



[www.uky.edu/hr/benefits](http://www.uky.edu/hr/benefits) UK Employees 2009-2010

## What's New for 2009-2010

You may need to re-enroll. See the checklist on the back page.

- The UK-PPO High health plan and Delta Dental Copay plan will no longer be available for the 2009-10 plan year. Participants in these plans who wish to continue health or dental coverage must enroll in another plan.

- Health plan premiums are stable. UK-HMO premiums will not increase. UK-PPO premiums will decrease, and UK-EPO premiums will increase.

- Health plan copayments on services will be introduced or increased for the first time in recent years. However, UK-HMO will continue to provide preventive care office visits at no cost to the employee. Other plans will see copayments for a primary care physician visit increase by \$5 to \$10. Other copayment changes vary by plan. For details, visit [www.uky.edu/HR/OE](http://www.uky.edu/HR/OE).

- This year, Health Care Flexible Spending Account (FSA) participants have the option of using a Benny (debit) Card for instant access to their eligible reimbursement funds. There is no additional charge for this convenient option.

- UK Dental plan rates will not increase for 2009-10. Delta Dental will increase only 2 percent.

See pages 2 and 3 for more details and for 2009-10 rate charts.

## Have questions? Get answers at a Benefits Open House.

**Kentucky Clinic**  
3rd Floor, Wing D  
Monday, April 27  
11:00 a.m. – 2:00 p.m.

**Main Building**  
Lexmark Public Room  
Friday, May 8  
10:00 a.m. – 1:00 p.m.

**Chandler Hospital**  
Room H133  
Thursday, April 30  
10:00 a.m. – 1:30 p.m.

**Kentucky Clinic**  
Hall of Fame/Big Blue Deli  
Monday, May 11  
6:30 a.m. – 9:00 a.m.

**Good Samaritan Hospital**  
Main Conference Rm B  
Friday, May 1  
7:00 a.m. – 9:00 a.m.

**Good Samaritan Hospital**  
Main Conference Rm B  
Tuesday, May 12  
11:00 a.m. – 2:00 p.m.

**North Lobby Chandler Hospital**  
(in front of Hospital Admin)  
Tuesday, May 5  
6:30 a.m. – 8:30 a.m.  
10:30 p.m. – 11:30 p.m.

**Scovell Hall**  
Outside front lawn (weather permitting) or inside first floor hallway  
Friday, May 15  
11:00 a.m. – 2:00 p.m.

**Peterson Service Building**  
Loading Dock  
Wednesday, May 6  
7:30 a.m. – 11:00 a.m.  
10:00 p.m. – 10:30 p.m.

Need help? Contact the UK Employee Benefits Office.  
E-mail: [benefits@email.uky.edu](mailto:benefits@email.uky.edu) • Telephone: (859)257-9519 select option 3.

## Remember: You may enroll online or on paper

### Online Option

Beginning April 27, employees may change their benefits plans by logging on to myUK. It's easy! During Open Enrollment, visit the myUK Web site at <https://myuk.uky.edu>. Sign on using your "link blue" user ID and password. (This is the same ID/password you use for your Exchange e-mail account, or in some cases, for SAP.) Follow the Step-by-Step Instruction Guide. Assistance with online enrollment will be available during Open Enrollment at 112 Scovell Hall.

### Paper Option

Enroll using paper forms. Pick up forms at 112 Scovell Hall or 375 Service Building, or visit [www.uky.edu/HR/OE](http://www.uky.edu/HR/OE) to print 2009-10 enrollment forms.



Employee Benefits Office  
112 Scovell Hall  
Lexington, KY 40506-0064

# Your Benefits: Updates for 2009-10

## Health Plans

### Competitive rates

For 2009-10, the monthly premium for the UK-PPO health plan will decrease and the UK-HMO premium will not increase, making rates for those plans the same. The UK-EPO monthly premium will increase.

By having self-funded health plans, along with the investment in strong health and wellness programs, the University continues to keep cost increases well below the national average. Your efforts and participation in programs like Prescription Copay Counseling, Start to STOP Smoking (for help with smoking cessation), or Diabetes Management have helped reduce costs by saving money for both you and the University. This, in turn, allows the University to offer the best possible rates to you and your family.

### First copayment increase in recent years

Health plan copayments on all plans will increase for the first time in recent years. For more details, please review information available at [www.uky.edu/hr/OE](http://www.uky.edu/hr/OE).

### Streamlined plan offerings

Health plans will be streamlined for 2009-10. The lower rates now available with UK-PPO make the PPO High plan no longer a viable option. The UK-PPO High plan will no longer be offered in the University's health plan lineup, effective July 1, 2009.

**If you are currently enrolled in UK-PPO High and wish to continue health plan coverage, you must enroll in a different plan during Open Enrollment.**

## FYI

### Dependent Verification

If you add dependents to any of your benefit plans during Open Enrollment, you will need to provide verification to the Benefits Office, such as a birth certificate or marriage certificate.

## Dental Plans

### What's not changing?

UK Dental plan rates will not increase for 2009-10. "This is great news for the plans' 5,500 members," says Synthia Burchell, Benefits Manager.

Delta Dental will increase only 2 percent. Please see the rate chart below for details. In addition, the dental plans will not undergo a plan design change. There will be no changes in deductibles, copayments or benefit plan maximums.

### What is changing?

The Delta Dental Copay plan will no longer be offered. Due to a small provider network and low enrollment, the Copay plan will be discontinued, effective July 1, 2009. **If you are currently enrolled in Delta Dental Copay and wish to continue dental plan coverage, you must enroll in a different plan during Open Enrollment.**

## 2009-10 Dental Rates

Benefits Structure	Coverage Level	Monthly Rate
<b>UK Dental Care Basic Plan</b>	Employee Only	\$ 8.00
	Employee + Child(ren)	\$ 25.50
	Employee + Spouse	\$ 16.00
	Employee + Family	\$ 36.40
<b>UK Dental Care Comprehensive Plan</b>	Employee Only	\$ 21.10
	Employee + Child(ren)	\$ 42.90
	Employee + Spouse	\$ 42.90
	Employee + Family	\$ 68.30
<b>Delta Dental Basic Plan</b>	Employee Only	\$ 23.42
	Employee + Child(ren)	\$ 44.52
	Employee + Spouse	\$ 49.92
	Employee + Family	\$ 73.32
<b>Delta Dental Enhanced Plan</b>	Employee Only	\$ 31.66
	Employee + Child(ren)	\$ 67.14
	Employee + Spouse	\$ 69.96
	Employee + Family	\$109.16

## 2009-10 Health Plan Rates for ACTIVE UK Employees

Benefits Structure	Coverage Level	Monthly Rate	UK Credit for Regular Full-Time Employees	Monthly Cost for Regular Full-Time Employees
<b>UK-HMO Lexington Service Area</b>	Employee Only	\$ 428	\$402	\$ 26
	Employee + Child(ren)	\$ 642	\$512	\$130
	Employee + Spouse	\$ 856	\$603	\$253
	Employee + Family	\$1,070	\$697	\$373
<b>UK-HMO Regional Service Area</b>	Employee Only	\$ 428	\$402	\$ 26
	Employee + Child(ren)	\$ 642	\$512	\$130
	Employee + Spouse	\$ 856	\$603	\$253
	Employee + Family	\$1,070	\$697	\$373
<b>UK-PPO</b>	Employee Only	\$ 428	\$402	\$ 26
	Employee + Child(ren)	\$ 642	\$512	\$130
	Employee + Spouse	\$ 856	\$603	\$253
	Employee + Family	\$1,070	\$697	\$373
<b>UK-EPO</b>	Employee Only	\$ 546	\$402	\$144
	Employee + Child(ren)	\$ 819	\$512	\$307
	Employee + Spouse	\$1,091	\$603	\$488
	Employee + Family	\$1,364	\$697	\$667

Attention! If you are currently enrolled in **UK-PPO High and/or Delta Dental Copay**, you must select a new plan and enroll during Open Enrollment, April 27 - May 15.

## Group Presentations Available

Group presentations (for 10 or more employees) and online benefits enrollment demonstrations can be scheduled now for 2009 Benefits Open Enrollment. Open Enrollment is scheduled **April 27 to May 15**.

Representatives of Human Resources offer a one-hour, on-site presentation and employee online benefits enrollment demo for any group upon request. By becoming more aware of benefits choices and viewing the online demonstration, employees can take advantage of easy online enrollment and make better-informed decisions during the open enrollment period.

Schedule a presentation by calling 257-4266 or e-mail [benefits@email.uky.edu](mailto:benefits@email.uky.edu) with the subject line "Presentation Request." A limited number of time slots are available. A presentation may be viewed online at [www.uky.edu/hr/OE](http://www.uky.edu/hr/OE).

## Voluntary Benefits

For your voluntary benefit needs (from home and auto to long-term care and voluntary short-term disability insurance), contact MPM Group, LLC at 859-223-4973 or visit [www.thempmgrouppllc.com](http://www.thempmgrouppllc.com).

## Vision Plan - No rate change

Coverage Level	Monthly Rate
Employee Only	\$ 8.90
Employee + Child(ren)	\$15.80
Employee + Spouse	\$16.60
Employee + Family	\$22.20

## Life Insurance and AD&D

The benefit will not change. UK continues to provide basic life insurance in the amount equal to a full-time employee's annual base salary.

Regular employees with at least a 0.75 full-time equivalency (FTE) may purchase optional life insurance, which is offered in addition to the basic life insurance provided by UK.

Optional life may be purchased in increments up to 5 times the employee's yearly salary. During Open Enrollment, employees may increase one level without being asked for Evidence of Insurability, as long as the amount of coverage does not exceed \$375,000. The rates for 2009-10 will not change.

AD & D	Coverage for you	Family (Married)	Family (Not Married)
<b>Benefit Amount</b>	\$10,000 to \$375,000 (in \$5,000 increments)	spouse-50% of your benefit (up to a max of \$187,500) per child-10% of your benefit (up to a maximum of \$15,000 per child)	spouse-N/A per child-25% of your benefit (up to a maximum of \$15,000 per child)
<b>Monthly Cost per \$10,000 Coverage</b>	\$0.20	\$0.46	\$0.46

## New Debit Cards Available for Health Care Flexible Spending Account



Participation in a Health Care Flexible Spending Account (FSA) just got easier! This year, participants have the option of using a Benny Card (debit card) for instant access to eligible reimbursement funds. There is no additional charge for this convenient option.

The Health Care FSA allows you to avoid paying income taxes on eligible expenses you are already incurring. For the Health Care FSA, eligible expenses include copayments, prescription drugs, many over-the-counter medications, dental work, chiropractic services and massage therapy.

In the past, you had to submit a claim form and receipt for reimbursement for each expense. With the Benny Card, you simply use your card to pay for qualifying expenses. You still need to keep your receipts, in case there are any questions.

The FSA Benny Card is a convenient way to pay for out-of-pocket medical expenses for you and your family members. IRS regulations regarding its use must be strictly followed.

You may use the Benny Card at any health care provider that accepts credit cards. You may also use your Benny Card to purchase prescriptions and other eligible health, dental and vision items.

Remember: **ALWAYS keep receipts for Benny Card purchases.** In some cases, you may be asked to provide receipts to ASI. If you fail to provide the requested documentation, your Benny Card will be invalidated and you must pay for the ineligible expense (adjustment to your W-2 may be required).

If you choose to use a Benny Card, you still have the option of filing paper requests for reimbursement to ASI as well.

Visit [www.asiflex.com](http://www.asiflex.com) for more information, including a list of eligible items for purchase on the Health Care Flexible Spending Accounts.

### Rates for Optional Life Insurance Coverage

Employee Age	Monthly Cost per \$1,000 of Coverage
Up to age 34	\$ 0.08
Age 35-39	\$ 0.09
Age 40-44	\$ 0.10
Age 45-49	\$ 0.15
Age 50-54	\$ 0.25
Age 55-59	\$ 0.43
Age 60-64	\$ 0.69
Age 65-69	\$ 1.27
Age 70+	\$2.22

### Dependent Optional Life Insurance

Dependent Life Coverage	Coverage Amount/ Monthly Cost	
<b>Dependent Covered</b>	<b>\$5,000</b>	<b>\$10,000</b>
Spouse	\$0.86	\$1.72
Children	\$0.66	\$1.32



Want more details?  
View the complete  
UK Benefits booklet at  
[www.uky.edu/HR/OE](http://www.uky.edu/HR/OE).

# Do I Need to Re-enroll?

2009-2010 Open Enrollment, April 27 - May 15, 2009

Answer the following questions to determine if you are required to re-enroll.

## Flexible Spending Accounts

1. Do you wish to participate in the health and/or dependent care spending plan(s)?

Yes  No

If you answered YES to the above question, you need to complete Flexible Spending Account Enrollment. **Attention: You must re-enroll each year to continue participation!**

## Health Plans

1. Are you currently enrolled in a health plan and would like to do any one of the following:  
a. change to another health plan? (See rate and copayment changes for 2009.)  
b. add or remove your spouse/sponsored dependent or dependent(s)?  
c. drop health coverage?

Yes  No

Yes  No

2. Are you currently enrolled in the **UK-PPO High Plan?**

Yes  No

3. If you are NOT currently enrolled in a UK health plan, would you like to enroll?

If you answered YES to any of the above questions, you need to complete Health Plan Enrollment.

## Dental Plans

1. Are you currently enrolled in a dental plan and would like to do any one of the following:  
a. change to another dental plan?  
b. add or remove your spouse or dependent(s)?  
c. drop dental coverage?

Yes  No

Yes  No

2. Are you currently enrolled in the **Delta Dental Copay Plan?**

Yes  No

3. If you are NOT currently enrolled in a dental plan, would you like to enroll?

If you answered YES to any of the above questions, you need to complete Dental Plan Enrollment.

## Vision Plan

1. Are you currently enrolled in a vision plan and would like to do any one of the following:  
a. add or remove your spouse or dependent(s)?  
b. drop vision coverage?

Yes  No

Yes  No

2. If you are NOT currently enrolled in a vision plan, would you like to enroll?

If you answered YES to any of the above questions, you need to complete Vision Plan Enrollment.

## Life Insurance

1. Are you currently enrolled in optional life, dependent optional life, and/or AD&D insurance coverage, and would you like to increase or decrease the level of coverage?

Yes  No

2. Do you need to update or change the beneficiaries listed on your current UK life and/or AD&D insurance policy?

Yes  No

3. If you are currently NOT enrolled in an optional life or AD&D insurance, would you like to do so?

Yes  No

If you checked YES to any of the above questions, you need to enroll online or complete Life Insurance and AD&D Enrollment.