

# 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.



## 2018 Open Enrollment

Heads up UofL employees: Open Enrollment for your 2018 benefits is just around the corner. This year, Open Enrollment will be October 16-27.

Remember, this is your only opportunity to add, remove or make other changes unless you have a qualifying event.

Please keep in mind, the benefits choices you make during this Open Enrollment take effect January 1, 2018, and remain in place through December 31, 2018. A qualifying event is required to make benefits choices outside of the Open Enrollment period.

Before Open Enrollment begins, you can get ready by doing this:

- Check ULink to make sure we have an up-to-date mailing address
- Watch for our Open Enrollment website and a mailing to your home (both coming in early October)
- Look for additional news and updates in UofL Today
- Plan to attend one of our Open Enrollment Benefits Fairs during open enrollment (see details below)

## Come to the fair



Our Open Enrollment Benefits Fairs give you a chance to meet with representatives from our benefits vendors to get information about what they offer. The UofL benefits team will also be available to answer questions and assist with online enrollment.

### Benefits Fairs will be:

Oct. 17 and Oct. 18, 9 a.m. – 4 p.m., CTR Building, HSC Campus

Oct. 25 and Oct. 26, 9 a.m. – 4 p.m., Get Healthy Now wellness center, Belknap Campus



## 2017 BENEFIT PROVIDERS

### Health Insurance

Anthem Blue Cross Blue Shield  
855.747.1137  
Nurse Line: 888.279.5378  
[www.anthem.com](http://www.anthem.com)

### Dental Insurance

MetLife  
1.866.832.5756  
[www.Metlife.com/mybenefits](http://www.Metlife.com/mybenefits)

### Flexible Spending Accounts

Chard Snyder  
1.800.982.7715  
[www.chard-snyder.com](http://www.chard-snyder.com)

### Vision Insurance

Davis Vision  
1.877.923.2847  
[www.Davisvision.com](http://www.Davisvision.com)

### Prescription Drug Coverage

Express Scripts, Inc.  
1.800.298.6890  
[www.express-scripts.com](http://www.express-scripts.com)

### KY RX Coalition

855.218.5979  
[www.kyrx.org](http://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

## Take a Second Look at Your Health Plan Selection

Is your current benefit plan still the best option for you and your family? If you aren't sure, you may need to do a little homework.

With Open Enrollment approaching, now is a good time to review the four health plans that the university offers. There is no 'one best plan' for everyone. What's more, as you and your family's health needs change, switching plans may be a good option for you.

The benefits health insurance website <http://louisville.edu/hr/benefits/health> is great place to start when comparing these plans, specifically the Plan Comparison Chart. The EPO and PPO provide more traditional health insurance coverage with copayments and coinsurance, while the PCA High and the PCA Low offer a different option by utilizing a health reimbursement account (HRA). PCA plans generally have higher deductibles and the university contributes a set amount to an HRA to use towards your deductible. Any unused balances roll to the next year, up to 3 times the annual amount.

With this information at hand, you may want to review your health insurance usage and spending over the previous year and compare that to your predictions for the upcoming year. Protect what matters most by spending time making the right benefits choice.



## RETIREMENT CORNER

### Online Resources from Fidelity and TIAA

Retirement planning can be a daunting topic and both Fidelity and TIAA have a robust offering of online resources, including many free webinars. Here's what they offer:



**Fidelity:** many live and on-demand webinars on topics such as multi-goal planning, retirement income planning, budgeting and more. Any participant can login into Fidelity NetBenefits via [webworkshops.fidelity.com](http://webworkshops.fidelity.com) to access live workshops of varying topics. Login is required.



**TIAA:** live webinars throughout the year on topics such as investing in your future, living in retirement, saving for life's milestones and spending within your means. Visit [TIAA.org/VE](http://TIAA.org/VE) to find a complete list and to register.

### A little bird told us

Calling all twitter users: stay up to date on your UofL benefit news by following us on twitter. Check out @UofLHR. We will post items about Open Enrollment and other newsworthy events during the calendar year.



UofL Human Resources  
@UofLHR

Co-insurance, co-pay, deductible, the list goes on. We are here to assist with navigating confusing insurance terms.  
[louisville.edu/hr/benefits/be ...](http://louisville.edu/hr/benefits/be...)

### Update Beneficiaries

Don't forget to update your beneficiaries on your retirement plans if you have any life changes. Find out how: <http://louisville.edu/hr/benefits/retirementplans/beneficiary-designations>