



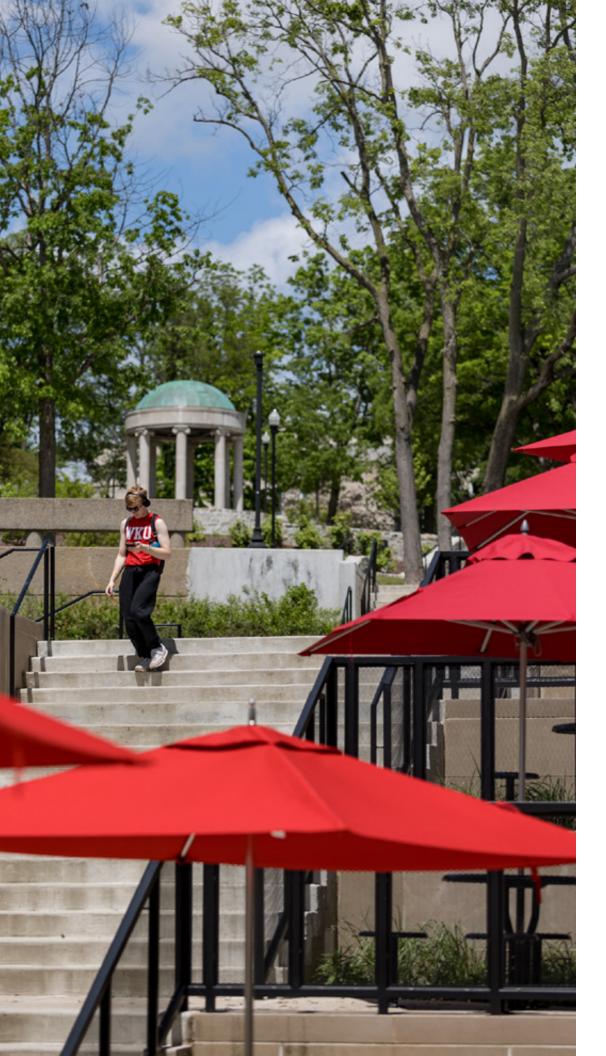
Western Kentucky University is committed to Our Students,
Our Hill, Our Community and Beyond. In addition to salary,
WKU offers a wide array of benefits that represent a
significant part of your total rewards. As administered by
the Department of Human Resources, eligible employees
have access to comprehensive wellness and health benefits
designed to promote well-being and cost-effective access
to quality health care services.

Employees also receive life insurance coverage and longterm disability protection at no cost. The importance of work/life balance is reflected through the University's generous holiday schedule, vacation and sick leave accrual and alternative work arrangements.

Mandatory and voluntary retirement programs are offered through the state retirement systems and through the University's 403(b) Optional Retirement Plan (ORP).

We look forward to working with you and supporting your personal and professional needs.

For questions and additional information, please contact a member of our Employee Wellness & Benefits Team at 270-745-5360 or email benefits@wku.edu.





2025 OPEN ENROLLMENT

MANAGING YOUR HEALTH
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2025 OPEN ENROLLMENT

WHAT YOU NEED TO KNOW ABOUT YOUR 2025 OPEN ENROLLMENT

Open Enrollment occurs **October 14 through October 25, 2024.** All benefits eligible employees, including New Hires who recently made elections for the remaining 2024 calendar year, are required to complete the enrollment process. Your active participation is the only way to ensure your 2025 coverage best meets your needs.

HELPFUL HINTS

- Review and verify your current benefits and dependents enrolled in your coverages on the Benefits
 Portal at wku.edu/hr/benefits/healthandwellness.
- Compare WKU's benefits with other insurance options available to you and your family.
- Remember, voluntary Health Savings Account employee contributions and Flexible Spending Accounts require annual re-enrollment.
- Follow us on social media @wkuhumanresources for important updates.
- Contact the Employee Wellness & Benefits Team at 270-745-5360 or email benefits@wku.edu if you have any questions.

TAKE ACTION

All benefits eligible employees must enroll during the 2025 Open Enrollment period. This includes those recently hired and those who want to keep the same coverage as this year.

Open Enrollment each year allows you to re-commit to participating in our **Top**Life Employee Wellness Program, re-elect contributions to your spending accounts, and ensure your life insurance coverage meets your needs. Be sure to check your beneficiaries!

WHAT HAPPENS IF I DON'T ENROLL?

If you do not elect medical coverage by October 25, the Open Enrollment end date, you will be enrolled in the PPO 1,600 with the same coverage level as your current health plan or if you are currently waiving the health plan, you will be assigned the same waiver coverage. You will not be eligible for wellness credits or discounted premiums. Additionally, you will be subject to the \$50/month tobacco surcharge.

MAKING CHANGES THROUGHOUT THE YEAR

The choices you make during Open Enrollment remain in place from January 1, 2025, through December 31, 2025. You cannot add or drop coverage until the next Open Enrollment period unless you experience a qualifying event.

The following events would allow you to make changes to your current benefits during the plan year. You must log in to the **Benefits Portal** at **wku.edu/hr/benefits/healthandwellness** to make your changes within 31 days of the qualifying event.

- · Birth or adoption
- Marriage
- Divorce
- Spouse/partner's annual open enrollment
- Employment status (dependent loses/gains other coverage)
- Dependent no longer meets eligibility criteria

MANAGING YOUR HEALTH



MISSION

Provide a healthy campus culture for optimal health that leads to personal and professional growth and enriches the quality of life for faculty, staff and family members.

WKU'S GUIDING PRINCIPLES

- Create a sustainable health plan
- Provide programs and benefits that promote health and well-being
- Offer tools and resources to help employees and family members make informed healthcare decisions

YOU AND YOUR COVERED SPOUSE/PARTNER PLAY A PART...

- Commit to a healthy lifestyle
- Make informed decisions about your health
- Use healthcare services in a cost-effective way

WKU'S HEALTH PLAN OBJECTIVES

- Rewarding you for taking an active role in your health and well-being.
- 2. Slowing the growth of health care costs for you and WKU's self-insured health plan.

Each health plan option covers a wide range of services, from routine preventive care to hospitalization, surgery and prescription drugs, but differ in their cost-sharing arrangements (i.e., premiums, copays, deductibles and coinsurance). You choose the plan that best suits your needs.

The health plan choices come with a type of savings account, either a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA), to help you pay for eligible medical expenses.

As part of WKU's commitment to wellness, if you and your covered spouse/partner accept the **Top**Life Pledge, you are eligible for financial rewards, such as WKU wellness credits and discounted premiums.

If you and your spouse/partner decide to opt out of medical coverage, you can still participate in the wellness program and reap financial rewards.



WKU TopLife

KNOW THE DIFFERENCE GET THE MOST OUT OF

OF YOUR HEALTH PLAN

HRA - HEALTH

REIMBURSEMENT

1,600

ARRANGEMENT

Yes. You may have

a regular HC FSA

HSA - HEALTH

may have a Limited

Purpose HC FSA

No

No

SAVINGS

ACCOUNT

PAIRED WITH WHICH HEALTH PLAN OPTION	Healthy Saver 3,300	Healthy PPO 1,100 & Healthy PPO 1,60
WKU initial account credit	\$900/Employee* \$1,400/Family	Not Applicable
Additional WKU wellness incentive account credit (TopLife Pledge)	\$500/Employee* \$1,000/Family	\$500/Employee* 1,000/Family
Employee contributions allowed	Yes, up to IRS limits	No
Use to help pay for eligible medical expenses	Yes	Yes
Take balance with you if you leave WKU	Yes	No
Earns interest	Yes	No
Balance rolls over from year-to-year	Yes	Yes
Works with Health Care Flevible Spending	No. However, you	Ves Vou may have

Works with Health Care Flexible Spending

Available to Medicare enrolled members

Eligible dependents must be enrolled in a

WKU health plan to use the account's funds

Account (HC FSA)

(Age 65+)

*Amount is prorated for new hires after open enrollment. Complete details are available in the Benefits Portal at wku.edu/hr/benefits/healthandwellness.

Yes

No

HEALTH PLANS

ANTHEM BLUE CROSS BLUE SHIELD (ADMINISTRATIVE SERVICES ONLY)

The section below outlines the health plans offered in 2025. A comparison chart can be found at the end of this section. You can learn more about these plans in the Benefits Portal at wku.edu/hr/benefits/healthandwellness.

THINGS TO CONSIDER WHEN CHOOSING A HEALTH PLAN

• YOU'LL NOTICE WE'VE NAMED OUR HEALTH PLANS "HEALTHY...".

That's because we hope you'll participate in our **Top**Life Employee Wellness Program.

LOOKING FOR A DISCOUNT ON YOUR HEALTH PLAN PREMIUMS?

If you elect to participate in our TopLife Employee Wellness Program, we'll give you a \$15/month discount on Employee Only and Employee + Child(ren) coverage levels or a \$30/month discount for other coverage levels.

WOULD YOU LIKE TO EARN SOME SPENDING MONEY FOR YOUR FAMILY'S MEDICAL, DENTAL AND VISION EXPENSES?

If you elect to participate in our TopLife Employee Wellness Program, WKU will credit either an HRA or HSA (depending on your plan selection).

• THERE'S A SINGLE DEDUCTIBLE WITHIN THE FAMILY DEDUCTIBLE:

What does that mean? Each covered family member works toward their own single deductible. If one member meets the single deductible, that member has satisfied their deductible and will begin only paying the applicable co-insurance. Co-insurance paid after the single deductible is met does not count toward the family deductible. Once two or more covered members meet the family deductible, the whole family is considered as having met the deductible and will begin paying the applicable co-insurance. The same is true for the out of pocket maximum (OOP), each person works toward their own OOP.

If one member meets the single OOP, that member's claims will be paid at 100% going forward. Once two or more members meet the family OOP, the whole family's claims are paid 100%.

ANTHEM BLUE CROSS BLUE SHIELD IS THE THIRD-PARTY ADMINISTRATOR OF WKU'S SELF-INSURED GROUP HEALTH PLAN

WKU's health plan includes access to Anthem's Blue Access PPO Network, which offers a large selection of nationwide providers.

OPTING OUT OF HEALTH INSURANCE

Do you have health insurance already? You have an option to opt-out of WKU's health insurance. We call this our Medical Refusal option. We will open a Flexible Spending Account (FSA) on your behalf.

PLAN HIGHLIGHTS:

- The initial credit to the Medical Refusal FSA is \$500. We prorate this monthly for new hires.
- Earn additional credits by participating in the TopLife Employee Wellness Program. You're eligible for up to a \$500 cash incentive. If you complete the Vitality Health Review by December 20, 2024, we will add \$250 to your last March paycheck.

If you earn a minimum of 5,000 total points by September 1, 2025, we'll add an additional \$250 to your last October paycheck.

- New hires through May are eligible for the October \$250 cash incentive if the Vitality Health Review is completed before the deadline of September 1st.
- When you elect the Medical Refusal option, we'll ask if your family contributes to a Health Savings Account (HSA). If you do, you'll need to select the Limited Purpose Flexible Spending Account. This means you can use your FSA for dental and vision expenses only.
- If you'd like, you can also open your own FSA and contribute contribute pre-tax dollars up the IRS maximum limit.



HEALTHY SAVER 3,300 PLAN

The Healthy Saver 3,300 health plan is WKU's High Deductible Health Plan. WKU has paired this health plan with a Health Savings Account (HSA) which WKU will credit at the beginning of the plan year, or for new hires, when your benefits are effective.

The initial credit to your HSA will be \$900 (single) or \$1,400 (family).* Participation in the TopLife Employee Wellness program comes with an additional HSA credit of \$500 (single) or \$1,000 (family), also prorated monthly for new hires.

PLAN HIGHLIGHTS:

- WKU's most popular choice for health plans.
- High Deductible Health Plan: All covered family members' expenses apply to your deductible.
 After the deductible is met, you'll only pay a 15% co-insurance until you meet your out of pocket maximum.
- Initial HSA credit of \$900 (Single) or \$1,400 (other coverage levels).*
- Additional HSA credit of \$500 (single) or \$1,000 (other coverage levels) if you participate in our TopLife Employee Wellness Program.
- Your HSA account comes with numerous options.
 Add your own pre-tax contributions at any time,
 use the funds for your family's medical, dental
 and vision expenses, invest your funds, and earn
 interest on your balance.

HEALTHY PPO 1,100 PLAN

This option generally has the highest employee premium but it also has the lowest deductible and a low co-insurance. WKU has paired this plan with a Health Reimbursement Arrangement (HRA).

There is no initial credit to your HRA, however, if you participate in our **Top**Life Employee Wellness Program, WKU will credit your HRA with \$500 (single) or \$1,000 (other coverage levels).* The credit is deposited at the beginning of the year or for new hires, when your benefits are effective.

PLAN HIGHLIGHTS:

- WKU's lowest deductible health plan.
- All covered family members' expenses apply to your low deductible. Once the deductible is met, you will only pay a 15% co-insurance on remaining expenses until you meet your out of pocket maximum.
- An HRA account will be credited for those who choose to participate in the TopLife Employee Wellness Program through May.
- If you'd like to contribute pre-tax dollars of your own, you may choose to open a Flexible Spending Account (FSA). FSA dollars will always be used first when paying for your expenses with the HRA dollars used after all FSA funds are exhausted.
- * Contributions are prorated monthly for New Hires.



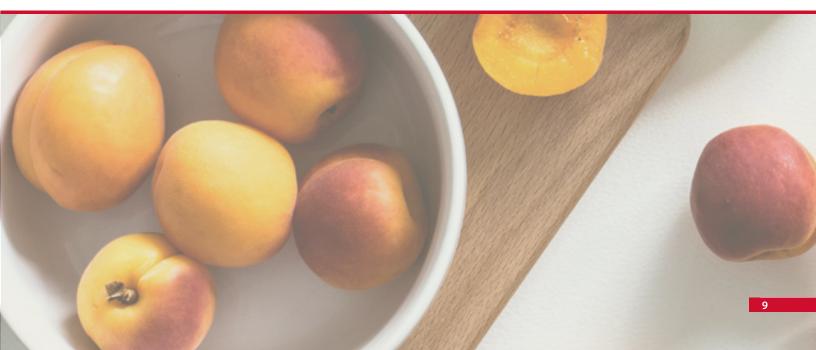
HEALTHY PPO 1,600 PLAN

This option is similar to the PPO 1,100, however, it is the lowest premium plan. The deductible is slightly higher than the PPO 1,100 and has a higher co-insurance. WKU has paired this account with a Health Reimbursement Arrangement (HRA).

There is no initial credit to the HRA. For those who participate in the **Top**Life Employee Wellness Program, WKU will credit your HRA with \$500 (single) or \$1,000 (family), prorated monthly for new hires.

PLAN HIGHLIGHTS:

- WKU's lowest premium health plan.
- All covered family members' expenses will be applied to this plan's deductible. After the deductible is met, please note the co-insurance is 30%, the highest coinsurance of WKU's health plan options.
- An HRA account will be credited for those who choose to participate in our **Top**Life Employee Wellness Program.
- If you'd like to contribute pre-tax dollars of your own, you may choose to open a Flexible Spending Account (FSA). FSA dollars will always be used first when paying for your expenses with the HRA dollars used after all FSA funds are exhausted.





MONTHLY PREMIUMS

With the **Top**Life Pledge you can *lower your monthly premiums* & *receive spending account credits* as shown in each of the Healthy plan options (see tables). •••••••



EMPLOYEE COVERAGE INITIAL MONTHLY **ANNUAL CREDIT*** LEVEL **PREMIUM EE Only** \$81.17 \$900 \$507.75 \$1,400 Couple EE+Child(ren) \$289.42 \$1,400 \$613.08 \$1,400 Family **Cross Ref Couple** \$96.17 \$1,400 Cross Ref Family \$119.42 \$1,400

SAVER 3,300 without **Top**Life pledge STANDARD PREMIUMS NO ADDITIONAL WELLNESS CREDIT



BECOMES

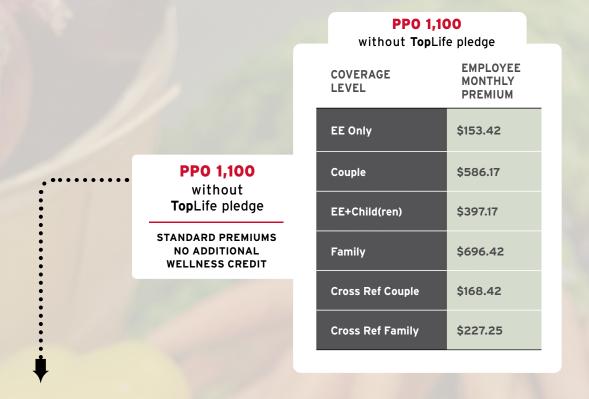


HEALTHY SAVER 3,300 with TopLife pledge

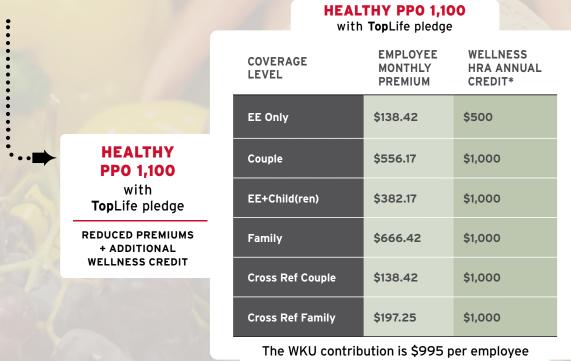
REDUCED PREMIUMS + ADDITIONAL WELLNESS CREDIT

COVERAGE LEVEL	EMPLOYEE MONTHLY PREMIUM	ADDITIONAL WELLNESS HSA ANNUAL CREDIT	TOTAL HSA CREDITS* initial + wellness
EE Only	\$66.17	\$500	\$1,400
Couple	\$477.75	\$1,000	\$2,400
EE+Child(ren)	\$274.42	\$1,000	\$2,400
Family	\$583.08	\$1,000	\$2,400
Cross Ref Couple	\$66.17	\$1,000	\$2,400
Cross Ref Family	\$89.42	\$1,000	\$2,400

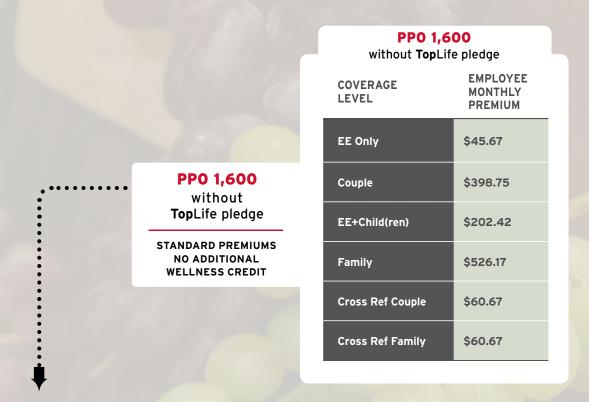
The WKU contribution is \$995 per employee per month. *Amount is prorated for new hires after open enrollment.



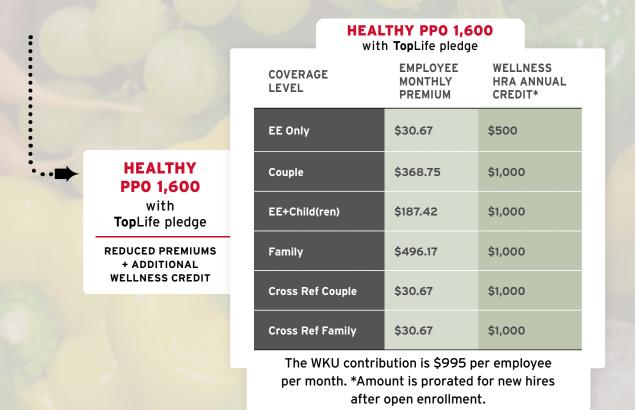
BECOMES



The WKU contribution is \$995 per employee per month. *Amount is prorated for new hires after open enrollment.



BECOMES



COMPARING HEALTH PLANS							
	SAVER	3,300	PPO	1,100	PPO	1,600	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	
Savings Account Type	H	SA	H	RA	Н	RA	
Initial WKU Credit		\$1,400* ' Family	Not Ap	plicable	Not Aj	pplicable	
Annual Wellness Incentive	\$500 / \$1,000* Single / Family TopLife Pledge Required		Single	\$500 / \$1,000* Single / Family TopLife Pledge Required		\$500 / \$1,000* Single / Family TopLife Pledge Required	
HEALTH PROM	NOTION / WEL	LNESS PROG	RAM				
Health Assessment, On-campus Biometric Screening	Covered in Full	Not Applicable	Covered in Full	Not Applicable	Covered in Full	Not Applicable	
Behavior Change/ Health Enhancing Programs/Activities	Covered in Full	Not Applicable	Covered in Full	Not Applicable	Covered in Full	Not Applicable	
PREVENTIVE (CARE						
Preventive Care, Women's Preventive Services, Preventive Screenings, Well Adult, Well Baby	Covered in Full	30% No Deductible	Covered in Full	30% No Deductible	Covered in Full	50% No Deductible	
LIFESTYLE AN	ID CONDITION	I MANAGEME	NT				
Lifestyle Coaching	Covered in Full	Not Applicable	Covered in Full	Not Applicable	Covered in Full	Not Applicable	
Condition Management Coaching	Covered in Full	Not Applicable	Covered in Full	Not Applicable	Covered in Full	Not Applicable	
TREATMENT							
Deductible	\$3,300/\$5,400 Single / Family	\$4,500/\$9,000 Single / Family	\$1,100/ \$2,200 Single / Family	\$2,200/\$4,400 Single / Family	\$1,600/ \$3,200 Single / Family	\$3,200/\$6,400 Single / Family	
Inpatient & Outpatient Services	15%**	30%**	15%**	30%**	30%**	50%**	
Physician Office Services	15%**	30%**	15%**	30%**	30%**	50%**	
Diagnostic & Labs	15%**	30%**	15%**	30%**	30%**	50%**	
Emergency Room Visit or Urgent Care Visit	15%**	30%**	15%**	30%**	30%**	50%**	
Out-of-Pocket Maximum***	\$4,900/\$9,100 Single / Family	\$8,500/\$17,000 Single / Family	\$3,600/ \$7,200 Single / Family	\$7,200/\$14,400 Single / Family	\$5,100/ \$10,200 Single / Family	\$10,200/\$20,400 Single / Family	

The Comparing Health Plans table is a summary of benefits only; it does not list all covered services, limitations, or exclusions. For a complete description of benefits and a detailed explanation of the specific services covered go to anthem.com.

TOBACCO USER CONTRIBUTION

If you and/or your covered spouse/partner use tobacco you will be required to pay an additional monthly contribution amount of \$50. You are considered a tobacco user if you have smoked, vaped, chewed or otherwise used a tobacco product during the past 3 months. You will be asked when you enroll to determine whether the Tobacco User Contribution will apply to you.

If you agree to complete a Plan-approved tobacco cessation program, such as Health Coaching or Freedom From Smoking, you will NOT be required to pay the additional \$50 monthly Tobacco User Contribution. The Plan-approved program must be complete by September 1, 2025. Additional information is available in the **Top**Life Employee Wellness Portal accessed via **toplifewellness.com**.

PRESCRIPTION DRUGS - EXPRESS SCRIPTS

If you are enrolled in a WKU Health Plan, you are automatically covered under the Prescription Drug Plan. Prescription drugs are subject to the medical plan deductible and combined with medical expenses toward the annual out-of-pocket maximum. Some preventive medications are covered in full or may not be subject to the deductible. Members can price medications, view the drug formulary, or search for network pharmacies online through Express-Scripts at:

express-scripts.com.

*Copay/coinsurance after deductible.

**Specialty drugs must be filled through Accredo Specialty Pharmacy. Certain specialty drugs are considered non-essential health benefits under the plan. Copays for these specialty medications will be set to the maximum of current plan design or any available manufacturer-funded copay assistance.

Program drugs will be reimbursed by the manufacturer at no cost to the participant. The cost of such drugs will not be applied toward participant's prescription outof-pocket. A list of included specialty medications are available here: wku.edu/hr/benefits/bf.

Sometimes medicines can change categories (generic, preferred brand, non-preferred brand). It's always a good idea to check which category your medicine is in. Visit: express-scripts.com.

PRESCRIPTION	IN-NETWORK BENE	FITS ONLY	
DRUG PLAN OVERVIEW	RETAIL 30/90 DAY SUPPLY	MAIL ORDER 90 DAY SUPPLY	
DEDUCTIBLE	SUBJECT TO MEDICAL P	LAN DEDUCTIBLES	
OUT-OF-POCKET MAXIMUM	COMBINED WITH MEDICAL PLAN		
Tier 1 - Typically Generic	\$10/30*	\$25*	
Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs*	\$30/90*	\$25*	
Tier 3 - Typically Non-Preferred Brand & Generic Drugs*	50% Coinsurance (min \$40 / max \$140) (min \$120 / max \$420)*	45% Coinsurance (min \$100 / max \$350)*	
Tier 4 - Typically Preferred Specialty Brand & Generic**	Generic: \$10* Preferred Brand: \$30* Non-Preferred Brand: 50% Coinsurance (min \$40 / max \$140)*	n/a	



IT ALL STARTS with the TopLife PLEDGE

We're proud of our **Top**Life Employee
Wellness Program. That's why it's the first
election you'll make during your enrollment!
Before you get started, here are some items
to consider:





THE 2024/2025 WELLNESS INCENTIVE PROGRAM YEAR RUNS

OCTOBER 1, 2024 TO SEPTEMBER 1, 2025

YOU GET A DISCOUNT ON YOUR HEALTH PLAN PREMIUM!

If you ACCEPT the TopLife Pledge, your health plan premiums will automatically be discounted.

WKU WILL OPEN A SPENDING ACCOUNT ON YOUR BEHALF!

An HRA or HSA account, depending on your health plan election, will be opened on your behalf if you ACCEPT the **Top**Life Pledge.

■ WILL YOUR SPOUSE/PARTNER BE ENROLLED IN YOUR HEALTH PLAN?

If you ACCEPT the **Top**Life Pledge, your covered spouse/partner is also required to complete the program requirements.

■ ARE YOU OPTING OUT OF THE MEDICAL PLAN?

Our Medical Refusal participants are eligible for wellness rewards too! Up to a \$500 cash incentive will be awarded to those who opt out of our health plans but ACCEPT the **Top**Life Pledge.

- If you complete the Vitality Health Review by December 20, 2024, we will add \$250 to your last March 2025 paycheck.
- 2. If you earn a minimum of 5,000 total points by September 1, 2025, we'll add an additional \$250 to your last October paycheck.

■ IT'S NOT JUST ABOUT THE MONEY

It's not just about the money. Our employees and family members discover invaluable rewards from participating in our TopLife Employee Wellness Program. Participants have a greater sense of their overall health status and lifestyle risks. They are also more prepared to manage chronic health conditions.

The **Top**Life Employee Wellness Program provides quality programs, services and tools to encourage healthy lifestyles. It also helps employees and family members make informed health care decisions and helps to ensure efficient use of health plan resources.

TO FULFILL THE REQUIREMENTS OF THE TOPLIFE PLEDGE

- I/We (covered spouse/partner) pledge to each complete the Vitality Health Review by Dec. 20, 2024.
- I/We (covered spouse/partner) pledge to each earn a minimum of 5,000 total points by Sept. 1, 2025. Callouts & Exemptions:
 - The Vitality Check (biometric screening) remains an optional activity.
 - New Hires and covered spouses/partners with benefits effective on or before 6/1/2025 must complete the Vitality Health Review by 9/1/2025 but are exempt from earning a minimum 5,000 points.
 - New Hires and covered spouses/partners with benefits effective after 6/1/2025 are exempt from all program requirements.
 - Spouses/Partners added to employee's plan after open enrollment due to a qualifying life event are exempt from all program requirements.

Additionally, I/We (covered spouse/partner) pledge to the following healthy actions throughout the year: to wear a seatbelt 100% of the time, be physically active and increase my/our knowledge of healthy eating.

WELLNESS PROGRAM REQUIREMENTS

REWARD POINTS - AVAILABLE ON TopLifeWellness.com

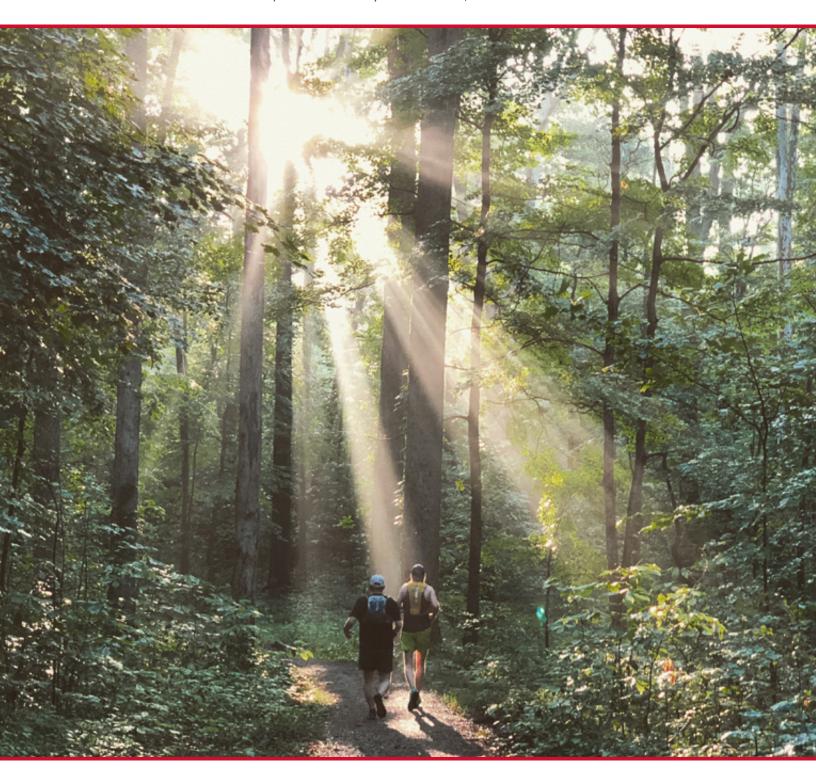


COMPLETE THE FOLLOWING ACTIVITY BY DECEMBER 20, 2024

VITALITY HEALTH REVIEW -

500 to 750

The Vitality Health Review is an online health assessment that includes a brief, confidential questionnaire about your health status, risks and habits.





VITALITY CHECK — Call WKU Health Services at 270-745-2273 to schedule a biometric screening appointment on campus or complete during an annual preventive care visit with your primary care provider.

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CHOLESTEROL	125 to 725	Healthy Range: Total Cholesterol <200
BLOOD PRESSURE	125 to 725	Healthy Range: Less than 120/less than 80 Earn between 500 & 3300 points with
GLUCOSE	125 to 725	Healthy Range: Fasting glucose <100mg/dl Vitality Check
BODY MASS INDEX (BMI)	125 to 1125	Healthy Range: BMI between 18.5-25
NON-TOBACCO USER	725	Points automatically awarded based on tobacco usage survey during benefits enrollment.
COVID-19 BOOSTER	250	Receive the COVID-19 booster and submit supporting documentation to earn 250 core activity points
ONLINE BEHAVIOUR CHALLENGES	Up to 1000	Complete the required criteria for the 4-6 week challenge. Earn 500 points for each challenge.
DENTAL SCREENING	200	Complete annual preventive services and submit supporting documentation to earn points.
FITNESS ASSESSMENT OR STRENGTH TRAINING ORIENTATION	250	Call Preston Center Health & Fitness Lab at 270-745-8631 to schedule an appointment. Submit supporting documentation to earn points.
FREEDOM FROM SMOKING [®] SELF-HELP PROGRAM	1000	Complete the Freedom From Smoking® Self-Help Guide. Email benefits@wku.edu to receive a copy of the Guide and completion affidavit. Submit a signed copy of the affidavit to earn points.
FLU SHOT	200	Receive the flu vaccine and submit supporting documentation to earn points.
HEALTH SCREENING (PREVENTION)	400	Health screenings include colorectal screenings, mammograms and Pap smears, and are subject to certain requirements. Submit supporting documentation to earn points.
HEALTHCARE BLUEBOOK™	100	Go to healthcarebluebook.com/cc/wku and complete the ShopSmart Challenge. Submit supporting documentation to receive points.
HEALTH ADVISING	400	Complete one phone session with a professional Health Advisor and learn more about your current health status and what wellness programs are available to you.
HEALTH COACHING	Up to 3300	Health Coaching is available via the web or phone. After you complete the Vitality Health Review or Vitality Check, call 833-385-8118 to connect with a HealthFitness health coach. Deadline to enroll in Coaching to earn points in the current program year is 6/30/2025.
LIVEHEALTH ONLINE®	100	Visit livehealthonline.com , watch the demo video and complete registration. Submit supporting documentation to earn points.
WONDR HEALTH	1000	A behavioral based weight loss program. Complete at least 8 WondrSkills™ weekly sessions to earn points. Submit a copy of the certificate of completion to earn points. Go to wondrhealth.com/wku to register or join a waitlist.
PHYSICAL ACTIVITY	Up to 7000	Earn points for gym workouts, participating in an athletic event, use a Vitality-compatible device or an app, or self-report workouts that you complete at home. Workouts qualify for different point amounts depending on their levels of intensity.
WEIGHT WATCHERS® (WW)	1000	Track your weight two times a month for three consecutive months. Submit a screenshot of your Weight Journey in the app to earn points. Go to ww.com/us/wku to enroll.

^{*}Additional rewardable activities are available. For more information, visit the Points Planner within the TopLife Employee Wellness (Vitality) portal.



BREAKING THE PLEDGE IS COSTLY

When you elect to participate in our **Top**Life Employee Wellness Program, you and your covered spouse/partner pledge to complete the full program requirements.

If either of you fail to complete the online Vitality Health Review by December 20, 2024, you will receive a premium increase in March. If either of you fail to earn a minimum 5,000 Vitality Points by September 1, 2025 you will receive a premium increase in October.

The WKU Health Plan is committed to helping you and your spouse/partner achieve optimal health and well-being. Rewards for participating in a wellness program are available to all employees.

If you think you or your spouse/partner might be unable to meet a standard for a reward under this wellness program, you might be eligible to earn the same reward by a different means.

Contact the Employee Wellness & Benefits Team at 270-745-5360 or benefits@wku.edu and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you given your health status.

TO ACCESS THE **TopLife EMPLOYEE WELLNESS PORTAL**, POWERED BY **VITALITY** GO TO:

Questions? Contact Vitality:

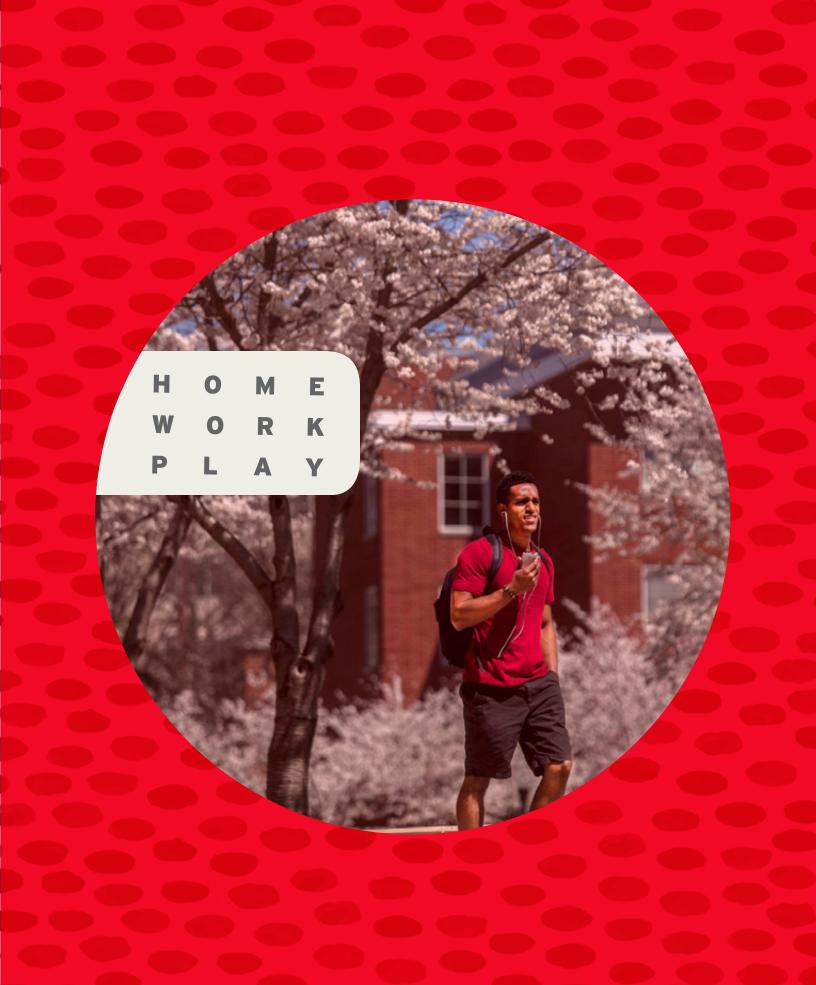
1-877-224-7117 or email: wellness@powerofvitality.com

VITALITY HEALTH REVIEW INCOMPLETE BY DECEMBER 20, 2024, INCREASES YOUR PREMIUM IN MARCH 2025

Coverage Level	Monthly Increase
Employee Only	+\$68.00
Couple	+\$136.00
Employee + Child(ren)	+\$118.00
Family	+\$136.00
Cross Reference Couple	+\$136.00
Cross Reference Family	+\$136.00

MINIMUM 5,000 VITALITY POINTS INCOMPLETE BY SEPTEMBER 1, 2025, INCREASES YOUR PREMIUM IN OCTOBER 2025

Coverage Level	Monthly Increase
Employee Only	+\$60.00
Couple	+\$120.00
Employee + Child(ren)	+\$60.00
Family	+\$120.00
Cross Reference Couple	+\$120.00
Cross Reference Family	+\$120.00



DENTAL PLAN DELTA DENTAL

You may enroll yourself and your dependents in the dental plan regardless of their participation in the Health Plan. WKU offers two dental PPO options, below is a comparison chart of the two plans. Additional details can be found online at wku.edu/hr/benefits/bf.



The

WKU Dental

Contribution is

\$14.40

per employee

per month.

DENTAL PLAN MONTHLY RATES					
	CORE PPO	PPO PLUS PREMIER			
Employee Only	\$0	\$18			
Couple	\$16.74	\$49.15			
EE+Child(ren)	\$18.07	\$60.93			
Family	\$37.25	\$103.75			

BENEFIT FEATURE	CORE PPO	PPO PLUS PREMIER
Annual	In-Network: \$50/150 (Single/Family)	\$50/\$150
Deductible	Out-of-Network: \$75/225 (Single/Family)	(Single/Family)
Annual Maximum	\$1,000	\$1,500 (New)
Diagnostic &	In-Network: 100%	100% of Allowable
Services	ve I I I I I I I I I I I I I I I I I I I	Amount
Minor Services	In-Network: 50%	80% of
Millor Services	Out-of-Network: 40%	Amount
Major Services	No Coverage	50% of Allowable Amount
Orthodontia	No Coverage	50% with \$1,500 Lifetime Max
		for dependents under age 19

VISION PLAN

AVESIS

You may enroll yourself and your dependents in the vision plan, regardless of participation in the WKU Health Plan. WKU offers two vision options. Below is a comparison chart of the two new plans. Additional details can be found online at wku.edu/hr/benefits/bf



The WKU Vision

Contribution is



per employee per month.

VISION PLAN MONTHLY RATES					
COVERAGE LEVEL	BASE PLAN	BUY-UP PLAN			
Employee Only	\$0	\$1.82			
Couple	\$4.09	\$7.62			
EE+Child(ren)	\$4.82	\$8.68			
Family	\$8.54	\$13.68			

	BASE P	LAN	BUY-UP PLAN		
BENEFIT FEATURE	IN-NETWORK MEMBER COST	OUT-OF NETWORK REIMBURSEMENT	IN-NETWORK MEMBER COST	OUT-OF NETWORK REIMBURSEMENT	
Vision Exam (every 12 months)	\$10 Copay	Up to \$40	\$10 Copay	Up to \$35	
Frames (every 24 months)	SO Copav Anv Frame		\$0 Copay Any Frame Up to \$150 Retail Value	Up to \$45	
Spectacle Lenses - Standard \$20 Copay		Up to \$40 - \$80	\$15 Copay	Up to \$25 - \$80	
- Progressive (every 12 months)	Up to \$50, Plus 20% off Retail	Up to \$60	Covered in Full (Level 1 &2) Preferred Pricing on Other Lens Options	Up to \$40 -\$48 (Level 1 & 2)	
Contact Lenses - Elective (every 12 months) - Non-Elective (every 12 months) Covered in Full		Up to \$130	\$150 Allowance	Up to \$130	
		Up to \$250	Covered in Full	Up to \$250	
LASIK Surgery (Onetime/lifetime)	\$150 Allowance Provider Discount up to 25%	\$150 Allowance	\$150 Allowance Provider Discount up to 25%	\$150 Allowance	

6 WAYS TO SAVE MONEY AND STAY HEALTHY

1 TAKE ADVANTAGE OF THE WELLNESS SERVICES AVAILABLE THROUGH THE TOPLIFE EMPLOYEE WELLNESS PROGRAM

All services provided through the **Top**Life Employee Wellness Program are FREE for you and your covered spouse/partner, such as:

- Vitality Health Review and Vitality Check -It's important to know your numbers! The Vitality Health Review and Vitality Check allow you to track the progress of your baseline lifestyle and health measures, including physical activity, nutrition, stress, tobacco, sleep, blood pressure, blood glucose, BMI, cholesterol, and will provide a Vitality Age based on lifestyle behaviors and clinical measures.
- Lifestyle Health Coaching HealthFitness health coaches are available - through digital coaching or Talk with a Coach - to help you improve healthy habits. Your coach can help you make healthier food choices, increase physical activity, manage stress, lose weight, stop tobacco use, improve sleep and more.
- Health Advising A HealthFitness health advisor will review your Vitality Health Review and your Vitality Check results and identify appropriate resources for health improvement based on your current needs, interest and priorities.
- **Tobacco Cessation Programs Complete an** approved tobacco cessation program, Health Coaching or Freedom from Smoking, and you will not be required to pay the additional \$50 per month tobacco user contribution on your health premiums.

Log-in to the **Top**Life Employee Wellness Portal at toplifewellness.com for more information and details about all of the services available to you and your covered spouse/partner.

SHOP SMART FOR SAVINGS WITH **HEALTHCARE BLUEBOOK**

Did you know that the cost of a knee MRI can vary in cost by as much as \$2,000 between facilities in Bowling Green? Don't pay more than you have to when you could go to a different facility and receive the same quality healthcare for a lot less money! You can access the Healthcare Bluebook website or mobile app to compare costs for thousands of medical procedures, shop smart for savings, and review quality ratings for local medical facilities.

Visit healthcarebluebook.com/wku/cc or call 800-341-0504.

6 FREE CONFIDENTIAL COUNSELING THROUGH THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

Good health doesn't just mean physical well-being. Emotional wellness is every bit as important. You and each member of your household may receive five FREE, confidential short-term counseling sessions and a referral to a counselor for longer-term treatment if needed.

Anthem's EAP has an extensive network of licensed behavioral health professionals who can help you and your family members address such issues as: relationship and family problems, alcohol or drug abuse, feelings of overwhelming loss or grief, depression or anxiety, stress management, and issues that arise in times of crisis. You can access Anthem EAP online at anthemeap.com (Company ID: WKU) or call 800-865-1044.

4 MAXIMIZE THE BENEFITS OF YOUR **HEALTH SAVINGS ACCOUNT (HSA)**

- Your HSA is triple tax advantaged (1) HSA contributions are deducted on a pre-tax basis, (2) earnings grow tax free, (3) withdrawals for qualified medical expenses are not taxable
- Your account earns interest and you can invest the funds if your account balance is over \$1,000

 You can use new funds or future contributions to reimburse yourself for past expenses

Add to your HSA any time!

- You can add pre-tax funds to your HSA through payroll at any time during the year, not just during open enrollment
- You can make an after tax contribution to your HSA when filing your taxes for the prior tax year to receive additional tax deductions
- Go to the Benefits Portal at wku.edu/hr/benefits/healthandwellness to make changes to your HSA contribution

6 SAVE TIME & MONEY WITH LIVEHEALTH ONLINE VIRTUAL OFFICE VISITS

Did you know you have access to virtual doctor's visit and you never have to leave your home or office?

With LiveHealth Online the doctors are always in 24 hours a day, 7 days a week, 365 days a year. You can connect anytime, anywhere - whether it's the middle of the night or the middle of a road trip.

Through LiveHealth Online you can have a face-to-face conversation on your computer or mobile device the next time you need quick, affordable care.

➡ Sign up for LiveHealth Online: livehealthonline.com

Doctors can help with many different issues, such as: colds, flu, allergies, sinus infections, ear infections, bronchitis, pinkeye, skin rashes and even provide prescriptions, if needed.

Use LiveHealth Online Psychology to talk face-to-face with a licensed therapist or psychologist on your smartphone, tablet, or computer.



LIVEHEALTH ONLINE BENEFITS TELEMEDICINE

- Visit the doctor from the comfort of your own home or office
- Available 24 hours a day, 7 days a week, 365 days a year
- Doctors can help with many issues, among them: colds, flu, allergies, sinus infections, ear infections, bronchitis, pinkeye, skinrashes and provide prescriptions, if needed.

(3) LOWER PRESCRIPTION COSTS WITH KNOW YOUR RX (KYRX) COALITION

Don't forget to take advantage of the resources available through the Know Your Rx Coalition for questions about your prescriptions and expert guidance on cost-savings strategies.

The pharmacists at KYRx provide personalized, concierge-type services and support to WKU faculty and staff and family members.

If you have questions or need assistance with your prescriptions, call KYRx at 855-218-5979 or email kyrx@uky.edu.

PROTECTING YOUR INCOME

Income protection plans, such as life insurance and disability insurance, provide financial protection for you and your designated beneficiaries if you die, or if you are severely injured as a result of an accident, while actively employed by WKU.

MEDICAL BRIDGE AND/OR CANCER POLICIES COLONIAL LIFE

You may elect additional insurance coverage through Colonial Life Medical Bridge and/or Cancer Policies. This coverage works with WKU's health plan by providing additional benefits for certain medical services, including extended hospital confinements or a cancer diagnosis. Benefits are paid directly to you. During open enrollment, these policies are offered on a guaranteed issue basis, which means proof of good health is not required.

FLEXIBLE SPENDING ACCOUNTS HEALTH EQUITY

WKU offers three Flexible Spending Accounts, all of which are administered by HealthEquity. Flexible spending accounts reduce your taxable income and provide unique, budget-friendly savings opportunities to help you pay for anticipated out-of-pocket expenses.

- Waiver Flexible Spending Account (FSA)
 If you opt out of the WKU Health Plan, WKU will set up an FSA on your behalf and deposit \$500.
 This credit is prorated monthly for new hires.
- Healthcare Flexible Spending Account (FSA)
 A Healthcare FSA allows you to pay for eligible medical expenses using pre-tax payroll contributions. You may contribute up to the IRS limit in pre-tax payroll contributions.
- Dependent Care (Childcare) Flexible Spending Account You can use your Dependent Care FSA to pay the costs associated with caring for your child(ren) and/or an elderly relative, as long as they live with you and depend on you for more than one-half of their support.

You may contribute up to \$5,000 per year in voluntary, pre-tax payroll contributions (\$2,500 if you are married and your spouse files a separate return).

LIFE & DISABILITY INSURANCE

LINCOLN FINANCIAL GROUP

Basic Life Insurance

WKU provides a \$50,000 basic term life insurance policy at no cost for all benefits eligible employees.

Optional Life/AD&D for Yourself and Your Dependents

You may purchase additional life insurance up to \$500,000 and life insurance on a spouse/partner up to \$250,000 (rates based on age). You may also elect a \$5,000 or \$10,000 policy on dependent children. You may increase your coverage up to 2 increments (\$10,000 or \$20,000 for employee and \$5,000 or \$10,000 for spouse) during open enrollment without proof of good health.

Long-Term and Short-Term Disability Insurance

WKU provides a long-term disability policy at no cost for full-time employees. You may purchase a short-term disability policy during open enrollment. Rates are based on salary and age.

- Short-Term Disability Plan WKU Employees have the opportunity to purchase a Short-Term Disability policy through Lincoln Financial Group which will pay 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 benefits eligible 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.

BALANCING WORK & LIFE

PAID TIME OFF

WKU provides a comprehensive paid time off and medical leave program.

FAMILY AND MEDICAL LEAVE (FMLA)

Family and medical leave is available to any University employee who has worked at least 1,250 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, child, or parent.

Employees are required to give the University at least a 30-day notice involving known or planned leaves. 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.

PAID PARENTAL LEAVE

The Paid Parental Leave Policy illustrates WKU's commitment to a workplace culture that supports employees in balancing the responsibilities of work life and family life around the birth or adoption of a child. The following are key provisions of the Paid Parental Leave Policy:

- Eligible faculty employees will be granted paid leave for up to one academic semester (16 weeks).
- Eligible staff employees will be granted paid leave for 12 weeks without any charge to accrued sick or vacation leave. Any approved time beyond 12 weeks, must be charged against accumulated sick and vacation leave.
- There is no waiting period for attaining eligibility for Paid Parental Leave.
- Workload modification plans are developed for employees returning to work after a parental leave period.
- Tenure-track, non-tenured faculty employees may request an extension of the tenure probationary period in conjunction with parental leave, as desired.
- In compliance with federal and state law, employees are provided protections against employment discrimination related to pregnancy, childbirth and related medical conditions. Nursing mothers will be provided reasonable time and facilities for expressing breast milk.

ACCIDENT INSURANCE (NEW) METLIFE

Accidents happen. And unexpected injuries can lead to unexpected costs. Accident insurance helps give you the financial protection to absorb expenses like copays, and deductibles. Benefits are paid no matter what the medical plan covers, and you can spend it as you choose.

Balancing Work & Life continued on next page.

BALANCING WORK & LIFE (continued)

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 family and loved ones.

- 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 Retirement System and the 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	
Hrs. per Month	7.5	9.375	11.25	13.125	15.0	

• 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 paid holidays:

- New Year's Eve
- New Year's Day
- Martin Luther King Jr.'s Birthday
- Spring Break (3 days)
- Memorial Dav
- Juneteenth
- Independence Day
- Labor Day

- Fall Break (2 days)
- Presidential Election Day (every 4 years)
- · The Wednesday before Thanksgiving, Thanksgiving Day, & the Friday following
- Christmas Eve
- Christmas Dav + six additional days

OTHER **BENEFITS**

TRAVEL ASSISTANCE BENEFITS

- Coverage While Living or Traveling Outside the U.S. – Members enrolled in the WKU Health Plan are automatically covered through the Blue Cross Blue Shield Global Core program and have access to medical assistance services, doctors and hospitals while traveling or living outside of the United States. Visit the Blue Cross Blue Shield Global Core website at bcbsglobalcore.com or call the Service Center at 800-810-2583 for more information.
- Travel Assistance Services through TravelConnect - Your Lincoln Financial Group life insurance benefits includes coverage for travel, medical, and safety-related services you may need when traveling for business or leisure 100 miles or more from home. Some of the services include medical evacuation, lost or stolen travel documents assistance, language translation, and repatriation. Visit the Other Benefits tab in the Benefits Portal at wku.edu/ hr/benefits/bf to download the Travel Connect brochure before you travel.

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 employee's 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, dental, and vision benefits for a predetermined period of time under the provisions of COBRA. For questions about COBRA please call Employers Risk Services (270) 529-1423.



TUITION WAIVER PROGRAM

• Employee Tuition Waiver - Regular fulltime 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).

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 eliaible.

• 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.

• Spousal Tuition Discount - Spouses and Other Qualified Adult Dependents of regular full-time employees are eligible to receive a tuition discount of 50% on all undergraduate courses for up to six (6) credit hours per semester (fall and spring) and up to six (6) credit hours during the winter and summer terms combined (total 18 credit hours per calendar year).

Spouses and Other Qualified Adult Dependents must meet general admission requirements and any specific program requirements of the University. More information is available here wku.edu/hr/benefits/education.php.

PET INSURANCE (NEW)

When considering benefit options, why not consider your pet's health as well? To enroll, call MetLife at 1-800-438-6388 or visit metlife.com/getpetquote.

FARMERS GROUPSELECT AUTO AND HOME **INSURANCE (NEW)**

To apply, call 1-800-438-6381, M-F, 8a-10:30p ET, Sat, 8a-8p.; go to myautohome.farmers. com, or access the MyBenefits portal at metlife.com/mybenefits.

VENDOR DIRECTORY

Providers' contact information is listed below. For more general questions, contact WKU Employee Wellness and Benefits Team.

ANTHEM BLUE CROSS BLUE SHIELD

HEALTH

844-248-1153 anthem.com

EXPRESS-SCRIPTS

PRESCRIPTION DRUGS 844-581-1742 express-scripts.com

HEALTH EQUITY

FSA, HRA, HSA

877-713-7712 myhealthequity.com or single sign-on from your anthem.com account

KNOW YOUR RX COALITION

PRESCRIPTION DRUGS

855-218-5979 kyrx.org kyrx@uky.edu

HEALTHCARE BLUEBOOK

HEALTHCARE PRICE COMPARISON TOOL

800-341-0504 healthcarebluebook.com/cc/wku

ANTHEM EAP

EMPLOYEE ASSISTANCE PROGRAM

800-865-1044 anthemEAP.com Company ID: WKU

ww

WEIGHT WATCHERS (WW) ww.com/us/wku Employer ID: 14920989

TRAVEL CONNECT

EMERGENCY TRAVEL ASSISTANCE

866-525-1955 mysearchlightportal.com Group ID: LFGTravel123

DELTA DENTAL

DENTAL

800-955-2030 deltadentalky.com

ANTHEM LIVE HEALTH ONLINE

TELEMEDICINE livehealthonline.com

LINCOLN FINANCIAL GROUP

LIFE AND DISABILITY 800-423-2765 lfg.com

COLONIAL LIFE

270-793-9087

CANCER & MEDICAL BRIDGE

coloniallife.com 1830 Destiny Lane, Suite 101 Bowling Green, KY 42104

AVESIS

VISION

800-828-9341 avesis.com

Lasik Provider: 888-314-4619

WONDR HEALTH

Register: wondrhealth.com/wku **Customer Support:** support.wondrhealth.com

VITALITY GROUP

WELLNESS

877-224-7117 toplifewellness.com **Customer Service:** wellness@powerofvitality.com

HEALTH FITNESS

HEALTH ADVISING/COACHING 833-385-8118

METLIFE

ACCIDENT & PET 800-438-6388

FARMERS GROUPSELECT HOME & AUTO

800-438-6381 (purchase policy) 800-422-4272 (service & claims)

QUESTIONS?

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

Erin Heil Benefits Specialist 270-745-5354 erin.heil@wku.edu

Candace Petty Coordinator, Benefit Accounts 270-745-8787 candace.petty@wku.edu

Wade Pinkard

Manager, Employee Wellness & Benefits 270-745-4393 wade.pinkard@wku.edu

The Department of Human Resources is within the Division of Strategy, Operations and Finance 1906 College Heights Blvd. 11003 Bowling Green, KY 42101-1003 wku.edu/hr

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.

TopLife MISSION

Provide a healthy campus culture for optimal health that leads to personal and professional growth and enriches the quality of life for faculty, staff, and family members.

CONNECT WITH US ON SOCIAL MEDIA

WKU **Top**Life is now on Facebook, X, Snapchat and Instagram! These pages are designed to help connect employees & provide posts related to health and wellness, so stay connected.









WKU Human Resources @WKUhumanresources #WKUTopLife

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.

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Department of Human Resources

1906 College Heights Blvd. 11003 | Bowling Green, KY 42101-1003 wku.edu/hr