WHERE TO GO FOR CARE

Feeling under the weather? Injured? With UofL health insurance, you have many options for care including:

YOUR DOCTOR
Establish a relationship with a primary care physician (PCP) before you get sick. That way, when you need to see the doctor, it might be possible to get a same day appointment. This is also great for your preventative care.

LIVEHEALTH ONLINE
Online visits are easier than you think and LiveHealth Online has doctors available 24 hours a day. All you need is a smart phone, tablet or computer with a webcam. (Learn more at [http://louisville.edu/hr/benefits/health/LiveHealthOnlineCombined002.pdf](http://louisville.edu/hr/benefits/health/LiveHealthOnlineCombined002.pdf))

URGENT CARE
Urgent care centers are great for after hours, non-life threatening, time sensitive health issues. Typical services or treatments often include x-rays, stitches, sprains, rashes, cuts, fever, sore throat and more.

EMERGENCY ROOM
An emergency room is just for that – emergencies. You should ALWAYS go to an emergency room for a life-threatening or disabling condition, such as chest pain, slurred speech, or numbness on one side.

BUT HOW MUCH WILL IT COST ME?
Deciding where to seek medical treatment can have a big impact on your out-of-pocket expenses. Want to compare costs? Take a look at this breakdown of your choices, including 2019 cost per plan. ([http://louisville.edu/hr/benefits/where-to-go-for-care/](http://louisville.edu/hr/benefits/where-to-go-for-care/))

STILL NOT SURE? ANTHEM 24/7 NURSELINE IS THERE FOR YOU
If you can’t reach your doctor and aren’t sure where to go, contact the Anthem 24/7 NurseLine at 1-800-337-4770 to speak with a nurse any time day or night. These nurses can provide medical advice on whether your health issue requires an emergency room visit or urgent care.

HAVING A BABY?
Congratulations! We understand that welcoming a little one is a busy, life-changing event. However, remember that you must notify UofL Benefits within 30 days of your child’s date of birth to add them to your insurance.
FREE RETIREMENT PLANNING CONSULTATIONS WITH FIDELITY AND TIAA

Whether you are just starting to plan or getting close to retirement, consultants from our retirement plan providers are available to help you along the way. One-on-one consultations with representatives from TIAA and Fidelity are available on the Belknap and Health Sciences Campuses each month and are free to employees and retirees.

Consultations are by appointment only with Mike Fischer and Tony Davis from Fidelity, and Mark Heiple from TIAA. TIAA also has a local office with appointments available with Joe Clay, Sarah Huelsman and Savannah Forleo.

To view the dates our reps are on campus and schedule an appointment, please visit [http://louisville.edu/hr/benefits/retirementplans/consultations].

Please be aware that other than the reps listed above from Fidelity and TIAA, any other financial planner who may contact you requesting a financial planning meeting is not associated with UofL’s retirement plan.

THE IMPORTANCE OF YOUR KIDNEY’S HEALTH

March was National Kidney Month. Did you know an estimated 30 million adults in the U.S. have chronic kidney disease? Kidneys are vital to good health. They regulate your water & mineral balance and remove waste - so you want to keep them happy and healthy! Those with diabetes, high blood pressure, certain family histories and over age 60 are at an increased risk for kidney problems.

When kidney function is diminished, other illnesses such as cardiovascular disease, high blood pressure, stroke, anemia and kidney failure can occur. Some of the symptoms of kidney disease include, but are not limited to, swelling, blood in urine, increased thirst, fatigue and difficult, painful urination. As always, if you have any of these symptoms be sure to see a medical professional. Don’t forget to celebrate the great job that your kidneys do and schedule an annual screening.

APRIL IS NATIONAL FINANCIAL LITERACY MONTH

Establishing and maintaining healthy financial habits are vital to your overall wellness. Take time in April to focus on your financial health. Here are a few simple tips to help you find financial happiness.

1. Start investing as soon as possible
2. Create a budget and stick to it
3. Spend less than you make
4. Make a money plan to tackle and lower all of your debt
5. Create an emergency fund for those unexpected rainy days

KY RX COALITION PROVIDES PRESCRIPTION DRUG SUPPORT TO EMPLOYEES

UofL is part of the Know Your Rx Coalition (KYRx), whose goal is to help improve clinical outcomes, share best practices and maximize cost efficiencies in our prescription benefit program. As part of this coalition, UofL faculty, staff and family members covered under the health plan have access to pharmacists who can help find lower cost prescription alternatives and provide advice on how to save money. The KYRX Coalition pharmacists can also contact a physician and/or pharmacy for prescription alternatives, assist with mail orders, offer drug benefit troubleshooting and answer questions regarding side effects, drug interactions and over-the-counter medications. The KYRx Coalition can be reached at 855.218.5979 or KYRx@uky.edu.