce the likelihood of future health problems. Lowering your risk for future health problems not only improves your quality of life, but it also lowers health care costs for you and the university. While tackling all of these at once could be difficult, taking the first step toward improving your health might be easier than you think.
UNDERSTANDING YOUR HEALTH CARE PLAN

POINT OF SERVICE (POS)
• A plan that offers point of service (POS) care, with the option of choosing physicians and services from both in- and out-of-network providers. Predictable co-pays.

HEALTH MAINTENANCE ORGANIZATION (HMO)
• A plan that covers care provided by in-network physicians with predictable co-pays. There is no out-of-network coverage, except for emergency care.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)
• A plan that offers lower premiums and large network of providers. Members pay 100% of service cost until deductible is met.

HELPFUL DEFINITIONS:
• In-network: The vendor has agreed to a negotiated rate with the provider.
• Out-of-network: Provider has no agreement with vendor.
• Deductible: You pay 100% of services until you reach this number (not including co-payments.)
• Co-Payments: Fixed dollar amount for doctor visits and pharmacy.
• Co-Insurance: After deductible, the percent of cost shared between you and the plan.
• Out-of-Pocket Maximum: Your maximum annual financial responsibility for covered services (excluding premium.)

TIPS FOR SELECTING A HEALTH PLAN

You may want to consider factors such as access to doctors, cost of benefits, prescription drug formulary, and budget when selecting a plan.

Other tips to keep in mind:
• Identify your needs and the needs of your family members.
• Understand the basics of how your health plan works.
• Consider your out-of-pocket costs, as well as copays for prescription drugs, office visits, lab tests and hospitalization.
• Review the plan networks.
• Review the plan covered benefits and exclusions.
• Consider any life changes that may occur in the coming year.

SUPPORTING LIVES THAT THRIVE

University Wellness is dedicated to the health and well-being of NKU faculty and staff. Our mission is to build and support an overall campus culture that is not only conducive for promoting and encouraging healthy lifestyle behaviors, but also one that fosters employee engagement.

ONGOING SERVICES
• NKU Cares PCP Program.
• AETNA Employee Assistance Program
• Free and Confidential Elevate Personal Coaching
• Fresh Start Tobacco Cessation Support
• Virtual Ergonomic Work Station Assessments
• Healthy Monday Motivator Newsletter
• Victor’s Heart Path
• Virtual Lunch and Learns/Special Events
• Employee Engagement and Wellbeing Supports
• Wellness to U Presentations

HEALTHY FOOD ON CAMPUS
• Gluten-free, vegan, vegetarian and balanced dining options
• Snack Smart Cart
• Meeting Well Catering
• Health Vending Options
• Meatless Monday Options

For more details on all support services, visit nku.edu/wellness
Get immediate access to board-certified doctors 24/7 with Doc on Demand!

You can use your smartphone, tablet or computer for a video visit to connect with a physician to seek medical care without leaving your office or home. The top concerns that are treated with a video visit are:

- Cold & Flu
- Sinus Infections
- Rashes
- Bronchitis
- UTIs
- Eye Issues
- Allergies

Doc on Demand visits cost $0-$56 depending on the plan in which you are enrolled.

DOWNLOAD THE APP TODAY FROM THE APP STORE OR GOOGLE PLAY!
PRESCRIPTION DRUGS

ALL OPTIONS:
Use CHART #3 to estimate your 2022 prescription drug costs. All Level 4 specialty prescriptions must be filled through Accredo to be covered. Level 4 prescriptions filled through any other source will NOT be covered. A list of Level 4 prescriptions are available on the Benefits Pharmacy website.

HDHP OPTION ONLY:
Certain prescriptions, when taken on a regular basis, help control chronic conditions. These prescriptions will be covered with a 15% coinsurance up to the deductible. A list of the drugs eligible for 15% coinsurance can be found online.

You are automatically enrolled in prescription coverage if you are enrolled in one of our health plans. Express Scripts, the company managing your prescription drug benefit, provides 24-hour customer service, web-based drug information, and an integrated mail/home pharmacy service.

Northern Kentucky University is a member of the Know Your Rx Coalition, which is staffed with consulting pharmacists to assist you with your NKU Prescription benefit. Services of Know Your Rx include:

• Identification of lower cost prescription alternatives.
• Direct contact with pharmacists.
• Contacting physician to facilitate seeking authorization for lower cost alternative therapies.
• Assistance working with Express Scripts to fill your prescriptions in a timely and easy manner.
• Drug interaction management.

Sometimes medicines can change categories (generic, preferred brand, non-preferred brand). It’s always a good idea to check which category of your medicine. To view the current prescription drug formularies, visit the NKU Pharmacy website. Questions? Please call our pharmacists with the Know Your Rx Coalition at (855) 218-5979 for information specific to your medication, formulary and costs.

PHARMACY CONTACT INFORMATION

EXPRESS SCRIPTS
Member Customer Service 1 (800) 298-6890
www.express-scripts.com

KNOW YOUR Rx COALITION
Customer Service 1 (855) 218-5979
http://www.kyrx.org/

CHART #3: PRESCRIPTION DRUG COSTS

<table>
<thead>
<tr>
<th>Level</th>
<th>HMO</th>
<th>POS</th>
<th>HDHP 2500</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RETAIL (30-day supply)</td>
<td>MAIL ORDER (90-day supply through Express-Scripts)</td>
<td>RETAIL OR MAIL ORDER</td>
</tr>
<tr>
<td>Level 1</td>
<td>$10 copayment</td>
<td>$25 copayment</td>
<td></td>
</tr>
<tr>
<td>Level 2</td>
<td>$35 copayment</td>
<td>$87.50 copayment</td>
<td>100% before deductible; 15% after deductible to OOP. 15% coinsurance up to deductible for specifically listed maintenance medications for chronic conditions.</td>
</tr>
<tr>
<td>Level 3</td>
<td>$55 copayment</td>
<td>$137.50 copayment</td>
<td></td>
</tr>
<tr>
<td>Level 4</td>
<td>25% of required payment limited to $300 per prescription filled</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option out-of-pocket Maximum\a</th>
<th>HMO</th>
<th>POS</th>
<th>HDHP 2500</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,500 individual</td>
<td>$4,000 individual</td>
<td>Prescription drug deductible combined with medical deductible. Refer to medical section above.</td>
<td></td>
</tr>
<tr>
<td>$9,000 family</td>
<td>$8,000 family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\a All specialty drugs must be obtained through Accredo Pharmacy to be covered.
**HEALTH SAVINGS ACCOUNT (CHARD SNYDER)**

### 2023 MAXIMUM ANNUAL CONTRIBUTIONS

**CHART #4.** The IRS limit is the total of the NKU contribution and your maximum contribution. We’ve done the math for you!

**CONTRIBUTIONS**
- You must enroll in the health savings account to receive the NKU contribution.
- You are not required to contribute to the account.
- NKU contributions are prorated and made over the entire year.
- If you contribute, your annual contribution is deducted before tax on a prorated basis throughout the year.

### USING YOUR HEALTH SAVINGS ACCOUNT

- You can use your health savings account to pay for IRS-eligible medical, prescription drug, dental or vision expenses. Go to IRS Publication 502 at www.irs.gov to see a list of eligible expenses.
- If you do not use the money in your account, it rolls over to the next year. You cannot contribute more than the annual maximum, but there is no maximum account balance.
- Your health savings account is a checking account (with a debit card). Before using the card to pay an expense, be sure you have money in your account, or, like your personal checking account, you could be charged overdraft fees.
- This is your account. You are responsible for providing receipts for eligible expenses should you be audited by the IRS.

### INTERNAL REVENUE SERVICE (IRS)

Health savings accounts are possible as a result of IRS rules about who can enroll, how much can be contributed and how your account can be used. Under these rules you can enroll in a health savings account if you are:
- Enrolled in the high deductible health plan (HDHP) medical option.
- Not covered by another health care plan (for example, covered by your spouse’s medical plan).
- Not covered by Medicare (Parts A, B, C or D).
- Not covered under another flexible spending account (for example, covered by your spouse’s flexible spending account).
- Not eligible to be claimed as a dependent on another’s tax return.

**CHART #4: CONTRIBUTIONS**

<table>
<thead>
<tr>
<th></th>
<th>HDHP 2500</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NKU Annual Contribution</strong></td>
<td><strong>Your Annual Maximum Contribution</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Under age 55</strong></td>
</tr>
<tr>
<td>EMPLOYEE ONLY</td>
<td>$625</td>
</tr>
<tr>
<td>EMPLOYEE + 1 OR MORE**</td>
<td>$1250</td>
</tr>
</tbody>
</table>

*Based on IRS regulations  **Age as of 12/31/22  ***Employee plus spouse, employee plus child or employee plus family

**FLEXIBLE SPENDING ACCOUNT (CHARD SNYDER)**

**CHART #5.** Chard Snyder will continue to administer the flexible spending accounts.

If you had a flexible spending account in 2022 and want an account in 2023:
- You must enroll and select your amount for 2023.
- Keep your Benny card (if applicable). It will be reloaded with your 2023 elected amount.

### CHART #5: CONTRIBUTIONS

<table>
<thead>
<tr>
<th></th>
<th>ANNUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minimum</td>
</tr>
<tr>
<td><strong>DAY CARE</strong></td>
<td>$60</td>
</tr>
<tr>
<td><strong>HEALTH CARE</strong></td>
<td></td>
</tr>
<tr>
<td><strong>LIMITED HEALTH CARE (DENTAL/VISION ONLY IF IN HDHP MEDICAL)</strong></td>
<td></td>
</tr>
</tbody>
</table>

The IRS regulates these accounts using these rules:
- Your contributions can only be used for eligible expenses. Refer to the list of eligible expenses at www.chard-snyder.com.
- Each account is a separate election that must be made each year.
- Money in one account cannot be transferred to another account.
- Your contribution cannot be changed during the year unless you have a qualified change such as marriage, birth of a child, etc.
- There is no rollover of account balances at year end. If you do not use the money during the year, you lose it.
VISION COVERAGE

(EYEMED)

COVERAGE

**CHART #6** is the Vision Plan Comparison. It shows what you will pay when you obtain vision services. There are no changes for 2023.

FREQUENCY

**CHART #7.** You can obtain glasses (lenses & frames) or contacts, but not both in a 12-month period.

MONTHLY COSTS

**CHART #8.** We negotiated a multi-year rate guarantee directly with EyeMed. As in the past, NKU will pay 100 percent of the cost of the Basic option. Employees choosing the Buy Up option will pay all of the cost.

All costs are deducted before tax. Biweekly employee costs are half of the monthly amount from the first two paychecks each month. Costs for extended family members can be found on the Benefits website or requested from benefits@nku.edu.

### CHART #6: VISION PLAN COMPARISON

<table>
<thead>
<tr>
<th>NETWORK NAME</th>
<th>BASIC</th>
<th>BUY UP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>IN NETWORK</td>
<td>OUT OF NETWORK</td>
</tr>
<tr>
<td>VISION EXAM ²</td>
<td>$10 co-pay</td>
<td>Up to $30</td>
</tr>
<tr>
<td>CONTACT LENS EXAM ³</td>
<td>Not available</td>
<td>Not available</td>
</tr>
<tr>
<td>LENS OPTIONS</td>
<td>Not available</td>
<td>Not available</td>
</tr>
<tr>
<td>RETINAL IMAGING</td>
<td>Up to $39</td>
<td>Not available</td>
</tr>
<tr>
<td>FRAMES ³</td>
<td>35% off retail price</td>
<td>Not available</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STANDARD PLASTIC LENSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single vision</td>
</tr>
<tr>
<td>Bifocal vision</td>
</tr>
<tr>
<td>Trifocal vision</td>
</tr>
<tr>
<td>Lenticular</td>
</tr>
<tr>
<td>Standard Progressive</td>
</tr>
<tr>
<td>Premium Progressive</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONTACT LENSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional</td>
</tr>
<tr>
<td>Disposable</td>
</tr>
<tr>
<td>Medically necessary</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LASER VISION CORRECTION ⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>15% off retail price or 5% off promotional price with U.S. Laser Network only.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ADDITIONAL DISCOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete pair-prescription eyeglasses</td>
</tr>
<tr>
<td>Non-prescription sunglasses</td>
</tr>
<tr>
<td>Remaining balance beyond plan coverage</td>
</tr>
</tbody>
</table>

¹ Services obtained from out-of-network providers must be submitted for reimbursement by filing a claim. Reimbursement will be at the amount shown.

² With dilation as necessary.

³ Frame, lenses, and lens option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, 20% discount off retail price applies. Discounts available on all frames except when prohibited by the manufacturer.

⁴ LASIK or PRK from U.S. Laser Network

### CHART #7: VISION SERVICE FREQUENCY SCHEDULE

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>BASIC</th>
<th>BUY UP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>IN NETWORK</td>
<td>OUT OF NETWORK</td>
</tr>
<tr>
<td>EYE EXAM</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>LENSES OR CONTACTS</td>
<td>Unlimited</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>FRAMES</td>
<td>Unlimited</td>
<td>Once every 24 months</td>
</tr>
</tbody>
</table>

### CHART #8: VISION MONTHLY PREMIUMS

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>BASIC</th>
<th>BUY UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE ONLY</td>
<td>$0</td>
<td>$6.77</td>
</tr>
<tr>
<td>EMPLOYEE + SPOUSE</td>
<td>$0</td>
<td>$12.89</td>
</tr>
<tr>
<td>EMPLOYEE + CHILDREN</td>
<td>$0</td>
<td>$13.56</td>
</tr>
<tr>
<td>EMPLOYEE + FAMILY</td>
<td>$0</td>
<td>$20.13</td>
</tr>
</tbody>
</table>

Refer to page 12 for dependent definitions.
**DENTAL COVERAGE**
*(DELTA DENTAL)*

**COVERAGE**

*CHART #9* shows what you will pay when you obtain dental services. **There are no changes to coverage for 2023.**

**MONTHLY COSTS**

*CHART #10.* NKU is continuing to subsidize the cost of coverage for full-time employees.

*CHART #11.* Eligible, part-time employees will pay full premium. NKU spouses pricing does not apply, as this is an employee pay all option.

All costs are deducted before tax. Biweekly employee costs are half of the monthly amount from the first two paychecks each month. Costs for extended family members can be found on the Benefits website or requested from benefits@nku.edu.

---

### CHART #9: DENTAL PLAN COMPARISON

<table>
<thead>
<tr>
<th>NETWORK</th>
<th>PREVENTIVE OPTION</th>
<th>BASIC OPTION</th>
<th>BUY UP OPTION ¹</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO, Premier or Out-of-network Providers ²</td>
<td>PPO or Premier Providers ³</td>
<td>Out-of-network Providers ²</td>
</tr>
</tbody>
</table>

| Preventive ³ (oral exams, x-rays, teeth cleaning, fluoride) | Deductible does not apply. 0% of NNR |
| Deductible ³ | None | $50/individual | $50/individual | $50/individual |
| Basic/Minor ³ (fillings, extractions, oral surgery, root canal, periodontics) | Not covered | 20% NNR ³ | 40% NNR ³ | 20% NNR ³ |
| Major ³ (crowns, bridges, dentures) | Not covered | 50% NNR ³ | 60% NNR ³ | 50% NNR ³ |
| Maximum per person annual benefit payable | Plan pays $1,000 | Plan pays up to $1,500 | Plan pays up to $1,000 | Plan pays up to $2,000 |
| Orthodontia ³ | Not covered | Not covered | 50% NNR ⁵ |
| Lifetime per person ortho benefit payable | Not covered | Not covered | Plan pays up to $2,000 |

Detailed information about covered services can be located on the Benefits website under Dental coverage.

¹ Must remain enrolled in this option for two enrollment cycles
² In-network and out-of-network benefit calculated at Delta Dental Premier network negotiated rates (NNR). Out-of-network providers may bill you for any difference between their billed charge and the NNR.
³ Deductible does not apply to preventive services or orthodontia. Deductible applies to basic/minor and major services. After the deductible, you pay the percentage shown. The plan pays the difference.
⁴ Three or more family members' expenses can be combined to meet the family deductible.
⁵ Orthodontia only covered for dependents under age 19.

---

### CHART #10: DENTAL PREMIUMS FOR FULL-TIME EMPLOYEES

<table>
<thead>
<tr>
<th>PREVENTIVE</th>
<th>BASIC</th>
<th>BUY UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE ONLY</td>
<td>$3.65</td>
<td>$14.12</td>
</tr>
<tr>
<td>EMPLOYEE + SPOUSE</td>
<td>$17.31</td>
<td>$41.72</td>
</tr>
<tr>
<td>EMPLOYEE + CHILDREN</td>
<td>$15.94</td>
<td>$38.95</td>
</tr>
<tr>
<td>EMPLOYEE + FAMILY</td>
<td>$30.96</td>
<td>$69.35</td>
</tr>
<tr>
<td>NKU SPOUSES - EMPLOYEE + SPOUSE</td>
<td>$7.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>NKU SPOUSES - EMPLOYEE + FAMILY</td>
<td>$17.00</td>
<td>$46.00</td>
</tr>
</tbody>
</table>

Refer to page 12 for dependent definitions.
**BASIC & OPTIONAL LIFE**

**AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE (HARTFORD)**

NKU provides Basic Life and AD&D insurance equal to your Jan. 1 annual base pay rounded to the next thousand. Basic life pays a benefit to your selected beneficiaries upon your death from any cause. Basic AD&D pays an additional benefit to your selected beneficiaries upon your death as a result of an accident and a percentage to you in the event of loss of limb or sight.

You can purchase Optional Life/AD&D insurance coverage with after tax payroll deductions. This coverage is in addition to your NKU provided Basic Life/AD&D coverage. You can purchase coverage equal to an additional one, two, three, four or five times your basic life coverage. The value of your combined coverage (basic plus optional) cannot exceed $750,000 without providing medical Evidence of Insurability (EOI). If already enrolled, EEs & dependents must provide EOI for an increase of more than one level. If not already enrolled, they must submit EOI for any amount of coverage (including an initial amount). EOI is required for any amount over $250,000.

The cost of coverage is based on the option you elect, your age and your salary as of Jan. 1. Your cost is fixed as of Jan. 1, and will not change during the year. **CHART #12** shows the monthly cost of coverage and how to estimate your cost. The annual cost for each option is also shown in the online enrollment process. Please note that this cost is an after-tax deduction.

### CHART #12

#### OPTIONAL GROUP TERM LIFE (OGTL)

<table>
<thead>
<tr>
<th>AGE as of 1/1/22</th>
<th>RATE PER $1,000 OF COVERAGE PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.049</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.049</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.066</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.075</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.084</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.135</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.212</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.315</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.495</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.939</td>
</tr>
<tr>
<td>70 and over</td>
<td>$1.674</td>
</tr>
</tbody>
</table>

**FORMULA FOR CALCULATING TOTAL COST**

1. Jan. 1 Annual Base Pay
2. Multiply by option you are electing 1x, 2x, 3x, 4x or 5x
3. Round to next higher $1,000
4. Divide by $1,000
5. Multiply by Monthly Cost Per $1,000 Coverage (based on age from the chart)

**TOTAL MONTHLY COST**

During annual enrollment, you can change your coverage but may be subject to Evidence of Insurability requirements. **CHART #13** below shows those changes that require Evidence of Insurability.

### CHART #13

<table>
<thead>
<tr>
<th>2022 COVERAGE ELECTED</th>
<th>2023 COVERAGE ELECTED</th>
<th>EVIDENCE OF INSURABILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any level of optional</td>
<td>Increase of 1 level</td>
<td>NOT REQUIRED</td>
</tr>
<tr>
<td>Any level of optional</td>
<td>Increase of 2 levels or more</td>
<td>REQUIRED</td>
</tr>
<tr>
<td>Any level of optional</td>
<td>Decrease of any amount</td>
<td>NOT REQUIRED</td>
</tr>
</tbody>
</table>

An EOI is required for any coverage exceeding $250,000.

### DEPENDENT LIFE: CHILD AND/OR SPOUSE

**CHART #14** shows the coverage options and costs to cover one or more of your dependent children. Cost is the same whether you are covering one child or several. There is no evidence of insurability required to obtain, increase or decrease dependent life – child coverage.

**NOTE:** If your spouse works for NKU in a benefit-eligible position, only one of you may elect dependent life child coverage.

<table>
<thead>
<tr>
<th>CHILD COVERAGE</th>
<th>MONTHLY COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$0.95</td>
</tr>
<tr>
<td>$10,000</td>
<td>$1.90</td>
</tr>
</tbody>
</table>

**CHART #15** shows the coverage options and costs to cover your spouse. Evidence of insurability is required to obtain any level or any increase in dependent spouse coverage. Decreases in coverage do not require evidence of insurability.

**NOTE:** If your spouse works for NKU in a benefit-eligible position, you and your spouse may not elect dependent life spouse coverage.

Refer to page 12 for dependent definitions.

### BENEFICIARIES

Hartford does not retain the beneficiary information for you. You can obtain a beneficiary enrollment form from the benefits website to update the information.

**Beneficiary Enrollment Form:**

https://inside.nku.edu/hr/benefits/types/enrollment2019/Hartfordlife-insurance.html
SHORT-TERM DISABILITY (HARTFORD)

Purchasing short-term disability coverage allows you to receive income benefits when you are unable to work after a 15- or 30-consecutive day absence. You choose if you want benefits to begin after 15 days or 30 days. You can receive this benefit until the earlier of:
- You recover and return to work.
- Six consecutive months of absence (when you are eligible to apply for long-term disability.)
- The Hartford considers you no longer disabled.

You can purchase coverage in $100 units of weekly benefit, not to exceed the lesser of:
- 60% of your annual base pay (rounded down to the nearest $100.)
- 25 units.

**COST**
- You pay for coverage with after-tax deductions.
- Short-term disability benefits are not taxable when paid to you.

**Step 1:**
Determine the maximum number of $100 units you can purchase using CHART #16.

**Step 2:**
Number of $100 units you wish to purchase _______ multiplied by monthly cost - CHART #17 x _______ equals monthly cost of coverage = __________

---

**CHART #17**

<table>
<thead>
<tr>
<th>Age on Jan. 1, 2022</th>
<th>15-day waiting period</th>
<th>30-day waiting period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 44</td>
<td>$3.78</td>
<td>$2.17</td>
</tr>
<tr>
<td>45 - 49</td>
<td>$3.92</td>
<td>$2.27</td>
</tr>
<tr>
<td>50 - 54</td>
<td>$4.59</td>
<td>$2.67</td>
</tr>
<tr>
<td>55 - 59</td>
<td>$5.81</td>
<td>$3.40</td>
</tr>
<tr>
<td>60 - 64</td>
<td>$6.75</td>
<td>$4.00</td>
</tr>
<tr>
<td>65+</td>
<td>$7.29</td>
<td>$4.25</td>
</tr>
</tbody>
</table>

**EXAMPLE:**
Weekly earnings……………………………………..$480.76
Maximum number of units that can be purchased ...... 2
Age as of Jan. 1 of next year.................................46
$3.92 x 2 = $7.84 per month (or $94.08 per year) for a $200 weekly short-term disability benefit (15-day waiting period option).

---

**CHART #18**

<table>
<thead>
<tr>
<th>2022 COVERAGE ELECTED</th>
<th>2023 COVERAGE ELECTED</th>
<th>EVIDENCE OF INSURABILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>$100 or 1 unit</td>
<td>NOT REQUIRED</td>
</tr>
<tr>
<td>Any amount</td>
<td>Increase by $100/1 unit within same option*</td>
<td>NOT REQUIRED</td>
</tr>
<tr>
<td>None or any amount</td>
<td>Increase by $200/2 units or more within same option*</td>
<td>REQUIRED</td>
</tr>
<tr>
<td>Any amount or option</td>
<td>Change from 15-day waiting period option to 30-day waiting period option with or without increase</td>
<td>NOT REQUIRED</td>
</tr>
<tr>
<td>Any amount or option</td>
<td>Change from 30-day waiting period option to 15-day waiting period option with or without increase</td>
<td>REQUIRED</td>
</tr>
</tbody>
</table>

*Options are 15-day waiting period or 30-day waiting period.
STAFF AND FACULTY RETIREMENT PLAN
All full-time faculty and staff regularly scheduled and working 20 hours per week or more are required to participate in the university’s 403(b) plan. Participation begins after 90 days of employment. The employee contribution is 5% of regular base pay on a before-tax basis. NKU contributes 10%. The employee is 100% vested (owns) both their own and NKU contributions immediately. The 403(b) plan is offered through TIAA with a choice of 35 different investment options. Employees who previously participated in a TIAA account, may begin contributions immediately by providing a copy of their current TIAA account statement to Human Resources.

As of 7/1/21, all staff hired prior to 1/1/2014 will continue in the Kentucky Public Pension Authority plan (KPPA) as a Tier 1 or 2 participant until retirement with no changes in benefits.

OPTIONAL RETIREMENT PLANS
Eligible employees may choose to participate in several additional retirement savings plans offered through TIAA and the Kentucky Deferred Compensation Authority.

VACATION LEAVE FOR STAFF & FACULTY
Vacation leave provides the opportunity for rest, recreation and relaxation necessary to maintain effective work performance. Vacation leave begins accruing on a pay-period basis from the initial date of employment. However, employees may not begin to use vacation until after successful completion of their initial 90-day probationary period.

For more information about vacation accruals, please visit the payroll website, https://inside.nku.edu/hr/payroll.html

SICK LEAVE FOR STAFF & FACULTY
Sick leave is designed to cover employees and their dependents for the occasional absences for short-term illnesses (flu, cold, etc.) as well as for an extended illness or incapacitation. Sick leave allowance begins accumulating on the date of hire, but is not available for use until the 90-day probationary period is completed. Unused sick leave will not be paid upon separation from the university.

Sick leave may be accumulated without limitation. Full-time staff members accrue one day of sick leave for each calendar month of employment. Part-time staff accrue sick hours based on actual hours worked.

TUITION WAIVER
NKU provides a tuition waiver benefit to employees and their legal spouses and dependent(s) for undergraduate courses only. Employees can utilize the tuition waiver for undergraduate, graduate or law classes. The benefit allows for a maximum of six credit hours per semester for full-time employees and three credit hours for part-time employees.

Classes may not be taken during an employee’s normal working hours without prior written approval. Employees may not receive the waiver if they have terminated employment–voluntarily or involuntarily–or submitted written notice of intent to terminate prior to the first day of classes for which the waiver is requested.

The tuition waiver also provides a benefit to the employee’s spouse and eligible dependent(s). Spouses and eligible dependent(s) must meet admissions requirements to NKU and the college/program to which they are applying. Spouses and dependents of full-time employees can receive up to 6 credit hours per semester; part-time up to 3 credit hours per semester.
HOLIDAYS
Nine legal holidays are observed by the university.

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Presidential Election Day
- Thanksgiving Day
- Christmas Day

The Board of Regents or the president may grant special holidays in addition to those listed above.

ENROLLMENT INFORMATION

WHO CAN YOU COVER?
You can cover the following dependents under medical, dental, vision and dependent life insurance:

Your spouse. Legally married couples, including same-sex couples.

Your dependent children including your children, step, children, foster children and children for whom you are the legal guardian.

Your Extended Family Members who meet the following criteria:
- Age 18 or older and mentally competent to consent, and either not related to the employee by blood, adoption or marriage, and is of the same or younger generation than you and;
- Not legally married, and;
- Must reside in your household for a minimum of 12 months, and;
- Must be financially interdependent for 12 months or longer.

You must be able to provide proof of financial interdependence through at least one of the following means:
- A joint mortgage, lease or other evidence of common residence such as utility bills in both of your names.
- Durable property or health care power of attorney.
- Joint ownership of a motor vehicle.
- Joint checking account or credit card in both of your names.
- Designation of each other as the primary beneficiary in a will, life insurance policy or retirement plan.

Please note: You can elect coverage for your spouse or an extended family member but not both. Coverage for your dependents will continue for medical, dental, vision and dependent life until the earlier of the end of the month in which:
- The individual no longer meets the definition as your dependent.
- Your dependent children or your extended family member’s children attain age 26.

ID Cards

<table>
<thead>
<tr>
<th>PLAN</th>
<th>WHO WILL RECEIVE ID CARD</th>
<th>FROM</th>
</tr>
</thead>
<tbody>
<tr>
<td>DENTAL</td>
<td>Only those changing option (ex. Basic to Preventive only)</td>
<td>Delta Dental</td>
</tr>
<tr>
<td>FLEXIBLE SPENDING ACCOUNTS</td>
<td>Only those enrolling in Medical FSA for the first time</td>
<td>Chard Snyder</td>
</tr>
<tr>
<td>MEDICAL</td>
<td>Those changing option (ex. POS to HMO) or level of coverage (ex. Employee only to family)</td>
<td>Humana</td>
</tr>
<tr>
<td>VISION</td>
<td>No new cards issued</td>
<td>EyeMed</td>
</tr>
</tbody>
</table>
HOW TO ENROLL

Accessing the Fiori My Benefits
Open Enrollment Portal

1. Click on QUICK LINKS on the NKU home page to access the MyNKU portal and log in.
   The sign-on service allows you to enter your NKU ID and password to access multiple resources within the NKU network.
   
   ![Image of login interface]

   Username
   
   Password
   
   Click on Sign in

2. Select EMPLOYEE tab at the top of the page.

3. Select "Benefits Enrollment & Overview"

   Select OPEN ENROLLMENT from the Enrollment Event list by clicking on the radio button.

   ![Image of enrollment event selection]

   Enrollment Event

   Open Enrollment

   To review or edit your personal information, go to My Profile.
   To get an overview of all the enrolled benefits, go to My Benefits.

4. A Terms and Conditions statement will appear relating to Open Enrollment. Read the statement and select CONFIRM to access Open Enrollment. Selecting DECLINE will return you to the Enrollment Event Menu (see step three).

   ![Image of terms and conditions]

   Terms and Conditions
   By clicking Accept I understand and agree to all of the following:
   1. I will only be enrolled in those benefits for which I am eligible
   2. I agree to the terms and conditions of enrollment set forth
   3. I agree that any misrepresentation or misstatement of a material fact made on an electronic or any form requesting benefits under the plan shall terminate my eligibility and that of my eligible dependents and may result in corrective action, including dismissal
   4. I will be required to provide initial and periodic proof of my dependents' eligibility
   5. I authorize Northern Kentucky University to deduct amounts due from my pay on a before-tax basis, as applicable, until further notice
   6. I understand that I may not change my before-tax elections during the year unless I have a qualified change as defined by the IRS.

   ![Image of accept and decline buttons]

   ACCEPT
   DECLINE

5. A bar will appear at the bottom of the screen with a NEXT button in the lower right. Click NEXT.

6. You are now in the SELECT BENEFITS screen where benefit selections for the coming year can be made.

7. Click on the “Settings” icon (blue circle) and unselect Action:
Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Northern Kentucky University medical plan. If you would like more information on WHCRA benefits, contact Benefits at (859) 572-5200.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in the state listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

- If you or your dependents are not currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1 (877) KIDS NOW or visit www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll free 1 (866) 444-EBSA (3272).

If you live in one of the states below, you may be eligible for assistance paying your employer health plan premiums. You should contact your state for further information and eligibility.

Michelle’s Law Notice – Extended Dependent Medical Coverage During Student Medical Leaves

The NKU plan may extend medical coverage for dependent children if they lose eligibility or coverage because of a medically necessary leave of absence from school. Coverage may continue for up to a year, unless your child’s eligibility would end earlier for another reason.

Extended coverage is available if a child's leave of absence from school or change in school enrollment status (for example, switching from full-time to part-time status) starts while the child has a serious illness or injury, is medically necessary and otherwise causes eligibility for student coverage under the plan to end. Written certification from the child's physician stating that the child suffers from a serious illness or injury and the leave of absence is medically necessary may be required.

If your child will lose eligibility for coverage because of a medically necessary leave of absence from school and you want his or her coverage to be extended, call or email the Benefits team as soon as the need for the leave is recognized. In addition, contact your child’s health plan to see if any state laws requiring extended coverage may apply to his or her benefits.
2. Northern Kentucky University has to know about your current coverage and there are two important things you need to consider about your prescription drug coverage. Information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO, POS or HDHP) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Northern Kentucky University has determined that the prescription drug coverage offered by the Health Maintenance Organization (HMO) and Point of Service (POS) and High Deductible Health Plan (HDHP) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered creditable coverage. Because your existing coverage is creditable coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When can you join a Medicare drug plan? You can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct. 15 to Dec. 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a 2-month Special Enrollment Period (SEP) to join a Medicare drug plan.

What happens to your current coverage if you decide to join a Medicare drug plan? If you decide to join a Medicare drug plan, your current Northern Kentucky University coverage will not be affected. You can keep your HMO, POS or HDHP coverage if you elect part D and this coverage will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current Northern Kentucky University coverage, be aware that you and your dependents will not be able to get this coverage back during the year unless you have a qualified status change.

When will you pay a higher premium (penalty) to join a Medicare drug plan? You should also know that if you drop or lose your current coverage with Northern Kentucky University and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage....

Contact the person listed below for further information. NOTE: You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Northern Kentucky University changes. You may also request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see inside back coverage of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.
- Call 1 (800) MEDI CARE (633-4227). TTY users should call 1 (877) 486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at 1 (800) 772-1213. TTY users should call 1 (800) 325-0778.

REMEMBER: Keep this creditable coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

DATE: Sept. 1, 2022
NAME OF ENTITY: Northern Kentucky University
CONTACT POSITION /OFFICE: Director of Benefits/Human Resources
ADDRESS: Northern Kentucky University Lucas Administration Center 715 Nunn Drive Highland Heights, Kentucky 41099
PHONE NUMBER: (859) 572-5200

This publication was prepared by Northern Kentucky University. NKU is an affirmative action/equal opportunity institution.

MC220402