The University of Louisville is pleased to offer a comprehensive benefits package which includes health, dental, and vision insurance; as well as a generous retirement plan, flexible spending accounts, life insurance and disability coverage, and tuition remission. With so many exceptional benefit options adding value to your paycheck, it’s easy to see why the University of Louisville is a great place to work.

For the purpose of this benefits summary, eligibility is defined as regular status 40% or greater FTE faculty and staff, unless otherwise noted. Employees can choose to cover themselves, as well as spouse/partner or qualifying adult and dependent children up to age 26.

This is only an overview of the benefits offered at the University of Louisville and are subject to change. For detailed benefits plan coverage and eligibility, please visit louisville.edu/hr/benefits.

**HEALTH INSURANCE:** UofL offers several health insurance options to fit you and your family’s needs, including EPO, PPO, PCA High and PCA Low plans. Coverage begins on the first day of employment. Coverage is provided through Anthem BlueCross BlueShield.

**DENTAL INSURANCE:** Dental coverage is available through MetLife at employee cost. A basic and enhanced plan are available. There is an in-network and out-of-network benefit, but you save money by visiting in-network dental providers for your dental care.

**VISION INSURANCE:** Vision insurance is offered through Davis Vision at employee cost. Davis Vision has a national network of credentialed preferred providers. Coverage includes savings on eye exams, lenses and frames, contact lenses and more.

**HEALTH INSURANCE WAIVER:** For employees who choose to waive coverage in the medical plan, the university will contribute $175 per month to a flexible spending health or dependent care account.

**RETIREMENT PLAN:** A generous university contribution to a 403(b) plan, whether you choose to contribute or not! Regular status 80% or greater FTE employees are eligible to receive the university contribution after one year of service. The university automatically contributes 7.5% of your annual base salary after one year – you contribute nothing. If you contribute 2.5%, the university will match it, for a total university contribution of 10% of your annual salary. Employer contributions are fully vested after three continuous years of service. In addition, the university offers two 457(b) plans as additional opportunities to invest pre tax dollars for retirement.
FLEXIBLE SPENDING ACCOUNTS: Use pre-tax dollars to pay for eligible healthcare and/or dependent care expenses! Employees can enroll in a voluntary flexible spending account for either health or dependent care. Plans are administered by Chard-Snyder.

LIFE, AD&D AND SUPPLEMENTAL LIFE INSURANCE: Life insurance is provided at no cost to eligible employees. The university provides basic life coverage at twice your base salary up to a maximum of $200,000. Accidental Death & Dismemberment Insurance is provided equal to the amount of life insurance at no cost. You can purchase additional life insurance for yourself, spouse/partner or qualifying adult and your dependents. Premiums are based on coverage and age of employee.

LONG TERM DISABILITY: The university provides basic Long Term Disability insurance at no cost to you when you participate in the University of Louisville Retirement Plan. If you become totally disabled while insured and remain so for six months, the university's basic LTD plan will pay the greater of 60% of your monthly base salary or 60 % of your average monthly earnings from the past two years, up to a maximum of $5,000 per month.

ADDITIONAL BENEFITS: Additional benefits are available and include: short term disability, employee assistance program (EAP), emergency travel assistance, legal services and a PC loan program.

WELLNESS: Get Healthy Now is available to all UofL employees, retirees, and their spouse/partner or qualifying adult. GHN offers an online health assessment, health coaching, campus fitness and wellness classes, and an employee dedicated fitness facility. Participants receive a monthly health insurance premium incentive. Join GHN and earn the rewards of good health!

CHILD CARE: Located on the University of Louisville’s Belknap Campus, the Early Learning Campus (ELC) is part of the Gladys and Lewis "Sonny" Bass Louisville Scholar House Campus and is an exemplary pre-school for children of UofL faculty, staff, and residents of the Louisville Scholar House. For tuition and enrollment information, visit louisville.edu/education/elc.

TUITION REMISSION: All regular/provisional 80% or greater full-time employees are eligible to take up to two courses each semester tuition free. If you work part-time, 40% to 80% FTE, you are eligible to take one course. In addition, after one year of eligible service, your dependent children can attend classes full time and tuition free for their first undergraduate degree through the end of the semester in which they turn 26. For more information visit louisville.edu/hr/benefits/education.

PAID LEAVE: Faculty do not have structured leave policies, but do enjoy a safety net protection of up to six months off with full salary in the event of a serious health condition, and may take up to six weeks off with full salary on birth or adoption. Professional (Exempt) staff earn 15-22 days of vacation leave and 12 days of sick leave per year. Classified (Non-Exempt Staff) earn 10-22 days of vacation and 12 days of sick leave per year.

ADDITIONAL PAID LEAVE: In addition to vacation & sick leave, the University observes 12-13 holidays per year and provides bereavement, military, and community service leave for staff employees. We also provide up to 12 weeks of catastrophic leave for staff with a family medical leave.

EMPLOYEE DISCOUNTS: Many businesses and organizations offer discounts to university faculty and staff, including transportation, bookstores, entertainment, retail, restaurants and more!