

The background features a large, faint watermark of the Murray State University crest. The crest is a shield with a decorative border, containing two stars and the motto 'O, e, E, e'.

*O, e, E, e*

— QUICK GUIDE —

**MURRAY STATE UNIVERSITY**

# Welcome

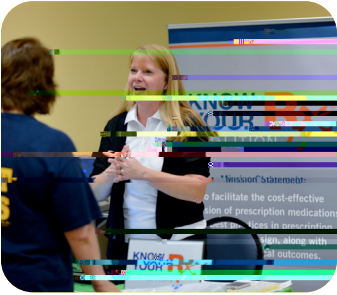
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# Open Enrollment Resources

## QUESTION AND ANSWER ZOOM SESSION

Wednesday November 14 10:00 a.m.

This session will be held via Zoom. Please register to attend the session on the HR/Open Enrollment website [arraystate.edu/hr](http://arraystate.edu/hr). After registering you will receive a confirmation email with information to join the session.



## KNOW YOUR RX

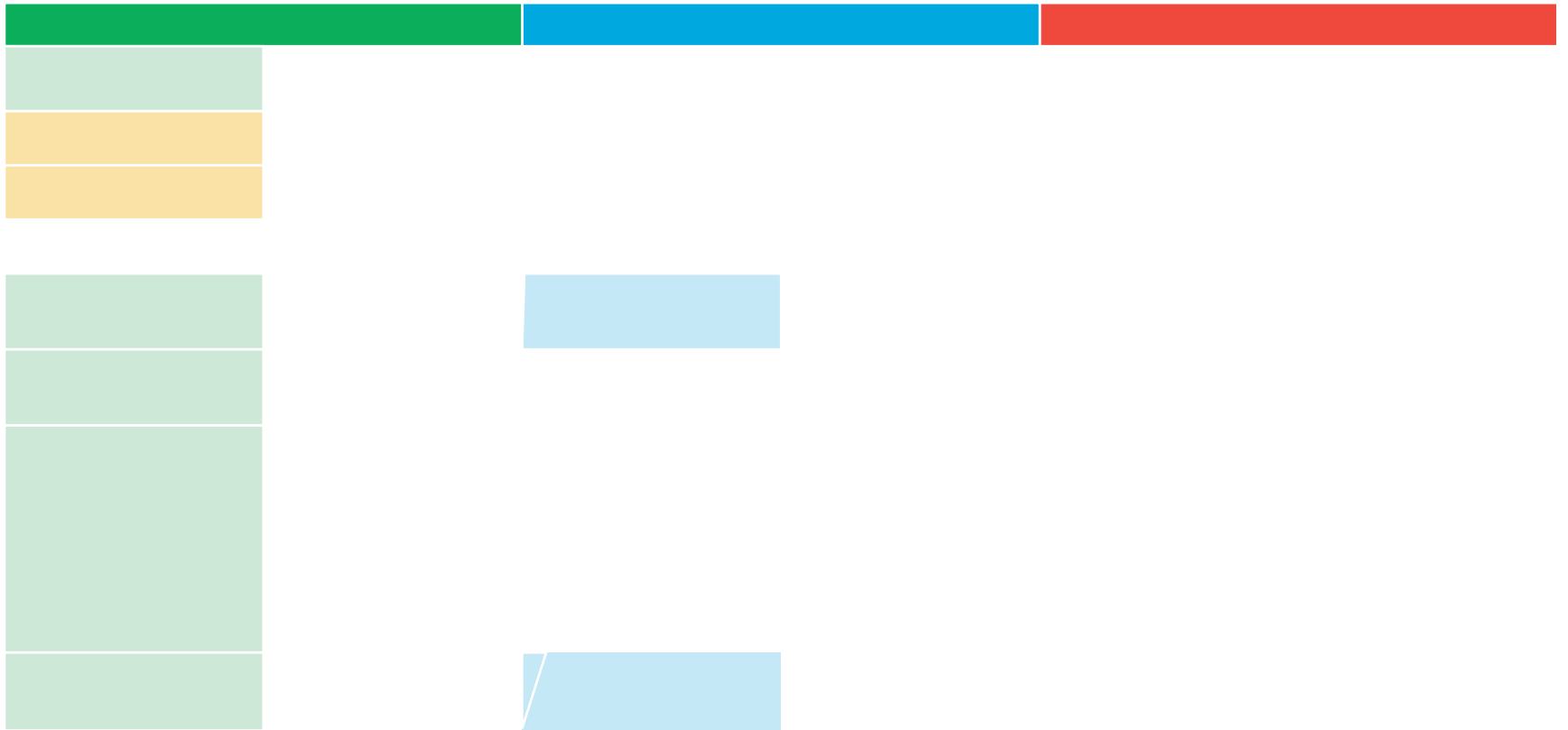
[KYRX@uky.edu](mailto:KYRX@uky.edu)

Know Your Rx coalition provides personalized support to help you make the most of your prescription benefit. Ask about potential cost saving strategies including options that may make refilling prescriptions easier and more convenient than ever.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

EAP is available to all employees. For more information, contact the EAP provider at [1-800-368-6868](tel:1-800-368-6868) or visit [www.eap.com](http://www.eap.com). EAP services are confidential and free of charge. EAP can help with a wide range of personal and work-related issues, including stress, anxiety, depression, substance abuse, and family problems. EAP can also provide referrals to mental health professionals and other resources. EAP is available 24/7, including evenings and weekends. EAP is a valuable resource for all employees. EAP is available to all employees. For more information, contact the EAP provider at [1-800-368-6868](tel:1-800-368-6868) or visit [www.eap.com](http://www.eap.com). EAP services are confidential and free of charge. EAP can help with a wide range of personal and work-related issues, including stress, anxiety, depression, substance abuse, and family problems. EAP can also provide referrals to mental health professionals and other resources. EAP is available 24/7, including evenings and weekends. EAP is a valuable resource for all employees.

# Plan Design



# Spending Accounts

## HEALTH SAVINGS ACCOUNT HSA

HSA is a tax exempt trust or custodial bank account set up to pay or reimburse certain medical expenses you incur. Contributions will remain in your account from year to year until you use them. HSAs are available for participants in a High Deductible Health Plan only. Murray State contributes single/ family plus Murray State will cover initial account setup and monthly fees in . Under Federal government rules in the maximum contribution allowed by you and your employer is up to for single coverage and for family coverage plus an additional for those years and older.

IRS guidelines do not allow participation in a HSA for those and older who are enrolled in Medicare.

The IRS does not allow a family to have FSA and HSA at the same time. Employees should consult with their tax advisors for additional information.

## FLEXIBLE SPENDING ACCOUNTS FSA

Health Equity WageWorks administers a Murray State tax saving program that allows you to contribute to FSAs. These accounts let you pay yourself back on a tax free basis for certain healthcare and dependent daycare expenses. You can contribute to either a Healthcare FSA or Dependent Care FSA daycare or both.

## FSA CARRYOVER FEATURE

If you were enrolled in a Healthcare FSA in and enroll in you can use dollars13.00 per year.

## GROUP CRITICAL ILLNESS

In the event of a critical illness such as heart attack, stroke or cancer, a lump sum cash payment of up to \_\_\_\_\_ can assist in covering a variety of expenses like out of pocket medical costs, home healthcare, travel expenses, rehabilitation and more. Critical illness features a reimbursement for completing preventive screens!

EMPLOYEE FAMILY

MURRAY

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