



WESTERN
KENTUCKY
UNIVERSITY

An Equal Opportunity Employer

Bowling Green, KY 42101
502-745-2071

Department of
Personnel Services

August 1, 1991

FACULTY BENEFITS SUMMARY

1. **MEDICAL INSURANCE** - All faculty members who are employed on a full-time regular basis have the opportunity to select medical insurance protection from four plans offered by the University.

(1) The **Option 2000 Traditional Plan (T-2000)** pays the usual, customary, and reasonable (UCR) cost of surgical, hospital, and clinical diagnostic (such as lab and X-ray) charges. Hospital care may extend for as much as 120 days; the plan will pay the full cost of semi-private accommodations. Office visits and prescription drug costs are eligible for payment under the Major Medical portion of the coverage. Eligible charges are subject to an annual \$200 single, \$400 family deductible and 20% of UCR co-payment by the member. A lifetime out-of-pocket limit of \$6,250 per person (excluding annual deductibles) co-payment on Major Medical claims provides substantial protection.

(2) The **Option 2000 Comprehensive Major Medical Plan A (A-2000)** features a front deductible of \$200 single and \$600 family with the balance on an 80/20 percent of UCR co-payment basis. The combined annual deductible and co-insurance are limited to \$600 single and \$1,800 family maximum out-of-pocket expenses per year for covered medical services.

(3) The **Option 2000 Comprehensive Major Medical Plan B (B-2000)** has a front deductible of \$400 single and \$1,200 family with the balance on an 80/20 percent of UCR co-payment basis. The combined annual deductible and co-insurance are limited to \$1,200 single and \$3,600 family maximum out-of-pocket expenses per year for covered medical services.

(4) The **Comprehensive Major Medical Plan B (CMM-B)** carries a front deductible of \$400 single and \$1,200 family with the balance on an 80/20 percent of UCR co-payment basis. The combined annual deductible and co-insurance are limited to \$1,200 single and \$3,600 family maximum out-of-pocket expenses per year for covered medical services.

Three plans (T-2000, A-2000, and B-2000) restrict the use of hospitals to Option 2000 Network Hospitals. Substantial penalties are imposed for failure to comply with this restriction. **The CMM-B plan has no restrictions on the choice of hospitals.**

Each of the four plans features a maximum lifetime benefit of \$1,000,000 per person. The A-2000, B-2000, and CMM-B plans have a lifetime maximum benefit of \$25,000 for nervous and mental outpatient services.

Insurance Committee Report
 Robert A. Otto
 Senate Rep.

Medical Insurance 1992

<u>Plan</u>	<u>Employee Cost</u>	<u>Claims/Income</u>	<u>Enrollment</u>
T-2000	Single \$79 (+45) Family \$335(+107)	\$1,832,202/1,442,476	35.3%
A-2000	Single \$9 Family \$168 <u>No Change</u>	592,107/ 913,555	33.3
B-2000	Single -0- Family \$147 <u>No Change</u>	133,942/ 453,240	23.7
CMM-B	Single \$16 Family \$186 <u>No Change</u>	194,964/ 226,538	7.7

The committee proposed adding organ transplant benefits at 50¢ single and \$1.50 family plan. That the university pay 50¢ which would still offer single coverage, plan B-2000 at no cost to the employee. Family coverage would cost \$1 to the employee.

Optional Life Insurance

11.1% overall increase

Flexible Benefits Plan

No increase. Tax sheltered medical and life insurance payments.

Long Term Disability Insurance

No information yet.