



Imagination. It's Happening Here.

louisville.edu

Benefits

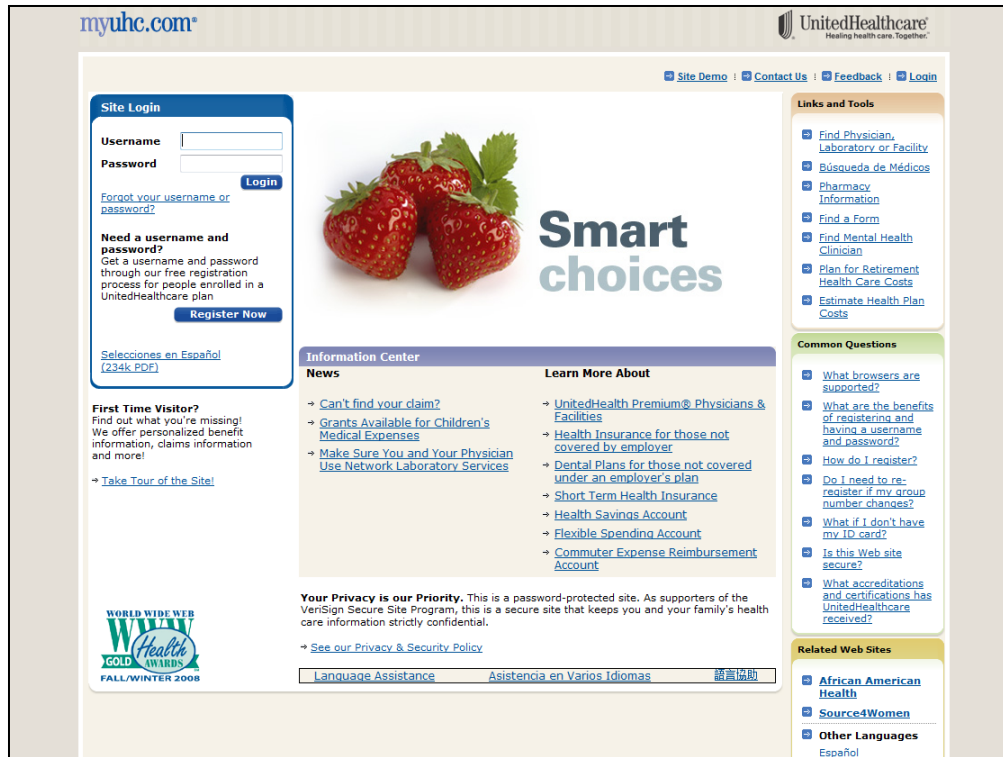
Are any of you:

- Two employee family?



Your benefits are important, they are part of your pay!

- Regular status employees who are employed 80% or greater full-time equivalency (FTE)
- Spouses or a Qualifying Adult (more later) of covered U of L employees
- Child (ren) (natural children, step children, foster children, legally adopted children and children placed for adoption) until the end of the calendar year in which they turn 26.
- Child (ren) of the employee, the employee's spouse or the employee's qualifying adult of any age when such children are incapable of self-support because of a total and permanent disability; and
- Child (ren) (until the end of the calendar year they turn 26) 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.



myuhc.com

UnitedHealthcare
Healing health care. Together.™

Site Demo | Contact Us | Feedback | Login

Site Login

Username

Password

[Forgot your username or password?](#) **Login**

Need a username and password?
Get a username and password through our free registration process for people enrolled in a UnitedHealthcare plan
Register Now

[Selecciones en Español \(234k PDF\)](#)

First Time Visitor?
Find out what you're missing! We offer personalized benefit information, claims information and more!
→ [Take Tour of the Site!](#)

Information Center

News

- [Can't find your claim?](#)
- [Grants Available for Children's Medical Expenses](#)
- [Make Sure You and Your Physician Use Network Laboratory Services](#)

Learn More About

- [UnitedHealth Premium® Physicians & Facilities](#)
- [Health Insurance for those not covered by employer](#)
- [Dental Plans for those not covered under an employer's plan](#)
- [Short Term Health Insurance](#)
- [Health Savings Account](#)
- [Flexible Spending Account](#)
- [Commuter Expense Reimbursement Account](#)

Your Privacy is our Priority. This is a password-protected site. As supporters of the VeriSign Secure Site Program, this is a secure site that keeps you and your family's health care information strictly confidential.
→ [See our Privacy & Security Policy](#)

World Wide Web
WORLD WIDE WEB
GOLD Health INSURANCE
FALL/WINTER 2008

Language Assistance Asistencia en Varios Idiomas 語言協助

Links and Tools

- Find Physician, Laboratory or Facility
- Búsqueda de Médicos
- Pharmacy Information
- Find a Form
- Find Mental Health Clinician
- Plan for Retirement Health Care Costs
- Estimate Health Plan Costs

Common Questions

- What browsers are supported?
- What are the benefits of registering and having a username and password?
- How do I register?
- Do I need to re-register if my group number changes?
- What if I don't have my ID card?
- Is this Web site secure?
- What accreditations and certifications has UnitedHealthcare received?

Related Web Sites

- African American Health
- Source4Women
- Other Languages Español

Make the most of your health plan with

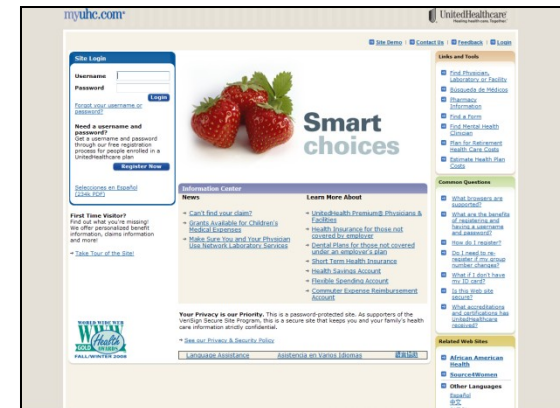
<http://www.myuhc.com/>

Here's how to register:

- Go to www.myuhc.com
- Select “Register Now.”
- Fill in the required fields (you'll need your UnitedHealthcare member ID number)
- Click “Next Step.”
- Register now – and get the health and benefits information you need, when you need it.

You can get health information and answers online, 24 hours a day, 7 days a week!

Log on to
UnitedHealthcare!



The university's healthcare network is the United HealthCare Network for the PCA, PPO and EPO Plans. It's a nationwide network.

1

PCA-Personal Care Account (High and Low)

The PCA plans are high deductible PPO plans which have a university funded spending account that can be used for certain expenses (excludes pharmacy). Depending upon the level you select, the university will fund your PCA account by the amount indicated. Funds are typically accessed by using a debit card. At the end of the plan year, unused amounts roll to the next year--in addition to the amount the university places in your account for that year. You may accumulate up to three times the annual allowance in your Personal Care Account.

2

PPO - Preferred Provider Organization

The Preferred Provider Organization (PPO) plan is one which allows you to use doctors in the United HealthCare Choice Plus Plan PPO network but also allows you to use doctors and clinics outside the network. Doctors and clinics used outside the network will result in reduced coverage and potentially greater out-of-pocket costs. There is a deductible to meet.

3

EPO- Employer Provider Organization

The Employer Provided Organization (EPO) plan is one in which you must use doctors in the United HealthCare Choice Plan network for services. There is no out of network benefit and no deductible.

4

Cardinal Care EPO

This new Cardinal Care Plan combines easy access, exceptional clinical care, conveniently located physician offices and low rates in a network exclusively made up of UofL Physicians. The network is limited to UofL Physicians, UofL Hospital and Kosair Children's Hospital.

How much does the university contribute to your account?

\$500 (Employee), **\$1000** (Employee & Spouse)

\$2000 (Employee & Child(ren) & Family)

Unused account balances roll to the next year, up to three times the annual contribution.

Deductibles

PCA High: \$1,000 per person/ \$3,000 per family

PCA Low: \$2,000 per person/\$4,000 per family

After Deductible and before Maximum Out of Pocket:

Plan generally pays 90% PCA High/ 80% PCA Low (for participating providers).

Employee pays 10% PCA High/ 20%PCA Low

Maximum Out of Pocket:

\$3,000 per person/ \$6,000 per family

- You have 30 days to select your health insurance coverage. You may only make your selection once during this time.
- The effective date will be your date of hire and ***any missed premium will have to be collected.***
- If you don't make an election, you will not have health coverage. You will be defaulted into a Health Care Flexible Spending Account.
- It takes about 2 weeks to receive your ID cards after you turn in your enrollment form.

2011 Monthly Health Plan Rates

	Choice Plus (PPO)	Cardinal Care	Choice (EPO)	PCA/HRA High	PCA/HRA Low
Employee	\$81.00	\$50.00	\$108.00	\$52.00	\$45.00
Employee & Spouse/QA	\$417.46	\$250.00	\$541.44	\$296.91	\$231.75
Employee & Child(ren)	\$191.52	\$117.00	\$262.37	\$146.42	\$116.97
Family (Ee, Spouse/QA & Children)	\$462.45	\$275.00	\$595.41	\$311.24	\$242.43
Two Employee Family (rates per employee)	\$81.25	\$57.50	\$115.00	\$53.75	\$46.25

- These are 12 month rates. Employees paid over ten months will pay the same annual rates over 10 months.
- Two Employee family rates apply when your spouse is also a benefits eligible UofL employee and you have dependent children to cover.

Prescription Drug	Retail (30 day supply) YOU PAY	Mail/Home Delivery (90 day supply for approx two copayments) YOU PAY	Cardinal Care – Retail 30 day supply	Cardinal Care - Mail/Home Delivery – 90 day supply
Generic	\$8.00	\$16.00	\$5.00	\$7.50
Brand Formulary	You pay 25% up to \$60 maximum	You pay 15% up to \$120 maximum	You pay 20% up to \$50 maximum	1 ½ co-pay
Non-Formulary	You pay 40% up to \$100 maximum	You pay 35% up to \$200 maximum	You pay 40% up to \$100 maximum	You pay 35% up to \$200 maximum

- Enrollment is automatic with any of the health plans.
- **There is a separate ID card to use at the pharmacy.**
- The Express Scripts formulary (list of covered drugs and pricing) is available online at:
<https://member.express-scripts.com/preview/louisville2008>

What The Plan Covers:

- There is a summary of benefits in your packet and you can also access this online at our website
<http://louisville.edu/hr/benefits/insurance/>
- You can also visit the Anthem website to find participating providers
www.anthem.com or call 1-866-575-4825.
Coverage begins your date of hire.

There is a \$1000 maximum benefit/person/yr.

Dentists In The Plan:

- You can see any dentist. You save more money and you receive more benefits when you visit a dentist in the Anthem Dental Blue 200 Network.

Rates:	
Employee	\$22.30
Employee & Spouse	\$44.59
Employee & Children	\$52.63
Family	\$81.38

Anthem Dental Blue is our dental provider. Our network is the Anthem Dental Blue 200 Network.

- Lower fees
- Look for discounts on orthodontia and other services.
- Call 852-5401 to set-up an appointment.
- Other numbers:
 - Orthodontics: 852-5625
 - Periodontics: 852-5100
 - Endodontics: 852-5677
 - Oral Surgery: 852-7660



- Coverage begins your date of hire
- To get the best benefits you must use a provider in the Anthem Blue View Vision network. You can find participating providers at www.anthem.com

Employee	\$4.91
Employee & Spouse	\$8.35
Employee & Children	\$8.84
Family	\$13.27

Anthem Blue View
Vision customer
service:

1-866-723-0515

Eligibility for a Qualifying Adult:

- Must be over 18 years of age, and
- Must not be eligible for Medicare, and
- If a blood relative (or relative by adoption or marriage) must be of the same or younger generation of the employee (as used in KRS 391.010), and
- Must be residing in the employee's household and have done so for a period of at least 12 months, and
- Must be financially interdependent (for example, have joint checking account or joint mortgage) for 12 months or longer, and
- Must be unmarried.
- Child(ren) of your qualifying adult who also qualify as your tax dependents can be covered.

Employee pays for cost of qualifying adult

- An employee has the choice of covering his/her legal spouse OR one qualifying adult on his/her UofL medical plan, but not both. The cost of covering a Qualified Adult is the same as covering a spouse, but it is not a pre-tax deduction.

***If you are interested in covering a Qualifying Adult,
please see me when we break for forms.***

Qualifying Events

You may only make changes to your health coverage during our annual open enrollment period or **within 30 days** of qualifying events:

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



If you are covered by your spouse's health plan or are participating in group health insurance outside the university, you may waive coverage at U of L

Your employer contribution will be placed in a flexible spending account (FSA) for health care and/or dependent care.

\$195 per
month for
monthly
employees

\$97.50 per
pay period for
biweekly
employees

Why?

- FSAs let you shelter pre-tax money for certain medical or dependent care expenses. Your payroll-deducted contributions are entirely free of federal, state, and FICA taxes.

What?

Two separate accounts are available:

- **Health Care FSA** lets you set aside anywhere from \$150 up to \$5,000 per calendar year to pay for your family's out-of-pocket medical, dental and vision expenses. You may use this account for *over-the-counter medicine and supplies* as well. Funds are available from account start date.
- **Dependent Care FSA** lets you set aside anywhere from \$150 up to \$5,000 per calendar year to pay for child care (or elder care) expenses for your dependents, while you and your spouse are working. This is for day care. Funds are available only up to what has actually been contributed.

How Many?

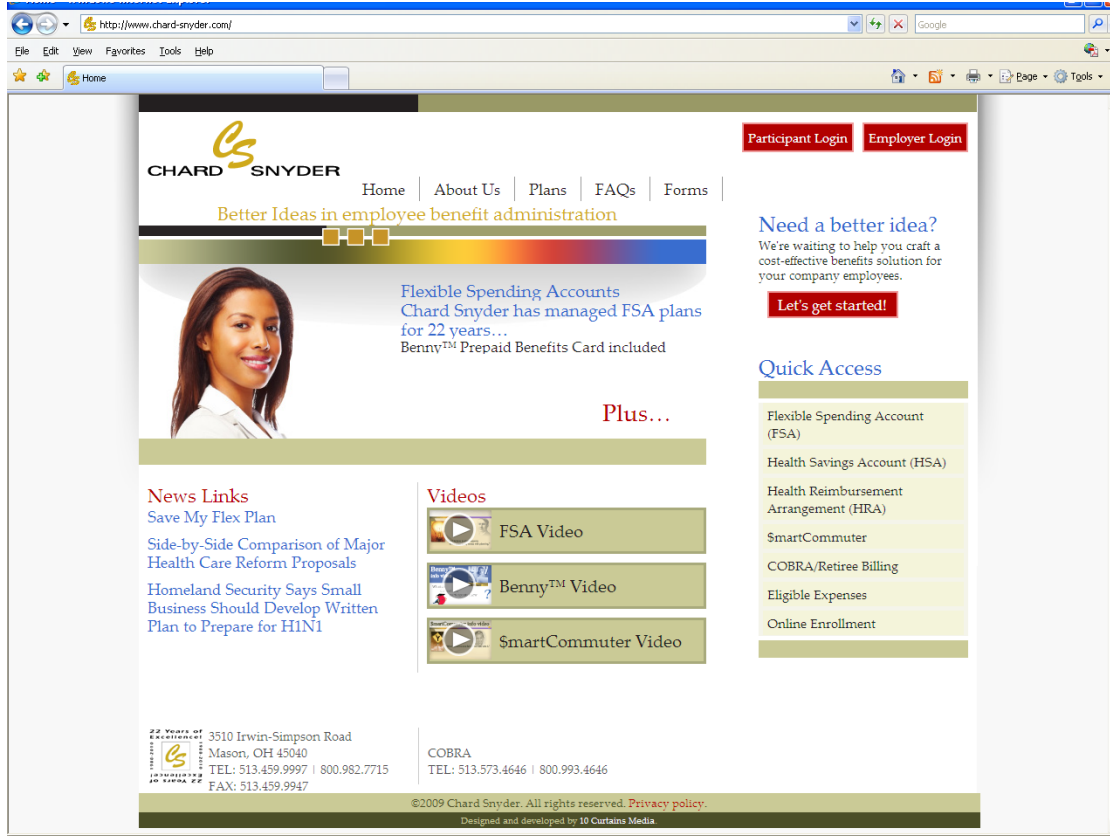
- You may open one, or both, or none of these accounts.

When?

- You must enroll within 30 days of your hire date, and you cannot make any changes to your account amounts during the calendar year unless there is a change in your family status. You determine now the total dollar amount you wish to shelter for the remainder of this calendar year. Your account will be effective your date of hire.

Plan Carefully!

- Be sure to estimate your expenses conservatively – both medical out-of-pocket and your child/elder care costs. Because IRS rules require that you will LOSE any money you have left over in your account after you file all your expenses for the year. You must incur the expenses you plan to reimburse from your account(s) between now and March 15th of the following year.



The screenshot shows a web browser window displaying the Chard, Snyder & Associates website. The browser's address bar shows the URL <http://www.chard-snyder.com/>. The website features a navigation menu with links for Home, About Us, Plans, FAQs, and Forms. A main banner highlights Flexible Spending Accounts, noting that Chard Snyder has managed FSA plans for 22 years and includes Benny™ Prepaid Benefits Cards. A 'Need a better idea?' section offers a 'Let's get started!' button. A 'Quick Access' sidebar lists services such as Flexible Spending Account (FSA), Health Savings Account (HSA), Health Reimbursement Arrangement (HRA), SmartCommuter, COBRA/Retiree Billing, Eligible Expenses, and Online Enrollment. A 'Videos' section provides links to FSA Video, Benny™ Video, and SmartCommuter Video. A 'News Links' section includes articles like 'Save My Flex Plan' and 'Side-by-Side Comparison of Major Health Care Reform Proposals'. The footer contains contact information for the company's office in Mason, OH, including the address, phone numbers, and fax number. A copyright notice for 2009 and a privacy policy link are also present.

CHARD SNYDER
Home | About Us | Plans | FAQs | Forms

Better Ideas in employee benefit administration

Participant Login Employer Login

Need a better idea?
We're waiting to help you craft a cost-effective benefits solution for your company employees.
Let's get started!

Quick Access

- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- Health Reimbursement Arrangement (HRA)
- SmartCommuter
- COBRA/Retiree Billing
- Eligible Expenses
- Online Enrollment

Plus...

News Links

- Save My Flex Plan
- Side-by-Side Comparison of Major Health Care Reform Proposals
- Homeland Security Says Small Business Should Develop Written Plan to Prepare for H1N1

Videos

- FSA Video
- Benny™ Video
- SmartCommuter Video

22 Years of Experience
3510 Irwin-Simpson Road
Mason, OH 45040
TEL: 513.459.9997 | 800.982.7715
FAX: 513.459.9947

COBRA
TEL: 513.573.4646 | 800.993.4646

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Designed and developed by 10 Curtains Media

<http://www.chard-snyder.com>

Eligible & Ineligible Expenses

- A complete list of eligible expenses is available on the HR website or at:

<http://www.chard-snyder.com/eligible-expenses/fsa-eligible.html>

- If an expense is not listed, please call Chard, Snyder & Associates, Inc. for verification at 1-800-982-7715.



The screenshot shows a web browser window displaying the "FSA Eligible Expenses" page for Chard Snyder. The page features a navigation menu with links for Home, About Us, Plans, FAQs, and Forms. A "Participant Login" and "Employer Login" button is visible in the top right corner. The main content area is titled "FSA Eligible Expenses" and includes a section for "What's covered and not covered...". Below this, there are two bullet points: "View items covered under the Dependent Care FSA" and "View items covered under the Limited Healthcare FSA". A "Healthcare Flexible Spending Account" section follows, with a note that reimbursed items cannot be claimed again on an income tax return. A table lists "Services and items that can be paid for with funds from the Healthcare Flexible Spending Account", including Acupuncture, Alcoholism/drug addiction treatment, Artificial limbs, Artificial teeth, Birth control pills, Braille books/magazines, Childbirth classes, Chiropractors, Christian science practitioners, Co-insurance amounts, Medical monitoring devices, Medical records charges, Medical services, Prescriptions, Norplant insertion/removal, Operations/surgery, Opiocast, Orthodontia, and Osteopathy. A sidebar on the right contains a "Participant Login" button, a "Flexible Spending Account (FSA)" section, and a "Resources" section with links to "Access Your Account", "FSA Forms", "FSA FAQs", "Debit Card", "Debit Card Forms", "Eligible Expenses", "Healthcare", "Dependent Care", "Limited Healthcare", and "Resources".

Use the card to pay for eligible expenses at the point of service. The funds are automatically deducted from your account.

Where to use the card:

- The card will only work at locations with eligible merchant category codes. Examples include:
 - Pharmacies - at the pharmacy counter only
 - Medical, dental and vision care offices
 - Hospitals including emergency rooms



**KEEP YOUR
RECEIPTS!**



You must submit substantiation for your expenses *when requested* by Chard, Snyder.

Don't throw away your flex card at the end of the calendar year. It can be used again next year as long as you enroll again!

- The university provides life insurance at twice your base annual salary adjusted to the nearest \$1000 (maximum of \$200,000).
- There is no cost to eligible employees, but you need to complete the Sun Life beneficiary form.



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

- Available as a supplement to your basic life insurance coverage provided by U of L.
- If you purchase additional coverage for yourself, you also can purchase it for your spouse or child(ren).
- Employees may purchase additional term life coverage of up to \$200,000. Maximum coverage for spouses is \$25,000.
- The enrollment form is in your packet.

Disability insurance helps supplement lost wages due to a covered off-the-job injury or sickness. Optional coverage is available through Humana's *Income Protector* plan. To obtain more details, call Humana's enrollment center at
1-866-475-5642.

You can enroll/dis-enroll at anytime and will have to answer health questions to qualify.



- Available thru John Hancock Insurance Co.
- Offered to 0.8 FTE or greater employees during initial 30 days of employment with guaranteed acceptance
- Also offered to spouses, parents, grandparents and others without guaranteed acceptance

Call **1-877-800-0136** or visit
<http://louisville.jhancock.com>

user name: louisville

password: mybenefit

to request an enrollment kit



- You may also call your
Benefit Office @ 852-3167
Monday-Friday
8:00 am – 4:30 pm





UNIVERSITY OF
LOUISVILLE®

Get Healthy Now

*A health management program partnership between
Human Resources and the College of Education &
Human Development*

- Employees, spouses, and QAs who **opt into UofL's medical plan.**
- Employees who **waive their health** coverage
 - Fee: \$20/month payroll deducted



- \$40 monthly premium incentive
- Access to on-site and off-site wellness opportunities
- **Get Healthy Now is all about you!**
- **We are here to celebrate the benefits of your good health.**

- **Wellness coaching**
 - On-site 1-on-1
 - Family wellness
- **Smoking cessation**



- **Group Wellness Coaching**
 - Imagine your ideal life and create an action plan to get there
- **Stress: Manage It!**
 - Relax, exhale and manage the stress in your life





Empowered Health Coaching

- Telephonic and email based coaching
- Via our 3rd party vendor – Health Fitness Corporation (HFC)

Participate with 3 Easy Steps

1. **Take on-line *Health Risk Assessment (HRA)*** with Health Fitness Corporation (HFC)
2. A **Health Advisor** will contact you to review results and provide overall program requirements for participation.
3. **Health Coaching** may be required depending on self-identified health risk.

If you waiver health coverage and want to participate in GHN, e-mail request to ghn@louisville.edu


When can I take the HRA?

- 10- 15 business days
after your effective hire
date
- Must complete within
45 days from date of
hire
- Open Enrollment



How do I take the HRA?

- On-line, www.louisville.edu/hr/getthealthynow
- Scroll down on the left
- Click on **Take your HRA**
- Click **LOG IN**
- Click the yellow star –**New visitors, click here!**
- Use your **employee ID number** for **username**

- 
- Contact Get Healthy Now
 - 852-7755
 - ghn@louisville.edu
 - www.louisville.edu/hr/gethealthynow
 - Complete ACSM Medical Status
 - Schedule appointment for Health Fitness Assessment (HFA)
- 

Human Development Company

- Free to university employees and their families
- Confidential counseling, assessment, and referral services
- Convenient and easy to use. Just call 589-HELP.



EAP's Work/Life Website

- Go to www.humandev.com
- Click on: "New Members Register Here" button.
- Enter the company name as University of Louisville or UofL.
- Create a user name and password & Click "I agree" box.
- Click Register button to enter the Work/Life website.





UNIVERSITY OF
LOUISVILLE®

Thank you!
Welcome to the
U of L Community!