

HealthTracks

The Newsletter of University of Kentucky HealthCare Plans • Open Enrollment 2003



UK-HMO Lexington Service Area (LSA) Telephone Number Changes

As we at UK-HMO discussed in our last newsletter, the transfer of the administrative functions of the UK-HMO office to CHA Health became effective Dec. 2, 2002. We are pleased to report that this transition has gone quite well and we hope you did not experience any problems with this move.

We originally had hoped that all of the phone numbers would remain the same and that we could transfer University of Kentucky numbers to the new location, but as we worked through this process, we incurred some problems that cannot be resolved. Thereby, effective July 1, 2003, the UK-HMO Lexington Service Area telephone numbers will be changed.

Effective July 1, 2003, you will no longer be able to call (859) 257-8547 to register for an appointment or talk with member services. The new numbers will be listed on your new ID cards that you will receive prior to July 1, 2003.

Again, we would like to assure you that these changes have no impact on the UK-HMO benefits or the provider network you can access. In fact, this phone number change will enhance our ability to provide excellent administrative services to our members.



To register for a
KY Clinic appointment:

(859) 257-9805

Member services:

Local: **(859) 232-8711**

Toll-free: **(800) 955-8547**

Fax: **(859) 232-8795**



Benefit and Plan Changes for Plan Year 2003-2004

Pharmacy Benefits - Effective July 1, 2003, UK-HMO will no longer administer the prescription benefit portion of your plan. In an effort to control rising pharmacy costs, University of Kentucky has decided to combine all covered employees into one pharmacy plan that will be administered by Express Scripts in conjunction with the UK Human Resources office. Your cost for the pharmacy benefit still will be included in the premium of your health care plan, so there will be **no additional charge**. Beginning July 1, 2003, you will no longer contact UK-HMO member services with pharmacy issues. Instead, please refer to your open enrollment materials for more information regarding your pharmacy benefit.

Durable Medical Equipment (DME), Orthotics, Prosthetics - Effective July 1, 2003 there will be a 20 percent co-insurance up to \$400 per plan year for durable medical equipment, orthotics (those not excluded from coverage), and prosthetics combined, then these services are covered in full. DME is defined as equipment UK-HMO determines to be: a) designed and able to withstand repeated use; b) used primarily for medical purposes; c) mainly and customarily used to serve a medical purpose; and d) suitable for use in the home. Examples of durable medical equipment include the following items: crutches, walkers and wheelchairs, and prosthetic items that replace all or part of the

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function of an internal body organ. Orthotic items are used for correction or prevention of physical deformities. Examples of prosthetic and orthotic devices include the following items: artificial limbs and eyes; breast prosthesis; and leg, arm, and neck braces.

Regional Service Area Members – Elimination of Mandatory Primary Care Physician - Regional Service Area members are no longer required to designate a specific primary care physician. UK-HMO strongly encourages members to choose a primary care provider for each family member to provide medical care and coordinate care with other participating physicians. You and your family are free, however, to see any participating physician. If the care of a specialist is required, the primary care physician will arrange this appointment for you or you may contact them directly to schedule an appointment.

Dependent Eligibility – The University has increased the age limit for unmarried children to allow them to remain on the UK-HMO plan until age 25. Other requirements include that the child must not be employed full time and they must be dependent on you for support. Please see the open enrollment materials for more information regarding this change.

Member Information on the Web

Check out the *myCHAI* info Web site, 24 hours a day, seven days a week, to access your health care information at your convenience. You may order replacement ID cards, update personal information (such as name, address and phone numbers) view claims status, referrals, and prior plan approvals.

To start using this feature, simply go to the UK-HMO Web site at www.mc.uky.edu/ukhmo, then move your cursor to your plan (LSA or RSA). From the drop-down menu, choose *myCHAI* info. On this page you will find further information regarding what is available on this site and links to take you there.

UK-HMO Monthly Rates

	Coverage Levels			
	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family [Spouse & Child(ren)]
Regular, Full-time Employee Eligible for University Contribution	\$21	\$108	\$210	\$310
Employee NOT Eligible for University Contribution	\$296	\$443	\$591	\$739
Retirees under age 65 eligible for University Contributions	\$21	\$168	\$316	\$310

Eye Care News

As you are aware, your UK-HMO health insurance does not provide coverage for routine eye examinations, eyeglasses or contact lenses. As a service to UK-HMO



members, physicians in the UK Department of Ophthalmology will provide routine eye examinations for a reduced fee of \$50 with a valid UK-HMO identification card. **University Optical**, which will be opening soon, will be located on the first floor of the Kentucky Clinic, and will also offer a 25 percent discount on eyeglasses (frames and lenses) and some contact lenses.

Dermatology Clinic News

UK Department of Dermatology is investigating the possibility of starting two specialty clinics. One would be for patients with acne and the other for patients with eczema. Since many of the patients would be children or teens, we are considering extending the hours that these are available to later in the afternoon so they are open after school hours. Disease-oriented clinics also will help us to be more focused and efficient. Please call Dermatology if you would be interested in one of these new clinics at **(859) 323-6300**.

HealthTracks 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.

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UK-HMO

Highlights of UK-HMO Health Plans - Effective July 1, 2003

Medical Services	Lexington Service Area Plan	Regional Service Area Plan
Choice of physician	UK Chandler Medical Center physicians (see provider directory)	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)	100% covered, including routine, preventive care, and well-child care (except allergy injections, see below)
Physician (Specialist) office visits for diagnosis and treatment	\$10 co-pay	\$10 co-pay
Allergy injections	\$5 co-pay	\$5 co-pay
Annual gynecological exams, including pap smears, breast exam and pelvic exam with OB/GYN physician	100% covered	100% covered
Mammography	100% covered	100% covered
Maternity care	One \$10 office visit co-pay due at initial prenatal visit only. Inpatient co-pay also applies.	One \$10 office visit co-pay due at initial prenatal visit only. Inpatient co-pay also applies.
Infertility	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.	Benefits are provided for certain diagnostic and therapeutic visits (including artificial insemination). 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	Effective July 1, 2003, prescription drugs are covered under a separate plan through Express Scripts and UK Employee Benefits.	Effective July 1, 2003, 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 plan approval; certain limitations and exclusions apply	\$15 co-pay coverage available with prior plan 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	\$500 maximum monthly benefit for children 2 to 21 years of age for therapeutic, respite and rehabilitative care
Outpatient mental/nervous care rendered by licensed psychiatrists and psychologists	20 visits per plan year, 50% covered	20 visits per plan year, 50% covered
Outpatient substance abuse care rendered by licensed psychiatrists and psychologists	20 visits per plan year, 50% covered	20 visits per plan year, 50% covered
Choice of hospital	UK Hospital and UK Children's Hospital	Specified UK-HMO network providers; (see provider directory; specialized care not available in your area will be provided at UK Chandler Medical Center)
Hospital services, including semi-private room and board	\$100 co-pay per admission	\$100 co-pay per admission
Emergency/accident (or urgent) care	\$50 co-payment per emergency department visit; waived if admitted to hospital \$15 co-payment at Twilight Children's Clinic and Urgent Treatment Centers (Boardwalk, Custer and Dove Run)	\$50 co-payment per emergency department visit; waived if admitted to hospital
Outpatient diagnostic services, ambulatory hospital, and outpatient surgery	100% covered	100% covered
Outpatient occupational and speech therapy services	\$0 co-pay	\$0 co-pay
Inpatient mental/nervous care	100% covered after \$100 co-pay, up to 31 days	100% covered after \$100 co-pay, up to 31 days
Inpatient substance abuse care	80% covered after \$100 co-pay, up to 31 days	80% covered after \$100 co-pay, up to 31 days
Skilled nursing	30-day limit, 100% covered	30-day limit, 100% covered
Durable Medical Equipment (DME), Prosthetics, Orthotics	20% co-insurance up to \$400 per plan year for all services combined, and then covered in full	20% co-insurance up to \$400 per plan year for all services combined, and then covered in full

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 is available upon enrollment.

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/.

Five Easy Steps to Health Plan Enrollment

1. READ

Read the Employee Benefits Booklet (you should receive this in the mail soon) to learn more about the options available.

2. COMPARE

Compare your current coverage choices with all available plans. You will find phone numbers for each plan provider on the back cover of the Benefits Booklet, should you wish to call and request a provider directory for each plan.

3. DECIDE

Decide which types of coverage you and/or your family need. Another consideration is where you live or work and where services are available. UK-HMO plans are available only within specific counties in the state of Kentucky, except in the case of an emergency.

4. COMPLETE

New UK-HMO Members -

Complete the medical benefits enrollment form that is included in the Benefits Booklet. You will need to select 1) Lexington Service Area Plan or Regional Service Area Plan, depending on eligibility, and 2) a coverage level [employee only, employee + spouse, employee + child(ren) or employee + family]. If you are covering dependents, you also will need to fill out the additional enrollment information section of the form.

Current UK-HMO Members -

If you currently are a UK-HMO member, no action is required. Your health coverage will continue automatically. However, if you wish to add or cancel a dependent, change your address, etc., you must complete a new medical benefits enrollment form. Be sure to mark where you are canceling or adding each dependent.

5. RETURN

Return benefits forms to the Employee Benefits Office at 115 Scovell Hall between April 14 and May 2, 2003.

UK-HMO

-  Lexington Service Area
-  Regional Service Area

