



# KMSF Physician Benefits Summary for Eligible College of Medicine Faculty

## Specialty-Specific Long-term Disability Insurance - SunLife

- Covers 60% of pre-disability income to a maximum monthly benefit of \$20,000
- Coverage is for own occupation and is specialty specific
- Features a 15% retirement supplement. Plan continues to fund retirement even if disabled
- Six-month elimination period
- Benefit payable until social security normal retirement age
- Because KMSF pays 100% of the premiums for this coverage, any benefit received is taxable

## Dental Coverage – Delta Dental PPO + Premier

- Coverage provided for physician and eligible dependents
- Dependent children can be covered up to age 26
- Coverage details:

Diagnostic and Preventative	100%
Basic Services	80%
Major Services	80%
Implants	50%
Orthodontic Services	50%
Deductible per Benefit Year:	
Individual	\$25
Family	\$75
Maximum Payment per Benefit Year	\$1,500 per person

## Group Term Life and Accidental Death- SunLife

- Coverage level is dependent upon age as follows:
  - \$500,000 up to 70<sup>th</sup> birthday.
  - \$325,000 up to 75<sup>th</sup> birthday.
  - \$250,000 for age 75 and over
- If death is the result of an accident, beneficiary receives 2 times amount shown above
- Benefits are not taxable to the beneficiary(ies)
- Premiums are 100% paid by KMSF and are a taxable fringe benefit. Physicians may elect to waive coverage exceeding \$50,000

## College Tuition Support – For children or legal dependents up to age 26

- Available to a child and legal dependent under age 26 of an eligible faculty member
- Benefits available for undergraduate coursework at accredited colleges or universities
- Amount of support is based on in-state tuition rates at University of Kentucky. FY20 (Fall 2019 –Summer 2020) full-time amount per semester is \$6,180.
- Reward may be received for up to eight semesters per eligible student

Coverage details are provided for summary purposes only. For detailed coverage information, please refer to the applicable Certificate of Coverage.

For information regarding KMSF provided benefits, please visit our website at: [KMSF.com](http://KMSF.com)

Human Resources Contacts:

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