



St. Clair

BENEFITS GUIDE

Plan Year: 2025

ST. CLAIRE HEALTHCARE IS NOW...

 St. Claire

st-claire.org





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WE'RE HERE FOR YOU! YOUR HEALTH! YOUR PLANS!

This Year's Highlights...

- **Exciting News for 2025: Exclusive UKSC Cost Savings Tier:** With our Preferred Plans, you gain access to our premium hospital, clinic, and pharmacy services, ensuring you receive care from the finest medical professionals here at UK St. Claire, UK King's Daughters, and UK HealthCare.
 - Enjoy substantial savings on your healthcare expenses, including lower co-pays, reduced deductibles, and minimal out-of-pocket costs when you utilize our preferred hospital network.
 - **Wide Coverage:** While our Preferred Plans prioritizes care within our network, you still benefit from comprehensive coverage, including emergency services and out-of-network options when needed.
- **Dental Insurance Options:** New for '25, we're excited to announce the launch of Premier Dental, our newest offering to bring you top-tier personalized dental care. UKSC will also continue to offer the same Delta Dental PPO Plans with the same benefits and no premium increases. See page 11 for premiums and coverage details.
- **Vision Insurance Options:** For '25, we are continuing to offer Anthem Blue View Vision with the same benefits & no premium increase. See page 12 for premiums and coverage details.
- **Supplemental Insurance:** For '25, we continue to offer the same benefit options with Guardian and are excited to announce a new additional accidental insurance option. This enhanced option assists in protecting you and your family from out-of-pocket medical expenses due to an accident.

Full benefit summaries and more for each plan are available online through ADP, or at schstaff.org.

BENEFITS FAIR

Friday, Oct. 18

9 AM - 3 PM | Café Meeting Room D

MAXIMIZE SAVINGS BY UTILIZING UK ST. CLAIRE, UK KING'S DAUGHTERS, & UK SERVICES

Preferred Access Plan:

- \$0 Deductibles
- \$5 Copay
- RX Generic \$5 Copay
- RX Preferred Brand \$10 Copay

Savings Plan:

- Lower Deductibles
- Lower Premiums
- Lower Out-of-Pocket
- Eligible to Enroll in Health Savings Plan

ADDITIONAL INFORMATION

For more information, contact Anthem at 1-800-331-1476, visit www.anthem.com, or download the Sydney Health Mobile App.

For a complete list of preventative services covered by the Affordable Care Act (ACA) please visit www.hhs.gov/healthcare/facts-and-features/fact-sheets/preventative-services-covered-under-aca/

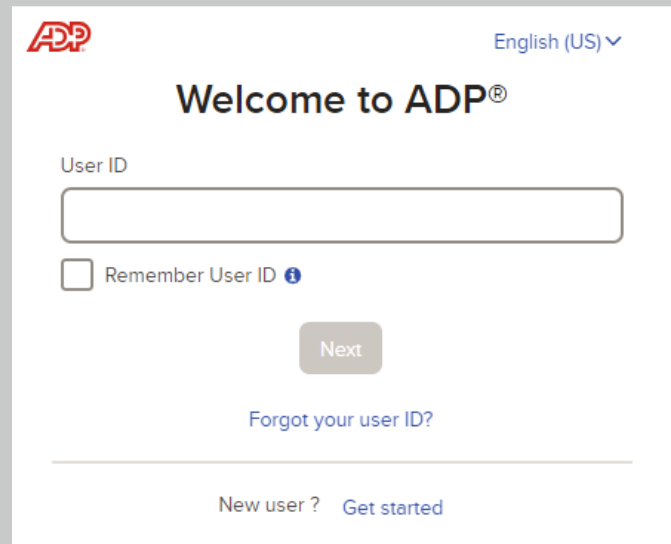
OPEN ENROLLMENT

ONLINE ENROLLMENT PERIOD:

Oct. 21 - Nov. 3

1. Log into Workforce Now/ADP.
2. Click on the Open Enrollment link on home page or go to Myself – Benefits – Enrollments – Open Enrollment.

For difficulty with navigation or to obtain assistance, please contact a MyLife Advisor at 1-855-547-8508.



ADP English (US) ▾

Welcome to ADP®

User ID

Remember User ID ⓘ

Next

[Forgot your user ID?](#)

[New user? Get started](#)



FREQUENTLY ASKED QUESTIONS

1. **Do all FT & PT UKSC employees need to participate in Open Enrollment?** **No**, your existing benefits will automatically carry over into the next plan year unless you choose to make any changes.
2. **Action Required** - If you are satisfied with your current benefits, no action is needed. If you want to make changes, you must do so by 11/03/2024.
3. **How to Make Changes:** Log into ADP and click on the Open Enrollment link on the home page, or go to **Myself—Benefits—Enrollments—Open Enrollment**.
4. **If I don't make "changes" during Open Enrollment can I make them later?** Only under special circumstances. As a result of IRS rules, UKSC can only make Open Enrollment benefits available during the 'open enrollment' period, unless you have a family status qualifying event. For example: new dependent (due to birth or adoption), marriage, divorce, spouse/dependent gains or loses other group coverage, dependent becomes ineligible, death of spouse or child. Changes must be submitted in ADP within 30 days of the event. Exception: Guardian supplemental coverage can only be changed at Open Enrollment.
5. **Do all FT UKSC employees need to complete surcharge certifications every year?** **No**, only if there is a change in your surcharge status. Surcharge attestations can be changed via the ADP enrollment site.

Please take the time to review your current benefits to ensure they still meet your needs.

ADP is available on a 24-7 basis so you can make your 2025 benefit elections at the time and location of your choosing. Additional documents and complete plan summaries can be found in ADP.

*Surcharges only apply to those enrolled in health insurance (excludes dental, vision and supplemental coverage).

UK ST. CLAIRE PREFERRED ACCESS PLAN

EMPLOYEE COST PER MONTH

Employee Only	\$115.60
Employee Plus Spouse	\$353.84
Employee Plus Child(ren)	\$312.26
Family	\$527.42

Covered Medical Benefits	TIER 1 <i>Cost if you use a UKSC, UKKD, & UK Provider</i>	TIER 2 <i>Cost if you use an Anthem In - Network Provider</i>	TIER 3 <i>Cost if you use a Non-Network Provider</i>
Overall Deductible	\$0 person \$0 family	\$3,000 person \$6,000 family	\$9,000 person \$18,000 family
Overall Out-of-Pocket Limit	\$1,250 person \$2,500 family	\$6,000 person \$12,000 family	\$13,500 person \$27,000 family
<ul style="list-style-type: none"> The deductibles for Tier 1 and Tier 2 cross apply. Satisfy one helps satisfy the other. The out-of-pocket limits for Tier 1 and Tier 2 cross apply as well. Out of Network deductibles and Out of Network out-of-pocket limits do not apply to either Tier 1 or Tier 2. 			
DOCTOR VISITS (VIRTUAL AND OFFICE) - You are encouraged to select a Primary Care Physician (PCP).			
Primary Care (PCP) and Mental Health & Substance Use Disorder Services	\$5 copay per visit <i>(medical deductible does not apply)</i>	\$30 copay per visit <i>(medical deductible does not apply)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Specialist Care	\$10 copay per visit <i>(medical deductible does not apply)</i>	\$60 copay per visit <i>(medical deductible does not apply)</i>	50% coinsurance <i>(after medical deductible is met)</i>
OTHER PRACTITIONER VISITS			
Routine Maternity Care <i>Prenatal and Postnatal</i>	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Retail Health Clinic <i>Routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.</i>	\$20 copay per visit <i>(medical deductible does not apply)</i>	\$20 copay per visit <i>(medical deductible does not apply)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Manipulation Therapy <i>Coverage is limited to 12 visits per benefit period.</i>	\$10 copay per visit <i>(medical deductible does not apply)</i>	\$60 copay per visit <i>(medical deductible does not apply)</i>	50% coinsurance <i>(after medical deductible is met)</i>
OTHER SERVICES IN AN OFFICE			
Allergy Testing <i>When allergy injections are billed separately by network providers, the member is responsible for a \$0 copay. When billed as part of an office visit, there is no additional cost to the member for the Injection.</i>	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Prescription Drugs Dispensed in the office	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Surgery	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Preventive Care/ Screenings/ Immunizations	No Charge	No Charge	50% coinsurance <i>(after medical deductible is met)</i>
Preventive Care for Chronic Conditions per IRS guidelines	No Charge	No Charge	50% coinsurance <i>(after medical deductible is met)</i>

Covered Medical Benefits	TIER 1 Cost if you use a UKSC, UKKD, & UK Provider	TIER 2 Cost if you use an Anthem In - Network Provider	TIER 3 Cost if you use a Non-Network Provider
DIAGNOSTIC SERVICES: LAB			
Office	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Freestanding Lab/ Reference Lab	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Outpatient Hospital	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
DIAGNOSTIC SERVICES: X-RAY			
Office	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Outpatient Hospital	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
PRESCRIPTION DRUG COVERAGE (Per Prescription)			
Tier 1 - Typically Generic	Retail - \$5 copay Home Delivery - \$15 copay	Retail - \$10 copay Home Delivery - \$30 copay	Retail - 50% coinsurance Home Delivery - Not covered
Tier 2 - Typically Preferred Brand	Retail - \$10 copay Home Delivery - \$30 copay	Retail - \$20 copay Home Delivery - \$60 copay	Retail - 50% coinsurance Home Delivery - Not covered
Tier 3 - Typically Non-Preferred Brand	Retail - \$20 copay Home Delivery - \$60 copay	Retail - \$40 copay Home Delivery - \$120 copay	Retail - 50% coinsurance Home Delivery - Not covered
Tier 4 - Typically Specialty <i>(brand and generic)</i>	10% coinsurance up to \$100 per prescription <i>(retail and home delivery)</i>	25% coinsurance up to \$350 per prescription <i>(retail and home delivery)</i>	Retail - 50% coinsurance Home Delivery - Not covered
ADVANCED DIAGNOSTIC IMAGING (Ex. MRI, PET and CAT Scans)			
Office	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Freestanding Lab/ Reference Lab	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Outpatient Hospital	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	50% coinsurance <i>(after medical deductible is met)</i>
EMERGENCY ROOM & URGENT CARE			
Urgent Care <i>Includes doctor services</i>	\$25 copay per visit <i>(medical deductible does not apply)</i>	\$75 copay per visit <i>(medical deductible does not apply)</i>	50% coinsurance <i>(after medical deductible is met)</i>
Emergency Room Facility Services <i>Your copay will be waived if admitted</i>	\$150 copay per visit <i>(medical deductible does not apply)</i>	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level
Emergency Room Doctor and Other Services	No Charge	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level

UK ST. CLAIRE SAVINGS PLAN

EMPLOYEE COST PER MONTH

Employee Only.....	\$29.40
Employee Plus Spouse	\$84.00
Employee Plus Child(ren)	\$74.96
Family	\$123.48

Covered Medical Benefits	TIER 1 <i>Cost if you use a UKSC, UKKD, & UK Provider</i>	TIER 2 <i>Cost if you use an Anthem In - Network Provider</i>	TIER 3 <i>Cost if you use a Non-Network Provider</i>
Overall Deductible	\$3,300 person \$6,600 family	\$4,000 person \$8,000 family	\$5,000 person \$10,000 family
Overall Out-of-Pocket Limit	\$4,500 person \$9,000 family	\$6,000 person \$12,000 family	\$6,000 person \$12,000 family
<ul style="list-style-type: none"> The deductibles for Tier 1 and Tier 2 cross apply. Satisfy one helps satisfy the other. The out-of-pocket limits for Tier 1 and Tier 2 cross apply as well. Out of Network deductibles and Out of Network out-of-pocket limits do not apply to either Tier 1 or Tier 2. 			
DOCTOR VISITS (VIRTUAL AND OFFICE) - You are encouraged to select a Primary Care Physician (PCP).			
Primary Care (PCP) and Mental Health and Substance Use Disorder Services	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
Specialist Care	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
OTHER PRACTITIONER VISITS			
Routine Maternity Care Prenatal and Postnatal	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
Retail Health Clinic Routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
Manipulation Therapy Coverage is limited to 12 visits per benefit period.	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
OTHER SERVICES IN AN OFFICE			
Allergy Testing	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
Prescription Drugs Dispensed in the office	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
Surgery	10% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)	30% coinsurance (after medical deductible is met)
Preventive Care/ Screenings/ Immunizations	No Charge	No Charge	30% coinsurance (after medical deductible is met)
Preventive Care for Chronic Conditions per IRS guidelines	No Charge	No Charge	30% coinsurance (after medical deductible is met)

Covered Medical Benefits	TIER 1 Cost if you use a UKSC, UKKD, & UK Provider	TIER 2 Cost if you use an Anthem In - Network Provider	TIER 3 Cost if you use a Non-Network Provider
DIAGNOSTIC SERVICES: LAB			
Office	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
Freestanding Lab/ Reference Lab	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
Outpatient Hospital	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
DIAGNOSTIC SERVICES: X-RAY			
Office	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
Outpatient Hospital	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
PRESCRIPTION DRUG COVERAGE (Per Prescription)			
Tier 1 - Typically Generic	0% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	10% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	Retail - 30% coinsurance <i>(after medical deductible is met)</i> Home Delivery - Not covered
Tier 2 – Typically Preferred Brand	0% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	10% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	Retail - 30% coinsurance <i>(after medical deductible is met)</i> Home Delivery - Not covered
Tier 3 - Typically Non-Preferred Brand	0% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	10% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	Retail - 30% coinsurance <i>(after medical deductible is met)</i> Home Delivery - Not covered
Tier 4 - Typically Specialty <i>(brand and generic)</i>	0% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	10% coinsurance Retail and Home Delivery <i>(after medical deductible is met)</i>	Retail - 30% coinsurance <i>(after medical deductible is met)</i> Home Delivery - Not covered
ADVANCED DIAGNOSTIC IMAGING (Ex. MRI, PET and CAT Scans)			
Office	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
Freestanding Lab/ Reference Lab	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
Outpatient Hospital	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
EMERGENCY ROOM & URGENT CARE			
Urgent Care <i>Includes doctor services</i>	10% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>	30% coinsurance <i>(after medical deductible is met)</i>
Emergency Room Facility Services <i>Your copay will be waived if admitted</i>	10% coinsurance <i>(after medical deductible is met)</i>	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level
Emergency Room Doctor and Other Services	10% coinsurance <i>(after medical deductible is met)</i>	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level
Ambulance <i>Authorized Non-Network non-emergency ambulances services are limited to an Anthem maximum payment of \$50,000 per trip.</i>	10% coinsurance <i>(after medical deductible is met)</i>	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level



HEALTH INSURANCE SURCHARGES

No Increases!

TOBACCO SURCHARGE

For 2025, employees will incur a \$90 surcharge per month via payroll on their healthcare premiums if they, their spouse, or their dependent child(ren) enrolled on UKSC’s health plan uses a tobacco product. Tobacco is defined as cigarettes, pipes, cigars, e-cigarettes, vape pens/juuls (containing nicotine) chewing, and/or smokeless tobacco. (Note: only one surcharge per plan.)

Are there any options available that enable me to not incur the surcharge?

Each tobacco using member would need to enroll and successfully complete a tobacco cessation program and notify Human Resources upon successful program completion.

SPOUSAL SURCHARGE

What is the Spousal Premium Surcharge?

For 2025, employees will incur a \$60 surcharge per month via payroll on their healthcare premiums if they elect coverage under UKSC’s health plan for their spouse who is eligible for subsidized health care benefits of a (comparable plan) through their own employer.

What does UKSC consider to be a comparable plan? UKSC considers a comparable plan, a plan that provides minimum essential coverage under a group health plan as outlined by ACA guidelines.

Why do we have this surcharge?

The cost of health insurance coverage for a spouse because they are adults is very high. UKSC must look at all possible ways to manage costs.

What if my spouse is not employed, or is not eligible for their own health insurance through their employer? If your spouse is currently unemployed, self-employed, or is not eligible for their own employer health insurance then no surcharge will be applied.

SURCHARGE CERTIFICATIONS

An employee who submits inaccurate or false information on any surcharge certification may be subject to having the surcharge applied retroactively for the applicable plan year and possibly receive disciplinary action for dishonesty and falsification of documents. Surcharges only apply to the health insurance (excludes dental, vision, and supplemental coverage).



DENTAL INSURANCE

UKSC is excited to announce the launch of Premier Dental, our newest offering designed to bring you top-tier personalized dental care. UKSC is continuing to offer 2 Delta Dental PPO plans. These plans include Delta's preferred provider organization which offers comprehensive dental coverage.

No Rate Increases!	Plan 1	Plan 1 Premier	Plan 2	Plan 2 Premier
Delta Dental	Employee Cost Per Month	Employee Cost Per Month	Employee Cost Per Month	Employee Cost Per Month
Employee Only	\$6.44	\$6.44	N/A	N/A
Two Person	\$28.16	\$28.16	\$16.00	\$16.00
Family	\$47.96	\$47.96	\$30.46	\$30.46
Benefit Overview				
6 Month Exam & Cleaning	No Cost	20%	No Cost	20%
Individual/Family Deductible	\$25/\$75	\$100/\$300	\$50/\$150	\$50/\$150
Maximum Benefit (Per Person-Per Benefit Year)	\$1,500	\$1,000	\$1,000	\$750
Orthodontics (Per Person-Per Lifetime)	\$2,000	60% / \$2,000	50% / \$1,000	50% / \$1,000

Maximum Benefit Carryover (Plans 1 & 2):

- Member receives annual maximum at the beginning of the group's benefits period.
- Member must have one covered dental service during the benefit period.
- Paid claims for the benefit period must be less than half of the annual maximum.
- A portion of the unused maximum will be carried over for future use.

Questions? Call 1.800.423.2184

VISION INSURANCE

NO RATE INCREASES - Take advantage of group rates to get affordable Anthem Blue View Vision coverage for eye exams, frames, lenses, contacts, and more.

ANTHEM Blue View Vision	Employee Cost Per Month
Employee Only	\$6.60
Employee & Spouse	\$11.55
Employee & Child(ren)	\$12.52
Family	\$19.10
BENEFIT OVERVIEW	
Routine Eye Exam (once every 12 months)	\$10 Copay
Eyeglass Frames (once every 24 months)	\$130 Allowance 20% Off Balance Over \$130
Eyeglass Lenses (once every 12 months)	\$15 Standard Plastic lenses
Contact Lenses Fitting & 2 Follow-Up Visits	Up to \$55 10% Off Retail
Contact Lenses (instead of, but not in addition to, eyeglass lenses) (once every 12 months)	\$130 Allowance 15% Off Balance Over \$130

YOU MAY QUALIFY FOR OTHER COVERAGE OPTIONS

Health Insurance Exchange

Employees who are not eligible for UK St. Claire's health insurance may want to consider enrolling through the Federal Marketplace @ Healthcare.gov.

Medicaid/KCHIPS

If your income and/or family size meets the requirements for Medicaid, make sure to see a UK St. Claire Financial Counselor prior to enrolling in UKSC's benefits.

Medicare

If you are 65 years of age or older and would like to consider a Medicare Supplement and/or a Medicare Advantage Plan please contact Trademark Insurance & Investments at 606-784-7474, or a Medicare representative of your choice.

Medicare Part D

RX Disclosure

If you (or your covered dependent) have Medicare or will become eligible for Medicare in the next 12 months, current Federal law gives you choices about your prescription drug coverage. For more details go to www.schstff.org.



SUPPLEMENTAL INSURANCE

Voluntary Term Life - You now have the ability to buy up to \$250,000 of group term life insurance on yourself, \$50,000 on your spouse and \$10,000 on your children. For currently enrolled employees, up to an additional \$50,000 of life coverage can be purchased without Evidence of Insurability (EOI). Amounts over require EOI; Any increase/new enrollments to spouse or dependent children require EOI.

Short Term Disability - Protect yourself from loss of income due to a short term disability. You have 3 options to choose from; 40%, 50% or 60% of gross earnings up to \$1,000 of weekly benefit. Any new elections require Evidence of Insurability. The duration of the benefits perfectly coincides with your employer paid Long Term Disability.

Accident Insurance - Protect you and your family from out of pocket medical expenses due to an accident, 24 hours per day! The schedule of benefits covers a wide variety of expenses from an ambulance ride, ER visit, to specific injuries, such as fractures and dislocations! Please review the schedule of benefits to see all that it covers for you, your spouse and children. Also, the wellness benefit provided to you and your family will pay for the majority of premium itself all for just getting your annual well check. No health questions required!

Hospital Indemnity - Out of pocket expenses due to a stay at a hospital are very expensive. This line of coverage provides you a benefit to help ease that burden. Did you know that over 70% of hospital admissions are due to the delivery of a baby? This product covers pregnancy! No health questions required!

Critical Illness - UK St. Claire employees are once again offered a very generous guaranteed issue (GI) up to \$30,000 on yourself and \$30,000 on your spouse if you should suffer from one of the critical illnesses on the schedule of benefits. Including, but not limited to, heart attack, cancer, stroke and 30 other severe illnesses. No health questions required up to the GI amount of \$30,000. Amounts over this require Evidence of Insurability.

Cancer - A cancer diagnosis can be one of the most difficult situations a family can go through. Besides the physical and emotional trauma, there is potential for great financial disruption! Protect yourself and your family by electing Guardian's Cancer coverage. The benefit includes an initial diagnosis benefit, inpatient confinement benefits, surgical benefits, radiation, chemo-therapy coverage, and so much more. Employees electing coverage for the first time, require Evidence of Insurability.

FLEXIBLE SPENDING CARRIER & HEALTH SAVINGS PLAN!



- **Enhanced Flexibility:** Our flexible spending carrier offers a user-friendly platform that allows you to manage your healthcare spending with ease, including tracking expenses, submitting claims, and accessing account information conveniently.
- **Modernized Mobile Experience:** Enjoy a seamless mobile app that puts the power of managing your flexible spending account right at your fingertips, making it easier than ever to access your account on the go.

FLEXIBLE SPENDING ACCOUNTS Medical Reimbursement & Dependent Care

A Flexible Spending Account (FSA) allows you to save up to 30% on your eligible healthcare and/or dependent care expenses every year by using pretax dollars. Your Health FSA contributions are deducted from your taxable pay on a pretax basis before federal, state, and Social Security (FICA) taxes are taken out.

Medical Reimbursement Accounts: Set aside pretax money for medical expenses not covered by insurance including deductible/co-pays/co-insurance and prescription costs. Also, covers eyeglasses and dental costs. The IRS annual maximum is projected to be \$3,300 in 2025.

Dependent Care Accounts: Set aside pretax money for child care expenses. The IRS annual maximum is \$5,000.



Health Savings Account

What is an HSA? An interest-earning, tax-free account that is an option with certain qualified health insurance plans. UKSC savings plan can be used with an HSA. You own and control the money, like a personal savings account. However, the money in it is used to pay only for healthcare-related expenses. The new limits for health savings accounts (HSA) for 2025 are \$4,300 for individual coverage and \$8,550 for family coverage. The catch-up contribution limit for those over 55 is \$1,000.

For more details visit: <https://www.healthcare.gov/glossary/health-savings-account-HSA/> or <https://www.irs.gov/pub/irs-pdf/p969.pdf>.







Wellbeing Solutions

Focus on your well-being and earn rewards up to \$200

The more activities you complete, the greater your reward.

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200.

Activity Type	Activities	Amount
 Preventive care	Have an annual preventive wellness exam or well woman exam with your doctor	\$25
	Get an annual cholesterol test ¹	\$20
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Have a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam ²	\$25
	Get an annual flu shot, <i>filed to Anthem & processed thru Anthem claim system</i>	\$20
	Get an annual dental exam*	\$25
 Condition management programs	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program ³	Up to \$50 (\$20/\$30)
	Building Healthy Families: Receive support through the Sydney SM Health app wherever you are in your family planning process, such as trying to conceive a baby or raising your toddler. Content, tools, and trackers are available to help you through any stage of the process. You will receive incentives for enrolling and building a profile in the preconception stage, regardless of gender. For maternity-related incentives, you'll receive incentives for completing initial, interim, and postpartum assessments.	Up to \$40 (\$10/\$10/\$10/\$10)

Activity Type	Activities	Amount
 Condition management programs	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁶	\$25
 Digital & wellness activities	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action plan)
	Track your steps	Up to \$60 (2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10

Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app from Lark offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, you can also talk to a certified health coach.

Access Well-being Coach in the SydneySM Health app or at [anthem.com](https://www.anthem.com).



Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

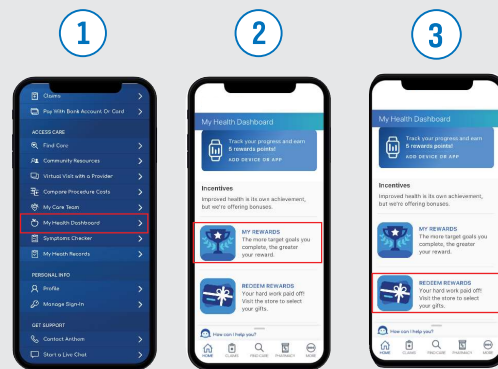
Preventive care: Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

Condition management: Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: ConditionCare (for asthma, diabetes, and heart or lung conditions), Future Moms, and Well-being Coach for weight management and tobacco cessation.

Digital and wellness activities: Log in to the Sydney Health app or [anthem.com](https://www.anthem.com) to complete available activities, such as taking a health assessment, participating in the Well-being Coach Digital program, and tracking your steps. Rewards are added to your account as activities are completed.

Use your rewards

- 1 To view your rewards, open the Sydney Health app or go to [anthem.com](https://www.anthem.com). Next, go to *My Health Dashboard*.
- 2 Select **My Rewards**.
- 3 Select **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including: Amazon, Bed Bath & Beyond, Gap Options (all brands), Apple, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.



Download the Sydney Health mobile app by scanning this QR code with your phone's camera.

Do you have questions?

Log in at [anthem.com](https://www.anthem.com) or open the Sydney Health app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call Member Services at the number on your ID card.

1 Annual cholesterol test eligibility: men 35 years and older, women 40 years and older with a full cholesterol (lipid) panel.

2 Annual eye exam reward is available if employer provides vision coverage through Anthem.

3 Adult members identified as moderate or high risk are eligible for ConditionCare and may receive a reward for participation in 1 of 5 ConditionCare programs and completion for 1 of 5 ConditionCare programs: (chronic obstructive pulmonary disease [COPD], coronary artery disease [CAD] asthma, diabetes, and congestive heart failure [CHF]). Rewards include: \$20 for program participation and \$30 for program completion.

4 Future Moms assessments completion dates: Initial assessment must be completed by day 97; interim assessment must be completed by day 1 prior to delivery; postpartum assessment must be completed by 56 days after delivery. Rewards include: \$20 for an initial assessment; \$10 for an interim assessment; and \$10 for a postpartum assessment.

5 Well-being Coach Weight Management program (telephonic) is available for members who are identified as high risk based on a body mass index (BMI) of 30 or higher.

6 Well-being Coach Tobacco Cessation program (telephonic) is available for members who are identified as high risk based on any tobacco usage.

7 Members may earn rewards for completing quarterly Well-being Coach digital milestones while logging daily check-in activities on the app. Daily check-in reward values: first check-in: \$4; next 15 check-ins during first quarter: \$4; 25 check-ins during second through fourth quarters: \$4 each quarter. Log in to Sydney Health or [anthem.com](https://www.anthem.com) to download the Well-being Coach digital app. Well-being Coach is provided by Lark Health.

*Annual dental exam rewards available if employer provides dental coverage through Anthem

We encourage you to actively participate in your rewards program. Any rewards you earn must be redeemed before the end of the current plan year. Once the plan year ends, any unused rewards are forfeited, and your reward balance will reset to \$0 at the beginning of the new plan year.

All preventive care activities are claims-based. Medical waivers apply to all claim-based activities.

Rewards eligibility applies to only employees and their spouse/domestic partner. Members must be active on the plan and activity must take place during the plan effective year.

A subscriber and spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim.

Product availability may vary. The reward amount redeemed may be considered income to you and/or your spouse/domestic partner and subject to state and federal taxes in the tax year it is paid. You and/or your spouse/domestic partner should consult a tax expert with any questions regarding tax obligations.

The list of retailers available for electronic gift card rewards redemption is subject to change. Log on to [anthem.com](https://www.anthem.com) or open the Sydney Health app to explore the electronic gift card options available to you.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

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OPEN ENROLLMENT IS A GOOD TIME TO THINK ABOUT YOUR FINANCIAL WELL-BEING.

UK St. Claire would like to remind you of the valuable opportunity to participate in our company's retirement plan.

Why Participate?

- **Financial Security:** Investing in a retirement plan is one of the most effective ways to secure your financial future. It allows you to accumulate savings over time, ensuring you have a comfortable nest egg when you retire.
- **Tax Benefits:** Contributions to your retirement plan are often tax-deferred, meaning you won't pay taxes on the money you invest until you withdraw it. This can result in significant tax savings.
- **Long-Term Growth:** The power of compounding means that the sooner you start saving, the more time your money has to grow. Staying invested through market fluctuations can lead to substantial growth over the long term.

To enroll in the retirement plan or make changes to your contributions, please log into ADP and click on Resources-Forms Library-Retirement Benefits-Nationwide Enrollment Information or go to www.nrsforu.com.



EMPLOYEE ASSISTANCE PROGRAM

Bringing Balance to Your Life

Problems are a part of life.

We all experience times when we face challenges that may seem overwhelming. Usually we can handle these without outside help. But sometimes, it makes more sense to reach out for help. UKSC understands this and provides an employee assistance program (EAP) to offer support and guidance. Just as health insurance is designed to address your physical health, the EAP benefit is designed to assist in you emotional and mental well-being.

We can help with many concerns.

Many issues are best resolved with counseling assistance from a behavioral health professional. Concerns that can be addressed through your Employee Assistance Program include:

- Relationship and Family Issues
- Depression, Stress, or Anxiety
- Grief or Loss of a Loved One
- Substance Abuse and Addiction
- Workplace Difficulties
- Smoking Cessation
- And other Life Concerns

As an employee, you and your family members are entitled to six visits with a mental health therapist at no cost to you. Many issues can be resolved in six sessions or less. However, if you require additional assistance, the guidelines for your insurance will be followed. Appointments with a psychiatrist are not included and you will be responsible for your specific health insurance plans co-pay.

Participation in our EAP is completely confidential.

The fact that you are in treatment or the nature of your concerns will not be shared with anyone without your written permission (Of course, legal guidelines regarding reporting abuse or thoughts of harm to self/others are followed.). EAP services are one of the many benefits UKSC provides to all employees. The staff at UK St. Claire Counseling is available and willing to help you in gaining the tools you and/or your family need to cope with the events in your life. Take advantage of this service.

For more information on EAP services at UK St. Claire please call UK St. Claire Counseling at 606-783-6805 or Extension 6834.

BENEFITS PLAN DIRECTORY

Benefit Plan	Administrator/ Contact	Telephone	Web & Mobile
HEALTH PLANS			
UKSC Preferred Access Plan	Anthem	1-800-331-1476	www.anthem.com Sydney Health Mobile App
UKSC Savings Plan		<ul style="list-style-type: none"> • Order ID cards • Check on claims 	<ul style="list-style-type: none"> • Order ID cards • View claims
Vision		1-866-723-0515	
DENTAL PLANS			
PPO Dental Plan 1	Delta Dental of Kentucky	1-800-955-2030	www.deltadentalky.com
PPO Dental Plan 1 Premier		<ul style="list-style-type: none"> • Check on claims 	<ul style="list-style-type: none"> • View claims
PPO Dental Plan 2		<ul style="list-style-type: none"> • Order ID cards 	<ul style="list-style-type: none"> • Order ID cards
PPO Dental Plan Premier		<ul style="list-style-type: none"> • Check eligibility and benefits 	<ul style="list-style-type: none"> • Check eligibility & benefits
IRS SECTION 125 PLANS			
Medical Reimbursement Account	Flores	1-800-532-3327	www.flores247.com Flores Mobile App
Health Savings Account	Flores	1-800-532-3327	www.flores247.com Flores Mobile App
Dependent Care Account	Flores	1-800-532-3327	www.flores247.com Flores Mobile App
SUPPLEMENTAL INSURANCE			
Accident, Hospital Indemnity, Cancer, Critical Illness, Intensive Care, Universal Life, Level Term & Group Term Life, Short Term Disability	Guardian	1-888-600-1600	www.guardiananytime.com
RETIREMENT PLAN			
UK St. Claire 403B & 457 Plan	Nationwide	1-877-677-3678	www.nrsforu.com <ul style="list-style-type: none"> • View statements • Funds selection and more

This document is for informational and illustrative purposes only. All respective and relevant and in effect benefit summaries and/or insurance policies govern the administration of any and all actual circumstances.

