Official UK Institutional Signatures Configuration 1, 2 and 3.

07/31/02

among the highest level of diagnostic lab equipment is state-of-the-art and is able. Our new cardiac catheterization research, so we can bring you the most care, we focus on teaching and only do we offer outstanding patient care, we will be the only hospital in the country.

Clinic, one of the top heart-care centers in the country. You are cordially invited to attend one of our open houses:

• Public Open House: Saturday, April 24, from 9 a.m. to 1 p.m.

Both open houses will be held at the new Gill Building, next to UK Hospital. Registration is required. For additional information, please call (859) 232-8711.

The Gill Building Open House Dates

We are pleased to announce the grand opening of our newest UK HealthCare facility, the University of Kentucky Linda and Jack Gill Building, which houses the Gill Heart Institute. With the opening of this new facility, we will be the only hospital in the region to combine cardiac services, including a cardiology clinic and special diagnostics, in one building. We also are the only Level 1 Trauma Center with a cardiac catheterization lab.

To schedule a KY Clinic appointment:
(859) 257-9805
LSA member services:
Local: (859) 232-8711
Toll free: (800) 955-8547
Fax: (859) 232-8795

Regular Full-time Employee Eligible for University Contribution
$21
$108
$210
$310
$129

Employees NOT Eligible for University Contribution
$325
$486
$648
$811
$739

Retirees Under Age 65 Eligible for University Contribution
$21
$182*
$344*
$507*

*The UK credit for eligible retirees is $304 no matter which coverage level retirees choose.

The Newsletter of University of Kentucky Health Care Plans • Open Enrollment 2004

UK-HMO Open Enrollment 2004-2005

The UK Health Benefit Open Enrollment period that allows UK employees to sign up or switch their health benefits will be held April 19, 2004, through May 7, 2004. Changes made during the Open Enrollment period will go into effect July 1, 2004. For open house dates, times and locations, see the UK Employee Benefits Web site at www.uky.edu/HR/benefits/. There will be no increase in monthly premium rates for the UK-HMO plan for regular full-time employees eligible for the University contribution. There has been no change in co-payments for services.

The University has added coverage for repair and replacement of durable medical equipment, orthotics (when covered) and prosthetics. If you have any questions, please contact our Member Services Department at (859) 232-8711 or toll free at (800) 955-8547.

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 + Parent (Spouse &amp; Disabled)</th>
<th>Employee + Family with combined credit</th>
</tr>
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</tr>
</tbody>
</table>

UK Prescription Benefit for 2004-2005

Your prescription benefit will continue to be administered directly by the University of Kentucky and the pharmacy benefit manager Express Scripts. To keep you up to date, we would like to make sure you have the following information about your prescription benefit.

Prescription drug ID cards were last issued in July 2003. Only new members to the UK-HMO plan will receive new ID cards. The percentage of co-insurance or minimum or maximum co-payment for each prescription will remain the same as during the 2003-2004 plan year.

For additional information, please call Express Scripts Customer Service toll free at (877) 242-1864 or UK Pharmacy Raising Energy, Awareness and Campus Health (REACH) at (859) 325-1493.

A copy of the 2004-2005 Express Scripts National Preferred Formulary for the University of Kentucky will be available on the following Web sites.

• Effective April 19, 2004: Express Scripts UK Preview site at https://member.express-scripts.com/preview/kentucky. Registration is required.

• Effective July 1, 2004: Express Scripts UK Member site at www.express-scripts.com. Registration is required by clicking on the For Member link.

• UK Employee Benefits site at http://www.uky.edu/HR/benefits/. Click on the Open Enrollment box for more information.

Below are examples of drugs that have moved from preferred to non-preferred status:

• Celebrex, Sereca (Woxz is preferred);
• Atacand (Avapro, Diovan are preferred);
• Levaquin (Tequin, Avelox, ciprofloxacin are preferred);
• Pravachol (Lipitor, Zocor are preferred);
• Branded drugs that now are available as generics (such as Prilosec, Accupril, Accutane, Alphagan, Ortho-Novum).

Additional information about your prescription benefit and a copy of the Preferred Formulary will be mailed to you during open enrollment.

New UK-HMO Member ID Numbers

Effective July 1, 2004, your UK-HMO Member ID number will change. In order to comply with HIPAA guidelines, every member will be issued a new number that is not linked to any personal identification. When you receive your new UK-HMO card, it is important to discard your current card and begin using the new one July 1, 2004.
Medical Services

<table>
<thead>
<tr>
<th>Lexington Service Area Plan</th>
<th>Regional Service Area Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>
Choice of physician          | Specified UK-HMO network physicians (see provider directory) |
| Physician (Primary Care) office visits for diagnosis and treatment | 
100% covered, including routine, preventive care, and well-child care (except allergy injections, see below) |
| Physician (Specialist) office visits for diagnosis and treatment | 
100% covered, including routine, preventive care, and well-child care (except allergy injections, see below) |
| Allergy injections | 
$5 co-pay |
| Annual gynecological exams, including pap smears, breast exam and pelvic exam with OB/GYN physician | 
100% covered |
| Mammography | 
100% covered |
| Maternity care | 
One $10 office visit co-pay due at initial prenatal visit only. Impatient co-pay also applies. |
| Immunity | 
Benefits are provided for certain diagnostic and therapeutic visits (including artificial insemination) to UK providers. You pay 50% of charges. Fertility drugs, the cost of donor sperm, and other assisted reproductive technology (ART) procedures, such as in vitro fertilization and embryo transfer, are not covered. |
| Prescription drugs | 
Prescription drugs are covered under a separate plan through Express Scripts and UK Employee benefits. |
| Chiropractic and physical therapy services | 
$15 co-pay coverage available with prior approval; certain limitations and exclusions apply |
| Autism | 
$500 maximum monthly benefit for children 2 to 21 years of age for therapeutic, respite and rehabilitative care |
| Outpatient mental/behavioral care rendered by incipient psychologists and psychiatrists | 
20 visits per plan year, 50% covered |
| Outpatient substance abuse care rendered by licensed practitioners and psychologists | 
20 visits per plan year, 50% covered |
| Choice of hospital | 
UK Hospital and UK Children’s Hospital |
| Hospital services, including semi-private room and board | 
$100 co-pay per admission |
| Emergency/accident (or urgent) care | 
$50 co-payment per emergency department visit, waived if admitted to hospital |
| Outpatient diagnostic services, ambulatory hospital, and outpatient surgery | 
100% covered |
| Outpatient occupational and speech therapy services | 
$0 co-pay |
| Inpatient mental/behavioral care | 
100% covered after $100 co-pay, up to 31 days |
| Inpatient substance abuse care | 
60% covered after $150 co-pay, up to 31 days |
| Inpatient care | 
30-day limit, 100% covered |
| Durable Medical Equipment (DME), Prosthetics, Orthotics | 
20% co-insurance ($400 maximum out-of-pocket per plan year for those services, then covered in full) |

For the latest Open Enrollment information, including open house dates, times and locations, see the UK Employee Benefits Web site at www.uky.edu/HR/benefits/.