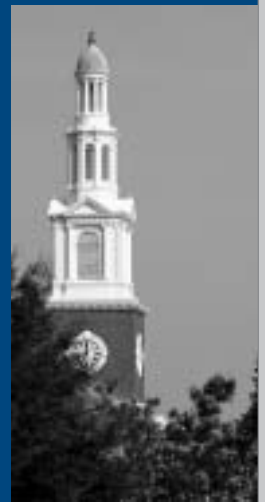


benefits



2006-07 UK Employee Benefits
www.uky.edu/hr/benefits



UNIVERSITY OF KENTUCKY

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April 4, 2006

This 2006-2007 Benefits Booklet highlights the great array of benefits available to you as a University of Kentucky employee. Your total compensation package includes a variety of benefit choices designed to help your family stay healthy, while also helping shelter you from the high cost of illness, injury and disability. To help you build a secure future, this package also features attractive retirement savings options, including a generous University contribution to your retirement account.

Under the leadership of President Todd for the fifth consecutive year, the University has continued to increase its contribution to UK health plans, which limits the impact of rising health care cost to employees. Though health plan premiums will rise, our costs will increase at a rate below the national average for the sixth year in a row. For this, we credit our employees for participating in Health & Wellness programs such as Healthtrac Rewards, BeH.I.P. and PharmacistCARE (see details on pages 16-17). And thanks in part to our members' increasing use of cost-effective generic prescription drugs, pharmacy coinsurance rates remain unchanged. For more details on how you may save on your prescriptions, check out the expanded pharmacy benefit section on pages 14-15: Our Copay Counseling program offers free consultations with knowledgeable UK pharmacists.

For the 2006-2007 plan year, significant benefit changes include the following:

- **A New Cardiovascular Counseling and Education Program:** This program offers support and education for health plan members suffering from conditions such as high blood pressure and high cholesterol. See pages 16-17 for details.
- **New Vendor for Health Care and Dependent Care Flexible Spending Accounts:** Starting July 1, 2006, flexible spending accounts will be administered by a new vendor, ASI, including claims associated with the current plan year. See pages 24-25 for details.
- **Required Life Insurance Form to List Beneficiaries:** In order to build a complete database for University's new Integrated Resource Information Systems (IRIS) database, all regular full-time employees need to submit a life insurance form to provide an updated beneficiary (all regular full-time employees receive basic life insurance). Even if you are making no other changes to your life insurance coverage for the upcoming plan year, you must turn in a life insurance form.

Look for the "What's New for 2006-07" column on page 2 for more highlighted changes. You will find other changes and improvements throughout this Benefits Booklet, which also serves as a valuable reference tool for you throughout the year. You can find more details, including summary plan descriptions and provider directories on the Employee Benefits Web site (www.uky.edu/HR/benefits).

If you are a current employee of the University, carefully review both the 2006-07 Benefits Booklet and your 2005 Total Compensation Statement (sent to regular full-time employees before Open Enrollment) to take maximum advantage available benefits. You will be eligible to make changes to your benefit plans during Open Enrollment from April 17 through May 5, 2006. If you are a new or prospective UK employee, please take the time to study carefully the benefits available to you and your family.

Sincerely,

Joey Payne
Director of Employee Benefits

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How to Enroll

- 1. Read this enrollment booklet** to learn more about the benefit options available.
- 2. Compare** your current coverage options, benefits and costs with other coverage that may be available. These options are conveniently listed in tables for each primary benefit (health, dental, vision).
- 3. Decide which types and levels of coverage** you and your family need. Also, consider the county where you live and check availability of plans in that county (see page 5 for county health plan availability listing).
- 4. Complete the enrollment forms** you received with this booklet. As a **current employee**, you may need to re-enroll during Open Enrollment, which begins April 17 and ends May 5, 2006 if you wish to change, drop or add coverage (see page 2 for details). All regular full-time employees are required to submit a Life Insurance and AD&D form for the 2006-07 plan year, if only to list beneficiaries. As a **new employee** you will need to enroll if you are adding coverage for the first time.
- 5. Return your completed forms** during Open Enrollment to Employee Benefits at 112 Scovell Hall or to the HR Satellite Office in room 317 of the Wethington Building between April 17 and May 5, 2006. New employees may submit enrollment forms to 112 Scovell Hall or room 317 of the Wethington Building within 30 days of their official start date.

Who to Contact, or For More Information

Call the UK Benefits Office at (859) 257-9519, option 1 from the menu if:

- you are checking on your eligibility to participate in a benefit plan (or, see page 3 for a quick check of employee eligibility for various benefit plans, and page 5 for health plan availability by county).
- you want to find out if a plan is available to you.
- you want to change your address.
- you want to change your beneficiary, level of coverage, file a claim or if you want to request a summary plan description (for life and AD&D insurance only).
- **Call the Benefits Advocate at (859) 257-2124** if you have questions about your benefits or about claims billing.

Call the plan administrator (telephone numbers listed on the back of this booklet) if:

- You would like a summary plan description of your plan.
- You have questions about the status of a claim.
- You want to find out if a provider is available in a particular plan.
- You have questions about coverage for a specific service or condition.
- You need help finding a primary care physician and/or participating dentist.
- You would like to request a list of participating providers.

This information is also available via the UK Benefits Web site at www.uky.edu/HR/benefits.

What You Need to Know

What's New for 2006-07

For **health benefit rate changes**, see the health plan summary section (page 4) for details.

Look for a new, combined form for health, dental and vision plans in your benefits packet. This year, by combining three forms into one, we've made the process of signing up for, or updating, health, dental and vision benefits that much easier. You'll just need to complete the appropriate sections on one form if you're enrolling in, or making changes to, a health, dental, or vision plan.

New Flexible Spending Account Administrator: Application Software, Inc. (ASI). Through the University Purchasing Department's request for proposal process, ASI was found to offer rapid turnaround time on claims and reimbursements to participants. See page 24-25 for details.

Optional life insurance rates are changing effective July 1, 2006. Employees who choose optional life insurance may see a rate change (see the rate chart on pages 22-23). The rates may either increase, decrease, or remain unchanged depending on employee's age.

All employees must turn in a Life Insurance and AD&D form to list beneficiaries. This year, all regular full-time employees need to submit a life insurance form to provide an updated beneficiary listing for the University's Integrated Resource Information Systems.

Online enrollment coming soon. Slated for late in the 2006-07 plan year, online enrollment will give employees the ability to enroll for benefits from the comfort of their own home or office.

New Employee Enrollment

You may enroll as a new employee or during the Open Enrollment period of April 17 through May 5, 2006. The choices you make during the Open Enrollment period will be effective for the year beginning July 1, 2006 and ending June 30, 2007.

When Coverage Begins

If you are enrolling as a new employee, you must enroll within 30 days of your hire date. Your basic life insurance coverage begins on your hire date. For new employees, health, dental, optional life, AD&D, vision and flexible medical and dependent care spending account coverage will begin on

the first day of the month coinciding with or following your date of hire. For example, if you start working on August 25, your coverage will begin September 1. For employees with status changes or other qualifying events, coverage in most cases will coincide with that event date.

Making Changes Throughout the Plan Year

The choices you make during Open Enrollment or during the first 30 days as a new employee remain in place for the benefits plan year, July 1, 2006 through June 30, 2007. *You cannot add or drop coverage until the next Open Enrollment*

period unless you have a change in family status or otherwise experience a "qualifying event." This applies to the benefits you pay on a pre-tax basis. The following changes in family status allow you to make changes to your current plan during the plan year:

- You get married or divorced.
- You have a child through birth or adoption.
- You lose coverage under another employer's plan.
- You must comply with a family relations judgment, decree or court order.
- You or your spouse change your employment status (full-time to part-time).

- You or your spouse end or begin work, thus gaining or losing coverage.
- Your spouse's coverage changes during his/her Open Enrollment.

If any of these changes have affected or will affect you, *you must act within 30 days of that event (for example, within 30 days of the birth of a child, date of a divorce, or loss of coverage from another source)*. Otherwise, you will have to wait for the next Open Enrollment period and have the changes become effective July 1, 2008. In order to make such changes, complete and return a new enrollment form to the Benefits Office before the 30-day deadline. Please note: Appropriate documentation may be required. Any changes you make must be consistent with the family status change.

Your Responsibilities

Return your benefits enrollment form(s) to the Employee Benefits Office at 112 Scovell Hall or 317 Wethington Building.

Keep your date-stamped copy handy for reference, should the need arise.

Update your address listing as needed.

To update/change your address, access the address change form online at

www.uky.edu/eForms/forms/addrchng.pdf or obtain this form in person from Employee Benefits. You must also contact your retirement carrier directly to update your address.

HELPFUL HINT: Please check your pay stub or direct deposit receipt on your first pay period after June 1, 2006 to check your deductions and confirm that you are receiving the correct benefits for which you registered. If you have any questions, please contact the Employee Benefits office at **(859) 257-9519** or e-mail us at benefits@email.uky.edu.

Know your rights and responsibilities under COBRA and HIPAA. Within 90 days after you enroll in University benefits, notices explaining your rights and responsibilities under the Consolidated Omnibus Budget Reconciliation Act of 1996 (COBRA) and the Health Insurance Portability and Accountability Act of 1996 (HIPAA) will be mailed to your home. COBRA allows you and/or your dependents to continue certain benefits at your own expense if you and/or your dependent(s) become ineligible for these benefits due to termination or change in appointment or dependent status (for more information on current COBRA benefit rates, please see page 19). HIPAA provides,

among other things, restrictions on the way your personal health information is collected, used and disclosed. The related notice mailed to your home will describe the University's compliance with HIPAA's privacy protections. We encourage you to carefully review both notices. No other action is required on your part after receiving this mailing.

Cancel dependents no longer eligible for University-sponsored coverage.

It is especially important to cancel any dependents who become ineligible for coverage (upon a child or other dependent turning age 25, divorce, or spouse's open enrollment, for example) within that timeframe to avoid overpaying premiums that the University will not refund. Failure to notify the Benefits Office within 30 days of a dependent, who, because of age or for some other reason, becomes ineligible for coverage will result in loss of COBRA continuation rights for that individual. See page 19 for more information.

Watch for mailings to your home from the Benefits Office. Dated materials may require your prompt attention.

Employee Eligibility Status	Health	Dental	Vision	Healthcare Flexible Spending	Dependent Care Flexible Spending	Life/AD&D
Regular full-time (including 75% status / .75 FTE*)	•	•	•	•	•	•
Regular 50% but less than 75% status / .5 - .74 FTE	•	•	•	•	•	•
Regular part-time with an assignment of .20 FTE	•	•	•	•	•	•
Temporary part- or full-time with assignment of .20 FTE	•	•	•	•	•	•

* Full time equivalent

If you are unsure of your status/eligibility, you may contact your department or Employee Benefits at **(859) 257-9519** and press option 1.

Your Health Plan Options

Seven plan options are available. Decide which types and level of coverage you and your family need.

Combined Credits: The “Combined Credit” is applicable only when both spouses work at UK and are eligible for the health credit. The “Employee + Family/ Combined credit” tier combines the Single credit (\$355) and the Employee + Children credit (\$442) for a total credit of \$797, resulting in the same overall premium amount being deducted as would be deducted if each employee enrolled in a separate plan.

The advantage of choosing this option is seen by those enrolled in the PPO and Indemnity plans that have individual and family deductibles. By enrolling all members of the family on one plan, employees may benefit from a lower overall deductible.

2006-07 Health Plan Benefit Rates for ACTIVE employees

Benefits Structure	Coverage Level	Monthly Rate	UK Credit for Regular Full-Time Employees	Monthly Cost for Regular Full-Time Employees
UK-HMO Lexington Service Area	Employee Only	\$380	\$355	\$ 25
	Employee + Child(ren)	\$568	\$442	\$126
	Employee + Spouse	\$758	\$512	\$246
	Employee + Family	\$949	\$586	\$363
	Employee + Family with combined credit	\$948	\$797	\$151
UK-HMO Regional Service Area	Employee Only	\$380	\$355	\$ 25
	Employee + Child(ren)	\$568	\$442	\$126
	Employee + Spouse	\$758	\$512	\$246
	Employee + Family	\$949	\$586	\$363
	Employee + Family with combined credit	\$948	\$797	\$151
UK Health First Administered by Humana	Employee Only	\$392	\$355	\$ 37
	Employee + Child(ren)	\$600	\$442	\$158
	Employee + Spouse	\$798	\$512	\$286
	Employee + Family	\$998	\$586	\$412
	Employee + Family with combined credit	\$992	\$797	\$195
UK-PPO Administered by Humana	Employee Only	\$415	\$355	\$ 60
	Employee + Child(ren)	\$630	\$442	\$188
	Employee + Spouse	\$835	\$512	\$323
	Employee + Family	\$1046	\$586	\$460
	Employee + Family with combined credit	\$1045	\$797	\$248
UK-PPO High Administered by Humana	Employee Only	\$454	\$355	\$ 99
	Employee + Child(ren)	\$684	\$442	\$242
	Employee + Spouse	\$911	\$512	\$399
	Employee + Family	\$1139	\$586	\$553
	Employee + Family with combined credit	\$1138	\$797	\$341
UK-EPO Administered by Humana	Employee Only	\$462	\$355	\$107
	Employee + Child(ren)	\$691	\$442	\$249
	Employee + Spouse	\$923	\$512	\$411
	Employee + Family	\$1153	\$586	\$567
	Employee + Family with combined credit	\$1153	\$797	\$356
UK Indemnity Administered by Humana	Employee Only	\$415	\$355	\$ 60
	Employee + Child(ren)	\$630	\$442	\$188
	Employee + Spouse	\$835	\$512	\$323
	Employee + Family	\$1046	\$586	\$460
	Employee + Family with combined credit	\$1045	\$797	\$248

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.

The University of Kentucky Health Plan Options Available by County

County	UK-HMO Lexington Service Area	UK-HMO* Regional Service Area	UK-PPO UK Health First UK-EPO	UK Indemnity
Adair		•	•	
Allen			•	
Anderson	•			
Ballard		•	•	
Barren		•	•	
Bath		•	•	
Bell		•	•	
Boone		•	•	
Bourbon	•		•	
Boyd		•	•	
Boyle		•	•	
Bracken		•	•	
Breathitt		•	•	
Breckinridge			•	
Bullitt		•	•	
Butler		•	•	
Caldwell		•	•	
Calloway		•	•	
Campbell		•	•	
Carlisle		•	•	
Carroll		•	•	
Carter		•	•	
Casey		•	•	
Christian		•	•	
Clark	•		•	
Clay		•	•	
Clinton		•	•	
Crittenden		•	•	
Cumberland		•	•	
Daviess			•	
Edmonson		•	•	
Elliott		•	•	
Estill		•	•	
Fayette	•		•	
Fleming		•	•	
Floyd		•	•	
Franklin	•		•	
Fulton		•	•	
Gallatin		•	•	
Garrard		•	•	
Grant		•	•	
Graves		•	•	
Grayson			•	
Green		•	•	
Greenup		•	•	
Hancock			•	
Hardin			•	
Harlan		•	•	
Harrison		•	•	
Hart		•	•	
Henderson			•	
Henry		•	•	
Hickman		•	•	
Hopkins		•	•	
Jackson		•	•	
Jefferson		•	•	
Jessamine	•		•	
Johnson		•	•	
Kenton		•	•	
Knott		•	•	
Knox			•	
LaRue			•	
Laurel		•	•	
Lawrence		•	•	
Lee		•	•	
Leslie		•	•	
Letcher		•	•	
Lewis		•	•	
Lincoln		•	•	
Livingston		•	•	
Logan		•	•	
Lyon		•	•	
Madison	•		•	
Magoffin		•	•	
Marion		•	•	
Marshall		•	•	
Martin		•	•	
Mason		•	•	
McCracken		•	•	
McCreary			•	
McLean			•	
Meade			•	
Menifee		•	•	
Mercer	•		•	
Metcalf		•	•	
Monroe		•	•	
Montgomery		•	•	
Morgan		•	•	
Muhlenberg			•	
Nelson			•	
Nicholas		•	•	
Ohio			•	
Oldham		•	•	
Owen		•	•	
Owsley		•	•	
Pendleton		•	•	
Perry		•	•	
Pike		•	•	
Powell		•	•	
Pulaski			•	
Robertson		•	•	
Rockcastle		•	•	
Rowan		•	•	
Russell		•	•	
Scott	•		•	
Shelby		•	•	
Simpson			•	
Spencer		•	•	
Taylor		•	•	
Todd			•	
Trigg		•	•	
Trimble		•	•	
Union			•	
Warren		•	•	
Washington		•	•	
Wayne			•	
Webster			•	
Whitley		•	•	
Wolfe		•	•	
Woodford	•		•	

* It is your responsibility to make sure that the providers you see are participating providers in your UK-HMO provider network. This includes RSA providers and facilities that are located in your county of residence, in an immediately adjoining RSA county, and the University of Kentucky. If you reside out-of-state, your eligibility is based on the RSA county in which you work, and your provider network would include the RSA providers and facilities that are located in the county in which you work, in an immediately adjoining RSA county, and the University of Kentucky. If services are not available in your RSA county (based on how you qualify for eligibility—reside or work) or an immediately adjoining RSA county, all services must be provided by a University of Kentucky provider at the University of Kentucky in Lexington, KY. 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.mc.uky.edu/ukhmo.

Choosing a Health Plan

Because choosing the right health plan for you and your family can be challenging, the following steps have been created to help you identify which health plan best suits your individual needs. The information below highlights major differences between the University health plans. The Health Plan Decision Support Tool (DST) at www.uky.edu/HR/benefits allows you to create out-of-pocket estimates and accurately compare plans based on your unique situation. Please review the Web site and this booklet for additional information about UK health plans.

Step One: Understand the Health Plans Offered at UK

The section below lists each health plan offered at UK and includes a brief description highlighting major differences between plans.

UK-HMO Lexington Service Area (LSA): The UK Health Maintenance Organization (UK-HMO) LSA requires members to utilize UK HealthCare facilities and UK HealthCare physicians. This focused network helps members reduce their total health care costs. If you choose the UK-HMO, you will pay the lowest premium available and the lowest out-of-pocket cost compared to the other health plans. *For more detailed information on the UK-HMO, see page 8.*

UK-HMO Regional Service Area (RSA): The UK-HMO RSA requires members to utilize either UK HealthCare facilities, UK HealthCare physicians, or a regional physician network (CHA network). Only employees living in qualifying counties may choose the RSA. While the RSA network additionally consists of regional providers throughout the state, RSA members are required to utilize providers either in their specific county, their immediate surrounding counties, or at a UK HealthCare facility. If you choose the UK-HMO RSA, you will pay the lowest premium available and the lowest out-of-pocket cost compared to the other health care plans (other than the UK-HMO LSA). *For more detailed information on the UK-HMO, see page 8.*

UK-PPO: The UK Preferred Provider Organization (UK-PPO) allows members to not only utilize UK HealthCare facilities and UK HealthCare physicians, but also a larger provider network consisting of the Humana or ChoiceCare networks. Unlike the UK-HMO, the UK-PPO plan offers out-of-network coverage. The UK-PPO out-of-pocket costs, including premiums, are slightly higher than the UK-HMO. For example, members will not only pay copayments, but also coinsurance and deductibles if enrolled in the UK-PPO. *For more detailed information on the UK-PPO, see pages 10-11.*

UK-PPO High: The UK-PPO High plan allows members to not only utilize UK HealthCare facilities and UK HealthCare physicians, but also a larger physician network consisting of the Humana or ChoiceCare networks. Much like the UK-PPO, the PPO High offers out-of-network coverage and also consists of copayments, coinsurance and deductibles. However, the copayments, coinsurance and deductible levels are lower with the PPO High and the premiums are slightly higher. The UK-PPO High offers flexibility at a high coverage level. *For more detailed information on the UK-PPO High, see pages 10-11.*

UK-EPO: The UK Exclusive Provider Organization (UK-EPO) requires members to utilize either UK HealthCare facilities, UK HealthCare physicians, or the Humana or ChoiceCare networks. Members enrolled in the UK-EPO will have access to a larger network of providers than the HMO, but like the UK-HMO, members are required to see an in-network provider for coverage. The UK-EPO charges copayments only, and not coinsurance or deductibles. If you choose the UK-EPO you will pay the highest premium, but have a larger network than the UK-HMO. *For more detailed information on the UK-EPO, see page 9.*

UK Health First: UK Health First allows members to not only utilize UK HealthCare facilities and UK HealthCare physicians, but also a larger provider network consisting of the Humana or ChoiceCare networks. Members enrolled in the UK Health First plan are given a \$500 in-network Personal Care Account (PCA). Preventive services are covered under the Health First plan with a \$15 copay. The primary difference between the UK Health First and the other Humana plans is services (other than preventive) are initially paid with your Personal Care Account prior to paying the \$1,000 individual deductible. *For more detailed information on the UK Health First plan, see page 12.*

UK Indemnity is available for out-of-state residents. *See page 13 for details.*

To learn more about how our health plans work, check out the Health Benefits 101 Web tool at www.uky.edu/HR/benefits.

2 Step Two: Major Factors for You to Consider

Consider the following major factors—including how they may relate to your health plan needs.

Health Plan Features Comparison Table	
<p>HMO LSA UK HealthCare facilities, UK HealthCare physicians No deductible No out-of-network coverage Lowest monthly premium Lowest out-of-pocket costs</p>	<p>HMO RSA UK HealthCare facilities, UK HealthCare physicians and regional physician network (CHA Network) No deductible No out-of-network coverage Lowest monthly premium Lowest out-of-pocket costs</p>
<p>PPO UK HealthCare facilities, UK HealthCare physicians, Humana or ChoiceCare network \$500 per member deductible and \$1,000 family deductible (in-network) Out-of-network coverage Slightly higher premium than the HMOs; lowest PPO premium</p>	<p>PPO High UK HealthCare facilities, UK HealthCare physicians, Humana or ChoiceCare network \$250 per member deductible and \$500 family deductible (in-network) Out-of-network coverage Higher premium than the PPO</p>
<p>EPO UK HealthCare facilities, UK HealthCare physicians, Humana or ChoiceCare network No deductible 100% coverage for preventive care & diagnostic testing (after applicable copayment) No out-of-network coverage Highest monthly premium</p>	<p>Health First UK HealthCare facilities, UK HealthCare physicians, Humana or ChoiceCare network \$1,000 per member deductible \$500 personal care account (PCA) per member Out-of-network coverage Lowest premium among Humana plans offered</p>

Plan specifics are located on pages 8-13. County availability listings and premium comparisons are listed on pages 4-5.

For a more personalized analysis of health plan features and costs, you may visit Health Plan Decision Support Tool (DST) at www.uky.edu/HR/benefits, an online tool created to help you estimate your annual out-of-pocket expenses and illustrate how the UK Health Plans work. The DST will provide you with an out-of-pocket estimate for the upcoming plan year and help you make informed decisions about which health plan best fits your individual needs.

3 Step Three: Questions to Ask Yourself Before Enrolling

Now that you have considered and compared the different types of plans, the major factors and the costs, ask yourself the following questions before choosing and enrolling in a health plan.

- Does the plan I am selecting contain a deductible?
If yes, am I comfortable with the deductible amount?
- Is my current physician in the network for the plan I am selecting?
If no, am I comfortable with choosing a new physician?
- Does the plan I am selecting offer out-of-network coverage?
If no, am I comfortable with staying within the network?
- Does the plan I am selecting meet my financial needs (premium, copayments, coinsurance, deductible, maximum out-of-pocket, etc)?

4 Step Four: Enroll in a Health Plan

Complete the appropriate enclosed form and return it to the Benefits Office (112 Scovell Hall or 317 Wethington Building). The health plan you choose will go into effect on July 1, 2006. Check your June pay stub to make sure the appropriate amounts have been deducted.

UK-HMO

UK-HMO and UK-EPO Options

UK-HMO (Health Maintenance Organization) and UK-EPO (Exclusive Provider Organization) are based on networks of quality providers you must use to receive benefits (exceptions made for life- or limb-threatening emergencies). These plans typically offer the most cost-effective choices.

UK-HMO Summary of Health Plan Benefits

The UK-HMO remains 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 and UK HealthCare physicians.
- Regional Service Area network includes the UK HealthCare facilities, UK HealthCare physicians and the CHA provider network.
- No referrals are required for specialty care services provided within the network.

- No deductibles to meet.
- No coverage for out-of-network services unless it is a true emergency.
- 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:

Durable medical equipment, home health care and hospice services and other services as listed in the certificate of coverage.

For urgent care you may access the following participating centers: Urgent Treatment Center-Boardwalk, Urgent Treatment Center-Custer Drive and Urgent Treatment Center-Dove Run Road locations in Lexington, as well as the UK Children's Twilight Clinic.

UK-HMO (Lexington Service Area and Regional Service Area) Summary of Health Plan Benefits

2006-07	Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
Copayment Limits	Individual and Family	N/A
Lifetime Maximum Benefit		Unlimited
Preventive Care	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)	100% when provided by primary care physician and 100% after \$10 copayment when provided by specialist
Physician Services	Office visits (excludes certain diagnostic lab and X-ray)	100% for primary care physician, 100% after \$10 copayment for specialist, 100% after \$15 copayment at participating UTCs and UK Children's Twilight Clinic
	Lab tests and X-rays	100%
	Diagnostic tests	100%
	Allergy injections	100% after \$5 copayment
Hospital Services	Inpatient services	100%
	Outpatient surgery and diagnostics	
	Physician visits to emergency room	
	Inpatient care (semi-private room and board, nursing care, ICU)	100% after \$100 copayment per admission
	Outpatient surgery Organ transplants Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Emergency room	100%
Other Medical Services		100% after \$50 copayment (waived if admitted)
	Skilled nursing facility (up to 30 days per plan year); Home health care Ambulance Hospice Speech/occupational/acupuncture/hydrotherapy (16 visit limit/yr.)	100%
	Durable medical equipment, orthotics and prosthetics	80% , maximum member responsibility of \$400 per plan year for all services combined
	Physical therapy (limited to 16 visits per condition per plan year)	100% after \$15 copayment per visit
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient mental health (up to 31 days per plan year)	100% after \$100 copayment
	Inpatient substance abuse (up to 31 days per plan year)	80% after \$100 copayment
	Outpatient mental health (up to 20 visits per plan year)	65%
	Outpatient substance abuse (up to 20 visits per plan year)	

UK-EPO

UK-EPO Summary of Health Plan Benefits

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 \$20 copayment for primary care visits and a \$30 copayment for specialist visits.

UK-EPO Factors to Consider:

- Large selection of network providers, including UK HealthCare facilities, UK HealthCare physicians and the Humana or ChoiceCare networks.

- No referrals required for specialty care services.
- No coverage for out-of-network services, unless it is a life- or limb-threatening emergency.
- No deductibles to meet.
- 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; outpatient 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.

UK-EPO Summary of Health Plan Benefits

2006-07	Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
Copayment Limits	Individual and Family	N/A
Lifetime Maximum Benefit		Unlimited
Preventive Care	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)	100% after \$20 copayment per visit to primary care physician or \$30 copayment per visit to specialist
Physician Services	Office visits (excludes diagnostic lab and X-ray)	100% after \$20 copayment per visit to primary care physician or \$30 copayment per visit to specialist
	Lab tests and X-rays Diagnostic tests	100% after office visit copayment
	Allergy injections	100% after \$5 copayment per visit
	Inpatient services Outpatient surgery and diagnostics Physician visits to emergency room	100%
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU)	100% after \$400 copayment per admission (limited to two copayments per plan per year)
	Outpatient surgery	100% after \$100 copayment per procedure
	Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services	100%
	Emergency room	100% after \$75 copayment (waived if admitted)
	Organ transplants	100%
Other Medical Services	Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Ambulance Hospice services	100%
	Durable medical equipment	80% , maximum member responsibility of \$400 per plan year
	Physical, speech and occupational therapy (limited to 30 visits per condition per plan year, combined)	100% after \$25 copayment per visit
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per plan year)	100% after \$400 copayment per admission
	Outpatient (up to 20 visits per plan year)	65%

UK-PPO

UK-PPO and UK-PPO High Options

Two different PPO (Preferred Provider Organizations) options are available for the 2006-07 plan year, including UK-PPO and UK-PPO High. Each PPO option is similar in the following ways:

- A large selection of network providers, including UK HealthCare physicians and the Humana or ChoiceCare networks.
- Copayments, deductibles and expenses for mental health and substance abuse do NOT accrue toward the maximum out-of-pocket limit.

UK-PPO and UK-PPO High Summary of Benefits

In each of the PPO options, participating providers agree to accept Humana's determination of reasonable allowable charges as payment in full. Each PPO is similar in providing a large number of providers, including UK HealthCare facilities, UK HealthCare physicians and Humana or ChoiceCare networks. Under either PPO: copayments, deductibles and expenses for mental health and substance abuse do NOT accrue toward the maximum out-of-pocket limit.

UK-PPO Factors to Consider:

- 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.
- Lowest PPO premium; slightly higher premium than HMO.
- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.

UK-PPO Option Summary of Health Plan Benefits

2006-07	Major Plan Benefits	In-Network	Out-of-Network
Out-of-Pocket Amount	Annual Deductible	\$500 per member \$1,000 per family	\$1,500 per member \$3,000 per family
	Out-of-pocket maximum (excludes deductible and mental health expenses)	\$1,500 per member \$3,000 per family	\$4,500 per member \$9,000 per family
Lifetime Maximum Benefit		Unlimited	Unlimited
Preventive Care	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)	100% after \$15 copayment per visit	50% after deductible
	Routine outpatient laboratory tests and X-rays	100% after office visit copayment	50% after deductible
Physician Services	Office visits (excludes diagnostic lab and X-ray)	100% after \$15 copayment per visit to primary care physician or \$25 copayment per visit to specialist	50% after deductible
	Lab tests and X-rays	100% after office visit copayment	50% after deductible
	Allergy injections	100% after \$5 copayment per visit	50% after deductible
	Inpatient services Outpatient surgery and diagnostic tests	80% after deductible	50% after deductible
	Physician visits to emergency room	80%	50% after deductible
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	80% after deductible	50% after deductible
	Emergency room	80% after \$50 copayment per visit (waived if admitted)	50% after deductible
Other Medical Services	Skilled nursing facility (up to 100 days) Home health care (up to 100 visits per plan year); Durable medical equipment Hospice services	80% after deductible	50% after deductible
	Ambulance	80% after deductible	80% after deductible
	Physical, speech and occupational therapy (limited to 30 visits per plan year, combined)	100% after \$25 copayment per visit	50% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per plan year) Outpatient (up to 20 visits per plan year)	80% after deductible	50% after deductible

UK-PPO High

UK-PPO High provides coverage for the same services as the UK-PPO, with a higher in-network and out-of-network benefit.

UK-PPO High Factors to Consider

- Lower out-of-pocket expenses than the UK-PPO.
- Highest PPO premium.
- 90% benefit after meeting your deductible (when applicable) when using an in-network provider.
- 60% benefit after meeting your deductible when using an out-of-network provider.
- Lower copayments for office visits (both primary care and specialist) than UK-PPO.

- Lower deductible and out-of-pocket maximum than UK-PPO.
- 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, skilled nursing facility services and all mental health, alcohol and/or chemical dependency services. Failure to obtain prior authorization will result in a 50% benefit penalty. This penalty does not accrue toward the maximum out-of-pocket limit.

UK-PPO High Option Summary of Health Plan Benefits

2006-07	Major Plan Benefits	In-Network	Out-of-Network
Out-of-Pocket Amount	Annual Deductible	\$250 per member \$500 per family	\$750 per member \$1,500 per family
	Out-of-pocket maximum (excludes deductible and mental health expenses)	\$750 per member \$1,500 per family	\$2,250 per member \$4,500 per family
Lifetime Maximum Benefit		Unlimited	Unlimited
Preventive Care	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)	100% after \$10 copayment per visit	60% after deductible
	Routine outpatient laboratory tests and X-rays	100% after office visit copayment	60% after deductible
Physician Services	Office visits (excludes diagnostic lab and X-ray)	100% after \$10 copayment per visit to primary care physician or \$20 copayment per visit to specialist	60% after deductible
	Lab tests and X-rays	100% after office visit copayment	60% after deductible
	Allergy injections	100% after \$5 copayment per visit	60% after deductible
	Inpatient services	90% after deductible	60% after deductible
	Outpatient surgery and diagnostic tests Physician visits to emergency room	90% after deductible	60% after deductible
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services	90% after deductible	60% after deductible
	Emergency room	90% after \$50 copayment per visit (waived if admitted)	60% after deductible
	Organ transplants	90% after deductible	60% after deductible
Other Medical Services	Skilled nursing facility (up to 100 days) Home health care (up to 100 visits per plan year) Durable medical equipment Hospice services	90% after deductible	60% after deductible
	Ambulance	90% after deductible	90% after deductible
	Physical, speech and occupational therapy (limited to 30 visits per plan year, combined)	100% after \$15 copayment per visit	60% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per plan year) Outpatient (up to 20 visits per plan year)	90% after deductible	60% after deductible

UK Health First

Summary of UK Health First Benefits

This plan is a consumer-driven health plan that allows you the flexibility of a PPO plan. You begin the plan year with a \$500 per member Personal Care Account (PCA) that is available for covered services. When you access care for preventive services such as annual physical exams, you will pay a \$15 copayment. Preventive services and prescription coverage expenses will not be charged to your PCA. All other services will be charged to your PCA (\$500). Once that account has been spent, you will have to meet a deductible of \$1,000 (per individual) before the plan will begin to pay for additional coverage. You may roll over any unused portion of your PCA to the next plan year. The maximum you may roll over is \$500 for a total of \$1,000 PCA in 2007-2008.

UK Health First Factors to Consider:

- Personal Care Account (PCA) of \$500 provided for each covered person on the plan.
- Preventive care covered with a \$15 copayment.
- 80% benefit after spending your PCA and meeting your deductible when using in-network providers.
- 50% benefit after meeting your deductible when using out-of-network providers.
- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.
- Large selection of network providers, including UK HealthCare facilities, UK HealthCare physicians and the Humana or ChoiceCare networks.

UK Health First Summary of Health Plan Benefits

2006-07	Plan Benefits Highlights	In-Network	Out-of-Network
Lifetime Maximum Benefit		Unlimited	Unlimited
Participating Provider Benefit Allowance	Personal Care Account (PCA) (All covered services listed as "payable after deductible" will be applied to the PCA balance first)	\$500 per member (initial year)	N/A
Out-of-Pocket Amount	Initial annual deductible (applies after PCA has been exhausted) Annual deductible portion will vary each year, depending on rollover amounts	\$1,000 per member	\$3,000 per member
	Out-of-pocket maximum (excludes deductible, copayments and mental health expenses)	\$3,700 per member	\$8,000 per member
Preventive Care	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) Routine outpatient laboratory tests and X-rays	100% after \$15 copayment per visit	50% after deductible
Physician Services	Office visits, other than routine lab tests and X-rays Inpatient services Outpatient surgery and diagnostic tests Physician visits to emergency room	80% after deductible	50% after deductible
	Allergy injections	100% after \$5 copayment per visit	50% after deductible
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	80% after deductible	50% after deductible
	Emergency room	80% after deductible	50% after deductible
Other Medical Services	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 Urgent care facility Physical, speech and occupational therapy (limited to 30 visits per plan year, combined)	80% after deductible	50% after deductible
	Ambulance	80% after deductible	80% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per plan year) Outpatient (up to 20 visits per plan year)	80% after deductible	50% after deductible

UK Indemnity

Summary of UK Indemnity Health Plan Benefits

The UK Indemnity option is only available to those participants who live or travel out of state for extended periods of time. Please refer to the county listing on page 5 for more information on plan availability.

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 Health First, 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.

- Deductibles, expenses for mental health and substance abuse and prescription coinsurance do NOT accrue toward the maximum out-of-pocket limit.
- 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; outpatient 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.

UK Indemnity Option Summary of Health Plan Benefits

2006-07	Major Plan Benefits	Benefits for Covered Services
Out-of-Pocket Amount	Annual deductible Out-of-pocket maximum (excludes deductible and mental health expenses)	\$500 per member/\$1,000 per family \$1,500 per member/\$3,000 per family
Lifetime Maximum Benefit		Unlimited
Preventive Care	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)	80% after deductible
Physician Services	Routine outpatient laboratory tests and X-rays Office visits (excludes diagnostic lab and X-ray) Lab tests and X-rays Allergy injections Inpatient services Outpatient surgery and diagnostic tests	80% after deductible
Hospital Services	Physician visits to emergency room Inpatient care (semiprivate room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Emergency room	80% after deductible 80% after \$50 copayment per visit (waived if admitted)
	Organ transplants	80% after deductible
Other Medical Services	Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Ambulance Durable medical equipment Hospice services Physical, speech and occupational therapy (limited to 30 visits per plan year, combined)	80% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per plan year) Outpatient (up to 20 visits per plan year)	80% after deductible

UK Prescription Benefit

Prescription Benefit Summary: The co-payments 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	30% 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 co-payments or coinsurance for each type of 90-day prescription only at the Kentucky Clinic Pharmacy or Express Scripts Mail Service Pharmacy are:

Generic	20% 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 is automatic with your enrollment in any of the UK health plans.

Express Scripts is the pharmacy benefit manager that provides 24-hour customer service, web-based drug information, and an integrated mail service pharmacy. This is a single point of contact for all your prescription benefit needs. You will pay a percent coinsurance for your prescriptions, with a minimum and maximum copayment.

How to fill your prescription:

At your local participating pharmacy: Present your Express Scripts ID card to the 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 Pharmacy: 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). You will be able to track these prescriptions on the Express Scripts Web site, and reorder by phone, mail or online (www.express-scripts.com). Order forms for the mail service prescription drug program are available from Express Scripts or the University of Kentucky Employee Benefits Office (112 Scovell Hall or 317 Wethington Building).

Through Kentucky Clinic Pharmacy: In addition to getting your immediate need (30-day supply) prescriptions here, you will also be able to receive your chronic need medications (up to a 90-day supply)

at the Kentucky Clinic Pharmacy (walk-up only). Prescriptions from the Kentucky Clinic Pharmacy are available only for patients seen by a UK health care provider.

Prescription Coverage

The 2006-07 *University of Kentucky Formulary* is available online at Express Scripts member Web site, www.express-scripts.com (click on *For Members*) and on the UK Benefits Web site, www.uky.edu/HR/benefits (click on *Pharmacy Benefits*). A copy of this formulary will be mailed to you during Open Enrollment. 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.

Who to Contact

Express Scripts 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



How to Save Money on Your Prescriptions

Though costs for prescription medications keep rising, we're committed to helping you save money whenever possible. For starters, make sure you're making full use of your UK prescription benefit. Use your Express Scripts prescription benefit ID card when you get your prescriptions filled at your local pharmacy.

Save by Ordering a 90-day Prescription Supply

Take advantage of added savings and the convenience of mail service by ordering your prescriptions in 90-day quantity from Express Scripts Mail Service Pharmacy (see facing page for details). You may also use the Kentucky Clinic Pharmacy to get the 90-day supply discount. *Please note: You must be seen by a UK health care provider in order to purchase a 90-day supply from the Kentucky Clinic Pharmacy.*

Save with Generic Prescription Drugs

One of the simplest and most effective ways to save on prescription medications is to seek out generic forms of brand-name drugs. Many of the best-selling, most widely prescribed brand-name drugs are available as generic medications for common medical conditions. You may ask your physician, pharmacist or prescribing health care professional if a generic alternative is available for any drug you are taking. By choosing a generic medication you will:

- Save money on your coinsurance.
- Get the same quality of effectiveness as an equivalent brand name drug (consult your physician).
- Help UK control rising healthcare costs, and limit premium increases for health plan members.

Our UK pharmacists (see details below) are available to help you find cost-effective alternatives to more costly brand-name drugs. You may also visit the Express Scripts Web site for price comparisons between brands, generics, alternatives and dosage: www.express-scripts.com.

Ask a UK Pharmacist How You May Save Money on Your Prescriptions

As a UK health plan member, you can take advantage of a free prescription counseling services known as Help with Your Medicine & Copay Counseling. Any UK Health Plan member may phone or e-mail a UK pharmacist for:

- Help with questions or concerns regarding prescription and over-the-counter medications.
- Advice on how you may save money on your prescriptions.

If needed, you will receive a complete medication evaluation for effectiveness, appropriateness, duplications and possible drug interactions. To access prescription drug counseling services, phone (859) 323-1493 or e-mail benefits@email.uky.edu.



New Employee? Here's What You Need to Know.

As a new employee, how soon can I get a prescription filled after I enroll?

You will need to complete a health plan enrollment form within your first 30 days of being employed by UK. Your health plan benefits will become active on the first day of the month after you were hired. You will receive one identification card for your health plan and a separate ID card for your prescription benefit.

How do I get a prescription benefit card?

All UK health plans share the same prescription drug benefit. You will receive the pharmacy identification card approximately two weeks after submitting forms to enroll in a UK health plan. The ID card will come directly from Express Scripts, UK's pharmacy benefits manager, and will have only the cardholder's name (the individual who is the primary subscriber) on it; however, this card may be used by any family member you have included in your health plan. You will also receive a copy of the UK Formulary (drug list) and information about the mail service pharmacy at the same time. *Note: If you need prescriptions before you receive your ID card, UK Employee Benefits can issue a temporary ID card.*

Health & Wellness

What's New for 2006-07

Health & Wellness is partnering with multiple campus organizations to provide the Wildcat Wheels Bike Library to all faculty, staff and students. FREE bikes can be borrowed from the Wildcat Wheels Bike Library at the Student Center Cat's Den, which is open Monday through Saturday from 9 a.m. to 10 p.m. Bikes are available for 48-hour usage, and can be borrowed for longer periods by request. All bikes are equipped with locks and several bikes have baskets. The Wildcat Wheels Bike Library is a partnership among various campus organizations.

PharmacistCARE and Health & Wellness Program partner to offer a new cardiovascular education and management program to all UK health plan members with high blood pressure or cholesterol. Patients will receive one-on-one pharmacist counseling, educational classes, personal medication evaluation and referral to various campus resources (e.g. BeH.I.P.).

As part of Human Resources, the University of Kentucky Health & Wellness Program is dedicated to improving the health and well-being of the University community through education, individual empowerment and intervention.

Eligibility & Cost

In general, all employees, retirees, and spouses of the University of Kentucky are eligible to participate in Health & Wellness Programs at little or no cost. However, some programs have specific eligibility criteria. Therefore, it is suggested you contact the Health & Wellness office at (859) 257- 9355 to verify your eligibility to participate in specific programs or visit www.uky.edu/HR/Wellness.

UK Healthtrac Rewards

UK Healthtrac Rewards Program pays you up to \$15 a month. Participating in Healthtrac allows you to track your progress toward a healthier lifestyle while earning a monthly reward at the same time. All UK employees, spouses and retirees who are currently enrolled in a UK health plan are eligible to participate. For more information, please visit us online at www.uky.edu/HR/wellness/.

Health & Wellness Events

Throughout the year, the Health & Wellness program hosts various events focusing on health improvement, lifestyle modification, and overall wellness.

Regular events include:

- Community 5K Run/Walk
- Wildcat Walk: Self-Paced Program
- 10-minute Therapeutic Chair Massage
- Weekly Farmers' Market Bus Trips
- Annual Health Screenings
- Departmental Health Screenings
- Cooking Classes
- Annual Wellness Conference

To find more specific information such as dates and times, go to the Health & Wellness Web site at www.uky.edu/HR/wellness.

Health Screenings

Come to a Health & Wellness health screening to learn about your cholesterol level and other blood values, height, weight, blood pressure, and bone density. Health screenings are offered multiple times throughout the year, and individual appointments are scheduled for you at convenient times.

Eating Well

Good nutritional habits are key ingredients to one's overall health and wellness. The challenge for many of us is in receiving good, sound information about nutrition. That's where our programs can help.

Eating Well programs offered by Health & Wellness include:

- Individual counseling appointments with registered dietitians
- Lunch-time Weight Loss Matters classes
- Evening KY Clinic Weight Loss Matters classes
- Cooking classes and special events

Body Shop

The Body Shop Adult Fitness Center provides a wide variety of fitness classes and equipment at multiple locations across campus.

Two Body Shop gyms are located on campus, one in Alumni Gym (North Campus) and the other in the Seaton Center building (South Campus). Open Monday through Saturday, each facility features a wide variety of equipment including free weights, nautilus equipment, stair climbers, exercise bikes, treadmills and circuit training. Trained and motivated instructors are available to help you achieve your fitness goals.

Health Management Tools

BeH.I.P.

The Behavioral Health Improvement Plan (BeH.I.P.) is a low-pressure health improvement program designed to encourage you to adopt healthy behaviors. BeH.I.P. is an entirely telephone-based program that allows you to proceed at your own pace. BeH.I.P. uses an approach to health improvement that will assist you in achieving long-lasting behavior changes. Your Personal Health Counselor will track and measure your progress towards reaching your health goals.

Current BeH.I.P. Programs include Start to STOP Smoking, Exercise for Health, Preventing Diabetes, Weight Loss for Life, Reduce the Pressure: A Blood Pressure Reduction Program, Achieving Balance: A Stress Solution and Banishing the Blues: A Depression Prevention Program.

PharmacistCARE: Diabetes and Cardiovascular Education and Management

Understanding chronic illness can be difficult. Pharmacists who are on the faculty of the UK College of Pharmacy work as part of the health care team to help you better understand your illness and gain

control of your at-home treatment. Education and medication management programs are offered at no charge to all adult UK health plan members who have been diagnosed with diabetes or cardiovascular disease. Treatment is coordinated with your primary care provider and other health care professionals, and includes a combination of:

- Group educational classes
- Individualized follow-up sessions
- Up-to-date educational materials
- Subscription to a quarterly newsletter
- Telephone counseling for those outside the central Kentucky area

PharmacistCARE works with the University's Wellness and Copay Counseling programs to ensure UK employees, retirees and their dependents receive a full range of services best suited to their needs. PharmacistCARE clients may be referred to other programs within the UK health benefits system.

For more information or to schedule an initial assessment, call (859) 323-4742 or e-mail PHARMACIST@email.uky.edu. Participants also receive credits toward Healthtrac Rewards.



Selecting Health & Wellness Programs

UK's Health and Wellness program offers an incredibly wide variety of services, regardless of your current health status. From campus-based gym memberships to personalized dietary support and nutrition counseling and more, our offerings can help you lead a longer, healthier life. We encourage all UK employees to take advantage of these great programs. You may select from your choice of the following programs, all at little or no cost. Please visit www.uky.edu/HR/Wellness or call (859) 257-9355 for more details on these programs.

BeH.I.P. Achieving Balance

BeH.I.P. Exercise for Health

BeH.I.P. Preventing Diabetes

BeH.I.P. Reduce the Pressure

BeH.I.P. Start to Stop Smoking

BeH.I.P. Weight Loss for Life

BeH.I.P. Banishing the Blues

Body Shop (gym membership)

Help with Your Medicine

Prescription CoPay Counseling

Group Fitness/Exercise Classes

Individual Nutrition Counseling

Therapeutic Table Massage

Weight Loss Matters

To enroll in Health and Wellness programs or for more information, call (859) 257-WELL (9355), find us online at www.uky.edu/HR/Wellness or e-mail us at HealthandWellness@uky.edu.

UK Dental Care

There are five dental plan options offered through two carriers: UK Dental Care and MetLife Preferred Dentist Program (see facing page). All dental plans offer a benefit towards basic preventive services for cleaning and office visits two times per year. Additional benefits are provided based on the plan you choose.

2006-07 UK Dental Benefit Rates

Benefits Structure	Coverage Level	Monthly Rate
UK Dental Care Basic	Employee Only	\$ 7.60
	Employee + Child(ren)	\$23.95
	Employee + Spouse	\$15.10
	Employee + Family	\$34.25
UK Dental Care Comprehensive	Employee Only	\$19.90
	Employee + Child(ren)	\$40.40
	Employee + Spouse	\$40.40
	Employee + Family	\$64.40

UK Dental Plans Summary of Benefits

	UK Dental Basic	UK Dental Comprehensive
Choosing a Dentist	Any UK faculty or post-graduate participating provider	Any UK faculty or post-graduate participating provider
You pay...		
Annual Deductible	None	None
Annual Plan Maximum	\$500	\$1,000
Covered Benefit		
Routine Office Visit	100% within \$500 maximum	100% within \$1,000 maximum
Preventive: • Two cleanings per year • One flouride treatment per year for persons under age 19 • One sealant per tooth on permanent molars one time annually for persons under age 14	100%	100%

UK Dental Basic Plan Features

- Diagnostic and preventive care to maintain good oral health.
- No annual deductible.
- Discounted specialty services including certain services that fall under orthognathic surgery, bleaching, temporomandibular joint surgery and the placement of implants done in oral surgery.
- Discounted fee for minor or major restorative procedures.

UK Dental Comprehensive Plan Features

- Includes all Basic Plan benefits.
- Provides 20%-100% coverage for restorative procedures.
- Offers an orthodontic benefit of 20%; up to a \$1,000 lifetime plan maximum.

MetLife Dental Care

The MetLife Preferred Dentist Program (PDP) includes more than 60,000 participating dentists that must be used for each plan. UK Dental Care providers are not considered in-network on the MetLife Preferred Dentist Program. However, you can use your out-of-network benefits when using UK providers.

2006-07 MetLife Dental Benefit Rates

Benefits Structure	Coverage Level	Monthly Rate
MetLife Copay Plan	Employee Only	\$10.70
	Employee + Child(ren)	\$19.90
	Employee + Spouse	\$22.00
	Employee + Family	\$32.80
MetLife Basic Plan	Employee Only	\$15.90
	Employee + Child(ren)	\$34.90
	Employee + Spouse	\$29.30
	Employee + Family	\$50.70
MetLife Enhanced Plan	Employee Only	\$25.80
	Employee + Child(ren)	\$58.50
	Employee + Spouse	\$49.40
	Employee + Family	\$85.70

MetLife Dental Care Summary of Plan Benefits

	MetLife Copay	MetLife Basic	MetLife Enhanced
Choosing a Dentist	Based on MetLife Preferred Dentist Program (PDP) in-network	Based on MetLife Preferred Dentist Program (PDP) in-network	Based on MetLife Preferred Dentist Program (PDP) in-network
You pay...			
Annual Deductible	None	\$25 per person	\$25 per person
Annual Plan Maximum	\$1,000	\$1,000	\$1,000
Covered Benefit: Routine Office Visit	100% after \$0-\$15 copay	100%	100%
Preventive: <ul style="list-style-type: none"> • One cleaning per six-month period • One fluoride treatment per year for persons under age 14 • One sealant on permanent molar teeth once every 60 months for persons under age 16 	See plan features below for certain limitations	100%	100%

MetLife Copay Plan Features

Restorative services include but not limited to:

- Amalgam filling
- Resin-based fillings
- Crowns/Inlays
- See certificate of coverage for copayment details.

MetLife Basic Plan Features

Offers 80% of PDP fee for Minor Restorative service in-network, include, but not limited to:

- Periapicals and other X-rays.
- Sealants.
- Labs and other tests.

MetLife Enhanced Plan Features

MetLife Enhanced Plan offers coverage similar to MetLife Basic plan for preventive and minor restorative services (as well as some out-of-network benefits). Offers additional coverage for major restorative services, as well as 50% of in-network PDP fees including, but not limited to:

- Periapicals and other X-rays.
- Sealants.
- Labs and other tests.

Annual plan maximum is \$1,000.

EyeMed Vision Plan

The vision plan offers savings on eye examinations, contact lenses, lens options and accessories, as well as LASIK and PRK laser vision correction procedures. Also, once every 24 months, any frame available at provider locations is eligible for the benefit. There are no claim forms to complete for in-network services.

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, JCPenny, Sears, and Target Vision Centers.

Summary of Vision Plan Benefits

Vision Care Services	Member Cost	Out-of-Network Allowance
Exam with Dilation as Necessary	\$10 copay	\$40
Frames: Any frame available at provider location	\$100 allowance, 20% off balance over \$100	Up to \$45
Standard Plastic Lenses: Single Vision Bifocal Trifocal	\$10 copay \$10 copay \$10 copay	\$40 \$60 \$80
Lens Options: UV Coating Tint (solid and gradient) Standard scratch resistance Standard polycarbonate Standard progressive (add-on to bifocal) Standard anti-reflective coating Other add-ons and services	\$15 \$15 \$15 \$40 \$65 \$45 20% off retail price	N/A N/A N/A N/A N/A N/A N/A
Contact Lenses: (Includes fit, follow-up and materials) Conventional Disposable Medically necessary	\$0 copay, \$105 allowance, 15% off balance over \$105 \$0 copay, \$105 allowance, plus balance over \$105 \$0 copay, paid-in-full	Up to \$100 Up to \$100 Up to \$200
Laser Vision Correction: Lasik or PRK	15% off retail price OR 5% off promotional price	N/A
Frequency: Examination Frame Lenses or contact lenses	Once every 12 months Once every 24 months Once every 12 months	

2006-07 Vision Benefits Rates

Coverage Level	Monthly Rate
Employee Only	\$ 8.50
Employee + Child(ren)	\$15.00
Employee + Spouse	\$15.80
Employee + Family	\$21.10

Your COBRA Options

How COBRA Coverage Works

The plans available through the Consolidated Omnibus Budget Reconciliation Act of 1996 (COBRA) continuation coverage are the same plans currently offered by the University; however, you or your dependent(s) must pay the full cost of the health, vision or dental plan, plus an administrative fee. COBRA premiums are due monthly, and failure to pay on time will result in loss of coverage.

Eligibility

If you or your dependent(s) are no longer eligible for health, vision or dental coverage with the University, insurance coverage may be purchased for up to 18 months for employees and up to 36 months for eligible dependents.

You may need COBRA coverage should you experience any one of the following status changes:

- University employment ends.
- Reduction in work hours.
- Transfer to a position that is not eligible for benefits (on-call status, etc.).
- Go on an unpaid leave of absence.

Your dependent(s) might need COBRA coverage in the event of one of the following:

- Death of a covered employee.
- Divorce or legal separation from covered employee.
- Dependent child of covered employee is no longer eligible due to marriage; 25 years of age; employment status where the dependent gains coverage; address change and no longer dependent on employee for support.

2006-07 COBRA Rates

Health Plan Rates

Benefits Structure	Coverage Level	Monthly COBRA Rate
UK-HMO Lexington Service Area	Employee Only	\$387.60
	Employee + Child(ren)	\$579.36
	Employee + Spouse	\$773.16
	Employee + Family	\$967.98
UK-HMO Regional Service Area	Employee Only	\$387.60
	Employee + Child(ren)	\$579.36
	Employee + Spouse	\$773.16
	Employee + Family	\$967.98
UK Health First Administered by Humana	Employee Only	\$399.84
	Employee + Child(ren)	\$612.00
	Employee + Spouse	\$813.96
	Employee + Family	\$1017.96
UK-PPO Administered by Humana	Employee Only	\$423.30
	Employee + Child(ren)	\$642.60
	Employee + Spouse	\$851.70
	Employee + Family	\$1066.92
UK-PPO High Administered by Humana	Employee Only	\$463.08
	Employee + Child(ren)	\$697.68
	Employee + Spouse	\$929.22
	Employee + Family	\$1161.78
UK-EPO Administered by Humana	Employee Only	\$471.24
	Employee + Child(ren)	\$704.82
	Employee + Spouse	\$941.46
	Employee + Family	\$1176.06
UK Indemnity Administered by Humana	Employee Only	\$423.30
	Employee + Child(ren)	\$642.60
	Employee + Spouse	\$851.70
	Employee + Family	\$1066.92

Dental Plan Rates

Benefits Structure	Coverage Level	Monthly COBRA Rate
UK Dental Basic	Employee Only	\$ 7.75
	Employee + Child(ren)	\$24.43
	Employee + Spouse	\$15.40
	Employee + Family	\$34.94
UK Dental Comprehensive	Employee Only	\$20.30
	Employee + Child(ren)	\$41.21
	Employee + Spouse	\$41.21
	Employee + Family	\$65.69
MetLife Copay Plan	Employee Only	\$10.91
	Employee + Child(ren)	\$20.30
	Employee + Spouse	\$22.44
	Employee + Family	\$33.46
MetLife Basic Plan	Employee Only	\$16.22
	Employee + Child(ren)	\$35.60
	Employee + Spouse	\$29.89
	Employee + Family	\$51.71
MetLife Enhanced Plan	Employee Only	\$26.32
	Employee + Child(ren)	\$59.67
	Employee + Spouse	\$50.39
	Employee + Family	\$87.41

Vision Plan Rates

Benefits Structure	Coverage Level	Monthly COBRA Rate
EyeMed Vision	Employee Only	\$ 8.67
	Employee + Child(ren)	\$15.30
	Employee + Spouse	\$16.12
	Employee + Family	\$21.52

Life Insurance and Accidental Death and Dismemberment (AD&D) Options

Provide protection for those who depend on you.

Life insurance provides protection for those who depend on you financially. Your need varies greatly upon age, number of dependents, dependent ages and your financial situation. Aetna Life Insurance is the carrier for the life insurance offered by the University. The life insurance is offered on two levels, basic and optional life insurance. Optional coverage also provides you with the option of purchasing dependent life insurance.

New for 2006-07

The optional life rates have been adjusted to accurately reflect population demographics. Some participants will see a reduction or slight increase in premiums. Most participants will not be impacted.

This year, all regular full-time employees must submit a Life Insurance and AD&D form to provide an updated beneficiary listing. Even if you are making no other changes to your life insurance coverage, you still must turn in a Life Insurance and AD&D form with the Employee Insurance Beneficiaries section completed.

Life Insurance Options:

Basic Coverage (\$10,000)

automatically provided to you by UK

The University of Kentucky provides a basic level of coverage at no cost to you. Basic coverage is effective on your first day of regular, full-time employment.

Optional Coverage (up to maximum of \$375,000)

You may purchase optional life insurance *in addition to* the \$10,000 basic life insurance coverage provided to you by the University. You may choose any of the three options.

- 1 x your salary (basic and optional combined)
- 2 x your salary (basic and optional combined)
- 3 x your salary (basic and optional combined)

How the Optional Life Insurance Plan Works

Optional coverage is available at one, two or three times your annual basic pay rate, not including overtime or additional compensation. As a new employee, optional coverage becomes effective the date your form is received in the Benefits Office without any evidence of insurability required. To enroll or increase coverage by more than one level during the Open Enrollment period, you must complete a Medical Evidence of Insurability form, which will be mailed to your home after you submit your enrollment form. If a form is required, your increase will become effective the date the Medical Evidence of Insurability

form is approved by Aetna. You are responsible for the cost of the optional life insurance. Life insurance premiums are paid through payroll deductions on an after-tax basis. Again, rates have not increased for the 2005-2006 plan year.

To calculate monthly cost for optional coverage: Locate your age in the table below, and find the corresponding cost per \$1,000 of monthly coverage. If your age is 36, for example, and your base annual salary is \$25,000, you would multiply \$.09 by 25 to arrive at the monthly cost of 1x coverage (\$2.25/month in this example). To determine the cost of coverage equal to two or three times your salary, multiply the monthly cost by the corresponding multiple of your salary. In the \$25,000 salary example above, multiply 50 x monthly cost for 2 x coverage (\$4.50/mo.), or 75 x monthly cost for 3 x (\$4.50/mo.) coverage.

Employee Age	Monthly Cost per \$1,000	Employee Age	Monthly Cost per \$1,000
Under 35	\$0.08	55 to 59	\$0.43
35 to 39	\$0.09	60 to 64	\$0.69
40 to 44	\$0.10	65 to 69	\$1.27
45 to 49	\$0.15	Over 69	\$2.22
50 to 54	\$0.25		

Dependent Optional Life Insurance for Spouse and/or

Children: Regular, full-time employees may elect optional life insurance in the amounts of \$5,000 or \$10,000 for spouses and/or eligible dependent children. In order to obtain coverage, employees must elect, or have, optional life insurance. The optional employee life amount in salary must be at least twice as much as the dependent coverage election of \$5,000 or \$10,000.

Dependent Life Coverage	Coverage Amount/ Monthly Cost	
	\$5,000	\$10,000
Dependent Covered		
Spouse	\$0.85	\$1.70
Children*	\$0.65	\$1.30

**one rate for all eligible children*

Accidental Death and Dismemberment (AD&D) Insurance Options

AD&D benefits provide a benefit to you or your beneficiary if you are seriously injured or die in an accident. You pay the full cost for any AD&D coverage you select through payroll deductions. The cost is based on the amount you select and whether you choose employee or family coverage.

You may choose AD&D in the following amounts:

	Coverage for you	Family (Married)	Family (Not Married)
Benefit Amount	\$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)
Monthly Cost per \$10,000 of coverage	\$0.25	\$0.48	\$0.48

Accidental Death and Dismemberment Coverage: AD&D offers more family-friendly benefits in the event of an accidental death and/or accidental dismemberment. Child care benefits pay a state-licensed child care provider in the event of death. Educational benefits help ensure the dependents opportunity for higher education is not destroyed by the insured's loss of income. In addition to accidental dismemberment of a limb or loss of eyesight, outcomes resulting from accidents that are eligible for benefits include:

- Coma.
- Presumed loss of life due to disappearance.

- Hearing loss.
- Total disability related to covered accident.
- Paralysis.
- Death.
- Speech loss.
- Loss of life due to exposure.

The repatriation of remains benefit will pay for preparation and shipping to a mortuary of the insured's body if the death occurred over 200 miles from home.

Your Beneficiaries

Your beneficiary(ies) is the person you choose to receive your basic and optional life and AD&D insurance benefits in the event of your death. If you select family AD&D coverage or dependent life, you are the primary beneficiary for your dependents. You will need to provide Social Security numbers for all beneficiaries. You can change your beneficiary listing at any time.

Health Care Flexible Spending Account Program

Set aside \$250-\$4,000 tax-free for health care expenses.

Think about it. Flexible spending accounts (FSAs) for medical (see below) and child care/dependent care (see facing page) expenses allow you to put pre-tax money into an account and use it to pay related bills. This money avoids federal income, Social Security taxes, as well as Kentucky state income taxes.

New for 2006-07

- Starting with the 2005-06 plan year, FSAs offer a new two month and 15-day “grace period” beyond the end of the plan year. This means participants may incur and submit claims through September 15 of each year.
- The University has selected a new flexible spending account administrator, Application Software, Inc. (ASI). All claims incurred after June 30, 2006, should be submitted directly to ASI and not Chard Snyder & Associates, Inc. ASI will administer the two month and 15-day grace period following June 30, 2006. Claims incurred and filed during this period will need to be submitted to ASI.
- Flexible Spending just became easier, with reimbursements sent directly to your bank account. Direct Deposit is now **required** for all reimbursements. See the enrollment form in your packet provides for further instructions.

Through UK's flexible spending account programs, you can pay for eligible health care and/or dependent care expenses with tax-free dollars. You may participate in one or both of the flexible spending accounts. With the Health Care FSA, you may contribute from \$250 to \$4,000 per year to your account to pay for unreimbursed health, dental and vision care expenses for you and your eligible dependents. Eligible dependents include your spouse and anyone you can claim as a dependent on your federal tax return.

In general, the money in your health care spending account can be used for expenses that are not paid for by a health, vision or dental plans and are considered tax deductible by the IRS as listed in Publication 502. Premiums for health, vision, dental coverage, and long-term care expenses are not eligible for reimbursement through the Health Care FSA. Please refer to the worksheet below to help you estimate the amount you should contribute this year. Keep in mind any money you set aside in the health care spending account and do not use between July 1, 2006 and September 15, 2007...you lose.

Health Care Spending Account Worksheet

Estimated amounts for services and supplies not fully covered by your health plans during plan year 2006-07.

UK Health Plan copayments and coinsurance	\$ _____ *
Prescription Drug (coinsurance and exclusions)	\$ _____
UK Dental Plan or MetLife Preferred Dentist Plan/Dental Expenses (copayments, coinsurance and exclusions)	\$ _____
EyeMed/Vision Expenses (copayments and exclusions)	\$ _____
Over-the-counter medicines and supplies (including pain relievers, diabetes test kits, eye care solutions, etc., <i>not</i> vitamins or diet supplements)	\$ _____
Estimated amounts for items not covered under your health plan (for example, laser eye surgery, fertility services, hearing aids, etc.)	\$ _____
Total estimated annual health care expenses (\$250 minimum - \$4,000 maximum)	\$ _____

*Enter this figure under the “Total amount you wish to contribute this year” for Health Care Reimbursement on your Flexible Spending Account Enrollment form.

For reimbursement of an eligible expense, first pay the bill and then submit the expense on a claim form for reimbursement from ASI. Claims may be mailed to the address on the claim form or faxed toll-free to 1-800-659-3035 for processing. Proof of the service provided is required. Receipts for prescription drugs must list the name of the prescription drug along with the coinsurance amount.

Dependent Care Flexible Spending Account Program

Set aside \$500-\$5,000 tax-free for dependent care expenses.

How the Dependent Care Flexible Spending Account Works

You may contribute from \$500 to \$5,000 to the Dependent Care Flexible Spending Account to reimburse yourself from tax-free savings for dependent care expenses. In order to participate, parent(s) must either be employed or enrolled in school. You may also use the account if your spouse is disabled or a full-time student for at least five months during the year.

In some circumstances, your maximum annual contribution may be lower than \$5,000. For example:

- if you are married and your spouse contributes to a similar account, your combined contributions may not exceed \$5,000 per year.
- if you are married but file separate tax returns, your annual contribution is limited to \$2,500.
- your contributions cannot exceed the amount of your income or your spouse's income, whichever is lower.
- tuition for kindergarten is not an eligible expense.

The Dependent Care FSA can only be used to reimburse expenses for the care of eligible dependents. Eligible dependents include your children under age 13 whom you claim as dependents on your federal tax return and any other dependents who are mentally or physically disabled and normally spend at least eight hours in your home each day.

Expenses eligible for reimbursement through the Dependent Care Spending Account include:

- services provided by babysitters or caregivers, including your relatives whom you do not claim as exemptions on your federal tax return (your children must be age 19 or over to be considered a caregiver).
- expenses for a housekeeper whose services include care of an eligible dependent.
- services provided by a licensed elder care center, child care center, day care or preschool.
- Social Security and other taxes you pay a caregiver.

For reimbursement of an eligible expense, you pay the bill and then submit a claim form for reimbursement to ASI. You will need to include an original receipt from your dependent care provider. In addition, you must report the dependent care provider's taxpayer ID number or Social Security number on your claim form.

You may be reimbursed up to the current balance of your account. If you submit a claim for an amount that exceeds your account balance, you will be reimbursed for the remainder of the claim after you have made additional contributions to cover the expenses. Keep in mind, any money you set aside in the dependent care account and do not use between July 1, 2006 and September 15, 2007, you lose.

Example of the Tax Savings in Both Flexible Spending Account Plans:

Jane Smith earns \$28,000 per year and uses the health care FSA to set aside \$30 per month (a total of \$360/year) to pay for miscellaneous medical expenses over the course of the plan year, including prescription drug coinsurance, over-the-counter medicines and physician visit copayments. Jane also uses dependent care flex plan to shelter an additional \$200 per month (\$2,400/year) to pay for her son's child care expenses.

Jane's tax savings using health care and dependent care flexible spending accounts:*

With FSAs	If Jane did NOT use FSAs
\$28,000 taxable income, minus	\$28,000 taxable income
- \$360 medical expenses	No tax shelter for medical expenses
- \$2400 child care expenses	No tax shelter for child care expenses
\$25,240 taxable income after flex plan deductions	\$28,000 taxable income
With FSAs, Jane pays \$7,231 in taxes: a savings of \$791!	Without FSAs, Jane pays 8,022!

Using flexible spending accounts for these costs allow Jane to lower the amount of her income subject to federal, state, and Social Security taxes. **In this example, Jane saves \$790 she would have lost to those taxes.** And that means you can put more pre-tax dollars to work paying for specific health and dependent care expenses than you would without using an FSA.

**assumes tax rates of 15% federal income tax, 6% state income tax, and 7.65% Social Security payroll tax - a 28.65% total tax rate.*

Retirement Plan Options

Your Retirement Benefits: Basic and Supplemental

The University's retirement plans are an important part of your total compensation package that will help you build a more financially secure future.

Basic Retirement Plan

Eligibility

Regular full-time employees (75% assignment or greater) are eligible for the University basic retirement plan. Participation upon reaching age 30 is mandatory unless you are a Federal Civil Service or Federal employee. You may participate in the Plan if you are under age 30; however, it is not mandatory until your 30th birthday.

Contributions

The University of Kentucky's Retirement Plan is designed to help you save and invest for your retirement. You will contribute the required amount (5% of your base salary) on a pre-tax basis. The University will contribute 10% of your base salary. That means you receive \$2 for every \$1 contribution (200% match). You pay no federal, state and, in some cases, city tax on these amounts until you begin receiving income from the Plan.

To contribute on a tax-deferred basis, you must enter into a Salary Reduction Agreement with the University. The total amount you may tax-defer is limited by the Internal Revenue Code.

The Plan offers two immediate advantages to participants:

- Your contributions are set aside from your paycheck before taxes are withheld—so you lower the amount of taxable income on your W-2, enjoying a tax break today while you save for tomorrow.
- You are not taxed on contributions or investment earnings while those dollars remain in your plan account—the account is not taxed until it is paid out. Because contributions and investment earnings grow tax-sheltered, your savings should grow and compound more quickly than in a bank savings account.

Because retirement investment earnings compound on a tax-free basis, it is to your advantage to join the University's retirement plan as soon as you are eligible.

The University Retirement Plan offers three carriers from which to choose for investing your savings:

- American Century Investments
- Fidelity Investments
- TIAA/CREF

You may choose to invest among hundreds of investment options with all three carriers.

Vesting

Both your own and the University's contributions to the Plan are fully and immediately 100% vested. This means your right to retirement income benefits cannot be revoked; all the money in the retirement account is yours when you leave the University, even if you leave the University of Kentucky before retirement.

Loan and Hardship Withdrawal Features

You may obtain loans and make hardship withdrawals on your retirement accounts. The withdrawals will be based on rules established by the Internal Revenue Service (IRS) and the retirement carrier.

You may borrow from your 403(b) account(s) up to 50% of the balance with Fidelity or 45% of the CREF portion of TIAA-CREF. The minimum loan amount is \$1,000 and the maximum amount is \$50,000. American Century does not offer loans on the retirement plans it administers for the university.

Hardship withdrawals are available after all loan options are exhausted. Hardship withdrawals which may be obtained under IRS guidelines and include: medical expenses for the employee, employee's spouse or dependents that exceed 7.5 percent of the adjusted gross income; purchase of an employee's principal residence; post-secondary education for the next semester or quarter for the employee, spouse or dependent; and payments needed to prevent eviction or foreclosure.

Further information is available on the Web:

www.uky.edu/HR/benefits/retirement/loan/faqs.pdf and
www.uky.edu/HR/benefits/retirement/loan/.

Supplemental Retirement Plan

Eligibility

You are eligible to participate in the University of Kentucky's Supplemental Retirement Plan if you are a regular or temporary full-time employee, or regular or temporary part-time employee with at least .20 FTE or more.

Voluntary Contributions

You may make additional tax-deferred contributions to the 457(b) plan and/or to the 403(b) basic plan, over and above the amount required for participation in the basic plan. Voluntary contributions are a dollar amount, not a percentage. You must enter into a Salary Reduction Agreement with the University, separate from the basic plan. Voluntary contributions may be cancelled at any time. Please contact the UK Benefits Office to obtain a new Salary Reduction Agreement form. Voluntary contributions do not have a matching contribution by the University.

Voluntary contributions may be made to the following accounts:

1. The regular 403(b) Retirement Plan Accounts, (offered through American Century, Fidelity Investments, TIAA/CREF).
2. TIAA/CREF Group Supplemental Retirement Annuity (GSRA).
3. 457(b) plans (offered through American Century, TIAA/CREF, Fidelity Investments, or Kentucky Public Employees Deferred Compensation Authority).

403(b) voluntary plan

Features include:

- \$15,000 limit for calendar year 2006.
- Catch-up provision for employees with 15 years of service who have not maximized retirement savings in prior years. Employees may be eligible to contribute an additional \$3,000 per year.
- Catch-up provision for employees turning 50 or older in 2006. Employees are eligible to tax-defer an additional \$5,000.
- Generally, employees eligible for both catch-up provisions may tax-defer \$23,000.

457(b) voluntary plan

Features include:

- \$15,000 limit for calendar year 2006 (in addition to the 403(b) limit).
- Catch-up provision for employees during the three years prior to retirement, or year of eligibility of retirement. Employees may be eligible to double the current year limit allowing them to tax defer up to \$30,000 in 2006.
- Catch-up provision for employees turning 50 or older in 2006. Employees are eligible to tax-defer an additional \$5,000.
- Employees may only use one 457(b) catch-up provision in a calendar year.
- Employees may withdraw funds from their 457(b) account when they separate from service, at any age, with no early withdrawal tax penalty.

Who to Contact

Call the UK Benefits Office at (859) 257-9519, option 1, if:

- you are checking on your eligibility to participate in the retirement plan.
- you want to know how to enroll.
- you want to request a retirement enrollment packet.
- you want to change your distribution of funds between retirement carriers.
- you want to know your voluntary limit for the calendar year.
- you would like an appointment with a Retirement Officer.
- you want to begin voluntary contributions.

Call your retirement carrier if:

- you want to change fund allocations with a carrier.
- you would like a prospectus on individual funds.
- you want to transfer money from one retirement carrier to another retirement carrier.
- you would like to set up one-on-one retirement counseling for investment advice.
- you would like to check on your account balance.

- you want to change your beneficiary on your retirement account.
- you would like a pre-retirement illustration.
- you would like to request paperwork for a loan or hardship withdrawal.

American Century	800-345-3533
Fidelity Investments	800-343-0860
Fidelity Investments Appointments	800-642-7131
TIAA/CREF	800-842-2776
TIAA/CREF Appointments	859-224-6900
in Lexington office	

Call Kentucky Deferred Compensation at (800) 542-2667 if:
You would like to enroll in or make changes to a 457(b) Kentucky Deferred Compensation plan. This is a Kentucky state-sponsored benefit.

For additional information about the retirement programs available visit our Web site at www.uky.edu/HR/benefits/retire.

Voluntary Benefits

Availability and Eligibility of Voluntary Benefits

Voluntary benefits are benefits made available through an enrollment company selected by the University. The enrollment company 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. The current voluntary benefits enrollment company is The MPM Group, LLC.

The eligibility varies based on the voluntary benefit plan. In addition to eligibility details below, employees must have sufficient earnings to make the necessary premium payments through payroll deduction. Please read details below.

Long Term Care Insurance

Regular employees with an assignment of 50% or more (0.5 FTE) are eligible. Long term care insurance provides financial support for services for individuals with a serious illness, disability, as well as for those unable to care for themselves. 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 and extended family members. The application process is simple, and because premiums may be paid through payroll deduction, a premium discount is given to both covered employees and family members. This voluntary benefit is offered through John Hancock.

Universal Life Insurance

Regular employees with an assignment of 50% or more (0.5 FTE) are eligible. On-call pool nurses with benefits-purchase eligibility may also enroll in this voluntary benefit. You may also purchase separate policies for your spouse and your children whether or not you elect coverage for yourself. The voluntary benefit is offered through American Heritage Life Insurance Company.

Universal life insurance offers these benefits:

- **Portability:** If you leave the University or retire, you may take your universal life insurance coverage with you.
- **Cash Value:** In addition to life insurance protection, universal life offers a cash value account. When you pay your premium, a portion of it goes to the cash value account and grows tax-deferred.
- **Simplified Underwriting:** Coverage is easier to obtain due to fewer health questions.
- **Accelerated Benefits:** If you or a covered dependent become terminally ill, a percentage of the death benefit may be received immediately.

Cancer/Specified Disease Insurance

Regular employees with an assignment of 50% or more (0.5 FTE) are eligible. On-call pool nurses with benefits-purchase eligibility may also enroll in this voluntary benefit. This voluntary benefit is offered through American Heritage Life Insurance Company.

This plan is designed to help offset the indirect expenses associated with cancer or the other 21 specified diseases covered. The plan pays benefits directly to the person covered. Premiums are paid on a pre-tax basis from your paycheck. Coverage is portable upon leaving the University.

For more information on long-term care, universal life or cancer/specified disease insurance, you may contact The MPM Group, LLC at (859) 223-4973, or visit www.thempmgroupllc.com.

Auto and Home Insurance

This voluntary benefit is offered for eligible employees with a minimum 20% assignment and retirees through MetLife Auto and Home and allows you to take advantage of special group rates, policy discounts and convenient payment options such as payroll deduction. Other payment options are available. Premium payments are spread over the policy term with no interest charges or service fees. You may enroll in this voluntary benefit anytime. Employees and retirees also may apply to receive insurance coverage for renter's property, landlord's rental dwelling, recreational vehicle, boat and personal excess liability (umbrella).

Veterinary Pet Insurance

You are eligible for this program if you have an active assignment. This voluntary benefit is offered through Veterinary Pet Insurance (VPI). Pet owners may visit any licensed veterinarian, veterinary specialist or animal hospital in the world for treatment of many medical problems. Optional coverage is available for routine and preventive care. Rates are based on the age, species of the pet and the plan type selected.

For more information on auto and home or veterinary pet insurance, you may call 1-800-GETMET8 (1-800-438-6388) or visit www.metlife.com/mybenefits.

Disability Benefits

Temporary disability/sick leave and long-term disability benefits are available to eligible employees in the event of illness or injury. Eligible employees may also purchase **optional short-term disability coverage**. See eligibility details below.

Temporary Disability/Sick Leave

Temporary disability leave for staff and sick leave for faculty may be used for time off due to illness or injury or, with some limitations, to care for a sick family member. If you are a regular full-time staff employee, you earn one day of temporary disability leave each month. If you are a regular employee with a 50 percent assignment (.5 FTE), you earn a pro-rata percentage of temporary disability leave each month. If you are a regular, full-time faculty member, you may be granted up to six (6) months of sick leave by the Provost.

Long-Term Disability Plan (LTD) Eligibility

You are eligible for LTD coverage if you are a regular full-time employee and have completed 12 months of service. It is not necessary to enroll for this coverage once you have met the service requirement for eligibility. With approval by the Employee Benefits Office, this 12-month waiting period may be waived if you were covered by an employer-sponsored comparable LTD plan in the six months before you started working for the University. Regular part-time and temporary employees are not eligible.

Long-Term Disability Plan (LTD) Highlights

Long-Term Disability (LTD) coverage continues a percentage of your monthly salary if you are totally disabled and unable to engage in any occupation for which you are reasonably qualified by training, education or experience. An employee approved for Long Term Disability benefits receives payment benefits based on the employee's basic regular monthly salary at the time of onset of the disabling condition. Primary income benefits provide payment of 60% of the basic regular monthly salary less any disability received from government programs and/or other employers for the same condition. Other sources of income used in the benefit formula include Social Security, workers' compensation or other similar government programs, veterans' or other governmental disability payments, or other employer-sponsored disability benefits.

For more information on LTD coverage, please visit our Web site at www.uky.edu/HR/benefits/disability/ltd or call Employee Benefits at (859) 257-9519, select option 1.

Optional Short-Term Disability Plan Eligibility

Employees with assignment of 50% or more (0.5 FTE) are eligible. On-call pool nurses with benefits-purchase eligibility may also enroll in this voluntary benefit. For further information on short-term disability coverage, you may contact The MPM Group, LLC at (859) 223-4973.

Optional Short-Term Disability Plan Highlights

The short-term disability plan has two options. The first option pays benefits after you have been away from work for 14 calendar days due to illness, injury or pregnancy. Benefits under the first option will continue for up to six months while you are unable to work.

The second option pays benefits after you have been away from work for 30 days due to illness, injury or pregnancy. Benefits under the second option will continue for up to five months while you are unable to work. You select the amount of your monthly short-term disability benefit at enrollment. The monthly benefit you select can be no more than 60% of your monthly earnings. A \$3,000 per month benefit is the maximum amount of coverage available for any employee. You should update your coverage amount each year during Open Enrollment. The cost of coverage depends on your monthly benefit amount, age, and your occupational group (as described in the short-term disability plan brochure).

Education & Training

Education, Training & Development

The University of Kentucky provides education, training and development opportunities for all employees. From a tuition waiver program, which funds employees' continuing undergraduate or graduate education, to skills and training courses designed to enable personal and professional growth, you can take advantage of free training opportunities at every stage of your career.

UK Training & Development Offerings

UK Training & Development offerings are designed to enhance your skills and help you develop both professionally and personally. Our course are designed to be relevant and applicable to your current position and to help you build a foundation for future career growth. In most cases, courses are available to all employees, at no charge. We provide instructor-led learning opportunities on-site, self-paced online courses, and consulting services. Visit hr.uky.edu/TandD for full course listings and online registration.

Professional Development

Our Professional Development offerings feature competency-based courses designed to meet the University's goal of development and retention of excellent staff. Courses provide you the opportunity to strengthen job performance, build leadership capabilities, and develop personally and professionally. **Topics include communication, creative problem solving, interpersonal skills, leadership, conflict resolution and professionalism.**

Required Training

For more information on required University-wide training, including New Employee Orientation and Supervisory Training, visit Training & Development online at: <http://hr.uky.edu/TandD>.

Workplace Skills

Workplace Skills services allow employees to learn at their own pace. Held in multiple locations across the campus as well as the Hospital Learning Center, our classroom instruction, tutoring services, and one-on-one consultation supports the University's mission of enriching lives. **Topics include application and resumé assistance, English as a Second Language (ESL), GED/Adult Basic Education, keyboarding, Meet the Personal Computer (MPC) and tutoring.**

Technology & Software Training

HR Training & Development offers classes in many areas including desktop training, administrative computer training and online training. **Topics include basic computer and Internet, E-mail, graphics and desktop publishing, presentations, special interest, spreadsheets and databases, Web developing and Word Processing.**

Leadership Programs

By providing ongoing personal and professional development opportunities, our overall goal is to help increase UK employees' effectiveness—and help enable their advancement within the University. **Topics include Supervisory Training, Essential Leader Program, Experienced Leader Academy and UKadvance.**

Consulting & Facilitation

HR T&D offers specific, customized help to individuals, departments and colleges. For individuals, assessments and customized individual career and professional development coaching is available. For groups facing performance improvement issues, HR T&D consults and partners with departments in reaching satisfactory solutions. Facilitators are available to lead retreats for university departments or units.

Certifications

We offer certification programs based several core competencies. Visit hr.uky.edu/TandD for details.

In addition, be sure to check out our catalog of self-paced online classes. Available courses include everything from project management and office productivity to networking, web development and more. **For a complete course listing and to register for training today, visit www.uky.edu/HR/TandD.**

Pursue Your Undergraduate or Graduate Degree With Employee Education Program

UK's Employee Education Program (EEP) can put an undergraduate or graduate degree within reach, with a tuition waiver of up to 18 credit hours per year. That means UK pays for your ongoing education! This benefit may be applied to any state-funded Kentucky college or university. It's a great benefit that can help you continue to build your career at UK. For details, visit www.uky.edu/HR/benefits/eep.

Office of Work-Life

Supporting and Developing University Work-Life Initiatives

The Office of Work-Life is dedicated to supporting and developing University initiatives aimed at enhancing employee productivity and supporting a healthy balance between professional and personal responsibilities.

We provide consultation for and information about professional and personal/family resources available to UK employees. Additionally, the Office of Work-Life offers expertise to UK administrators and managers in the development of work-life policies and practices, ranging from organizational effectiveness to flexible work schedules.

Did you know? UK's work-life offerings include:

- Flexible work schedules.
- Elder care services to help employees care for older adults or adult dependents.
- Health & Wellness Programs (including fitness facilities, Healthtrac Rewards).
- Employee Education Program (see facing page for details).
- A full array of employee training and leadership development opportunities.
- Dual-Career Partner Employment program (assistance for partners of newly hired employees).
- REFER: counseling referral program for personal/family issues.
- On-site child care center and off-site child care center discounts.
- Financial/investment planning seminars.
- Pre-retirement counseling.
- Health/dependent care flexible spending accounts.

The Office of Work-Life provides complimentary workshops on various subjects, including flexible work schedules, child care, and elder care. Additionally, Office of Work-Life staff may advise individual employees, departments and administrators on issues ranging from organizational effectiveness to implementation of flexible work arrangements, among others. Recent Office of Work-Life accomplishments include UK's first work-life surveys of all staff and faculty, as well as policy revisions resulting in expanded funeral leave eligibility and temporary disability leave for adoptive parents. To learn more, visit the Office of Work-Life online at www.uky.edu/HR/WorkLife.

Elder Care

As a free service directly administered by the Office of Work-Life, Elder Care assists employees and retirees caring for aging relatives or friends over the age of 60. Elder Care counselors provide the following services:

- Confidential consultation/counseling.
- References to local, state and national health care or residential resources.
- Facilitation of support groups.
- Seminars/workshops.
- Guidance on Medicare/Medicaid issues.

We also provide:

- Resource lending library (books and videos).
- Information sheets and other free resource guides.



By calling UK Elder Care, you can save phone time, experience less stress and have resources at hand for easy access. Referrals are researched individually, regardless of where your friend or relative lives. The referrals are usually mailed to you within three working days. 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.

Employee Resources

Beyond the benefits highlighted in the preceding pages, the University of Kentucky offers employees a wide variety of easily accessible resources, ranging from training and professional development to housing, wellness services, and more—please check out the highlighted services below.

Training, Education and Professional Development

Employee Education Program

Further your undergraduate or graduate coursework with our tuition reimbursement program: UK offers regular full-time employees a tuition waiver up to 18 credit hours per year at any state-funded Kentucky college or university. *To learn more, call (859) 257-9555, choose option 1 or visit www.uky.edu/HR/benefits/leap.*

Operation Educate

Operation Educate provides skills development courses (including basic computer usage), GED test preparation, English as a Second Language (ESL) courses, one-on-one tutoring for basic reading and ESL, plus assistance with resumes and job applications, free to all UK employees. See page 30 for details. *To learn more, call (859) 257-7911 or visit our Web site at <http://hr.uky.edu/TandD>.*

Training and Development

Ready to take your career and skills to the next level? Turn to UK Training and Development. We offer a variety of professional development courses, including Supervision training for new managers, courses on communication and time management, including the popular *Seven Habits of Highly Effective People*, plus a full array of computer skills and software training. See page 30 for details. *To learn more, call (859) 257-9555, ext. 188 or visit <http://hr.uky.edu/TandD>.*

Residential Resources

Employer Assisted Housing Program

Also known as Live Where You Work, this program provides financial incentives to eligible employees who wish to purchase homes in certain campus area neighborhoods. *To learn more, visit www.uky.edu/HR/benefits/EAHP or call (859) 257-9555, choose option 1.*

Work-Life Support and Referral Programs

Office of Work-Life

The Office of Work-Life helps facilitate University initiatives aimed at enhancing employee productivity and a healthy balance between professional and personal responsibilities. *To learn more call (859) 257-9555, ext. 182 or visit www.uky.edu/HR/WorkLife.*

Elder Care

Elder Care is a resource that assists UK employees faced with caring for parents or other elderly family members. *To learn more, call (859) 323-4600 or visit www.uky.edu/HR/ElderCare.*

REFER

REFER is a resource and referral service for employees experiencing emotional stress, family and marital problems, substance abuse or medical/legal/financial issues. *To learn more, call (859) 257-1467 or visit www.uky.edu/HR/refer.*



Health Management & Wellness Services

Health & Wellness

The Health & Wellness program provides a full range of wellness, exercise, diet and lifestyle support services, as well as on-campus gym membership and exercise programs. *To learn more, call (859) 257-9355 or visit www.uky.edu/HR/wellness. You may also see pages 16-17 for information on Health & Wellness offerings.*

Help with Your Medicine / Copay Counseling

Any UK Health Plan member may phone or e-mail a UK pharmacist with questions or concerns regarding prescription and over-the-counter medications. You can also contact us for help in managing prescription drug costs. *To access prescription drug counseling services, phone (859) 323-1493, e-mail benefits@email.uky.edu or visit www.uky.edu/HR/benefits/pharmacy.*

Services and Discounts

Child Care

The University of Kentucky has partnered with KinderCare Learning Centers to bring quality early education to the UK campus with discounts for employees. *For more information, call (859) 255-3444.*

Employee Discount Program

The Employee Discount Program, in cooperation with many community businesses offering a variety of goods and services, provides a variety of discounts and other incentives to UK employees. *To learn more, visit the Employee Discount Program online at www.uky.edu/HR/edp.*

Facilities

Spindletop

Spindletop is a members-only club that offers a variety of activities, including dining and seasonal parties. Available recreational facilities include a swimming pool (recreational swim team available for children up to age 18), tennis courts and chipping and driving ranges for golfers. *To learn more, call (859) 255-2777 or visit www.spindletophall.org.*

Remember, your UK benefits and “perks”—from world-class health care and generous vacation leave to retirement savings and family-friendly policies—are just part of the total package that makes UK one great place to work!



Getting Answers to Your Questions

If you have any questions, contact the appropriate provider listed below.

Benefit	Phone	Web	E-mail
Health CHA: UK-HMO Lexington Service Area UK-HMO Regional Service Area	(859) 232-8711 or toll-free at 1-800-955-8547 (859) 232-8679 or toll-free at 1-877-855-9700	www.mc.uky.edu/ukhmo www.mc.uky.edu/ukhmo	ukhmo@uky.edu ukhmo@uky.edu
Humana: UK-PPO High UK-PPO UK Health First UK-EPO UK Indemnity	1-888-393-6765	www.humana.com	
Pharmacy: 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
Employee Benefits Advocate	(859) 257-2124		
Dental and Vision MetLife Benefits	1-800-GET-MET8 (438-6388)		
UK Dental	(859) 323-8566 or toll-free at 1-888-SMILEKY	www.mc.uky.edu/dentistry/dentcare/customer.htm	
EyeMed Vision	1-866-939-3633	www.enrollwitheyemed.com	
Flexible Benefits Spending Account Programs Medical Care Spending Account Dependent Care Spending Account (Administered by ASI)	1-800-659-3035	www.asiflex.com	asi@asiflex.com
Retirement Plan 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		
American Century Investments	1-800-345-3533	www.americancentury.com/	
Voluntary Benefits Cancer/Specified Disease Insurance Long-Term Care Insurance Short-Term Disability Insurance Universal Life Insurance (Administered by The MPM Group, LLC)	(859) 223-4973 or toll-free at 1-888-388-1676	www.thempmgroupllc.com	mpmgroup@msn.com
Group Home and Auto Insurance	1-800-GET-MET8 (438-6388)	www.metlife.com/mybenefits	
Pet Insurance	1-800-GET-MET8	www.metlife.com/mybenefits	
Other Benefits/Resources Employee Education Program (EEP)	(859) 257-9519, option 1	www.uky.edu/HR/benefits/eep	benefits@email.uky.edu
Elder Care	(859) 323-4600 or toll-free at 1-800 873-8532	www.rgs.uky.edu/aging/eldercare/	
Health & Wellness Program	(859) 257-9355	www.uky.edu/HR/wellness	
Training & Development	(859) 257-9555 x 183	www.hr.uky.edu/TandD	
REFER Program	(859) 257-1467		
PharmacistCARE	(859) 323-4742	www.mc.uky.edu/pharmacistcare	pharmacist@email.uky.edu
Employee Discount Program		www.uky.edu/HR/edp	

The University of Kentucky Employee Benefits Office may be contacted by e-mailing benefits@email.uky.edu or calling (859)257-9519 and selecting option 1.