

MEMO

TO: Full-Time Faculty and Staff

FROM: Steve Morris

SUBJECT: New Dental Insurance Plan

DATE: October 06, 2006

UC is pleased to announce the addition of an optional dental plan effective November 1, 2006 to your benefit package. The plan is underwritten by Delta Dental of Kentucky. We have negotiated an excellent plan design, excellent rates and plan provisions. This plan value is much better than what you can purchase on an individual basis and was selected after an extensive review and comparison.

Delta Dental and Benefit Insurance Marketing (BIM) representatives will be in Dining Hall Atrium to explain the new plan **on Tuesday, October 17**. While the meetings are not mandatory, you will only have until Friday, October 20, to enroll as the coverage begins on November 1. The meetings will last about half an hour and will be held at 11 AM, 12:15 PM, and 1:40 PM. Attendees will be able to eat lunch in the dining hall for free after each meeting.

A few employees may have purchased dental plans outside of the University, and some employees have opted through payroll deduction for the voluntary AFLAC plan. Others may have established their FSA contribution based on their current dental enrollment status and this new dental plan offering may impact their FSA contribution amount. For this reason, we will **allow employees to submit changes to their FSA contribution up until Friday, October 20**.

Just a few of the benefits of enrolling in the dental plan include:

- Access to a broad, high quality dental provider network
- Access to deep service discounts
- 100% reimbursement on preventative services
- Low deductibles for restorative services
- Partial coverage for child orthodontia services

Additionally, premiums will be deducted on a pre-tax basis through our FSA arrangement, which gives you about 30% more purchasing power.

Again, our enrollment education meetings are:

- **Tuesday October 17 at 11:00A, 12:15P and 1:40P**
- **Meeting is open to all full-time faculty and staff and their spouses**
- **Meetings will be in the Atrium section of the dining hall and attendees will be able to eat in the dining hall for free after each meeting. Each informational meeting should last about 30 minutes.**

Employee monthly contributions for this plan, for the term of November 1, 2006 to October 31, 2007, are as follows:

| | |
|-----------------------|-----------------|
| Employee | \$ 17.40 |
| Employee + Spouse | \$ 38.60 |
| Employee + Child(ren) | \$ 42.46 |
| Employee + Family | \$ 70.20 |

Currently, there is no rate differential available for two employed spouses.

Because of timing, **the dental enrollment forms and FSA contribution changes will be due back to HR by Friday, October 20.** An enrollment form is attached to this memo, along with a plan summary of benefits. For more information about Delta and its network in the interim, you may go on line at www.deltadentalky.com.