UK-HMO Open Enrollment 2009-10

The UK Health Benefit Open Enrollment period, which allows UK employees to sign up or switch their health benefits, will be held April 27, 2009, through May 15, 2009. Changes made during the Open Enrollment period will go into effect July 1, 2009.

If you have any questions regarding your plan, contact:
Open Enrollment Customer Service Unit: 1-888-393-6765
UK Human Resources Benefit Office: 859-257-9519, choose option 3, then choose option 1

UK-HMO Plan Changes 2009-10

Hearing Aids
Coverage will be provided for the full cost of one hearing aid per hearing-impaired ear up to $1,400 every 36 months for hearing aids for insured individuals under 18 years of age.

Co-payments
Please look closely at the “Highlights of the UK-HMO Health Plans” chart on page 2 of the newsletter and note that we have had many co-payment changes for the new plan year that will begin on July 1, 2009.

- Mental Health Inpatient – $150 co-pay (substance abuse co-insurance has been removed and the inpatient day limit has been increased to 60 days per plan year)
- Mental Health Outpatient – $20 co-pay (co-insurance has been removed for all mental health visits – 20 visit limit per plan year still applies).
- Preventive Care – 100% covered – (includes annual GYN exams)
- Primary Care Provider (PCP) – $10 co-pay
- Specialty Care Provider – $20 co-pay
- Outpatient Surgery – $50 co-pay
- MRIs, MRAs, CT scans, PET Scans and SPECT scans – $50 co-pay
- Inpatient Hospital – $150 co-pay
- Emergency Room – $75 co-pay
- Urgent Treatment Center – $25 co-pay
- UK Children’s Twilight Clinic – $15 co-pay
- Therapies – All therapies (physical therapy; occupational therapy; cardiac rehabilitation; manipulative therapy (chiropractic and osteopathic); pool therapy/exercise hydrotherapy; acupuncture; speech therapy; and pulmonary rehabilitation) will have a $15 co-pay. We have increased the visit limit to 45 visits per plan year combined for all therapy services.

Remember to Update Your Address

When you move, it is important that you fill out an updated health benefits enrollment form with your new address and forward it to:

University of Kentucky
Employee Benefits Office
115 Scovell Hall
Lexington KY 40506-0064

The staff will forward the information to UK-HMO, and this will enable us to ensure that you receive important information during the plan year. You can update your address on-line at https://www.uky.edu/hr/benefits/enrollment/forms.html. If you are moving outside the UK-HMO service area, you must notify the UK Benefits office and make arrangements for health insurance coverage within 30 days of your move date. Otherwise, you may find yourself with an unnecessary lapse in health insurance coverage and at financial risk for all of your health care expenses.

UK-HMO Monthly Rates

<table>
<thead>
<tr>
<th>Coverage Levels</th>
<th>Employee Only</th>
<th>Employee + Child(ren)</th>
<th>Employee + Spouse</th>
<th>Employee + Family (Spouse + Children)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular full-time employee eligible for university contribution</td>
<td>$235</td>
<td>$310</td>
<td>$253</td>
<td>$373</td>
</tr>
<tr>
<td>Employee NOT eligible for university contribution</td>
<td>$428</td>
<td>$542</td>
<td>$856</td>
<td>$1070</td>
</tr>
</tbody>
</table>

(See UK Benefits Web site for retiree rates at www.uky.edu/benefits.)
How to Enroll

Current Member
If you are currently a UK-HMO Lexington Service Area (LSA) or Regional Service Area (RSA) member, you do not need to re-enroll at open enrollment. Your health coverage will continue automatically. However, if you wish to add or cancel a dependent, you must make your change online through the Employee Self-Service at https://myuk.uky.edu or complete the 2009-10 Health Plan form. You may also pick up a form at the UK Benefits office in 112 Scovell Hall or 375 Peterson Service Building. These locations are in Lexington or you can download a form online at www.uky.edu/HB/benefits/enrollmentforms.html. You may enroll or make changes April 27 through May 15 for open enrollment. More information is available in your open enrollment packet.

New Member
To enroll online, please follow these simple steps:
1. Enter the link blue user ID and password.
2. Click on the “Personal Information” tab and then click on “FamilyRelated Persons” to add any dependents you wish to cover and/or beneficiaries.
   a. The “valid” form you should use is 7/01/09.
   b. After entering all dependents information, click “Save.”
3. Click on “Benefits and Payment” tab and then click “Enrollment” and then “Open Enrollment.”
4. Select UK-HMO from the list of health plan options. Select your coverage level from the drop down box (if you choose a level with dependents, click in the box beside each covered dependent’s name) and click, “Add to selection.”
5. Click on “Submit” when you are through with your selections.
6. To view a confirmation of your selections, click on “Participation Overview” on the left-hand side of your screen.
If you’d rather complete a health plan enrollment form, the form is available online at www.uky.edu/HB/benefits/enrollmentforms.html or at the UK Benefits office in 112 Scovell Hall or 375 Peterson Service Building.
On this form:
a. You will select a coverage level (employee only; employee + spouse or sponsored dependent; employee + child(ren); or employee + family).
b. If you are covering dependents, you need to complete the section under “additional enrollment information” on the form.
For additional questions, please contact the UK Benefits office at 859-257-9519. Choose option 3, then choose option 1.

2009 Member Survey
Each year, UK-HMO contracts with DSS Research to perform a member survey for the health plan. This survey is sent to a small, random group of UK-HMO members, 18 years and older, who were continuously enrolled in the plan between January 1 and December 31 of the previous year. Some of you will receive this survey in the mail in the coming weeks. We would appreciate you taking the time to complete the survey and let us know how we are doing. Since this survey is not sent to all UK-HMO members, it is important that everyone who receives a survey completes and returns it. By doing so, you give us the opportunity to get your feedback and address any areas of concern. Thank you in advance for your participation in this important survey.

2009-10 Benefits Open House Information

<table>
<thead>
<tr>
<th>Building</th>
<th>Location</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kentucky Clinic</td>
<td>3rd Floor, Wing D</td>
<td>Monday, April 27</td>
<td>11 a.m. – 2 p.m.</td>
</tr>
<tr>
<td>Chandler Hospital/Medical Center</td>
<td>Room H130</td>
<td>Thursday, April 30</td>
<td>10 a.m. – 1 p.m.</td>
</tr>
<tr>
<td>Good Samaritan Hospital</td>
<td>Main Conference Room B</td>
<td>Friday, May 1</td>
<td>7 a.m. – 9 a.m.</td>
</tr>
<tr>
<td>Good Samaritan Hospital</td>
<td>Main Conference Room B</td>
<td>Tuesday, May 5</td>
<td>6:30 a.m. – 8:30 a.m. and 10:30 a.m. – 11:30 p.m.</td>
</tr>
<tr>
<td>Service Building</td>
<td>Louie Young Building</td>
<td>Wednesday, May 6</td>
<td>11 a.m. – 1 p.m.</td>
</tr>
<tr>
<td>Main Administration Building</td>
<td>Louie Young Building</td>
<td>Friday, May 8</td>
<td>11 a.m. – 1 p.m.</td>
</tr>
<tr>
<td>Kentucky Clinic</td>
<td>Hall of Fame/Big Blue Deli</td>
<td>Monday, May 11</td>
<td>6:30 a.m. – 9 a.m.</td>
</tr>
<tr>
<td>Good Samaritan Hospital</td>
<td>Main Conference Room B</td>
<td>Tuesday, May 12</td>
<td>11 a.m. – 2 p.m.</td>
</tr>
<tr>
<td>Good Samaritan Hospital</td>
<td>Conference Room B</td>
<td>Friday, May 15</td>
<td>11 a.m. – 2 p.m.</td>
</tr>
</tbody>
</table>

Details of each ‘event: Visit the myUK Web site at https://myuk.uky.edu. For the latest Open Enrollment information, including open house dates, times and locations, visit the UK Employee Benefits Web site at www.uky.edu/HB/Benefits.
How to Enroll

Current Member

If you are currently a UK-HMO Lexington Service Area (LSA) or Regional Service Area (RSA) member, you do not need to re-enroll at open enrollment. Your health coverage will continue automatically. However, if you wish to add or cancel a dependent, you must make your change online through the Employee Self-Service at https://myuk.uky.edu or complete the 2009-10 Health Plan form. You may also pick up a form at the UK Benefits office in 112 Scovell Hall or 375 Peterson Service Building. These locations are in Lexington or you can download a form online at www.uky.edu/HR/benefits/enrollmentforms.html. You may enroll or make changes April 27 through May 15 for open enrollment. More information is available in your open enrollment packet.

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New Member

To enroll online, please follow these simple steps:

2. Click on the “Personal Information” tab and then click on “FamilyRelated Persons” to add any dependents you wish to cover and/or beneficiaries.
   a. The “valid from” date you should use is 7/01/09.
   b. After entering all dependents information, click “Save.”
3. Click on “Benefits and Payment” tab and then click “Enrollment” and then “Open Enrollment.”
4. Select UK-HMO from the list of health plan options. Select your coverage level from the drop down box (if you choose a level with dependents, then click in the box beside each covered dependent’s name) and click “Add to selection.”
5. Click on “Submit” when you are through with your selections.
6. To view a confirmation of your selections, click on “Participation Overview” on the left-hand side of your screen.

If you’d rather complete a health plan enrollment form, the form is available online at www.uky.edu/HR/benefits/enrollmentforms.html or at the UK Benefits office in 112 Scovell Hall or 375 Peterson Service Building.

On this form:
   a. You will select a coverage level (employee only; employee + spouse or sponsored dependent; employee + children; or employee + family).
   b. If you are covering dependents, you need to complete the section under “additional enrollment information” on the form.

For additional questions, please contact the UK Benefits office at 859-257-9519. Choose option 3, then choose option 1.

Highlights of UK-HMO Health Plans

<table>
<thead>
<tr>
<th>Medical Services</th>
<th>Effective July 1, 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice of Physician</td>
<td>UK HMO LSA Participating Provider (Search for participating provider at <a href="http://www.mnc.uky.edu">www.mnc.uky.edu</a>.)</td>
</tr>
<tr>
<td>Choice of Hospital</td>
<td>UK Albert B. Chandler Hospital, Kentucky Children’s Hospital and UK Good Samaritan Hospital</td>
</tr>
<tr>
<td>Emergency/accident (surgical) care</td>
<td>35% co-payment per emergency department visit, waived if admitted to hospital</td>
</tr>
<tr>
<td>Durable medical equipment (DME), prosthetics, orthotics</td>
<td></td>
</tr>
<tr>
<td>Preventative care – routine Pap smears, mammograms, PSA, screening colonoscopy and digital mammography</td>
<td>100% covered</td>
</tr>
<tr>
<td>Routine child care and immunizations (through age 18)</td>
<td></td>
</tr>
<tr>
<td>Routine adult physical exam (ages 21 and older, once per every 2 years)</td>
<td>100% covered</td>
</tr>
<tr>
<td>Physician (primary care) office visits for diagnosis and treatment</td>
<td>50% co-pay (except allergy injections, are below)</td>
</tr>
<tr>
<td>Physician (specialists) office visits for diagnosis and treatment</td>
<td>20% co-pay</td>
</tr>
<tr>
<td>Allergy injections</td>
<td>5% co-pay</td>
</tr>
<tr>
<td>Mammography</td>
<td>One $20 co-pay if paid in full, otherwise $5 co-pay per exam year</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>Perceptions drugs are covered under a separate plan through ExpressScripts and/or Employee Benefits</td>
</tr>
<tr>
<td>Chronic care, physical therapy, occupational therapy, acupuncture, pod therapy, swallowing therapy, cardiac rehabilitation, pulmonary rehabilitation, speech therapy</td>
<td>51% co-pay. Prior plan approval required for physical and occupational therapy and speech therapy. 45% co-pay plan or pay for all therapy combined without service code.</td>
</tr>
<tr>
<td>Autism</td>
<td>50% co-payment per each 21 years of age for speech and language services, neglect and rehabilitative care</td>
</tr>
<tr>
<td>Outpatient mental/behavioral care or substance abuse care rendered by licensed psych and/or psychologist</td>
<td>80% co-pay, 20% co-pay plan year</td>
</tr>
<tr>
<td>Inpatient mental/behavioral care or substance abuse care rendered by licensed psych and/or psychologist</td>
<td>100% covered after $150 co-pay, limited to 60 days</td>
</tr>
<tr>
<td>Outpatient tests, lab work, x-ray, and other diagnostic tests</td>
<td>100% covered</td>
</tr>
<tr>
<td>Outpatient diagnostic testing (High cost – MRI, CT, PET, CT or PET scans)</td>
<td>50% co-pay</td>
</tr>
<tr>
<td>Hospital services, including emergency room and board</td>
<td>100% co-pay per admission</td>
</tr>
<tr>
<td>Skilled nursing</td>
<td>100% covered, 10/day max</td>
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<tr>
<td>Durable medical equipment (DME), prosthetics, orthotics</td>
<td>80% co-insurance ($500 maximum out of pocket per plan year for these services, then covered 100%)</td>
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This is a partial listing and summary of benefits and services. For complete details of covered services, exclusions and benefit limitations, refer to the Certificate of Coverage booklet, which can be viewed at www.mnc.uky.edu/AHMO.

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UK-HMO is published by the UK HealthCare Plans office. The information is intended to educate members of UK-HMO about subjects pertinent to their health and health coverage, not as a substitute for consultation with a personal physician.

Writing and editing for HealthBeat provided by UK HealthCare Communications & Advertising.

Open Enrollment Edition Spring 2009

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UK-HMO Current and past newsletters.

Please visit the UK-HMO Web site at www.mc.uky.edu/ukhmo to find answers to all of your UK-HMO health plan questions. The UK-HMO Web site provides access to all of the following information:

- Benefit information including your Certificate of Coverage (COC).
- Access to the UK-HMO Provider Directory Online search, which allows you to locate participating providers.
- A link to MyHumana, which allows you to view your claims, authorizations and access health care information.
- Frequently asked questions (FAQs) regarding the LSA and RSA plans.
- Primary Care Access, which includes information about access to the primary care practice options available at the University of Kentucky.
- Information about and links to the other health services available at the University of Kentucky.
- UK-HMO current and past newsletters.

Please be sure to visit the UK-HMO Web site regularly for updated information.