

Exceptional Benefits for Staff

The University of Kentucky is proud to offer a benefits package that helps us recruit and retain the very best faculty and staff. In addition to your take-home pay, your benefits package is a major component of your total compensation at UK.

These benefits include our 200 percent match on eligible retirement contributions; competitive health, dental, and vision coverage; tuition benefits for classes at UK, and much more.

You can contact us at benefits@uky.edu or 859-257-9519, option 3.

Matching Retirement Savings Plan

Retirement savings are an important part of your total compensation package and help ensure a more financially secure future. Under our matching retirement plan, you contribute 5% of your base salary, and UK contributes an amount equal to 10% of your salary. If you are hired on or after July 1, 2024, you are automatically enrolled in this plan regardless of age. If you were hired July 1, 2023 or after and before July 1, 2024, you are automatically enrolled in this plan when reaching age 25. If you were hired prior to July 1, 2023, you will automatically be enrolled in this plan when reaching age 30. You will be fully vested after 3 years of working regular, full-time service.

Health insurance

UK offers <u>three health insurance plan options</u>, including a Health Saver plan with a health savings account, all of which provide an excellent value. UK pays the bulk of the true cost of each plan – up to 94% in some cases. Choose the plan and coverage that is best for you and your family.

Prescription benefits

Express Scripts administers the <u>prescription benefit</u> for UK. If you are enrolled in a health insurance plan, you are automatically enrolled in the prescription benefit. The benefit provides 24-hour customer service, web-based drug information and an integrated mail service pharmacy. We also have dedicated pharmacists on staff to provide prescription co-pay counseling to help you find the most cost-effective medications. **Note:** As of July 1, 2025, if you are on a UK HMO plan, you must use a UK Retail Pharmacy.

Dental insurance

UK offers <u>dental plans</u> through two carriers: UK Dental Care and Delta Dental. All plans offer a benefit toward basic preventive services for cleaning and two office visits per year. Additional benefits may be available based on the plan you choose.

Vision insurance

Vision insurance is available through EyeMed. It offers savings on eye exams, contact lenses, lens options and accessories, as well as vision-correction procedures. You can choose the <u>Essential or Enhanced plan</u>.

Paid leave

Regular, full-time staff initially accrue 10 to 15 vacation days per year, and up to 20 days per year with additional years of service. Regular, full-time staff also accrue 13 paid holidays annually. Regular, full-time staff accrue 12 days of Temporary Disability Leave, or sick leave, per year. We also offer regular staff working at least half time two weeks of paid leave for the birth or adoption of a child, and one week of paid leave to care for a parent who is ill.

Flexible spending accounts

This benefit is administered by <u>TASC</u> and allows you to pay for eligible health and child/dependent care expenses with tax-free dollars through flexible spending account. For the health care FSA, you will receive a flexible spending debit card in the mail to use for eligible purchases.

Life and accidental death & dismemberment insurance

Basic life insurance and accidental death & dismemberment coverage in the amount of one year's salary is available at no cost. You may purchase additional term life insurance in an amount up to five times your annual salary. You may also purchase additional AD&D insurance.

Legal services benefit

MetLaw is a legal services benefit from MetLife. This plan allows you to enroll and gain access to more than 14,000 experienced attorneys nationwide, including more than 200 in Kentucky. These experts can provide advice and representation on wills, estate planning, contracts, family, financial matters and much more.

Additional insurance benefits

Additional benefits are available to purchase with automatic payroll deductions. Long-term care, universal life insurance, short-term disability, cancer insurance, and home and auto insurance are administered by The MPM Group, LLC.

Employer-assisted housing

Eligible full-time staff may apply for "forgivable loans" of up to \$15,000 for down payment, closing costs, rehabilitation or renovation assistance with housing purchases in designated neighborhoods. **Note:** there is a limited supply of loans per year.

Employee discounts

Our employees receive <u>discounts and other incentives</u> with a wide array of businesses. Discounts are also available on tickets to some UK athletic events.

Education programs

Eligible staff may receive a tuition waiver for up to 18 credit hours per academic year taken at UK through the <u>Employee Education Program</u>. If you have at least one year of continuous, regular, full-time service and are not using the Employee Education Program, you may choose to apply a tuition discount (10 percent to 50 percent) for your child or spouse/sponsored dependent through the <u>Family</u> <u>Education Program</u>.

Professional development

Improve your skills or learn new ones through technology training, professional development and supervisory training.

Well-being

You're at your best when <u>your well-being</u> is a priority. Below, learn more about our many offerings to help you live your best at every stage of career and life.

Financial well-being

CAPTRUST financial advisors can help set you on the right path. You can also explore financial wellness education from Enrich, student loan forgiveness with Savi or debt coaching from GreenPath. Learn more <u>here</u>.

MoveWell

We offer two on-campus gyms and group fitness classes for \$9 per month (or \$4.50 bi-weekly). You can also meet one on one with a fitness specialist who will help you identify and reach your goals. Learn more <u>here</u>.

EatWell

Our on-site registered dietitians can guide you no matter your personal nutrition needs. Weekly classes are held year round, helping you focus on long-term changes, rather than quick fixes. Learn more <u>here</u>.

BeWell

Receive personalized, one-on-one coaching to help you <u>build a foundation</u> for being your best. Tobacco cessation is also available, with free nicotine replacement.

WondrHealth

Available three times each year, this <u>10-week online</u> program focuses on losing weight by changing how you eat, instead of what you eat.

Mental health counseling

Receive five free individual counseling sessions per year with a licensed and certified therapist. Spouses, children and sponsored dependents are also eligible.

Elder care

Get <u>resources and support</u> for caring for an aging loved one, no matter where they live nationwide.

Child care

In addition to help finding local child care vendors, our <u>Big Blue</u> <u>Family Care program</u> makes it simple for UK families to connect with UK students for occasional, part-time child care needs.

New parents

Our <u>Little Cats Guide</u> provides information on how to prepare for your time away from work.

Revised April 15, 2025