



2019 Retirement Benefits

Transition Guide

Your road to Retirement

Thank you for your service to the University of Louisville and congratulations on your retirement! This comprehensive guide is designed to give you the information you need going forward about your retiree benefits and to help as you transition to this new phase of your life!

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Disclaimer: This guide highlights the University of Louisville's benefits for retirees. Every effort has been made to ensure the accuracy of this information. However, in the event of a discrepancy between this communication and the plan documents and agreements, the plan documents and contracts will govern.



RETIREMENT ELIGIBILITY

Retirement eligibility for all faculty, staff and administrators is determined by multiple factors, including age, employment status, and years of service. There is no mandatory retirement age, however a minimum of seven years of regular service* is required. You are eligible to retire if you meet either one of the following:

IF...	ELIGIBLE?
You are 60 years of age and have a minimum of seven years of regular service*	✓ You are eligible to retire
The combination of your age and your years of regular service* is equal or greater than 75 .	✓ You are eligible to retire
Any other combination of age and years services	✗ You are not eligible until you meet either of the previous two criteria

* Years of Regular Service is defined as any time that was not less than 80% full time equivalent during a calendar year (for staff) or academic year (for faculty). They do not need to be consecutive, but do need to qualify as regular service (i.e. not temporary or part-time).

EXAMPLES OF ELIGIBILITY

Example 1:

Jane is 65 years old and began working at the university in November of 2013. She would include 2013 as one year of service. She is eligible to retire any date in 2019 (as long as she works at least one day in 2019) because she is over 60 years old and has 7 years of service.

Calculation of years of services:

2013 - 1 year 2014 - 1 year
 2015 - 1 year 2016 - 1 year
 2017 - 1 year 2018 - 1 year
 2019 - 1 year

That equals 7 years of services

Example 2:

Jack would like to retire July 1, 2019. He began working at the university in 1999 and he turns 54 in October of 2019. He is eligible to retire anytime in 2019 because the combination of his age and years of service is equal to 75.

Calculation:

Years service (1999 - 2019) = 21 years
 (Age) 54 + (Years) 21 = 75

For more information please contact the Human Resources Benefits department at 852-6258.

Retiree Health Insurance

Retiree health benefits available to you depend on whether you are under or over the age of 65. If you are under 65, you may elect to continue your participation in the university's group health plan until you reach age 65. If you are 65 and over and you become eligible for Medicare, you will no longer be able to participate in the group health plan. UofL will provide a subsidy towards the monthly premium of an AARP Medicare Supplement Plan.

HEALTH BENEFITS FOR RETIREES AND SPOUSES UNDER AGE 65

UNIVERSITY GROUP HEALTH PLAN

Retirees under the age of 65 can continue to participate in University of Louisville's group health plan until they become Medicare eligible at age 65. Once a retiree turns 65 they will transition off of the university's group health plan and on to Medicare. See page 8 for more details, including the option of an AARP Medicare Supplemental B Plan. Spouses and qualified adults (QA) are also eligible to have coverage as a dependent and remain covered even when the retiree turns 65. For more information on spouse and qualified adult coverage, see page 5.

HEALTH PLAN CHOICES

All university plans with Anthem BlueCross BlueShield are available for retirees. Each health plan utilizes the Anthem Blue Access PPO Network. You will remain on your current health plan at the time of retirement. You can change plans during the annual Open Enrollment.

HOW IT WORKS

When you retire **you will remain on your current health plan and continue to use your existing benefit ID card.** You must complete a Continuation of Benefits form to notify the Benefits office you wish to continue this coverage. Approximately 3 months prior to your retirement, it is recommended to schedule a Retirement Meeting with your benefits counselor to transition your benefits. During that meeting, your benefits counselor will go over all your benefits elections and coverages. **The Continuation of Benefits form must be submitted before your last day worked.**

COST TO YOU:

MONTHLY RETIREE HEALTH RATES

	EPO	PPO	PCA High	PCA Low
Retiree Only	\$362	\$342	\$288	\$254
Retiree + Spouse/QA	\$870	\$830	\$710	\$570
Retiree + Child(ren)	\$645	\$612	\$512	\$414
Retiree + Family	\$1,120	\$1,060	\$898	\$704

The rates shown **do not include the \$40 per month premium incentive** for participation in the health management program, Get Healthy Now.



OPEN ENROLLMENT

Each fall you will be offered an opportunity to decide which medical (until age 65), vision and dental plans are right for you and your family during the annual Benefits Open Enrollment.

WHO CAN BE COVERED?

Dependents of retirees under the age of 65 that are participating in the university's group health plan are eligible for health insurance coverage as long as they meet the following criteria:

- » Spouses/surviving spouses under age 65
- » Qualifying adult
- » Child(ren) (natural children, step children, foster children, legally adopted children, and children placed for adoption) 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.
- » Child(ren) of the retiree or the retiree's spouse of any age when such children are incapable of self-support because of a total and permanent disability; and
- » Child(ren) age 26 and under for whom the retiree 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

DEPENDENT COVERAGE AFTER RETIREE REACHES AGE 65

Spouses/QA that are under 65 can remain covered on the UofL health plan even if the retiree has turned 65. The monthly rate would change to the individual retiree rate. At that time, the spouse/QA would receive a new ID number and card. Then, once the spouse/QA turns 65, they will transition to Medicare and the AARP Retirement Supplement Plan along with the retiree. For information about other dependents, please contact your Benefits Counselor.

What if the spouse/QA turns 65 before the retiree?

If this is the case, the spouse/QA would need to transition to Medicare and the Retiree Supplement Plan. The retiree's monthly rate would change to the individual retiree rate.



PAYMENT FOR HEALTH, DENTAL, VISION AND LIFE INSURANCE

After your last paycheck from the university, you will begin receiving billing statements for your premiums at the retiree health rates directly from Discovery Benefits. Discovery Benefits will bill for health, dental, vision and life insurance premiums, depending on what you are participating in.

You will be responsible to pay these premiums to Discovery Benefits going forward to maintain your benefits coverage. Failure to pay these premiums will result in loss of coverage and you will lose the ability to re-enroll during future open enrollment periods.

Life can get busy, and to avoid accidentally missing payments, using the auto payment (ACH) option with Discovery Benefits is recommended. If you choose to do ACH, pay the first premium via check and then set up ACH for future payments at the same time, to avoid missing the sign up deadline for first premium. For full details on setting up ACH, please contact Discovery Benefits at 1-866-451-3399.

If you do not receive a bill from Discovery Benefits, please contact UofL Benefits at 852-6258. For any other questions, contact Discovery Benefits customer services at 1-866-451-3399.

GET HEALTHY NOW PREMIUM INCENTIVE

Retirees under age 65 and enrolled in the group health plan continue to be eligible for the \$40 monthly premium incentive by participating in Get Healthy Now, UofL's health management program. Spouses under age 65 who are enrolled in the group health plan as an individual when the retiree is over 65, are also eligible for this incentive.

For enrollment information with Get Healthy Now and information about what participating entails and what it can do for you, visit louisville.edu/gethealthynow or call 852-7755.



HEALTH MANAGEMENT SERVICES

Retirees under age 65 and enrolled in the group health plan can participate in the university's Health Management Services.

University of Louisville and UofL Physicians are partnering to offer health management services to UofL medical plan participants. Whether you need help managing your diabetes, tips to better control your cholesterol, or desire to make better food choices, they can help. This program provides a number of exciting, specialized services focused on improving your overall well-being by better understanding and managing your health condition.

Services Available for the Following Conditions:

Chronic Obstructive Pulmonary Disease (COPD)

Diabetes

High Blood Pressure (Hypertension)

High Cholesterol (Hyperlipidemia)

Services Under Department

Asthma

Congestive Heart Failure (CHF)

Obesity

To enroll and find out additional information, contact (502) 588-0770 or email healthmanagementservices@ulpl.org.

HEALTH BENEFITS FOR RETIREES AND SPOUSES AGE 65 & OVER

Retirees and spouses/QA over age 65 are Medicare eligible and must transition from the university health plan to Medicare. This transition will happen at the time of retirement if you are already age 65 or as your 65th birthday approaches for retirees.

To help cover some of the costs not covered by Medicare Part B, the university provides retirees access to an AARP Medicare Supplement plan (see page 8). **While you are responsible for paying a monthly premium for this supplement plan, the university will provide a contribution to lower the overall cost of this plan to retirees (\$108.10/month for individual or \$216.20/month if you have an eligible spouse/QA).**

If you were under the age of 65 at your time of retirement, you must contact the UofL Benefits office three months prior to your 65th birthday to begin your transition from the university health plan to Medicare and the AARP Supplement Plan.



SOCIAL SECURITY

For specific questions about Social Security, please contact the Louisville Social Security Administration Office at 1-866-716-9671. Additional contact information and directions on how to apply for social security benefit on-line may be found at www.ssa.gov. You may also visit the local Social Security Administration Office at the following addresses:

Social Security Administration Offices

601 W. Broadway Room 101
Louisville, KY 40202

10503 Timberwood Circle Suite 50
Louisville, KY 40223

UNDERSTANDING MEDICARE AND COSTS

Medicare is the federal health insurance program for people who are 65 or older and is the primary source of medical coverage for most retirees. The different parts of Medicare help cover specific services (i.e. Part A/Part B, Part D). The following information is just a summary of potential costs for UofL retirees. **There are various rules, enrollment periods, deadlines and costs associated with Medicare. For full details and additional information on all parts of Medicare, visit medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.**

“ORIGINAL MEDICARE” MEDICARE PART A AND B

Medicare Part A - Hospital Insurance

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

Cost to You

In most cases there is no premium for Part A.

Medicare Part B - Medical Insurance

Part B helps covers certain doctors' services, outpatient care, medical supplies, and preventive services.

Cost to You

You are responsible for paying a premium for Part B. UofL does not contribute towards this premium.

MEDICARE PART D

Prescription Drug Coverage

Medicare prescription drug plans are offered by private insurance companies approved by Medicare for people with Medicare coverage. Visit [medicare.gov](https://www.medicare.gov) for more information.

Cost to You

You are responsible for paying the premium for Medicare Part D. UofL does not contribute to this premium. Like other insurance, if you enroll in a prescription drug plan you will pay a monthly premium and pay a share of the cost of your prescriptions. Costs will vary depending on the drug plan you select.

Selecting a Plan

Drug plans may vary in what prescription drugs are covered, how much you have to pay, and which pharmacies you can use. All drug plans will have to provide at least a standard level of coverage, which Medicare will set. However, some plans might offer more coverage and additional drugs for a higher monthly premium. When you join a drug plan, it is important for you to choose one that meets your prescription needs. You may wish to contact your pharmacist for assistance in choosing a drug plan that will best meet your needs.



HOW TO ENROLL IN MEDICARE

For full details and additional information on how to enroll in Medicare, visit [medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE. The Initial Enrollment Period for Medicare is 7 months. This starts 3 months before your 65th birthday and ends 3 months after your birthday.

The General Enrollment Period is January 1 - March 31. Coverage starts 1st of following July.

AARP MEDICARE SUPPLEMENT PLAN FOR UOFL RETIREES

To help cover some of the costs not covered by Medicare Part B, the university provides retirees over the age of 65 access to an AARP Medicare Supplement plan.

Cost to You

You are responsible for paying a monthly premium for a supplement plan. However, **the university will provide a contribution to lower your overall cost of the plan (\$108.10/month for individual or \$216.20/month if you have an eligible spouse/QA).**

Selecting a Plan and How to Enroll

Three months prior to your retirement, it is recommended you set up a Retirement Meeting with the Benefits office or call 852-6258 to request an AARP Medicare Supplement Insurance Packet, which contains an application and information to help you make an informed decision. To find out more about the AARP Medicare Supplement insurance plans, visit www.aarphealthcare.com. Under Healthcare & Insurance, select Medicare. Then select the Medicare Supplement Insurance link. You can also call the AARP Health Care Options Program at 1-800-392-7537. Once you enroll, you can also use this link to access your account and receive other valuable information.

PAYMENT

You will be billed directly by AARP for your supplement plan.

The university contribution will be paid directly to AARP and will be reflected in the final cost billed to you (\$108.10/month for individual or \$216.20/month with eligible spouse/QA).



The information printed in this guide was the most current at the time of issuance. Please make sure to confirm dates and enrollment periods with Medicare and Social Security directly to ensure a smooth transition.

Dental and Vision Insurance

DENTAL INSURANCE

Dental insurance with MetLife is available to all retirees regardless of age.

HOW IT WORKS

When you retire you will remain on your current dental plan and continue to use your existing benefit ID card. You must complete a Continuation of Benefits form to notify the Benefits office you wish to continue this coverage. Approximately 3 months prior to your retirement, it is recommended to schedule a Retirement Meeting with your benefits counselor to transition your benefits. **The Continuation of Benefits form must be submitted before your last day worked.**

COST TO YOU:

MONTHLY RETIREE DENTAL RATES

	Basic	Enhanced
Retiree Only	\$22.55	\$26.43
Retiree + Spouse/QA	\$45.07	\$52.82
Retiree + Child(ren)	\$53.21	\$62.35
Retiree + Family	\$82.28	\$96.42

WHO CAN BE COVERED?

The dependent criteria for dental insurance is the same as for health insurance. See page 5.

VISION INSURANCE

Vision insurance with Davis Vision is available to all retirees regardless of age.

HOW IT WORKS

When you retire you will remain on your current vision plan and continue to use your existing benefit ID card. You must complete a Continuation of Benefits form to notify the Benefits office you wish to continue this coverage. Approximately 3 months prior to your retirement, it is recommended to schedule a Retirement Meeting with your benefits counselor to transition your benefits. **The Continuation of Benefits form must be submitted before your last day worked.**

COST TO YOU:

MONTHLY RETIREE VISION RATES

	Vision
Retiree Only	\$3.70
Retiree + Spouse/QA	\$6.71
Retiree + Child(ren)	\$7.11
Retiree + Family	\$10.21

WHO CAN BE COVERED?

The dependent criteria for vision insurance is the same as for health insurance. See page 5.



PAYMENT FOR DENTAL AND VISION INSURANCE

After your last paycheck from the university, you will begin receiving billing statements for your premiums at the retiree dental and vision rates directly from Discovery Benefits.

You will be responsible to pay these premiums to Discovery Benefits going forward to maintain your benefits coverage. Failure to pay these premiums will result in loss of coverage.

Life can get busy, and to avoid accidentally missing payments, using the auto payment (ACH) option with Discovery Benefits is recommended. If you choose to do ACH, pay the first premium via check and then set up ACH for future payments at the same time, to avoid missing the sign up deadline for first premium. For full details on setting up ACH, please contact Discovery Benefits at 1-866-451-3399.

Life Insurance

The basic life insurance provided to all employees and the optional supplemental life insurance available to you as a regular employee will end at the time of retirement. As a retiree, you are given the opportunity to convert your current life insurance plan and/or purchase retiree term life insurance coverage.

CURRENT LIFE INSURANCE CONVERSION & PORTABILITY OPTION

When your life insurance ends at the end your employment (due to retirement), you have the option to buy an individual policy of life insurance ("new policy"). You must submit a completed conversion application form to MetLife within 31 days after life insurance ends or is reduced. MetLife will reach out to you after your retirement for more information about this option. You will not have an option to convert the policy at a later date. View Portability and Conversion options at louisville.edu/hr/benefits/life/portability-and-conversion-brochure.

ADDITIONAL TERM LIFE INSURANCE OPTIONS

RETIREE TERM LIFE INSURANCE

As a retiree, you also have a one-time option to purchase retiree term life insurance in increments of \$5,000 up to a max of \$25,000 at the time of retirement. Coverage amount cannot be increased after initial offering. **For 2019, the first \$5,000 of coverage is available at \$15/per year.** If you choose to purchase additional coverage, the premiums are based on your age.

SPOUSE & DEPENDENT TERM LIFE INSURANCE

Retirees who purchase retiree term life insurance can also add a flat \$5,000 life insurance coverage for spouse and/or dependent child. A dependent child is defined as a child under the age of 18, unless a student (up to age 26) or are disabled. If there was additional coverage on the spouse and/or child when the retiree was an active employee, a Statement of Health is not required. If no previous coverage, a Statement of Health is required. Rates are based on the age of the retiree for the spouse coverage and dependent child coverage is \$2.71 per month per child for the flat \$5,000 coverage.

HOW TO ENROLL

To enroll in the retiree term life and the spouse/dependent term life, you will need to complete the Continuation of Benefits Form and the MetLife Enrollment Change Form. Retirees that elect coverage at or over \$15,000, spouses or dependents will also need to complete the Statement of Health Form. These forms will also be provided at your Retirement Meeting with your benefits counselor.

AGE BANDED UOFL RETIREE & SPOUSE TERM LIFE INSURANCE RATES

Age of Retiree	Monthly rate / per \$1000
50 - 59	\$0.541
60 - 64	\$0.828
65 - 69	\$1.587
70 - 74	\$2.276
75 - 79	\$4.163
80 - 84	\$6.751
85 - 89	\$10.937
≥ 90	\$17.72

Retiree Flat \$5000 coverage (This is for retiree flat \$5000 only, not spouse. That rate is based on retiree's age.)	\$15.00/year
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WILL PREPARATION SERVICES FOR RETIREE LIFE INSURANCE PARTICIPANTS

Will preparation services are free to retirees that elect retiree term life insurance coverage. Call Hyatt Legal Plans at 1-800-821-6400 for assistance in locating a participating plan attorney in your area.

Additional Benefits Information

RETIREMENT ACCOUNT INFORMATION

Do you have questions about your retirement funds and account? You can contact your retirement vendor directly for current account balances or questions about your account. You may also access your account information online.

- » **Fidelity:** 1-800-343-0860 or www.fidelity.com/atwork
- » **TIAA:** 1-800-842-2252 or www.tiaa.org
- » **457(b) Plan:** 1-800-542-2667 or www.kentuckydcp.com

SCHEDULE INDIVIDUAL MEETING WITH RETIREMENT INVESTMENT COUNSELOR

You may schedule an appointment to meet with a retirement counselor from TIAA or Fidelity on the University of Louisville Belknap or Health Sciences Campus. To schedule;

- » **Fidelity:** Call 1-800-642-7131 or go online to www.fidelity.com/atwork/reservations.
- » **TIAA:** Call 1-800-732-8353 or go online at tiaa.org/schedulenow.

FLEXIBLE SPENDING ACCOUNTS

If you are currently enrolled in a Health Care or Dependent Care Flexible Spending Account, all expenses must be incurred and your FSA will terminate on the last day of the month you receive your final paycheck. You will have 90 days to submit any claims to Discovery Benefits for reimbursement.

ACCRUED LEAVE PAYOUT

Eligible staff employees may receive accrued leave either by lump sum or paid out over time. If you elect to have your leave paid out over time, you will continue to receive employees benefits, such as university retirement contributions and UofL health insurance until the end of the month of your last check. For questions on eligibility and/or how much time you have or will have accrued, please contact your Unit Business Manager or the Payroll Office at (502) 852-2978.

SICK LEAVE

At retirement, eligible staff employees will receive payment for up to a maximum of 30 days of accrued sick leave.

ANNUAL LEAVE

At retirement, eligible staff employees can receive a maximum payout of 44 days of accrued annual leave (or two times your annual accrual rate).

Additional Topics of Interest

CALCULATING YOUR RETIREMENT DATE

Two terms are typically referred to as you proceed with your retirement— **“Last Day Worked”** and **“Last Day Paid”**. Knowing what these dates are early on in your retirement process can help you in your planning and calculating your Retirement Date (the day after your “Last Day Paid”). Please use this guide as a sample. You will want to confirm these dates with your benefits counselor at your Retirement Meeting. For more information on leave accrual payouts, see page 11.

IF YOU...	YOUR RETIREMENT DATE IS...
Work until your day of retirement and receive pay as a <i>lump sum</i>	The day after your last day at work (in this case, also your last day paid)
Use accrued time to get <i>paid out</i> after your last day worked	The day after the last day you received your payout

EXAMPLE: USING LEAVE ACCRUALS

Steven has accrued 4 sick days and 10 annual leave days. He would like his last day of work to be Friday, Sept 2 and use his accrued time to extend his Retirement Date. **His last day paid would be Sept 22, therefore his ‘Retirement Date’ would be Sept 23.**

LAST DAY OF BENEFITS COVERAGE

Your university benefits coverage will end on the last day of the month that you last receive pay. So in our example, Steven’s benefits coverage would end on September 30th.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2 LAST DAY WORKED	3
4	5 HOLIDAY*	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22 LAST DAY PAID	23 RETIREMENT DATE	24
25	26	27	28	29	30 LAST DAY OF BENEFITS COVERAGE	

* Any holiday that may fall during a payout is considered a regular working day of pay.

Additional Topics of Interest

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Retirees and their families will maintain eligibility for University of Louisville's employee assistance program (EAP). This EAP provides confidential assistance to retirees and their dependents through the Human Development Company. The Human Development Company can provide assistance on a broad range of human problems such as emotional/behavioral, family and marital, alcohol and/or drug, financial, legal and other personal problems.

Your EAP Benefits include up to eight (8) sessions for any problem or concern as well as referrals to appropriate organizations. The university pays the cost of the EAP service. To schedule a confidential appointment, call 502-589-HELP (4357) or 1-800-877-8332; 24 hours a day, 7 days a week.

ONLINE EAP RESOURCES

The Human Development Company also offers a variety of resources on its website. Visit www.humandev.com, then click on Member Login. If you have not already registered, click on the Register button. Enter a user name and password of your choosing, and make sure to enter University of Louisville under the Company Name box. Once you have registered, you will have access to thousands of articles, hundreds of videos, financial calculators and more on the topics of health, legal, financial, training, balanced life and mental health.

UNIVERSITY EMAIL ACCOUNTS FOR RETIREES

For details about UofL's email policy for retirees, including details about the transition process, please visit louisville.edu/email/retirees. If you choose to set up a forwarding service, you will want to make sure to follow the steps provided online to keep receiving UofL Today emails.

PLEASE NOTE: If a retiree does not access their email within six (6) months the email will be closed due to lack of use.

CARDINAL CARD FOR RETIREES

For University of Louisville retirees, the Retiree ID card will replace your Employee ID card. Please visit the Cardinal Card office to exchange your current ID for the Retiree ID. Verification of retiree status is required to receive a Retiree Card, i.e. Retirement paperwork must be fully processed by HR and Payroll. Please call or email the office in advance to ensure your Retiree status has been updated. Retirees can use the UofL Retiree Card to utilize the free TARC service.

For more information about the retiree cardinal card, please contact the Cardinal Card office at 502-852-7520 or visit the website at louisville.edu/cardinalcard/get-a-card.



UNIVERSITY OF LOUISVILLE RETIREE ASSOCIATION (ULARP)

The University of Louisville Association of Retired Personnel (ULARP) was established in 1996. The mission is to serve U of L faculty and staff retirees by informing, advocating, and connecting; to enrich their quality of life and to benefit the University. It is in the top tier of providing an excellent way for retirees to stay connected with the University, share social and educational programs, and remain involved with friends and colleagues while developing new interests.

ULARP serves as the primary voice about issues and benefits affecting the retiree population, with the goal of constantly developing innovative ways to keep members abreast of information that impacts retirees. Communication is of utmost importance. As such, ULARP works with the administration of the University to assure that the needs of the retiree population are not forgotten; for example, board members serve on important University committees such as the Human Resources Advisory Committee.

In addition to an email distribution, the quarterly newsletter outlines all ULARP activities and provides news of general interest about UofL and the greater community, and the directory, published every other year, provides valuable contact information. The ULARP website at louisville.edu/retired also offers information about retiree benefits and all informative activities.

WHO DO I CONTACT?

After your retirement, you may find you have questions or updates you need to make to the university. For anything not listed below, or for general questions, please do not hesitate to contact the **University of Louisville Human Resources Benefits Department at (502) 852-6258.**

YOUR INFORMATION FOR FUTURE REFERENCE

Your Employee ID #:

Your UofL User Name:

WHO	PHONE	EMAIL-WEBSITE	TOPICS
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UNIVERSITY OF LOUISVILLE CONTACT INFORMATION

UofL Benefits Department	(502) 852-6258	www.louisville.edu/hr or benefits@louisville.edu	General questions
UofL Payroll Department	(502) 852-2978	payroll@louisville.edu	Change of address
UofL IT Help Desk	(502) 852-7997	louisville.edu/it/departments/consulting/helpdesk	Questions about email accounts and other IT topics
Get Healthy Now	(502) 852-7755	louisville.edu/gethealthynow	Premium incentive for health plan participants and general wellness questions

INSURANCE CONTACT INFORMATION

Anthem Blue Cross Blue Shield (Medical)	1-855-747-1137	www.anthem.com	Questions for health plan participants about coverage
MetLife (Dental)	1-866-832-5756	metlife.com/mybenefits	Questions about dental coverage
Davis Vision (Vision)	1-877-923-2847 (client code 7631)	www.davisvision.com	Questions about vision coverage
Discovery Benefits	1-866-451-3399	www.discoverybenefits.com	Direct billing questions for health, vision and dental insurance
Express Scripts	1-800-298-6890	www.express-scripts.com	Any pharmacy issues
KY Rx Coalition	1-855-218-KYRx	www.kyrx.org	Help find lower cost prescriptions, etc.
AARP Medicare Supplement Plans	1-800-392-7537	www.aarphealthcare.com	Questions about supplement plans. Call UofL Benefits to enroll.
Social Security Administration Office	1-866-716-9671 (Louisville location)	www.ssa.gov	Social security questions
Medicare	1-800-MEDICARE (1-800-633-4227)	www.medicare.gov	Medicare enrollment and questions

RETIREMENT ACCOUNT CONTACT INFORMATION

Fidelity	1-800-343-0860	www.fidelity.com/atwork	Retirement account information
TIAA	1-800-842-2252	www.tiaa.org	Retirement account information
Kentucky Deferred Compensation	1-800-542-2667	www.kentuckydcp.com	Retirement account information for 457(b) KY deferred comp plan

OTHER CONTACT INFORMATION

Human Development Company (EAP)	1-800-877-8332 or (502) 589-HELP	www.humandev.com	Any personal needs (counseling, etc)
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