

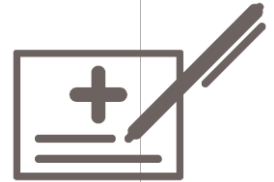
Ancillary & Voluntary Plans

Life and AD&D: We provide employees a life and accidental death & dismemberment (AD&D) benefit at no cost to employees. For Administrative, Support Staff and DPS Officers, this benefit would pay your beneficiary an amount equal to 2.5x your annual salary (maximum of \$400,000) if you should pass away. The benefit for Faculty would pay your beneficiary an amount of \$50,000.

Voluntary Life: If you would like to purchase additional life insurance for yourself, and also purchase coverage for your spouse and/or child(ren), you can do so through the Voluntary Life benefit. The cost of the coverage is based on your age and the amount of coverage selected. If you have declined coverage in the past and would like to enroll during open enrollment, you must submit your election in the BearTrax system and complete Evidence of Insurability (EOI). **Employee must be enrolled in voluntary life in order to elect dependent life coverage.* **Already enrolled?** Increase your coverage amount by up to \$50,000 (max election \$150,000 for those under age 65) with no underwriting, and be automatically approved! Coverage that goes through EOI will not take effect, and contributions will not be withheld, until the EOI is approved by Guardian.

Voluntary Long Term Disability: This benefit protects a portion of your income if you should be unable to work due to a disability. You can choose from four different plan options that protect 60% of your earnings to a maximum benefit of \$6,000 per month. Cost for the benefit is based on your age, your income and the plan that you select. EOI is required for new elections or changes to a richer benefit (e.g., moving from Plan 3 to Plan 1).

Voluntary Accident and Critical Illness: If you elect the voluntary accident plan, it pays you a lump sum payment for off-the-job accidents you, your spouse, and your kids experience. Examples of common benefits are bone fracture and dislocation, hospital confinement, and ambulance charges. If you elect the voluntary critical illness plan, it pays you a lump sum if you receive certain diagnoses such as stroke, heart attack, transplant, coma, and cancer. Both of these plans pay the benefit directly to you, to use the money as you wish. Please see the ManhattanLife benefit outline for more information.



Update your beneficiary information anytime in BearTrax!


Tax-Advantaged Plan Information

Flexible Spending Accounts (FSA)

- **Health Care FSA:** Available to those who waive coverage or those not participating in a Health Savings Account, this FSA allows you to pay for qualified health and Rx, dental, and vision care on a pre-tax basis. You may elect up to \$2,650 per year. Any unused funds are forfeited on March 15th of the subsequent plan year; they will not rollover.
- **Limited FSA:** Compatible with the HDHP medical plan, this FSA allows you to pay for dental and vision expenses only on a pre-tax basis. You may elect up to \$2,650 per year. Any unused funds are forfeited on March 15th of the subsequent plan year; they will not rollover.
- **Dependent Care FSA:** Compatible with either medical plan and also available to those who waive coverage, this FSA allows you to be reimbursed for eligible dependent-care expenses on a pre-tax basis. You may elect up to \$5,000 per year (or \$2,500 if married but filing separately). When you choose to participate, you elect a total dollar amount to contribute to your account, funded in the form of incremental pre-tax payroll deductions. You will be reimbursed only for expenses that are covered by your current account balance. If you incur expenses that exceed your account balance, you will be reimbursed gradually as funds become available. Any unused funds are forfeited on March 15th of the subsequent plan year; they will not rollover.

Health Savings Account (HSA)

If you enroll in our High Deductible Health Plan (HDHP), you are eligible for a Health Savings Account (HSA). HSA funds may be used to help pay for medical and Rx, dental, and vision expenses on a pre-tax basis. *Certain eligibility requirements may apply.* Your annual contribution may not exceed the following limits set by the IRS for 2019: \$3,500 single enrollment or \$7,000 all other enrollments. If you are over age 55, you may contribute an additional \$1,000 per year. Unused funds continue to build each year until you use them!

If participating in the HSA, you will receive the following annual employer contribution for 2019 into your account: 

Single: \$500 | Employee + Spouse: \$800 | Family: \$1,000

Support Staff employer contributions: Single: \$600 | EE + MS: \$950 | Family: \$1,200 | \$1,200

IMPORTANT CONTACT INFORMATION



Anthem
Medical, Rx, and Dental Coverage
www.anthem.com
New Phone Number: See new Anthem ID card



Guardian
Life Insurance and Long Term Disability Coverage
www.guardiananytime.com
Life: 800.525.4542
LTD: 800.538.4583



VSP
Vision Coverage
www.VSP.com
800.877.7195



Ameriflex
FSA and HSA
www.myameriflex.com
888.868.3539



ManhattanLife (formerly Humana)
Voluntary Accident and Critical Illness
www.manhattanlife.com
855.448.6982
New Elections: Contact Enrollment Benefit Concepts at 800.463.7420



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This packet is intended to provide a brief overview of your employee benefits. If there is a discrepancy between the enclosed documents and the certificate of coverage, the certificate of coverage for each plan will be the final determining document.



In the event you have a question or concern that has not been handled correctly or to your satisfaction by the insurance carrier, please call or e-mail our benefits consultant, HORAN.



HORAN Engagement Team
Claims, Billing, and Benefit Questions
engagement@horanassoc.com
(844) 694.6726



HORAN welcomes you to the "Benefits: What, Like it's Hard?" podcast where we breakdown the truths and misconceptions about all things benefits. Visit www.horanassoc.com/tunein for more information and to subscribe.