

Benefits Newsletter

Open Enrollment is over...

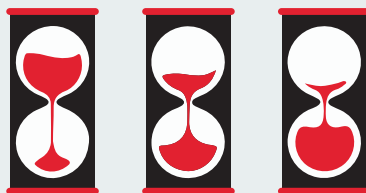
Open Enrollment for your 2019 benefits is over. Now that you have made your benefit choices, here are a few tips to make sure the transition goes smoothly:



- Hang onto your Anthem card. You won't get a new one unless you changed health insurance plans or added coverage. If you DID change plans, you can discard your old card when the new one arrives. Otherwise, keep using your existing card at doctor's offices and for prescriptions until January 1.
- If you had a health care flexible spending account in 2018 and signed up again for 2019, 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, 2019, to pay a bill for service received in 2018**. You will need to either submit receipts or use the online portal reimbursement for any 2018 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, 2019, to submit claims for 2018 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>

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

Discovery Benefits

1.866.451.3399

www.discoverybenefits.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

Manhattan Life
(formerly Humana)

1.877.378.1505

Tips for a better, healthier life



Having a good life is closely aligned with overall health and well-being. To get the most out of every day—and avoid expenses that often come with an illness—follow these general tips to maintain good health:

1. **Eat right.** Reduce the amount of processed food in your diet and add a variety of vegetables, fruits and lean meats.
2. **Exercise.** Commit to adding exercise to your daily routine. By actively engaging in physical activity, you will maintain your health and feel better.
3. **Get enough sleep.** Studies show that lack of sleep makes a difference in your health.
4. **Wash your hands.** Hand washing dramatically reduces the number of “bugs” that you, and others, are exposed to throughout the day.
5. **Don't use tobacco products.** Tobacco use is unhealthy. If you are currently using tobacco products, UofL can help you kick the habit. Visit <https://louisville.edu/gethealthynow/get-involved/wellness-resources/smoking-cessation> for some of our tips.
6. **Drink water.** Avoid caffeine and sugary drinks and limit alcohol consumption. The bottom line is this: water is always the best choice.
7. **Get preventive screenings.** When health checkups and screenings are due, get them. Remember, preventative screenings are FREE under all UofL health plans!
8. **Get vaccinated.** Ensure that your vaccinations are up-to-date. If you aren't sure, ask your doctor.
9. **Be balanced.** A strong self-esteem, along with the ability to manage stress and strike a good work-life balance, will contribute to your overall quality of life.
10. **Think positive.** Attitude and gratitude are essential building blocks for happiness. Happy people are not thankful, thankful people are happy!
11. **Spend and save wisely.** Financial worries can limit our ability to enjoy life. Create a budget, avoid making spontaneous purchases and plan now for the future.
12. **Start fresh.** Everyday. Remember that each day is a new beginning and that even small changes to your lifestyle can have a big impact. Optimal health is a gift that lasts a lifetime.

RETIREMENT CORNER

Retirement 403(b) Plan contribution limits for 2019

The IRS limits the amount participants may contribute annually. To view the contribution limits for 2019, visit <http://louisville.edu/hr/benefits/retirementplans/limits-2019>

Upcoming: Social Security seminar

Not able to attend our fall Social Security seminar? Now, you'll have another chance: a 2019 seminar will be January 24 on the HSC Campus from noon to 1:30 p.m. This lunch and learn session, presented by a representative from the Social Security office, will cover topics such as retiree benefits, Medicare, how to create a MY SSA Account and other online services. To register visit <http://louisville.edu/hr/benefits/retirementplans/retirementworkshops>.



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>