



# 2024-25 BENEFITS & WELL-BEING



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# YOUR UK BENEFITS

UK staff and faculty are at their best when their health and well-being are a priority. That's why providing a generous benefits package is key to the University's goal to recruit and retain outstanding faculty and staff.

The University continues to make significant investments in health and well-being initiatives. Each year, we work to keep costs as low as possible while enhancing quality and providing outstanding coverage. This year, UK will invest about \$245 million in health care for our employees.

UK continues to pay more than 94% of the total cost of employee-only coverage on our Saver, HMO and PPO plans.

## Sign up online

You can now enroll in and change your benefit selections through the myUK mobile app.

## When do benefits begin?

Benefits take effect on the first day of the month following your first day of work. If you are hired on the first day of the month, you may choose whether your benefits begin on your first day of work or the first day of the following month.

## WHO IS ELIGIBLE FOR BENEFITS?

Regular, full-time employees with an assignment of at least 0.75 FTE are eligible to receive the UK contribution toward the cost of health insurance, as well as:

- Matching contributions to the Matching Retirement Savings Plan
- Life insurance equal to one year's salary
- Accidental death and dismemberment insurance equal to one year's salary
- Long-term disability insurance after one year of service (this waiting period may be waived if you had similar coverage at a previous employer before coming to UK)

Regular, full-time employees may also take advantage of other insurance plans, including dental, vision, supplemental life and others.

Temporary employees who work at least 30 hours per week or with an assignment of at least 0.75 FTE are also eligible for health insurance with the subsidy, as well as, dental and vision benefits.

Regular and temporary part-time employees with an assignment of at least 0.2 FTE may enroll in health insurance, but they do not receive a University contribution toward the monthly cost.

You may also add eligible individuals to your insurance plans, including:

- Spouse
- Dependent children up to age 26
- Mentally or physically disabled children of any age who were or became disabled before the age limit and were already covered by your plan
- Adult sponsored dependent (an unrelated individual age 18 or older who has resided in your household for at least one year)
- Children up to age 26 of an adult sponsored dependent



# 2024-25 BENEFITS

To address rising health care costs happening nationwide and bring our plans in line with the true cost of insuring our faculty and staff, UK will increase its investment in employee health insurance by more than \$40 million this year to help minimize the impact to our employees. There will also be no reductions to any of our benefits.

Monthly premiums for employees will also increase this year, including smaller increases to our HMO and Saver plans. We're happy to share there are no increases to monthly rates for dental or vision insurance this year.

## **Lower costs with UK HealthCare**

No matter which health insurance plan you choose, you'll always pay less by seeing a UK HealthCare provider.

## **Online enrollment now available**

The myUK mobile app now includes an added feature allowing you to manage benefit plans from the convenience of your smartphone or tablet. You can edit or enroll in benefit plans using myUK mobile for any-time benefit changes, or during open enrollment.

The "My Benefits Enrollment" feature is accessible via the Employee Self Service (ESS) portal in the myUK mobile app.

## MORE OPTIONS FOR RECEIVING CARE

We know access to a health care provider is important to you and your family. That's why we have several options for care.

### Team Blue Clinic

Team Blue is dedicated solely to UK employees and their family members who are on a UK health insurance plan. The clinic, located at Kentucky Clinic South off Harrodsburg Road, offers routine primary care as well as same-day appointments when you're sick.

The clinic has physicians and advanced practice providers.

To schedule an appointment, call 859-218-5999.

### UK HealthCare Urgent Care Clinic

If you have an urgent medical concern and need to be seen by someone before your primary care provider is available, UK HealthCare now offers a walk-in clinic at its Turfland location on Harrodsburg Road and its Fountain Court location off Man O' War Boulevard near Richmond Road.

While an urgent care clinic isn't a replacement for your primary care provider, you can walk in without an appointment if you have an injury or illness.

The Turfland clinic is open 8 a.m. to 8 p.m. every day. The Fountain Court location is open Monday through Friday 8 a.m. to 7:30 p.m. and Saturday 8 a.m. to 1 p.m.

UK HealthCare and University Health Service urgent care locations may bill as a clinic and be subject to a deductible and co-insurance in addition to a co-pay.

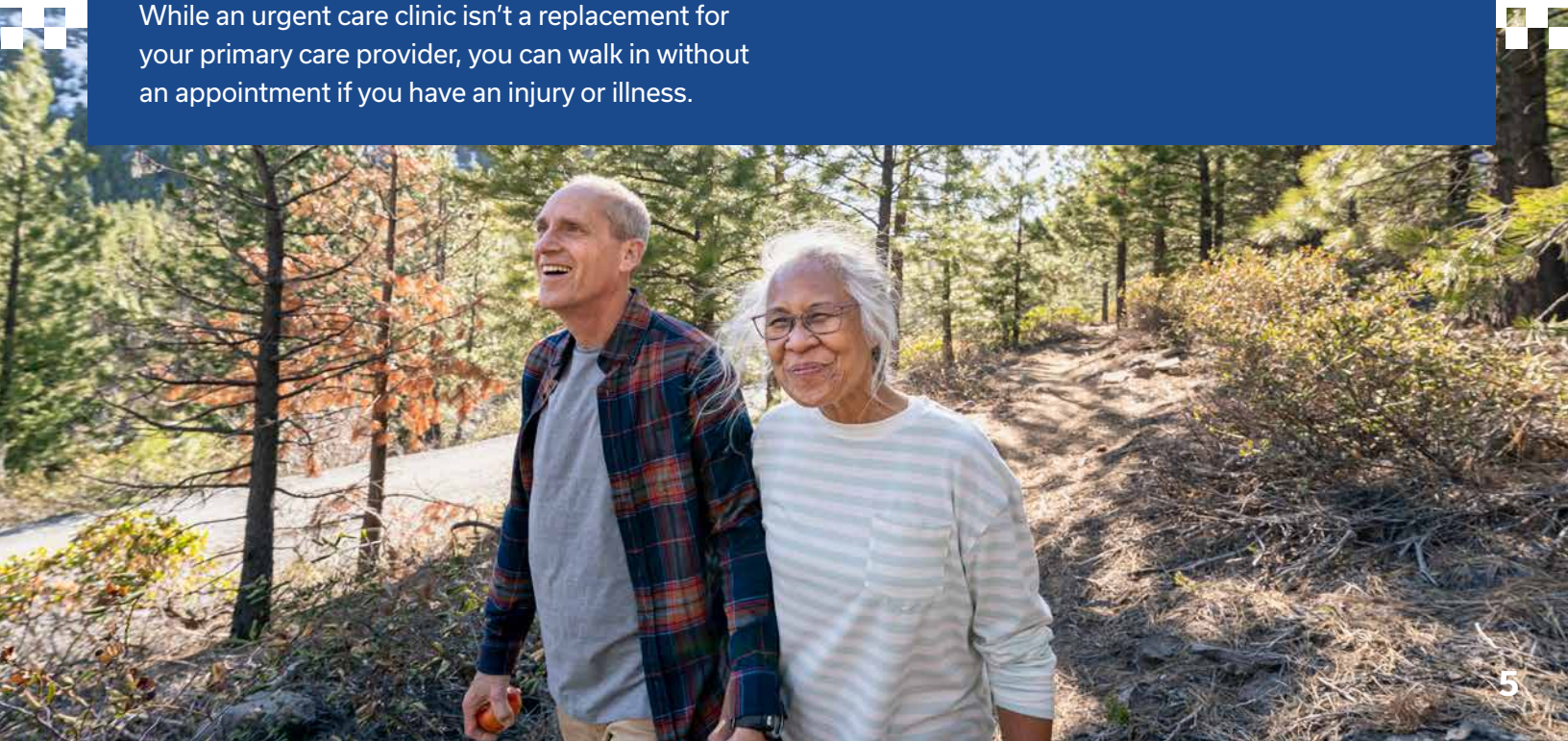
### No co-pays for telehealth

As a UK-insured employee, you can use LiveHealth Online or UK Telecare for telehealth appointments. There is no co-pay for these telehealth options.

These services allow you to connect with a medical professional online. They provide convenient and easy access for minor primary care medical conditions, and mental health counseling with LiveHealth Online, all at an excellent value.

To get started, sign up at [www.livehealthonline.com](http://www.livehealthonline.com) or download the app to your mobile device.

Visit [ukhealthcare.uky.edu/telecare](http://ukhealthcare.uky.edu/telecare) to learn about UK HealthCare's telehealth services.



UK HealthCare is also working to expand access to care.

### **UK HealthCare-Hamburg**

This clinic is set to open in mid-May 2024. Located off Sir Barton Way at 2700 Old Rosebud Road, this clinic will offer adult and pediatric primary care.

### **Frankfort Clinic**

299 King's Daughters Drive, Suite 100  
Frankfort, KY 40601

Scheduled to open later in 2024, our first Frankfort primary care clinic will also bring specialty care services to our employees living in Kentucky's capital.

### **Madison Clinic**

2085 Lantern Ridge Drive  
Richmond, KY 40475

Our Madison County clinic is scheduled to open in fall/winter 2024. In addition to primary care, this Richmond-based clinic will house imaging services, lab services, physical therapy and a pharmacy in a footprint covering more than 13,000 square feet.

### **Fayette Clinic**

Watch for updates soon related to the opening of our next new primary care clinic in Fayette County.



# INSURANCE RATES

## HEALTH PLAN RATES

### SAVER

Coverage level	Total monthly cost	UK pays	You pay
Employee only	\$776	\$736	\$40
Employee + children	\$1,145	\$986	\$159
Employee + spouse	\$1,511	\$1,216	\$295
Employee + family	\$1,874	\$1,442	\$432

### HMO

Coverage level	Total monthly cost	UK pays	You pay
Employee only	\$781	\$736	\$45
Employee + children	\$1,152	\$986	\$166
Employee + spouse	\$1,512	\$1,216	\$296
Employee + family	\$1,872	\$1,442	\$430

### PPO

Coverage level	Total monthly cost	UK pays	You pay
Employee only	\$810	\$736	\$74
Employee + children	\$1,208	\$986	\$222
Employee + spouse	\$1,592	\$1,216	\$376
Employee + family	\$1,974	\$1,442	\$532

### RHP

Coverage level	Total monthly cost	UK pays	You pay
Employee only	\$848	\$736	\$112
Employee + children	\$1,265	\$986	\$279
Employee + spouse	\$1,669	\$1,216	\$453
Employee + family	\$2,093	\$1,442	\$651

### EPO

Coverage level	Total monthly cost	UK pays	You pay
Employee only	\$1,083	\$736	\$347
Employee + children	\$1,627	\$986	\$641
Employee + spouse	\$2,170	\$1,216	\$954
Employee + family	\$2,715	\$1,442	\$1,273

# UNDERSTANDING YOUR PLAN

To make the most of your coverage, and to help you decide which plan is right for you, it's helpful to understand some of the terms that go along with your benefits.

## YOUR TOTAL COSTS

Choosing the right health plan for you is often a decision of when and how to pay for services. Here's a quick breakdown of how much you will pay for your health coverage:

$$\text{PREMIUMS} + \text{DEDUCTIBLE} + \text{CO-PAY \& CO-INSURANCE} = \text{TOTAL EMPLOYEE COST}$$

(UP TO THE OUT-OF-POCKET MAXIMUM)

**Premiums:** The amount you pay for your health insurance every month. This comes out of your pay as an automatic deduction (monthly or bi-weekly, depending on your pay schedule). You only pay a small portion of the total cost of insurance. The University pays the bulk of the total cost.

**Deductible:** The amount you must pay before your insurance pays for some services. Not all plans and services have deductibles. See where deductibles apply at [hr.uky.edu/healthinsurance](http://hr.uky.edu/healthinsurance).

## OTHER KEY TERMS

**Formulary:** A list of prescription medicines that are covered by your prescription plan. Medicines not on this list may be unavailable or available only with prior authorization, or they may cost more.

**Generic drugs:** An FDA-approved medicine, made of virtually the same formula as a name-brand medicine. Generic medicines contain the same active ingredient but usually cost less.

**Specialty drugs:** Medicines produced in lower quantities for complex illnesses. They often require special storage and are not readily available at local retail pharmacies.

**Co-pay:** A set amount you pay for a health care service. For example, employees on the UK-HMO plan pay \$10 for a visit to a primary care doctor.

**Co-insurance:** The percentage you pay for the cost of a health care service, after you meet the deductible. For example, after you pay your deductible, the UK-PPO plan covers 80 percent of the cost for outpatient surgery, and you pay the remaining 20 percent.

**Out-of-pocket maximum:** A cap on your costs for the year, which runs July 1 to June 30. Once you reach this maximum, your health plan will pay 100 percent of your covered expenses for the rest of the year.

**Preventive care:** Services that help you manage your health, such as routine physical exams, screenings, Pap smears, mammograms and lab tests. These services are all covered at 100 percent by your health plan when received from an in-network health care provider.

**In-network provider:** A provider (doctor, nurse practitioner or other professional) who has agreed to accept a negotiated rate from the health plan. Health care services will cost you more if you receive them from an out-of-network provider. No matter which plan you choose, UK HealthCare providers are in-network.



# HEALTH PLANS

UK offers five health plans to meet the diverse needs of our faculty and staff.

**THE UK HEALTH SAVER** provides a great way to save for health care costs this year and in the future. You will be at risk for covering some of your health care costs out of pocket through higher deductibles, but UK will deposit money into a health savings account to help you meet your deductible.

**THE UK-HMO** offers an excellent value. You pay no deductibles and no co-payments for preventive care and low co-payments for primary and specialty care. Those on the UK-HMO plan must use UK HealthCare facilities and physicians. The plan is available to those who live in Central Kentucky.

**THE UK-PPO** is our most popular plan. It offers greater flexibility to choose a doctor or health care facility. Members of the UK-PPO plan pay for this extra flexibility through deductibles and higher co-pays for certain services. UK HealthCare facilities and physicians are in the UK-PPO network and are available at lower co-pays and co-insurance than services outside of UK HealthCare. The premium for this plan is higher than the HMO and Health Saver plans.

**THE UK-RHP** offers high-quality care for those who live outside Central Kentucky. The coverage matches the UK-HMO plan but makes services from non-UK HealthCare facilities and Kentucky Anthem providers available to those who live in outlying counties.

**THE UK-EPO** offers flexibility to receive services outside of UK HealthCare. This plan has a higher monthly premium, but members of this plan have no co-insurance to pay or deductibles to meet. Employees who have (or whose spouse or covered dependent has) a chronic condition that requires frequent hospitalization most often take advantage of this plan.

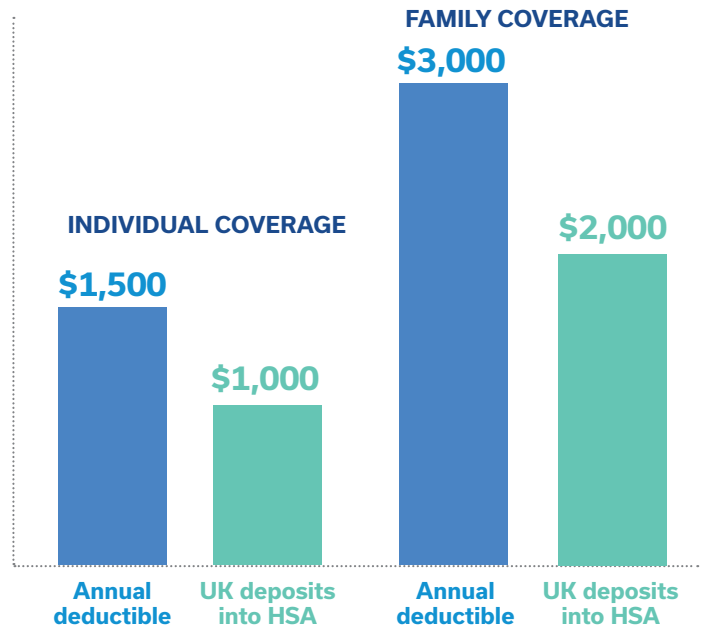
# UK HEALTH SAVER PLAN

We offer a high-deductible health insurance plan combined with a health savings account. This type of insurance plan puts you at risk for covering some of your health care costs out of pocket, but it provides a way to save for health care costs this year and in the future.

The UK Health Saver Plan has a deductible of \$1,500 for single coverage and \$3,000 for coverage that includes family members, if you use UK HealthCare providers. Those deductibles are higher if you use other health care providers who are in the Anthem insurance network, and higher still if you see providers who are outside that network.

If you have employee-only coverage and see only UK HealthCare providers, for example, you must pay the first \$1,500 of health care costs for the year that begins July 1 before any insurance coverage begins. To help you cover these costs, UK will deposit \$1,000 into a health savings account. For coverage that includes family members, you're responsible for the first \$3,000 in health care cost, and UK will deposit \$2,000 into your health savings account to use toward those costs.

Once you meet your deductible, you'll still be



responsible for paying a percentage of your health care costs.

This plan does include an out-of-pocket maximum, which varies depending on whether you see UK HealthCare or other providers. Once you have paid the maximum amount yourself for the year, your insurance will cover 100 percent of your health care costs.

Preventive care is covered at 100 percent of the cost prior to meeting your deductible.

For more information about this health insurance option, visit [hr.uky.edu/healthinsurance](https://hr.uky.edu/healthinsurance)



Hi, I'm Leo!

**Health conditions:** Good overall health, doesn't expect many health expenses

**Home:** Bowling Green

**Work location:** College of Medicine Bowling Green campus

**What Leo likes most about this plan:** He can cover his costs out of pocket and likes saving up for health expenses later in life.

## UK HEALTH SAVER PLAN

Coverage level cost	Total monthly	UK pays	You pay	UK deposits into your health savings account
Employee only	\$776	\$736	\$40	\$1,000 (\$500 in July, \$500 in January)
Employee + children	\$1,145	\$986	\$159	\$2,000 (\$1,000 in July, \$1,000 in January)
Employee + spouse	\$1,511	\$1,216	\$295	\$2,000 (\$1,000 in July, \$1,000 in January)
Employee + family	\$1,874	\$1,442	\$432	\$2,000 (\$1,000 in July, \$1,000 in January)

The UK Saver Health Plan has deductibles and out-of-pocket maximums that vary based on who you see for care:

	UK HealthCare provider	In the Anthem network	Outside the Anthem network
Deductible	\$1,600 single/\$3,200 family	\$3,500 single/\$7,000 family	\$7,500 single/\$15,000 family
Out-of-pocket maximum*	\$3,000 single/\$6,000 family	\$7,000 single/\$14,000 family	No maximum

\* Minimum deductible per IRS

Health care service	Your cost with UK HealthCare after you meet your deductible	Your cost in the Anthem network after you meet your deductible	Your cost outside the Anthem network after you meet your deductible
Preventive care	\$0 (no deductible required)	\$0 (no deductible required)	40 percent of the cost
Primary care visit	10 percent of the cost	30 percent of the cost	40 percent of the cost
Specialty care visit	10 percent of the cost	30 percent of the cost	40 percent of the cost
Lab tests, X-rays, diagnostic tests	10 percent of the cost	30 percent of the cost	40 percent of the cost
High-end diagnostics	10 percent of the cost	30 percent of the cost	40 percent of the cost
Allergy shots	10 percent of the cost	30 percent of the cost	40 percent of the cost
Inpatient hospital stay	10 percent of the cost	30 percent of the cost	40 percent of the cost
Outpatient surgery	10 percent of the cost	30 percent of the cost	40 percent of the cost
Urgent treatment center visit	30 percent of the cost	30 percent of the cost	40 percent of the cost
Emergency room visit center visit	30 percent of the cost	30 percent of the cost	30 percent of the cost
Physical therapy	10 percent of the cost	30 percent of the cost	40 percent of the cost

You can also add to UK's contribution by up to \$3,150 per year on the employee-only plan or \$6,300 per year on family plans. Health savings account contributions provide a triple tax savings. You save money on taxes when you contribute, your money can earn interest tax free, and you can withdraw money to pay for medical expenses tax free.

For a complete breakdown of coverage and costs, visit [hr.uky.edu/healthinsurance](https://hr.uky.edu/healthinsurance).



UK-HMO

Hi, I'm Steve!

**Health conditions:** Good overall health. Receives routine services, such as an annual physical and a flu shot.

**Home:** Lexington

**Work location:** Kentucky Clinic

**What Steve likes most about this plan:** The convenience of being near his UK HealthCare providers when he has an appointment during the work day.

## UK-HMO

Coverage level	Monthly cost	UK pays	You pay
Employee only	\$781	\$736	\$45
Employee + children	\$1,152	\$986	\$166
Employee + spouse	\$1,512	\$1,216	\$296
Employee + family	\$1,872	\$1,442	\$430

The UK-HMO has an annual out-of-pocket maximum of \$3,000 per member or \$6,000 per family for medical costs. The annual out-of-pocket maximum for prescriptions is \$5,000 per member or \$10,000 per family.

Below are your costs for common services on the UK-HMO plan:

Health care service	Your cost
Preventive care	\$0
Primary care visit	\$10 co-pay
Specialty care visit	\$30 co-pay
Lab tests, X-rays, diagnostic tests	\$0
Allergy shots	\$10 co-pay
Inpatient hospital stay	\$200 co-pay
Outpatient surgery	\$75 co-pay
Urgent treatment center visit	\$25 co-pay
Emergency room visit	\$100 co-pay plus 10% co-insurance (waived if admitted to hospital)
Physical therapy	\$15 co-pay per visit

For a complete breakdown of coverage and costs, visit [hr.uky.edu/healthinsurance](http://hr.uky.edu/healthinsurance)



Hi, I'm Megan!

UK-PPO

**Health conditions:** Has an established relationship with a doctor outside of UK HealthCare for a chronic condition.

**Home:** Lexington

**Work location:** Coldstream Research Campus

**What Megan likes most about her plan:** She doesn't mind meeting higher deductibles and paying higher co-pays to have more choice in where she receives her health care. She can receive care at UK HealthCare and have similar out of pocket costs to the UK-HMO.

## UK-PPO

Coverage level	Monthly cost	UK pays	You pay
Employee only	\$810	\$736	\$74
Employee + children	\$1,208	\$986	\$222
Employee + spouse	\$1,592	\$1,216	\$376
Employee + family	\$1,974	\$1,442	\$532

We've reduced your costs if you see a UK HealthCare provider on the UK-PPO plan. Receiving care with a provider outside the Anthem network has the highest costs. The UK-PPO plan covers **out-of-network** providers at a higher deductible, co-insurance and no out-of-pocket maximum.

Here are your in-network deductibles and out-of-pocket maximums on the UK-PPO plan:

	With UK HealthCare	In the Anthem network
Annual deductible	\$100 per member, \$200 per family	\$500 per member, \$1,000 per family
Medical costs	\$3,000 per member, \$6,000 per family	\$4,000 per member, \$8,000 per family
Prescription costs	\$5,000 per member, \$10,000 per family	\$5,000 per member, \$10,000 per family

Below are your costs for common services on the UK-PPO plan:

Health care service	Your cost with UK HealthCare	Your cost in the Anthem network
Preventive care	\$0	\$0
Primary care visit	\$15 co-pay	\$25 co-pay
Specialty care visit	\$40 co-pay	\$50 co-pay
Lab tests, X-rays, diagnostic tests	\$0	\$0
High-end diagnostics	\$75 co-pay	20 percent of the cost after you meet your deductible
Allergy shots	\$10 co-pay	\$10 co-pay
Inpatient hospital stay	\$300 co-pay	20 percent of the cost after you meet your deductible
Outpatient surgery	\$100 co-pay	20 percent of the cost after you meet your deductible
Urgent treatment center visit	\$50 co-pay	\$50 co-pay
Emergency room visit	20 percent of the cost after \$100 co-pay (waived if admitted)	20 percent of the cost after \$100 co-pay (waived if admitted)
Physical therapy	\$20 co-pay per visit	\$30 co-pay per visit

For a complete breakdown of coverage and costs, visit [hr.uky.edu/healthinsurance](http://hr.uky.edu/healthinsurance).



UK-RHP

Hi, I'm Gail!

**Health conditions:** Good overall health

**Home:** Pikeville

**Work Location:** Agricultural extension office in Pikeville

**What Gail likes most about her plan:** She doesn't live near UK HealthCare providers, but she likes having coverage with no deductibles and lower co-pays. She chooses the UK-RHP since she lives outside Central Kentucky.



## UK-RHP

Coverage level	Monthly cost	UK pays	You pay
Employee only	\$848	\$736	\$112
Employee + children	\$1,265	\$986	\$279
Employee + spouse	\$1,669	\$1,216	\$453
Employee + family	\$2,093	\$1,442	\$651

The UK-RHP has an annual out-of-pocket maximum of \$4,000 per member or \$8,000 per family for medical costs. The annual out-of-pocket maximum for prescriptions is \$5,000 per member or \$10,000 per family.

Below are your costs for common services on the UK-RHP:

Health care service	Your cost
Preventive care	\$0
Primary care visit	\$10 co-pay
Specialty care visit	\$30 co-pay
Lab tests, X-rays, diagnostic tests	\$0
Allergy shots	\$10 co-pay
Inpatient hospital stay	\$200 co-pay
Outpatient surgery	\$75 co-pay
Urgent treatment center visit	\$25 co-pay
Emergency room visit	\$100 co-pay plus 20% co-insurance (waived if admitted to hospital)
Physical therapy	\$15 co-pay per visit

For a complete breakdown of coverage and costs, visit [hr.uky.edu/healthinsurance](https://hr.uky.edu/healthinsurance).



Hi, I'm Richard!

UK-EPO

**Health conditions:** His spouse has a chronic medical condition that often requires multiple hospitalizations a year and has established relationships with providers outside of UK HealthCare.

**Home:** Lexington

**Work location:** UK campus

**What Richard likes most about his plan:** The UK-EPO plan has a higher monthly premium, but it offers a wider range of health care providers to choose from. It also has no deductibles to meet or co-insurances to pay. Health care services, including the frequent hospital stays, are covered at 100 percent after a co-pay. Co-payments are per admission and limited to two co-payments per year.

## UK-EPO

Coverage level	Monthly cost	UK pays	You pay
Employee only	\$1,083	\$763	\$347
Employee + children	\$1,627	\$986	\$641
Employee + spouse	\$2,170	\$1,216	\$954
Employee + family	\$2,715	\$1,442	\$1,273

The UK-EPO has an annual out-of-pocket maximum of \$4,000 per member or \$8,000 per family for medical costs. The annual out-of-pocket maximum for prescriptions is \$5,000 per member or \$10,000 per family.

Below are your costs for common services on the UK-EPO plan:

Health care service	Your cost with UK HealthCare	Your cost in the Anthem network
Preventive care	\$0	\$0
Primary care visit	\$15 co-pay	\$25 co-pay
Specialty care visit	\$40 co-pay	\$50 co-pay
Lab tests, X-rays, diagnostic tests	\$0	\$0
Allergy shots	\$10 co-pay	\$10 co-pay
Inpatient hospital stay	\$300 co-pay	\$500 co-pay
Outpatient surgery	\$100 co-pay	\$150 co-pay
Urgent treatment center visit	\$50 co-pay	\$50 co-pay
Emergency room visit	\$100 co-pay plus 20% co-insurance (waived if admitted to the hospital)	\$100 co-pay plus 20% co-insurance (waived if admitted to the hospital)
Physical therapy	\$20 co-pay per visit	\$30 co-pay per visit

For a complete breakdown of coverage and costs, visit [hr.uky.edu/healthinsurance](http://hr.uky.edu/healthinsurance).

# PRESCRIPTION COVERAGE

The prescription benefit is the same for all UK health plans, except the UK Health Saver plan, which pays a percentage of prescription costs after you meet your deductible. You are automatically enrolled in prescription coverage if you are on a health plan. Express Scripts is our benefit manager for prescription coverage.

Generic prescription drugs are usually your best value. They contain the same active ingredients as brand-name equivalent drugs at a lower cost.

Receiving a 90-day supply for each prescription through Express Scripts Mail Service Pharmacy or a UK Retail Pharmacy (such as the one at Kentucky Clinic) may also cost less than three 30-day supplies.

For a complete breakdown of prescription costs, **visit [hr.uky.edu/healthinsurance](http://hr.uky.edu/healthinsurance).**

Sometimes medicines can change categories (generic, preferred brand, non-preferred brand). It's always a good idea to check which category your medicine is in. Visit **[www.express-scripts.com](http://www.express-scripts.com)**. Please call a pharmacist with the Know Your Rx Coalition at **859-218-5979** or **855-218-5979** for information specific to your medication, formulary and costs.



# FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) allows you to set aside money tax free to pay for eligible expenses.

UK offers two kinds of FSAs:

- Dependent care, which allows you to use tax-free dollars to pay for child care expenses. You may contribute \$500 to \$5,000 each year to this FSA. Each household has a maximum \$5,000 contribution.
- Health care, which allows you to pay for eligible medical expenses. You may contribute \$250 to \$3,200 each year to this FSA.

TASC is UK's new FSA vendor. They offer more card features to pay both health and dependent care expenses.

Keep your receipts! Some purchases will require follow-up verification. Failure to provide this information could cause your FSA debit card to be de-activated, and unsubstantiated claims will be considered taxable income..

## Eligible expenses

Always check with TASC for eligibility, but in general, the following items are eligible for the dependent care FSA:

- Care for a child under age 14 at a daycare, camp, nursery school or a private sitter
- Elder care for an incapacitated adult who lives with you at least 8 hours a day
- Expenses for pre-school and after-school child care

In general, the following items are eligible for the health care FSA:

- Acupuncture
- Automobile modifications for a physically handicapped person
- Blood pressure monitoring device
- Chiropractic care
- Contact lenses & related materials
- Crutches
- Fertility treatment
- Guide dog or other animal aid
- Hearing aids
- Laser eye surgery
- Over-the-counter (OTC) health items
- Oxygen
- Prescription medications
- Wheelchair






















**Note:** If you participate in the Health Saver insurance plan, you may not also participate in a health care flexible spending account.

Up to \$610 of unused funds in a 2023-24 health care flexible spending account may rollover into a 2024-25 health care FSA.

# UK DENTAL

## UK DENTAL

Ideal for: UK employees who like to receive care from a UK Dentistry provider while enjoying lower premiums. Please note that while UK Dental might offer different coverage levels, services are often available for a discount, resulting in similar out-of-pocket costs to other dental plans.

Dental service (Basic)	UK Dental Preventive (Basic)	UK Dental Comprehensive
Two exams and cleanings per year	 100%	 100%
Restorative fillings		 100%
Simple extractions		 100%
Periodontics (scaling and root planning)		 30% (every two years)
Crown or bridge		 20% or  30%
Endodontics (root canal)		 30%
Oral surgery		 30%
Complete/partial dentures		 30%
Orthodontics		 20% up to a \$1,000 lifetime maximum
Emergency treatment (with UK Dentistry provider)		 100%

✗ Not covered

## RATES

### Preventive (Basic)

Coverage	Monthly cost
Employee only	\$12.24
Employee + children	\$38.60
Employee + spouse/ sponsored dependent	\$24.26
Employee + family	\$54.81

### Comprehensive

Coverage	Monthly cost
Employee only	\$27.13
Employee + children	\$55.46
Employee + spouse/ sponsored dependent	\$55.46
Employee + family	\$88.20























# DELTA DENTAL

## DELTA DENTAL

Ideal for: Employees who wish to see a dentist outside of UK providers.

Delta Dental also offers two levels of coverage. Both levels have a \$25 per person and \$75 per family deductible that must be met before services are covered.

The annual maximum benefit paid by the plan is \$1,750 per year.

Dental service	Delta Dental Basic	Delta Dental Enhanced
Routine office visit	 100%	 100%
Two cleanings/routine office visits per year*	 100%	 100%
Restorative fillings	 80%	 80%
Simple extractions	 80%	 80%
Periodontics	 80%	 80%
Crown, bridge and dental implants	 X	 50%
Endodontics (root canal)	 80%	 80%
Oral surgery	 80%	 80%
Complete/partial dentures	 X	 50%
Orthodontics (up to age 19)	 X	 50% up to a \$1,000 lifetime maximum
Space maintainers (for permanent teeth)	 X	 X

\*Four cleanings for patients with certain medical conditions X Not covered

## RATES

### Basic

Coverage	Monthly cost
Employee only	\$24.40
Employee + children	\$46.30
Employee + spouse/ sponsored dependent	\$51.90
Employee + family	\$76.30

### Enhanced

Coverage	Monthly cost
Employee only	\$33
Employee + children	\$69.80
Employee + spouse/ sponsored dependent	\$72.80
Employee + family	\$113.50

# VISION

UK offers two vision insurance plans through EyeMed – Essential and Enhanced. The EyeMed network includes UK vision care providers along with LensCrafters, many private practices and other locations nationwide.

**EyeMed Essential:** Lower premiums out of your paycheck each month, higher co-pays for some services when purchased.

**EyeMed Enhanced:** Higher premiums out of your paycheck each month, lower co-pays for some services when purchased.

Here is a breakdown of your costs when you visit eye care providers in the EyeMed network.

	Your costs with EyeMed Essential	Your costs with EyeMed Enhanced
<b>Monthly premiums</b>		
Employee only	\$8.50	\$21.40
Employee + children	\$15.20	\$38
Employee + spouse/sponsored dependent	\$16	\$40
Employee + family	\$21.40	\$53.60
<b>Vision services</b>		
Exam with dilation as necessary	\$10	\$0
Laser vision correction	85% of retail price or 95% of promotional price	85% of retail price or 95% of promotional price





# VISION

	Your costs with EyeMed Essential	Your costs with EyeMed Enhanced
<b>Glasses</b>		
Frames	80% of the charge minus a \$130 allowance	80% of the charge minus a \$160 allowance
Single vision standard plastic lens	\$10	\$10
Bifocal standard plastic lens	\$10	\$10
Trifocal standard plastic lens	\$10	\$10
Standard progressive lens	\$75	\$10
Premium progressive lens-Tier 1	\$95	\$30
Premium progressive lens-Tier 2	\$105	\$40
Premium progressive lens-Tier 3	\$120	\$55
Premium progressive lens-Tier 4	\$75 co-pay, then 80% of the charge minus a \$120 allowance	\$10 co-pay, then 80% of the charge minus a \$120 allowance
UV treatment	\$15	\$0
Tint (solid and gradient)	\$15	\$0
Standard scratch resistance	\$15	\$0
Standard polycarbonate (adults)	\$40	\$0
Standard polycarbonate (children under 19)	\$0	\$0
Standard anti-reflective coating	\$45	\$0
Premium anti-reflective coating-Tier 1	\$57	\$12
Premium anti-reflective coating-Tier 2	\$68	\$23
Premium anti-reflective coating-Tier 3	80% of retail price	80% of retail price minus a \$45 allowance
Polarization, other add-on services	80% of retail price	80% of retail price
<b>Contact lenses</b>		
Standard contact lens exam	\$40	\$0
Premium contact lens exam	90% of retail price	90% of retail price minus a \$55 allowance
Conventional contact lenses	15% off price after a \$130 allowance	15% off price after a \$160 allowance
Disposable contact lenses	Price minus a \$130 allowance	Price minus a \$160 allowance
Medically necessary contact lenses	\$0	\$0

Both plans cover one eye exam every 12 months and the purchase of lenses or contacts every 12 months. EyeMed Essential covers the purchase of frames once every 24 months, while the Enhanced plan covers frames once every 12 months.

Services have higher costs if you see an eye care provider outside the EyeMed network. For a complete listing of out-of-network costs, [hr.uky.edu/vision](http://hr.uky.edu/vision).

# THINKING ABOUT EXPANDING YOUR FAMILY? HERE ARE SOME TIPS!

If you are thinking about growing your family through a birth or adoption, there are several things to consider, including benefits you can choose during open enrollment.

## **WINFertility benefit available**

Through our health insurance plan administrator, Anthem, you can access WINFertility benefits. It includes family-building benefits for adoption and surrogacy assistance as well as fertility benefits.

This benefit is now available on all our health insurance plans, including HMO. For more information, visit [managed.winfertility.com/universityofky/](https://managed.winfertility.com/universityofky/)

## **Being away from work**

UK offers staff employees two weeks of paid parental leave. This parental leave can be taken up to six months after the birth or adoption of a child. Family and Medical Leave protects your job for up to 12 weeks while you're away for a birth or adoption (or other medical needs). Our HR Leave Administration team recommends you submit your Family Medical Leave application between weeks 20 and 30 of your pregnancy.

Family Medical Leave is unpaid job protection while you're away. But, if you have paid time off available, you will use it during this time. UK allows staff to take up to 12 weeks of paid time off. This can include any accrued vacation or sick time.

Faculty have a separate policy for time off for birth or adoption.

## **Short-term disability insurance can pay part of your salary**

This type of insurance will begin paying 70 percent of your salary or \$6,000 per month, whichever is less, after either 14 or 30 days away from work, depending on which type of plan you choose. If you've had a salary increase, you may want to consider increasing your benefit.

## **Help for your emotional well-being**

Emotional well-being resources are available through our health insurance administrator, Anthem, to help you build resiliency, manage stress, improve your mood and even sleep better. Individualized support is available online or over the phone. Learn more at [hr.uky.edu/mental-health](https://hr.uky.edu/mental-health).

Anthem also offers a program called Future Moms (it supports future dads too). The program aims to help you have healthier pregnancies and longer-term babies. Through individualized nurse interventions, expectant members learn about prenatal care, the prevention of pre-term labor and how to best follow their physician's plan of care.

## **Additional support**

The Little Cats guide from our HR Work-Life team offers information on preparing for your time away from work, help with finding child care and information on the child care centers near UK, the programs in place to support you and your family, understanding Family Medical Leave, and answers to the most frequently asked questions.

That and more help for new and expectant parents is available at [hr.uky.edu/new-parents-checklist](https://hr.uky.edu/new-parents-checklist).

# VOLUNTARY INSURANCE PLANS

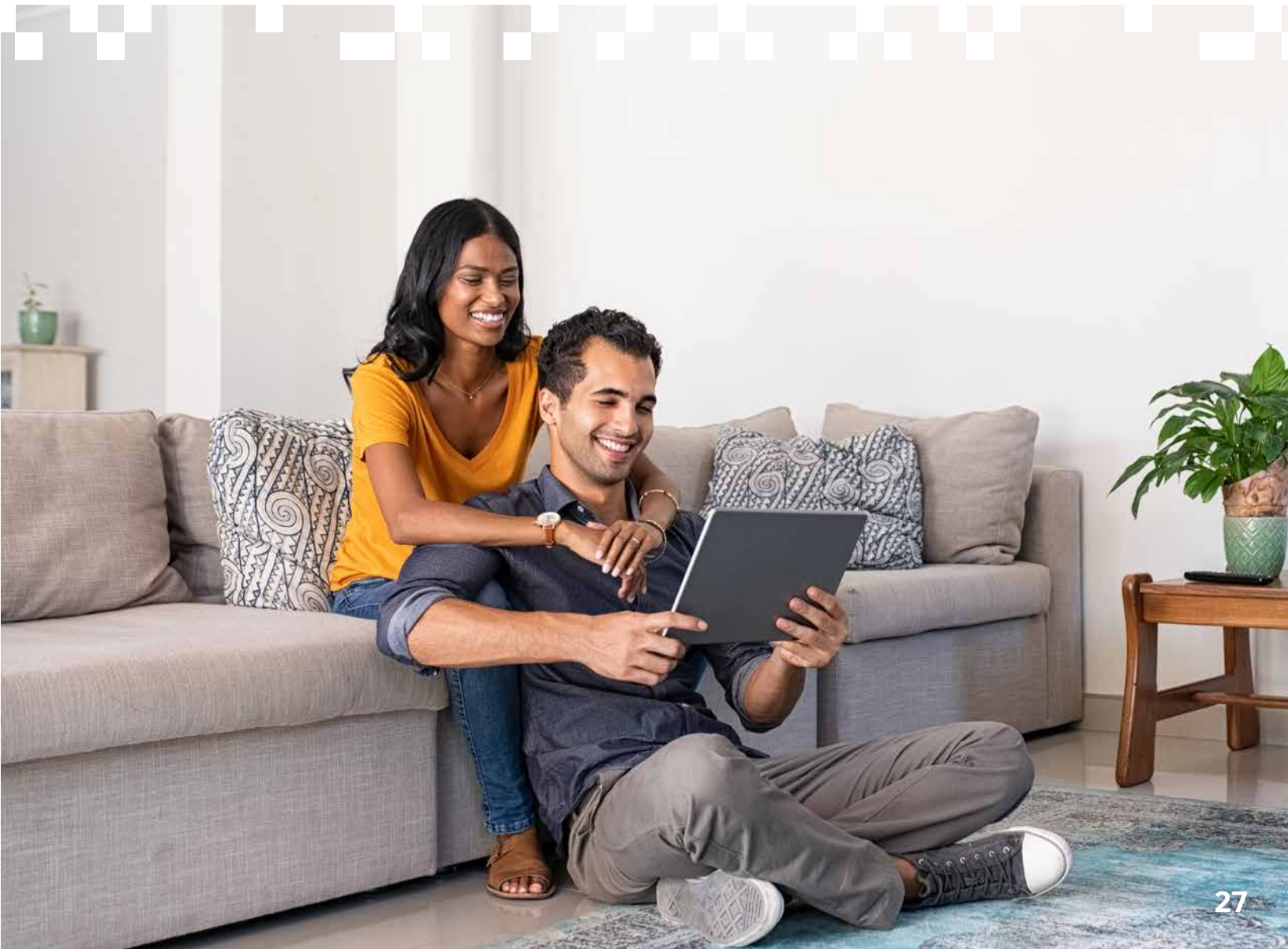
Have you thought about enrolling in additional insurance to cover costs beyond our standard health insurance?

You can sign up for any of these insurance plans through our vendor, The MPM Group:

- Short-term disability insurance
- Cancer insurance
- Universal life insurance

- Long-term disability insurance
- Critical illness insurance
- Accident insurance

In addition to the information in this booklet, you can learn more about these voluntary insurance plans by visiting [www.thempmgroupplc.com](http://www.thempmgroupplc.com).



# LIFE INSURANCE

All employees in a regular position with an assignment of 0.75 FTE or greater automatically receive life insurance coverage equal to one times your salary at no cost. If your salary is more than \$50,000, you will pay tax on the premiums UK pays toward the cost of any amount higher than \$50,000. You may lower your coverage level to \$50,000 to avoid any additional taxes. (Note: For employees hired on or after July 1, 2017, life insurance is reduced to 65 percent upon turning 65 and to 50 percent upon turning 70.)

Employees may also purchase optional life insurance, up to eight times their annual salary. The need for life insurance varies greatly depending on your situation. New hires can enroll in up to five times their salary, or \$500,000, without having to provide medical evidence of insurability. Any request above this amount will require completion of medical evidence of insurability questions.

## RATES

Your age	Monthly cost per \$1,000 of coverage
Up to age 34	5 cents
35-39	8 cents
40-44	9 cents
45-49	13 cents
50-54	22 cents
55-59	37 cents
60-64	60 cents
65-69	\$1.11
70+	\$1.93

These questions may help you decide how much additional life insurance you should purchase:

- How much would my family need to pay for outstanding debt?
- How many years of my income do I need to replace?
- How much annual income will my survivors need?
- Do I have children who may go to college?
- Are there any one-time expenses I want to fund (wedding, home repairs, etc.)?
- How much money do I have available in investments outside of retirement accounts?

Prudential is the administrator for our life insurance plans.

For more information about life insurance, visit [hr.uky.edu/life-insurance](http://hr.uky.edu/life-insurance).

# LIFE INSURANCE

In addition to life insurance for yourself, you may also purchase life insurance for children and a spouse or sponsored dependent. New hires can enroll in maximum allowances without providing medical evidence of insurability for dependents.

Coverage	Monthly cost for \$10,000	Monthly cost for \$15,000	Monthly cost for \$20,000	Monthly cost for \$25,000	Monthly cost for \$30,000
Spouse/sponsored dependent	\$1.70	\$2.55	\$3.40	\$4.25	\$5.10
Child	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental death and dismemberment insurance provides a benefit to you or your beneficiary if you are seriously injured or die in an accident.

If you purchase coverage for yourself plus children, your children's benefit will be 15 percent of your coverage amount, up to \$15,000. For employee + spouse/sponsored dependent coverage, your spouse/sponsored dependent benefit will be 50 percent of your coverage amount. On the employee + family plan, your spouse or sponsored dependent benefit is 50 percent and the child benefit is 10 percent. You can purchase from \$10,000 to \$1,000,000 in \$5,000 increments

### RATES

Coverage	Monthly cost per \$10,000 of coverage
Employee only	17 cents
Employee + children	25 cents
Employee + spouse/sponsored dependent	25 cents
Employee + family	25 cents

# OTHER VOLUNTARY BENEFITS

## **Accident insurance**

This plan is designed to help take care of unexpected bills related to injury accidents (even sports-related) that occur every day. Accident insurance provides benefits for initial care, injuries and follow-up care that are a result of a covered accident. These benefits are not offset by health insurance benefits, and all payments are paid directly to you. A \$100/year health screening benefit is also included. Policies are issued by Trustmark Insurance Company and are portable.

## **Cancer/disease specified insurance**

Regular full-time or regular half-time employees are eligible for cancer/disease specified insurance. On-call pool nurses with benefits-purchase eligibility may also enroll in this voluntary benefit, which is offered through American Heritage Life Insurance Company.

This plan is designed to help offset the indirect expenses associated with cancer or the other 29 specified diseases covered. The plan pays benefits directly to the person covered. A \$100/year wellness benefit is also included. Premiums are paid on a pre-tax basis from your paycheck. Coverage is portable upon leaving the University.

## **Short-term disability insurance**

Regular full-time or regular half-time employees are eligible. On-call pool nurses with benefits-purchase eligibility may also enroll in this voluntary benefit.

The short-term disability plan has two options. The first option pays benefits after you have been away from work for 14 days due to illness, injury or pregnancy. The second option pays benefits after you have been away from work for 30 days due to illness, injury or pregnancy. Both plans

pay benefits for up to six months. You select the amount of your monthly short-term disability benefit at enrollment. The monthly benefit you select can be no more than 70% (up to \$6,000 per month) of your monthly earnings. You should update your coverage amount each year during Open Enrollment. Premiums are deducted on a pre-tax basis, and coverage is portable.

## **Critical illness insurance**

This plan provides a lump sum benefit (\$5,000 to \$50,000) to help pay deductibles, co-insurance and living expenses when someone experiences a severe critical illness like a heart attack, stroke, major organ transplant and others. Coverage is available for spouses too. These benefits are not offset by health insurance benefits, and all payments are paid directly to the insured. A \$100 per year health screening benefit is also included. Premiums are deducted on a pre-tax basis.

## **Universal life insurance**

Regular employees with an assignment of 50 percent or more (0.5 FTE) are eligible. On-call pool nurses with benefits-purchase eligibility may also enroll in this voluntary benefit. This permanent type of life insurance is designed to be there for you in your retirement years. You may also purchase separate policies for your spouse/sponsored dependent and your children whether or not you elect coverage for yourself. The voluntary benefit is offered through American Heritage Life Insurance Company.

Universal life insurance offers these benefits:

- **Portability:** If you leave the University or retire, you may take your universal life insurance coverage with you.

# OTHER VOLUNTARY BENEFITS

- **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.

## **Auto/home insurance**

This voluntary benefit is offered for eligible employees with a minimum 20 percent assignment (.2 FTE) and to retirees through Farmers Auto and Home and allows you to take advantage of special group rates, policy discounts and convenient payment options such as payroll deduction. Other payment options are available. Premium payments are spread over the policy term with no interest charges or service fees. You may enroll in this voluntary benefit anytime. Employees and retirees also may apply to receive insurance coverage for renter's property, landlord's rental dwelling, recreational vehicle, boat and personal excess liability (umbrella). Employees and retirees should compare coverage available through Farmer's to other options in the marketplace to determine what coverage and insurance provider best meets their individual needs.

## **MetLaw**

This popular and cost-effective legal services benefit from MetLife allows employees to enroll and gain access to 14,000 experienced attorneys

nationwide, and more than 200 in Kentucky. At a cost of \$16.50 per month per employee, or \$22.50 per month for a family, these experts can provide legal advice and representation on a wide variety of legal matters, including wills and trusts, review of contracts, financial matters, traffic and vehicle matters, and many others.

## **Pet Insurance**

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

## **Contact**

For more information on accident insurance, long-term disability buy-up, universal life, short-term disability or cancer/specified disease insurance, you may contact The MPM Group, LLC at **(859) 223-4973**, or visit [www.thempmgroupllc.com](http://www.thempmgroupllc.com).

For more information on pet insurance, go to [benefits.petinsurance.com/uky](http://benefits.petinsurance.com/uky) or call **877-738-7874**. For more information on Farmer's auto and home insurance, call **833-833-4110**.



**Questions? Contact the appropriate provider listed below.**

Benefit	Phone	Web	Email
<b>Health</b> UK-HMO	1-800-955-8547	<a href="http://www.mc.uky.edu/ukhmo">www.mc.uky.edu/ukhmo</a>	<a href="mailto:ukhmo@uky.edu">ukhmo@uky.edu</a>
UK-RHP, UK-PPO, UK-EPO, UK Health Saver, UK Indemnity	1-855-634-3383	<a href="http://www.anthem.com">www.anthem.com</a>	
Employee Benefits Advocate	859-257-2124		<a href="mailto:benefits@email.uky.edu">benefits@email.uky.edu</a>
<b>Pharmacy</b> Express Scripts	1-877-242-1864 (for hearing impaired 1-800-899-2114)	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	
Know Your Rx Pharm-Assist (formerly Help with Your Medicine and Copay Counseling)	859-218-5979 or 1-855-218-5979	<a href="http://hr.uky.edu/kyrx">hr.uky.edu/kyrx</a>	<a href="mailto:kyrx@uky.edu">kyrx@uky.edu</a>
<b>Dental and Vision Insurance</b> UK Dental	859-323-8566	<a href="http://dentistry.uky.edu/patient-care/plan">dentistry.uky.edu/patient-care/plan</a>	
Delta Dental	1-800-955-2030	<a href="http://www.deltadentalky.com">www.deltadentalky.com</a>	
EyeMed Vision Care	1-866-723-0596	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	
<b>Flexible Benefits Spending Account Programs</b> Medical Care Spending Account Dependent Care Spending Account (Administered by TASC)	1-800-422-4661	<a href="http://www.tasconline.com">www.tasconline.com</a>	
<b>Retirement Plan</b> TIAA (to schedule a meeting) TIAA (for telephone counseling)	859-224-6900 1-800-842-2776	<a href="http://www.tiaa.org">www.tiaa.org</a>	
Fidelity Investments (general) Fidelity Investments (to schedule a meeting)	1-800-343-0860 1-800-642-7131	<a href="http://www.fidelity.com">www.fidelity.com</a>	
CAPTRUST Financial Wellness and Advice	1-800-967-9948	<a href="http://www.captrustadvice.com">www.captrustadvice.com</a>	
<b>Voluntary Benefits</b> Cancer/Specified Disease, Critical Illness, Accident Insurance, Long-Term Care Insurance, Universal Life Insurance, Voluntary Short-Term Disability, Supplemental Long-Term Disability, MetLaw (Administered by The MPM Group, LLC)	859-223-4973 or 1-888-388-1676	<a href="http://www.thempmgroupllc.com">www.thempmgroupllc.com</a>	<a href="mailto:mpmgroup@msn.com">mpmgroup@msn.com</a>
Home and auto insurance (Administered by Farmer's) Pet insurance (Administered by Nationwide)	auto: 833-833-4110 pet: 877-738-7874	<a href="http://benefits.petinsurance.com/uky">benefits.petinsurance.com/uky</a>	
<b>Other Benefits/Resources</b> Employee Education Program (EEP), Family Education Program (FEP)	859-257-9519, option 3	<a href="http://hr.uky.edu/tuition">hr.uky.edu/tuition</a>	<a href="mailto:benefits@email.uky.edu">benefits@email.uky.edu</a>
Elder Care	859-323-4600 or 1-800 873-8532	<a href="http://hr.uky.edu/eldercare">hr.uky.edu/eldercare</a>	<a href="mailto:terri.weber@uky.edu">terri.weber@uky.edu</a>
Health & Wellness Program	859-257-9355	<a href="http://hr.uky.edu/wellness">hr.uky.edu/wellness</a>	<a href="mailto:healthandwellness@email.uky.edu">healthandwellness@email.uky.edu</a>
Training & Development	859-257-9623	<a href="http://hr.uky.edu/training">hr.uky.edu/training</a>	
Employee Discount Program		<a href="http://hr.uky.edu/edp">hr.uky.edu/edp</a>	
Mental health therapists	859-257-9433	<a href="http://hr.uky.edu/mental-health">hr.uky.edu/mental-health</a>	

Have a general question? Contact UK Employee Benefits: Email us at [benefits@email.uky.edu](mailto:benefits@email.uky.edu).

Reach us by phone at **859-257-9519, select option 3**. Send faxes to **859-323-1095**.

