

# 2011-2012

## your retiree benefits ▶



[www.uky.edu/hr/benefits](http://www.uky.edu/hr/benefits)

UK Retirees

2011-2012



**see blue.**  
*in everything we do.*

## ▶ From the Director's Desk



Dear UK Retiree:

I am pleased to provide you with the enclosed 2011-12 University of Kentucky Retiree Benefits Booklet, which is designed to highlight the array of benefit offerings for UK retirees. Please keep in mind that Benefits Open Enrollment takes place April 25 through May 13, 2011. The Open

Enrollment period is your opportunity to add, drop or change levels of coverage.

- As you are aware, the Medicare Carveout Classic health plan (for retirees age 65 and over), does **not** have an open enrollment period at this time. There is a separate annual Open Enrollment period in November for the UK Medicare Carveout Classic. No action is required at this time to continue coverage under this plan. If you and/or your spouse reach age 65, or you are over 65 and currently working and then retire, you will move to the Medicare Carveout Classic Plan at that time.
- If you or your spouse is under age 65 (and/or if you have covered dependents), you may add, drop or change your UK health plan coverage during Open Enrollment (April 25 - May 13, 2011).
- All retirees may add, drop or change the following types of coverage during Open Enrollment: dental, vision, long-term care, universal life, auto, home and pet insurance.

This UK Benefits Book will provide you more detail on the plans for your review. On behalf of University of Kentucky Human Resources, we look forward to administering your retiree benefits for the 2011-12 plan year.

Sincerely,

Joey Payne

Director of Employee Benefits and Self-Funded Plans

## New for 2011-12:

### Health Plans for Retirees and/or Retiree Spouses/Sponsored Dependents Under Age 65

- Health plan premiums will **not** increase for retirees under age 65. Several factors helped limit health care cost increases for 2011-12, including a competitive Request for Proposal (RFP) process for UK's prescription drug benefit. This process helped ensure the University, its employees and retirees continue to pay the lowest possible price for prescription drugs.
- The UK-RHP (Regional Health Plan) will now be available in all Kentucky counties that do not already offer UK-HMO Lexington Service Area.

### Prescription Plan for All Retirees

- The plan formulary listing, which gives you information on which coverage tier your drug will be paid, has changed.
- Please go to [www.express-scripts.com](http://www.express-scripts.com), for an up-to-date listing of prescriptions available at generic and brand level coverage.

### Dental Plans for All Retirees

- Delta Dental plan premiums will not change for 2011-12. UK Dental Plans premiums will increase by 4%.

### Vision Plans for All Retirees

- EyeMed vision plan premiums will **decrease** for 2011-12 and plan members will even see enhanced benefits!

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## Benefit Cards Highlights

The following employee benefit plans/features provide you with ID cards.

If you're wondering when and how often you receive new cards for each, please note:



**Health Plan ID Card for Retirees UNDER AGE 65:** For each plan year starting in July, **you will receive a new health plan membership card.**

### Health Plan ID Cards for Retirees AGE 65 AND OVER:

You must present both your regular Medicare card AND your UK Medicare Carveout Classic Card for coverage. For Medicare Parts A&B, you should have received a card when you became eligible for Medicare (above left). Keep this card in a safe place, you will not be issued a new card each year. For the UK Medicare Carveout Classic plan year that starts in January, **you will not receive a new ID card each December.**



**Prescription ID Card for Retirees UNDER AGE 65:** Once enrolled, **you will not receive a new membership card each year**, and you may continue to use the same card in future years.



**Prescription ID Card for Retirees AGE 65 AND OVER:** **You will not receive a new membership card each year**, and you may continue to use the same card in future years (unless notified otherwise by Express Scripts).



**Vision Benefit ID Card:** For each plan year starting in July, **you will receive a new vision plan membership card.**

**A Note on Dental Plans:** Depending on the dental plan you pick, an ID card may or may not be required:

- **UK Dental plans do not** require a plan ID card
- **Delta Dental plans do** provide a new ID card for each plan year starting in July.

# What You Need to Know

Everything you need to know about retiree benefits and making changes throughout the year.

## Health Plan for Medicare-Eligible Retirees Age 65 and Over

The University of Kentucky offers the UK Humana Medicare Carveout Classic Plan for retirees age 65 and over. If you are currently on this plan, no action is required on your part during the regular UK Open Enrollment period. As you may know, the UK Medicare Carveout Classic features a different “plan year” than other UK benefit plans. The Medicare Carveout Classic plan year begins on January 1 and ends on December 31. You will be mailed any changes and information for the Medicare Carveout Classic plan in November 2011.

## Information for Retirees Who Will Turn Age 65 Soon

*What Medicare Part A covers:* Generally speaking, it covers inpatient care. You are automatically enrolled in Medicare Part A upon turning age 65.

*What Medicare Part B covers:* Generally speaking, it covers medically necessary doctors’ services, outpatient hospital care, and some medical services, including some types of physical and occupational therapy and some home health care. You must apply to enroll for Medicare Part B. To apply for Medicare Part B, call or visit your local Social Security office or call the Social Security Administration toll-free at 1-800-772-1213. You may enroll for Medicare Part B several months before your 65th birthday.

## Enrolling in the UK Medicare Carveout Classic Health Plan

Retirees enrolled in other UK health plans should enroll for Medicare Part B AND the UK Medicare Carveout Classic plan at least 30 days prior to their 65th birthday. This coverage will automatically renew each year. To get a copy of the UK Medicare Carveout Classic enrollment form, call (859) 257-9519, option 3.

## Making Changes Throughout the Year: Qualifying Events

The choices you make during Open Enrollment, or as a new retiree, remain in place from July 1, 2011 through June 30, 2012. *You cannot add or drop coverage until the next Open Enrollment period in April 2012 (for the plan year beginning July 1, 2012) unless you have a change in family status or experience another “qualifying event.”*

The following changes would allow you to make changes to your current benefits during the plan year (**mid-year changes must be requested within 30 days of the event**):

Event	Documentation Required
Birth or adoption	Copy of proof of birth from hospital or copy of adoption papers
Marriage	Copy of marriage certificate
Divorce	Copy of final court decree
Turning 65	Copy of Medicare card
Obtaining creditable health coverage	Certificate of coverage

## Dependent Eligibility

Children may be covered up to age 26. Sponsored dependents and children of sponsored dependents may be eligible for coverage. Visit UK Benefits online at [www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits) for details.

## Retirees and Spouses Under Age 65

Health plan rates for retirees under 65 (early retirees) and those age 65 and over are calculated separately to more accurately account for differences in premium costs for each group. Premium costs for retirees under age 65 are higher than premiums for retirees over age 65, due to actual Medicare eligibility. See health plan rates for retirees under age 65 on pages 10-19.

UK retirees who return to work (at UK or elsewhere) have some options to consider. First, retirees who return to work at the University on a temporary or part-time basis (eight hours per week minimum) may also qualify for the University's active employee premium and health credit toward the cost of coverage (see page 5). Second, the "deferral option" (described below) is available for those who have coverage with another employer.

**Deferral Option:** Many pre-65 retirees have options for health insurance coverage through another employer or through a spouse's employer plan. If this is your situation, you can "defer" your UK benefit by contacting the UK Employee Benefits Office and completing a deferral form. Once your health plan coverage has been deferred, it can be reactivated **ONLY ONE TIME**. This means additional deferrals are not possible. The deferral option was created several years ago to accommodate retirees under age 65 who work for, and receive health coverage from, other employers after their UK retirement.

## Retirees and Spouses Over Age 65

Health plan rates for retirees age 65 and over are calculated separately from those retirees under age 65. Retirees and or spouses age 65 and over are eligible for the Medicare Carveout Classic plan. This plan requires you to participate in both Medicare parts A & B. See more information and rates for the Medicare Carveout Classic plan on page 6-9.

## Health Plan County Availability

**UK-HMO Lexington Service Area** is available in the following counties: Anderson, Bourbon, Clark, Fayette, Franklin, Jessamine, Madison, Mercer, Scott and Woodford.

**UK-RHP Regional Health Plan\*** is available across all Kentucky counties *except those listed in the UK-HMO Lexington Service Area listed above.*

**UK-PPO and UK-EPO** are available in every Kentucky county and in all 50 states (with some exceptions in rural areas).

**UK Indemnity** is *only* available to those participants who live or travel for extended periods of time to areas where UK health care plans have no providers (rural areas and out of country.)

**\*Please note:** *It is your responsibility to make sure that the providers you see are participating in your provider network. This includes UK-RHP providers and facilities that are located in your county of residence, in an immediately adjoining RHP county, and the University of Kentucky (UK). If you reside out-of-state, your eligibility is based on the RHP county in which you work, and your provider network would include the RHP providers and facilities that are located in the county in which you work, in an immediately adjoining RHP county, and UK. If services are not available in your RHP county (based on how you qualify for eligibility—reside or work) or an immediately adjoining RHP county, all services must be provided by a UK provider at the University of Kentucky in Lexington, Kentucky. Coverage is provided for emergency care at a non-participating facility only if your condition is an Emergency Medical Condition as determined by the plan. To find out if a provider is a participating provider, visit our Web site at [www.humana.com/members tools](http://www.humana.com/members tools). Search for providers under UK-RHP.*

# Health Plan Rates

UK offers comprehensive health and prescription coverage to Medicare-eligible retirees (age 65 and over) and an array of plan choices for retirees under age 65.

## Rates for Employees Retired or Eligible to Retire as of July 1, 2007

All retirees pay a specific percentage of monthly health plan premium costs. Costs may vary based on specific situations.

### Rates for All Retirees Age 65 and Over (Medicare-Eligible)

Retirees age 65 and over enroll in the UK Medicare Carveout Classic plan. The monthly cost for Retiree Only coverage is 10% of the total monthly rate (\$29 for 2011). Upon reaching age 65, all eligible retirees hired prior to January 1, 2006 will receive the same credit toward the cost of Medicare-eligible plan coverage and pay rates as outlined in the table below.

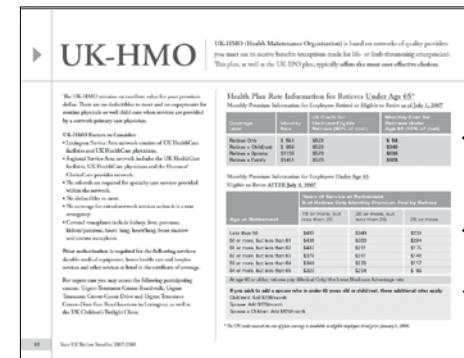
See page 8 for more information.

### Rates apply to the calendar year (January-December 2011)

Benefits Structure	Coverage Level	Monthly Rate	UK Credit	Monthly Cost
UK Medicare Carveout Classic Plan	Retiree (eligible for UK credit)	\$294	\$ 265	\$ 29
	Retiree + spouse (eligible for UK credit)	\$588	\$ 265	\$ 323
	Retiree spouse (not eligible for credit)	\$294	\$ 0	\$ 294
	Surviving spouse (eligible for credit)	\$294	\$132.50	\$ 161.50
	Retiree + spouse (not eligible for credit)	\$588	\$ 0	\$ 588

## Employees Retired or Eligible to Retire Before July 1, 2007: Under Age 65

Retirees and spouses of retirees under age 65 may participate in the same health plans as active employees. Monthly Retiree Only costs for employees retired or eligible to retire as of July 1, 2007 are based on approximately 10% of the UK-HMO early “Retiree Only” rate. Rates for other coverage levels and plans vary. See page 5 for rate information.



Rates for current retirees and retirees eligible to retire as of July 1, 2007 (under age 65) can be found on each plan page.

Retiree Only rates for under age 65 employees who become eligible to retire after July 1, 2007 are shown here.

Additional coverage rates for employees eligible to retire after July 1, 2007 are shown here.

## Employees Hired Before January 1, 2006 Who Become Eligible to Retire After July 1, 2007: Under Age 65

Monthly “Retiree Only” costs for employees will be determined by age and years of service. You may refer to individual plan pages in this booklet (see pages 8-19) for rate information.

## 2011-12 Rates for UK Retirees Actively Working at UK

Retirees who return to work for the University of Kentucky on a part-time basis (eight hours per week minimum, on average) qualify to receive the active employee premium and UK credit toward the cost of Retiree Only health plan coverage. “Actively Working” rates for UK health plans are shown below.

Benefits Structure	Coverage Level	Monthly Rate	Credit for UK Retirees Working at UK	Monthly Cost for UK Retirees Working at UK
UK-HMO Lexington Service Area	Retiree or Spouse Only	\$ 453	\$427	\$ 26
	Retiree + Child(ren)	\$ 679	\$427	\$ 252
	Retiree + Spouse	\$ 905	\$427	\$ 478
	Retiree + Family	\$1,132	\$427	\$ 705
UK-RHP Regional Health Plan	Retiree or Spouse Only	\$ 453	\$427	\$ 26
	Retiree + Child(ren)	\$ 679	\$427	\$ 252
	Retiree + Spouse	\$ 905	\$427	\$ 478
	Retiree + Family	\$1,132	\$427	\$ 705
UK-PPO or Indemnity	Retiree or Spouse Only	\$ 453	\$427	\$ 26
	Retiree + Child(ren)	\$ 679	\$427	\$ 252
	Retiree + Spouse	\$ 905	\$427	\$ 478
	Retiree + Family	\$1,132	\$427	\$ 705
UK-EPO	Retiree or Spouse Only	\$ 577	\$427	\$ 150
	Retiree + Child(ren)	\$ 866	\$427	\$ 439
	Retiree + Spouse	\$1,154	\$427	\$ 727
	Retiree + Family	\$1,443	\$427	\$1,016

## Rates for UK Retirees and/or Retiree Spouses Under Age 65 and Not Currently Working at UK

The rates below apply to the following:

- *UK retirees under age 65, and/or*
- *Under age-65 spouses of UK retirees age 65 and older (a spouse under age 65 would remain eligible for the following plans even if the UK retiree is age 65 or older and eligible for the UK Medicare Carveout Classic plan).*

The following rates apply to UK retirees and their spouses **retired or eligible to retire as of 7/1/2007**.

Benefits Structure	Coverage Level	Monthly Rate*	Credit for Eligible UK Retirees**	Monthly Cost
<b>UK-HMO Lexington Service Area</b>	Retiree or Spouse Only	\$ 679	\$611	\$ 68
	Retiree + Child(ren)	\$1,018	\$611	\$ 407
	Retiree + Spouse	\$1,358	\$611	\$ 747
	Retiree + Family	\$1,697	\$611	\$1,086
<b>UK-RHP Regional Health Plan</b>	Retiree or Spouse Only	\$ 679	\$611	\$ 68
	Retiree + Child(ren)	\$1,018	\$611	\$ 407
	Retiree + Spouse	\$1,358	\$611	\$ 747
	Retiree + Family	\$1,697	\$611	\$1,086
<b>UK-PPO or Indemnity</b>	Retiree or Spouse Only	\$ 679	\$611	\$ 68
	Retiree + Child(ren)	\$1,018	\$611	\$ 407
	Retiree + Spouse	\$1,358	\$611	\$ 747
	Retiree + Family	\$1,697	\$611	\$1,086
<b>UK-EPO</b>	Retiree or Spouse Only	\$ 866	\$611	\$ 255
	Retiree + Child(ren)	\$1,299	\$611	\$ 688
	Retiree + Spouse	\$1,731	\$611	\$1,120
	Retiree + Family	\$2,164	\$611	\$1,553

\* *Spouse Only coverage pays the full monthly rate (no credit).*

\*\* *A surviving spouse who is under age 65, as a widow/widower of a retiree, is eligible for an amount equal to one half of the UK credit or \$306 toward the cost of the monthly rate.*

# Your UK Retiree Health Plan Options

Because understanding health plans can be challenging, we offer the following guide to help you learn more about the UK Medicare Carveout Classic Plan (for retirees age 65 and older). Note: Eligible retirees hired prior to January 1, 2006 may receive a UK credit, depending on whether they have 15 years of eligible service, toward the cost of health plan coverage. Monthly plan costs for these retirees are listed on page 4.

## UK Medicare Carveout Classic Plan Serves Retirees Age 65 and Over

For retirees age 65 and over, the Medicare (Parts A and B) program is the main, or primary, source of health insurance coverage. As a supplemental plan, UK's Medicare Carveout Classic Plan (see pages 8-9 for details) covers many of the costs not covered by Medicare.

### How the UK Medicare Carveout Classic Plan Works With Your Primary Medicare Plan



You incur medical charges for a routine doctor visit or for any covered medical procedure or surgery.



Charges are first submitted to Medicare (your primary source of coverage) by your provider for payment. After you meet the deductible for Part A (\$1,132 in 2011), Medicare pays 80% of the cost of covered services (mainly inpatient procedures). After meeting the deductible for Part B (\$162 in 2011), Medicare pays 80% of the cost of covered services (mainly routine medical procedures, including doctor visits).



Medicare will forward remaining charges to the UK Medicare Carveout Classic plan for payment. After you have met a \$162 deductible, the plan will cover 80% of the remaining charges for covered services.



You pay remaining costs.

**Note:** Charges apply toward your separate Medicare Part A or Part B and UK Medicare Carveout Classic (\$162) deductibles at the same time. UK Medicare Carveout Classic plan deductible mirrors Medicare Part B's deductible.

### Retirees Under Age 65: Consider Your Health Plan Choices

UK's health plans remain the main, or primary, source of health insurance coverage for retirees under the age of 65, who may **select from the health plans listed on pages 10-18**. Consider the major factors on each of the health plan pages—including how they may relate to your health plan needs—as you review your benefits.

**DISCLAIMER:** The comparison of benefits is not a contract. It is intended to only highlight principal benefits of the plans available. The detailed provisions of each plan are covered by the respective contracts. Every effort has been made to be as accurate as possible; however, should there be a difference between the comparison and the individual plan contract, the plan contract governs. It is the responsibility of each employee to read the plan material provided by each plan administrator in order to fully understand the provisions of the plan chosen. Employees should contact the plan administrators to understand and clarify questions concerning coverage.

# Prescription Benefit

This prescription benefit applies **ONLY** to retirees **AGE 65 AND OVER**. Information on our prescription benefit for retirees under age 65 may be found on page 20.

The UK Medicare Carveout Classic plan for retirees age 65 and over automatically includes prescription benefit coverage (administered by Express Scripts). As a result, you do not need to apply for a separate Medicare Part D plan. Your UK Medicare prescription ID card should be used.

## No Deductible, No Coverage Gap

There is no annual deductible for your UK Medicare prescription benefit, so you see a financial benefit with your first prescription filled each year. **Note: Your coverage is continuous.** Unlike many other Medicare prescription drug plans, there is no coverage “gap” or so-called “doughnut hole” with your prescription coverage.

## Using Your Prescription Benefit

Present the Express Scripts card to your pharmacists to get your 30-day prescriptions filled at any one of over 40,000 chains, independent retail, and nursing home pharmacies participating in the Express Scripts network. You may receive a discount for a 90-day supply by using Express Scripts Mail Service.

## Prescription Benefit Coinsurance Rates

Information on UK Medicare coinsurance rates are included in packets mailed to Medicare-eligible retirees in the fall of each year.

## What You Need to Know About Medicare Part D

UK’s retiree health plans include prescription drug coverage at no extra cost. This prescription drug coverage provides a benefit equal to, if not better than, that provided by Medicare’s standard Part D plan. Because you already enjoy prescription coverage as part of your UK health plan, **there is no need for you to register for Medicare Part D.** Should you choose to enroll in Medicare Part D in the future, you may do so without paying a penalty. If you enroll in Medicare Part D, you will lose your UK medical and prescription coverage.

## Save Money on Your Prescriptions

With your UK prescription benefit, there’s more than one way to save on your prescriptions!

### 1. Save by ordering a 90-day prescription supply:

Enjoy the lowest coinsurance rates when you order your prescription in a 90-day quantity from Express Scripts Mail Service. To request a Pharmacy Order Form, call Express Scripts toll-free at **1-888-787-2437**.

### 2. Get free advice from a UK pharmacist:

“Help with Your Medicine & Copay Counseling” is a free service available to any UK health plan member. You may phone a UK pharmacist at **(859) 323-1493** or e-mail us at **benefits@email.uky.edu**.

### 3. Talk to your doctor or pharmacist about cost-effective generic alternatives to brand-name drugs:

There may be generic versions of brand-name drugs or generic alternatives that could save you money!

### 4. The Extra Help program, available through the Social Security Administration offers financial assistance for prescription drug expenses.

This program helps pay drug costs for people who meet specific income and resource limits. If you think you may qualify for the **Extra Help program**, you may apply or get more information by calling Social Security at **1-800-772-1213 (TTY 1-800-325-0778)** or visiting **www.socialsecurity.gov**.

# UK Medicare Carveout Classic

UK retirees age 65 and over are eligible for the UK Medicare Carveout Classic Plan.

## *UK Health & Prescription Plan for Retirees Age 65 and Over*

**The UK Medicare Carveout Classic plan for retirees age 65 and over automatically includes prescription benefit coverage (administered by Express Scripts). As a result, you do not need to apply for a separate Medicare Part D plan. Your UK Medicare prescription ID card should be used.**

## UK Medicare Carveout Classic Plan for Retirees Age 65 and Over

**Health and prescription plans for retirees age 65 and over** operate on a calendar-year basis (January–December). Open enrollment to make changes to these plans take place in the fall of each year, not during the spring UK Benefits Open Enrollment period.

When you retire and are over the age of 65, you are eligible for the Medicare Carveout Classic plan, which automatically includes a UK Medicare prescription benefit.

If you are retired and if you or your spouse has just reached age 65 or will reach age 65 in the next two months, you should request a Medicare Carveout Classic application from UK Employee Benefits.

The Medicare Carveout Classic Plan is administered by Humana and requires you to participate in both Medicare Parts A & B. Registration for Medicare Part B is required (contact your local Social Security office before turning age 65 for Medicare registration information). Please note: Premiums for Medicare Part B are not included in your UK retiree billing. Generally, Part B premiums are deducted from your Social Security check.

## 2011 Health Plan Benefit Rates for Retirees Age 65 and Over

Rates are 10% of the total Medicare Carveout Classic monthly premium (\$29 in 2011) for all eligible retirees age 65 and over who were hired prior to January 1, 2006.

Benefits Structure	Coverage Level	Monthly Rate	UK Credit	Monthly Cost
UK Carveout Classic Plan	Retiree (eligible for UK credit)	\$294	\$ 265	\$ 29
	Retiree + spouse (eligible for UK credit)	\$588	\$ 265	\$ 323
	Retiree spouse (not eligible for credit)	\$294	\$ 0	\$ 294
	Surviving spouse (eligible for credit)	\$294	\$132.50	\$161.50
	Retiree + spouse (not eligible for credit)	\$588	\$ 0	\$ 588

2011-2012	UK Medicare Carveout Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
<b>Out-of-Pocket Amount</b>	Annual deductible Out-of-pocket maximum (excludes deductibles and prescription coinsurance)	\$162 per member/\$324 per family \$1,500 per member/\$3,000 per family
<b>Preventive Care</b>	Routine mammogram and Pap smears Routine child care and immunizations (through age 18) Routine adult physical exam (19 years and above, one per plan year)	<b>80%</b> after deductible
<b>Physician Services</b>	Routine outpatient laboratory tests and X-rays Office visits (excludes certain diagnostic labs and X-rays) Lab tests and X-rays Allergy injections Inpatient services Outpatient surgery and diagnostic tests	<b>80%</b> after deductible
<b>Hospital Services</b>	Inpatient care (semi-private room and board, nursing care, ICU) Physician visits to emergency room Outpatient surgery, outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	<b>80%</b> after deductible
<b>Other Medical Services</b>	Emergency room	<b>80%</b> after \$75 copayment (waived if admitted)
	Urgent Treatment Center Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Ambulance services Hospice services Durable medical equipment Physical, speech, hydrotherapy, occupational and acupuncture therapy (limited to 30 visits per condition per plan year, combined)	<b>80%</b> after deductible
<b>Mental Health and Substance Abuse</b>	Inpatient mental health or substance abuse Outpatient mental health or substance abuse	<b>80%</b> after deductible

# UK-HMO

UK-HMO (**Health Maintenance Organization**) offers networks of quality providers you must use to receive benefits (exceptions made for life- or limb-threatening emergencies).

The UK-HMO offers an excellent value for your premium dollar. There are no deductibles to meet and no copayments for routine physicals or well child care when services are provided by a network primary care physician.

#### UK-HMO Factors to Consider:

- Lexington Service Area network consists of UK HealthCare facilities (including Chandler Hospital, Good Samaritan Hospital and Kentucky Clinics) and UK HealthCare physicians.
- No referrals are required for specialty care services provided within the network.
- No deductibles to meet.
- No lifetime maximum benefit.
- No coverage for out-of-network services unless it is a true emergency.

**Prior authorization is required for the following services:** durable medical equipment (over \$750), home health care and hospice services, and other services as listed in the certificate of coverage.

Available urgent care options include: Urgent Treatment Centers in Lexington (Dove Run Road, Custer Drive, Sir Barton Way and Boardwalk), Nicholasville (Bellaire Drive), Georgetown (Oxford Drive) as well as the UK Children's Twilight Clinic.

### Health Plan Rate Information for Retirees Under Age 65 Monthly Premium Information for Employees Retired or Eligible to Retire as of July 1, 2007

Coverage Level	Monthly Rate*	UK Credit**	Monthly Cost
Retiree Only/ Spouse Only	\$ 679	\$611	\$ 68
Retiree + Child(ren)	\$1,018	\$611	\$ 407
Retiree + Spouse	\$1,358	\$611	\$ 747
Retiree + Family	\$1,697	\$611	\$1,086

### Monthly Premium Information for Employees Under Age 65 hired before Jan. 1, 2006 Eligible to Retire AFTER July 1, 2007

Age at Retirement	Years of Service at Retirement Cost of Retiree Only Monthly Premium Paid by Retiree		
	15 or more, but less than 20	20 or more, but less than 25	25 or more
Less than 60	\$543	\$407	\$272
60 or more, but less than 61	\$509	\$373	\$238
61 or more, but less than 62	\$475	\$340	\$204
62 or more, but less than 63	\$441	\$306	\$170
63 or more, but less than 64	\$407	\$272	\$136
64 or more, but less than 65	\$373	\$238	\$102

#### If you wish to add a spouse who is under 65 years old or child(ren), these additional rates apply:

Child(ren): Add \$339/month  
 Spouse: Add \$679/month  
 Spouse + Children: Add \$1,018/month

At age 65 or older, retirees pay the lower Medicare Carveout Classic rate (see page 4).

\* Spouse Only coverage offered at the full monthly rate (no UK credit).

\*\* The UK credit toward the cost of plan coverage is available to eligible employees hired prior to January 1, 2006.

2011-2012	UK-HMO Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
<b>Lifetime Maximum Benefit</b>		Unlimited
<b>Copayment Limits</b>	Individual and Family	N/A
<b>Preventive Care</b>	Routine Pap smears, mammograms, PSA, screening colonoscopy and sigmoidoscopy Routine child care and immunizations (through age 18) Routine adult physical exam (19 years and above, one per plan year)	<b>100%</b>
<b>Physician Services</b>	Office visits (excludes certain diagnostic lab and X-ray)	<b>100%</b> after \$10 copayment for primary care physician <b>100%</b> after \$20 copayment for specialist
	Allergy injections	<b>100%</b> after \$5 copayment
	Inpatient services Lab tests, X-rays, and diagnostic tests Physician visits to emergency room Outpatient surgery	<b>100%</b>
<b>Hospital Services</b>	Inpatient care (semi-private room and board, nursing care, ICU)	<b>100%</b> after \$150 copayment per admission
	Hospital observation	<b>100%</b> after \$75 copayment
	Organ transplants Outpatient nonsurgical care Outpatient tests, lab and X-ray, and other diagnostic tests Ancillary services	<b>100%</b>
	Outpatient surgery Outpatient diagnostic testing (high costs - MRI, MRA, CT and PET scans)	<b>100%</b> after \$50 copayment
<b>Emergent/Urgent Services</b>	Emergency room	<b>100%</b> after \$75 copayment (waived if admitted)
	Urgent Treatment Center	<b>100%</b> after \$25 copayment
	Children's Twilight Clinic	<b>100%</b> after \$15 copayment
	Ambulance services	<b>100%</b> after \$75 copayment
<b>Other Medical Services</b>	Skilled nursing facility (up to 30 days per plan year) Hospice services	<b>100%</b>
	Home health care (up to 60 visits per plan year)	<b>80%</b>
	Durable medical equipment, orthotics and prosthetics	<b>80%</b> (Maximum member responsibility of \$400/plan year)
	Hearing aids	<b>\$1,400 benefit every 36 months</b> for children under age 18
	Speech therapy, physical, occupational therapy, manipulative therapy, hydrotherapy, acupuncture therapy, pulmonary rehab therapy, and cardiac rehab therapy (limited to 45 visits per plan year, combined)	<b>100%</b> after \$15 copayment per visit for all therapies
<b>Mental Health and Substance Abuse</b>	Inpatient mental health or substance abuse	<b>100%</b> after \$150 copayment per admission
	Outpatient mental health or substance abuse	<b>100%</b> after \$20 copayment

# UK-RHP

The UK-RHP is available to health plan participants who live outside of the Lexington, Kentucky area. The Plan offers an excellent value for your premium dollar. There are no deductibles to meet and no copayments for routine physicals or well child care when services are provided by a network primary care physician. (See county listing on page 3.)

#### UK-RHP Factors to Consider:

- **Local network providers may be utilized in your Kentucky county of residence or work and its contiguous Kentucky counties. In areas where primary or specialty care may not be available in your area, these services must be provided by UK HealthCare providers in Lexington.**
- No referrals are required for specialty care services provided within the network.
- No deductibles to meet.
- No lifetime maximum benefit.
- No coverage for out-of-network services unless it is a true emergency.

**Prior authorization is required for the following services:** durable medical equipment (over \$750), home health care and hospice services, and other services as listed in the certificate of coverage.

UK-RHP (**Regional Health Plan, formerly UK-HMO RSA**) offers networks of quality providers you must use to receive benefits (exceptions made for life- or limb-threatening emergencies) to employees who live in one of the participating Kentucky counties (see listing on page 3).

### Health Plan Rate Information for Retirees Under Age 65 Monthly Premium Information for Employees Retired or Eligible to Retire as of July 1, 2007

Coverage Level	Monthly Rate*	UK Credit**	Monthly Cost
Retiree Only/ Spouse Only	\$ 679	\$611	\$ 68
Retiree + Child(ren)	\$1,018	\$611	\$ 407
Retiree + Spouse	\$1,358	\$611	\$ 747
Retiree + Family	\$1,697	\$611	\$1,086

### Monthly Premium Information for Employees Under Age 65 hired before Jan. 1, 2006 and Eligible to Retire AFTER July 1, 2007

Age at Retirement	Years of Service at Retirement Cost of Retiree Only Monthly Premium Paid by Retiree		
	15 or more, but less than 20	20 or more, but less than 25	25 or more
Less than 60	\$543	\$407	\$272
60 or more, but less than 61	\$509	\$373	\$238
61 or more, but less than 62	\$475	\$340	\$204
62 or more, but less than 63	\$441	\$306	\$170
63 or more, but less than 64	\$407	\$272	\$136
64 or more, but less than 65	\$373	\$238	\$102

**If you wish to add a spouse who is under 65 years old or child(ren), these additional rates apply:**

Child(ren): Add \$339/month  
 Spouse: Add \$679/month  
 Spouse + Children: Add \$1,018/month

At age 65 or older, retirees pay the lower Medicare Carveout Classic rate (see page 4).

\* Spouse Only coverage offered at the full monthly rate (no UK credit).

\*\* The UK credit toward the cost of plan coverage is available to eligible employees hired prior to January 1, 2006.

2011-2012	UK-RHP Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
<b>Lifetime Maximum Benefit</b>		Unlimited
<b>Copayment Limits</b>	Individual and Family	N/A
<b>Preventive Care</b>	Routine Pap smears, mammograms, PSA, screening colonoscopy and sigmoidoscopy Routine child care and immunizations (through age 18) Routine adult physical exam (19 years and above, one per plan year)	<b>100%</b>
<b>Physician Services</b>	Office visits (excludes certain diagnostic lab tests and X-rays)	<b>100%</b> after \$10 copayment for primary care physician <b>100%</b> after \$20 copayment for specialist
	Allergy injections	<b>100%</b> after \$5 copayment
	Inpatient services Lab tests, X-rays, and diagnostic tests Physician visits to emergency room Outpatient surgery	<b>100%</b>
<b>Hospital Services</b>	Inpatient care (semi-private room and board, nursing care, ICU)	<b>100%</b> after \$150 copayment per admission
	Hospital observation	<b>100%</b> after \$75 copayment
	Organ transplants Outpatient nonsurgical care Outpatient tests, lab and X-ray, and other diagnostic tests Ancillary services	<b>100%</b>
	Outpatient surgery Outpatient diagnostic testing (high costs - MRI, MRA, CT and PET scans)	<b>100%</b> after \$50 copayment
<b>Emergent/Urgent Services</b>	Emergency room	<b>100%</b> after \$75 copayment (waived if admitted)
	Urgent Treatment Center	<b>100%</b> after \$25 copayment
	Children's Twilight Clinic	<b>100%</b> after \$15 copayment
	Ambulance services	<b>100%</b> after \$75 copayment
<b>Other Medical Services</b>	Skilled nursing facility (up to 30 days per plan year) Hospice services	<b>100%</b>
	Home health care (up to 60 visits per plan year)	<b>80%</b>
	Durable medical equipment, orthotics and prosthetics	<b>80%</b> (maximum member responsibility of \$400/plan year)
	Hearing aids	<b>\$1,400 benefit every 36 months</b> for children under age 18
	Speech therapy, physical, occupational therapy, manipulative therapy, hydrotherapy, acupuncture therapy, pulmonary rehab therapy, and cardiac rehab therapy (limited to 45 visits per plan year, combined)	<b>100%</b> after \$15 copayment per visit for all therapies
<b>Mental Health and Substance Abuse</b>	Inpatient mental health or substance abuse	<b>100%</b> after \$150 copayment
	Outpatient mental health or substance abuse	<b>100%</b> after \$20 copayment

# UK-PPO

**UK-PPO (Preferred Provider Organization)** offers a large selection of network providers, including UK HealthCare physicians and the national Humana/ChoiceCare networks. Participating providers agree to accept Humana's determination of reasonable allowable charges.

In the UK-PPO option, participating providers agree to accept Humana's determination of reasonable allowable charges as payment in full. There are a large number of providers, including UK HealthCare facilities (including Chandler Hospital, Good Samaritan Hospital and Kentucky Clinics), UK HealthCare physicians and Humana/ChoiceCare networks.

### UK-PPO Factors to Consider:

- Low premium, same as UK-HMO and UK-RHP.
- Lower copayments when using UK HealthCare providers (vs. other providers) for certain procedures.
- Providers available in all 50 states.
- 80% benefit after meeting your deductible (when applicable) when using an in-network provider.
- 50% benefit after meeting your deductible when using an out-of-network provider.
- Deductible does not apply to in-network preventive services.
- No lifetime maximum benefit.

**Prior authorization is required for the following services:** inpatient hospital services; inpatient mental health, alcohol and/or chemical dependency services; and skilled nursing facility services. Failure to obtain prior authorization will result in a 50% benefit penalty.

### Health Plan Rate Information for Retirees Under Age 65 Monthly Premium Information for Employees Retired or Eligible to Retire as of July 1, 2007

Coverage Level	Monthly Rate*	UK Credit**	Monthly Cost
Retiree Only/ Spouse Only	\$ 679	\$611	\$ 68
Retiree + Child(ren)	\$1,018	\$611	\$ 407
Retiree + Spouse	\$1,358	\$611	\$ 747
Retiree + Family	\$1,697	\$611	\$1,086

### Monthly Premium Information for Employees Under Age 65 hired before Jan. 1, 2006 and Eligible to Retire AFTER July 1, 2007

Age at Retirement	Years of Service at Retirement Cost of Retiree Only Monthly Premium Paid by Retiree		
	15 or more, but less than 20	20 or more, but less than 25	25 or more
Less than 60	\$543	\$407	\$272
60 or more, but less than 61	\$509	\$373	\$238
61 or more, but less than 62	\$475	\$340	\$204
62 or more, but less than 63	\$441	\$306	\$170
63 or more, but less than 64	\$407	\$272	\$136
64 or more, but less than 65	\$373	\$238	\$102

**If you wish to add a spouse who is under 65 years old or child(ren), these additional rates apply:**

Child(ren): Add \$339/month  
 Spouse: Add \$679/month  
 Spouse + Children: Add \$1,018/month

At age 65 or older, retirees pay the lower Medicare Carveout Classic rate (see page 4).

\* Spouse Only coverage offered at the full monthly rate (no UK credit).

\*\* The UK credit toward the cost of plan coverage is available to eligible employees hired prior to January 1, 2006.

2011-2012	UK-PPO Major Plan Benefits	UK HealthCare Providers	In-Network Benefits	Out-of-Network Benefits
<b>Out-of Pocket Amount</b>	Annual Deductible	\$500 per member; \$1,000 per family;	\$500 per member; \$1,000 per family;	\$1,500 per member; \$3,000 per family;
	Out-of-pocket maximum (excludes deductible, copays and prescription coinsurance)	\$1,500 per member; \$3,000 per family	\$1,500 per member; \$3,000 per family	\$4,500 per member; \$9,000 per family
<b>Preventive Care</b>	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19+ years, one per plan year) Routine outpatient lab tests and X-rays	<b>100%</b>	<b>100%</b>	<b>50%</b> after deductible
<b>Physician Services</b>	Office visits (excludes diagnostic lab tests and X-rays)	<b>100%</b> after \$15 copay per primary care visit or \$30 copay per specialist visit	<b>100%</b> after \$25 copay per primary care visit or \$40 copay per specialist visit	<b>50%</b> after deductible
	Lab tests and X-rays	<b>100%</b> after office visit copay	<b>100%</b> after office visit copay	<b>50%</b> after deductible
	Allergy injections	<b>100%</b>	<b>100%</b> after \$5 copay per visit	<b>50%</b> after deductible
	Inpatient services Outpatient surgery and diagnostic tests	<b>80%</b> after deductible	<b>80%</b> after deductible	<b>50%</b> after deductible
	Physician visits to emergency department	<b>80%</b>	<b>80%</b>	<b>50%</b> after deductible
<b>Hospital Services</b>	Inpatient care (semi-private room and board, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	<b>80%</b> after deductible	<b>80%</b> after deductible	<b>50%</b> after deductible
<b>Emergent/Urgent Services</b>	Emergency room	<b>80%</b> after \$75 copay per visit (waived if admitted)	<b>80%</b> after \$75 copay per visit (waived if admitted)	<b>50%</b> after deductible
	Urgent Treatment Center	N/A	<b>100%</b> after \$40 copay per visit	<b>50%</b> after deductible
	Ambulance services	<b>80%</b> after deductible	<b>80%</b> after deductible	<b>80%</b> after deductible
<b>Other Medical Services</b>	Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Durable medical equipment Hospice services	<b>80%</b> after deductible	<b>80%</b> after deductible	<b>50%</b> after deductible
	Physical, speech, hydrotherapy, occupational and acupuncture therapy (limited to 30 visits per condition per plan year, combined)	<b>100%</b> after \$30 copay per visit	<b>100%</b> after \$40 copay per visit	<b>50%</b> after deductible
<b>Mental Health and Substance Abuse</b>	Inpatient	<b>80%</b> after deductible	<b>80%</b> after deductible	<b>50%</b> after deductible
	Outpatient	<b>100%</b> after \$30 copay per visit	<b>100%</b> after \$40 copay per visit	<b>50%</b> after deductible

# UK-EPO

**UK-EPO (Exclusive Provider Organization)** offers a network of quality providers you must use to receive benefits (exceptions for life- or limb-threatening emergencies). The plan features UK HealthCare providers, as part of the broader national Humana/ChoiceCare provider network.

The UK-EPO Option is very similar to an HMO in the way benefits are applied. If you choose the UK-EPO, you must receive treatment from an in-network provider. Only emergency services or urgent services received while out of the service area are covered when provided by out-of-network providers or facilities. When you use in-network providers, you will have a \$25 copayment for primary care visits and a \$40 copayment for specialist visits, or less if using UK HealthCare.

## UK-EPO Factors to Consider:

- Large selection of network providers, including UK HealthCare facilities (including Chandler Hospital, Good Samaritan Hospital and Kentucky Clinics), UK HealthCare physicians and the Humana/ChoiceCare networks.
- No referrals required for specialty care services.
- Providers available in all 50 states.
- No coverage for out-of-network services, unless it is a life- or limb-threatening emergency.
- No deductibles to meet.
- No lifetime maximum benefit.
- Lower copayments when using UK HealthCare for certain procedures.

**Prior authorization is required for the following services:** inpatient hospital services; inpatient mental health, alcohol and/or chemical dependency services; and skilled nursing facility services. Failure to obtain prior authorization will result in a 50% benefit penalty.

## Health Plan Rate Information for Retirees Under Age 65 Monthly Premium Information for Employees Retired or Eligible to Retire as of July 1, 2007

Coverage Level	Monthly Rate*	UK Credit**	Monthly Cost
Retiree Only/ Spouse Only	\$ 866	\$611	\$ 255
Retiree + Child(ren)	\$1,299	\$611	\$ 688
Retiree + Spouse	\$1,731	\$611	\$1,120
Retiree + Family	\$2,164	\$611	\$1,553

Monthly Premium Information for Employees Under Age 65 hired before Jan. 1, 2006 and Eligible to Retire AFTER July 1, 2007

Age at Retirement	Years of Service at Retirement Cost of Retiree Only Monthly Premium Paid by Retiree		
	15 or more, but less than 20	20 or more, but less than 25	25 or more
Less than 60	\$693	\$520	\$346
60 or more, but less than 61	\$650	\$476	\$303
61 or more, but less than 62	\$606	\$433	\$260
62 or more, but less than 63	\$563	\$390	\$217
63 or more, but less than 64	\$520	\$346	\$173
64 or more, but less than 65	\$476	\$303	\$130

**If you wish to add a spouse who is under 65 years old or child(ren), these additional rates apply:**

Child(ren): Add \$433/month  
Spouse: Add \$865/month  
Spouse + Children: Add \$1,298/month

At age 65 or older, retirees pay the lower Medicare Carevoput Classic rate (see page 4).

\* Spouse Only coverage offered at the full monthly rate (no UK credit).

\*\* The UK credit toward the cost of plan coverage is available to eligible employees hired prior to January 1, 2006.

2011-2012	UK-EPO Major Plan Benefits	UK HealthCare Providers	Benefits for Covered Services Provided at Participating Providers
<b>Copay Limits</b>	Individual and Family	N/A	N/A
<b>Preventive Care</b>	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19 years and above, one per plan year)	<b>100%</b>	<b>100%</b>
<b>Physician Services</b>	Office visits (excludes certain diagnostic lab and X-ray)	<b>100%</b> after \$15 copay per primary care visit or \$30 copay per specialist visit	<b>100%</b> after \$25 copay per primary care visit or \$40 copay per specialist visit
	Lab tests and X-rays Diagnostic tests	<b>100%</b> after office visit copay	<b>100%</b> after office visit copay
	Allergy injections	<b>100%</b>	<b>100%</b> after \$5 copayment
	Inpatient services Outpatient surgery and diagnostics Physician visits to emergency room	<b>100%</b>	<b>100%</b>
<b>Hospital Services</b>	Inpatient care (semi-private room and board, nursing care, ICU)	<b>100%</b> after \$300 copay per admission (limited to two copays per plan year)	<b>100%</b> after \$500 copay per admission (limited to two copays per plan year)
	Outpatient surgery	<b>100%</b> after \$100 copay per procedure	<b>100%</b> after \$150 copay per procedure
	Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplant	<b>100%</b>	<b>100%</b>
<b>Emergent/Urgent Services</b>	Emergency room	<b>100%</b> after \$75 copay (waived if admitted)	<b>100%</b> after \$75 copay (waived if admitted)
	Urgent Treatment Center	N/A	<b>100%</b> after \$25 copay per primary care visit
	Ambulance services	<b>100%</b>	<b>100%</b>
<b>Other Medical Services</b>	Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Hospice services	<b>100%</b>	<b>100%</b>
	Durable medical equipment	<b>80%</b> up to \$400 member cost per year	<b>80%</b> up to \$400 member cost per year
	Physical, speech, hydrotherapy, occupational and acupuncture therapy (limited to 30 visits per condition per plan year, combined)	<b>100%</b> after \$30 copay per visit	<b>100%</b> after \$40 copay per visit
<b>Mental Health and Substance Abuse</b>	Inpatient	<b>100%</b> after \$300 copay per admission	<b>100%</b> after \$500 copay per admission
	Outpatient	<b>100%</b> after \$30 copay per visit	<b>100%</b> after \$40 copay per visit

# UK Indemnity

The UK Indemnity option is only available to those participants who live or travel out of state for extended periods of time. This plan offers the freedom to receive care from any physician for covered benefits.

The Indemnity plan offers the freedom to receive care from any physician. For covered services, there is an annual deductible that must be met before the health plan begins paying a benefit.

## UK Indemnity Factors to Consider:

- Complete freedom to receive services from any provider.
- If you will be out of the UK-HMO, UK-RHP, UK-PPO or UK-EPO plan service areas for more than 120 days (4 months in the plan year), you must elect the UK Indemnity plan.
- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.

Prior authorization is required for the following services: inpatient hospital services; inpatient mental health, alcohol and/or chemical dependency services; and skilled nursing facility services. Failure to obtain prior authorization will result in a 50% benefit penalty.

## Health Plan Rate Information for Retirees Under Age 65 Monthly Premium Information for Employees Retired or Eligible to Retire as of July 1, 2007

Coverage Level	Monthly Rate*	UK Credit**	Monthly Cost
Retiree Only/ Spouse Only	\$ 679	\$611	\$ 68
Retiree + Child(ren)	\$1,018	\$611	\$ 407
Retiree + Spouse	\$1,358	\$611	\$ 747
Retiree + Family	\$1,697	\$611	\$1,086

## Monthly Premium Information for Employees Under Age 65 hired before Jan. 1, 2006 and Eligible to Retire AFTER July 1, 2007

Age at Retirement	Years of Service at Retirement Cost of Retiree Only Monthly Premium Paid by Retiree		
	15 or more, but less than 20	20 or more, but less than 25	25 or more
Less than 60	\$543	\$407	\$272
60 or more, but less than 61	\$509	\$373	\$238
61 or more, but less than 62	\$475	\$340	\$204
62 or more, but less than 63	\$441	\$306	\$170
63 or more, but less than 64	\$407	\$272	\$136
64 or more, but less than 65	\$373	\$238	\$102

### If you wish to add a spouse who is under 65 years old or child(ren), these additional rates apply:

Child(ren): Add \$339/month  
 Spouse: Add \$679/month  
 Spouse + Children: Add \$1,018/month

At age 65 or older, retirees pay the lower Medicare Carveout Classic rate (see page 4).

\* Spouse Only coverage offered at the full monthly rate (no UK credit).

\*\* The UK credit toward the cost of plan coverage is available to eligible employees hired prior to January 1, 2006.

2011-2012	UK Indemnity Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
<b>Out-of-Pocket Amount</b>	Annual deductible Out-of-pocket maximum (excludes deductibles and prescription coinsurance)	\$500 per member/\$1,000 per family \$1,500 per member/\$3,000 per family
<b>Preventive Care</b>	Routine mammogram and Pap smears Routine child care and immunizations (through age 18) Routine adult physical exam (19 years and above, one per plan year)	<b>100%</b>
<b>Physician Services</b>	Routine outpatient laboratory tests and X-rays Office visits (excludes certain diagnostic lab and X-ray) Lab tests and X-rays Allergy injections Inpatient services Outpatient surgery and diagnostic tests	<b>80%</b> after deductible
<b>Hospital Services</b>	Inpatient care (semi-private room and board, nursing care, ICU) Physician visits to emergency room Outpatient surgery, outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	<b>80%</b> after deductible
<b>Other Medical Services</b>	Emergency room	<b>80%</b> after \$50 copayment (waived if admitted)
	Urgent Treatment Center Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Ambulance services Hospice services Durable medical equipment Physical, speech, hydrotherapy, occupational and acupuncture therapy (limited to 30 visits per condition per plan year, combined)	<b>80%</b> after deductible
<b>Mental Health and Substance Abuse</b>	Inpatient mental health or substance abuse Outpatient mental health or substance abuse	<b>80%</b> after deductible

# Prescription Benefit

**This prescription benefit applies ONLY to retirees UNDER AGE 65.**  
See page 7 for Medicare-eligible (age 65 and over) prescription benefit.

Prescription Benefit Summary: The copayments or coinsurance for each type of retail (30-day) prescription at your local participating pharmacy (including the Kentucky Clinic or Express Scripts Mail Service pharmacies) are:

Generic	20% or minimum of \$8	maximum of \$50 per prescription
Formulary Brand	40% or minimum of \$20	maximum of \$60 per prescription
Non-Formulary Brand	50% or minimum of \$40	maximum of \$100 per prescription

The copayments or coinsurance for each type of 90-day prescription only at the Kentucky Clinic Pharmacy or Express Scripts Mail Service Pharmacy are:

Generic	10% or minimum of \$24	maximum of \$100 per prescription
Formulary Brand	30% or minimum of \$60	maximum of \$120 per prescription
Non-Formulary Brand	40% or minimum of \$120	maximum of \$200 per prescription

There is one universal prescription benefit administered directly by the University for all UK health plans.

You will have a separate prescription benefit identification card which you must present to your pharmacist at the time of service. Enrollment in the prescription plan, administered by Express Scripts, is automatic with your enrollment in any UK health plan.

## Prescription Coverage

The 2011-12 University of Kentucky Formulary is available online on the UK Benefits web site, [www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits) (click on Pharmacy Benefits under Health Plans). Please consult the Prescription Benefit section of your health summary plan description (SPD) or certificate of coverage (COC) for details on covered services, exclusions and benefit limitations.

## The formulary changes during the year when:

- A generic drug becomes available to replace the brand name drug (the brand name drug moves to non-preferred coinsurance rate), or
- The drug becomes available over the counter (no longer covered under the pharmacy benefit), or
- The drug is part of Step Therapy, prior authorization, quantity limit controls (could happen during the year), or
- New drugs are approved.

## How to Save Money on Your Prescriptions

Though costs for prescription medications keep rising, we're committed to helping you save money whenever possible. To use your UK prescription benefit, present your Express Scripts prescription benefit ID card at your local pharmacy, **AND** also ask if there are any special pricing programs they offer on any of your medications.

**Save by ordering a 90-day prescription supply:** Order your prescriptions in 90-day quantity from Express Scripts Mail Service Pharmacy or Kentucky Clinic Pharmacy to get the 90-day supply discount.

**Please note: You must have the prescription written by a UK HealthCare provider in order to purchase a 90-day supply from the Kentucky Clinic Pharmacy.**

### Take advantage of the generic discount programs:

Many pharmacies are offering selected generic prescriptions at \$4 for a 30-day supply or prices from \$10 - \$15 for a 90-day supply. **New for this year, the Kentucky Clinic Pharmacy is offering a \$4 generic discount program.** Please ask your pharmacist if discounted pricing is offered on any of the generic medications your health care provider has prescribed for you. Detailed information on these programs is available online at: <http://www.uky.edu/HR/benefits/GenericRxSavings.html>.

With lower rates through your UK health plan (20% for 30-day supply, 10% for 90-day supply), **generic prescription drugs are your best value!** Ask a health care professional or pharmacist if a generic alternative is available!

## How to Fill Your Prescription

**At your local participating pharmacy:** Present your Express Scripts ID card to your pharmacist to get your immediate need (30-day supply) prescriptions filled at any one of over 40,000 chain and independent retail pharmacies participating in the Express Scripts national network.

**Through Express Scripts Mail Service:** You are able to receive by mail up to a 90-day supply of your medications. Your medications will be delivered free of shipping costs within two weeks (extra charge for faster shipping). Order forms for the mail service prescription drug program are available from Express Scripts (1-877-242-1864) or the University of Kentucky Employee Benefits Office (112 Scovell Hall).

**Through Kentucky Clinic Pharmacy:** Patients seeing UK health care professionals may have both 30- and 90-day prescriptions filled at the Kentucky Clinic Pharmacy.

### **Express Scripts (Prescription Benefit) Customer Service Call Center**

Toll-free Number: **1-877-242-1864**

TDD Number: **1-800-899-2114**

Express Scripts Member Web Site: **[www.express-scripts.com](http://www.express-scripts.com)**

# Dental Plans

**There are four dental plans offered through two carriers:**

UK Dental Care (see below) and Delta Dental Program (see facing page)

## UK Dental Care

UK Dental Care services are provided through the UK College of Dentistry and satellite facilities by UK faculty or post-graduate students/residents.

Any services obtained outside of the UK College of Dentistry are not covered under UK Dental Care. The UK College of Dentistry is included in the Delta Dental provider network for the Delta Dental Basic and Enhanced plans.

## UK Retiree Classic Plan Features

- Diagnostic and preventive care to maintain good oral health
- Fully covers two oral exams, X-rays and cleanings per year
- Partially covers dentures
- No annual deductible
- Includes discounts on services

## UK Retiree Ultra Plan Features

- Includes all Classic Plan benefits
- Orthodontic coverage
- No annual deductible

Summary of Benefits	UK Dental Retiree Classic	UK Dental Retiree Ultra
<b>Choosing a Dentist</b>	Any UK faculty or post-graduate participating provider	
Annual Deductible	None	None
Annual Plan Maximum	\$600	\$1,200
<b>Covered Benefit (up to Annual Plan Maximum)</b>		
Preventive: Two cleanings/routine office visits per year	<b>100%</b>	<b>100%</b>
Restorative Fillings: (one to four surfaces)	<b>50%</b>	<b>100%</b>
Simple Extractions	<b>50%</b>	<b>100%</b>
Periodontics (one scaling/root planing)	<b>50%</b> every 2 years	<b>50%</b> every 2 years
Crown or Bridge	<b>0%</b>	<b>20%</b>
Endodontics (root canal)	Not covered	<b>30%</b>
Oral Surgery (Outpatient surgical extractions)	Not covered	<b>30%</b>
Complete/Partial Dentures	<b>50%</b>	<b>50%</b>
Orthodontics (no age limits)	Not covered	<b>20%</b> up to a \$1,000 lifetime maximum
Space maintainers (for permanent teeth)	Not covered	<b>100%</b>

Benefits Structure	Coverage Level	Monthly Rate
<b>UK Dental Retiree Classic</b>	Employee Only	\$ 13.60
	Employee + Child(ren)	\$ 28.70
	Employee + Spouse	\$ 28.70
	Employee + Family	\$ 45.50
<b>UK Dental Retiree Ultra</b>	Employee Only	\$ 33.40
	Employee + Child(ren)	\$ 68.80
	Employee + Spouse	\$ 68.80
	Employee + Family	\$106.40

## Delta Dental

### Delta Dental Basic and Delta Dental Enhanced

both offer choice and flexibility. Both the Delta Dental PPO and Delta Dental Premier networks are available when covered by the Delta Dental Basic and Enhanced plans. There are differences between the two networks, however.

Delta Dental PPO in-network providers offer services at a lower negotiated fee schedule, resulting in lower member copays. There is also no balance billing when utilizing a PPO dentist.

Delta Dental Premier in-network or out-of-network dentists are paid at a higher negotiated fee schedule, but with a Premier network dentist, there will never be balance billing.

Summary of Benefits	Delta Dental Basic	Delta Dental Enhanced
Choosing a Dentist	Based on Delta Dental PPO & Premier in-network	Based on Delta Dental PPO & Premier in-network
Annual Deductible Annual Plan Maximum	\$25/person; \$75/family \$1,500	\$25/person; \$75/family \$1,500
<b>Covered Benefit:</b> Routine Office Visit	<b>100%</b>	<b>100%</b>
<b>Preventive:</b> Two cleanings per calendar year	<b>100%</b>	<b>100%</b>
Restorative fillings	<b>80%</b>	<b>80%</b>
Simple extractions	<b>80%</b>	<b>80%</b>
Periodontic services	<b>80%</b>	<b>80%</b>
Crown, bridge or dental implants	Not covered	<b>50%</b>
Endodontics (root canal)	<b>80%</b>	<b>80%</b>
Oral Surgery	<b>80%</b>	<b>80%</b>
Complete/partial dentures	Not covered	<b>50%</b>
Orthodontics (up to age 19 on Enhanced plan)	Not covered	<b>50%</b> up to \$1,000 lifetime maximum

Benefits Structure	Coverage Level	Monthly Rate
<b>Delta Dental Basic Plan</b>	Employee Only	\$ 24.40
	Employee + Child(ren)	\$ 46.30
	Employee + Spouse	\$ 51.90
	Employee + Family	\$ 76.30
<b>Delta Dental Enhanced Plan</b>	Employee Only	\$ 33.00
	Employee + Child(ren)	\$ 69.80
	Employee + Spouse	\$ 72.80
	Employee + Family	\$113.50

*\*Available to Kentucky residents only.*

# EyeMed Vision

The vision plan offers savings on eye examinations, contact lenses, lens options and accessories, as well as LASIK and PRK laser vision correction procedures.

The EyeMed network includes the University of Kentucky, private practice opticians, optometrists, ophthalmologists, and all LensCrafters store locations nationwide. In addition, the network includes Pearle Vision, JC Penney, Sears, and Target Vision Centers.

For a complete list of providers near you, use EyeMed's Provider locator at [eyemedvisioncare.com](http://eyemedvisioncare.com).

Coverage Level	Monthly Rate
Retiree Only	\$ 8.60
Retiree + Child(ren)	\$15.30
Retiree + Spouse	\$16.10
Retiree + Family	\$21.60

Vision Care Services	Member Cost	Out-of-Network Cost
Exam with Dilation as Necessary	\$10 copay	\$40
<b>Exam Options:</b>		
Standard contact lens fit & follow-up	\$55	N/A
Premium contact lens fit & follow-up	10% off retail price	N/A
Frames:		
Any frame available at provider location	\$130 allowance, 20% off balance over \$130	Up to \$55
<b>Standard Plastic Lenses:</b>		
Single Vision	\$10 copay	\$40
Bifocal	\$10 copay	\$60
Trifocal	\$10 copay	\$80
<b>Lens Options:</b>		
UV Coating	\$15	N/A
Tint (solid and gradient)	\$15	N/A
Standard scratch resistance	\$15	N/A
Standard polycarbonate (Adult)	\$40	N/A
Standard polycarbonate (Kids under 19)	\$0 copay, paid-in-full	\$30
Standard progressive (add-on to bifocal)	\$75	\$60
Standard anti-reflective coating	\$45	N/A
Other add-ons and services	20% off retail price	N/A
<b>Contact Lenses:</b>		
(includes materials only)		
Conventional	\$0 copay, \$130 annual allowance, 15% off balance over \$130	Up to \$100
Disposable	\$0 copay, \$130 annual allowance, plus balance over \$130	Up to \$100
Medically necessary	\$0 copay, paid-in-full	Up to \$200
<b>Laser Vision Correction:</b>		
Lasik or PRK	15% off retail price OR 5% off promotional price	N/A
<b>Frequency:</b>		
Examination	Once every 12 months	
Frame	Once every 24 months	
Lenses or contact lenses	Once every 12 months	

# Voluntary Benefits

The voluntary benefits highlighted on this page are made available through an enrollment company selected by the University.

The enrollment company, The MPM Group, LLC is responsible for administering the voluntary benefits, enrolling you into the voluntary benefit plans you choose and assisting you with any questions or customer service issues that arise regarding the plans provided.

## **Long-Term Care Insurance:**

Long-term care insurance provides financial support for services. Covered services may include nursing home care, assisted living support or home health care. You may purchase long-term care insurance for yourself, your spouse, as well as other immediate family members. Special group rates apply and are given to both covered employees and family members. Policies are issued by John Hancock.

For more information, contact The MPM Group, LLC at (859) 223-4973, or visit [www.thempmgroupllc.com](http://www.thempmgroupllc.com).

## **Auto and Home Insurance:**

This voluntary benefit is offered to eligible employees and retirees. The carrier is MetLife Auto and Home. You may enroll in this voluntary benefit at any time. Employees and retirees may also apply for other coverage including Renter, Condominium, Boat Owner, Recreational Vehicle, Landlord's Rental Dwelling, Fire, Mobile Home, and Personal Excess Liability (Umbrella). Every situation varies, MetLife does not guarantee the lowest premium.

## **Veterinary Pet Insurance**

Pet owners may visit any licensed veterinarian, veterinary specialist or animal hospital for preventive care treatment of many medical problems.

For more information on auto and home or veterinary pet insurance, you may call 1-800-GET-MET8 (1-800-438-6388) or visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

# Health & Wellness

Building a healthy lifestyle takes dedication and support. UK Health & Wellness is here for you with a variety of programs and resources.

## Resources for a Healthy YOU

**Building and maintaining a healthy body takes knowledge, planning, dedication and support. UK Health & Wellness is here to help.**

**For more information, contact us at (859) 257-9355 or visit [www.uky.edu/HR/Wellness](http://www.uky.edu/HR/Wellness).**

### **UK Healthtrac Rewards Program**

Healthtrac is an easy-to-use, confidential, online health improvement program. It gives you an overview of your health status and a customized action plan, plus access to reliable health resources. Any UK employee, retiree, spouse, or sponsored dependent enrolled in a UK health plan is eligible to participate. Retirees and their spouses/sponsored dependents also have the option to have a paper Health Assessment mailed to their homes.

In addition to the potential health benefits, you may earn up to \$180 per fiscal year per person for participating. Checks are mailed quarterly to the retiree's home. Register today. It takes only a few minutes, and the health benefits could last a lifetime!

To register online, visit [www.uky.edu/HR/wellness/healthtracrewards.html](http://www.uky.edu/HR/wellness/healthtracrewards.html). For more information on the paper Health Assessment option, please call (859)257-9355.

### **Body Shop Fitness**

Strength, flexibility and cardiovascular health are the foundation for a healthy body. Make getting fit with Body Shop Fitness part of your routine.

Work out at either Body Shop location: Alumni Gym (North Campus) or the Seaton Center (South Campus) and join any of our fun, challenging

group exercise classes. Open six days a week, each facility features a wide variety of strength and cardio equipment. Our professional instructors can help you achieve your personal fitness goals.

### **Health Screenings**

Don't let your busy schedule get the best of you. Attend a FREE Wellness on Wheels (WOW) health screening to find out about your cholesterol, triglycerides, glucose, blood pressure, body composition and more. With convenient and quick 20-minute appointments, it's that easy.

### **Health & Wellness Events**

UK Health & Wellness hosts various events focusing on health improvement, lifestyle modification and overall wellness. Regular events include:

- Community 5K Run/Walk
- Start! Moving Challenges
- Healthy Cooking Classes
- Annual Wellness Conference
- Lunch & Learn Sessions

### **Your FREE Personal Health Coach**

BeH.I.P. (Behavioral Health Improvement Plan) is a phone-based health coaching program that provides you with highly personalized, one-on-one phone

coaching over 8 - 12 months, combined with award-winning health education materials to help guide long-lasting behavior change. BeH.I.P is **FREE** for University of Kentucky employees, retirees, spouses and sponsored dependents.

BeH.I.P. programs offered are:

- Weight Management
- Nutrition
- Physical Activity
- Stress Management
- Cholesterol Management
- Blood Pressure Management
- Back Care

For more information, call StayWell at 1-800-926-5455.

### **PharmacistCARE**

Are you living with pre-diabetes, diabetes, high cholesterol or high blood pressure? Learn how to better manage your health by consulting with the PharmacistCARE team. Located in the Kentucky Clinic, our pharmacists will provide free comprehensive diabetes education classes. For more information on this FREE benefit to UK health plan members or to schedule an initial assessment, e-mail PHARMACIST@email.uky.edu or visit the PharmacistCARE Web site at [www.mc.uky.edu/pharmacistcare](http://www.mc.uky.edu/pharmacistcare).

### **Help with Your Medicine and Copay Counseling**

UK pharmacists are here to help UK retirees enrolled in UK health plans with any questions regarding prescriptions, over-the-counter medications and advice on how to save money on your prescriptions. For a free consultation with our pharmacists, call (859) 323-1493.

### **Medicare Carveout Classic Health Plan-SilverSneakers Program**

SilverSneakers\* offers an innovative blend of physical activity, healthy lifestyle and socially oriented programming that allows older adults to take greater control of their health. SilverSneakers members receive:

- A free basic membership at a nearby participating fitness center.
- Access to any participating fitness center throughout the U.S. while traveling.
- Customized SilverSneakers classes.
- Health education seminars.
- A specially trained Senior Advisor at the fitness center.

For more information, visit the website at [www.silversneakers.com](http://www.silversneakers.com).

*\*Available to UK retirees on the Medicare Carveout Classic health plan.*

### **Tobacco Cessation Coaching**

UK Health & Wellness offers Tobacco Cessation Coaching via a Certified Tobacco Treatment Specialist to help YOU successfully quit tobacco. Free Nicotine Replacement Therapy (NRT) is available to eligible participants enrolled in this program.

You will work with your coach to:

- Establish a support system for tobacco cessation, identify behaviors that inhibit tobacco cessation, and create a plan to quit.
- Get information and support on how to quit and stay quit.
- Get free nicotine replacement patches, gum, and lozenges.
- Explore options, including medications and behavior changes, and pick strategies that work for you!

Services are offered to at least .5 full-time UK employees and retirees, as well as their spouses and/or sponsored dependents who are on a UK health plan. For more information, please call (859) 257-WELL (9355) or email [andreadeweese@uky.edu](mailto:andreadeweese@uky.edu).

# Retiree Resources

The University offers retirees a wide variety of easily accessible resources, ranging from elder care to health and wellness services.

**This page highlights services and programs available to you.**

## **Work-Life, Elder Care & Work+Life Connections**

UK Work-Life is dedicated to supporting a healthy integration between professional and personal responsibilities. The Work Life Office provides information about professional and personal/family resources available to UK employees and retirees. For more information, visit the Work-Life website at [www.uky.edu/HR/WorkLife](http://www.uky.edu/HR/WorkLife).

**Elder Care**, a free service administered by UK Work-Life, assists employees and retirees caring for aging relatives or friends over the age of 60.

Elder Care specialists provide:

- Confidential consultation and counseling services
- Referrals to local, state and national resources
- Support groups, seminars and workshops
- Guidance on Medicare and Medicaid issues

By calling UK Elder Care, you can save time, experience less stress and have resources at hand for easy access. Referrals are researched individually, regardless of where your friend or relative lives. For a free consultation, call (859) 323-4600 or toll-free (800) 873-8532. You may also visit UK Elder Care online at [www.uky.edu/HR/ElderCare](http://www.uky.edu/HR/ElderCare).

**Work+Life Connections** is the newest division of the Work-Life Office. Connections is a free, voluntary, confidential benefit. UK employees, retirees, spouses, sponsored dependents and unmarried children up to age of 25 are eligible for up to five consultations per year.

Some reasons for scheduling a consultation include:

- Depression, anxiety, grief or other concerns
- Parenting, divorce or other relationship concerns
- Stress management/relaxation skills
- Alcohol/drug concerns for self or family

For a free consultation, call (859) 257-9433 or (859) 323-4600. You may also visit Work+Life Connections online at [www.uky.edu/HR/WLC](http://www.uky.edu/HR/WLC).

## **Health & Wellness**

The Health & Wellness program provides wellness, nutrition and lifestyle support services, as well as two on-campus fitness facilities. See pages 26-27 for details.

## **Osher Lifelong Learning Institute (OLLI) at UK**

The OLLI at UK provides educational and enrichment courses, programs and events for adults 50 years and older in Lexington, Morehead and Somerset. Courses are offered in a variety of topics, formats and locations. For more information, call (859) 257-2656, toll free (866) 602-5862 or <http://www.mc.uky.edu/aging/index.html>.

## **Sanders-Brown Center on Aging**

The Sanders-Brown Center on Aging offers information and outreach on Alzheimer's Disease as a core component of ongoing research. Education and information available to family members that provide care for dementia patients. Memory Disorders Clinic also available. For more information contact Caitlin McGuire at (859) 323-6040 or [cmcg2@email.uky.edu](mailto:cmcg2@email.uky.edu).

# Are you making good health pay?



## What is UK Healthtrac Rewards?

UK Healthtrac Rewards makes good health pay. Healthtrac participants get a view of their current health status and feedback specific to their health needs. This includes areas of success and areas needing improvement. All of your information is strictly confidential. In addition, online users have access to a wealth of health information from the log-in page.

## Who is eligible?

All employees, spouses and retirees who are enrolled in a UK Health Plan can earn up to **\$180 per fiscal year**.

**\$30 twice per year:** Take your Health Assessment twice per fiscal year (July through September and January through March). You must take the Health Assessment before you can begin earning any additional rewards (listed below).

**\$60 once per year:** Complete either a BeH.I.P. telephonic coaching program or an online Healthy Living program.

**\$5 a month (\$60 per year):** Earn at least 500 Wellness Credits per month using the Healthy Activity Tracker.

## What's in it for me?

You can earn money! That's right. In addition to the many potential health benefits of participating, **you can earn up to \$180 per fiscal year** for your participation.

## How do I get started?

### How does it work?

- 1** Complete the Health Assessment when it is offered twice per year – during July through September and January through March. You will receive \$30 for each completed Health Assessment – up to \$60 per fiscal year. *Important: You MUST complete at least one Health Assessment before you can begin earning any rewards for that fiscal year. (For example, if you didn't complete the Health assessment by September 30, you will not be able to begin earning any rewards until you complete the next available Health Assessment in January.)*
- 2** Enroll in and complete either a BeH.I.P. telephonic health coaching program or an online Healthy Living program and earn a one-time payment of \$60 per fiscal year. You will receive a reward for only ONE of these programs each fiscal year.
- 3** Log in to your Healthtrac home page and earn at least 500 Wellness Credits per month using the Health Activity Tracker. (Link found on Your Home Page under "Your Toolbox.") This step earns \$5 per month (\$60 per year).

\*Retirees and their spouses/sponsored dependents also have the option to participate using the paper Health Assessment (HA).  
Call (859) 257-9355 for details on the paper option.

**UK Healthtrac Rewards**  
**Good health pays**



Questions? Contact us:  
[www.uky.edu/HR/wellness](http://www.uky.edu/HR/wellness)  
(859) 257-WELL (9355)  
[healthandwellness@email.uky.edu](mailto:healthandwellness@email.uky.edu)

## Questions? Contact the appropriate provider listed below.

Benefit	Phone	Web	E-Mail
<b>Health</b>			
Medicare Carveout Classic Plans (retirees over age 65), UK-PPO, UK-EPO, UK-RHP, UK Indemnity	1-888-393-6765 during Open Enrollment 1-888-865-8671	www.humana.com	
UK-HMO Lexington Service Area	1-800-955-8547	www.mc.uky.edu/ukhmo	ukhmo@uky.edu
Employee Benefits Advocate	(859) 257-2124		benefits@email.uky.edu
<b>Pharmacy</b>			
Express Scripts	1-877-242-1864 (for hearing impaired 1-800-899-2114)	www.express-scripts.com	
Help with Your Medicine/Pharmacy Copay Counseling	(859) 323-1493	www.uky.edu/HR/benefits/pharmacy	benefits@email.uky.edu
<b>Dental and Vision</b>			
UK Dental	(859) 323-8566	www.mc.uky.edu/dentistry/patients/ ukdental.html	
Delta Dental	1-800-955-2030	www.deltadentalky.com	
EyeMed Vision Care	1-866-723-0596	www.enrollwitheyemed.com/access	
<b>Retirement Plans</b>			
TIAA/CREF (to schedule a meeting)	(859) 224-6900	www.tiaa-cref.org/moc	
TIAA/CREF (for telephone counseling)	1-800-842-2776		
Fidelity Investments (general)	1-800-343-0860	www.fidelity.com	
Fidelity Investments (to schedule a meeting)	1-800-642-7131		
<b>Voluntary Benefits</b>			
Long-Term Care Insurance, Universal Life Insurance, Voluntary Short-Term Disability, Supplemental Long-Term Disability (Administered by The MPM Group, LLC)	(859) 223-4973 or 1-888-388-1676	www.thempmgroupllc.com	mpmgroup@msn.com
Group Home and Auto Insurance Pet Insurance (Administered by MetLife)	1-800-GET-MET8 (438-6388)	www.metlife.com/mybenefits	
<b>Other Benefits/Resources</b>			
Elder Care	(859) 323-4600 or 1-800 873-8532	www.uky.edu/HR/ElderCare	
Health & Wellness Program	(859) 257-9355	www.uky.edu/HR/wellness	healthandwellness@email.uky.edu
PharmacistCARE	(859) 323-4742	www.mc.uky.edu/pharmacistcare	pharmacist@email.uky.edu

Have a general question? Contact UK Employee Benefits: E-mail us at [benefits@email.uky.edu](mailto:benefits@email.uky.edu).  
Reach us by phone at (859)257-9519, select option 3 or toll-free 1-800-999-2183, select option 3.