# University of Kentucky Retiree Benefits

## Two Definitions of Retirement:
(eligibility determined by request of service check—contact a Retirement Officer)

- **Early Retirement** → prior to age 65
- **Normal Retirement** → age 65 and older

If hired on or after January 1st, 2006; No University health credit toward the cost of retirement health benefits.

## Early vs. Normal Retirement

<table>
<thead>
<tr>
<th>Early Retirement</th>
<th>Normal Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement prior to age 65</td>
<td>Retirement at age 65 or older</td>
</tr>
<tr>
<td>Age + Service ≥ 75 &amp; 15 years continuous service</td>
<td>15 years of eligible service needed for health credit</td>
</tr>
</tbody>
</table>

If hired on or after January 1st, 2006; No University health credit toward the cost of retirement health benefits.
Early vs. Normal Retirement

**Early Retirement**
Staff should give 90 days notice of intent to retire
Retiree Health Premiums based on eligibility as of 7/1/07 or thereafter

**Normal Retirement**
Staff should give a 30 day notice of intent to retire
Premiums and access determined by the retirees years of eligible service-5 years or 15 years

Be sure to consider other factors such as the financial ability to retire, retirement income sources, life expectancy, etc.

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Early Retirement (Prior to age 65)

Age + Years of Service ≥ 75
& must have 15 years continuous service*

*If current hire date is on or before 7/1/1997, then prior service can count toward the 15 year continuous service requirement

Premiums are based upon whether retirement eligibility occurred as of 7/1/2007 or thereafter

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Early Retiree Rates Eligible to Retire prior to 7/1/2007

<table>
<thead>
<tr>
<th>Benefits Structure</th>
<th>Coverage Level</th>
<th>Monthly Rate*</th>
<th>Credit for Eligible UK Retirees**</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK-HMO Lexington Service Area</td>
<td>Retiree or Spouse Only Retiree + Children</td>
<td>$725</td>
<td>$653</td>
<td>$72</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$1,086</td>
<td>$653</td>
<td>$433</td>
</tr>
<tr>
<td></td>
<td>Retiree + Spouse</td>
<td>$1,448</td>
<td>$653</td>
<td>$1,195</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$1,812</td>
<td>$653</td>
<td>$1,195</td>
</tr>
<tr>
<td>UK-RHP Regional Health Plan</td>
<td>Retiree or Spouse Only Retiree + Children</td>
<td>$725</td>
<td>$653</td>
<td>$72</td>
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<tr>
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<td>Retiree + Family</td>
<td>$1,812</td>
<td>$653</td>
<td>$1,195</td>
</tr>
<tr>
<td>UK-PPO or Indemnity</td>
<td>Retiree or Spouse Only Retiree + Children</td>
<td>$725</td>
<td>$653</td>
<td>$72</td>
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<td>Retiree + Family</td>
<td>$1,812</td>
<td>$653</td>
<td>$1,195</td>
</tr>
<tr>
<td>UK-EPO</td>
<td>Retiree or Spouse Only Retiree + Children</td>
<td>$913</td>
<td>$653</td>
<td>$270</td>
</tr>
<tr>
<td></td>
<td>Retiree + Family</td>
<td>$2,309</td>
<td>$653</td>
<td>$1,656</td>
</tr>
</tbody>
</table>

*For those who became eligible for Early Retirement on or before 7/1/2007, retiree cost is 10% of the gross premium and the UK health credit is 90%. 

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Early Retirement continued...
Age/Service Matrix*
For Early Retirees who become eligible to retire after 7/1/2007:

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>Years of Service at Retirement</th>
<th>Years of Service at Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15 or more, but less than 20</td>
<td>20 or more, but less than 25</td>
</tr>
<tr>
<td>Less than 60</td>
<td>$580</td>
<td>$435</td>
</tr>
<tr>
<td>60 or more, but less than 61</td>
<td>$544</td>
<td>$399</td>
</tr>
<tr>
<td>61 or more, but less than 62</td>
<td>$508</td>
<td>$363</td>
</tr>
<tr>
<td>62 or more, but less than 63</td>
<td>$471</td>
<td>$326</td>
</tr>
<tr>
<td>63 or more, but less than 64</td>
<td>$435</td>
<td>$290</td>
</tr>
<tr>
<td>64 or more, but less than 65</td>
<td>$399</td>
<td>$254</td>
</tr>
</tbody>
</table>

If adding a spouse under age 65 or child(ren) additional rates will apply:
- Child(ren): Add $361/month
- Spouse: Add $738/month
- Spouse + Child(ren): $1,087

Early Retirement continued...
Age/Service Matrix*
For Early Retirees who become eligible to retire after 7/1/2007:

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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15 or more, but less than 20</td>
<td>20 or more, but less than 25</td>
</tr>
<tr>
<td>Less than 60</td>
<td>$738</td>
<td>$554</td>
</tr>
<tr>
<td>60 or more, but less than 61</td>
<td>$692</td>
<td>$508</td>
</tr>
<tr>
<td>61 or more, but less than 62</td>
<td>$646</td>
<td>$462</td>
</tr>
<tr>
<td>62 or more, but less than 63</td>
<td>$600</td>
<td>$415</td>
</tr>
<tr>
<td>63 or more, but less than 64</td>
<td>$554</td>
<td>$369</td>
</tr>
<tr>
<td>64 or more, but less than 65</td>
<td>$508</td>
<td>$323</td>
</tr>
</tbody>
</table>

If you wish to add a spouse who is under 65 yrs. or child(ren), these additional rates apply:
- Child(ren): Add $462/month
- Spouse: Add $924/month
- Spouse + Child(ren): $1,386/month

At age 65 or older, retirees pay the lower Medicare Carveout Classic rate

Age-Service Table for Employees Hired Before January 1, 2006, Who Become Eligible to Retire After July 1, 2007
(Percent of Medical Premium Retiree Pays, Rule of 75 continues to apply)

<table>
<thead>
<tr>
<th>Age at Retirement (If not yet eligible to retire as of 7/1/2007)</th>
<th>Years of Service at Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15 or more, but less than 20</td>
</tr>
<tr>
<td>Less than 60</td>
<td>80%</td>
</tr>
<tr>
<td>60 or more, but less than 61</td>
<td>75%</td>
</tr>
<tr>
<td>61 or more, but less than 62</td>
<td>70%</td>
</tr>
<tr>
<td>62 or more, but less than 63</td>
<td>65%</td>
</tr>
<tr>
<td>63 or more, but less than 64</td>
<td>60%</td>
</tr>
<tr>
<td>64 or more, but less than 65</td>
<td>55%</td>
</tr>
<tr>
<td>At age 65 or older, everyone pays 10% or $29, whichever is higher</td>
<td>10%</td>
</tr>
</tbody>
</table>
### Normal Retirement (Age 65 or older)

- Allows for regular employees to retire at age 65 or older, regardless of years of service
- Normal Retirement health benefit rates are based on years of service (unless hired after 1/1/2006, then have access only)

### Normal Retirement

<table>
<thead>
<tr>
<th>0-5 years eligible service</th>
<th>5-15 years eligible service</th>
<th>15 or more years eligible service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not eligible for UK retirement health benefits</td>
<td>Eligible for Retirement Health Benefits</td>
<td>Eligible for benefits with UK credit</td>
</tr>
<tr>
<td>No health credit Access Only</td>
<td>Access Only</td>
<td>If hired prior to 1/1/2006</td>
</tr>
</tbody>
</table>

### Medicare & UK Health Benefits

At age 65, you may enroll in Medicare A&B

- **Medicare A** – Hospital Insurance
  - No premium for most if worked 40 quarters or more (10 yrs.)

- **Medicare B** – Medical Insurance
  - $104.90 (2013) per month or higher, depending on income and rates usually increase each year

- **Medicare D** – Prescription coverage
  - When on the UK Medicare Carve-out, UK Benefits will enroll you in Part D, no coverage gap (donut hole)
Billing when on Medicare and UK Medicare Carveout

Medicare A&B is primary and billed first, pays 80% minus deductible ($147 for 2013)

The remaining charges billed to the Anthem BCBS UK Medicare Carveout plan, pays 80% of what Medicare doesn’t pay, after deductible

You owe (to your healthcare provider) remaining charges after Medicare and the UK Carveout payments

Be sure to provide both your Medicare A&B and UK Carveout cards to your healthcare provider.

Normal Retirement Health Premiums
...age 65 and older not a working retiree

<table>
<thead>
<tr>
<th>Benefits Structure</th>
<th>Coverage Level</th>
<th>Monthly Rate</th>
<th>UK Credit</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK Medicare Carveout Classic Plan</td>
<td>Retiree (eligible for UK credit)</td>
<td>$294</td>
<td>$265</td>
<td>$21</td>
</tr>
<tr>
<td></td>
<td>Retiree + Spouse (eligible for UK credit)</td>
<td>$588</td>
<td>$265</td>
<td>$323</td>
</tr>
<tr>
<td></td>
<td>Retiree Spouse (not eligible for credit)</td>
<td>$294</td>
<td>$0</td>
<td>$294</td>
</tr>
<tr>
<td></td>
<td>Surviving Spouse (eligible for credit)</td>
<td>$294</td>
<td>$133</td>
<td>$161</td>
</tr>
<tr>
<td></td>
<td>Retiree + Spouse (not eligible for credit)</td>
<td>$588</td>
<td>$0</td>
<td>$588</td>
</tr>
<tr>
<td></td>
<td>Retiree + Spouse (not eligible for credit)</td>
<td>$294</td>
<td>$0</td>
<td>$588</td>
</tr>
<tr>
<td></td>
<td>Retiree + Spouse (not eligible for credit)</td>
<td>$588</td>
<td>$0</td>
<td>$588</td>
</tr>
</tbody>
</table>

UK Medicare Part D
(Express Scripts - removal of maximum for non-formulary brand from 2012)

<table>
<thead>
<tr>
<th></th>
<th>Generic</th>
<th>20% or minimum of $8</th>
<th>maximum of $50 per prescription</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Formulary Brand</td>
<td>40% or minimum of $20</td>
<td>maximum of $60 per prescription</td>
</tr>
<tr>
<td></td>
<td>Non-Formulary Brand</td>
<td>50% or minimum of $40</td>
<td>No maximum</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Generic</th>
<th>10% or minimum of $24</th>
<th>maximum of $100 per prescription</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Formulary Brand</td>
<td>30% or minimum of $60</td>
<td>maximum of $120 per prescription</td>
</tr>
<tr>
<td></td>
<td>Non-Formulary Brand</td>
<td>40% or minimum of $120</td>
<td>No maximum</td>
</tr>
</tbody>
</table>
UK Medicare Rx

• Help with your medicines/Co-Pay Counseling:
  ▪ Contact a UK pharmacist with questions or concerns regarding your prescriptions or over the counter medications (859) 218-5979 or 1-855-218-5979 (toll free)
  ▪ Kroger/WalMart / $10 Generic Programs

• 90 day supply:
  ▪ Available through Express Scripts Mail Order Pharmacy at 10% reduction in co-insurance
  ▪ Available through any 90 day participating pharmacy

Normal Retirees (65 and over) returning as a working retiree?

> Once you retire, can only return in temporary non-benefits eligible position

> Notify Retirement Officer if UK Working Retiree (2 FTE or greater), employer-sponsored insurance (UK-HMO, UK-PPO, UK-EPO) is primary over Medicare and eligible for Working Retiree Rates

> If working 19.99 FTE or less, no impact on insurance, can enroll in Medicare A and B

> Can work out to the advantage or disadvantage of the working retiree, depending on several factors:
  1. Prolong enrollment in Part B, save money but risk of higher premium when do enroll
  2. Continue coverage under a UK sponsored plan; HMO, RHP, PPO, EPO

2013-2014 Working Retiree Rates

working 20% or greater (at least 2 FTE)

<table>
<thead>
<tr>
<th>Benefit Structure</th>
<th>Coverage Level</th>
<th>Monthly Rate*</th>
<th>Credit for Eligible UK Retiree**</th>
<th>Monthly Cost</th>
</tr>
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<tbody>
<tr>
<td>UK-HMO Lexington Service Area</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retiree or Spouse Only</td>
<td>$483</td>
<td>$457</td>
<td>$26</td>
<td></td>
</tr>
<tr>
<td>Retiree + Child(ren)</td>
<td>$724</td>
<td>$457</td>
<td>$267</td>
<td></td>
</tr>
<tr>
<td>Retiree + Family</td>
<td>$3,208</td>
<td>$457</td>
<td>$751</td>
<td></td>
</tr>
<tr>
<td>UK-RHP Regional Health Plan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retiree or Spouse Only</td>
<td>$483</td>
<td>$457</td>
<td>$26</td>
<td></td>
</tr>
<tr>
<td>Retiree + Child(ren)</td>
<td>$724</td>
<td>$457</td>
<td>$267</td>
<td></td>
</tr>
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<td>$751</td>
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</tr>
<tr>
<td>UK-PPO or Indemnity</td>
<td></td>
<td></td>
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<td>$457</td>
<td>$267</td>
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</tr>
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<td>$3,208</td>
<td>$457</td>
<td>$751</td>
<td></td>
</tr>
<tr>
<td>UK-EPO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retiree or Spouse Only</td>
<td>$615</td>
<td>$457</td>
<td>$358</td>
<td></td>
</tr>
<tr>
<td>Retiree + Child(ren)</td>
<td>$923</td>
<td>$457</td>
<td>$466</td>
<td></td>
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<tr>
<td>Retiree + Spouse</td>
<td>$1,231</td>
<td>$457</td>
<td>$774</td>
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<tr>
<td>Retiree + Family</td>
<td>$1,539</td>
<td>$457</td>
<td>$1,082</td>
<td></td>
</tr>
</tbody>
</table>
Phased Retirement

• Administered and approved by your department
  ➢ UK Benefits just verifies eligibility: at least 15 years or more eligible service and age 60 or older
• All current Benefits same costs as full-time employee
• Continue to contribute to Mandatory Retirement Plan, but at reduced salary
• Access to retirement funds to supplement decrease in income

Phased Retirement (cont.)

• Phased Retirement Assignment cannot exceed 5 yrs.
• Can be no less than .5 FTE (Full Time Equivalency)
• You should refer to Administrative Regulation 3:2 and www.uky.edu/HumanResource/PhasedRetirementProc.html
• Not an absolute right to be granted Phased Retirement since many departments/positions may not be able to accommodate

Retiree Dental Plan Options

UK Dental

• Retiree Classic
  100% preventive
  50% minor restorative
• Retiree Ultra*
  100% preventive
  80% minor restorative
  20-50% major restorative

  *20% orthodontia benefit available for all participants
Delta Dental

- Basic
  100% preventive
  80% minor restorative
- Enhanced*
  Same coverage as Delta Dental Basic plan + 50% major restorative
  *Orthodontia benefit available for children up to age 19

2013-2014 UK Dental Plan Rates

<table>
<thead>
<tr>
<th>UK Dental Retiree Classic</th>
<th>UK Dental Retiree Ultra</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only - $15.30</td>
<td>Retiree Only - $35.70</td>
</tr>
<tr>
<td>Retiree + Child(ren) - $32.20</td>
<td>Retiree + Child(ren) - $73.60</td>
</tr>
<tr>
<td>Retiree + Spouse - $32.20</td>
<td>Retiree + Spouse - $73.60</td>
</tr>
<tr>
<td>Retiree + Family - $51.00</td>
<td>Retiree + Family - $113.70</td>
</tr>
</tbody>
</table>

2013-2014 Delta Dental Plan Rates

<table>
<thead>
<tr>
<th>Delta Dental Basic</th>
<th>Delta Dental Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only - $24.40</td>
<td>Retiree Only - $33.00</td>
</tr>
<tr>
<td>Retiree + Child(ren) - $46.30</td>
<td>Retiree + Child(ren) - $69.80</td>
</tr>
<tr>
<td>Retiree + Spouse - $51.90</td>
<td>Retiree + Spouse - $72.80</td>
</tr>
<tr>
<td>Retiree + Family - $76.30</td>
<td>Retiree + Family - $113.50</td>
</tr>
</tbody>
</table>
**Vision Plan**

- EyeMed provides a PPO type coverage with in and out-of-network benefits
- EyeMed network includes UK Optometrist and Ophthalmologists, Lens Crafters, Pearl Vision, JC Penney and many others
- Coverage included for:
  - Eye exams (every 12 months)
  - Contact lenses (every 12 months)
  - Frames (every 24 months) and lenses (every 12 months)
- Discount on Lasik or PRK surgery

**2013-2014 Vision Plan Rates**

<table>
<thead>
<tr>
<th>EyeMed Coverage Level</th>
<th>Monthly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$8.60</td>
</tr>
<tr>
<td>Retiree + Spouse</td>
<td>$16.10</td>
</tr>
<tr>
<td>Retiree + Child(ren)</td>
<td>$15.30</td>
</tr>
<tr>
<td>Retiree + Family</td>
<td>$21.60</td>
</tr>
</tbody>
</table>

**Good References**

- Administrative Regulation 3:1
- HR Policy and Procedure 94
- HR Policy and Procedure 81
- HR Policy and Procedure 87
- “What You Need to Know: UK’s Retirement Plan” (available on Benefits Website)
Utilize your resources!

TIAA-CREF
Fidelity
Social Security
UK Benefits
Financial Counseling
Elder Care
Health & Wellness
Osher Lifelong Learning Institute

Retirement Payment Options

• Lump-sum cash withdrawal
• Cash withdrawals may lead to legal & tax implications pre-
  age 59 ½ (-10% penalty)
• TIAA Traditional Annuity-10 yr. payout-equal payments
  received only through TPA (Transfer Payout Annuity)-
  subject to the terms of that contract
• 70 ½ required minimum distribution from principal by April
  1st following calendar year you turn 70 ½ or April 1st of next
  year, whichever is later
• Single Life Annuity-larger monthly income, payment as long
  as you live, also available in 10, 15 or 20 year guaranteed
  payment period, not exceeding your life expectancy

Payment Options (cont.)

Single Life Annuity
• Pays as long as you live, ends upon
  your death
• Provides larger monthly income
  than other options
• Also with 10, 15, or 20 year
  guaranteed period
• If you die during guaranteed period
  beneficiary(ies) receive payments
  for remainder of guaranteed period
• Guaranteed period may be limited
  by federal tax law

Survivor Annuity
• Pays a lifetime income
• If annuity partner lives longer,
  continues to receive income for life.
  Option 1) Two-Thirds benefit to
  survivor reduced at death of either
  continued to survivor for life or
  Option 2) Full Benefit Survivor-full
  income continues as long as either
  you or your annuity partner is living
  Half Benefit to 2nd Annuitant-
  continues as long as you live, if
  annuity partner survives you, he or
  she receives for life, ½ the income
  you would have received, if annuity
  partner dies before you, the full
  income continues to you for life
Taxation of Benefits

• Subject to income tax as you receive them from retirement benefits, death benefits, and full or partial withdrawals.
• Additional 10% tax applies to plan benefits received prior age 59 1/2 unless one of the following applies:
    • you retire or leave employer and begin lifetime income option.
    • Leave employment in, or after, the calendar year in which you attain age 55.
    • You have unreimbursed medical expenses that are greater than 7.5% of your adjusted gross income.
    • You die or become disabled.
    • The distribution is paid to someone besides you under a Qualified Domestic Relations Order (e.g., a divorce settlement).

Other Retirement Items at UK

• UK Retiree ID card
• UK Email Account
• Discounted Parking Permit
• Association of Emeriti Faculty
• Schedule P – KY State Tax Implications
• Terminal Vacation Pay (HR P&P 81)
• Conversion of TDL (HR P&P 87)
• Memberships: Spindletop Hall, Hilary J. Boone Center, University Club

Vacation Payout (refer HR P & P 81)

• Unused vacation hours up to maximum of yearly accrual (i.e. 40 hrs./week with 19 years of service=160.0 hrs.;
  37.5 hrs./week with 19 yrs. of service=150.0 hrs.;
• Refer to HR P&P 81
• 5% & 10% match on Mandatory Retirement plan
• If work half of pay period, will earn accrual for that pay period
• Payout to take place on final paycheck and is entered by department.
• Option to choose tax sheltering of payout via a voluntary retirement plan.
• Contribution limits apply.
• If not currently contributing to a voluntary retirement plan, can start for the last pay period.
• Be careful of converting TDL to Vacation time prior to retirement if more than yearly accrual could be subject to loss.
TDL Payout (refer to HR P & P 87)

- Policy if hired prior to 7/1/1995
- At retirement must have minimum of 66 days (8 hrs. = 528 hrs. or 7.5 hrs. = 495 hrs.)
- If work half of pay period will earn accrual for that pay period
- 22 of the 66 days paid at full hrly. rate; all remaining (no cap) paid at 10%
- Or can be used to meet retirement eligibility
- Department responsible to enter and process
- Option to choose tax sheltering of payout via a voluntary retirement plan
- Contribution limits apply
- If not currently contributing to a voluntary retirement plan, can start for the last pay period
- Policy if hired after 7/1/1995
- If have minimum of 66 days can use to meet retirement eligibility

Payout Examples

Hired prior to 7/1/1995, eligible to retire
EE has 1,725 TDL hrs.
1,725 (total TDL hrs.)
176 (22 days)
1,549
176 x $18.03 = $3,173
1,549 x $1.803 (10%) = $2,793
$3,173 + $2,793 = $5,966 (total)

Hired after 7/1/1995, not eligible to retire until 8/5/2014, 8 hrs.
EE has 1,725 TDL hrs.
1,725/8.0 = 215.6 days/22 wk. days /mo. = 9.8 mos.

Can move retirement date from 8/5/2014 to 10/26/2013
(Retirement office will assist with these calculations)

UK Benefit Contacts

Main Customer Service Line:
→ 257-9519 select option 3, then 1

Tina Cornett: 257-4263
Retirement Officer

Terri Kanatzar: 257-8825
Retirement Officer

Tolora Hale: 257-8845
Retirement Officer
UK Benefit Contacts (cont.)

• Pharmacy Benefit Needs
  1) Lucy Wells – 257-2519
  2) Matt McMahan - 257-2154
• Claims and Eligibility Issues
  1) Carol Watson - 257-2124
• Billing Issues
  1) Donna Henry – 257-8830