



# Physician Benefits Overview



# WELCOME TO KMSF!

Kentucky Medical Services Foundation, Inc. (KMSF) was founded in 1978 as an independent non-profit organization designed to support the missions of University of Kentucky Healthcare (UKHC). These benefits are provided to you and your eligible dependents at no cost to you.

We encourage you to contact the KMSF Human Resources department with any questions at [hr@kmsf.org](mailto:hr@kmsf.org).

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## ELIGIBILITY:

As a College of Medicine faculty member, you are eligible for KMSF benefits if you are a full-time MD ( $\geq .75$  FTE) with a KMSF practice plan agreement in force. Faculty members in Phased Retirement are eligible for KMSF Dental benefits and Life Insurance. Benefits are effective as of the date you meet the eligibility requirements.

New on July 1, 2022:

The definition of “eligible dependent” has changed for both the KMSF Dental Plan and the Tuition Support Program. Now, in addition to covering a legal spouse and/or child(ren), Adult Sponsored Dependents and their children can be covered by the KMSF Dental Plan and the child(ren) of an Adult Sponsored Dependent may be eligible for coverage in the Tuition Support Program.

For more information, please see the Dependent Eligibility information on the next page.

**The benefits described in this overview, with the exception of the Supplemental Income Protection, are paid for by the Kentucky Medical Services Foundation, Inc.**

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# DEPENDENT ELIGIBILITY

Effective July 1, 2022, KMSF has changed the definition of “dependent” for coverage under the KMSF Dental Program and the KMSF Tuition Support program.

## ***To be eligible for the KMSF Dental Program:***

The legal spouse or child of the eligible faculty member, or

An Adult Sponsored Dependent, or

The Eligible Child of the Adult Sponsored Dependent.

## ***To be eligible for the KMSF Tuition Support Program:***

The student must be the child and legal dependent of an eligible faculty member and be under 26 years of age, or

The Eligible Child/Student of an Adult Sponsored Dependent.

## **Definitions:**

### ***Spouse***

The legal spouse of the eligible faculty member

### ***Child***

To be eligible, the child must:

- Be under the age of 26
- Be unmarried
- Be the natural born or adopted child of the eligible faculty member or the faculty member's spouse

### ***Adult Sponsored Dependent***

To be eligible as an Adult Sponsored Dependent, the dependent must:

- Share primary residence with the eligible faculty member and have lived with the eligible faculty member at least 12 months prior to the first day of coverage or the first day of the semester for which the eligible faculty member is seeking reimbursement for tuition support
- Be at least 18 years old
- Not be a relative of the eligible faculty member (parent, child, husband, wife, brother, sister, brother/sister in-law, grand-parent, grand-child, great grand-child, great grand-father, son/daughter in-law or half or step relatives of the same relationships)

- Not be employed by the eligible faculty member
- Is the only spouse or Adult Sponsored Dependent of the eligible faculty member
- Did not establish residency with the eligible faculty member for the primary purpose of obtaining eligibility for KMSF benefits.

### ***Eligible Child/Student of an Adult Sponsored Dependent***

To be an eligible Child/Student of an Adult Sponsored Dependent, the dependent must:

- Share a primary residence with the eligible faculty member and Adult Sponsored Dependent, and have lived with the eligible faculty member at least 12 months prior to the first day of coverage or the beginning of the semester for which reimbursement is being sought
- Be under the age of 26
- Be unmarried
- Be the natural born or adopted child of the Adult Sponsored Dependent
- Cannot be a relative of the eligible faculty member

# DENTAL

Staying healthy includes obtaining quality dental care for you and your family. KMSF is pleased to provide a comprehensive dental benefit to you and your eligible dependents at no cost to you. Coverage is provided through Delta Dental of Kentucky.

Eligible dependent children may be covered until the end of the month in which they turn 26.

You may visit Delta Dental's website at [www.deltadentalky.com](http://www.deltadentalky.com) to find in-network providers and review your claim information. You may utilize any provider, but your cost may vary based on which Delta Dental network the provider is contracted with, if any. If a provider does not participate in either Delta Dental network you can be balance-billed.

## Delta Dental PPO

Plan Network:	In-Network Delta Dental PPO or Premier Network	Out-of-Network
Plan Year Deductible	\$25 Per Person	\$25 Per Person
	\$75 Family Max	\$75 Family Max
Benefit Maximums & Waiting Periods		
Annual Benefit Maximum	\$1,500 Per Person	
Lifetime Orthodontia Maximum	\$1,000 Per Child	
Waiting Period	None	
Dental Service Benefits		
Exams, Cleanings & X-rays	Covered in Full	Covered in Full
Fluoride, Space Maintainers & Sealants	Covered in Full	Covered in Full
Minor Restorative - fillings and crown repair	Ded + 20%	Ded + 20%
Endodontics - root canals	Ded + 20%	Ded + 20%
Periodontics - to treat gum disease	Ded + 20%	Ded + 20%
Oral Surgery - extractions & dental surgery	Ded + 20%	Ded + 20%
Major Restorative - crowns	Ded + 20%	Ded + 20%
Prosthodontics - bridges, dentures & repairs	Ded + 20%	Ded + 20%
Implants & Implant Repair	Ded + 50%	Ded + 50%
Orthodontic Services (Braces)	50%	50%
Coverage Limit for Orthodontics	Children up to age 19	Children up to age 19

NOTE: Frequency and age limits may apply; see full summary of benefits for details.

Out-of-Network providers may balance bill the difference between billed and allowed amounts.



# LIFE AND AD&D BENEFITS

Life insurance is an important part of your financial well-being, especially if others depend upon you for support. KMSF provides you with coverage to help ensure your family's financial security.

In addition to the life insurance provided to you by the University, KMSF provides eligible faculty members with Life and Accidental Death & Dismemberment (AD&D) insurance through Sun Life Financial.

The AD&D portion of this coverage provides a benefit equal to the Life benefit listed below for dismemberment or death resulting from an accidental bodily injury. In the event of an accidental death, your beneficiary will receive both the full Life benefit and the full AD&D benefit. In the event of an accidental dismemberment you will receive 50% of the AD&D benefit for one loss (hand, foot, or sight of one eye) and 100% of the benefit for 2 or more losses.

Life Insurance Benefit Amount:	Eligibility
\$500,000	Up to 70th birthday
\$325,000	Age 70 up to 75th birthday
\$250,000	Age 75 and over

Premium payments made by KMSF for coverage in excess of \$50,000 are a taxable fringe benefit. You have the option to waive coverage amounts exceeding \$50,000. If you waive the excess coverage and later change your mind, you will have to answer health questions and prove you are insurable before your benefit can be increased to the full \$500,000.

*Please Note: If you terminate employment, you only have 31 days to elect continuation of your coverage under either the portability or conversion option. Your request for coverage and initial premium must be received by Sun Life within 31 days of the loss of coverage. Portability allows you to continue your term life insurance up to age 65. Conversion allows you to convert your term coverage to an individual permanent life insurance policy.*

For information on filing a claim, please reach out to KMSF Human Resources at [hr@kmsf.org](mailto:hr@kmsf.org). We may also be reached by phone at 859-257-7930 or 859-562-2950.

## Additional policy provisions:

- Disability waiver of premium – provides continued coverage in the event you become disabled
- Accelerated Benefit – if you are diagnosed with a serious illness and a life expectancy of less than 12 months you can elect to receive up to 80% of your Life benefit amount during your lifetime
- Conversion and Portability options upon termination of employment
- Additional AD&D benefit if you have a child in college at time of accidental death, or if death is due to an auto accident and you were wearing a seat belt
- Benefit payments are not taxable to the beneficiary(ies)



## LONG TERM DISABILITY BENEFIT

If an illness or injury impairs your ability to continue full-time work, supporting yourself and your family may become difficult. KMSF provides a long-term disability benefit through Sun Life Financial that can provide continuation of a significant portion of your income during your disability, as well as providing continued funding into your University of Kentucky retirement plan.

- Benefit amount is 60% of monthly earnings, up to a maximum benefit of \$20,000
- Benefits begin after 6 months of disability
- Benefits payable up to Social Security Normal Retirement Age
- Coverage is for your own occupation and is *specialty specific*
- Contagious Disease Benefit will provide a benefit for up to 5 years if you are diagnosed with a contagious disease that results in the revocation of your license or restrictions on your license that prevent you from performing all your prior normal duties
- Benefit amount paid is taxable income to you
- Contributions to your University of Kentucky Retirement Plan on your behalf based on your salary deferral election at time of disability, not to exceed 15% of earnings or \$10,000, and subject to IRS contribution limits.
- Plan works in conjunction with your coverage under the University of Kentucky's Long Term Disability plan, and not in addition to the UK plan. The benefit payable under this plan will be offset (reduced) by any amount received from the UK plan.

To file a claim for long term disability, please reach out to KMSF Human Resources at [hr@kmsf.org](mailto:hr@kmsf.org) or call 859-257-7930 or 859-562-2950.

# SUPPLEMENTAL INCOME PROTECTION

KMSF is pleased to offer a supplemental income program through Guardian. This program will allow you to purchase individual disability coverage with the premiums paid through payroll deduction. Enrollment periods are offered annually and up to \$10,000 in monthly benefit is available on a guaranteed issue basis when coverage is first offered to you. If you purchase coverage, you will also be eligible to increase your coverage during subsequent annual enrollment periods based on increases in your income.

The amount of coverage you will be eligible for will be based on your annual salary and bonus income. The maximum income replacement is 75% from all sources, including your KMSF provided long term disability benefit any other disability coverage you may have purchased.

Benefit highlights include:

- Benefits begin after 180 days of total disability and are payable up to age 67
- True Own Occupation with Enhanced Medical Specialty definition of total disability
- Partial Disability Benefit Rider available that allows a benefit to be paid if your injury or sickness results in a loss of income of at least 20%
- Enhanced Catastrophic Disability Benefit Rider available that allows up to 100% income replacement from all sources if you are catastrophically disabled, and due to your injury or sickness are unable to perform two or more Activities of Daily Living (ADL) without standby assistance
- No Pre-existing Condition limitations
- 24 month limitation on Mental and/or Substance Related Disorders
- Waiver of Premium during period you receive benefits and for six months after you are no longer disabled
- Waiver of Elimination period; if you receive a disability benefit and suffer a subsequent 30-day or longer disability within five years of the initial disability, the waiting period on the second disability period will be waived
- Presumptive Total Disability upon the loss of sight in both eyes, hearing in both ears, speech, or the use of any two hands or feet, even if the loss is not permanent and/or you are still able to work
- Hospice Benefit; the elimination period is waived if you are admitted to a hospice program so benefits are payable right away
- Occupational Rehab and Modification Benefit will cover the cost of an occupational rehab program needed to get you back to work, as well as reimburse the cost of reasonable workplace modifications that enable you to return to work
- Fully portable, with opportunity to purchase additional coverage on a guaranteed basis within 90 days of employment termination

You will be notified in advance of the annual enrollment period and sent an email with a link to the Guardian enrollment website. This product is not enrolled through the BenefitFirst site used for other coverage.





# TUITION SUPPORT PROGRAM

Kentucky Medical Services Foundation provides a tuition support program to active, full-time ( $\geq .75$  FTE) College of Medicine faculty for eligible dependents who attend accredited colleges or universities. The reimbursements paid are a taxable benefit to you and are only in support of undergraduate coursework. The student must be your unmarried child or eligible Child/Student of your Adult Sponsored Dependent Eligible Student and be under 26 years of age.

Reimbursements may be granted for up to eight semesters of coursework per eligible student. To receive the full amount per semester the student must successfully complete 12 or more credit hours in the semester. If less than 12 hours of coursework are earned the reimbursement amount will be commensurate to the credit hours completed and the partial payment will count as one of the eight possible semesters.

In order for a semester to be considered eligible for a reimbursement, you must be defined as full-time and not in any stage of phased retirement throughout the following timeframes:

- Fall semester – September 1st through December 31st
- Spring semester – January 1st through May 31st
- Summer term(s) – June 1st through August 31st

A separate application must be submitted for each semester. The application and a copy of the student's official transcript must be submitted within one year of the start of the semester, based on the timeframes listed above. The application is submitted online and can be accessed at [Tuition Support Application](#).

The eligible full-time tuition support reimbursement amount is equivalent to the current in-state tuition at the University of Kentucky.



**Please contact Human Resources at [hr@kmsf.org](mailto:hr@kmsf.org) with any questions about the program or application process.**

# KMSF BENEFITS PORTAL

Qualifying Event Reminder: You must contact both KMSF Human Resources and UK Benefits to make changes to benefits as a result of a qualifying event.

[www.benefitfirst.com](http://www.benefitfirst.com)

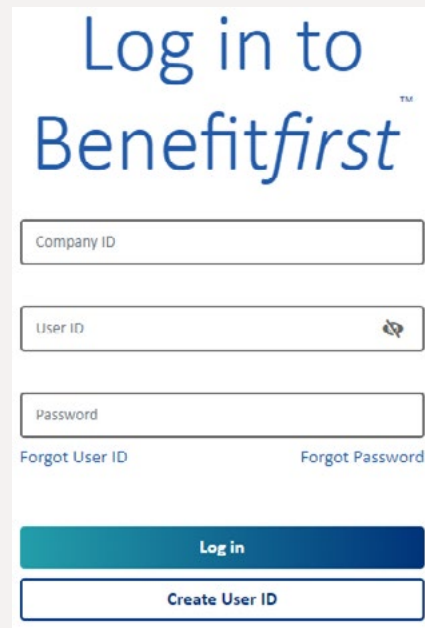
As a new hire or a newly eligible faculty member, once you meet with KMSF Human Resources during your UKHC new faculty orientation and complete your [online benefit enrollment form](#), you will be enrolled in your KMSF benefits.

KMSF offers you access to an online enrollment portal through BenefitFirst where you can view your benefits, add/remove dependents from dental coverage, change the beneficiary for your life insurance, or update your personal information. Please note that only KMSF benefits will be viewable on the portal – your UK benefits will not be listed.

For questions regarding your UK benefits, you may reach out to the Benefits office at [benefits@email.uky.edu](mailto:benefits@email.uky.edu) or **859-257-9519** (option 3).

The first time you login to BenefitFirst, you will select Create User ID on the [www.benefitfirst.com](http://www.benefitfirst.com) login screen.

Using the *Company Code of 810* and your personal information, you will create your own user ID. The system will then prompt you to create a password.



Log in to  
Benefitfirst™

Company ID

User ID

Password

[Forgot User ID](#) [Forgot Password](#)

Log in

Create User ID

From the menu bar on the left side of the home page, you can review your current coverage under Benefit Statement, or review additional information about the plan benefits under the Resource Center. If you need to add/remove dependents from your dental coverage, change your beneficiary or update your personal information, you can either process those changes online by selecting the Enroll Now button at the top right of the home page, or you can contact KMSF Human Resources at [hr@kmsf.org](mailto:hr@kmsf.org).

# CONTACTS

Questions	Company	Who Are They?	Telephone	Web Address
General Information	KMSF	Human Resources	859-257-7930 859-562-2950	hr@kmsf.org
Dental Information	Delta Dental	Insurance Company	800-955-2030	www.deltadentalky.com
Life/AD&D and Disability Information	Sun Life Financial	Insurance Company	866-909-6065	www.slfservicerresources.com
Supplemental Income Protection	Guardian	Insurance Company	888-275-7473	diclaims@glic.com
Additional Assistance Claims, Billing & Enrollment Resolution	McGriff	Tish Harris Account Manager	859-422-3776	tish.harris@mcgriff.com





This guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance documents. In the event of conflict between this guide and the group contract/insurance documents, the group contract/insurance documents will prevail. Please contact your Human Resources Department for further information.

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