NORTHWEST
MISSOURI STATE UNIVERSITY

Benefit Enrollment Guide

2027



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A Message from Human Resources at Northwest Missouri State University

The open enrollment period for 2027 insurance plans begins Nov. 9, and is open until Sunday, Nov. 22. All open enrollment transactions will occur in Workday, and employees are highly encouraged to review the open enrollment task, even if you don't plan to make changes.

Below is a summary of the plan changes that will occur.

- The deductible on the Qualified High-Deductible Health Plan will increase from $3,400/$6,800 to $3,500/$7,000 to remain compliant with IRS guidelines for high-deductible health plans.
- Associated Bank will replace ASIFlex for healthcare, limited purpose and dependent care flexible spending accounts.

In 2027, we will continue the annual primary care provider preventive visit and labs for employees on our health plan. Preventive care is routine healthcare that includes screenings and labs to help prevent illness, disease or other health problems. Along with a healthy lifestyle, taking basic preventive care steps can immensely improve your health in the future and reduce healthcare costs.

Northwest's approach to healthcare coverage

As we prepare for the 2027 benefits year, we want to share important information about changes to our employee health insurance premiums, explain the factors influencing these changes, and reinforce Northwest's continued commitment to providing quality healthcare coverage, meaningful benefit choices, and a competitive and financially sustainable benefits program.

Healthcare costs: A challenge across the country

Healthcare costs continue to rise nationwide, creating challenges for both employers and employees. Northwest is experiencing many of these same pressures.

National employer surveys project healthcare benefit cost increases of approximately 8% to 12% in 2027. These trends reflect rising medical and prescription drug costs, healthcare utilization and claims experience.

For 2027, Northwest's health insurance premiums are increasing approximately 9.9%, reflecting these broader healthcare trends as well as our own claims experience and plan costs. While this represents an increase in the overall cost of coverage, it does not mean every employee will experience a 9.9% increase in their payroll deductions. The actual impact will vary based on the employee's selected health plan, coverage level, and salary band.

We recognize that increases in healthcare costs affect employees and their families. As we navigate these challenges, Northwest remains focused on preserving access to quality healthcare coverage, offering meaningful plan choices, and maintaining a significant University investment in employee benefits.

Northwest's continued investment in employee healthcare

Northwest continues to fund a substantial portion of employee health insurance premiums, reflecting our commitment to supporting employees and their families.
Our contribution structure also recognizes differences in employee compensation, with employees in lower salary bands generally contributing a smaller percentage of their premiums.

As University leadership evaluated the 2027 rates, it focused on three priorities:

- **Quality coverage:** Maintaining meaningful healthcare benefits and plan choices that support the diverse needs of employees and their families.
- **Thoughtful cost sharing:** Recognizing differences in employee salary levels while considering the actual costs associated with each health plan.
- **Long-term sustainability:** Responsibly managing healthcare expenditures to preserve a competitive benefits program for the future.

Understanding the differences between the HSA and PPO plans

An important trend emerging from Northwest's healthcare experience is the difference in costs between our two health insurance options.

Based on actual claims experience and plan design, our Health Savings Account (HSA) plan has demonstrated lower overall costs than our Preferred Provider Organization (PPO) plan. These differences have resulted in lower premiums for the HSA plan compared to the PPO plan.

It is important to understand that the HSA plan is not simply receiving a preferential rate increase. Rather, the two plans have different underlying costs, and the proposed employee contributions reflect those differences.

As a result:

- **HSA plan:** Employees enrolled in the HSA plan will generally experience smaller increases in their payroll deductions.
- **PPO plan:** Employees enrolled in the PPO plan will experience larger increases, reflecting the higher underlying cost of coverage and the proposed contribution structure.
- **Employee choice:** Both plans continue to provide valuable healthcare coverage, allowing employees to select the option that best aligns with their healthcare needs and financial circumstances.

These adjustments are intended to better align employee contributions with the cost of each plan while continuing Northwest's significant investment in employee healthcare.

What this means for employees

Northwest's health insurance contribution structure includes four salary bands. The amount employees contribute depends on their salary band, selected health plan and coverage level.

The rates included in this guide are based on 24 benefit deductions over 24 pay periods annually.

Making an informed healthcare decision

We recognize that employees and their families have different healthcare needs, and no single plan is the best option for everyone.

While the HSA plan offers lower premiums, employees should evaluate the total cost and benefits of each plan, including:

- Payroll premium deductions.
- Anticipated medical and prescription expenses.
- Deductibles and out-of-pocket maximums.
- Northwest's annual HSA contributions, if eligible.
- Individual and family healthcare needs.

During open enrollment, employees will have an opportunity to review plan details, compare premium costs and determine which option best meets their circumstances.

Northwest’s continued commitment

Providing quality healthcare coverage remains an important part of Northwest’s commitment to our employees and their families.

While we cannot eliminate the impact of rising healthcare costs, we remain committed to managing those costs responsibly, preserving meaningful benefit choices and maintaining a competitive and financially sustainable benefits program that supports the health and well-being of our University community.

Northwest will continue to monitor claims experience, evaluate plan performance and explore opportunities to manage costs while maintaining quality coverage.

Eligibility

Eligible Employees:

You may enroll in the Northwest Missouri State University Employee Benefits Program if you are a full-time, regular employee working at least 30 hours per week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse and children up to age 26. Your spouse is not eligible for coverage if they have access to coverage through their own employment. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court- appointed legal guardianship.

When Coverage Begins:

The effective date for your benefits is January 1, 2027. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.

Open Enrollment:

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

- Add, change, or delete coverage
- Add, or drop dependents from coverage
- Enroll, or re-enroll in dependent or health care flexible spending accounts. To continue your FSA benefits, you must re-enroll each plan year.

If you do not make your 2027 benefit elections, you will automatically be defaulted to your prior year elections, except for the FSA. We strongly encourage all employees to review their benefit elections and make any necessary updates through the Open Enrollment task in Workday. The FSA will default to ($0) elections if you do not re-enroll in the Associated Bank plans in Workday.

Note: Some states (currently, California, Massachusetts, New Jersey, Rhode Island, Washington D.C., and Vermont) may impose a tax on residents who do not have health insurance coverage, subject to limited exceptions.



Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

Medical Insurance

Northwest Missouri State University offers medical coverage with Blue Cross Blue Shield of Kansas City. The chart below is a brief outline of what is offered. Please refer to the summary plan description for complete plan details.

To print a temporary ID card, check claims, find providers and more, visit www.MyBlueKC.com

	Qualified High Deductible Plan		Base PPO Plan	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible				
Individual	$3,500	$3,500	$2,000	$2,000
Family	$7,000	$7,000	$4,000	$4,000
Embedded or Aggregate	Embedded	Embedded	Embedded	Embedded
Coinsurance	0%	20%	20%	40%
Maximum Out-of-Pocket				
Individual	$3,500	$6,800	$6,000	$12,000
Family	$7,000	$13,600	$12,000	$24,000
Physician Office Visit				
Primary Care	Deductible, then no charge	20% after deductible	$35 copay	40% after deductible
Specialty Care	Deductible, then no charge	20% after deductible	$70 copay	40% after deductible
Preventive Care				
Adult Periodic Exams	100%	20% after deductible	100%	40% after deductible
Well-Child Care	100%	20% after deductible	100%	40% after deductible
Diagnostic Services				
X-ray and Lab Tests	Deductible, then no charge	20% after deductible	20% after deductible	40% after deductible
Complex Radiology	Deductible, then no charge	20% after deductible	20% after deductible	40% after deductible
Urgent Care Facility	Deductible, then no charge	20% after deductible	$70 copay	40% after deductible
Emergency Room Facility Charges	Deductible, then no charge	20% after deductible	$150 copay/visit, waived if admitted; deductible & 20%	$150 copay/visit, waived if admitted; In-Network deductible, then 20%
Inpatient Facility Charges	Deductible, then no charge	20% after deductible	20% after deductible	40% after deductible
Outpatient Facility and Surgical Charges	Deductible, then no charge	20% after deductible	20% after deductible	40% after deductible
Mental Health and Substance Abuse				
Inpatient	Deductible, then no charge	20% after deductible	20% after deductible	40% after deductible
Outpatient	Deductible, then no charge	20% after deductible	$35 copay for office visit, no deductible	40% after deductible
Other Services				
Chiropractic	Deductible, then no charge	20% after deductible	20% after deductible	40% after deductible

	Qualified High Deductible Plan		Base PPO Plan	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Retail Pharmacy (30 Day Supply)				
Generic (Tier 1)	100% after medical deductible	Deductible, then $15 copay, then 50% coinsurance	$15 copay	$15 copay then 50% coinsurance
Preferred (Tier 2)	100% after medical deductible	Deductible, then $40 copay, then 50% coinsurance	$40 copay	$40 copay then 50% coinsurance
Non-Preferred (Tier 3)	100% after medical deductible	Deductible, then $65 copay, then 50% coinsurance	$65 copay	$65 copay then 50% coinsurance
Mail Order Pharmacy (90 Day Supply)				
Generic (Tier 1)	100% after medical deductible	Deductible, then $30 copay, then 50% coinsurance	$30 copay	$30 copay then 50% coinsurance
Preferred (Tier 2)	100% after medical deductible	Deductible, then $80 copay, then 50% coinsurance	$80 copay	$80 copay then 50% coinsurance
Non-Preferred (Tier 3)	100% after medical deductible	Deductible, then $130 copay, then 50% coinsurance	$130 copay	$130 copay then 50% coinsurance

Medical Employee Contributions (Per Pay Period)		
Salary Tier < $40,000	Qualified High Deductible Plan	Base PPO Plan
Employee	$22.16	$28.92
Employee & Spouse	$315.57	$412.20
Employee & Child(ren)	$304.60	$398.40
Family	$489.60	$640.30
Family (2 NW Employees)	$347.64	$454.65
Salary Tier $40,000 - $59,999	Qualified High Deductible Plan	Base PPO Plan
Employee	$33.24	$43.38
Employee & Spouse	$340.39	$444.61
Employee & Child(ren)	$328.58	$429.78
Family	$527.64	$690.04
Family (2 NW Employees)	$385.67	$504.38
Salary Tier $$60,000 - $99,999	Qualified High Deductible Plan	Base PPO Plan
Employee	$52.45	$68.44
Employee & Spouse	$369.91	$483.17
Employee & Child(ren)	$357.13	$467.11
Family	$572.57	$748.80
Family (2 NW Employees)	$436.79	$571.23
Salary Tier $100,000+	Qualified High Deductible Plan	Base PPO Plan
Employee	$94.55	$123.38
Employee & Spouse	$405.45	$529.60
Employee & Child(ren)	$391.57	$512.16
Family	$625.75	$818.35
Family (2 NW Employees)	$514.65	$638.35

Health Savings Account (HSA)

If you are enrolled in the QHDHP + HSA, you will have HSA funds deposited into your HSA account on your behalf from Northwest Missouri State University.

For employees earning less than $60,000, NWMSU funds $700 annually to your Health Savings Account.

For employees earning $60,000 or more, NWMSU funds $400 annually to your Health Savings Account.

Tax-Free $$$ for Qualifying Expenses

- Set aside, grow and spend tax advantaged money on qualified healthcare expenses such as out of pocket medical, dental and vision expenses and prescriptions.
- This is a savings account because the money you or your employer sets aside stays with you even if you leave your job
- Whether you leave your job or can no longer contribute into the HSA, the money stays with you and can continue to be used tax-free on qualifying expenses (IRS tax liability is on the individual)
- Contributions can be made via pre-tax payroll deductions or post-tax contributions from a personal bank account. Tax benefit from post-tax contributions is refunded with tax return. Contribution elections can change at any time and can be made for tax year up to tax deadline.
- Maximums are per tax year and depend on coverage. If you are 55 and over, you can contribute an additional $1,000 each eligible year

2027 HSA Contribution Limits	
Self-Only	$4,500
Family	$9,000
Catch-up contribution (individuals age 55 or older)	Additional $1,000

- Unused funds rollover from year to year and can be reimbursed for previous QME, back to the start of the HSA (no limit)
- You must be enrolled in an IRS defined, Qualified High Deductible Health Plan
- You cannot have other health care coverage, including Medicare, Tricare or a spouse's health plan (unless it is a HDHP)
- Neither you or your spouse can be enrolled in a Traditional FSA or have a positive balance during the FSA grace period.

Flexible Spending Accounts (FSA)

The Flexible Spending Account (FSA) plan, administered by Associated Bank, allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. There are three types of Flexible Spending Accounts:

1. The Traditional FSA allows you to set aside money for out-of-pocket medical expenses such as copays, coinsurance, deductible, dental/vision expenses, and prescriptions for you, your spouse, and any of your tax dependents, even if they are not on Northwest's health insurance plan.

2. The Limited Scope Dental/Vision FSA allows you to set aside money for only out-of-pocket dental/vision expenses if you are enrolled in a Health Savings Account. If you are enrolling in the Qualified High Deductible Health Plan with a Health Savings Account, you CANNOT participate in the traditional Flexible Spending Account for Medical Expenses but can contribute to the Limited Scope FSA.

3. The Dependent Care FSA is typically used for day care expenses for children under the age of 13.

How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service **OR** submit the appropriate paperwork to be reimbursed by the plan.

Important rules to keep in mind:

- The IRS has a strict "use it or lose it" rule. If you do not use the full amount in your FSA, you will lose any remaining funds at the end of the calendar year.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

Maximum Annual Election	
Health Care FSA	$3,300
Dependent Care FSA	$7,500 (single) $3,750 (married filing separate)

USE Rx Savings Solutions to Save on Prescriptions

Yes, there's something you can do about prescription costs

Rx Savings Solutions is a secure, online tool that helps you find ways to save money on your prescription drugs. Your health plan offers this service free of charge to all members and their dependents enrolled in medical benefits.

This is how it should be ...



SELECTION
Discover all the options available to treat your condition and compare them to your current prescription(s).



PRICE
Know exactly what a medication costs, if your plan covers it, and the impact on your deductible.



CONVENIENCE
Never miss a savings opportunity, even in the doctor's office, and request a lower-cost prescription in just a few clicks.



ASSISTANCE
If you have a savings opportunity, the experienced Rx Savings staff can work directly with your doctor to help you make safe changes and start saving quickly!

This is how you can save ...



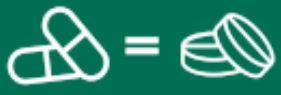
SAME DRUG, DIFFERENT FORM

Believe it or not, a capsule might cost more than a tablet or liquid form - or vice versa. You never know, but now you will.



DIFFERENT DRUG, SAME TREATMENT

There is usually more than one medication available to treat a medical condition. We show you all of them, along with their costs.



SAME INGREDIENTS, DIFFERENT PILLS

If a drug has two active ingredients, the price can skyrocket! Take the active ingredients seperately at the same time for the same treatment at a lower cost.



SAME ACTIVE INGREDIENT, LOWER PRICE

If a generic is available, we'll find it. If there is more than one option, you'll know exactly what each one costs.

Start saving with Rx Savings Solutions

- Log into MyBlueKC.com and select: Plan Benefits > Pharmacy Plan Info > Spend Less on Prescription Drugs (or use the quick link: myrxss.com/bluekc).
- See your current savings opportunities or search any medication for savings. You can also view your prescription history and share with your doctors.
- If you have a savings opportunity, talk to your doctor or pharmacist to discuss your options.
- **OR**
- Rx Savings Solutions' experienced pharmacists can work directly with your doctor or pharmacist to make safe changes that save you money. Call Blue KC Customer Service at the number found on your member ID card for assistance.
- Receive notifications when new savings opportunities are available.

Go online!

START SAVING!

Go to MyBlueKC.com to log in and access your pharmacy benefits and Rx Savings Solutions or use quick link: myrxss.com/bluekc. If you have a savings opportunity Rx Savings Solutions can help make changes with your doctor.

RxSelect Network

USE SELECT PHARMACIES TO SAVE



What is the Rx Select Network?
The RxSelect Network features a network of pharmacies that gives you the best value — without compromising service, quality or safety.

Which pharmacies are included?
There are over 50,000 pharmacies included in this network, including Walgreens, Walmart, Sam's Club, Costco, Hyvee and more.
Note that CVS and Target are NOT included in this network

What are the benefits of this network?
Your prescription costs will be lower if you use a pharmacy in this network. These pharmacies have agreed to reduced cost-sharing, so you pay less.

Do I have coverage if I got to a pharmacy not In-Network?
Yes. However, if you fill your prescription at a pharmacy other than a RxSelect Network pharmacy, you will pay the out-of-network cost share.

Will I have to go far to find an In-Network pharmacy?
With pharmacies such as Walgreens, Walmart, Sam's and Costco included in this network, plus more, typically there is an in-network pharmacy close to where you live or work. (CVS/Target pharmacies are NOT included.)

HOW DO I FIND A PHARMACY IN THE RXSELECT NETWORK?

1. Log into mybluekc.com. (If this is your first time logging in, you will need your Blue KC member ID card to reference.)
2. Click Find Care on the Menu
3. Scroll down and click on Find a Pharmacy to be redirected to the OptumRx website and search for a pharmacy based on your ZIP code.

Discover What You can do With Home Delivery

How Mail Service Member Select Works

If you are taking a long-term medication on a regular basis, your pharmacy benefit plan requires you to make a decision on how you want fill your medication.

Your plan only covers a limited number of 1-month refills from a retail pharmacy.

After your allowed fills, **you must choose to fill a 3-month supply of your long-term medications through either our pharmacy benefit manager's home delivery pharmacy or continue filling a 1-month supply at a retail pharmacy.**

Whether you have a new prescription or need to transfer an existing prescription, it's easy to get started with home delivery.

SET UP
- Online
- Use the app

START →

WE PROCESS THE ORDER
- Talk to a pharmacist 24/7
- 3-month supply
- May cost less than retail

TODAY →

CHOICE
- Choose between OptumRx home delivery or a retail pharmacy of your choice

To make a choice, log in at MyBlueKC.com > Plan Benefits > Pharmacy > View Your Pharmacy Benefits > My Profile > scroll down to Manage Program > Mail Service Member Select or call our pharmacy benefit manager at 1-844-579-7774.

Premium Formulary

The Premium formulary encourages members to use lower- cost alternatives through exclusions and prior authorization.

A successful pharmacy benefit effectively balances quality, medication access and affordability. The Premium formulary offers an enhanced savings strategy that leverages exclusion capabilities with manufacturers to reduce costs, maintain therapeutic choices and promote lower-cost alternatives.

Provide program options with savings

The Premium formulary is an open formulary with select exclusions to drive value that has mandatory utilization management in select drug categories.



- Tier 1 – Includes all generic medications
- Tier 2 – Commonly used brand medications
- Tier 3 – Consists of higher-cost brand medications

Specialty medications, including injectables, are tiered based on the Specialty Pharmacy List and may fall within any of the above tiers.

Improve Savings

The program excludes over 450 medications from benefit coverage. By removing these medications, Blue KC can negotiate better discounts for quality medications used to treat the same condition. This ultimately results in lower overall health care costs while maintaining affordable medication options for members.

Clinically driven formulary decision process

Blue KC uses a clinically driven formulary decision-making approach that looks at individual therapy classes and makes decisions based on lowest overall cost. a. Our modular approach to formulary management allows us to offer a strategy that makes the most sense for your organization. In turn, this helps maintain affordable medication options for members.

Medications undergo a rigorous independent clinical review and financial evaluation process before they can be excluded. Medications may be considered for exclusion if they are deemed therapeutically equivalent, in the same class as a clinically similar product on the formulary or demonstrates no unique therapeutic benefit relative to other alternatives. As new clinical information is introduced, prices shift, or other dynamics change, excluded medications may be re-evaluated for coverage.

The New Drugs to Market program is also required when choosing the Premium formulary. Excluding medications at their market launch allows for appropriate review of evidence and overall clinical value when compared to other alternatives. This helps avoid disruption, so members do not begin new medications that become permanently excluded.

Utilization management options

Utilization management (UM) programs help further promote quality and savings opportunities, especially when offered with the Premium formulary. We offer a broad range of options to support clinical decisions and focus on positive health outcomes.

The Premium formulary encourages members to use lower-cost alternatives through exclusions and prior authorization.

A Healthier You

Take control, get healthier, earn chances to win great prizes

In 2027, we will continue the annual primary care provider preventive visit and labs for employees on our health plan. Preventive care is routine healthcare that includes screenings and labs to help prevent illness, disease or other health problems. Along with a healthy lifestyle, taking basic preventive care steps can immensely improve your health in the future and reduce healthcare costs. Employees who do not participate will be assessed a $25/pay period premium differential. The Physician Screening Form and other useful wellness tools are available through A Healthier You.

The A Healthier You™ program gives you convenient online and mobile access to wellness tools that you can use to live your healthiest life. Plus, the more you visit, the more chances you'll have to win gift cards to some popular retailers.



TWO ways to connect

Log into MyBlueKC.com

Visit your A Healthier You portal from your computer using Google Chrome, then click on Health & Wellness.

Download the App

Go to your app store, then search for Blue KC A Healthier You app.

Download on the App Store

GET IT ON Google Play

Scan this code or visit the app store to download the app to your favorite device.

With every tap, create a healthier you

- **TAKE YOUR HEALTH RISK ASSESSMENT.**
- **CONNECT A DEVICE TO TRACK YOUR STEPS, SLEEP, NUTRITION AND MORE.**
- **GET REMINDERS FOR PREVENTIVE EXAMS.**
- **COMPLETE HEALTH ACTIONS TO EARN POINTS TO ENTER MONTHLY SWEEPSTAKES.**



GO ONLINE. For a closer look at A Healthier You, **download the Blue KC A Healthier You app**, or **visit your A Healthier You portal on MyBlueKC.com** – your healthy place for wellness support and helpful digital tools.

Blue Cross Blue Shield of Kansas City Resources

Access Member Tools and Resources by Registering at MyBlueKC.com

- View coverage details (copays, deductibles, out-of-pocket maximums, etc.)
- Review claims activity and history
- Print a temporary ID card or order a new ID card
- View frequently asked questions
- Registered nurses are available to provide immediate assistance and advice on medical treatment

Chronic Condition Management Program

With a growing incidence of chronic disease in the U.S., it's essential for Blue KC to teach our members how to self-manage their chronic conditions, avoid potential problems, and keep certain health issues from getting worse.

Our dedicated, in-house registered nurses provide specialized support based on your condition, as well as helping you stay on track with care reminders. Our in-house social workers help members with chronic conditions address social determinants of health, involving access to food, transportation, and more, which can pose additional challenges.

Conditions Supported by the Blue KC Chronic Management Program:

- High Blood Pressure
- Heart Disease
- Pediatric Asthma
- Heart Failure
- Pediatric Diabetes
- Behavioral Health (Depression, Stress, Anxiety)**
- Asthma
- Diabetes
- Chronic Obstructive Pulmonary Disease (COPD)

Blue KC Care Management App

Tap Into Wellness – Support is Just One Touch Away

With the Blue KC Care Management app, you can find resources and personalized support from the Blue KC Care Team for chronic conditions (diabetes, asthma, etc.), cancer, maternal health and more.

Members can manage their health needs in between doctor's visits by using the app to:

- Chat with a Blue KC nurse
- Access clinically approved articles and videos
- Set appointment and medication reminders
- Track individual progress and milestones
- Get ideas for daily tasks to help you reach your goals

Available on the Google Play and Apple app stores. Simply search "Blue KC Care Management" and use access code: **kchealth**





Diabetes Management – Livongo

Covered Benefit for Qualified Members!

If you or a covered dependent have diabetes, Livongo for Diabetes provides a simple, advanced blood glucose meter, and as many strips and lancets as you need, at no cost to you.

- Report directly from your meter
- Reorder strips right from your meter
- Automatic uploads means no more paper logbooks
- Personalized tips with each blood glucose check
- Optional family alerts keep everyone in the loop
- Real-time support when you're out of range



This program is offered at no additional cost to Blue KC members and covered dependents with diabetes through Northwest's health plan. Livongo is an independent company that manages the diabetes management program on behalf of Blue KC.

If you or a covered dependent have diabetes, join today at **join.livongo.com/BLUEKC/register** or call **800.945.4355**.

Use registration code: **BLUEKC**

Diabetes Prevention – Solera

Blue KC's Diabetes Prevention Program helps members find steps and tools that can help them in their quest to lose weight and might reduce their risk of developing Type 2 diabetes. It's available online or in-person and provides milestones to keep them on track.

FREE FOR MEMBERS — Eligible participants can take part in this lifestyle program.

PICK THE RIGHT PROGRAM FOR YOU — Choose from a variety of programs, from personal coaching to group meetings.

KEY PROGRAM POINTS:

- 12-month program
- 16 weekly sessions, then monthly sessions for the balance of a year
- Once qualified, you will be matched with an industry-leading network partner, based on preferences
- You will have a variety of DPP options to choose from: in person, online, via smart phone or text based

USE FREE TOOLS — Once engaged, you can get a wireless scale or an activity tracker.

Visit Solera4me.com/BlueKC to take a one-minute quiz!

Mindful by Blue KC

Behavioral Health Services for Blue KC Members

Behavioral health issues, including mental health and substance abuse, are among the most common health issues in the nation — and among the most misunderstood. In a given year, one in five Americans will experience a mental issue.* Yet many people ignore their mental health and never reach out for help, and conditions like depression and anxiety go untreated.

Mindful By Blue KC is an integrated and comprehensive set of services and tools available to members to target unmet behavioral health needs. Our range of innovative solutions is aimed at reducing stigma, improving access, and lowering behavioral healthcare costs. Our Mindful Advocates are available 24 hours a day, seven days a week at 833-302-MIND for help navigating behavioral health benefits and services. They're here to evaluate members' needs and direct them to the appropriate care path.

IT ALL STARTS WITH THE MINDFUL ADVOCATE

Blue KC's Mindful Advocates are licensed behavioral health clinicians who match you to providers and services when you need them, including listening, navigating care, crisis management, benefits guidance, connecting you to care, and any necessary follow-up.

No matter what you're facing, a Mindful Advocate is available 24/7 and is just a call away for topics including:

- Major life events (divorce, loss, etc.)
- Child care
- Stress
- Other everyday life challenges
- Financial issues
- Navigating care

A Mindful Advocate can help members access tools including in-person, text, online therapy, and virtual visit options specific to the members' behavioral healthcare needs.



For help or information about your services

TALK WITH A MINDFUL ADVOCATE 24 HOURS A DAY, 7 DAYS A WEEK.

833-302-MIND (6463) or call the behavioral health number on the back of your member ID card

MindfulBlueKC.com

Dental Insurance

Northwest Missouri State University offers a dental program through Delta Dental of Missouri. The chart below is a brief outline of the benefits offered. Your Plan Document has full coverage details, limitations and exclusions.

Remember, by using an In-Network provider you will, on average, pay less for the services covered. To find an In-Network provider near you, visit www.deltadentalmo.com, and select the "Delta Dental PPO" Network.

The PPO Network is considered In-Network and will give you the most discounts for the services you need. The Premier Network is also considered In-Network, however, the discounts are not as deep as the PPO Network.

	Delta Dental of Missouri Dental Plan		
	PPO Network	**Premier Network**	**Out-of-Network Benefits**
	Based on applicable PPO Maximum Plan Allowance – No balance billing	Based on applicable Premier Maximum Plan Allowance – No balance billing	Based on applicable Maximum Plan Allowance for out-of-network dentist – Balance billing is possible
Annual Deductible			
Individual	$50		
Family	$50 per person		
Waived for Preventive Care?	Yes	Yes	Yes
Annual Maximum			
Per Person	$1,000		
Preventive	100%	100%	100%
Basic	80%	80%	70%
Major	50%	50%	50%
Orthodontia			
Benefit Percentage	50%	50%	50%
Adults (and Covered Full-Time Students, if Eligible)	Covered	Covered	Covered
Dependent Child(ren)	Covered	Covered	Covered
Lifetime Maximum	$1,000		

Balance billing occurs when a healthcare provider bills a patient for the difference between the amount the provider charges and the amount your insurance company pays. This can happen when you see an out-of-network provider.

Employee Contributions (Per Pay Period)	
Employee Pays 100%	
Employee	$15.55
Employee & Spouse	$29.63
Employee & Child(ren)	$46.31
Family	$60.35

Vision Insurance

Northwest Missouri State University offers a vision plan through EyeMed. The chart below is a brief outline of the benefits offered. Your Plan Document has full coverage details, limitations and exclusions.

	EyeMed Vision Plan	
	In-Network Benefits	**Out-of-Network Benefits**
Copay		
Routine Exams (Annual)	$10 copay	Up to $40 reimbursed
Vision Materials		
Materials Copay	$0 copay	Up to $91 reimbursed
Lenses - Single, Bifocal, Trifocal, Lenticular - Progressive – Standard	$25 copay $80 copay	Reimbursement benefit varies by type of lens
Contacts - Elective - Medically Necessary	$0 copay; $130 allowance $0 copay; paid in full	Up to $91 reimbursed Up to $300 reimbursed
Frames	$0 copay; $130 allowance	Up to $91 reimbursed
Frequency of Benefits - Exam - Frames - Lenses - Contacts *Plan allows either contacts & frame, or lens & frame per benefit year	Once every plan year Once every plan year Once every plan year Once every plan year	Once every plan year Once every plan year Once every plan year Once every plan year

Employee Contributions (Per Pay Period)	
Employee Pays 100%	
Employee	$3.10
Employee & Spouse	$6.00
Employee & Child(ren)	$5.05
Family	$7.90

Life and AD&D

Northwest Missouri State University provides Basic Life and AD&D benefits to eligible employees through The Hartford. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

Hartford Life and Accident Insurance Co Basic Life and AD&D	
Benefit	**Employee**
Benefit Amount	1 Times Earnings
Benefit Maximum	$150,000
Guaranteed Issue	$150,000
AD&D Benefit	Included
Age Reduction	35% at age 70 55% at age 75 70% at age 80

Important Reminder!

Be sure to review and assign a beneficiary or living trust in Workday to ensure your assets are distributed according to your wishes.



Voluntary Term Life

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability. Dependents can elect one of two options for their Basic Life benefit.

- You may increase your current voluntary life benefit in $10,000 increments, to a maximum of 5x annual salary
- You can request to increase your current voluntary life benefit by more than $10,000, to a maximum of 5x annual salary, but must submit evidence of insurability and be approved by The Hartford
- If you do not currently have voluntary life insurance, you can request to enroll in $10,000 increments, to a maximum of 5x annual salary, but must submit evidence of insurability and be approved by The Hartford
- If you wish to enroll in coverage in excess of $300,000, you must submit evidence of insurability and be approved by The Hartford

The employee contribution for voluntary life insurance depends on your age and the amount of coverage you elect. Dependents contributions are listed as a per dependent basis.

Hartford Life and Accident Insurance Co Voluntary Term Life		
Benefit	**Employee**	**Dependent Life**
Benefit Amount	Increments of $10,000 up to $450,000	Option 1: Spouse $10,000 & Child $5,000 Option 2: Spouse $20,000 & Child $10,000
Benefit Maximum	5x salary or $450,000 *Combined Basic & Supplemental not to	Spouse: $20,000 Child: $10,000
Guaranteed Issue	$300,000	Spouse: $20,000 Child: $10,000
Age Reduction	35% at age 70 55% at age 75 70% at age 80	Spouse: N/A Child: Age 25

Employee Voluntary Term Life Monthly Rate Per $1,000			
Age	0-39	40-49	50+
Rate	$0.066	$0.1650	$0.484

How to Calculate Voluntary Life Contribution

($_____ ÷ 1,000 X _____ = _____) / 2 for Per Pay Period amount

Benefit Amount | Rate from table above | Estimated monthly premium

Dependent Voluntary Life Per Pay Period Contribution	
Option 1	Option 2
$1.12	$2.24

Long-Term Disability Insurance

Northwest Missouri State University provides long-term income protection through The Hartford in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to $10,000. Benefit payments begin after 180 days of disability.

Hartford Life and Accident Insurance Co Long Term Disability	
Benefit Percentage	60%
Maximum Monthly Benefit	$10,000
Elimination Period	180 days
Benefit Duration	Social Security Normal Retirement Age

Please see the summary plan description for complete plan details.

WHO IS ELIGIBLE?

You are eligible if you are an active full-time employee who works at least 30 hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your health. This coverage is subject to a pre-existing condition exclusion. Please refer to the Limitations & Exclusions sheet provided with this benefit highlights sheet for more information on limitations and exclusions, such as pre-existing conditions.

WHEN CAN I ENROLL?

Your employer will automatically enroll you for this coverage.

WHEN DOES THIS INSURANCE BEGIN?

This insurance will become effective on the date you become eligible. You must be actively at work with your employer on the day your coverage takes effect.

WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you leave your employer, or the coverage is no longer offered.

WHAT DOES IT MEAN TO BE DISABLED?

Disability is defined in The Hartford's certificate with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are less than 80% of your pre-disability earnings. Once you have been disabled for 3 years following the elimination period, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are less than or equal to 60% of your pre-disability earnings.

Additional Bearcat Advantages

- Fitness center — Employees and their spouses are able to use the Foster Fitness Center and Student Rec Center FREE of charge. Employees can also utilize the track at Hughes Field House FREE of charge.
- Workers' Compensation — coverage for on-the-job injuries.
- Bearcat Shop — discount of 10% available with your Bearcat ID.
- Additional paid leave — vacation, sick, personal, bereavement, jury duty, and military leave options available.
- Reduced tuition — available for employees, spouses, and eligible dependents upon hire.
- Cell phone discounts — please check with your local cell phone provider for discounts.
- University Library access
- MOST — Missouri's 529 college savings plan



Retirement Options

Northwest contributes to either MOSERS (Missouri State Employees' Retirement System) or CURP (College and University Retirement Plan), depending on your classification of employment. For more information about your retirement benefits through Northwest, please contact the Office of Human Resources.

If you would like to contribute to a retirement account above and beyond what Northwest provides, there are supplemental plans for you to choose from. Such plans include traditional and Roth 403(b) as well as traditional and Roth 457 options.

To enroll or make changes to a 403b plan, please visit Omni/TSACG.
To enroll or make changes to a 457 plan, please visit MODeferredComp.

Supplemental retirement options can be made at any time. Contact HR with questions.



Benefit Resources

USI Benefit Resource Center

Have Questions? Need Help?

Northwest Missouri State University is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

Carrier Contacts

Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	PHONE NUMBER	WEBSITE
Medical PPO	Blue Cross and Blue Shield of Kansas, Inc.	888-989-8842	www.Mybluekc.com
Flexible Spending Account	Associated Bank	800-270-7719	www.associatedbank.com
Health Savings Account (HSA)	Optum	877-470-1772	https://www.optum.com/en/financial-services/health-savings-accounts.html
Dental PPO	Delta Dental of Missouri	800-335-8266	www.deltadentalmo.com
Vision	EyeMed	1-866-800-5457	https://www.eyemed.com/en-us
Life and AD&D	Hartford Life and Accident Insurance Co	1-888-563-1124	www.thehartfordatwork.com
Voluntary Life	Hartford Life and Accident Insurance Co	1-888-563-1124	www.thehartfordatwork.com
Long Term Disability (LTD)	Hartford Life and Accident Insurance Co	1-800-549-6514	www.thehartfordatwork.com
Employee Assistance Program (EAP)	ComPsych	800-964-3577	www.guidanceresources.com ID: HLF902 Name: ABILI
Retirement (NWMSU contributions)	MOSERS/CURP	800-827-1063	www.mosers.org
403(b)	OMNI/TSA	1-888-796-3786	https://www.tsacg.com/individual/plan-sponsor/missouri/northwest-missouri-state-university/

This brochure summarizes the benefit plans that are available to Northwest Missouri State University eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.