

GREAT NEWS REGARDING 2011 HEALTH PLAN

The Office of Human Resources has completed a public, competitive bid process for the University's health plan administrator, and we have some great news to share with you and your family for 2011.

The University has selected **UNITED HEALTH CARE** to administrator our health plan beginning January 1. While UofL has enjoyed a productive relationship with Humana for the past several years, United Health Care (UHC) submitted the most competitive proposal. UHC's market leadership, combined with custom contracts with our health care partners – **UofL PHYSICIANS** and **UofL HOSPITAL** – will enable us to offer a number of health and wellness benefit enhancements next year.

NETWORK ACCESS

The **UHC NETWORK GUARANTEES ACCESS TO UofL PHYSICIANS AND UofL HOSPITAL** throughout the plan year, without disruption.

The **UHC NETWORK INCLUDES OVER 99% OF ALL PHYSICIANS** in the Humana network, so there will be little network disruption for employees. To see if your physician is in the UHC network, go to www.myuhc.com. You do not need to log in. Select "Find a Physician" on the upper right of the screen, then select "**UnitedHealthCare Choice Plus**" when prompted to select a plan.

BENEFIT ENHANCEMENTS FOR ALL HEALTH PLANS

There will be **NO PLAN DESIGN CHANGES** for any plan. This means that the medical coverage, annual deductibles, doctor's office co-payments and co-insurance rates, if any, will remain the same for each plan during 2011.

There will be **NO PREMIUM INCREASES** for any plan. Premiums will remain the same for the EPO, PPO, PCA, and OOA plans.

There will continue to be **NO CO-PAYS FOR UofL PRIMARY CARE PHYSICIANS** in any plan. This includes the EPO, PPO, PCA, and OOA plans, as well as Cardinal Care.

We will offer **NEW DISEASE MANAGEMENT PROGRAMS** through UofL Physicians for COPD and Depression, in addition to our successful Diabetes program. UHC will also provide disease management programs for coronary artery disease, congestive heart failure, and asthma. Disease management programs are high value programs that are generally not covered in health plans. If you have a health plan waiver and one of these conditions, you should consider enrolling in the UofL health plan.

We will continue to offer a **\$40/MO PREMIUM REDUCTION FOR GET HEALTHY NOW** participants in all plans. Also, beginning in 2011, there will be **NO FEE FOR EMPLOYEES ON HEALTH PLAN WAIVERS TO PARTICIPATE IN GET HEALTHY NOW ON-CAMPUS INITIATIVES**.

ADDITIONAL BENEFIT ENHANCEMENTS & ENROLLMENT INCENTIVE FOR CARDINAL CARE

As a self-insured health plan, the most effective long-term approach to helping employees maintain good health and containing health care costs is through Cardinal Care as our benchmark health plan option – similar to other academic health care centers. To help Cardinal Care grow, we will provide the following benefits and incentives for 2011:

There will be **REDUCED PREMIUMS FOR CARDINAL CARE**. Premiums for "Employee Only" coverage will be reduced from \$25 to \$10 per month for employees who participate in Get Healthy Now and from \$65 to \$50 for employees who do not participate in Get Healthy Now. Similar premium reductions will apply to spouse/partner, family, and children coverage.

There will be **REDUCED DRUG CO-PAYS FOR CARDINAL CARE** for generic drugs, preferred brand name drugs, and 90-day mail orders for preferred brand name drugs. Generic drugs will go from \$8 to \$5. Preferred brand name drugs will go from 25% of cost up to a max of \$60 to 20% of cost up to a max of \$50. 90-day mail orders will go from a max of \$120 to a max of \$75.

As an additional enrollment incentive, we will give a **\$100 GIFT CARD TO THE 1ST 500 EMPLOYEES WHO ENROLL IN CARDINAL CARE** and who convert from another plan option for 2011, when our on-line open enrollment opens November 1.

VENDOR FAIRS & ON-LINE OPEN ENROLLMENT

Open Enrollment website is available at <http://louisville.edu/hr/benefits>. Vendor Fairs will be conducted on HSC Nov 1 & 2 and on Belknap Nov 11 & 12. On-line enrollment for health, dental, vision, and flexible spending accounts will be **Nov 1 – 15**.