



an overview *of our* exceptional benefits

The University of Kentucky is proud to offer a variety of benefit plans. The benefits offered by the University include an outstanding retirement plan, competitive health, dental and vision coverage as well as an extraordinary Employee Education Program (EEP). A comprehensive website of UK's benefits may be found at <http://www.uky.edu/HR/benefits>. Here is an overview of all the outstanding benefits offered by the University:

Retirement Plan: 200% MATCH! Important part of your total compensation package and will help build a more financially secure future. UK contributes 10% of base salary to a retirement account (403b) in addition to an employee's 5% tax-deferred contribution. All contributions are immediately 100% vested. Voluntary tax-deferred contributions may be added as well. Participation in the plan is mandatory at age 30.

Paid Leave: New employees accrue 10-15 vacation days per year and enjoy 12 paid holidays annually. After continuous service, vacation leave increases to a maximum of 20 days per year. Regular full-time faculty in ten, eleven and twelve month assignments are entitled to 22 days of vacation leave per fiscal year. Temporary Disability Leave (TDL), "sick leave" accrues at the rate of one day per month for regular full-time staff or non-faculty employees who are paid on a monthly basis. Per policy "sick leave" may be used to care for not only children and spouses but parents, grandchildren, grandparents, brothers and sisters and those residing in the household. (Up to 30 days per year). See <http://www.uky.edu/HR/policies> for policies regarding paid leaves.

Health Insurance: UK offers three health plan options. You can decide on the plan and coverage that is best for you and your family's needs. There are a variety of plan designs to choose from including: Preferred Provider Organization (PPO), Health Maintenance Organization (HMO), and Exclusive Provider Organization (EPO).

Pharmacy/Prescription Benefit: There is only one universal prescription benefit administered directly by the University for all UK health plans. Employees are automatically enrolled in the pharmacy benefit program when enrolled in a medical plan. The plan is administered by Express Scripts. The plan provides 24-hour customer service, web-based drug information, and an integrated mail service pharmacy. The 2009-2010 University of Kentucky formulary is available online at <http://www.uky.edu/HR/benefits> (click on Pharmacy Benefits).

Dental Insurance: There are four dental plans offered through two carriers: UK Dental Care and Delta Dental Program. All plans offer a benefit towards basic preventive services for cleaning and office visits two times per year. Additional benefits provided based on the plan you choose.

Vision Insurance: Vision insurance is offered through EyeMed. 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. The vision plan offers savings on eye exams, contact lenses, lens options and accessories, as well as LASIK and PRK laser vision correction procedures.

Life and AD&D Insurance: Basic life insurance coverage in the amount of one times your salary is provided at no cost. Additional term life insurance may be purchased in an amount up to five times an employee's annual salary. AD&D may be purchased to pay in the case of an accidental death or serious injury. Dependent option life insurance for spouse and/or child may be purchased in the amount of \$5,000 or \$10,000.

Employee Education Program: UK employees are now eligible for a tuition discount program for both themselves and their family members. The Family Education plan is a tuition and mandatory fee discount available to eligible family members of regular employees with an assignment of at least 75%. http://www.uky.edu/HR/benefits/fep_overview.html



exceptional benefits (continued)

Employer Assisted Housing Program: Regular full-time faculty and staff are eligible for “forgivable loans” of up to \$15,000 to purchase homes, condominiums, townhouses and duplexes in the designated neighborhood areas. The loans can be used for down payment and closing cost, rehabilitation or renovation assistance. Visit <http://www.uky.edu/HR/EAHP/welcome.html> for eligibility requirements.

Professional Development: Improve your skills or learn new ones via UK’s professional development opportunities including computer classes, supervisory training, GED classes, The Learning Center (hospital training), safety training and many more. For a full course listing, please visit <http://hr.uky.edu/HR/TandD>

Flexible Spending Accounts (FSA): Eligible health care and child/dependent care expenses may be paid with tax-free dollars through a flexible spending account (FSA). (This plan is administered by ASI). You may choose to participate in one or both of these FSA’s. For more information on Flexible Spending Accounts, visit <http://www.asiflex.com>.

Health & Wellness Program: UK’s Wellness Program is dedicated to help assist employees achieve a higher quality of life and take preventive life changing measures. This program includes a full range of wellness programs including:

- **UK Healthtrac Rewards** – A partnership among your University Health Plans, the UK Health & Wellness Program and Focused Health Solutions. This program is designed to help you become more aware of your health and involved in improving your overall health while earning up to \$180/year for your participation.
- **Weight Loss Matters** – 10 week weight loss program that allows you to set your own goals and then work with a registered dietician to help meet those goals.
- **BodyShop Fitness** – 2 on-site gyms, Alumni Gym and the Seaton Center. Group fitness classes are offered as well as a wide variety of strength and cardiovascular equipment at a very low cost of \$7/month or \$3.50/biweekly.
- **Health Screenings** – free Wellness on Wheels (WOW) to find out about your cholesterol, glucose, blood pressure, etc.
- **BeH.I.P.** – 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. (Behavioral Health Improvement Plan) is FREE for University of Kentucky employees, retirees, spouses, and sponsored dependents. BeH.I.P. programs offered are: Weight Management, Nutrition, Physical Activity, Stress Management, Cholesterol Management, Blood Pressure Management, Back Care, and Tobacco Cessation.

Please visit <http://www.uky.edu/HR/Wellness> for more details on all the wellness programs offered at UK.

UK Work-Life: Provides strategies and support to build one great place to work with an environment that helps employees be effective and productive, through being able to manage work, family, and personal responsibilities. The Work-Life program provides resources on: flexible work schedules, disability care resources, pet care information, leadership development for staff and faculty, and much more. A few highlighted offerings include:

- **Elder Care:** This on-site resource center provides support and tools for employees faced with the need to provide care for parents or older family members. Please visit <http://www.uky.edu/HR/ElderCare> for more information.
- **Work+Life Connections:** Free, voluntary counseling services and referral service for employees, their spouses, children and sponsored dependents who are seeking help with personal, couple, family, substance abuse and financial concerns. Please visit <http://www.uky.edu/HR/WLC/> for more information.
- **Child Care:** The University of Kentucky has partnered with Woodland Early Learning Center to bring quality early education to the UK campus with discounts for employees.
- **UK Employee Discount Program:** University of Kentucky employees receive discounts and/or other incentives with a wide array of businesses throughout the Commonwealth. Businesses include: amusement/entertainment, apartments, home loans, retail & sales, travel and much, much more! Please visit <http://www.uky.edu/HR/edp> for a full listing of available discounts.

Please visit <http://www.uk.edu/HR/Worklife> for a complete listing of Work-Life Effectiveness Best Practices.

Voluntary Benefits: Additional benefits are available to purchase with automatic payroll deductions. Benefits include long-term care, universal life, short-term disability, cancer insurance, group home and auto insurance, and pet insurance. Voluntary benefits are offered through an enrollment company selected by the University. The enrollment company administers the voluntary benefits.