Murray State is committed to offering benefits eligible employees and their families a competitive comprehensive benefits package. Over the last several years, Murray State has worked diligently to balance providing competitive benefits while also managing costs effectively and complying with regulations. These efforts have been challenged by many trends including:

- Healthcare costs that have continued to increase at unfavorable levels for employers.
- Prescription drug costs have risen due to price increases and the growing use of specialty drugs.
- Affordable Care Act regulations have added additional expenditures for employers in the form of fees, excise taxes, and administrative costs.

With the support of the University leadership and your Insurance and Benefits Committee, plan year 2016 brings with it a number of necessary changes in order to lower escalating costs, remain in compliance with the Affordable Care Act, avoid risk associated with the potential excise tax, and improve consumer engagement in healthcare spending. The healthcare climate is moving toward consumer driven healthcare by allowing employees to control and manage their own health care dollars through Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs). You will see this reflected in the plan updates for this coming year.

In the coming weeks, Human Resources will provide:

- A Town Hall meeting in Wrather Auditorium on September 16, 2015 at 3:00 p.m.
- Additional information sessions
- An updated Human Resources Benefits Website will include:
  - Employee premium rates
  - Plan design updates
  - Educational materials
  - Information session schedules
  - A wealth of other materials to assist you in choosing well for your 2016 benefits
- An open enrollment quick guide with important plan information
- Human Resources Benefits staff is available at 270-809-2146 or 412 Sparks Hall

The process of updating and finalizing all plans and rates is in full swing, we appreciate your patience as we roll out our new programs. When visiting our website, you may see the note on the right. This will appear when we are working to finalize information and will update the website.

Plan Highlights for 2016:

- Murray State will continue to support $10.5 million of insurance premiums.
- Wellness premium discount of $10 per month will be an option.
- Plan options will change from one High Deductible Health Plan (HDHP) and two Preferred Provider Organization (PPO) plans to two HDHP plans and one PPO plan.
- Health Savings Account (HSA) contributions will increase from $350 single/$650 family to $400 single/$800 family for those participating in a HDHP.
- Additional voluntary benefit options will be available to manage out-of-pocket costs associated with HDHP plans.
- Prescription drug coverage will be supported through the Kentucky coalition, Know your Rx.
- Dependent Eligibility Audit will be conducted to verify eligibility for coverage.
- $50 per month tobacco user premium surcharge will be applied.
- Spouses with comparable coverage available through their employer will no longer be eligible for coverage through Murray State’s plan.

Murray State’s goal is to continue to offer high quality benefits, encourage wellness and a healthy lifestyle, and to help everyone choose well and live well throughout the coming year.

Additional information will be provided in the coming weeks.