

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.

Flexible Spending Account Grace Period

The University of Louisville Health Care and Dependent Care Flexible Spending Accounts have a grace period. This grace period gives you an additional two-and-a-half months to incur new expenses using your prior-year FSA funds. You can use remaining prior-year funds until March 15, 2017.

www.chard-snyder.com/uploads/forms-and-resources/GracePeriod.pdf

Will you have leftover FSA funds?

If you find yourself getting close to the March 15 deadline and you still have remaining 2016 funds available in your FSA, don’t let these funds go unused.

Keep track of your FSA Balance

If you are not sure of how much you have left in your FSA, you can access your Health Care or Dependent Care FSA at Chard Snyder. More information is available at: www.chard-snyder.com/

Reminder: PCA Accounts deadline approaching

Are you enrolled in a University of Louisville PCA High or PCA Low health plan? If you are, DON’T FORGET to use your PCA/HRA dollars for 2016 expenses. You have until March 31, 2017 to submit claims for 2016 services. Now that it’s 2017, remember that you cannot use your debit card if you are trying to pay for 2016 services. You will need to submit receipts for any expenses not charged on the card prior to Dec. 31, 2016, or use online portal reimbursement for any expenses not charged on the card prior to Dec. 31, 2016. We highly recommend using the mobile app, or the online member portal, which makes staying on top of claims very simple.

How do these PCA plans work?

UofL provides an annual allowance in an HRA if you elect a PCA plan. During the course of the year, you can use your funds for eligible out-of-pocket medical expenses. In addition to the Anthem BlueCross BlueShield ID card,

you will receive a HealthEquity card with a Visa logo. This card is preloaded with the allotted PCA benefit allowance each plan year (\$500, \$1,000 or \$2,000) and may be used for eligible health care expenses only. Anthem will receive and process a medical claim, and then send the claim to be reviewed for payment from your HRA. Unused PCA benefit allowance may roll over 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.

Although these high deductible PCA plans require a little more action on your part, they can result in big savings. Just remember to stay on top of claims and pay any bills on time.

Please visit our website for more information on the PCA accounts and links to the claim form and help with registering for the online member portal. <http://louisville.edu/hr/benefits/>

[health/pca](http://louisville.edu/hr/benefits/health/pca)



BENEFIT PROVIDERS

Health Insurance

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

Dental Insurance

Metlife
1.866.832.5756
www.Metlife.com/mybenefits

Flexible Spending Accounts

Chard Snyder
1.800.982.7715
www.chard-snyder.com

Vision Insurance

Davis Vision
1.877.923.2847
www.Davisvision.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

Please take a moment to view your benefit choices

Please take a moment to confirm your 2017 benefit elections are correct. We encourage you to be an active participant in choosing and maximizing your benefits. You can view your benefit elections at any time by logging in to

ULink and going to the Faculty/Staff tab. Then click on Benefits Summary. Also, please verify your paycheck each and every pay period to ensure that the correct deductions are being taken.



RETIREMENT CORNER



Retirement Education Resources

Everyone knows it's important to plan for your future and your retirement, but it can be overwhelming to know where to start. In partnership with our retirement providers Fidelity and TIAA, the University of Louisville has begun to offer on-campus seminars and workshops in both the spring and fall. In addition to on campus offerings, both Fidelity and TIAA offer robust online resources, including a variety of on-demand webinars for every stage of your career. And remember, you can always schedule a free, in-person, one-on-one consultation with a TIAA and Fidelity Investment Consultant to discuss your specific needs and questions. Appointments are available each month throughout the year.

For information about on campus sessions, webinars and one-on-one consultation schedules, we encourage you to check our Retirement Savings Plan webpage at <http://louisville.edu/hr/benefits/retirementplans>. Upcoming on campus seminars and workshops will also be announced in UofL Today. Hope to see you at some of our events.



Speed Art Museum Educational Institution Partnership

University of Louisville faculty, staff, and students are eligible to receive discounts from the Speed Art Museum through the Educational Institution Partnership. Benefits from the partnership include:

- Free general admission
- Free or discounted admission for Special Exhibitions
- 50-percent discount on General Membership
- 10-percent discount in the Museum Store

See *Picturing American Indian Cultures: The Art of Kentucky's Frederick Weygold* through March 26, 2017 and *Southern Accent: Seeking the American South in Contemporary Art*, April 30-October 14, 2017, for free.

For more information, visit speedmuseum.org or call 502-634-2700.