Welcome

The University of Louisville’s benefits team brings you a quarterly newsletter to provide you with reminders and valuable information related to your benefits.

Access a doctor anytime with Anthem’s LiveHealth Online

Would you like to visit a doctor online? Are your kids sick at 3 a.m.? Do you want access to a therapist when you really need it? Thanks to LiveHealth, you can see a doctor 24/7 on your computer or mobile device. To use the service, sign up for LiveHealth Online, which takes just a few minutes, and it will give you the ability to have a live video interaction with a trusted, board-certified doctor any time you need it.

The system includes primary care doctors such as family practitioners, general practitioners, internal medicine and pediatricians. Use LiveHealth Online for topics such as colds, flu, allergies, upper respiratory infections, urinary tract infections and bronchitis.

A visit with LiveHealth Online saves time by eliminating travel to and from an urgent care center or clinic, and by not having to wait for an opening at a doctor’s office. Also, if you are covered under the UofL Health Plan, the cost of an online visit is the same as an office visit with a primary care physician.

Some state laws and regulations require a face-to-face visit before allowing prescriptions. Kentucky and Indiana allow prescriptions. However, if traveling, check state laws on the LiveHealth Online Availability page.

Please note that doctors using LiveHealth Online are not able to prescribe controlled substances or lifestyle drugs.

Please visit LiveHealthOnline.com.

Dependent verification audit

UofL is committed to providing comprehensive and competitive benefits to our faculty and staff. We must ensure that everyone covered under our benefit plans is eligible for coverage. To confirm eligibility, a dependent verification audit will be conducted by Aon Hewitt.

If you have dependents enrolled in the University of Louisville health plan, dental, vision and/or dependent life insurance, you will soon receive a letter from Aon Hewitt. The letter will state which documents (marriage certificates, birth certificates, adoption paperwork, etc.) will need to be submitted to continue coverage for your dependents. Please carefully read any correspondence you receive from Aon Hewitt as it includes specific instructions and timelines. Failure to follow the instructions could result in loss of coverage for dependents.

Eligibility information, as well as customer care service information, will be included in the correspondence from Aon Hewitt. Please contact them if you have any questions.

BENEFIT PROVIDERS

Health Insurance
Anthem Blue Cross Blue Shield
855.747.1137
Nurse Line: 888.279.5378
www.anthem.com

Dental Insurance
Humana Dental
1.800.558.4444
www.humana.com

Flexible Spending Accounts
Chard Snyder
1.800.982.7715
www.chard-snyder.com

Vision Insurance
National Vision Administrators
NVA
1.800.672.7723
www.e-nva.com

Prescription Drug Coverage
Express Scripts, Inc.
1.800.298.6890
www.express-scripts.com

KY RX Coalition
855.218.5979
www.kyrx.org

Life Insurance
MetLife
1.800.638.6420

Long Term Disability
MetLife
1.800.858.6506

Short Term Disability
Humana
1.877.378.1505
Paving your road to retirement

Retirement may seem far away for some, but time is fleeting. It’s important to plan early for retirement and to take advantage of the many resources offered at the University of Louisville.

A road to retirement essentially has four steps:

1. Starting out: Prioritizing savings and financial goals
2. Building your wealth; this will last for decades
3. Preparing to retire
4. Living in retirement

We know that retiring can be stressful and busy. That is why we are currently enhancing our communications to make the process easier for our employees. New and improved retirement readiness materials are coming soon to our website. The site will guide you step-by-step so you can feel confident that you’re not missing any important decisions or deadlines. It also has more information about the specific retirement plan programs offered to employees and how to change contribution elections.

When the time comes to take this leap, please contact your benefits counselor.

Help available for those with prescription issues

Express Scripts is UofL’s prescription drug provider, administering our pharmacy benefit. The university is also part of the Kentucky RX Coalition, whose goal is to help improve clinical outcomes, share best practices and maximize cost efficiencies in our prescription benefit program.

As part of the Kentucky RX Coalition, UofL faculty, staff and family members who are covered under the health plan have access to a staff of pharmacists who can help in many ways. For example, the pharmacists can help find a lower cost prescription alternative and provide advice on how to save money on your prescriptions.

The Kentucky RX Coalition pharmacists can also contact a physician and/or pharmacy for prescription alternatives, answer questions regarding side effects, drug interactions, over-the-counter medications, assist with mail orders and provide general prescription drug benefit troubleshooting.

For more information about the Kentucky RX Coalition, call 855.218.5979 or visit www.kyrx.org.