Open Enrollment is over...

What’s next?
Open Enrollment for your 2020 benefits is over. Now that you have made your benefit choices, here are a few tips to make sure the transition goes smoothly:

- **New Anthem ID cards this year!** All Anthem health insurance participants (new and existing) will receive a new Anthem ID card for 2020. Please look for your new card to arrive via the home address you have listed in ULink.

- If you had a health care flexible spending account in 2019 and signed up again for 2020, keep using the same card. Your new balance will be loaded onto the card January 1. Only newly enrolled employees will receive new cards from Discovery Benefits.

- Look closely at your first paycheck in January to make sure your deductions look correct. It is easier to fix problems when caught early.

Reminder: PCA accounts deadline
Are you enrolled in a University of Louisville PCA High or PCA Low health plan? If so, make sure you are using your PCA/HRA dollars on your HealthEquity card for medical expenses! As a quick reminder, you cannot use your card after January 1, 2020, to pay a bill for service received in 2019. You will need to either submit receipts or use the online portal reimbursement for any 2019 expenses. We recommend using the mobile app or the online member portal, which makes it easy to stay on top of claims. You have until March 31, 2020, to submit claims for 2019 services.

**HOW DO PCA PLANS WORK?**
If you chose a PCA plan, UofL provides an annual allowance, which is preloaded onto a HealthEquity Visa card. During the year, you can use these funds for eligible out-of-pocket medical expenses. This card is provided in addition to the Anthem BlueCross BlueShield ID card. Effective on the first day of the calendar year, the HealthEquity card’s allotted PCA benefit allowance ($500, $1,000 or $2,000) is for eligible health care expenses. Unused PCA dollars may roll to the following year if you re-enroll in a PCA benefit plan. Maximum rollover amount is up to three times the university annual contribution.

While these high-deductible PCA plans require a little action on your part, they can result in big savings. Just remember to stay on top of claims, periodically check the status of your benefit allowance and pay eligible bills on time.

Visit our website for more information and details on how access and manage a PCA account: [http://louisville.edu/hr/benefits/health/pca](http://louisville.edu/hr/benefits/health/pca)
What is the difference between a cold and the flu?

The flu and the common cold are both respiratory illnesses but they are caused by different viruses. Because these illnesses have similar symptoms, it can be difficult to tell them apart. In general, the flu is worse than the common cold, and symptoms are more intense. People with colds are more likely to have a runny or stuffy nose. Colds generally do not result in serious health problems, such as pneumonia, bacterial infections, or hospitalizations. Since it can be difficult to tell the difference between the illnesses based on symptoms alone, special tests can be completed in the first few days of the flu to check specifically for the influenza virus. During flu/cold season hand washing is essential to avoid spread of the virus, have plenty of hand sanitizer on hand and regularly wash your hands with soap and water. It is also still advisable to get a flu shot this year, if you have not already, especially for individuals with chronic illnesses.

Source: https://www.cdc.gov/flu/symptoms/coldflu.htm

Qualifying life events notification deadline reminder

Life events (such as the birth of a child, a marriage, or a spouse gaining/losing employment) are major events in our lives that can have a big influence on our benefits needs. Please remember that you must notify Human Resources of any qualifying event within 30 days if you need to make changes to your benefits. Once 30 days has passed, you can only make changes during the next Open Enrollment period for the following calendar year.

DID YOU KNOW?

You can make changes to the amount you contribute to your retirement 403(b) plan any time of the year. For instructions on how to make a change, visit http://louisville.edu/hr/benefits/retirementplans/contribution-elections