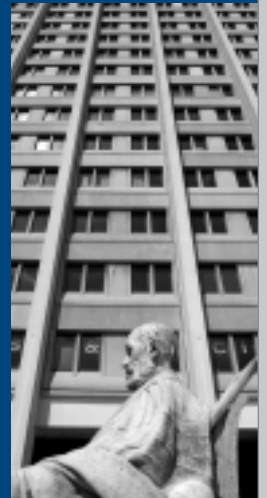


benefits



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



UNIVERSITY OF KENTUCKY

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115 Scovell Hall
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April 4, 2006

Dear UK Retiree:

I'm pleased to announce the first Benefits Booklet designed exclusively for University of Kentucky retirees. As with benefits packets in past years, we highlight all the benefits available to you. However, this dedicated format also allows us to spend a little more time and space on benefits and issues uniquely of interest to retirees.

It all starts with the University's health plan offerings. You'll notice more pages focusing on UK health plans and a new, easy-to-read layout. As for the plans themselves, the University is again increasing its funding for employee and retiree health plans this year: UK's contribution is increasing by \$2.8 million for the 2006-07 plan year.

Though University health plan premiums for employees and early retirees (under 65) will increase 7 percent for the upcoming year, our costs will increase at a rate well below the national average for the sixth year in a row. Premiums for Medicare eligible retirees with spouses will actually decrease for 2006-07, since the University now receives a subsidy from Medicare for continuing to offer a prescription drug benefit. In addition to our plan design, we must also credit employees and retirees for participating in Health & Wellness programs such as Healthtrac Rewards, BeH.I.P. and PharmacistCARE (see details on pages 22-23).

For the 2006-07 plan year, new benefit features include the following:

- **UK health prescription coverage for Medicare eligible retirees moves to the same percent coinsurance structure already in place for active employees and early retirees.** To help control costs for all plan members and to reward greater use of cost-effective generic drugs, retiree prescription coverage will now feature percent coinsurance (rather than a fixed dollar amount copayment). See pages 20-21 for details.
- **A new, combined form for health, dental and vision benefits enrollment.** This year, by combining three forms into one, we've made the process of signing up for, or updating, health, dental and vision benefits that much easier. So, keep in mind you'll just need to complete the appropriate sections on one form for health, dental, or vision plan updates. *Retirees age 65 or older should continue to use the separate "Medicare Eligible" enrollment form for health benefit changes.*

Look for the "What's New for 2006-07" section on page 2 for more highlighted changes, as well as more details throughout this book. You can find more details, including summary plan descriptions, provider directories, and more on the Employee Benefits Web site (www.uky.edu/HR/benefits). If you are already retired or considering retirement, please take the time to study carefully the benefits available to you and your family.

Sincerely,

A handwritten signature in black ink that reads "Joey Payne".

Joey Payne
Director of Employee Benefits

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How to Enroll

- 1. Read this enrollment booklet** to learn more about the benefit options available to you.
- 2. Compare** your current coverage options, benefits and costs with other coverage that may be available. These options are conveniently listed in tables for each primary benefit (health, dental, vision).
- 3. Decide which types and levels of coverage** you and your family need. Also, if applicable, consider the Kentucky county where you live and check availability of plans in that county (see page 5 for county health plan availability listing).
- 4. Complete the enrollment forms** you received with this booklet. As a **current retiree**, you may need to re-enroll during Open Enrollment, which begins April 17 and ends May 5, 2006 if you wish to change, drop or add coverage (see page 2 for details). **If you are age 65 or over and about to retire or you are already retired and approaching your 65th birthday**, you will need to enroll in the Medicare Carveout plan within 30 days of your retirement date (or if already retired, at least 30 days prior to your 65th birthday).
- 5. Return your completed forms** during Open Enrollment to Employee Benefits at 112 Scovell Hall or to the HR Satellite Office in room 317 of the Wethington Building between April 17 and May 5, 2006.

Who to Contact, or For More Information

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

- You want find out if a plan is available to you.
- You want to change your address.

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

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

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

What You Need to Know

What's New for 2006-07

UK Retiree Benefits Booklet debuts: This benefits booklet is made just for you! If you are already enjoying retirement, or are approaching the transition, this information should serve as a useful reference. Throughout the following pages, you will find key information on health and prescription coverage, as well as dental, vision, and other voluntary benefits.

Use combined Health, Dental and Vision Plans form for enrollment or updates: To make the Open Enrollment process much less time consuming, we've created an enrollment form that combines early retiree health plans, retiree dental plans and the vision plan into one! No more shuffling through, writing out and submitting different forms for each plan! Retirees over age 65 will continue to have the Medicare Carveout Health Enrollment form should the need arise, but will also be able to use the Dental and Vision Plan portion of the combined form.

Prescription coinsurance now in place for all health plan participants: In an effort to hold down health and prescription costs, you will see a change in how your prescription out-of-pocket amounts will be assessed. All health plan participants, including early retirees, active employees and retirees over the age of 65, will have the same coinsurance payment structure for prescription coverage. You will pay a percent coinsurance for your prescriptions with predetermined minimum and maximum out-of-pocket copayments. More details of how this change works can be found on pages 20-21.

UK Medicare Carveout deductible moves to calendar year: Starting in January 2007, the UK Medicare Carveout deductible will be calculated on a calendar year (January-December), instead of on a plan year (July-June). This is meant to bring the Carveout deductible in line with the timing of Medicare's annual deductibles. This should make it easier for plan members to keep track of, and understand, how the UK plan and Medicare deductibles are working together. See details on pages 6-9.

Your UK prescription benefit is equal to, if not better than, Medicare Part D: It's important for you to know the University of Kentucky retiree health plan, which includes both health insurance and a pharmacy benefit, provides prescription drug coverage equal to, if not better than, that provided by Medicare's new Part D prescription drug benefit offering. For this reason, you should **not** register for Medicare Part D at this time. See details on pages 20-21.

Open Enrollment

The Open Enrollment period for the 2006-2007 plan year is April 17 through May 5, 2006. The choices you make for benefits will be effective for the year beginning July 1, 2006 and ending June 30, 2007.

Making Changes Throughout the Plan Year

The choices you make during Open Enrollment remain in place for the entire plan year. You cannot add or drop coverage until the next Open Enrollment period unless you have a change in family status or otherwise experience a “qualifying event.”

The following changes in family status, or qualifying events, allow you to make changes to your current (or existing) plans outside of the Open Enrollment period:

- You get married or divorced.
- You have a child through birth or adoption.
- You must comply with a family relations judgment, decree or court order.
- You or your spouse change your employment status (full-time to part-time).
- You or your spouse end or begin work, thus gaining or losing coverage.
- Your spouse’s coverage changes during his/her Open Enrollment.

If any of these changes have affected, or will affect you, you must act within 30 days of the event (for

example, within 30 days of marriage or date of divorce). Otherwise, you will have to wait for the next Open Enrollment period and have the changes become effective July 1, 2007. In order to make such changes, complete and return a new enrollment form to the Benefits Office before the 30-day deadline. Please note: Appropriate documentation may be required. Any changes you make must be consistent with the family status, or qualifying event, change.

Your Responsibilities

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

Update Your Address Listing as Needed

Changes to your address may affect your coverage and provider network. Please notify the Employee Benefits Office at 112 Scovell Hall, Lexington, KY 40506-0064, if your address changes. There is also an address change form available online at www.uky.edu/eForms/addrchnng.pdf.

You must also notify your retirement carrier to provide the updated address. This too is imperative, as it could affect the timing of your receipt of retirement proceeds. On the back of this book, you will find the telephone numbers of all three retirement carriers.

Cancel dependents no longer eligible for University-sponsored coverage.

It is especially important to cancel any dependents who become ineligible for coverage (i.e. divorce or child reaching age 25 and on health, dental or vision plan) within that timeframe to avoid overpaying premiums that would not be refunded by the University. Failure to notify the Benefits Office within 30 days of a dependent, who because of age or for some other reason, becomes ineligible for coverage will result in loss of COBRA continuation rights for that individual.

Post-Retirement Health Plan Features

Retirement Deferral Option:

Retirees have the option of a one-time deferral of health benefits from the University at either the time of retirement or at a later date during retirement. The retiree may reactivate the retiree health benefit at any time, with proof of qualified medical coverage from another insurer during the prior 12-month period and no more than 63 days without coverage before reactivating health insurance through the University. You may not defer and reactivate coverage a second time. For details, contact the Benefits Office.

Your Health Plan Options

Retirees Over Age 65 and Participants Eligible for Medicare

The Medicare Carveout plan is available to retirees age 65 and over: Medicare is the primary payor and the UK Medicare Carveout Plan pays secondary. The annual deductible is \$500 per member and covered benefits are payable at 80% after the deductible. You continue to receive first-dollar prescription drug coverage.

2006-07 Health Plan Benefit Rates for Retirees over age 65

Benefits Structure	Coverage Level	Monthly Rate	UK Credit	Monthly Cost
UK Medicare Carveout Plan administered by Humana	Retiree (eligible for UK credit)	\$247	\$222	\$ 25
	Retiree + spouse (eligible for UK credit)	\$494	\$222	\$272
	Retiree spouse (not eligible for credit)	\$247	\$ 0	\$247
	Surviving spouse (eligible for credit)	\$247	\$111	\$136
	Retiree + spouse (not eligible for credit)	\$494	\$ 0	\$494

2006-07 Health Plan Benefit Rates for Retirees Under Age 65

You are eligible for the same plans that are available to active employees.

Benefits Structure	Coverage Level	Monthly Rate	UK Health Credit for Retirees Under Age 65	Monthly Cost for Retirees Under Age 65
UK-HMO Lexington Service Area (LSA)	Retiree Only	\$380	\$355	\$ 25
	Retiree + Child(ren)	\$568	\$355	\$213
	Retiree + Spouse	\$758	\$355	\$403
	Retiree + Family	\$949	\$355	\$594
UK-HMO Regional Service Area (RSA)	Retiree Only	\$380	\$355	\$ 25
	Retiree + Child(ren)	\$568	\$355	\$213
	Retiree + Spouse	\$758	\$355	\$403
	Retiree + Family	\$949	\$355	\$594
UK Health First Administered by Humana	Retiree Only	\$392	\$355	\$ 37
	Retiree + Child(ren)	\$600	\$355	\$245
	Retiree + Spouse	\$798	\$355	\$443
	Retiree + Family	\$998	\$355	\$643
UK-PPO Administered by Humana	Retiree Only	\$415	\$355	\$ 60
	Retiree + Child(ren)	\$630	\$355	\$275
	Retiree + Spouse	\$835	\$355	\$480
	Retiree + Family	\$1046	\$355	\$691
UK-PPO High Administered by Humana	Retiree Only	\$454	\$355	\$ 99
	Retiree + Child(ren)	\$684	\$355	\$329
	Retiree + Spouse	\$911	\$355	\$556
	Retiree + Family	\$1139	\$355	\$784
UK-EPO Administered by Humana	Retiree Only	\$462	\$355	\$107
	Retiree + Child(ren)	\$691	\$355	\$336
	Retiree + Spouse	\$923	\$355	\$568
	Retiree + Family	\$1153	\$355	\$798
UK Indemnity Administered by Humana	Retiree Only	\$415	\$355	\$ 60
	Retiree + Child(ren)	\$630	\$355	\$275
	Retiree + Spouse	\$835	\$355	\$480
	Retiree + Family	\$1046	\$355	\$691

UK Health Plan Options for Retirees Under Age 65: County Availability in Kentucky

Note: UK Medicare Carveout coverage available nationwide.

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

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

Choosing a UK Health Plan

Because understanding health plans can be challenging, we offer the following guide to help you learn more about the UK Medicare Carveout Plan (for retirees 65 and older), as well as health plan choices for retirees not yet eligible for Medicare (see facing page). Note: Retirees hired prior to January 1, 2006 receive a UK credit toward the cost of health plan coverage. Monthly plan costs for these retirees are listed in the far right column of the table on page 4. You may refer to the individual health plan pages (8-19) for more complete details.

UK Medicare Careveout Plan Serves Retirees Age 65 and Older

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

How UK Medicare Carveout Plan Works with Your Primary Medicare Coverage (Parts A & B)

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

Charges are first submitted to Medicare (your primary source of coverage) by your provider for payment. After you meet the deductible for Part A (\$952 in 2006), Medicare pays 80% of the cost of covered services (mainly inpatient procedures). After meeting the deductible for Part B (\$124 in 2006), Medicare pays 80% of the cost of covered services (mainly routine medical procedures, including doctor visits).

Medicare will bill remaining charges to the UK Medicare Carveout plan for payment. After you have met a \$500 deductible, the plan will cover 80% of the remaining charges for covered services.

You pay remaining costs.

Note: Medical charges apply toward your separate Medicare Part A, Medicare Part B and UK Medicare Carveout (\$500) deductibles at the same time as applicable. Beginning January 1, 2007, the UK Medicare Carveout deductible will run on the same calendar-year basis (January-December) as Medicare Parts A and B. Charges credited to your deductible from July 1, 2006 through December 31, 2006 will be applied to the 2007 deductible.

Enrolling in Medicare Parts A & B

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

What Medicare Part B covers: Generally speaking, it covers medically necessary doctors' services, outpatient hospital care, and some medical services, such as some of the services of physical and occupational therapists, and some home health care.

How to enroll: You must apply to enroll for Medicare Part B. To apply for Medicare Part B, call or visit your local Social Security office or call the Social Security Administration toll-free at 1-800-772-1213. You may enroll for Medicare Part B several months before your 65th birthday.

Enrolling in the UK Medicare Carveout Health Plan

Retirees enrolled in other UK health plans should enroll for Medicare Part B AND the UK Medicare Carveout plan at least 30 days prior to their 65th birthday. Unless you need to make changes during future Open Enrollment periods, this coverage will automatically renew each year. To get a copy of the UK Medicare Carveout enrollment form, call (859) 257-9519, option 1.

Health Benefit Deferral

A retiree is permitted to “defer” the University health benefit on a one-time only basis. A retiree may choose to cover eligible dependents when the benefit is reactivated. A retiree, and dependents, must have had creditable medical coverage during the deferral period, at least 12 months prior to reactivating University coverage and with no more than a 63 day break in coverage.

What You Need to Know About Medicare Part D

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

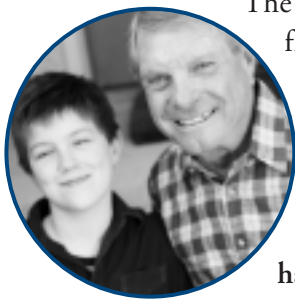
Retirees Under Age 65: Consider Your Health Plan Choices

UK's health plans remain the main, or primary, source of health insurance coverage for retirees under the age of 65, who may select from the health plans listed on pages 10-19 (retirees living outside Kentucky may choose UK Indemnity, which offers the same benefit as the Medicare Carveout). Consider the major factors on each of the health plan pages—including how they may relate to your health plan needs—as you review your benefit choices.

UK Medicare Carveout and UK Indemnity

Medicare Carveout

For Medicare-eligible retirees (age 65 or older), the UK Medicare Carveout Plan provides quality care and physician choice. This plan works with Medicare, which becomes your primary source of health coverage at age 65. **What's New:** Starting in January 2007, the UK Medicare Carveout deductible will be calculated on a calendar year (January-December). See page 6 for details.



The Medicare Carveout plan offers the freedom to receive care from any physician. For covered services, there is a \$500 annual deductible that must be met before the health plan begins paying a benefit. **Please note: Medicare has two deductibles, one for Part A and one for Part B. Deductibles for**

Medicare Parts A and B and those for the UK Medicare Carveout run concurrently (see page 6 for details).

UK Medicare Carveout Offers:

- Complete freedom to receive services from any provider who accepts Medicare.
- Deductibles, expenses for mental health and substance abuse and prescription coinsurance do NOT accrue toward the maximum out-of-pocket limit.

- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.

Enrolling for the First Time

If you are:

- Already retired and about to turn age 65, or
 - Newly retired at age 65 or older,
- complete and submit a Medicare Eligible Health Benefits Enrollment Form.

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

UK Indemnity for Early Retirees Living Out of State

This health plan is also available for UK retirees under the age of 65 who live outside Kentucky.

UK Medicare Carveout and UK Indemnity Summary of Health Plan Benefits

2006-07	Major Plan Benefits	Benefits for Covered Services
Out-of-Pocket Amount	Annual deductible* Out-of-pocket maximum (excludes deductible and mental health expenses)	\$500 per member \$1,500 per member
Lifetime Maximum Benefit		Unlimited
Preventive Care	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19 years and above, one per plan year)	80% after deductible
Physician Services	Routine outpatient laboratory tests and X-rays Office visits (excludes diagnostic lab and X-ray) Lab tests and X-rays Allergy injections Inpatient services Outpatient surgery and diagnostic tests	80% after deductible
Hospital Services	Physician visits to emergency room Inpatient care (semiprivate room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services	80% after deductible
	Emergency room	80% after \$50 copayment per visit (waived if admitted)
	Organ transplants	80% after deductible
Other Medical Services	Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Ambulance Durable medical equipment Hospice services Physical, speech and occupational therapy (limited to 30 visits per plan year, combined)	80% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per plan year) Outpatient (up to 20 visits per plan year)	80% after deductible

* The \$500 annual deductible runs concurrently with the Medicare Part A and B deductibles.

UK-HMO

UK-HMO Option

UK-HMO (Health Maintenance Organization) is available to retirees under age 65. The UK-HMO is based on networks of quality providers you must use to receive benefits (exceptions made for life- or limb-threatening emergencies). This plan typically offers some of the most cost-effective choices.



UK-HMO Summary of Health Plan Benefits

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

UK-HMO Factors to Consider:

- Lexington Service Area (LSA) network consists of UK HealthCare facilities and UK HealthCare physicians.
- Regional Service Area (RSA) network includes the UK HealthCare facilities, UK HealthCare physicians and the CHA provider network.
- No referrals are required for specialty care services provided within the network.
- No deductibles to meet.
- No coverage for out-of-network services unless it is a true emergency.
- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.

Prior authorization is required for the following services: Durable medical equipment, home health

care and hospice services and other services as listed in the certificate of coverage.

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

UK-HMO Fast Facts:

HMO LSA:

UK HealthCare facilities
and UK HealthCare physicians
No deductible
No out-of-network coverage,
except for life- or limb-threatening emergencies
Lowest monthly premium
Lowest out-of-pocket costs

HMO RSA:

UK HealthCare facilities, UK HealthCare physicians
and regional physician network (CHA Network)
No deductible
No out-of-network coverage,
except for life- or limb-threatening emergencies
Lowest monthly premium
Lowest out-of-pocket costs

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

2006-07	Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
Copayment Limits	Individual and Family	N/A
Lifetime Maximum Benefit		Unlimited
Preventive Care	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19 years and above, one per plan year)	100% when provided by primary care physician 100% after \$10 copayment when provided by specialist
Physician Services	Office visits (excludes certain diagnostic lab and X-ray)	100% for primary care physician 100% after \$10 copayment for specialist 100% after \$15 copayment at participating UTCs and UK Children's Twilight Clinic
	Lab tests and X-rays Diagnostic tests	100%
	Allergy injections	100% after \$5 copayment
	Inpatient services Outpatient surgery and diagnostics Physician visits to emergency room	100%
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU)	100% after \$100 copayment per admission
	Outpatient surgery Organ transplants Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services	100%
	Emergency room	100% after \$50 copayment (waived if admitted)
Other Medical Services	Skilled nursing facility (up to 30 days per plan year) Home health care Ambulance Hospice Speech/occupational/acupuncture/hydrotherapy (limited to 16 visits per condition per plan year)	100%
	Durable medical equipment, orthotics and prosthetics	80% , maximum member responsibility of \$400 per plan year for all services combined
	Physical therapy (limited to 16 visits per condition per plan year)	100% after \$15 copayment per visit
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient mental health (up to 31 days per year)	100% after \$100 copayment
	Inpatient substance abuse (up to 31 days per year)	80% after \$100 copayment
	Outpatient mental health (up to 20 visits per year)	65%
	Outpatient substance abuse (up to 20 visits per year)	

UK-EPO

UK-EPO Option

UK-EPO (Exclusive Provider Organization) is available to retirees under age 65. The UK-EPO is based on networks of quality providers you must use to receive benefits (exceptions made for life- or limb-threatening emergencies). This plan, along with UK-HMO, typically offers some of the most cost-effective choices.



UK-EPO Summary of Health Plan Benefits

The UK-EPO Option is very similar to an HMO in the way benefits are applied. If you choose the UK-EPO, you must receive treatment from an in-network provider. Only emergency services or urgent services received while out of the service area are covered when provided by out-of-network providers or facilities. When you use in-network providers, you will have a \$20 copayment for primary care visits and a \$30 copayment for specialist visits.

UK-EPO Factors to Consider:

- Large selection of network providers, including UK HealthCare facilities, UK HealthCare physicians and the Humana or ChoiceCare networks.
- No referrals required for specialty care services.
- No coverage for out-of-network services, unless it is a life- or limb-threatening emergency.
- No deductibles to meet.
- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.

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

UK-EPO Fast Facts:

UK HealthCare facilities
and UK HealthCare physicians
Humana or ChoiceCare network
No deductible
100% coverage for preventive care and
diagnostic testing (after applicable copayment)
No out-of-network coverage,
except for life- and limb-threatening emergencies
Highest monthly premium

UK-EPO Summary of Health Plan Benefits

2006-07	Major Plan Benefits	Benefits for Covered Services Provided at Participating Providers
Copayment Limits	Individual and Family	N/A
Lifetime Maximum Benefit		Unlimited
Preventive Care	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19 years and above, one per plan year)	100% after \$20 copayment per visit to primary care physician or \$30 copayment per visit to specialist
Physician Services	Office visits (excludes certain diagnostic lab and X-ray)	100% after \$20 copayment per visit to primary care physician or \$30 copayment per visit to specialist
	Lab tests and X-rays Diagnostic tests	100% after office visit copayment
	Allergy injections	100% after \$5 copayment per visit
	Inpatient services Outpatient surgery and diagnostics Physician visits to emergency room	100%
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU)	100% after \$400 copayment per admission (limited to two copayments per plan per year)
	Outpatient surgery	100% after \$100 copayment per procedure
	Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services	100%
	Emergency room	100% after \$75 copayment (waived if admitted)
	Organ transplants	100%
Other Medical Services	Skilled nursing facility (up to 100 days per plan year) Home health care (up to 100 visits per plan year) Ambulance Hospice	100%
	Durable medical equipment	80% , maximum member responsibility of \$400 per plan year for all services combined
	Physical, speech and occupational therapy (limited to 30 visits per condition per plan year)	100% after \$25 copayment per visit
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per year)	100% after \$400 copayment per admission
	Outpatient (up to 20 visits per year)	65%

UK-PPO

UK-PPO and UK-PPO High Options

Two different PPO (Preferred Provider Organization) plans are available to retirees under age 65. They are the UK-PPO and UK-PPO High. Each PPO option is similar in the following ways:

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



UK-PPO and UK-PPO High Summary of Benefits

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

UK-PPO Factors to Consider:

- 80% benefit after meeting your deductible (when applicable) when using an in-network provider.

- 50% benefit after meeting your deductible when using an out-of-network provider.
- Lowest PPO premium; slightly higher premium than HMO.
- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.

UK-PPO Fast Facts:

UK HealthCare facilities
and UK HealthCare physicians
Humana or ChoiceCare network
\$500 per member deductible
and \$1,000 family deductible (in-network)
Out-of-network coverage
Slightly higher premium than the HMOs;
lowest PPO premium

UK-PPO Summary of Health Plan Benefits

2006-07	Major Plan Benefits	In-Network	Out-of-Network
Out-of-Pocket Amount	Annual Deductible	\$500 per member \$1,000 per family	\$1,500 per member \$3,000 per family
	Out-of-pocket maximum (excludes deductible and mental health expenses)	\$1,500 per member \$3,000 per family	\$4,500 per member \$9,000 per family
Lifetime Maximum Benefit		Unlimited	Unlimited
Preventive Care	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19 years and above, one per plan year)	100% after \$15 copayment per visit	50% after deductible
	Routine outpatient lab tests and X-rays	100% after office visit copayment	50% after deductible
Physician Services	Office visits (excludes diagnostic lab and X-ray)	100% after \$15 copayment per visit to primary care physician or \$25 copayment per visit to specialist	50% after deductible
	Lab tests and X-rays	100% after visit copayment	50% after deductible
	Allergy injections	100% after \$5 copayment per visit	50% after deductible
	Inpatient services Outpatient surgery and diagnostic tests	80% after deductible	50% after deductible
	Physician visits to emergency room	80%	50% after deductible
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	80% after deductible	50% after deductible
	Emergency room	80% after \$50 copayment per visit (waived if admitted)	50% after deductible
Other Medical Services	Skilled nursing facility (up to 100 days) Home health care (up to 100 visits per year) Durable medical equipment Hospice services	80% after deductible	50% after deductible
	Ambulance	80% after deductible	80% after deductible
	Physical, speech and occupational therapy (limited to 30 visits per year, combined)	100% after \$25 copayment per visit	50% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per year) Outpatient (up to 20 visits per year)	80% after deductible	50% after deductible

UK-PPO High



For retirees under age 65, UK-PPO High provides coverage for the same services as the UK-PPO, with a higher in-network and out-of-network benefit.

UK-PPO High Factors to Consider:

- Lower out-of-pocket expenses than the UK-PPO.
- Highest PPO premium.
- 90% benefit after meeting your deductible (when applicable) when using an in-network provider.
- 60% benefit after meeting your deductible when using an out-of-network provider.
- Lower copayments for office visits (both primary care and specialist) than UK-PPO.
- Lower deductible and out-of-pocket maximum than UK-PPO.
- Covered transplants include kidney, liver, pancreas, kidney/pancreas, heart, lung, heart/lung, bone marrow and cornea transplants.

Prior authorization is required for the following services: inpatient hospital services, skilled nursing facility services and all mental health, alcohol and/or chemical dependency services. Failure to obtain prior authorization will result in a 50% benefit penalty. This penalty does not accrue toward the maximum out-of-pocket limit.

UK-PPO High Fast Facts:

UK HealthCare facilities
and UK HealthCare physicians
Humana or ChoiceCare network
\$250 per member deductible
and \$500 family deductible (in-network)
Out-of-network coverage
Higher premium than the PPO

UK-PPO High Summary of Health Plan Benefits

2006-07	Major Plan Benefits	In-Network	Out-of-Network
Out-of-Pocket Amount	Annual Deductible	\$250 per member \$500 per family	\$750 per member \$1,500 per family
	Out-of-pocket maximum (excludes deductible and mental health expenses)	\$1,500 per member \$3,000 per family	\$4,500 per member \$9,000 per family
Lifetime Maximum Benefit		Unlimited	Unlimited
Preventive Care	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19 years and above, one per plan year)	100% after \$10 copayment per visit	60% after deductible
	Routine outpatient lab tests and X-rays	100% after office visit copayment	60% after deductible
Physician Services	Office visits (excludes diagnostic lab and X-ray)	100% after \$10 copayment per visit to primary care physician or \$20 copayment per visit to specialist	60% after deductible
	Lab tests and X-rays	100% after visit copayment	60% after deductible
	Allergy injections	100% after \$5 copayment per visit	60% after deductible
	Inpatient services Outpatient surgery and diagnostic tests	90% after deductible	60% after deductible
	Physician visits to emergency room	90%	60% after deductible
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	90% after deductible	60% after deductible
	Emergency room	90% after \$50 copayment per visit (waived if admitted)	60% after deductible
Other Medical Services	Skilled nursing facility (up to 100 days) Home health care (up to 100 visits per year) Durable medical equipment Hospice services	90% after deductible	60% after deductible
	Ambulance	90% after deductible	90% after deductible
	Physical, speech and occupational therapy (limited to 30 visits per year, combined)	100% after \$15 copayment per visit	60% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per year) Outpatient (up to 20 visits per year)	90% after deductible	60% after deductible

UK Health First



Summary of UK

Health First Benefits

Available to retirees under age 65, this plan offers consumer-driven features that allow you the flexibility of a PPO plan. You begin the plan year with a \$500 per member Personal Care Account (PCA) that is available for covered services.

When you access care for preventive services such as annual physical exams, you will pay a \$15 copayment. Preventive services and prescription coverage expenses will not be charged to your PCA. All other services will be charged to your PCA (\$500). Once the PCA account has been spent, you will have to meet a deductible of \$1,000 (per individual on plan) before the plan will begin to pay for additional coverage. You may roll over any unused portion of your PCA to the next plan year. The maximum you may roll over is \$500 for a total of \$1,000 PCA in 2007-08.

UK Health First Factors to Consider:

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

UK Health First Fast Facts:

UK HealthCare facilities
and UK HealthCare physicians
Humana or ChoiceCare network
\$1,000 per member deductible
\$500 personal care account (PCA) per member
Out-of-network coverage
Lowest premium among Humana plans offered

UK Health First Summary of Health Plan Benefits

2006-07	Major Plan Benefits	In-Network	Out-of-Network
Lifetime Maximum Benefit		Unlimited	Unlimited
Participating Provider Benefit /Allowance	Personal Care Account (PCA) (All covered services listed as “payable after deductible” will be applied to the PCA balance first)	\$500 per member (initial year)	N/A
Out-of-Pocket Amount	Initial annual deductible (applies after PCA has been exhausted) Annual deductible portion will vary each year, depending on rollover amounts	\$1,000 per member	\$3,000 per member
	Out-of-pocket maximum (excludes deductible and mental health expenses)	\$3,700 per member	\$8,000 per member
Preventive Care	Routine immunizations (through age 18) Routine mammogram and Pap smears Routine child care (through age 18) Routine adult physical exam (19 years and above, one per plan year) Routine outpatient lab tests and X-rays	100% after \$15 copayment per visit	50% after deductible
Physician Services	Office visits, other than routine lab tests and X-ray Inpatient services Outpatient surgery and diagnostic tests Physician visits to emergency room	80% after deductible	50% after deductible
	Allergy injections	100% after \$5 copayment per visit	50% after deductible
Hospital Services	Inpatient care (semi-private room and board, nursing care, ICU) Outpatient surgery Outpatient nonsurgical care Outpatient tests, lab and X-ray Ancillary services Organ transplants	80% after deductible	50% after deductible
	Emergency room	80% after deductible	50% after deductible
Other Medical Services	Skilled nursing facility (up to 100 days) Home health care (up to 100 visits per year) Durable medical equipment Hospice services Urgent care facility Physical, speech and occupational therapy (limited to 30 visits per year, combined)	80% after deductible	50% after deductible
	Ambulance	80% after deductible	80% after deductible
Mental Health and Substance Abuse (mental disorders, chemical and/or alcohol dependence)	Inpatient (up to 31 days per plan year) Outpatient (up to 20 visits per plan year)	80% after deductible	50% after deductible

UK Prescription Benefit

New for 2006-07: Medicare-eligible retirees will pay a “percent” coinsurance for prescriptions, with a minimum and maximum copayment (instead of a fixed dollar copayment). This is the same benefit available to active employees and retirees under age 65. Some health plan members may experience an increase in prescription costs as a result. For help in managing your prescription costs, contact a UK pharmacist with our Copay Counseling service (see facing page).

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	30% or minimum of \$8	maximum of \$50 per prescription
Formulary Brand	40% or minimum of \$20	maximum of \$60 per prescription
Non-Formulary Brand	50% or minimum of \$40	maximum of \$100 per prescription

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

Generic	20% or minimum of \$24	maximum of \$100 per prescription
Formulary Brand	30% or minimum of \$60	maximum of \$120 per prescription
Non-Formulary Brand	40% or minimum of \$120	maximum of \$200 per prescription

There is one universal prescription benefit administered directly by the University for all UK health plans. You will have a separate prescription benefit identification card which you must present to your pharmacist at the time of service. Enrollment in the prescription plan is automatic with your enrollment in any of the UK health plans.

How to fill your prescription:

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

Through Express Scripts Mail Service Pharmacy: You are able to receive by mail up to a 90-day supply of your medications. Your medications will be delivered free of shipping costs within two weeks (extra charge for faster shipping). Order forms for the mail service prescription drug program are available from Express Scripts (1-877-242-1864) or the University of Kentucky Employee Benefits Office (112 Scovell Hall or 317 Wethington Building).

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

Prescription Coverage

The 2006-07 *University of Kentucky Formulary* is available online at the Express Scripts member Web site, www.express-scripts.com (click on *For Members*) and on the UK Benefits Web site at www.uky.edu/HR/benefits (click on *Pharmacy Benefits*). A copy of this formulary will be mailed to you during Open Enrollment. Please consult the Prescription Benefit section of your health summary plan description (SPD) or certificate of coverage (COC) for details on covered services, exclusions and benefit limitations.

The formulary changes during the year when:

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

Who to Contact

Express Scripts is the pharmacy benefit manager that provides 24-hour customer service, web-based drug information and an integrated mail service pharmacy. This is a single point of contact for all your prescription benefit needs. If you have questions, please contact Express Scripts using the following contact information.

Express Scripts Customer Service Call Center

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

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

Express Scripts Member Web Site:

www.express-scripts.com



How to Save Money on Your Prescriptions

Though costs for prescription medications keep rising, we're committed to helping you save money whenever possible. For starters, make sure you're making full use of your UK prescription benefit.

Use your Express Scripts prescription benefit ID card when you get

your prescriptions filled at your local pharmacy.

Save by Ordering a 90-day Prescription Supply

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

Save with Generic Prescription Drugs

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

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

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

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

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

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

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



Health & Wellness

What's New for 2006-07

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

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

Eligibility & Cost

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

UK Healthtrac Rewards

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

Health & Wellness Events

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

Regular events include:

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

- Cooking Classes.

- Annual Wellness Conference.

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

Health Screenings

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

Eating Well

Good nutritional habits are key ingredients to one's overall health and wellness. That's where our programs can help.

Eating Well services offered by Health & Wellness include:

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

Body Shop

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

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

Health Management Tools

BeH.I.P.

The Behavioral Health Improvement Plan (BeH.I.P.) is a low-pressure health improvement program designed to encourage you to adopt healthy behaviors. BeH.I.P. is an entirely telephone-based program that allows you to proceed at your own pace.

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

PharmacistCARE: Diabetes and Cardiovascular Education and Management

UK College of Pharmacy faculty members work as part of your health care team to help you better understand your illness and gain control of your at-home treatment. Education and medication management programs are offered at no charge to all adult

UK health plan members who have been diagnosed with diabetes or cardiovascular disease. Treatment is coordinated with your primary care provider and other health care professionals, and includes a combination of:

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

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

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



Selecting Health & Wellness Programs

UK's Health & Wellness program offers an incredibly wide variety of services, regardless of your current health status. We encourage all UK retirees to take advantage of these great programs. You may select from your choice of the following programs, all at little or no cost. Please visit www.uky.edu/HR/wellness or call **(859) 257-9355** for more details.

BeH.I.P. Achieving Balance

BeH.I.P. Exercise for Health

BeH.I.P. Preventing Diabetes

BeH.I.P. Reduce the Pressure

BeH.I.P. Start to Stop Smoking

BeH.I.P. Weight Loss for Life

BeH.I.P. Banishing the Blues

Body Shop (gym membership)

Help with Your Medicine

& Prescription Copay Counseling

Group Fitness/Exercise Classes

Individual Nutrition Counseling

Therapeutic Table Massage

Weight Loss Matters

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

Dental Plan Options

UK Dental Plan

UK Dental offers two dental plans with a unique plan design for the needs of retirees. All services are provided through the UK College of Dentistry by UK faculty or post-graduate dentists. Any services obtained outside of the UK College of Dentistry are not covered under the UK Dental Plan.

The Retiree Classic Plan Features

- Diagnostic and preventive care to maintain good oral health.
- Fully covers two oral exams, X-rays and cleanings per year.
- No annual deductible.

The Retiree Ultra Plan Features

- Includes all Classic Plan benefits.
- Includes discounts on services.

Review your Summary Plan Description for more details on the plan benefits.

Premium Payment Procedures

Dental premiums are due on a monthly basis. Premiums may be automatically withdrawn from either a checking or savings account.

MetLife Dental Plan

MetLife Preferred Dentist Program offers the same plan options to retirees as are available to active employees and at the same rate: MetLife Copay, MetLife Basic and MetLife Enhanced Plan.

2006-07 Dental Plan Benefit Rates

Benefits Structure	Coverage Level	Monthly Rate
MetLife Basic Plan	Retiree Only	\$15.90
	Retiree + Child(ren)	\$34.90
	Retiree + Spouse	\$29.30
	Retiree + Family	\$50.70
MetLife Copay Plan	Retiree Only	\$10.70
	Retiree + Child(ren)	\$19.90
	Retiree + Spouse	\$22.00
	Retiree + Family	\$32.80
MetLife Enhanced Plan	Retiree Only	\$25.80
	Retiree + Child(ren)	\$58.50
	Retiree + Spouse	\$49.40
	Retiree + Family	\$85.70
UK Dental Retiree Classic	Retiree Only	\$12.25
	Retiree + Child(ren)	\$25.95
	Retiree + Spouse	\$25.95
	Retiree + Family	\$41.10
UK Dental Retiree Ultra	Retiree Only	\$30.15
	Retiree + Child(ren)	\$62.10
	Retiree + Spouse	\$62.10
	Retiree + Family	\$96.00

UK Dental Plans Summary of Plan Benefits

	UK Dental Retiree Classic	UK Dental Retiree Ultra
Choosing a Dentist	Any UK faculty or post-graduate participating provider	Any UK faculty or post-graduate participating provider
You pay...		
Annual Deductible	None	None
Annual Plan Maximum	\$500	\$1,000
Covered Benefit		
Routine Office Visit	100%	100%
Preventive: Two cleanings per year	100%	100%
Restorative Fillings (one to four surfaces)	50%	100%
Simple Extractions	50%	100%
Periodontics (one scaling/ root planing)	Not covered	30% every 2 years
Crown or Bridge	Not covered	20%
Endodontics (root canal)	Not covered	30%
Oral Surgery (Outpatient surgical extractions)	Not covered	30%
Complete/Partial Dentures	50%	50%
Orthodontics (no age limits)	Not covered	20% up to a \$1,000 lifetime maximum
Space maintainers (for permanent teeth)	Not covered	100%

MetLife Dental Care Summary of Plan Benefits

	MetLife Copay	MetLife Basic	MetLife Enhanced
Choosing a Dentist	Based on MetLife Preferred Dentist Program (PDP) in-network	Based on MetLife Preferred Dentist Program (PDP) in-network	Based on MetLife Preferred Dentist Program (PDP) in-network
You pay...			
Annual Deductible	None	\$25 per person	\$25 per person
Annual Plan Maximum	\$1,000	\$1,000	\$1,000
Covered Benefit:			
Routine Office Visit	100% after \$0-\$25 copay	100%	100%
Preventive: <ul style="list-style-type: none"> • One cleaning per six-month period • One fluoride treatment per yr for persons under age 14 • One sealant on permanent molar teeth once every 5 years for persons under age 16 	See plan features for certain limitations	100%	100%

EyeMed Vision Plan

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

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

Summary of Vision Plan Benefits

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

2006-07 Vision Benefits Rates

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

Voluntary Benefits

Availability and Eligibility of Voluntary Benefits

Voluntary benefits are made available through an enrollment company selected by the University. The enrollment company is responsible for administering the voluntary benefits, enrolling you into the voluntary benefit plans you choose, and assisting you with any questions or customer service issues that arise regarding the plans provided. The current voluntary benefits enrollment company is The MPM Group, LLC.

Long Term Care Insurance

Retirees may continue long term care insurance or apply for coverage. Long term care insurance provides financial support for services for individuals with a serious illness, disability, as well as for those unable to care for themselves. Covered services may include nursing home care, assisted living support, or home health care. You may purchase long term care insurance for yourself, your spouse, as well as other immediate and extended family members. This voluntary benefit is offered through John Hancock.

Universal Life Insurance

Retirees may continue universal life insurance or apply for coverage. You may also purchase separate policies for your spouse and your children whether or not you elect coverage for yourself. The voluntary benefit is offered through American Heritage Life Insurance Company.

Universal life insurance offers these benefits:

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

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

Auto and Home Insurance

This voluntary benefit is offered to retirees through MetLife Auto and Home and allows you to take advantage of special group rates and policy discounts. Premium payments are spread over the policy term with no interest charges or service fees. You may enroll in this voluntary benefit anytime. Retirees also may apply to receive insurance coverage for renter's property, landlord's rental dwelling, recreational vehicle, boat and personal excess liability (umbrella).

Veterinary Pet Insurance

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

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

Elder Care

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

Elder Care counselors provide the following services:

- Confidential consultation and counseling.
- References to local, state and national health care or residential resources.
- Facilitation of support groups.
- Seminars and workshops.
- Guidance on Medicare and Medicaid issues.
- Resource lending library (books and videos).
- Information sheets and other free resource guides.

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

Retiree Resources

Council on Aging

Ligon House
658 South Limestone Street
(859) 257-2656

The Council on Aging provides educational programs and develops service models for professionals and organizations who work in the field of aging, for the community at large, and for students interested in geriatrics or gerontology. Ongoing educational programs include the annual Sanders Brown Summer Series on Aging, the Geriatric Education Center, and Interdisciplinary Geriatric Conferences. Additional programs addressing identified needs are offered in collaboration with governmental and community

organizations. Programs are offered to the general public through the Donovan Scholars Program and the annual Challenges of Aging Conference.

UK Donovan Scholars Program

Ligon House
658 South Limestone Street
(859) 257-2656

Program provides an opportunity for persons age 65 and older to become students at UK and the Bluegrass Technical & Community College for audit or credit—tuition free. Persons aged 60 and older also may participate in free self-enrichment classes such as acting, art, chorus, computers, creative writing,

exercise, foreign affairs, languages, music and a lecture series, all held in convenient community locations.

UK Geriatric Clinic

Department of Physical Medicine & Rehabilitation
Cardinal Hill
2050 Versailles Road
(859) 323-4836

Clinic provides subspecialty geriatric care to adults experiencing aging syndromes such as dementia, failure to thrive, and falls. In addition, this clinic provides care for adults interested in successful aging. Care is provided on an ongoing basis.

UK Sanders Brown Center on Aging

Alzheimer's Disease
Research Center

101 Sanders-Brown Building
(859) 257-1412

The Alzheimer's Disease Research Center (ADRC) of the Sanders-Brown Center on Aging at the University of Kentucky (UK) is one of 30 programs federally funded and designated by the National Institute on Aging. The primary focus of these centers is research into the cause, treatment, and eventual cure of Alzheimer's disease (AD). In addition to major

research projects, the ADRC provides a variety of services and programs, including the following: Memory Disorders Clinic, educational programs, and speakers' bureau.

UK College of Law Legal Clinic

630 Maxwellton Court
(859) 257-4692

Directed by Professor Allison Connelly, third year law students advise, counsel and represent needy clients on a variety of legal matters. Clients must meet certain income criteria.

National Organizations

**Centers for Medicare and
Medicaid Services**

1-877-267-2323
www.cms.gov

Social Security Administration

1-800-772-1213
www.ssa.gov

Department of Veteran Affairs

1-800-827-1000
www.va.gov

AARP

1-888-OUR-AARP
(1-888-687-2277)
www.aarp.org



Getting Answers to Your Questions

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

Benefit	Phone	Web	E-mail
Health			
CHA: UK-HMO Lexington Service Area	(859) 232-8711 or toll-free at 1-800-955-8547	www.mc.uky.edu/ukhmo	ukhmo@uky.edu
UK-HMO Regional Service Area	(859) 232-8679 or toll-free at 1-877-855-9700	www.mc.uky.edu/ukhmo	ukhmo@uky.edu
Humana: UK Medicare Carveout UK-PPO High UK-PPO UK Health First UK-EPO UK Indemnity	1-888-393-6765	www.humana.com	
Pharmacy: Express Scripts	1-877-242-1864 (for hearing impaired 1-800-899-2114)	www.express-scripts.com	
Help with Your Medicine/ Pharmacy Copay Counseling	(859) 323-1493	www.uky.edu/HR/benefits/pharmacy	benefits@email.uky.edu
Benefits Advocate	(859) 257-2124		
Dental and Vision			
MetLife Benefits	1-800-GET-MET8 (438-6388)		
UK Dental	(859) 323-8566 or toll-free at 1-888-SMILEKY	www.mc.uky.edu/dentistry/ dentcare/customer.htm	
EyeMed Vision	1-866-939-3633	www.enrollwitheyemed.com	
Retirement Plan Carriers			
TIAA/CREF (to schedule a meeting)	(859) 224-6900	www.tiaa-cref.org/moc	
TIAA/CREF (for telephone counseling)	1-800-842-2776		
Fidelity Investments (general)	1-800-343-0860	www.fidelity.com	
Fidelity Investments (to schedule a meeting)	1-800-642-7131		
American Century Investments	1-800-345-3533	www.americancentury.com	
Voluntary Benefits			
Long-Term Care Insurance Universal Life Insurance (Administered by The MPM Group, LLC)	(859) 223-4973 or toll-free at 1-888-388-1676	www.thempmgrouppllc.com	mpmgroup@msn.com
Group Home & Auto Insurance	1-800-GET-MET8 (438-6388)	www.metlife.com/mybenefits	
Pet Insurance	1-800-GET-MET8	www.metlife.com/mybenefits	
Other Benefits			
Elder Care	(859) 323-4600 or toll-free at 1-800-873-8532	www.rgs.uky.edu/aging/eldercare/	
Health & Wellness Program	(859) 257-9355	www.uky.edu/HR/wellness	
PharmacistCARE	(859) 323-4742	www.mc.uky.edu/pharmacistcare	pharmacist@ email.uky.edu

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