INTRODUCTION

We are pleased to have you as part of our Cardinal family at the University of Louisville! As part of your total compensation package in your position at the university, we offer a wide array of benefits to help enhance your health, well-being and financial security.

In 2019, you have a choice of four different health plans. These plans are designed to support your unique needs. In addition, you can also save money on health and dependent care with flexible spending accounts, and elect coverage for dental, vision, disability, life insurance, and more.

We encourage you to thoroughly review the benefit options listed in this guide. Additional information and resources can also be found on our UofL benefits website at louisville.edu/hr/benefits. In addition to this overview, we would also suggest that you review the full Summary of Benefits and Coverage for each health, dental and vision plan. These can be found on the UofL Benefits website listed above.

As you review the benefits in this guide and our website, we realize that you may have additional questions. Please feel free to contact our Benefits department at (502) 852-6258 or benefits@louisville.edu.

Thank you for your service at the University of Louisville!
BENEFITS ELIGIBILITY

BENEFITS ELIGIBILITY FOR HOUSE STAFF
The benefits in this guide are available for house staff employees.

BENEFITS ELIGIBILITY FOR DEPENDENTS
Eligible dependents of full-time faculty and staff include:

» Spouses or qualifying adults
» Children to the end of the calendar year in which they turn 26 even if they are married; not living with parents; attending school; not financially dependent on their parents; or eligible to enroll in their employer’s health plan. This includes natural children, step children, foster children, legally adopted children, and children placed for adoption.
» Children of the employee or spouse of any age when such children are incapable of self-support because of a total and permanent disability; and
» Children age 26 and under for whom the employee is required to provide health care coverage under a qualified medical child support order (QMCSO), regardless of where the child resides or if the child is dependent upon the employee for support.

QUALIFYING ADULT
To be considered a qualifying adult, the person must meet ALL of the following criteria and must be:

✓ over 18 years old
✓ unmarried
✓ not eligible for Medicare
✓ the same or younger generation of the employee, if a blood relative (or relative by adoption or marriage)
✓ residing in the employee’s household for at least 12 months
✓ financially interdependent (i.e., have joint checking account or joint mortgage) for at least 12 months

DEPENDENT ELIGIBILITY VERIFICATION
All employees adding dependents must provide documentation to verify the eligibility of their covered dependents. For more details on dependent eligibility, visit louisville.edu/hr/benefits/dependent-eligibility-verification.

ELIGIBILITY VERIFICATION DOCUMENTS

<table>
<thead>
<tr>
<th>Dependent</th>
<th>Accepted Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>Marriage certificate and the first two pages of Federal Tax Return from the most recent tax return (with income and SSN information marked out). The tax return must include signatures or an e-file confirmation that includes a filing number. Or; Marriage certificate and proof of joint ownership issued within the last six months (i.e. utility bill, mortgage statement, lease agreement, etc.)</td>
</tr>
<tr>
<td>Qualified Adult (QA)</td>
<td>Affidavit of a Qualifying Adult (louisville.edu/hr/forms/affidavit-of-qualifying-adult) and; Proof of joint ownership issued within the last six months (i.e. utility bill, mortgage statement, lease agreement, etc.)</td>
</tr>
<tr>
<td>Biological Child</td>
<td>Birth Certificate</td>
</tr>
<tr>
<td>Adopted Child</td>
<td>Birth Certificate, Adoption Certificate; or Placement Agreement</td>
</tr>
<tr>
<td>Step-Child</td>
<td>Birth Certificate indicating your spouse is a parent and required documents to verify your spouse</td>
</tr>
<tr>
<td>Qualified Adult Child</td>
<td>Birth Certificate indicating your qualified adult is a parent and required documents to verify the qualified adult</td>
</tr>
<tr>
<td>Legal Ward</td>
<td>Birth Certificate and court ordered document of guardianship</td>
</tr>
<tr>
<td>Foster Child</td>
<td>Foster Care Letter of Placement</td>
</tr>
<tr>
<td>Disabled Child</td>
<td>Birth Certificate and Federal Tax Return within two years showing you have claimed the child</td>
</tr>
</tbody>
</table>

Copies can be submitted via email at benefits@louisville.edu within 60 days of hire or of your qualifying event. For new hires, provide copies of documentation at new employee orientation held in the Human Resources office (1980 Arthur Street).
WHEN DO MY BENEFITS BEGIN?
For employees that meet the eligibility requirements, benefits coverage begins on your first day of employment or qualifying event.

HOW DO I ENROLL?
New hires have 30 days from date of hire to make benefit elections online via the employee self-service portal, ULink. You will receive an email notification with access directions, typically within your first week. If you do not receive an email within two weeks of your start date, contact Benefits at (502) 852-6258 or email benefits@louisville.edu. You may only make your elections once during that period. Any missed premiums may be deducted on your next paycheck.

ACCESSING ULINK TO ENROLL
Two-factor authentication (called UL2FCTR / DUO) is required to access any HR portals in the ULink system, including benefits enrollment and to view paycheck stubs. To sign up, visit louisville.edu/it/ul2fctr. For any assistance call the IT Help Desk at (502) 852-7997.

WHAT HAPPENS IF I DON’T MAKE MY ELECTION IN MY FIRST 30 DAYS?
If you do not make your benefit elections in your first 30 days, you will not have any health, dental, vision, flexible spending accounts or additional life insurance. You will be able to add insurance during the next open enrollment period, or if you have a qualifying event.

MAKING CHANGES TO YOUR BENEFITS
Benefits coverage at the university is based on the calendar year. After initial enrollment as a new employee, you may only make changes to your health, dental, vision and flexible spending coverage during our open enrollment period, or within 30 days of a qualifying event. Examples of a qualifying event are:

- Birth or adoption of a child
- Marriage, divorce or legal separation
- Spouse’s change in insurance eligibility due to loss or gain of employment
- Change in your employment status (ex: full time to part time)
- Dependent loses or gains insurance eligibility

Your overall health is important to us, and the university offers a variety of benefits to help your physical and mental health. Take time to review your options thoroughly. Regardless of your plan, we encourage you to establish a relationship with a primary care provider to help manage your health and take full advantage of the free preventative services offered in all the plans, including physicals, well child visits, routine immunizations, mammograms and more.

University of Louisville offers four health plans through Anthem Blue Cross Blue Shield.

EPO
Exclusive Provider Organization

PPO
Preferred Provider Organization

PCA HIGH
With HealthEquity account

PCA LOW
With HealthEquity account

Each plan utilizes the Anthem Blue Access PPO Network.
WHICH PLAN SHOULD YOU CHOOSE?

There is no “right plan,” but employees can choose a “best fit” plan based on their own health, family and financial situation. Below is a summary of the plans that highlights their similarities and differences:

THE EPO AND PPO PLANS

The EPO and PPO plans are what many people consider traditional health care plans. Their features include network coverage, deductibles, copayments and coinsurance.

Network
Both the EPO and PPO offer coverage for providers and services that are part of the Anthem Blue Cross Blue Shield PPO network (also referred to as in-network). However, the EPO does not provide coverage out-of-network except when there is a health or life-threatening emergency.

Deductible
With the PPO plan, you have a deductible of $250 for an individual and $750 for family before coinsurance begins. The EPO plan does not have a deductible.

Coinsurance
After you have met your deductible under the PPO plan, coinsurance will be applied. This is your share of the costs for covered care services, calculated as a percentage. Since there is no deductible with an EPO, coinsurance will start immediately.

Copayments
Both the EPO and PPO plans have copayments required for select services, such as doctor’s visits. For the PPO, the copayment will count towards your deductible. There is no deductible with the EPO.

PCA HIGH AND LOW PLANS

The PCA High and Low plans are quite different from the EPO and PPO plans. They are consumer-driven health plans that can save you money with careful management.

PCA High and Low plans have higher deductibles. However, participants are given a preloaded debit card—the HealthEquity card—to help meet that deductible.

It is very important to use this money to maximize the benefits of the PCA High and Low plans. These plans have both in-network and out-of-network coverage.

USING A PCA HIGH/LOW PLAN

Sally has elected the PCA High plan. She is only covering herself. Her deductible is $1,000. She must pay that amount before insurance coverage begins to pay a percentage of her healthcare costs.

To help with the deductible, the university provides $500 on a debit card that she can use towards the deductible. This lowers her actual out-of-pocket deductible to $500.

Let’s say Sally only spends $200 of the debit card amount in a given year. That means the remaining $300 will roll forward to the next year’s debit card (up to three times the annual amount).

The next year, she would still have the deductible to meet, but have $800 on her debit card ($500 for the new year plus $300 rolled over from the previous year).

SUMMARY

<table>
<thead>
<tr>
<th>EPO Plan</th>
<th>PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>Yes</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>No out-of-network, unless health or life-threatening emergency</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Yes, begins immediately since no deductible</td>
</tr>
<tr>
<td>Copayments</td>
<td>Yes, for select services (i.e. doctor’s visits)</td>
</tr>
</tbody>
</table>

UNDERSTANDING OUR PLANS

Network
Both the EPO and PPO offer coverage for providers and services that are part of the Anthem Blue Cross Blue Shield PPO network (also referred to as in-network). However, the EPO does not provide coverage out-of-network except when there is a health or life-threatening emergency.

Deductible
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Copayments
Both the EPO and PPO plans have copayments required for select services, such as doctor’s visits. For the PPO, the copayment will count towards your deductible. There is no deductible with the EPO.
### HEALTH PLAN OVERVIEW

#### COMPARISON OVERVIEW OF KEY COMPONENTS

<table>
<thead>
<tr>
<th>Benefits</th>
<th>EPO Plan</th>
<th>PPO Plan</th>
<th>PCA High Plan</th>
<th>PCA Low Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Allowance</strong>&lt;br&gt;Amount of money employee receives annually from UofL in a HealthEquity account that can be applied towards the deductible. Any unused balance rolls to the next year, up to 3x the annual amount</td>
<td>Does not apply</td>
<td>Does not apply</td>
<td>$500 employee + spouse/QA $2,000 ee + children</td>
<td>$500 employee + spouse/QA $2,000 ee + family</td>
</tr>
<tr>
<td><strong>In-Network Benefits</strong>&lt;br&gt;Coinsurance&lt;br&gt;Member responsibility for services after deductible, unless otherwise noted</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong>&lt;br&gt;(Copays and deductibles accumulate toward the out-of-pocket max)</td>
<td>None</td>
<td>$250</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Per Person</td>
<td>$2,000</td>
<td>$2,250</td>
<td>$4,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Per Family</td>
<td>$4,000</td>
<td>$4,750</td>
<td>$9,000</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Inpatient Care</strong>&lt;br&gt;Outpatient surgery - facility&lt;br&gt;Outpatient hospital 10% Free-standing Ambulatory Surgery 0% after $100 copay</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Physician outpatient services, other than office visit</td>
<td>0% after copays $15 ULP $0 Specialist $30</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Out-of-Network Benefits</strong>&lt;br&gt;For full out-of-network coverages, refer to the Summary of Benefits documents for each plan at <a href="http://louisville.edu/hr/benefits/health">http://louisville.edu/hr/benefits/health</a></td>
<td>100% Out of network services not covered in this plan</td>
<td>40% Deductible: $500/$1500 Out-of-pocket max: $4,300/$13,500</td>
<td>60% Deductible: $2,000/$6,000 Out-of-pocket max: $8,000/$18,000</td>
<td>50% Deductible: $4,000/$8,000 Out-of-pocket max: $10,000/$20,000</td>
</tr>
<tr>
<td><strong>Emergency Care</strong>&lt;br&gt;Emergency Room</td>
<td>$100 copay</td>
<td>$100 copay</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Vision Exam - included in health plan (one routine screening per year)</td>
<td>$20 copay</td>
<td>$15 copay ULP $0 Specialist $30</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Mental Health and Substance Abuse</strong>&lt;br&gt;Outpatient care (per visit)</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

#### HEALTH PLAN OVERVIEW (CONT.)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>EPO Plan</th>
<th>PPO Plan</th>
<th>PCA High Plan</th>
<th>PCA Low Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Care</strong>&lt;br&gt;Emergency Room</td>
<td>$100 copay</td>
<td>$100 copay</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Vision Exam - included in health plan (one routine screening per year)</td>
<td>$20 copay</td>
<td>$15 copay ULP $0 Specialist $30</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Mental Health and Substance Abuse</strong>&lt;br&gt;Outpatient care (per visit)</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Out-of-Network Benefits</strong>&lt;br&gt;For full out-of-network coverages, refer to the Summary of Benefits documents for each plan at <a href="http://louisville.edu/hr/benefits/health">http://louisville.edu/hr/benefits/health</a></td>
<td>100% Out of network services not covered in this plan</td>
<td>40% Deductible: $500/$1500 Out-of-pocket max: $4,300/$13,500</td>
<td>60% Deductible: $2,000/$6,000 Out-of-pocket max: $8,000/$18,000</td>
<td>50% Deductible: $4,000/$8,000 Out-of-pocket max: $10,000/$20,000</td>
</tr>
</tbody>
</table>

#### HEALTH PLAN SUMMARY OF BENEFITS AND COVERAGE

The Summary of Benefits and Coverage (SBC) for the University of Louisville health plans are available online at [www.louisville.edu/hr/benefits](http://www.louisville.edu/hr/benefits). Hard copies are also available by contacting Benefits at (502) 852-6258.

#### WELLNESS

### HEALTH CARE PREMIUM INCENTIVE WITH GET HEALTHY NOW

Employees that are enrolled in the group health plan are eligible for a $40 monthly premium incentive by participating in Get Healthy Now, UofL’s health management program.

For enrollment information with Get Healthy Now and information about what participating entails and what it can do for you, visit [louisville.edu/gethealthynow](http://louisville.edu/gethealthynow) or call (502) 852-7755.
KNOW YOUR RX COALITION

The Know Your Rx Coalition (KY Rx) offers free prescription counseling services that can help you to control your prescription costs. Available to any University of Louisville health plan member, you can contact the KY Rx Coalition about the following topics and more:

- To find lower cost alternatives
- To help with mail order
- To ask about side effects, drug interactions, and over the counter medications
- Help with any claims issues

KY Rx Coalition is available M-F 8:00 a.m. to 6:00 p.m., at 855-218-KYRx or online at www.kyrx.org.

FORMULARY

The Express Scripts formulary for UofL is available online at www.express-scripts.com. The formulary may change during the year when:

- a generic drug becomes available to replace the brand name drug
- a drug becomes available over the counter (no longer covered under the pharmacy benefit
- new drugs are approved

ANNUAL PRESCRIPTION OUT-OF-POCKET MAXIMUMS FOR IN-NETWORK PHARMACY

<table>
<thead>
<tr>
<th>Prescription Drugs</th>
<th>EPO Plan</th>
<th>PPO Plan</th>
<th>PCA High Plan</th>
<th>PCA Low Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Specialty Drugs</td>
<td>You Pay</td>
<td>You Pay</td>
<td>You Pay</td>
<td>You Pay</td>
</tr>
<tr>
<td>Retail 28 day supply</td>
<td>$10</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Retail 90 day supply</td>
<td>$30</td>
<td>$60</td>
<td>$60</td>
<td>$60</td>
</tr>
<tr>
<td>Mail/Home Delivery 30 day supply</td>
<td>$120</td>
<td>$120</td>
<td>$120</td>
<td>$120</td>
</tr>
<tr>
<td>Mail/Home Delivery 90 day supply</td>
<td>$240</td>
<td>$240</td>
<td>$240</td>
<td>$240</td>
</tr>
<tr>
<td>Specialty Drugs</td>
<td>You Pay</td>
<td>You Pay</td>
<td>You Pay</td>
<td>You Pay</td>
</tr>
<tr>
<td>Retail 30 day supply</td>
<td>$120</td>
<td>$120</td>
<td>$120</td>
<td>$120</td>
</tr>
<tr>
<td>Retail and Mail/Home Delivery 60 day supply</td>
<td>$240</td>
<td>$240</td>
<td>$240</td>
<td>$240</td>
</tr>
</tbody>
</table>

EXPRESS SCRIPTS PHARMACY HOME DELIVERY

While the choice is yours, Select Home Delivery is encouraged after two fills on maintenance medications as defined by Express Scripts. UofL insured members must make an active choice in selecting to use either retail pharmacy or Express Scripts mail order pharmacy for maintenance medications (those you take regularly for chronic conditions).

Insured members who “opt out” of using Select Home Delivery mail order for medications will only need to do so one time. Members will not be required to renew the Home Delivery Option annually.

For Home Delivery option, contact the Kentucky RX Coalition or elect Home Delivery from Express Scripts Pharmacy website. Enjoy the convenience - your prescriptions comes directly to you with FREE shipping!

How to Fill Your Prescription at a Retail Pharmacy

Present your Express Scripts identification card at a participating pharmacy in the Express Scripts national network.

KNOW YOUR RX COALITION

The Know Your Rx Coalition (KY Rx) offers free prescription counseling services that can help you to control your prescription costs. Available to any University of Louisville health plan member, you can contact the KY Rx Coalition about the following topics and more:

- To find lower cost alternatives
- To help with mail order
- To ask about side effects, drug interactions, and over the counter medications
- Help with any claims issues

KY Rx Coalition is available M-F 8:00 a.m. to 6:00 p.m., at 855-218-KYRx or online at www.kyrx.org.
There are two options for dental insurance, the basic plan and the enhanced plan, offered through MetLife Dental. The enhanced plan has a higher annual maximum benefit and includes adult orthodontia.

You may visit any dentist; however, utilizing an in-network provider means greater savings to you. Remember, when visiting an out-of-network provider, you will be responsible for charges above the in-network covered benefit allowance by the MetLife plan.

**DENTAL PLANS: COMPARISON OVERVIEW OF KEY COMPONENTS**

Network: PDP Plus. For the full detailed Summary of Benefits, visit louisville.edu/hr/benefits/dental.

### Basic Plan

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type A: Preventative (cleanings, exams, X-rays)</td>
<td>100%</td>
<td>75%</td>
</tr>
<tr>
<td>Type B: Basic Restorative (fillings, extractions)</td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td>Type C: Major Restorative (bridges, dentures)</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>Type D: Orthodontist</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Deductible (Applies to Type B & C Services)**

- Individual: $25
- Family: $75

**Annual Maximum Benefit**

- Per Person: $1,000
- Orthodontia Lifetime Maximum

- Per Person: $1,000 (Child(ren) only)
- Adult & Child(ren): $1,500

* Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are subject to change.

** R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest (1) the dentist’s actual charge, (2) the dentist’s usual charge for the same or similar services, or (3) the charge of the most dentists in the same geographic area for the same or similar services as determined by MetLife.
FIND A PROVIDER
To find a participating dentist, visit www.metlife.com/mybenefits and enter ‘University of Louisville’ or call 1-866-832-5756.

2019 DENTAL RATES
The following monthly rates are for full time active employees that are paid over 12 months. See page 29 for all rates.

<table>
<thead>
<tr>
<th>Provider Type</th>
<th>Basic Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$22.55</td>
<td>$26.43</td>
</tr>
<tr>
<td>Employee + Spouse/QA</td>
<td>$45.07</td>
<td>$52.82</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$53.21</td>
<td>$62.35</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$82.28</td>
<td>$96.42</td>
</tr>
</tbody>
</table>

VISION PLAN: OVERVIEW OF KEY COMPONENTS
For the full detailed Summary of Benefits, visit louisville.edu/hr/benefits/vision.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>In-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Examination</td>
<td>Every January 1, Covered in full after $10 copayment</td>
</tr>
<tr>
<td>Spectacle Lenses</td>
<td>Every January 1, Covered in full. For standard single-vision, lined bifocal, or trifocal lenses after $20 copayment</td>
</tr>
<tr>
<td>Frames</td>
<td>Every other January 1, Covered in full. Any Fashion or Designer frame from Davis Vision’s Collection1 (value up to $160). OR $120 retail allowance toward any frame from provider, plus 20% off balance1 OR $170 allowance, plus 20% off balance1 to go toward any frame from a Visionworks store locations.1</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Every January 1, Covered in full. Collection Contacts: Covered in full Non-Collection Contacts: 15% discount1</td>
</tr>
<tr>
<td>Contact Lens Evaluation, Fitting &amp; Follow Up Care</td>
<td>Every January 1, Covered in full Any contact lenses from Davis Vision’s Contact Lens Collection1 OR $120 retail allowance toward provider supplied Contact lenses, plus 15% off balance1</td>
</tr>
</tbody>
</table>

1 The Davis Vision Collection is available at most participating independent provider locations.
2 For dependent children, monocular patients and patients with prescriptions of 6.00 diopters or greater.
3 Additional discounts not applicable at Walmart, Sam’s Club or Costco locations.
4 Allowance is available at all Visionworks stores locations.

While UofL health plans offer some vision care coverage and discounts, you may also choose to enroll in our comprehensive vision care plan, provided by Davis Vision.

With Davis Vision, you have access to great in-network benefits at provider locations nationwide, including increased allowance towards frames and contacts when selecting from the Davis Vision collection, or using a Visionworks store location.
FIND A PROVIDER
To find a network provider, visit davisvision.com and click “Find a Provider” to locate a provider near you, including Visionworks locations.

2019 VISION RATES
The following monthly rates are for full time active employees that are paid over 12 months. See page 29 for all rates.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.70</td>
</tr>
<tr>
<td>Employee + Spouse/QA</td>
<td>$6.71</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$7.11</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$10.21</td>
</tr>
</tbody>
</table>

FLEXIBLE SPENDING ACCOUNTS (FSA)
With a Flexible Spending Account (FSA), you can set aside pre-tax dollars to pay for eligible health care and dependent care expenses. You may enroll in one or both, but you need to be aware of the contribution limits. Another important note - money set aside in a FSA is use it or lose it. For more detailed information about FSAs, visit louisville.edu/hr/benefits/fsa.

HOW AN FSA CAN BENEFIT YOU
Money set aside into an FSA comes out of your paycheck before taxes. So how can this help you? Since you will likely pay for health care items, child care or other services that are FSA-eligible each year, using pre-tax dollars saves you money.

We encourage you to look over what you have spent last year—and estimate upcoming expenses—to maximize the value of an FSA.

FSA GRACE PERIOD
The university FSA accounts have a grace period that extends to March 15 of the following year. For 2019 FSAs, you can continue to use any remaining balance in your 2019 Health Care FSA or your Dependent Care FSA for eligible expenses until March 15, 2020. You then have until April 15, 2020 to submit your final claim receipts for reimbursement from your 2019 balance.

KEEP YOUR RECEIPTS!
You must submit documentation for expenses when requested by Discovery Benefits. The expenses must have been made from your account(s) between your benefits effective date and March 15th of the following year for reimbursement.
HEALTH CARE FSA

Annual contributions can be from $150 to $2,650 per calendar year. The total annual contribution is available from your benefits start date.

ELIGIBLE EXPENSES
Eligible expenses are any healthcare expense for you and your dependents approved by the IRS for reimbursement through the plan. You can find a comprehensive list of eligible expenses on Discovery Benefits website at www.discoverybenefits.com/employees/eligible-expenses.

HOW TO USE
You will receive an FSA card to use at locations such as pharmacies, medical, dental and vision offices and hospitals. Expenses can also be submitted for reimbursement to Discovery Benefits (www.discoverybenefits.com).

DEPENDENT CARE FSA

Annual employee contributions can be from $150 up to $5,000 per household per calendar year. Participants receive reimbursements up to the total amount contributed through each payroll deduction.

ELIGIBLE EXPENSES
Dependent Care is available to use for daycare expenses for your natural, adopted and foster children who have not reached their thirteenth birthday and family members who cannot care for themselves. All dependents must live with you for more than half the year and be claimed on your federal tax return.

HOW TO USE
For dependent care accounts, funds are added to your balance with each paycheck. To be reimbursed, the amount you request must be in the account at the time of your request. Reimbursements for dependent care are received by faxing, emailing or mailing claim forms to Discovery Benefits (www.discoverybenefits.com).

FSA Reminders...
- Money set aside in an FSA is taken out before taxes
- Money set aside in an FSA can be used from January 1 to the following March 15
- Money set aside in an FSA is USE IT or LOSE IT. If you do not spend it by the March 15 deadline, you will lose the remaining balance
- Keep your receipts! You must be able to submit documentation to Discovery Benefits when requested

BASIC LIFE INSURANCE

The university provides life insurance at twice your base annual salary adjusted up to the nearest $1000 (maximum of $200,000). There is no cost to eligible employees, but you need to complete the beneficiary information during your online benefits enrollment. See page 22 for instructions.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

The university provides Accidental Death and Dismemberment (AD&D) insurance equal to the amount of life insurance. There is no cost to eligible employees.

ADDITIONAL TERM LIFE INSURANCE

Additional term life insurance is available as a supplement to your basic life insurance coverage provided by UofL. Employees may purchase additional term life coverage from $20,000 up to $300,000. If you purchase additional coverage for yourself, you also can purchase it for your spouse or child(ren). Additional term life insurance for spouse is available from $10,000 to a maximum of $25,000 (in $5,000 increments) or the lesser of 50% of the employee’s supplemental life coverage. Benefit coverage is available at $10,000 for children over 1 year and under 18 (or under 26, if a full-time student). For children under one year, refer to the schedule of benefits on the plan document online. For full details on additional life insurance, visit louisville.edu/hr/benefits/life.

2019 ADDITIONAL TERM LIFE INSURANCE RATES

These rates are for full-time employees paid over 12 months. To find your monthly rate for additional coverage for you and for your spouse, use the rate below based on your age. Each eligible child is $1.38 a month, per child.

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Employee and Spouse Rate (Per $1000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 25 years</td>
<td>$0.062</td>
</tr>
<tr>
<td>25 - 29 years old</td>
<td>$0.075</td>
</tr>
<tr>
<td>30 - 34 years old</td>
<td>$0.100</td>
</tr>
<tr>
<td>35 - 39 years old</td>
<td>$0.113</td>
</tr>
<tr>
<td>40 - 44 years old</td>
<td>$0.125</td>
</tr>
<tr>
<td>45 - 49 years old</td>
<td>$0.187</td>
</tr>
<tr>
<td>50 - 54 years old</td>
<td>$0.288</td>
</tr>
<tr>
<td>55 - 59 years old</td>
<td>$0.537</td>
</tr>
<tr>
<td>60 - 64 years old</td>
<td>$0.825</td>
</tr>
<tr>
<td>65 - 69 years old</td>
<td>$1.586</td>
</tr>
<tr>
<td>Over 70 years old</td>
<td>$2.573</td>
</tr>
<tr>
<td>Child(ren) (1 yo up to 18 yo, or 26 yo if full-time student)</td>
<td>$0.138 (to equal $1.38 per month, per child)</td>
</tr>
</tbody>
</table>
HOW TO CALCULATE RATES
Mary (age 43) would like to add $200,000 of additional term life insurance for herself, as well as $25,000 for her husband (age 45) and $10,000 for her two children (ages 10 and 19). Her oldest child is enrolled in college full-time. Remember that the rates are based on the employee’s age, and are listed as per $1,000 of coverage. The rate is the same for all dependent children under the age of 18, or 26 if a full-time student. Therefore, to calculate her rates, she would do the following:

- Rate for employee coverage: $0.125 x 200 = $25.00 monthly rate
- Rate for spouse’s coverage: $0.125 x 25 = $3.13 monthly rate
- Rate for first child’s coverage: $0.138 x 10 = $1.38 monthly rate
- Rate for second child’s coverage: $0.138 x 10 = $1.38 monthly rate

Adding up the rates, Mary’s total monthly deductions from her paycheck for additional life insurance would equal $30.89.

ONE-TIME GUARANTEED OFFER OF ADDITIONAL LIFE INSURANCE
Additional Life Insurance is offered at time of benefits eligibility as a one-time guaranteed issue offer. Once you have elected additional term life insurance, you may increase your level of coverage by one level of coverage (i.e. $25,000 to $30,000) during future annual open enrollments without a statement of health form. Otherwise, you will be required to complete a statement of health form if you choose to add additional life insurance at a later time during Open Enrollment, or want to increase coverage more than one level.

ADDING AND UPDATING YOUR LIFE INSURANCE BENEFICIARIES
Once you have received your email to enroll in your benefits via ULInk, you can also update your beneficiaries for your basic and/or additional term life insurance. You can update your beneficiaries at any time. To select or update basic life beneficiaries: Login to ULInk > click on the Faculty & Staff tab > click on Benefits Summary > click on Basic Life. Then select edit to add a beneficiary and choose the allocation percent. Select the beneficiary’s name to edit the individual’s personal information (i.e. if you need to add a social security number).

If you elect additional term life insurance and wish to have a different beneficiary than your basic life, you just need to click on the Addl Term Life – Employee link in ULInk, and edit to add a beneficiary. Please note that you must wait one business day after you enroll to return to ULInk and update your additional term life beneficiaries.

403(B) RETIREMENT PLAN: INVEST NOW WITH YOUR OWN SAVINGS
As a house staff employee, you have the option of participating by investing your own money in a 403(b) retirement savings plan. The Employee Supplemental option and Roth additional are great opportunities to start saving.

House staff are not eligible to receive a university contribution.

How to Enroll in the Employee Supplemental Option
To get started investing your own money at your time of hire, notify our Retirement Administrators at (502) 852-3555 or by email at retplan@louisville.edu, to set up an account on the Netbenefits website for you.

Once the account is established, you will receive an email notification to your UofL email address. The email will contain a set of instructions to guide you through the process of completing the enrollment online.

The Netbenefits website is the master administrator for the University of Louisville Retirement Plans. Employees will enter all contribution elections and investment changes on this website, regardless of the provider you choose.

PROVIDERS
You can invest your contributions and the university’s contributions with one or both investment providers.

Fidelity: 1-800-343-0860 | www.fidelity.com/atwork or www.netbenefits.com
TIAA: 1-800-842-2252 | www.tiaa.org
PAYROLL DEDUCTION

Premiums for the benefits you elect are deducted from your paycheck. Employees paid monthly will have 12 deductions a year, and employees paid bi-weekly will have 24 deductions a year (out of 26 paychecks). When three paychecks fall in one month for bi-weekly employees, premiums are taken out of the first two paychecks of that month only.

HEALTH PLAN MONTHLY RATES

Rates listed are for full-time active employees. The health plan rates listed below do not include the $40 per month premium incentive for participation in the health management program, Get Healthy Now. If you plan to participate in Get Healthy Now, deduct $40 from the monthly rate below to get your final cost.

DENTAL MONTHLY RATES

US LEGAL SERVICES

Prepaid legal services are available through US Legal at a monthly rate of $18.75. For more detail on what is covered and how it works, visit louisville.edu/hr/benefits/additional/pre-paid-legal.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The University of Louisville partners with Human Development Company (HDC) for employee assistance. HDC is an Employee Assistance Program designed to offer a great variety of resources to employees and their families. Services are completely confidential and free of charge. These resources include:

» Training and Development (courses on business management, communications, leaderships, management, personal growth, staying positive, supervision, team building)
» Emotional Intelligence Coaching
» Crisis Management
» Substance Abuse Program
» Online Work/Life Balance
» Relationships, elder care, financial, health, legal and personal growth counseling

Visit louisville.edu/hr/benefits/additional/eap for full details and contact information.

ADDITIONAL BENEFITS

LONG-TERM DISABILITY

Long-term disability is a benefit provided at no cost to you. If you become totally disabled while insured and remain so for six months, the university’s LTD plan will pay the greater of 60% of your monthly base salary or 60% of your monthly average earnings from the past two years up to a monthly max benefit amount of $5,000. Note: LTD benefit begins when your university retirement contributions begin.

SHORT TERM DISABILITY

An Income Protector Plan is available as an option to university employees. This supplements lost wages due to a covered off-the-job injury or sickness. You can enroll or drop coverage at any time. You do not need a qualifying event. For more details, call Manhattan Life’s (formerly Humana) enrollment center at 800-463-7420 or email yourenrollment@ebcoh.com.

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2019 RATE SUMMARY

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» Crisis Management
» Substance Abuse Program
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Visit louisville.edu/hr/benefits/additional/eap for full details and contact information.
For anything not listed below, or for general questions, please do not hesitate to contact the University of Louisville Human Resources at (502) 852-6258.

### INFORMATION YOU WILL NEED

Your Employee ID #:            
Your UofL User Name:          

### WHO DO I CONTACT?

#### UNIVERSITY OF LOUISVILLE CONTACT INFORMATION

<table>
<thead>
<tr>
<th>WHO</th>
<th>PHONE</th>
<th>EMAIL-SITE/WEB SITE</th>
<th>TOPICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>UofL Benefits Department</td>
<td>(502) 852-6258</td>
<td><a href="http://www.louisville.edu/hr">www.louisville.edu/hr</a> or <a href="mailto:benefits@louisville.edu">benefits@louisville.edu</a></td>
<td>General questions</td>
</tr>
<tr>
<td>UofL Payroll Department</td>
<td>(502) 852-2978</td>
<td><a href="mailto:payroll@louisville.edu">payroll@louisville.edu</a></td>
<td>Paychecks, deductions, W-4 tax form updates</td>
</tr>
<tr>
<td>UofL IT Help Desk</td>
<td>(502) 852-7997</td>
<td><a href="http://louisville.edu/it/departments/consulting/helpdesk">louisville.edu/it/departments/consulting/helpdesk</a></td>
<td>Questions about email accounts and other IT topics</td>
</tr>
<tr>
<td>Get Healthy Now</td>
<td>(502) 852-7755</td>
<td><a href="http://louisville.edu/gethealthynow">louisville.edu/gethealthynow</a></td>
<td>Premium incentive for health plan participants and general wellness center questions</td>
</tr>
<tr>
<td>UofL Parking</td>
<td>(502) 852-7275</td>
<td>louisville.edu/parking</td>
<td>Parking questions</td>
</tr>
<tr>
<td>UofL Public Safety</td>
<td>(502) 852-6111</td>
<td>louisville.edu/police</td>
<td>Public safety questions</td>
</tr>
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</table>

#### INSURANCE CONTACT INFORMATION

<table>
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<th>WHO</th>
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<th>EMAIL-SITE/WEB SITE</th>
<th>TOPICS</th>
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</thead>
<tbody>
<tr>
<td>Anthem Blue Cross Blue Shield (Medical)</td>
<td>1-855-747-1137</td>
<td><a href="http://www.anthem.com">www.anthem.com</a></td>
<td>Questions for health plan participants about coverage</td>
</tr>
<tr>
<td>MetLife (Dental)</td>
<td>1-866-832-5756</td>
<td><a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a></td>
<td>Questions about dental coverage</td>
</tr>
<tr>
<td>Davis Vision (Vision)</td>
<td>1-877-923-2847 (client code 7631)</td>
<td><a href="http://www.davisvision.com">www.davisvision.com</a></td>
<td>Questions about vision coverage</td>
</tr>
<tr>
<td>Discovery Benefits</td>
<td>1-866-451-3399</td>
<td><a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a></td>
<td>Questions about your flexible spending accounts</td>
</tr>
<tr>
<td>Express Scripts</td>
<td>1-800-298-6890</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
<td>Any pharmacy issues</td>
</tr>
<tr>
<td>KY Rx Coalition</td>
<td>1-855-218-KYRx</td>
<td><a href="http://www.kyrx.org">www.kyrx.org</a></td>
<td>Help find lower cost prescriptions, etc.</td>
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</table>

#### RETIREMENT ACCOUNT CONTACT INFORMATION

<table>
<thead>
<tr>
<th>WHO</th>
<th>PHONE</th>
<th>EMAIL-SITE/WEB SITE</th>
<th>TOPICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com/awork">www.fidelity.com/awork</a></td>
<td>Retirement account information</td>
</tr>
<tr>
<td>Fidelity Individual Consultations</td>
<td>1-800-642-7131</td>
<td><a href="http://www.fidelity.com/awork/reservations">www.fidelity.com/awork/reservations</a></td>
<td>To schedule a one-on-one consultation</td>
</tr>
<tr>
<td>TIAA</td>
<td>1-800-842-2252</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
<td>Retirement account information</td>
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<tr>
<td>TIAA Individual Consultations</td>
<td>1-800-732-8353</td>
<td><a href="http://www.tiaa.org/schedulenow">www.tiaa.org/schedulenow</a></td>
<td>To schedule a one-on-one consultation</td>
</tr>
<tr>
<td>Kentucky Deferred Compensation</td>
<td>1-800-542-2667</td>
<td><a href="http://www.kentuckydcp.com">www.kentuckydcp.com</a></td>
<td>Retirement account information for 457(b) KY deferred comp plan</td>
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#### OTHER CONTACT INFORMATION

<table>
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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Human Development Company (EAP)</td>
<td>1-800-877-8332 or (502) 589-HELP</td>
<td><a href="http://www.humandev.com">www.humandev.com</a></td>
<td>Any personal needs (counseling, etc)</td>
</tr>
</tbody>
</table>