

**UK**  
UNIVERSITY OF  
**KENTUCKY**  
Human Resources

employee  
**benefits**  
[www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits)

2011- 2012



**What's New for 2011-12:** Review carefully benefit plan options. ConnectYourCare becomes the University's administrator for health care and dependent care flexible spending accounts (FSAs).

### New Employees - Enroll Within 30 Days of Your Start Date

#### Welcome, New Employees!

We look forward to providing you with exceptional benefits and service. Please take time to review the great array of benefits available to you. Please register for benefits online at <https://myuk.uky.edu> or submit paper forms within 30 days of your official start date.

### Open Enrollment - Current Employees

#### Open Enrollment (April 25 - May 13, 2011):

#### Two Convenient Enrollment Options - Online or Paper

With your choice of two convenient ways to make benefit changes, Open Enrollment is easier than ever. Be sure and check out myUK Employee Self-Service at <https://myuk.uky.edu> for secure online enrollment. Of course, you still have the option to submit paper enrollment forms. Changes made during Open Enrollment apply to the plan year beginning July 1, 2011.

**FYI** As in prior years, **enrollment is generally not required**

**unless you need to make changes** (to add, stop or change the level of coverage or covered dependents) **OR** if you wish to participate in health care or dependent care flexible spending accounts.

**Flexible Spending Accounts:** With ConnectYourCare replacing ASI as the University's flexible spending account (FSA) administrator, employees who enroll in health FSAs will automatically receive two debit cards for instant access to their accounts. Best of all, no extra paperwork!

**good to know** For 2011-12, health plan premiums stay the same.

All health plan premiums will remain the same for all employees. This is good news at a time when health costs are on the rise. We credit our health plan members for making healthier lifestyle choices and taking advantage of UK Health & Wellness offerings in greater numbers than ever before. Also thanks to our HR team for negotiating the best possible value for your money. More good news: UK's vision plan premiums are actually decreasing, even as the benefit has been enhanced.



### Choose Convenient Online Benefits Enrollment

Employees may enroll for benefits online through myUK Employee Self-Service. That means you can add or update your benefits right from your desk or from the comfort of your own home computer. During Open Enrollment, get help enrolling online at 112 Scovell Hall.

To enroll online, visit the myUK Web site at <https://myuk.uky.edu>. Enter your "link blue" user ID and password and click the sign on button. (The link blue ID/password is the same used to log into your Exchange e-mail account or into SAP.) For details, see materials enclosed with your Open Enrollment packet (also featured on the inside back cover of this booklet) or visit [www.uky.edu/HR/OE](http://www.uky.edu/HR/OE).

#### Paper Option

You may also enroll using paper forms. Pick up forms at 112 Scovell Hall or 375 Peterson Service Building, or visit [www.uky.edu/HR/OE](http://www.uky.edu/HR/OE) to print enrollment forms.

Questions? E-mail [benefits@email.uky.edu](mailto:benefits@email.uky.edu)  
or call (859) 257-9519, option 3

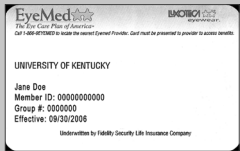
## Benefit Card Highlights



**Your Health Plan ID Card:**  
For each plan year starting in July, you will receive a new UK-HMO card. All other health plans issue cards only when members enroll for the first time or switch plans.



**Your Prescription ID Card:**  
Once enrolled, you will continue to use the same card, unless notified otherwise.



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

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

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# ▶ What You Need to Know

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

## **Current UK Employees: What You Need to Know**

### **About Your Annual Benefits Open Enrollment**

When to enroll: You may enroll or make benefit changes during the Open Enrollment period between April 25 and May 13, 2011. Employees have the option of enrolling online through myUK Employee Self-Service (ESS) or by submitting paper forms (print forms from [www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits)). The choices you make during the Open Enrollment period will be effective for the year beginning July 1, 2011 and ending June 30, 2012.

**FYI - HELPFUL HINT:** Please review your pay stub or direct deposit receipt on your first pay period after July 1, 2010 to check your deductions and confirm you are receiving the correct benefits. **If enrolling online, print a confirmation.** If you have any questions, please contact the Employee Benefits office at (859) 257-9519, option 3, or e-mail [benefits@email.uky.edu](mailto:benefits@email.uky.edu).

## **New UK Employees: What You Need to Know**

### **About Enrolling in Benefits for the First Time**

It's important to be aware of the following guidelines regarding enrollment deadlines and corresponding start dates for coverage:

- If you are enrolling as a new employee, you must enroll within 30 days of your hire date.
- Your University-provided life insurance coverage (with coverage equal to one times your annual salary) begins on your hire date.
- For new employees, upon enrollment, insurance coverage for health, dental, optional life, accidental death & dismemberment, and vision 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, coverage will begin September 1. For employees with status changes or other qualifying life events, coverage in most cases will coincide with the date of that event (see facing page).
- Documentation is required on dependents for proof of relationship.
- Your flexible spending coverage will begin the first of the month following your date of enrollment.

## **Your Responsibilities!**

- Return all benefit forms to UK Benefits, 112 Scovell Hall, Lexington, KY 40506-0064.
- Keep photocopies of your original forms or your printed online confirmation form.
- Update address changes with each of the following:
  - your department (see your department administrator or business officer), if moving from one county to another
  - your retirement carrier(s)
  - the University (Change your address directly using myUK Employee Self-Service at <https://myuk.uky.edu>).
- If separating from the University, know your COBRA options for continued coverage (see page 23).
- Know your HIPAA privacy rights (under the Health Insurance Portability and Accountability Act of 1996\*).
- Please notify us if dependents no longer satisfy the eligibility requirements for benefits. You must complete a form to cancel coverage within 30 days.
- Watch for mailings to your home from UK Benefits.

\* HIPAA provides, among other things, restrictions on the way your personal health information is collected, used and disclosed.

## Making Changes Throughout the Year: Qualifying Events

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

### Dependent Documentation Requirements

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

Qualifying Event	Documentation Required
 <b>Birth or adoption</b>	Copy of proof of birth from hospital or copy of adoption papers
 <b>Marriage</b>	Copy of marriage certificate and front page of tax return. (birth certificate for the coverage of step-children)
 <b>Divorce</b>	Copy of final court decree
 <b>Employment status</b>	Statement on company letterhead stating changes (with begin and end dates)

## Employee Eligibility

**Regular full-time employees**, including eligible employees with 0.75 full-time equivalency (FTE) or greater, are eligible for health, dental, vision, life and accidental death and dismemberment insurance. They may also participate in health care and dependent care flexible spending accounts.

**Regular part-time employees (less than 0.75 FTE)** working a minimum of 20 hours per week are eligible for health, dental and vision insurance at their own expense. They may also participate in health care and dependent care flexible spending accounts.

**Regular part-time employees working more than eight hours but less than 20 hours per week** are eligible for health, dental, and vision insurance at their own expense. They may also participate in dependent care flexible spending accounts.

**Temporary employees** may participate in health, dental and vision insurance at their own expense.

Only regular employees with an FTE of 0.75 or greater are eligible to receive the University health credit.

## Convenient Online Enrollment



During Open Enrollment (April 25 - May 13, 2011) employees may enroll for benefits online through myUK Employee Self-Service. New hires throughout the year may also enroll for benefits online. That means you can update your benefits right from a workstation or from the comfort of your own home computer.

When enrolling online, please refer to the Online Enrollment QuickStart Guide on the inside back cover of this booklet.

New employees may also access a step-by-step online enrollment guide at [www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits).

During Open Enrollment or throughout the year, we are here to help you with online enrollment:

- **Visit us** at 112 Scovell Hall,
- **Call us** at (859) 257-9519, option 3, or
- **E-mail us** at [benefits@email.uky.edu](mailto:benefits@email.uky.edu).

### Ready to enroll?

To enroll online, visit the myUK Web site at <https://myuk.uky.edu>. Enter your “link blue” user ID and password and click “Sign On.” Note: The link blue ID/password is the same used to log into your Exchange e-mail account or into SAP.

# Health Plan Rates

**Four health plan options are available.** Decide which types and level of coverage you and your family need. Plan details are on pages 8–15.

## County Availability

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

UK-RHP Regional Health Plan\* **is available across all of Kentucky but is NOT available in the** UK HMO Lexington Service Area listed above.

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

If you are traveling abroad and/or live out of state for 120 days or more, you may need to change your health plan. An indemnity plan is available to employees living out of the country or in remote areas outside Kentucky. For more information, please contact the Employee Benefits Office at (859) 257-9519, option 3, or e-mail [benefits@email.uky.edu](mailto:benefits@email.uky.edu).

**\*Please note:** *It is your responsibility to make sure that the providers you see are participating providers in your provider networks. This includes RHP providers and facilities that are located in your county of residence, in an immediately adjoining RHP county, and the University of Kentucky. If you reside out-of-state, your eligibility is based on the RHP county in which you work, and your provider network would include the RHP providers and facilities that are located in the county in which you work, in an immediately adjoining RHP county, and the University of Kentucky. If services are not available in your RHP county (based on how you qualify for eligibility—reside or work) or an immediately adjoining RHP county, all services must be provided by a 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.humana.com/members/tools](http://www.humana.com/members/tools). Search for providers under UK-RHP.*

## 2011-12 Health Plan Rates

Benefits Structure	Coverage Level	Monthly Rate	UK Credit for Regular Full-Time Employees	Monthly Cost for Regular Full-Time Employees
<b>UK-HMO Lexington Service Area</b>	Employee Only	\$ 453	\$427	\$ 26
	Employee + Child(ren)	\$ 679	\$549	\$130
	Employee + Spouse	\$ 905	\$652	\$253
	Employee + Family	\$1,132	\$759	\$373
<b>UK-RHP Regional Health Plan</b>	Employee Only	\$ 453	\$427	\$ 26
	Employee + Child(ren)	\$ 679	\$549	\$130
	Employee + Spouse	\$ 905	\$652	\$253
	Employee + Family	\$1,132	\$759	\$373
<b>UK-PPO</b>	Employee Only	\$ 453	\$427	\$ 26
	Employee + Child(ren)	\$ 679	\$549	\$130
	Employee + Spouse	\$ 906	\$652	\$253
	Employee + Family	\$1,132	\$759	\$373
<b>UK-EPO</b>	Employee Only	\$ 577	\$427	\$150
	Employee + Child(ren)	\$ 866	\$549	\$317
	Employee + Spouse	\$1,154	\$652	\$502
	Employee + Family	\$1,443	\$759	\$684

**Two UK Employee Spouse + Children Credit:** The Two UK Employee Spouse + Children Credit or “Combined Credit” is applicable only when both spouses work at UK and are eligible for the health credit. By enrolling all members of the family on one plan, employees may benefit from a lower overall deductible (PPO only). For more information, please contact the Employee Benefits Office at (859) 257-9519, option 3, or e-mail [benefits@email.uky.edu](mailto:benefits@email.uky.edu).

**Dependent Eligibility:** Children may be covered up to age 26. Sponsored dependents and children of sponsored dependents may also be eligible. Premiums for sponsored dependents and children of sponsored dependents may be subject to tax. Visit [www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits) for details.

# Additional Benefits

**Additional benefits are also available, including vision, dental and life insurance.** Decide which types and level of coverage you and your family need. Plan details are on pages 20–25.

## 2011-12 Dental Rates

Benefits Structure	Coverage Level	Monthly Rate
<b>UK Dental Care Basic</b>	Employee Only	\$ 8.40
	Employee + Child(ren)	\$26.60
	Employee + Spouse	\$16.70
	Employee + Family	\$38.00
<b>UK Dental Care Comprehensive</b>	Employee Only	\$ 22.00
	Employee + Child(ren)	\$44.80
	Employee + Spouse	\$44.80
	Employee + Family	\$71.30

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

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.

## 2011-12 Vision Rates

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

## 2011-12 Life Insurance Rates

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

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

# Health & Wellness

## **Building a healthy lifestyle takes hard work and support.**

UK Health & Wellness is here for you with the Healthtrac Rewards Program, Weight Loss Matters, Body Shop Fitness and much more.



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

For more information, contact UK Health & Wellness at (859) 257-WELL (9355) or visit our Web site at [www.uky.edu/HR/Wellness](http://www.uky.edu/HR/Wellness).

### **Resources for a Healthy YOU**

Building and maintaining a healthy body takes knowledge, planning, hard work and support. UK Health & Wellness is here to help. Our programs and services are available only to University of Kentucky employees, retirees, spouses, and sponsored dependents.

#### **UK Healthtrac Rewards Program**

UK Healthtrac Rewards makes good health pay. Healthtrac users become more aware of how to improve their health and can track their progress over time. All user information is strictly confidential. In addition, users have access to a wealth of health information from the log-in page: a health library and calculators for body mass index, calorie burning, nutritional needs, target heart rate and more. The best part: You can earn money! That's right. In addition to the health benefits of participating, you can earn up to \$180 per fiscal year.

#### **Weight Loss Matters**

Losing weight can be a challenge, but you don't have to do it alone. Join Weight Loss Matters to increase your odds of success. Weight Loss Matters is a 10-week weight-loss program that allows you to set your own goals, then work toward meeting those goals with the help of registered dietitians. You'll enjoy the advantages of group support, educational seminars and the expertise of our dietitians, all while winning at losing.

#### **Body Shop Fitness**

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

**Work out at either Body Shop location:** Alumni Gym (North Campus) or the Seaton Center (South Campus) and join any of our fun, challenging group exercise classes. Each facility features a wide variety of strength and cardio equipment. Our professional instructors are available to help you achieve your personal fitness goals.

#### **Health Screenings**

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

#### **Nutrition Consults**

Our registered dietitians can help you meet your nutrition goals whatever they may be — weight loss, lowering your cholesterol, or lowering your blood pressure. It's FREE for all UK employees, retirees, spouses and sponsored dependents! Schedule your private consultation today.

#### **Health & Wellness Events**

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

- Community 5K Run/Walk
- Start! Moving, American Heart Association Program
- Therapeutic Chair Massage
- Healthy Cooking Classes
- Annual Wellness Conference
- Lunch & Learn Sessions

### Your FREE Personal Health Coach

The Behavioral Health Improvement Plan (BeH.I.P.) is a phone-based health coaching program that provides you with highly personalized, one-on-one phone coaching over 8-12 months, combined with award-winning health education materials to help guide long-lasting behavior change. BeH.I.P. is FREE for University of Kentucky employees, retirees, spouses, and sponsored dependents.

BeH.I.P. coaches are available for:

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

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

### PharmacistCARE

Are you living with diabetes? Learn how to better manage your health by consulting with the PharmacistCARE team. Located in the Kentucky Clinic, our pharmacists will provide comprehensive diabetes education classes. Qualifying participants in the Diabetes program may be eligible for reduced copays on some medications related to Diabetes care. For more information on this FREE benefit to UK health plan members or to schedule an initial assessment, e-mail [PHARMACIST@email.uky.edu](mailto:PHARMACIST@email.uky.edu) or visit [www.mc.uky.edu/pharmacistcare](http://www.mc.uky.edu/pharmacistcare).

### Help with Your Medicine and Copay Counseling

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

### Our commitment to YOU

The University is committed to help you improve and maintain a healthy life through the use of various campus resources such as the Health & Wellness Program, PharmacistCARE and Copay Counseling.

Many of the programs and events listed above are available to all UK employees, retirees and spouses/sponsored dependents. However, programs such as UK Healthtrac Rewards and Copay Counseling are only available to employees, retirees and spouses/sponsored dependents who are enrolled in a UK health plan such as UK-HMO, UK-RHP, UK-PPO, UK-EPO or UK Indemnity.

These programs are designed to reward you for taking an active role in controlling health care costs at UK. The UK employee/retiree health plan is self-funded. Every dollar saved can be reinvested to improve the overall health of the University and help control health care premiums.

## Tobacco Cessation

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

You will work with your coach to:

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

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

In addition, the UK Prescription Benefit includes coverage for Varenicline (Chantix™), a drug used for smoking cessation. Your prescription benefit for Chantix™ is limited to \$500 “UK plan cost” per UK health plan member per year (this will provide for the recommended 12 weeks of treatment and an additional continuous 12 weeks if required). Your coinsurance for Chantix is 40% or about \$47 per month.

Keep in mind you may take advantage of your health care flexible spending account for additional tax savings on over-the-counter products used for smoking cessation such as lozenges, nicotine patches or gum.



# UK-HMO

**UK-HMO (Health Maintenance Organization)** is based on a network of quality providers you must use to receive benefits (exceptions made for life- or limb-threatening emergencies).

This plan offers

a focused network of

UK HealthCare providers,

with low premiums and

low out-of-pocket costs.

Available urgent care options

include: Urgent Treatment

Centers in Lexington (Dove

Run Road, Custer Drive, Sir

Barton Way and Boardwalk

Street), Georgetown (Oxford

Drive) and Nicholasville (Bel-

laire Drive) as well as the UK

Children's Twilight Clinic.

Provider directory is online at [www.uky.edu/ukhmo](http://www.uky.edu/ukhmo) for the UK-HMO LSA network.

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

**UK-HMO Factors to Consider:**

- Lexington Service Area network (LSA) consists of UK HealthCare facilities (including Chandler Hospital, Good Samaritan Hospital and Kentucky Clinics) and UK HealthCare physicians.
- No referrals are required for specialty care services provided within the network.
- No deductibles to meet.
- No coverage for out-of-network services unless it is a true emergency.
- No lifetime maximum benefit.
- 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 (over \$750), home health care and hospice services and other services as listed in the certificate of coverage.

UK-HMO Coverage Level	Monthly Rate*	UK Credit for Regular Full-Time Employees	Monthly Cost for Regular Full-Time Employees
Employee Only	\$ 453	\$427	\$ 26
Employee + Child(ren)	\$ 679	\$549	\$130
Employee + Spouse	\$ 905	\$652	\$253
Employee + Family	\$1,132	\$759	\$373

\* Regular part-time (less than 0.75 FTE) and temporary employees, who are not eligible for the UK credit toward the costs of coverage, pay this rate.

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



# UK-RHP

**UK-RHP (Regional Health Plan)** offers provider networks you must use to receive benefits (exceptions made for life- or limb-threatening emergencies), for employees who live or work outside the central Kentucky area.

## This plan offers

quality care for employees who live in outlying Kentucky counties. (See county availability on page 4.) With UK-RHP, you may choose from a wide variety of local providers in your county of residence (or a contiguous county), as well as UK HealthCare physicians. The plan coverage and services mirror the UK-HMO plan.

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

### UK-RHP Factors to Consider:

- Regional Health Plan network includes the UK Health Care facilities, UKHealthCare physicians and some Humana/ChoiceCare providers.
- No referrals are required for specialty care services provided within the network.
- **Local network providers may be utilized in your Kentucky county of residence or work and its contiguous Kentucky counties. In areas where primary or specialty care may not be available in your area, these services must be provided by UK HealthCare providers in Lexington.**
- No deductibles to meet.
- No coverage for out-of-network services unless it is a true emergency.
- No lifetime maximum benefit.
- 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 (over \$750), home health care and hospice services and other services as listed in the certificate of coverage.

Provider directory available online at [www.humana.com/members/tools/](http://www.humana.com/members/tools/)

Click on physicians/specialist. Select the UK-RHP network to view providers.

UK-RHP Coverage Level	Monthly Rate*	UK Credit for Regular Full-Time Employees	Monthly Cost for Regular Full-Time Employees
Employee Only	\$ 453	\$427	\$ 26
Employee + Child(ren)	\$ 679	\$549	\$130
Employee + Spouse	\$ 905	\$652	\$253
Employee + Family	\$1,132	\$759	\$373

\* Regular part-time (less than 0.75 FTE) and temporary employees, who are not eligible for the UK credit toward the costs of coverage, pay this rate.

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



# UK-PPO

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

This plan offers

the UK HealthCare and national Humana/ChoiceCare networks, plus out-of-network coverage, with low plan premiums and a deductible for certain services. When choosing, review the plan design on the following page. A \$500 individual/\$1,000 family deductible applies for certain services.

Search for providers online at [www.humana.com/members/tools/](http://www.humana.com/members/tools/) Click on physicans/specialist. Select the Humana/ChoiceCare PPO Network on the menu.

In the UK-PPO option, participating providers agree to accept Humana’s determination of reasonable allowable charges as payment in full. The PPO network contains a large number of providers, including UK HealthCare facilities (such as Chandler Hospital, Good Samaritan Hospital and Kentucky Clinics), UK HealthCare physicians and Humana/ChoiceCare networks. Under the PPO: copayments do NOT accrue toward the maximum out-of-pocket limit.

**UK-PPO Factors to Consider:**

- Deductible applies only to in-patient hospital charges, diagnostic testing, out-patient surgery and high-end laboratory tests.
- Lower copayments when using UK HealthCare providers for certain procedures.
- Deductible does not apply to in-network preventive services.
- 50% benefit after meeting your deductible with out-of-network providers.
- Low premium, same as UK-HMO and UK-RHP.
- No lifetime maximum benefit.
- 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 (over \$750), home health care and hospice services and other services as listed in the certificate of coverage.

UK-PPO Coverage Level	Monthly Rate*	UK Credit for Regular Full-Time Employees	Monthly Cost for Regular Full-Time Employees
Employee Only	\$ 453	\$427	\$ 26
Employee + Child(ren)	\$ 679	\$549	\$130
Employee + Spouse	\$ 905	\$652	\$253
Employee + Family	\$1,132	\$759	\$373

\* Regular part-time (less than 0.75 FTE) and temporary employees, who are not eligible for the UK credit toward the costs of coverage, pay this rate.

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

\* You may search for UK HealthCare providers online at [humana.com](http://humana.com).



# UK-EPO

**UK-EPO (Exclusive Provider Organization)** is based on national networks of quality providers you must use to receive benefits (exceptions made for life- or limb-threatening emergencies).

This plan features a larger network than the UK-HMO (with UK HealthCare plus Humana/ChoiceCare) and copayments only. There are no coinsurances to pay or deductibles to meet.

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. Out-of-network coverage available for emergencies only.

**UK-EPO Factors to Consider:**

- Large provider network, including UK HealthCare facilities (such as Chandler Hospital, Good Samaritan Hospital and Kentucky Clinics), UK HealthCare physicians and the Humana/ChoiceCare networks.
- No referrals are required for specialty care services.
- Providers available in all 50 states.
- No coverage for out-of-network services, unless it is a life- or limb-threatening emergency.
- No lifetime maximum benefit.
- 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; and skilled nursing facility services.

Search for providers online at [www.humana.com/members/tools/](http://www.humana.com/members/tools/). Click on physicians/specialists. Select the Humana/ChoiceCare PPO Network on the menu.

UK-EPO Coverage Level	Monthly Rate*	UK Credit for Regular Full-Time Employees	Monthly Cost for Regular Full-Time Employees
Employee Only	\$ 577	\$427	\$150
Employee + Child(ren)	\$ 866	\$549	\$317
Employee + Spouse	\$1,154	\$652	\$502
Employee + Family	\$1,443	\$759	\$684

\* Regular part-time (less than 0.75 FTE) and temporary employees, who are not eligible for the UK credit toward the costs of coverage, pay this rate.

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

\* You may search for UK HealthCare providers online at [humana.com](http://humana.com).



# UK Prescription Benefit

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

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

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

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

## How to Save Money on Your Prescriptions

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

**Save by ordering a 90-day prescription supply:** Order your prescriptions in 90-day quantity from Express Scripts Mail Service Pharmacy or Kentucky Clinic Pharmacy to get the 90-day supply discount. *Please note: You must have the prescription from a UK HealthCare provider in order to purchase a 90-day supply from the Kentucky Clinic Pharmacy.*

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

**Take advantage of the generic discount programs:** Many pharmacies are offering selected generic prescriptions at \$4 for a 30-day supply or prices from \$10 - \$15 for a 90-day supply. New for this year, the Kentucky Clinic Pharmacy is offering a \$4 generic discount program. Please ask your pharmacist if discounted pricing is offered on any of the generic medications your healthcare provider has prescribed for you. Detailed information on these programs is available on-line at:

**Help with Your Medicine & Copay Counseling:** Free prescription counseling services are available for any UK health plan member. You may phone or e-mail a UK pharmacist with questions regarding prescription and over-the-counter medications and 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, phone (859) 323-1493 or e-mail [benefits@email.uky.edu](mailto:benefits@email.uky.edu).

**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. You automatically receive the prescription benefit upon enrolling in a UK health plan.

**Express Scripts** is the pharmacy benefit manager that provides 24-hour customer service, web-based drug information, and an integrated mail service pharmacy.

### Prescription Coverage

The *2011-12 University of Kentucky Formulary* is available online at [www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits) (click on *Pharmacy Benefits under Medical Plans*). Please consult the Prescription Benefit section of your health plan's 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.

# Flexible Spending Accounts

Pages 17-19 highlight the benefits of using “tax-free” savings in flexible spending accounts (FSAs) to pay for medical and child care/dependent care expenses.

## How the Child Care/Dependent Care Flexible Spending Account (FSA) 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. Additionally, 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.

### Eligible expenses for reimbursement through the Dependent Care Spending Account include:

- Care for a child under age 13 at a day care camp or nursery school, or by a private sitter
- Elder care for an incapacitated adult who lives with you at least eight hours a day
- Expenses for pre-school and after-school child care (these expenses must be kept separate from any tuition expenses)

### Ineligible expenses for reimbursement through the Dependent Care Spending Account include:

- Expenses for overnight camps
- Expenses for education or tuition
- Late payment fees
- Sports lessons, field trips, clothing, meals or snacks
- Transportation to and from the child care provider
- Dependents with taxable income greater than the federal tax exemption amount

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

Jane Smith	Taxable Income
<b>Gross Pay</b>	<b>\$28,000/year</b>
Health Care FSA	\$30/month (\$360/year)
Dependent Care FSA	\$200/month (\$2,400/year)
<b>Total Taxable Income</b>	<b>\$25,240/year</b>

### Jane’s tax savings using Health Care and Dependent Care Flexible Spending Accounts:

Without FSAs
<b>\$28,000 taxable income</b>
No tax shelter for medical expenses
No tax shelter for child care expenses
\$28,000 taxable income
<b>Without FSAs, Jane pays \$8,022 in taxes!</b>
With FSAs
<b>\$28,000 taxable income, minus</b>
- \$360 medical expenses
- \$2,400 child care expenses
\$25,240 taxable income after flex plan deductions
<b>Jane pays \$7,231 in taxes. By using FSAs, Jane enjoys a tax savings savings of \$791!</b>



# Health Care FSA

**Think about it.** Flexible spending accounts (FSAs) for medical and child care/dependent care expenses allow you to use pre-tax money for health and child care expenses, offering the potential for significant tax savings for items you already purchase.

Save money with a Health Care Flexible Spending Account. UK's Health Care FSA allows you to pay for eligible medical expenses with tax-free dollars.

Health care flexible spending accounts offer a convenient debit card option; the FSA debit card. See page 19 for more information.

ConnectYourCare (CYC) is the flexible spending plans' administrator.

Visit [www.connectyourcare.com](http://www.connectyourcare.com) for specific details on Flexible Spending Accounts, including a list of examples of eligible expenses.

## How the Health Care Flexible Spending Account (FSA) Works

You may contribute between \$250 and \$4,000 per plan year to your account to pay for eligible health, dental and vision care expenses. 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, including medical copayments, deductibles, coinsurance, and some over-the-counter (OTC) medications.

Any money you set aside in the health care spending account and do not use between July 1, 2011 and September 15, 2012, is forfeited, per IRS regulations. (Claims accepted through December 30, 2012.)

**Eligible with a Prescription** - *OTC items that contain a drug or medication must include a doctor's prescription in order to be reimbursed. Examples include:*

acid controllers; allergy & sinus medications; antibiotics; anti-diarrhea medicine; anti-gas products; anti-itch & insect bite; anti-parasitic treatment; baby rash ointments/creams; cold sore remedies; cough, cold syrup & flu treatments; digestive aids; feminine anti-fungal/anti-itch; hemorrhoidal preps; laxatives, motion sickness; pain relievers, respiratory treatment, sleep aids, sedatives & stomach remedies.

**Dual Purpose Items\*** - *Items that can be used for a medical purpose or for general health and well being are considered "dual purpose" and are eligible only with a prescription, doctor's directive or letter of medical necessity. Examples are:* dietary and weight-loss supplements; fiber supplements; orthopedic shoes and inserts; snoring cessation aids; vitamins and herbal supplements.

### **Ineligible expenses for reimbursement through the Health Care Spending Account include:**

Any item that is merely beneficial to the general health of an individual or improving one's appearance such as cosmetics or sundry items, Chapstick, skin moisturizers, face cream, perfume, lipstick, fingernail polish, eye and facial makeup; toiletries such as toothpaste, toothbrush, deodorant, shaving lotion, non-medicated shampoo and soap; feminine hygiene products; One-A-Day or multi-vitamins; dietary supplements and vitamins to improve and maintain general health; special diet drinks or food supplements; acne and skin care treatment products; suntan lotion; and aspirin used as a preventive measure.

*\*Requires medical physician's diagnosis and recommendation to purchase "over the counter" for treatment. This letter must be submitted with the claimed item and must be renewed every 12 months to document that the medical condition still exists.*



Because FSA debit cards are automatically issued for health care FSAs, you'll automatically enjoy paperwork-free, instant reimbursement for certain purchases.

**Helpful hint:**

When using your FSA card, always keep your receipts just in case documentation may be required.

**Use the FSA Card for Instant Access to Health Care FSA Funds**

Two cards will be mailed to you once you've made your health care flexible spending account election.

**How does the FSA card work?**

- Present your FSA card for doctor's office copayments, prescription and other eligible purchases.
- Select the "Credit" option on the card-reader. Eligible items will be paid with the FSA card and any remaining ineligible items will need to be paid from your other sources.

**KEEP YOUR RECEIPTS!**

Some purchases will require follow up verification. You will be notified by CYC to provide documentation to substantiate the purchase. If you prefer, you may upload your receipts on your personal web page with CYC so you don't have to wait for a request for documentation from CYC. Failure to provide this information could cause your card to be deactivated.

Some smaller retailers, including KY Clinic Pharmacy, may not be able to distinguish eligible and ineligible items which will prompt a request for submission of follow up documentation to substantiate the purchase.

**How much will you set aside for your Health Care FSA?**

**Medical Expense Planning Worksheet**

This worksheet will help you determine the dollar amount you will spend for medical expenses during the upcoming plan year. *Don't forget that expenses for any of your tax dependents are eligible for your employer's FSA program, even if they aren't on your employer's insurance programs.*

**UNREIMBURSED MEDICAL EXPENSES**

	<b>Annual Estimate</b>
<b>Medical Expenses not covered by Insurance</b>	
Deductibles, co-pays, coinsurance	\$ _____
Physician visits/routine exams	\$ _____
Prescription drugs	\$ _____
Diabetic supplies	\$ _____
Annual physicals	\$ _____
Chiropractic treatments	\$ _____
Over-the-counter medication with doctor note	\$ _____
Other: _____	\$ _____
<b>Subtotal Medical Expenses</b>	<b>\$ _____</b>
<b>Dental Expenses not covered by Insurance</b>	
Checkups/cleanings	\$ _____
Fillings	\$ _____
Root canals	\$ _____
Crowns/Bridges/Dentures	\$ _____
Oral surgery	\$ _____
Orthodontia (please contact CYC for particulars)	\$ _____
Other: _____	\$ _____
<b>Subtotal Dental Expenses</b>	<b>\$ _____</b>
<b>Vision/Hearing Expenses not covered by Insurance</b>	
Exams	\$ _____
Eyeglasses	\$ _____
Prescription sunglasses	\$ _____
Contact lenses & cleaning solutions	\$ _____
Corrective eye surgery (LASIK, cataract, etc.)	\$ _____
Hearing exams and hearing aids (and batteries)	\$ _____
<b>Subtotal Vision/Hearing</b>	<b>\$ _____</b>
<b>Total Medical Expenses</b>	<b>\$ _____</b>

# Dental Plans

**There are four dental plans offered through two carriers:** UK Dental Care (see below) and Delta Dental Program (see facing page).

All dental plans offer a benefit toward basic preventive services for cleaning and office visits two times per year. Additional benefits are provided based on the plan you choose.

## UK Dental Care

UK Dental Care services are provided through the UK College of Dentistry and satellite facilities by UK faculty or post-graduate students/residents. Any services obtained outside of the UK College of Dentistry are not covered under UK Dental Care. The UK College of Dentistry is included in the Delta Dental provider network for the Delta Dental Basic and Enhanced plans.

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

Benefits Structure	Coverage Level	Monthly Rate
<b>UK Dental Care Basic</b>	Employee Only	\$ 8.40
	Employee + Child(ren)	\$26.60
	Employee + Spouse	\$16.70
	Employee + Family	\$38.00
<b>UK Dental Care Comprehensive</b>	Employee Only	\$22.00
	Employee + Child(ren)	\$44.80
	Employee + Spouse	\$44.80
	Employee + Family	\$71.30

## Delta Dental

Delta Dental Basic and Delta Dental Enhanced both offer choice and flexibility. Both the Delta Dental PPO and Delta Dental Premier networks are available when covered by the Delta Dental Basic and Enhanced plans. Here's how the two networks differ:

- Delta Dental PPO in-network providers offer services at a lower negotiated fee schedule, resulting in lower member copays. There is also no balance billing when utilizing a PPO dentist.
- Delta Dental Premier in-network or out-of-network dentists are paid at a higher negotiated fee schedule, but with a Premier network dentist, there will never be balance billing.

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

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



# 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.

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

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

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

# COBRA

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

## 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.

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

- End of University employment
- Reduction in work hours resulting in loss of benefits
- Transfer to a position that is not eligible for benefits (on-call status, etc.)
- 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

2011-12 COBRA Health Plan Rates

Benefits Structure	Coverage Level	Monthly Rate
<b>UK-HMO Lexington Service Area</b>	Employee Only	\$ 462.06
	Employee + Child(ren)	\$ 692.58
	Employee + Spouse	\$ 923.10
	Employee + Family	\$1,154.64
<b>UK-RHP</b>	Employee Only	\$ 462.06
	Employee + Child(ren)	\$ 692.58
	Employee + Spouse	\$ 923.10
	Employee + Family	\$1,154.64
<b>UK-PPO</b>	Employee Only	\$ 462.06
	Employee + Child(ren)	\$ 692.58
	Employee + Spouse	\$ 973.10
	Employee + Family	\$1,154.64
<b>UK-EPO</b>	Employee Only	\$ 588.54
	Employee + Child(ren)	\$ 883.38
	Employee + Spouse	\$1,177.08
	Employee + Family	\$1,471.86

2011-12 COBRA Dental Plan Rates

Benefits Structure	Coverage Level	Monthly Rate
<b>UK Dental Basic</b>	Employee Only	\$ 8.58
	Employee + Child(ren)	\$ 27.13
	Employee + Spouse	\$ 17.03
	Employee + Family	\$ 38.76
<b>UK Dental Comprehensive</b>	Employee Only	\$ 22.44
	Employee + Child(ren)	\$ 45.70
	Employee + Spouse	\$ 45.70
	Employee + Family	\$ 72.43
<b>Delta Dental Basic</b>	Employee Only	\$ 24.89
	Employee + Child(ren)	\$ 47.23
	Employee + Spouse	\$ 52.94
	Employee + Family	\$ 77.83
<b>Delta Dental Enhanced</b>	Employee Only	\$ 33.66
	Employee + Child(ren)	\$ 71.20
	Employee + Spouse	\$ 74.26
	Employee + Family	\$115.77

2011-12 COBRA Vision Plan Rates

Benefits Structure	Coverage Level	Monthly Rate
<b>EyeMed</b>	Employee Only	\$ 8.77
	Employee + Child(ren)	\$15.61
	Employee + Spouse	\$16.42
	Employee + Family	\$22.04

# Life Insurance and AD&D

**For your loved ones and for your peace of mind,**  
UK provides life insurance equal to your annual salary.  
Additional coverage is also available.

**Basic life insurance** is provided to you, at no cost, by the University. This coverage is equal to one times your annual salary. In order to receive this benefit, you must be in a regular position with a 0.75 FTE assignment or greater. Proof of insurability and coverage limit may apply in some cases.

**Optional life insurance** provides additional protection for those who depend on you financially. Your need varies greatly upon age, number of dependents, dependent ages and your financial situation.

Principal Life Insurance Company is the carrier for the life insurance offered by the University. Life insurance is offered on two levels, basic and optional coverage. In addition, you may purchase dependent and spouse/sponsored dependent life insurance.

Employees may purchase optional life insurance coverage in increments of:

- 1 x your salary
- 2 x your salary
- 3 x your salary
- 4 x your salary
- 5 x your salary

You are responsible for the cost of the optional life insurance coverage you choose. Optional life insurance premiums are paid through payroll deductions on an after-tax basis.

Employees wishing to elect increased amounts, either during Open Enrollment, or as new hires, must be actively working on the coverage effective date in order to have the increased benefit available. In situations where an employee is not actively working on the day the coverage is anticipated to begin, the coverage will not go into effect until the employee returns to work.

Any optional life insurance coverage equal to or greater than \$375,000 is subject to medical evidence of insurability. Coverage will not become effective until receipt of approval by Principal Life Insurance Company in cases where medical evidence is required.

Newly eligible employees may elect up to 3x salary without medical evidence of insurability if coverage does not exceed \$375,000. Employees with existing coverage may increase

optional coverage by one level without medical evidence of insurability if coverage does not exceed \$375,000. All optional coverage elections in excess of \$375,000, or elections that are increasing more than one level of coverage, are subject to medical evidence of insurability and will not become effective without approval of Principal Life Insurance Company. If you are making an election of more than \$375,000 or increasing by more than one coverage level, then you will be sent a Medical Evidence of Insurability form. This form must be completed and returned to Principal Life Insurance Company at the address provided. If approved, Principal Life Insurance Company will notify you and the University by mail.

Current recipients of long-term disability benefits are not eligible to increase life insurance elections. The basic life insurance amount for LTD participants is the coverage amount in place as of their last day actively working.

## 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.

### Rates for Optional Life Insurance Coverage

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. 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.

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

\* Life insurance is reduced to \$10,000 at age 70

### Dependent Optional Life Insurance for Spouse/Sponsored

**Dependent 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.

Dependent Life Coverage	Coverage Amount/ Monthly Cost	
	\$5,000	\$10,000
Dependent Covered		
Spouse	\$0.86	\$1.72
Child(ren) - until age 26	\$0.66	\$1.32

## 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. Dependent children are eligible until age 26 for AD&D.

You may choose AD&D in the following amounts:

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

In addition to accidental death or 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
- Rehabilitation
- Paralysis
- Death
- Speech loss

The plan offers 24/7 assistance when travelling 100+ miles from home, including unlimited emergency medical evacuation and repatriation.

*\*Underwritten by Zurich American Insurance Company.*



# Retirement Plans

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

## 200% Match!

UK's retirement plan is designed to help you save and invest for your retirement. You contribute the required amount (5% of your base salary) on a pre-tax basis. The University will contribute an amount equal to 10% of your base salary. That means UK puts in \$2 for every \$1 contribution you make! You pay no federal, state and, in some cases, city tax on your savings until you receive distributions. For eligible employees employed at the University before January 1, 2010, employer contributions are immediately vested.\*

*\* For employees who begin working at the University on or after January 1, 2010, there is a five-year cliff vesting schedule on employer retirement account contributions.*

### Basic Retirement Plan

**Eligibility:** Regular employees with an assignment of 75% or more (0.75 FTE) 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.

To participate and contribute on a tax-deferred basis, you must enter into a Salary Reduction Agreement with the University.

Fidelity Investments and TIAA-CREF are the University's retirement plan carriers, and they provide hundreds of investment options. Fidelity also offers American Century funds among their investment choices.

**Plan Features:** You may obtain loans and make hardship withdrawals on your retirement accounts. Withdrawals will be based on rules established by the IRS and the retirement carrier and amount of funds vested.

You may borrow from your 403(b) account(s) up to 50% of the employee-funded balance with Fidelity or 45% of the employee-funded CREF portion of TIAA-CREF. The minimum loan amount is \$1,000 and the maximum amount is \$50,000. Hardship withdrawals are available after all loan options are exhausted. Hardship withdrawal also which may be obtained under IRS guidelines include: medical expenses for the employee, employee's spouse or dependents; purchase of an employee's principal residence; post-secondary education for the next semester or quarter for the employee, spouse or dependent; funeral expenses and payments needed to prevent eviction or foreclosure.

Fidelity allows hardship withdrawals on voluntary contributions only. TIAA-CREF 5% employee contribution and voluntary contributions are eligible for hardship withdrawals (as long as not over 45% of the CREF portion).

Brokerage accounts are available through Fidelity and TIAA-CREF. Brokerage Accounts give you more investment options for your voluntary 403(b) and 457(b) contributions. Purchase of individual stocks is available only through the 457(b) plan. You may receive more information on investment minimums and fees by calling Fidelity or TIAA-CREF. Voluntary Roth 403(b) accounts were introduced in 2006. Roth contributions to a voluntary 403(b) account are made on an "after tax" basis. Investment earnings are not subject to taxes if you withdraw them upon meeting certain criteria.

### Waiting Period to Access Retirement Funds

There is a 90-day waiting period for accessing retirement funds upon separation of employment, with exceptions for employees who are retiring.

For details, contact UK Benefits at **859-257-9519, option 3**, or visit [www.uky.edu/HR/benefits](http://www.uky.edu/HR/benefits).

How To...	Whom to Contact
<p><b>Enroll in the Basic and Supplemental Retirement Accounts:</b> Call UK Employee Benefits to verify your eligibility and limits for your voluntary account contribution. Request an enrollment packet with an application for the carrier(s) you use and a Salary Reduction Form or enroll online through myUK Employee Self-Service.</p> <p><b>Change Future Contributions from One Carrier to Another:</b> Call Employee Benefits and request a new Salary Reduction Form and an application for the new carrier or enroll online through myUK Employee Self-Service.</p>	<p><b>Employee Benefits Office</b> (859) 257-9519, option 3 or 1-800-999-2183 E-mail: <a href="mailto:benefits@email.uky.edu">benefits@email.uky.edu</a></p>
<p><b>Move Funds Between Carriers or From Another Retirement Account to Your UK Retirement Account:</b> Contact your retirement carrier and request "rollover" paperwork.</p> <p><b>Check Account Balances, Receive Investment Advice; Order a Prospectus on Funds and Change Your Investments:</b> Call your carrier(s) or check online if you have your log-on registered with Fidelity or TIAA-CREF.</p>	<p><b>Fidelity Investments</b> 1-800-343-0860</p> <p><b>Fidelity Investments Appointments</b> 1-800-642-7131</p> <p><b>TIAA-CREF</b> 1-800-842-2776</p> <p><b>TIAA-CREF Appointments Lexington Office</b> (859) 224-6900</p>

## Voluntary Retirement Plan

**Eligibility:** You are eligible to participate in the University of Kentucky's Voluntary Retirement Plan if you are a regular or temporary full-time employee, or regular or temporary part-time employee.

**Voluntary Retirement Plan:** 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. In addition, you may elect to make after-tax Roth account contributions to your 403(b) account. **Voluntary contributions are a dollar amount, not a percentage** (e.g., \$50.00 per paycheck), **and do not have a matching contribution by the University:** Voluntary contributions may be changed at any time.

403(b) Voluntary plans are offered with Fidelity Investments and TIAA-CREF. TIAA-CREF offers a Group Supplemental Retirement Annuity in addition to its retirement annuity account.

457(b) plans are offered with Fidelity Investments and TIAA-CREF and Kentucky Public Employees Deferred Compensation Authority.

**Individual Counseling Sessions:** Meet one-on-one with Fidelity or TIAA/CREF to determine your asset allocation, project retirement income, plan for your retirement and any other investment-related topics. To schedule an appointment, call Fidelity at 1-800-642-7131 or TIAA/CREF at the local Lexington office at (859) 224-6900.

403(b) Voluntary Annual Plan Limits:

- \$16,500 limit for calendar year 2011 for both pre-tax and after-tax (Roth) contributions.

- Catch-Up Limits:

- 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. The \$3,000 catch up must be used before the age 50 catch up below can be used.
- Catch up provision for employees turning age 50 or older in 2011. Employees are eligible to contribute an additional \$5,500.
- Generally, employees eligible for both catch-up provisions may contribute \$25,000.

457(b) Voluntary Annual Plan Limits:

- \$16,500 limit for calendar year 2011 (in addition to the 403(b) limit)

- Catch-Up Limits:

- 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 \$33,000 in 2011; or
- Catch up provision for employees turning age 50 or older in 2011. Employees are eligible to contribute an additional \$5,500.
- Employees are eligible for only one catch-up provision in a year.

*Note: Employees may withdraw funds from their 457(b) account when they separate from service (after waiting period), at any age, with no early withdrawal tax penalty.*

# Voluntary Benefits

**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.

Voluntary benefits are offered 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 may arise.

The MPM Group, LLC is the current voluntary benefit enrollment company.

**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 Long Term Care Services that are not normally covered by health insurance or Medicare. 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, your adult children as well as other family members including your siblings, parents, and grandparents. Premiums may be paid through payroll deduction. Special group rates offered to both covered employees and family members. Policies are issued by John Hancock.

**Universal Life Insurance:** Regular employees with an assignment of 50% or more (0.5 FTE) are eligible. Premium on-call nurses 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. Universal life insurance is a permanent type of life insurance designed to be there for you during retirement. In addition to life insurance protection, universal life offers a cash value account, which grows tax-deferred. If you or a covered dependent become terminally ill, a percentage of the death benefit may be received immediately.

**Accident Insurance:** Regular employees with an assignment of 50% or more (0.5 FTE) and between the ages of 17-80 are eligible. Premium on-call nurses may also enroll. This plan is designed to help employees and their families take care of the unexpected bills related to accidental injuries that occur every day. Accident insurance provides benefits for initial care, injuries and follow-up care that are a result of a covered accident. These benefits are not offset by health insurance benefits; and all payments are paid

directly to you. Premiums are paid on a pre-tax basis from your paycheck. Coverage is portable.

**Cancer/Specified Disease Insurance:** Regular employees with an assignment of 50% or more (0.5 FTE) are eligible. Premium on-call nurses may also enroll. This plan is designed to help offset the indirect expenses associated with cancer or the other 21 specified diseases covered. Coverage is portable.

**For more information on the benefits listed above, contact The MPM Group, LLC at (859) 223-4973, or visit [www.thempmgrouppllc.com](http://www.thempmgrouppllc.com).**

**Auto and Home Insurance:** These voluntary benefits are offered to eligible employees with a minimum 20% assignment (0.2 FTE) and to retirees. The carrier is MetLife Auto and Home. Premium payments, which may be paid through payroll deduction, are spread over the policy term with no interest charges or service fees. You may enroll in this voluntary benefit at any time. Employees and retirees may also apply for other coverage including Renter, Condominium, Boat Owner, Recreational Vehicle, Landlord's Rental Dwelling, Fire, Mobile Home, and Personal Excess Liability (Umbrella). Every situation varies, MetLife does not guarantee the lowest premium.

**Veterinary Pet Insurance:** You are eligible for this program if you have an active assignment. Pet owners may visit any licensed veterinarian, veterinary specialist or animal hospital for preventive care treatment of many medical problems. For more information on auto and home or veterinary pet insurance, you may call 1-800-438-6388 or visit [www.metlife.com/mybenefits](http://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 purchase voluntary short-term and supplemental long-term disability coverage.

## University-Provided Disability Benefits

**Temporary Disability /Sick Leave:** Temporary disability leave for staff and 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 at least a 50% assignment (0.5 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 each year by the Provost.

**Long-Term Disability Plan (LTD) Eligibility:** You are eligible and automatically enrolled for LTD coverage if you are

a regular employee with an assignment of 75% (0.75 FTE) or greater and have completed 12 months of service. With approval by the Employee Benefits Office, this 12-month waiting period may be waived if you were covered by a comparable employer-sponsored LTD plan in the prior six months. Written waiver applications should be submitted to the Employee Benefits Office within 30 days of beginning eligible employment. Regular part-time employee with an assignment of less than 75% (0.75 FTE) and temporary employees are not eligible.

**Long-Term Disability Plan (LTD) Highlights:** Long-term disability (LTD) coverage continues at 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 income 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.

**For more information on LTD coverage, please visit our web site at [www.uky.edu/HR/benefits/disability/ltd](http://www.uky.edu/HR/benefits/disability/ltd) or call Employee Benefits at (859) 257-9519, select option 3 or e-mail [benefits@email.uky.edu](mailto:benefits@email.uky.edu).**

## Voluntary Supplemental Disability Insurance Plans

### Optional Short-Term Disability Insurance Plan

**Eligibility:** Employees with assignments of 50% or more (0.5 FTE) are eligible. Premium on-call nurses may also enroll.

### Optional Short-Term Disability Insurance Plan

**Highlights:** The short-term disability plan has two options, Plan A and Plan B. Both plans pay benefits for up to six months when you cannot work due to illness, injury or pregnancy. Plan A pays benefits after you have been away from work for 14 calendar days (14-Day Elimination Period), and Plan B pays benefits after you have been away from work for 30 calendar days (30-Day Elimination Period). The monthly benefit you select can be no more than 60% (up to \$6,000

per month) of your monthly earnings. You should update your coverage amount each year during Open Enrollment. Premiums are deducted on a pre-tax basis, and coverage is portable.

**Suggestion: New employees and employees with low temporary disability leave balances may consider this option.**

### Voluntary Long-Term Disability Insurance Plan

**Eligibility:** Upon completing 12 months of service, regular employees with an assignment of 75% (0.75 FTE) or greater are eligible for University-provided standard long-term disability insurance (see above), as well as voluntary long-term disability insurance coverage.

### Voluntary Long-Term Disability Insurance Plan

**Highlights:** You must enroll to receive this voluntary coverage, which provides an additional 10% income benefit. This voluntary benefit allows you to purchase more coverage and financial support for you and your family in the event of a disabling condition. Deducted from your salary on an after-tax basis, premiums for voluntary long-term disability insurance are based on your income and age.

**For further information on these benefits, you may contact The MPM Group, LLC at (859) 223-4973 or visit [www.thempmgroupllc.com](http://www.thempmgroupllc.com)**

# Benefits After Retirement

Employees who meet the retirement “Rule of 75” (age + years of service = 75, with 15 years continuous service prior to retirement) are eligible for specific benefits.

## Eligible retirees may participate in University health, dental, and vision plans, as well as Health & Wellness programs and certain voluntary benefits.

Following are guidelines related to the University’s contribution toward monthly retiree health plan premiums. The University has increased funding to maintain this benefit for current and future retirees.

## Overview of Retiree Health Benefit Costs

### Individuals ALREADY RETIRED OR WERE ELIGIBLE TO RETIRE AS OF JULY 1, 2007

pay the following for monthly health plan premiums:

- Medicare-eligible retirees (age 65 and over) pay \$29/mo (10% of monthly premium) for the Medicare Carveout Classic plan in 2011.
- “Early retirees” (under age 65) pay approximately 10% of retiree only UK-HMO rates. Rates for other levels of coverage and other plans will vary.

Employees HIRED ON OR AFTER January 1, 2006 will have access to coverage, meaning they may participate in the UK health plans when eligible to retire, but pay 100% of the monthly group premium rate.

Individuals HIRED PRIOR TO JANUARY 1, 2006 who become ELIGIBLE TO RETIRE AFTER JULY 1, 2007 pay a monthly premium percentage determined by their age and years of service at retirement if under age 65, but pay this rate only until reaching 65. All employees in this group pay the lowest 10% monthly premium rate upon reaching age 65 and after.

### Age-Service Table for Employees Hired BEFORE January 1, 2006, Who Became Eligible to Retire AFTER July 1, 2007

(Percent of Medical Premium Retiree pays, Rule of 75 continues to apply)

Age at Retirement (If not yet eligible to retire as of 7/1/07)	Years of Service at Retirement		
	15 or more, but less than 20	20 or more, but less than 25	25 or more
Less than 60	80%	60%	40%
60 or more, but less than 61	75%	55%	35%
61 or more, but less than 62	70%	50%	30%
62 or more, but less than 63	65%	45%	25%
63 or more, but less than 64	60%	40%	20%
64 or more, but less than 65	55%	35%	15%
<b>At age 65 or older, everyone pays 10%</b>	10%	10%	10%



# Ready to Retire?

You may wish to phase into retirement by reducing your work hours or retire completely and begin a new chapter of your life.

Whether you're considering retirement in the next few years or just planning ahead, UK Benefits employees are here to help.

Resources are available to provide you with a calculated retirement date and help you orchestrate the retirement process. Call Employee Benefits at (859) 257-9519, option 3 and ask to speak with a Retirement Officer.

The University provides not only generous retirement savings and health plan choices, but also opportunities and advice related to this important life transition.

**Phased Retirement:**

Phased retirement allows you to continue working part-time (at least half-time) while continuing to receive full-time benefits. Certain eligibility guidelines apply. Visit the Benefits web site for details.

When you are one year or more from retirement: Request a retirement illustration from a representative with your retirement carrier. An illustration will give you income options available to receive your retirement monies. It will also give you a projection of the amount of money you will receive upon retirement, based on the amount you have in your account at that time.

The contact numbers for the carriers are:

Fidelity Investments: 1-800-343-0860  
TIAA-CREF: 1-800-842-2776

**Maximizing benefits available through Social Security and Medicare:** If you are age 62 or older, you may want to contact your local Social Security office to gain information on Social Security income amounts.

For general information and to schedule an appointment with Social Security, call toll-free (800) 772-1213. Lexington residents may contact Social Security locally at (859) 294-5633.

**When you are nearing retirement:**

Call Employee Benefits Customer Service and request a "service check" to verify your retirement eligibility and schedule a meeting with a University of Kentucky Retirement Officer to receive information about retirement and benefits.

**What you need to know about enrolling in Medicare at age 65:** If you are age 65 or older and **no longer working at UK**, you need to contact Medicare to enroll in Part B for coverage of physician services. Because UK's Medicare Carveout Classic retiree health benefit plan provides comprehensive medical coverage in part with Medicare, your enrollment in Medicare Part A and B is required. Your enrollment in Medicare Part A is automatic if you are eligible to receive Social Security benefits, and you will be sent a card three months prior to your effective date. You should not enroll in Part D prescription coverage if you plan on continuing coverage with the University's retiree health plan. The University retiree health plan offers its own prescription coverage administered by Express Scripts.

**You may contact Medicare for details about Medicare enrollment at 1-800-633-4227.**

**If you are considering retirement prior to turning age 65:** Please keep in mind, a 90-day notice from staff to your department is required for early retirement. Faculty members are required to provide a one-semester notice.

**If you are considering retirement at age 65 or older:** Staff members are required to provide a 30-day written notice.



# Education & Training

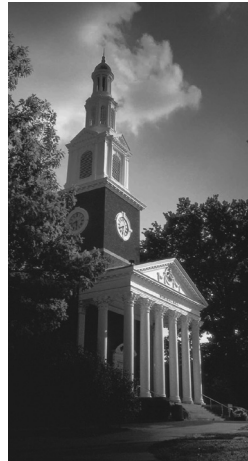
**The University of Kentucky provides education, training and development opportunities for all employees.** You can take advantage of free training opportunities at every stage of your career.

UK is committed to providing a culture of learning that extends to each and every employee. We offer training and education to further your personal and professional development.

## **Pursue your higher education degree with the Employee Education Program (EEP).**

At UK, we want to extend the benefits of higher education to each and every employee. EEP can put an undergraduate or graduate degree within reach. Eligible employees can receive a UK tuition waiver of up to 18 credit hours per year. That means UK pays for your ongoing education! This benefit may be used at UK and other public universities in Kentucky. For details, visit: [www.uky.edu/HR/benefits/eep](http://www.uky.edu/HR/benefits/eep).

## **Employee Education Program**



UK employees may take undergraduate or graduate level courses at any Kentucky public institution. UK employees must be regular full-time employees as defined on page 3 of this book.

## **Family Education Program**

UK employees may take advantage of a tuition discount program for their family members. Developed

through the UK Work-Life initiative, the Family Education Program is a tuition and mandatory fee discount available to eligible family members of regular employees with an assignment of at least 75% (0.75 FTE).

The discount is applied toward undergraduate University

of Kentucky coursework and is determined by the employee's years of service.

The maximum benefit available will be equal to a 50% discount on in-state, undergraduate, full-time course loads for Fall, Spring, Winter Intersession and Summer terms.

Based on the in-state tuition rate maximum, the maximum discount per semester will be calculated as follows:

1. Less than 1 year of service = no discount
2. At least 1 year, but less than 2 years = 10% discount
3. At least 2 years, but less than 3 years = 20% discount
4. At least 3 years, but less than 4 years = 30% discount
5. At least 4 years, but less than 5 years = 40% discount
6. At least 5 years = 50% discount

To learn more about the Family Education Program, visit [www.uky.edu/HR/benefits/fep\\_overview.html](http://www.uky.edu/HR/benefits/fep_overview.html)

Family Education Program benefits are available when employees are not using EEP benefits in a given semester.

## Training Opportunities for You

A wide variety of training opportunities are available to all employees at no charge. We provide instructor-led learning opportunities on-site, self-paced online courses, and consulting services. Visit <http://hr.uky.edu/HR/TandD> for full course listings and online registration.

**Professional Development:** Topics include communication, creative problem solving, interpersonal skills, leadership, and conflict resolution. Our instructor-led courses and programs include Understanding Personality Differences and Building a Climate of Trust.

**Required Training:** We provide required University-wide training, including New Employee Orientation and SuperVision.

**Workplace Skills:** Offerings include English as a Second Language (ESL), GED/adult basic education, keyboarding and basic computer skills.

**Technology & Software Training:** Topics include e-mail, graphics and desktop publishing, presentations, special interest, spreadsheets and databases, web development and word processing. You can count on our instructors for expertise in everything from Microsoft Office 2007 to HTML and everything in between.

**Certifications:** We offer certification programs based on several core competencies, including office software and web page maintenance.

**Leadership Programs:** Topics include SuperVision, Essential Leader Program and Experienced Leader Academy.

**Consulting & Facilitation:** HR Training & Development offers specific, customized help to individuals, departments and colleges on various topics. Facilitators are available to lead retreats for University departments or units.

**Self-Paced Online Learning, available 24/7:** In addition, be sure to check out eT&D - our catalog of self-paced online classes. Available courses include everything from project management and office productivity to web development, graphic design and more. Popular software courses include Dreamweaver, Access and Cisco.

**NEW! Career Development Program:** Career Development is the newest addition to Training and Development and is an important piece of your continuing personal and professional growth (details at right).

For a complete course listing, training calendar and registration information, visit <http://hr.uky.edu/HR/TandD>.

## Free Career Development Resources



The University encourages all employees to create their own Individual Career Development Plan. To support your efforts, UK's Career Development office provides a variety of resources to help staff set and achieve career goals. Available services include the following:

- Career Coaching and Assessments
- Resume and Application Assistance
- Interview Preparation and Practice
- Career Success Workshops
- Leadership Coaching for Aspiring and Developing Leaders
- Career-related Presentations for Departments

Services are offered on a confidential basis. To make an appointment with a career consultant, or for more information, call (859) 257-9416. Career Development also offers online career planning and job search tools to assist with resume development, skills identification, interview mastery and more. For details and to register for Career Development workshops, visit us online at: <http://www.uky.edu/HR/CD>.

# Employee Resources

The University offers employees a wide variety of easily accessible resources, ranging from residential resources to services and discounts for various services.

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!

## 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](http://www.uky.edu/HR/benefits/EAHP) or call (859) 257-9555, choose option 3.*

## 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](http://www.uky.edu/HR/refer).

## Services and Discounts

### Child Care

The University of Kentucky partners with Woodland Early Learning Center to bring quality early education to the UK campus with discounts for employees. Call (859) 255-3444 for details. You may find information on additional child care discounts online at [www.uky.edu/HR/edp](http://www.uky.edu/HR/edp).

### Lactation Support Services

Mom’s Express is a designated lactation station located in Chandler Hospital Rm N301G. For information about informal arrangements and support, contact UK Work-Life at 257-8763 or visit Work-Life online at [www.uky.edu/HR/WorkLife](http://www.uky.edu/HR/WorkLife).

## Employee Discount Program

The Employee Discount Program, in cooperation with many community businesses offering a variety of goods and services, provides a number of discounts and other incentives to UK employees.

*To learn more, visit the Employee Discount Program online at [www.uky.edu/HR/edp](http://www.uky.edu/HR/edp).*

## 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](http://www.uky.edu/HR/wellness). You may also see pages 6-7 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](mailto:benefits@email.uky.edu) or visit [www.uky.edu/HR/benefits/pharmacy](http://www.uky.edu/HR/benefits/pharmacy).

# Work-Life

**UK Work-Life is dedicated to supporting and developing University initiatives** aimed at enhancing employee productivity and supporting a healthy integration between professional and personal responsibilities.

UK Work-Life supports the University of Kentucky's effort to distinguish itself as an employer of choice and provide a supportive work environment.

Our programs, resources and expertise are designed to ensure the University meets the diverse needs of our staff and faculty.

## New! CRISIS Program (Crisis Relief in Situations Involving Staff)

The program was created to help employees facing emergency situations. UK employees help fellow staff by making payroll contributions. To learn more, visit online [www.uky.edu/HR/WorkLife](http://www.uky.edu/HR/WorkLife).

## Work-Life Offerings

The UK Work-Life Office serves as a central resource for programs and policies designed to enhance the professional and personal productivity of our staff and faculty. The Office of Work-Life provides individual consultations and workshops on a variety of issues, including flexible work schedules, stress management and caregiving.

Additional Work-Life offerings include:

- Child care resources and consultations
- Disability care resources and consultations
- Employer Assisted Housing Program
- Employee Discount Program
- Financial/investment planning consultations and seminars
- Flexible work arrangements
- Health/dependent care flexible spending accounts
- Leadership development for staff and faculty
- Pet care information and resources
- Phased retirement for faculty and staff
- Pre-retirement counseling
- Sponsored dependent benefits

**To learn more, call the Work Life Office at (859) 257-8763 or visit us online at [www.uky.edu/HR/WorkLife](http://www.uky.edu/HR/WorkLife).**

## Work+Life Connections

As a voluntary, confidential benefit, Work+Life Connections offers employees free counseling on personal or professional challenges. Circumstances for which Work+Life Connections consultations may be appropriate, include the following:

- Depression, anxiety, or grief
- Marital/relationship concerns
- Stress management
- Work performance
- Alcohol or drug concerns for self or family

All faculty, regular employees (FTE 0.50 or greater), spouses, sponsored dependents, children up to the age of 26 (or older if disabled before the age of 26) and UK retirees are eligible for services. For more information, call (859) 257-9433 or (859)323-4600 or visit [www.uky.edu/HR/WLC](http://www.uky.edu/HR/WLC).

## Elder Care

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

Save time and experience less stress by calling UK Elder Care. We research and identify resources for you and your loved one across the state or across the country. For a free consultation, call (859) 323-4600 or toll-free 1-800-873-8532. You may also visit [www.uky.edu/HR/ElderCare](http://www.uky.edu/HR/ElderCare).

# UK is tobacco-free.



## **UK is Tobacco-Free Campus-Wide**

The University of Kentucky Tobacco-Free Campus Initiative took effect in 2009, coinciding with the annual American Cancer Society's Great American Smokeout. The tobacco-free policy prohibits the use of all tobacco products on campus (cigarettes, chew, pipes, cigars, snuff, etc.) and applies to all areas of the contiguous UK campus in Lexington, indoors and out. UK is among more than 300 United States colleges and universities with tobacco-free policies for the entire campus, indoors and out.

## **Tobacco Treatment Resources for Employees**

### **UK Health & Wellness Tobacco Cessation**

UK Health & Wellness offers Tobacco Cessation Coaching via a Certified Tobacco Treatment Specialist to help YOU successfully quit tobacco. Free Nicotine Replacement Therapy (NRT) is available to eligible participants enrolled in this program. Services are offered to at least .5 full-time employees and retirees and their spouses and sponsored dependents who are on a UK Health Plan. For more information, please call (859) 257 WELL (9355) or email [andreadeweese@uky.edu](mailto:andreadeweese@uky.edu).

### **BeQuit Smoking Cessation Classes for Employees**

Group sessions are available at various times and locations. This is a series of six one-hour information and support classes designed to help you become a non-smoker. Contact the Tobacco Treatment Specialist at UK HealthCare at (859) 323-4222, for more information.

### **UK Health Plan Prescription Benefit (included with UK-HMO, UK-RHP, UK-PPO and UK-EPO)**

The UK Prescription Benefit includes coverage for Varenicline (Chantix™), a drug used for tobacco treatment. Your prescription benefit for Chantix™ is limited to \$500 "UK plan cost" per UK health plan member per year (this will provide for the recommended 12 weeks of treatment and an additional continuous 12 weeks if required).

### **Health Care Flexible Spending Account**

Keep in mind you may take advantage of your health care spending account for additional tax savings on over-the-counter products used for smoking cessation such as lozenges, nicotine patches or gum with a doctors prescription. See page 18 in this booklet.



# online benefits enrollment Quick Start Guide

## Getting Started: Sign in to myUK online, visit Employee Self-Service

Log in to the myUK Web site (<https://myuk.uky.edu>) with your "link blue" user ID/password. Click the "Employee Self-Service" tab in the dark blue bar. Then click "Benefits and Payment."



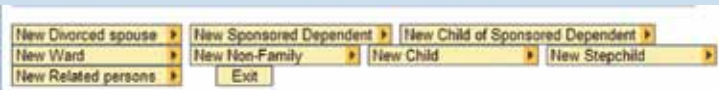
## Adding New Dependents or Beneficiaries

Your current dependents/beneficiaries automatically appear within ESS. Follow the steps below only if you need to add new dependents/beneficiaries. Please note: You will be required to certify dependents by submitting proper documentation to the Benefits Office.

1. First, click "Employee Self-Service," then click "Personal Information."



2. Click "Family Member/Dependents" link on the menu at left. Then choose the appropriate button to add a new dependent.



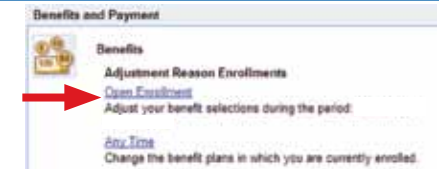
3. Complete the form with details on the new family member, then click the "Review" button. If the information is correct, click "Save." You're ready to select new dependents or beneficiaries from plan enrollment screens shown in Step 3 at right.

Dropping dependents from a plan? See Step 3a at right.

## Enroll, Drop or Change Your Benefit Options

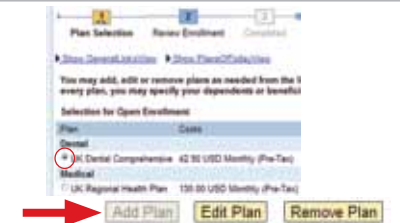
1 Click on the "Benefits and Payment" tab in the blue bar near the top of your screen.

You'll see the "Adjustment Reason Enrollments" menu on the left side of your screen. Click the "Open Enrollment" link (or "New Hire" if applicable).



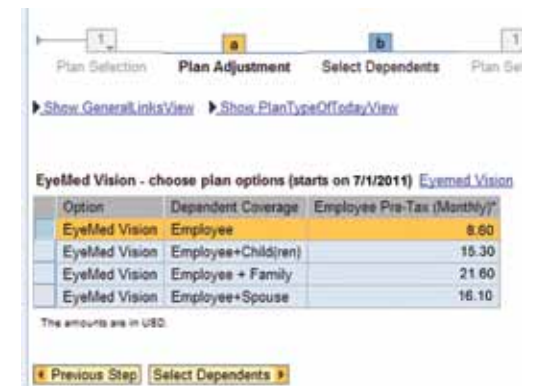
2 Choose plan(s) to update.

Next, you'll see a screen with available benefit plans (health, dental, vision and so on). To add or change plan coverage, simply click on the circular button beneath the plan. Then scroll to the bottom of the page, and click the Add, Edit, or Remove Plan button.



3 Choose level of coverage, then select dependents.

Click the empty checkbox next to the level you wish to ADD. Next, click "Select Dependents" and choose those you'd like to cover on the plan.



Click the "Add Plan to Selection" yellow button near the bottom. Click "Review Enrollment." If the information is correct, click "Save." You will see the "Completed" screen.

4 You may view a "Participation Overview," print your plan selections or return to the Benefits and Payment



Your plan selections have been saved.

- What do you want to do next?
Go to Benefits Participation Overview
Go to Benefits and Payment Homepage
Go to Employee Self-Service Homepage
Print New Plan Selections

Use Participation Overview to print a confirmation for your records.



## Questions? Contact the appropriate provider listed below.

Benefit	Phone	Web	E-Mail
<b>Health</b> UK-HMO Lexington Service Area	1-800-955-8547	<a href="http://www.mc.uky.edu/ukhmo">www.mc.uky.edu/ukhmo</a>	<a href="mailto:ukhmo@uky.edu">ukhmo@uky.edu</a>
UK-RHP, UK-PPO, UK-EPO, UK Indemnity	1-888-393-6765 during Open Enrollment 1-877-230-3290	<a href="http://www.humana.com">www.humana.com</a>	
Employee Benefits Advocate	(859) 257-2124		<a href="mailto:benefits@email.uky.edu">benefits@email.uky.edu</a>
<b>Pharmacy</b> Express Scripts	1-877-242-1864 (for hearing impaired 1-800-899-2114)	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	
Help with Your Medicine/Pharmacy Copay Counseling	(859) 323-1493	<a href="http://www.uky.edu/HR/benefits/pharmacy">www.uky.edu/HR/benefits/pharmacy</a>	<a href="mailto:benefits@email.uky.edu">benefits@email.uky.edu</a>
<b>Dental and Vision Insurance</b> UK Dental	(859) 323-8566	<a href="http://www.mc.uky.edu/dentistry/patients/ukdental.html">www.mc.uky.edu/dentistry/patients/ukdental.html</a>	
Delta Dental	1-800-955-2030	<a href="http://www.deltadentalky.com">www.deltadentalky.com</a>	
EyeMed Vision Care	1-866-723-0596	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	
<b>Flexible Benefits Spending Account Programs</b> Medical Care Spending Account Dependent Care Spending Account (Administered by ConnectYour Care)	1-877-292-4040	<a href="http://www.connectyourcare.com">www.connectyourcare.com</a>	
<b>Retirement Plan</b> TIAA-CREF (to schedule a meeting) TIAA-CREF (for telephone counseling)	(859) 224-6900 1-800-842-2776	<a href="http://www.tiaa-cref.org/moc">www.tiaa-cref.org/moc</a>	
Fidelity Investments (general) Fidelity Investments (to schedule a meeting)	1-800-343-0860 1-800-642-7131	<a href="http://www.fidelity.com">www.fidelity.com</a>	
<b>Voluntary Benefits</b> Cancer/Specified Disease, Accident Insurance, Long-Term Care Insurance, Universal Life Insurance, Voluntary Short-Term Disability, Supplemental Long-Term Disability (Administered by The MPM Group, LLC)	(859) 223-4973 or 1-888-388-1676	<a href="http://www.thempmgroupllc.com">www.thempmgroupllc.com</a>	<a href="mailto:mpmgroup@msn.com">mpmgroup@msn.com</a>
Group Home and Auto Insurance Pet Insurance (Administered by MetLife)	1-800-GET-MET8 (438-6388)	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	
<b>Other Benefits/Resources</b> Employee Education Program (EEP), Family Education Program (FEP)	(859) 257-9519, option 3	<a href="http://www.uky.edu/HR/benefits/eep">www.uky.edu/HR/benefits/eep</a>	<a href="mailto:benefits@email.uky.edu">benefits@email.uky.edu</a>
Elder Care	(859) 323-4600 or 1-800 873-8532	<a href="http://www.uky.edu/HR/ElderCare">www.uky.edu/HR/ElderCare</a>	
Health & Wellness Program	(859) 257-9355	<a href="http://www.uky.edu/HR/wellness">www.uky.edu/HR/wellness</a>	<a href="mailto:healthandwellness@email.uky.edu">healthandwellness@email.uky.edu</a>
Training & Development	(859) 257-9623	<a href="http://www.uky.edu/HR/TandD">www.uky.edu/HR/TandD</a>	
REFER Program	(859) 257-1467		
PharmacistCARE	(859) 323-4742	<a href="http://www.mc.uky.edu/pharmacistcare">www.mc.uky.edu/pharmacistcare</a>	<a href="mailto:pharmacist@email.uky.edu">pharmacist@email.uky.edu</a>
Employee Discount Program		<a href="http://www.uky.edu/HR/edp">www.uky.edu/HR/edp</a>	

CONTACT INFO FOR

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