

# HealthBeat

NEWS for MEMBERS of UK-HMO

## OPEN ENROLLMENT EDITION

Special issue for all UK benefits-eligible employees



Spring 2015

### UK-HMO changes – Plan Year 2015-16

There will be no co-pay or benefit changes to the UK-HMO plan this year. The UK-HMO plan did add coverage for 3D mammograms as well as for low-density CT scans for lung cancer screening, both of which were not covered in the past.

### UK-HMO Open Enrollment 2015-16

The UK Health Benefit Open Enrollment period that allows UK employees to sign up or switch their health benefits will be April 27 through May 15, 2015. Changes made during the Open Enrollment period will go into effect July 1, 2015.

**If you have any questions regarding your plan, contact:**

UK-HMO Customer Service: **855-634-3383** (toll free)      UK Human Resources Benefits Office: **859-257-9519**, Choose option 3, then choose option 1

### UK HealthCare at Turfland

**New convenient location is now open!**

UK HealthCare at Turfland, the new outpatient center on Harrodsburg Road, is now open.

UK HealthCare has relocated and consolidated some of its primary care and specialty outpatient clinics in the newly remodeled building, and occupies all 85,000 square feet of the first floor. The new facility is easy to access from most parts of Lexington, offers plenty of free surface parking and is all on ground level – no stairs to climb!

Laboratory Services are conveniently located on-site. (Laboratory appointments for Family & Community Medicine patients previously seen at the Kentucky Clinic are now being scheduled at Turfland laboratory services.)

UK Family & Community Medicine, which formerly saw patients at the Kentucky Clinic building on the UK campus and at Kentucky Clinic South on Harrodsburg Road, has been consolidated at the Turfland location.

Other clinics and services at Turfland include:

- UK Sports Rehabilitation and UK Sports Medicine (formerly on Perimeter Drive)
- Occupational Medicine
- Travel Medicine
- Eye Center (to come)
- Radiology
- Pharmacy Services

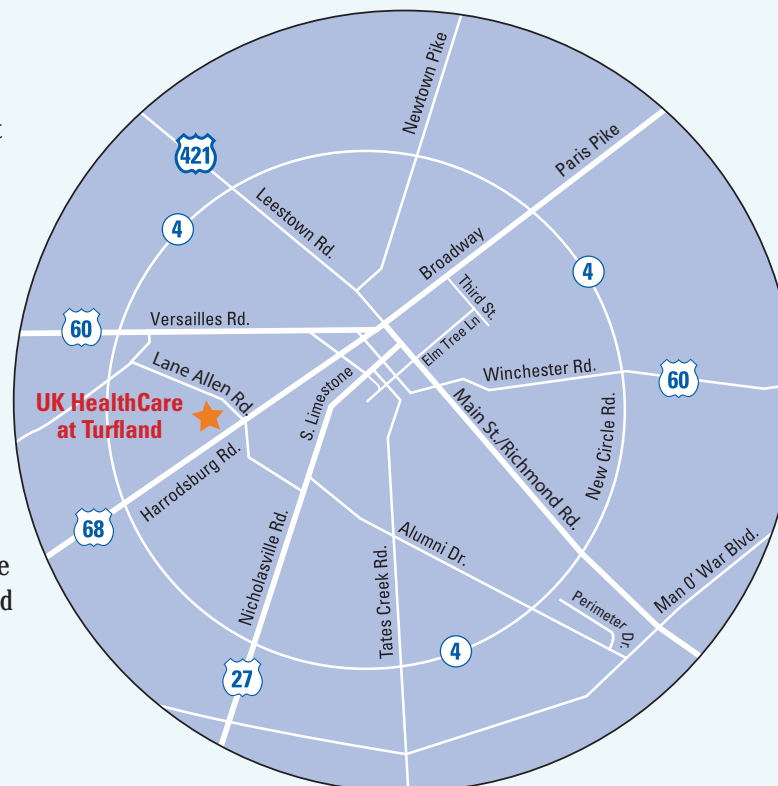
Coming midsummer 2015, Turfland will also be home to UK College of Dentistry experts who practice in General Dentistry, Orthodontics and Oral & Maxillofacial Surgery.

If you have questions or would like to schedule an appointment, please call UK Health Connection at **859-257-1000** or **800-333-8874**.



### UK HealthCare at Turfland

2195 Harrodsburg Road, Suite 125 • Lexington, KY 40504



| Medical Services  | UK-HMO   |
|---|--|
| Choice of physician   | UK-HMO participating provider (Go to <a href="http://www.mc.uky.edu/ukhmo">www.mc.uky.edu/ukhmo</a> and follow link under Participating Provider)  |
| Choice of hospital  | UK Albert B. Chandler Hospital, Kentucky Children's Hospital and UK Good Samaritan Hospital  |
| Emergency/accident (or urgent) care   | \$100 co-payment per emergency department visit, waived if admitted to hospital as inpatient or observation stay.<br>\$25 co-payment at Concentra Urgent Care (In Lexington at Boardwalk, Dove Run and Sir Barton. In Nicholasville at Bellaire Drive); Berea Urgent Care (Brenwood Street); Frankfort Urgent Care (King's Daughters Drive); Georgetown Urgent Care (Osbourne Way, Suite 1); Lexington Urgent Care (Nicholasville Road).<br>\$15 co-payment at UK Twilight Children's Clinic<br>\$10 co-payment at UK Health Plan Urgent Care Clinic |
| Preventive care – routine Pap smears, mammograms, PSA, screening colonoscopy and sigmoidoscopy<br>Routine child care and immunizations (through age 18)<br>Routine adult physical exam (19 years and above) | 100% covered   |
| Physician (primary care) office visits for diagnosis and treatment  | \$10 co-pay (except allergy injections, see below)   |
| Physician (specialist) office visits for diagnosis and treatment  | \$30 co-pay  |
| Allergy injections  | \$10 co-pay  |
| Maternity care (physician)  | 100% covered. Inpatient co-pay will apply upon admission.  |
| Prescription drugs  | Prescription drugs are covered under a separate plan through Express Scripts and UK employee benefits.   |
| Chiropractic; physical therapy; occupational therapy; acupuncture; pool therapy/ exercise therapy; cardiac rehabilitation; pulmonary rehabilitation; music therapy  | \$15 co-pay<br><i>45 visits per plan year for all therapies combined</i><br><i>If a member completes at least 24 cardiac or 24 pulmonary rehab visits, UK-HMO will reimburse them 50% of the co-pays for that specific service.</i>  |
| Autism  | Autism is covered at 100% after \$15 therapy co-pay for children 2 to 21 years of age for therapeutic, respite and rehabilitative care (unless receiving ABA therapy). Respite care covered at 50%.  |
| Outpatient mental/nervous care or substance abuse care rendered by licensed psychiatrists and psychologists   | \$30 co-pay  |
| Inpatient mental/nervous care or substance abuse care (acute care)  | 100% covered after \$200 co-pay  |
| Outpatient diagnostic tests, lab and X-ray, and other diagnostic tests (excluding <b>HIGH COST</b> below)   | 100% covered   |
| <b>Ambulatory hospital</b>  |  |
| Ambulance (including Air Ambulance)   | \$75 co-pay. Non-emergent ambulance will only be paid when transported to UK Chandler or UK Good Samaritan hospitals.  |
| Outpatient diagnostic testing ( <b>HIGH COST</b> - MRI, MRA, CT, SPECT and PET scans)   | \$75 co-pay  |
| <b>Outpatient surgery</b>   |  |
| Hospital services, including semi-private room and board  | \$200 co-pay per admission   |
| Hospital services, observation stay   | \$100 co-pay per observation stay  |
| Skilled nursing   | 100% covered, 30-day limit   |
| Tobacco cessation counseling  | 100% covered   |
| Durable medical equipment (DME), prosthetics, orthotics   | 20% co-insurance (\$500 maximum out-of-pocket per plan year for these services combined, 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 Summary Plan Document booklet, which can be viewed at [www.mc.uky.edu/ukhmo](http://www.mc.uky.edu/ukhmo).

For the latest Open Enrollment information, including open house dates, times and locations, see the UK Employee Benefits website at [www.uky.edu/HR/Benefits](http://www.uky.edu/HR/Benefits).

## 2015-16 Benefits open house information

| Building                        | Location   | Date                | Time                |
|---------------------------------|--|---------------------|---------------------|
| Good Samaritan Hospital         | 310 S. Limestone; Conference Room A&B  | Monday, April 27    | 7 – 9 a.m.          |
| University Health Service       | 830 S. Limestone, 1st Floor  | Tuesday, April 28   | 11 a.m. – 2 p.m.    |
| Eastern State Hospital          | 1350 Bull Lea Road   | Tuesday, April 28   | 8 – 9 p.m.          |
| Service Building                | 411 S. Limestone; Loading Dock   | Wednesday, April 29 | 7:30 – 11 a.m.      |
| Chandler Hospital – North Lobby | 800 Rose Street  | Thursday, April 30  | 6:30 – 8:30 a.m.    |
| Chandler Hospital – Room H133   | 800 Rose Street  | Friday, May 1       | 10 a.m. – 1:30 p.m. |
| Eastern State Hospital          | 1350 Bull Lea Road   | Monday, May 4       | 11 a.m. – 1 p.m.    |
| UK HealthCare – Sterlington     | 2317 Alumni Park Plaza, 1st Floor  | Tuesday, May 5      | 11 a.m. – 1:30 p.m. |
| College of Ag – Good Barn       | 1451 University Drive, Gorham Hall   | Wednesday, May 6    | 11 a.m. – 2 p.m.    |
| University Health Services      | 830 S. Limestone, 1st Floor  | Thursday, May 7     | 7:30 – 10:30 a.m.   |
| Main Administration Building    | 410 Administration Drive, Lexmark Public Room  | Friday, May 8       | 10 a.m. – 1 p.m.    |
| Good Samaritan Hospital         | 310 S. Limestone, Conference Room A&B  | Monday, May 11      | 1 – 3 p.m.          |
| Scovell Hall Lawn               | 670 S. Limestone – Outside front lawn (weather permitting) or inside 1st Floor hallway | Friday, May 15      | 11 a.m. – 2 p.m.    |

### Are you seeing UK-HMO participating providers?

It is always important to make sure that your providers are UK-HMO participating providers. Even though a provider sends you to another provider or suggests that you obtain your physical therapy at a certain location, as the member it is your responsibility to make sure you are utilizing participating providers. With all of the different insurances that are out there, the providers cannot be expected to know what providers are participating with every insurance plan.

Please be sure to check Find a Doctor at [www.anthem.com](http://www.anthem.com). Under Useful Tools on the right of the page you will see “Find A Doctor.” Choose Kentucky in the “select a state” drop-down box. Then choose your plan in the “select a plan/network” box (i.e. UK-HMO), then click on “SELECT AND CONTINUE.” Next pick the type of provider you are looking for in the “I’m looking for a” drop-down box and the type of provider specialty in the “who specializes in” box. Enter a location to search close to (such as your home ZIP code). You can enter the provider’s name in “Whose name is” box or click the “SEARCH” button. lkjlkj;lkj;lkj;lkj

If you are a UK-HMO member and you are out of the area and need to locate an emergency room, there is a number on the back of your ID card for a “24/7 NurseLine.” You can always call this number and speak directly with a nurse to determine the need to seek emergent care and find a provider.

It is better to check now and make sure your providers are participating because if they are not, you will be financially responsible for the bills.

You can also call the member services number on the back of your ID card, **855-634-3383** (toll-free), and they can assist you with determining if your provider is a participating provider.

### UK-HMO co-pay issues

UK-HMO has always applied a specialty co-pay for any providers working in a specialty clinic, whether a medical doctor (MD), physician assistant (PA), nurse practitioner (NP), licensed clinical social worker (LCSW), etc. Anthem originally was not able to set up its system to pay our UK-HMO claims this way and the claims were originally processing with a \$10 co-pay for these practitioners when they should have applied a \$30 co-pay. KMSF continued to apply the correct co-pay the entire time, even though you were receiving an Explanation of Benefit (EOB) from Anthem showing that Anthem applied a \$10 co-pay.

We want to assure you that any provider in a specialty clinic should have a \$30 co-pay. Therefore if a provider is billing you for a \$30 co-pay for a specialist clinic bill, this is correct. Anthem’s system is now applying the correct \$30 co-pay for these providers in specialty clinics, and they will be reprocessing claims so you will be seeing EOBs showing your additional \$20 co-pay responsibility for previous bills.

Please contact Member Services if you have any questions. Their number is on the back of your ID card, **855-634-3383** (toll-free).



## New cancer-screening services

UK Health Care Plans added the following screening services as of March 1, 2015:

### 3D mammography

3D mammography, also known as tomosynthesis, plays a key role in assisting doctors detect breast cancer earlier than previously possible.

Tomosynthesis is 3D technology that allows radiologists to see individual breast structures without the confusion of overlapping tissues. In addition to providing the traditional top and side images of the breasts taken during a regular mammogram, tomosynthesis also allows the technician to take multiple X-ray pictures of each breast from many angles. A computer then combines all this information into one 3D image.

Because a scan with tomosynthesis is more comprehensive than a regular mammogram, it is able to find much smaller and earlier-stage cancers. A tomosynthesis exam will feel no different from a usual mammogram, except that it takes just four seconds longer.

The technology will be especially useful for women with dense or fatty breast tissue. On a traditional mammogram, dense tissue can sometimes be mistaken for cancer.

3D mammography is the only 3D exam approved by the FDA as clinically superior to traditional mammography. UK HealthCare has offered the technology to patients since 2011.

To find out if 3D mammography is right for you, please talk to your provider or schedule your routine mammogram with the UK Comprehensive Breast Care Center.

### Lung cancer screening

For men and women alike, lung cancer remains the No. 1 cancer killer in the United States, topping deaths from prostate, breast, pancreatic and colon cancer combined.

Today, new research shows that low-dose CT screening can detect lung cancer in its earliest and most treatable stages.

A computed tomography scan (CT scan, also called a CAT scan) uses computer-controlled X-rays to create cross-sectional images of the body. The low-dose CT scan of the lungs is swift, painless and involves a minimal amount of radiation exposure.

The Preventive Services Task Force recommends annual low-dose CT scans to screen for lung cancer in people who meet all of the following criteria:

- Are 55 to 80 years old.
- Have a 30-pack-per-year smoking history.
- Currently smoke or have quit within the past 15 years.

Screening should be stopped once a person has not smoked for 15 years or has developed a health problem that limits life expectancy or the ability to undergo lung surgery.

Talk to your doctor about the new screening guidelines to determine if you should be screened.

And while screening may save lives, the most effective action you can take to prevent lung cancer is to never start smoking, or, if you already smoke, quit. For a list of smoking cessation options for UK employees, visit [ukhealthcare.uky.edu/quit-tobacco](http://ukhealthcare.uky.edu/quit-tobacco).

## You can make a difference through clinical research

Interested in helping find new medications and treatments that could benefit you, your family or your community? You can make a difference through research.

Research positively affects the lives of millions of people every day, but research needs volunteer participants, both healthy and with medical conditions, to keep it moving forward.

Too often, studies end early because there are not enough volunteers, leaving important questions unanswered and new treatments undiscovered. But you can help make a difference.

Please consider joining the more than 70,000 people who have joined [ResearchMatch.org](http://ResearchMatch.org),



an easy-to-use, secure, volunteer participant registry that brings together willing people who are interested in research, and researchers who are looking for participants for their studies. This national registry is operated by Vanderbilt University, a partner of the UK Center for Clinical and Translational Science.

Joining [ResearchMatch.org](http://ResearchMatch.org) is voluntary and free, and it only takes a few minutes to sign up. Simply register and wait to be matched with studies that might interest you. The choice to participate is always yours, and you can remove your name from ResearchMatch at any time. You can search for specific medical conditions and studies on the "About" or "Volunteer" pages.

You can also review the list of current research studies at UK by visiting [UKclinicalresearch.com](http://UKclinicalresearch.com) or e-mailing [ukclinicalresearch@uky.edu](mailto:ukclinicalresearch@uky.edu). The scope of our research goes beyond clinical trials for rare conditions, as do the many ways you can participate. It can be as simple as filling out a questionnaire, maintaining a diary, taking new medications or using new devices.

Check it out. You could help find a cure today that saves someone you love tomorrow.

## Have you signed up for the My UKHealthCare patient portal?



**My** UKHealthCare

Portal access allows you to:

- Schedule appointments and get appointment reminders electronically.
- Request prescription renewals when it's convenient for you.
- View lab test results and office visit summaries.
- Get health maintenance reminders.
- View your immunization record.
- View your hospital discharge instructions.

And now we're in the process of adding secure messaging to the portal's features. Once your medical provider is added to secure messaging, you will be able to send electronic messages that are more secure than regular emails to your care team and receive their answers through your portal account. Many of our providers already have this feature, and most will have it by the end of this summer.

To learn more or request an account, visit [myukhealthcare.org](http://myukhealthcare.org).

## We're growing!

### UK Board of Trustees Approves Next Phase of Fit-Out in Chandler Hospital Pavilion A and Good Samaritan Emergency Department Renovation

The University of Kentucky Board of Trustees on March 16 approved a plan for the next phase of UK Albert B. Chandler Hospital's Pavilion A that includes completion of another 64-bed patient floor and more operating rooms.

Upon completion of this phase, six of the eight clinical floors will be occupied and the tower will be 81 percent complete.

The plan for this phase calls for \$75 million to be financed with agency funds to fit-out the 11th floor of Pavilion A.

The Board also approved for construction to begin as part of a plan to renovate and upgrade UK Good Samaritan's Emergency Department (ED). Approximately 12,090 square feet of the ED will be renovated in phases during the next two to three years. Improvements include space dedicated to patient care such as private patient rooms, expanded service capabilities and improved staff support space. The project also will expand the patient and family waiting area by approximately 1,250 square feet.

Since opening the first two patient care floors in Pavilion A in May 2011, UK HealthCare has experienced an increase in volume of patients that has placed substantial capacity constraints on hospital system operations, requiring the fit-out of Pavilion A to ensure availability of adequate facilities for patient care.



"Our rapid growth – going from 25th to 75th percentile among academic medical centers – has led to us playing 'catch up' for the past decade to meet current patient demands for our services that include care for the most critically ill patients who need complex and advanced subspecialty care," said Dr. Michael Karpf, UK executive vice president for health affairs.

"UK HealthCare is the only provider in the Commonwealth, and in this region, for some of these very high-level services, and our ability to care for these patients is very important for the people we serve and their families."

The eighth floor of Pavilion A – a state-of-the-art 64-bed cardiovascular patient unit – opened in December 2014 and construction to fit-out the ninth and 10th floors of the patient care facility is underway. In addition to those two patient floors, the Board in June 2014 also approved replacement of the hospital kitchen and cafeteria, relocation of magnetic resonance imaging to Pavilion A and relocation of the Neonatal Intensive Care Unit (NICU).

*HealthBeat* is published by the UK Health Care 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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### Don't forget to update your address when moving

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



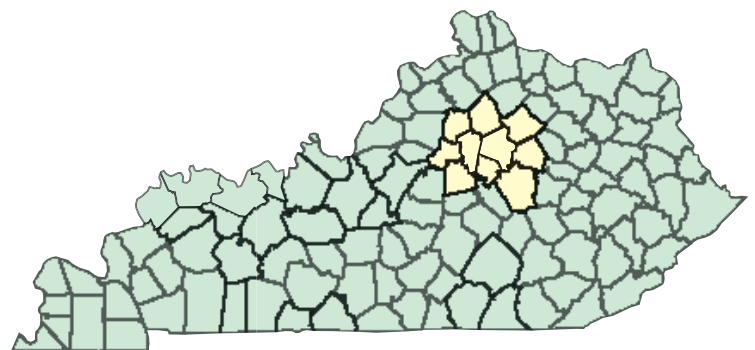
The staff will forward the information to UK-HMO, and this will enable us to ensure that you receive important information during the plan year. The health benefits enrollment form is available to you at [www.uky.edu/HR/benefits/enrollmentforms.html](http://www.uky.edu/HR/benefits/enrollmentforms.html). If you are moving outside the UK-HMO service area, you must notify the UK Employee 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.

You can also change your address by going to <http://myUK.uky.edu> and logging in using your Link Blue username and password. Choose your "Personal Information" and change your address. This will transfer this change of address information to the UK Benefits office and then on to Anthem.

If you move out of the area and will need to change insurance plans, it is a good idea to contact the UK Benefits office at 257-9519, option 3 and option 1 to discuss this with them.

| UK-HMO Monthly rates 2015-16                      | Coverage levels |                       |                   |   |
|---|-----------------|-----------------------|-------------------|---|
|   | Employee Only   | Employee + Child(ren) | Employee + Spouse | Employee + Family [Spouse & Child(ren)] |
| Employee eligible for university contribution     | \$28            | \$134                 | \$261             | \$385                                   |
| Employee NOT eligible for university contribution | \$499           | \$747                 | \$996             | \$1,247                                 |

(See UK Benefits website for retiree rates at [www.uky.edu/hr/benefits](http://www.uky.edu/hr/benefits).)



UK-HMO UK Regional Health Plan