



your

# Benefits Guide

**UNIVERSITY OF LOUISVILLE®**

2022

**HOUSE STAFF**

# get ready

As a Community of Care, we prioritize care for self and care for one another as a Cardinal family. UofL provides a supportive culture that encourages the growth and development of employees not only in their career, but in all aspects of life.



**At UofL, we strive to be a great place to learn, work and in which to invest. We offer a generous benefits package, and focus on the whole employee. It is our goal to establish work/life harmony and facilitate employee growth both personally and professionally.**

We are proud of our diverse workforce and recognize that with benefits, one size does not fit all. We offer a range of benefit plan options to fit your unique needs.

Please read through this guide to learn about your benefit plan options. Additional information and resources can also be found on our UofL Benefits website at [louisville.edu/hr/benefits](https://louisville.edu/hr/benefits). You may also contact your Benefits Specialist or email Benefits at [benefits@louisville.edu](mailto:benefits@louisville.edu) if you have additional questions.

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### **Benefits Eligibility for House Staff**

The benefits in this guide are available for house staff employees.

### **Benefits Eligibility for Dependents**

Below are dependents who may be eligible for coverage:

- Spouses of covered UofL employees
- Qualifying adult (QA) (Refer to <https://louisville.edu/hr/policies/definitions>)
- Child(ren) (natural children, stepchildren, foster children, legally adopted children, and children placed for adoption) until 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 employee or the employee'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 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

- Surviving spouses under age 65 of UofL employees or retirees
- COBRA participants

### **Dependent Eligibility Verification**

All employees adding dependents must provide documentation to verify the eligibility of their covered dependents. For more information, see the acceptable documentation on page 5 or visit [louisville.edu/hr/benefits/dependent-eligibility-verification](https://louisville.edu/hr/benefits/dependent-eligibility-verification).

## Eligibility Verification Documents

Dependent	Accepted Documents
<b>Spouse</b>	<p>Marriage certificate and the first two pages of Federal Tax Return from the most recent tax return (with income and SSN information marked out). The tax return must include signatures or an e-file confirmation that includes a filing number.</p> <p>- Or -</p> <p>Marriage certificate and proof of joint ownership issued within the last six months (e.g., utility bill, mortgage statement, lease agreement, etc.)</p>
<b>Qualified adult (QA)</b>	Affidavit of Qualifying Adult and relevant documentation demonstrating fulfillment of requirements ( <a href="http://louisville.edu/hr/forms/affidavit-of-qualifying-adult">louisville.edu/hr/forms/affidavit-of-qualifying-adult</a> )
<b>Biological child</b>	Birth Certificate
<b>Adopted child</b>	Birth Certificate, Adoption Certificate; or Placement Agreement
<b>Stepchild</b>	Birth Certificate indicating your spouse is a parent and required documents to verify your spouse
<b>Legal ward</b>	Birth Certificate and court ordered document of guardianship
<b>Foster child</b>	Foster Care Letter of Placement
<b>Disabled child</b>	Birth Certificate and Federal Tax Return within two years showing you have claimed the child

Copies of acceptable documents can be submitted via email at [benefits@louisville.edu](mailto:benefits@louisville.edu) within 60 days of your hire date or of your qualifying event.





### When Do Benefits Begin?

The elections you make during Open Enrollment are in effect January 1 to December 31 each year, unless you experience a qualifying life event. Elections made as a new hire will be effective on the date of hire.

### How to Enroll

**Step 1:** Go to the HR portal, ULink, at <https://ulink.louisville.edu>. To access ULink, you will need to use the UL2FCTR / DUO authentication (a two-factor authentication) as you log in. If you have not previously done this, visit <http://louisville.edu/its/ul2fctr> for more details on how to sign up.

Two-factor authentication (called UL2FCTR/ DUO) is required to access any HR portals in the ULink system, including benefits enrollment and to view paycheck stubs. To sign up, visit [louisville.edu/its/ul2fctr](http://louisville.edu/its/ul2fctr). The recommended browser for ULink is Mozilla Firefox. Note: The two-factor authentication is not supported by Internet Explorer. For any assistance call the IT Help Desk at (502) 852-7997.

**Step 2:** Click on the Employee section. Then log into the system and click on Benefits Enrollment to enroll or make your changes.

**Step 3:** Follow up with dependent verification documentation. If you have selected to have dependents covered, visit <http://louisville.edu/hr/benefits/dependent-eligibility-verification> for details on what documentation is required. Submit copies to [benefits@louisville.edu](mailto:benefits@louisville.edu).

### Making Changes to Your Benefits

You can make changes to your benefit plans each year during Open Enrollment or within 30 days of a qualifying life event <https://louisville.edu/hr/benefits/life-events>. Examples of a qualifying event are:

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



# medical & prescription drugs

## Plan Options

The University of Louisville offers five medical plans through Anthem Blue Cross Blue Shield (Anthem). Take time to review your options thoroughly.

### The plan options are:

- EPO – Exclusive Provider Organization
- PPO – Preferred Provider Organization
- UofL Health (ULH) Plan
- PCA High – With Health Reimbursement Account
- PCA Low – With Health Reimbursement Account

Regardless of your plan, we encourage you to establish a relationship with a primary doctor to help manage your health and take full advantage of the free preventive services offered in all the plans, including physicals, well child visits, routine immunizations, mammograms and more.

## Key Terms

**Annual deductible:** A flat dollar amount you pay each year before the plan begins to pay.

**Copay:** A flat fee you pay for care. The amount varies based on the plan you choose and the service you receive.

**Coinsurance:** The percentage of the bill you pay for certain services after you meet the annual deductible (if applicable).

**Annual out-of-pocket maximum:** The maximum amount you pay for eligible medical expenses in the year (not counting your annual paycheck contributions). After you reach this amount for the year, the plan pays 100% of covered services for the remainder of the year.

## Get Healthy Now Incentive

No matter which medical plan you choose, you can receive a \$40 Get Healthy Now monthly incentive (\$40 will be deducted from your medical contribution) when you participate in the Get Healthy Now wellness program. It's a fun way to connect with others, create a culture of well-being and stay motivated.

Through our partnership with Health Advocate, UofL offers this Get Healthy Now monthly incentive for participating in activities to maintain or improve your overall well-being. To earn the \$40 incentive, you must earn 480 wellness points. This involves completing the Personal Health Profile (PHP), which is worth 200 wellness points, regardless of results. The remaining 280 wellness points may be earned through a variety of activities/programs. A full list of point opportunities is on the Get Healthy Now Incentive Guide on the Get Healthy Now webpage at [louisville.edu/gethealthynow](http://louisville.edu/gethealthynow).

To get started earning incentives, register for Health Advocate using the instructions on the Get Healthy Now webpage. Questions? Contact the Get Healthy Now team at [ghn@louisville.edu](mailto:ghn@louisville.edu).

# About the EPO, PPO and ULH Plans

The EPO, PPO and ULH plans are considered traditional health care plans. They include network coverage when you see providers in the Anthem network.

In some cases, an annual deductible must be met before you receive coverage for care. All plans come with an annual out-of-pocket maximum, which is the most you would ever have to pay during the year for covered services.

Plan differences are outlined below and on the chart on pages 10-11.

## How the EPO Works

**The EPO plan provides coverage to you through an exclusive network of Anthem providers**, except when there is a health or life-threatening emergency.

The EPO:

- Generally costs the most in annual paycheck contributions
- Does not require a deductible
- Requires copays only for services, such as doctor visits and inpatient hospital stays

You should establish a primary doctor who will provide referrals to in-network specialists when you need them.

## How the PPO Works

**The PPO provides higher coverage to you if you see in-network providers**, but also provides a lower level of coverage when you see out-of-network providers. The plan will begin to pay benefits once your annual deductible is met. When you need care, you pay a copay for services like doctor's office visits or coinsurance for services like inpatient hospital stays.

## How the ULH Plan Works

**The ULH Plan provides coverage to you through an exclusive network of University of Louisville health care providers.** It offers three tiers of coverage:

- Tier 1 - UofL Health providers; lowest out-of-pocket costs
- Tier 2 - Anthem in-network providers; higher out-of-pocket costs
- Tier 3 - Out of network; coverage for emergency services only

When you use ULH providers (Tier 1):

- You don't need to satisfy a deductible before coverage begins
- **ULH primary doctor and specialist visits are covered in full, and there is no out-of-pocket cost to you**
- You will pay a copay for services such as inpatient stays, imaging and outpatient surgery — since a copay is a fixed dollar amount, you will know your cost before receiving any service

When you use non-ULH providers that are in the Anthem network (Tier 2):

- You will need to satisfy a deductible of \$500 (per person) or \$1,000 (per family) before coverage begins
- You will pay a copay for an in-network primary doctor or specialist visit
- You will pay coinsurance for services, such as inpatient stays, imaging and outpatient surgery, and these prices aren't determined in advance

Note: Employees on J1 Visas may only choose between the EPO, PPO or ULH plan. For more information, contact the International Affairs office.

## Who are ULH providers?

ULH providers are:

- Children's Hospital/Kosairs Children's Hospital
- Gould's
- Kleinert Kutz
- Medical Services Company
- Norton Children's Medical Group
- Quest Diagnostics
- UofL Care Partners
- University Hospital
- University of Louisville Physicians
- UofL Health Inc.
- UofL Health-Shelbyville Inc.
- UofL Health-Louisville Inc.

To see if other providers participate, log in to [www.anthem.com](http://www.anthem.com).



# About the PCA High and Low Plans

The PCA High and PCA Low plans are consumer directed plans that provide you with more control over your spending.

## PCA Plans Come with HRA

The PCA High and PCA Low plans provide in-network and out-of-network coverage and come with higher deductibles. However, you can help meet your deductible through the employer-funded Health Reimbursement Account (HRA) that comes with the plan (the amount of funding is listed on the next page). You have access to those funds through a pre-loaded debit card.

It is very important to use the HRA money to maximize the benefits of the High and Low plans. Tax advantaged Flexible Spending Accounts (FSAs) are also available if you choose one of these plans.

## Example:

### How the PCA High/Low Plan Works

Pam has elected the PCA High plan. She is only covering herself. Her deductible is \$1,000. She must pay that amount before insurance coverage begins to pay a percentage of her health care costs.

To help with the deductible, the university provides \$500 on a debit card that she can use toward the deductible. This lowers her actual out-of-pocket deductible to \$500.

Let's say Pam only spends \$200 of the debit card amount in a given year. That means the remaining \$300 will roll forward to the next year. *Employees may roll up to one times the annual amount provided by UofL,\* which for Pam is \$500.*

The next year, she would still have the deductible to meet, but have \$800 on her debit card (\$500 for the new year plus \$300 rolled over from the previous year).

**\*Participants with balances above the new limit have until December 31, 2023, to use their funds and reduce their balance to the new limit.**

## Benefit ID Card

When you enroll in a health plan, you will receive a combination Anthem ID card for health and Express Scripts pharmacy benefits for each covered adult. You must present your insurance ID card for medical and pharmacy benefits.



## Comparison of Key Components

	EPO Plan	PPO Plan	ULH Plan		PCA High Plan	PCA Low Plan
			ULH (UofL) Provider	Anthem Provider		
<b>Benefits</b>	<b>You Receive</b>					
Network	Anthem network coverage only <sup>1</sup>	Anthem network coverage and out-of-network coverage provided	Anthem network coverage only <sup>1</sup> (even higher coverage when you see ULH providers considered high performing by Anthem)		Anthem network and out-of-network coverage provided	Anthem network and out-of-network coverage provided
Annual Allowance Amount from UofL in an HRA that can be applied toward the deductible. Any unused balance rolls to the next year, up to 1x the annual amount	Does not apply				<ul style="list-style-type: none"> <li>\$500 employee</li> <li>\$1,000 ee + spouse/QA</li> <li>\$2,000 ee + child(ren)</li> <li>\$2,000 ee + family</li> </ul>	
<b>In-Network Benefits</b>	<b>You Pay</b>					
<b>Annual Deductible</b>						
Per Person	\$0	\$250	\$0	\$500	\$1,000	\$2,000
Per Family	\$0	\$750	\$0	\$1,000	\$3,000	\$4,000
<b>Annual Medical Out-of-Pocket Maximum</b> (Copays, coinsurance and deductibles accumulate toward the out-of-pocket max)						
Per Person	\$2,000	\$2,250	\$2,000	\$4,500	\$4,000	\$5,000
Per Family	\$4,000	\$4,750	\$4,000	\$9,000	\$9,000	\$10,000
<b>Doctor's Office Visits</b> (OB/GYN visits covered as primary doctor.)						
Primary Doctor						
• UofL Physician	\$0	\$0	\$0		10% after deductible <sup>2</sup>	20% after deductible <sup>2</sup>
• Non UofL Physician	\$20	\$20		\$25	10% after deductible	20% after deductible
Specialist	\$35	\$35	\$0	\$50	10% after deductible	20% after deductible
Telehealth <sup>3</sup> through Anthem's LiveHealth Online	\$20	\$20	\$20	\$25	10% after deductible	20% after deductible
<b>Preventive Care</b> (routine physicals, gynecological exams, mammograms, well-child care, and routine immunizations; labs, x-rays or other preventive tests)						
Preventive care	0% (fully covered)	0% (fully covered)	0% (fully covered)	0% (fully covered)	0% (fully covered)	0% (fully covered)
<b>Inpatient Care</b>						
Inpatient (hospital and physician care)	10%	10% after deductible	\$300	30% after deductible	10% after deductible	20% after deductible

<sup>1</sup> Only emergency care is covered out-of-network.

<sup>2</sup> A \$20 discount applies when you see a ULH physician.

<sup>3</sup> Your physician may also offer telehealth. These virtual visits with a UofL primary doctor are covered like other visits (either \$0 or subject to coinsurance with a \$20 discount, depending on plan).

	EPO Plan	PPO Plan	ULH Plan		PCA High Plan	PCA Low Plan
			ULH (UofL) Provider	Anthem Provider		
<b>Outpatient Care</b>						
Outpatient surgery - facility	Outpatient Hospital: 10% Freestanding Ambulatory Surgery 0% after \$100 copay	10% after deductible	\$100	30% after deductible	10% after deductible	20% after deductible
Physician outpatient services, other than office visit	10%	\$20 <sup>1</sup> Specialist \$35	\$0 Specialist \$0	\$25 <sup>1</sup> Specialist \$50	10% after deductible	20% after deductible
Lab Services	0% (fully covered)	0% (fully covered)	\$0	30% after deductible	0% (fully covered)	0% (fully covered)
Diagnostics (X-ray and major diagnostics)	10%	10% after deductible	\$75	30% after deductible	10% after deductible	20% after deductible
Occupational, Physical and Speech Therapy	\$35 <sup>3</sup>	10% after deductible <sup>3</sup>	\$20 <sup>3</sup>	30% after deductible <sup>3</sup>	10% after deductible <sup>3</sup>	20% after deductible <sup>3</sup>
<b>Urgent and Emergency Care</b>						
Urgent Care	\$35	\$30	\$30	\$50	10% after deductible	20% after deductible
Emergency Room	\$150	\$150	\$150	\$150	10% after deductible	20% after deductible
<b>Mental Health and Substance Abuse</b>						
Inpatient care	10%	10% after deductible	\$300	30% after deductible	10% after deductible	20% after deductible
Physician office services (per visit)	\$20	\$20	\$0	\$25		
<b>Out-of-Network Benefits</b>						
For full out-of-network coverages, refer to the Summary of Benefits documents for each plan at <a href="https://louisville.edu/hr/benefits/health">louisville.edu/hr/benefits/health</a>						
Out-of-network non-emergency care	100% Out of network services not covered in this plan	40% Deductible: \$500/ \$1500 Out-of-pocket max: \$5,000/ \$15,000	100% Out of network services not covered in this plan	100% Out of network services not covered in this plan	40% Deductible: \$2,000/ \$6,000 Out-of-pocket max: \$10,000/ \$24,000	50% Deductible: \$4,000/ \$8,000 Out-of-pocket max: \$14,000/ \$28,000
Out-of-network emergency room care	\$150	\$150	\$150	\$150	10% after deductible; 40% non-emergency	20% after deductible; 50% non-emergency

<sup>1</sup> Out-of-network emergency care is covered.

<sup>2</sup> A \$20 discount applies when you see a ULH physician.

<sup>3</sup> Limited to 50 visits per year for physical and occupational therapy combined, and limited to 25 visits per year for speech therapy.

## Health Plan Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) for the University of Louisville medical plans along with all required notices pertaining to UofL's benefit plans can be found on our website at <https://louisville.edu/hr/benefits/medical>.

## Prescription Drug Benefits

Coverage is the same for all five medical plans. For your convenience, your Anthem ID card will be a combination ID card for medical and Express Scripts prescription coverage.

### Coverage Amounts for All Five Plans

	Non-Specialty Drugs			Specialty Drugs
	You Pay			You Pay
	Retail		Mail/Home Delivery	Retail and Mail/Home Delivery
	30 day supply	90 day supply	90 day supply	30 day supply
<b>Generic</b>	\$10	\$30	\$0 <i>Plan pays the full cost for at home delivery for generic prescriptions</i>	25% up to a max of \$100/25% up to a max of \$300
<b>Brand Formulary</b>	25% up to \$60 max	25% up to \$180 max	15% up to \$120 max	25% up to a max of \$150/25% up to a max of \$450
<b>Non-formulary</b>	40% up to \$100 max	40% up to \$300 max	35% up to \$200 max	40% up to a max of \$250/40% up to a max of \$750
<b>Name brand when a generic equivalent is available</b>	Plan pays the cost of the generic drug. You pay the remainder of the cost, with no maximum.			N/A

### Annual Prescription Out-Of-Pocket Maximums for In-Network Pharmacy

	EPO Plan	PPO Plan	ULH Plan	PCA High Plan	PCA Low Plan
<b>Prescription Drugs</b>	You Pay				
<b>Annual Prescription Out-of-Pocket Maximum for In-Network Pharmacy (not available for out-of-network)</b>					
<b>Per person</b>	\$4,600	\$4,600	\$2,600	\$2,600	\$1,600
<b>Per family</b>	\$9,200	\$9,200	\$5,200	\$4,200	\$3,200

## Formulary

A formulary is a list of preferred drugs from Express Scripts (our Pharmacy Benefit Manager) based on evaluations by independent physicians. The Express Scripts formulary for UofL is available online at [www.express-scripts.com](http://www.express-scripts.com). The formulary may change during the year when:

- a generic drug becomes available to replace the brand name drug
- a drug becomes available over-the-counter (no longer covered under the pharmacy benefit)
- new drugs are approved

## Express Scripts Pharmacy Home Delivery

If you or a covered dependent take an ongoing medication, you will spend less money with added convenience through the Select Home Delivery program.

After two fills of maintenance medications (as defined by Express Scripts), you can choose to continue using the retail pharmacy or move to home delivery.

With home delivery:

- You get generic prescription drugs at no cost to you
- You pay less for your brand formulary and nonformulary 90 day prescriptions (see page 12)
- You get free shipping
- You get prescriptions delivered straight to your door

For home delivery, contact the Know Your Rx Coalition or elect home delivery from Express Scripts at [www.express-scripts.com](http://www.express-scripts.com).

Once you opt out of home delivery, you don't need to opt out again.

## How to Fill Your Prescription at a Retail Pharmacy

Present your Anthem/Express Scripts identification card at a participating pharmacy in the Express Scripts national network.

## Know Your Rx Coalition

The Know Your Rx Coalition (KYRx) offers free prescription counseling services that can help you to control your prescription costs. This service is available to any employee enrolled in one of the UofL medical plans and includes guidance in the following areas:

- To find lower cost alternatives
- To help with home delivery
- To ask about side effects, drug interactions, and over-the-counter medications
- To help with any claims issues

KY Rx Coalition is available M-F 8:00 a.m. to 6:00 p.m., at 855-218-KYRx or online at [www.kyrx.org](http://www.kyrx.org).



## Deciding on the right plan for you

Ask yourself key questions as you prepare to elect your 2022 medical plan.

- |   |   |
|---|---|
| <p><b>1</b> Would I rather pay more out of my paycheck for coverage and less at the point of care or vice versa?</p>      | <p><b>2</b> Do I expect any large medical expenses (e.g., birth of a child, chronic medical condition, planned surgery, ongoing medical treatments)?</p>  |
| <p><b>3</b> Would I be interested in using a Health Reimbursement Account (HRA) to help pay for health care expenses?</p> | <p><b>4</b> Would I be interested in a medical plan that allows me a \$0 deductible, \$0 copay for a doctor's office visits and fixed copays if I go to ULH network doctors, hospitals or facilities?</p> |



### When you are ill, consider telehealth

Remember that you can receive care from doctors from the comfort of your own home. Your provider may offer telehealth options (just ask). Or you can talk to a telehealth doctor through Anthem's LiveHealth Online (see page 10 for the amount you would pay). To get started, simply go to [www.livehealth.com](http://www.livehealth.com) or call 888-548-3432.





## Employee Well-Being Is Our Priority

It is important for us to be intentional about our health and well-being. Overall well-being isn't just about our physical health. It's also about our emotional, social and financial well-being, and it's something we think about, discuss and act upon year-round. At the University of Louisville, we offer a variety of resources in each area that you can use to improve or maintain well-being.

### Physical:

#### On Campus Fitness Opportunities

- **UofL [Walking Routes](#)** on campus
- **[Students Recreation Center](#)**  
Memberships to the Student Recreation Center (SRC) for faculty and staff are available for only \$24 per month. Memberships include access to free group fitness classes, racquetball courts, an indoor golf simulator, indoor track and basketball courts, in addition to over 120 cardio machines and a variety of weights.
- **[HSC Fitness Center](#)**  
The HSC Fitness Center is similar to the SRC and located downtown on the Health Science campus. Belknap red and blue parking is available directly behind the fitness center. This facility is free to faculty and staff.

#### Off Campus Fitness Opportunities

- **[Planet Fitness Discounted Membership](#)**  
For \$15 per month, employees can purchase a Black Card Membership at Planet Fitness. This is a 34% discount, including no enrollment fee and no annual fee!
- **[Chronic Condition Management Program](#)**  
UofL, in partnership with Health Advocate, offers one-on-one support to help employees enrolled in the medical plan take control of chronic health conditions such as asthma, chronic kidney disease, chronic obstructive pulmonary disease (COPD), depression, diabetes, heart disease, heart failure, hypertension and metabolic syndrome.

## **Emotional:**

### **Employee Assistance Program (EAP)**

The EAP provides confidential counseling, assessment and referral services at no charge to you and your qualified dependents. The program offers services on a broad range of topics such as emotional/behavioral, family and marital, alcohol and/or drug, financial, legal and other personal challenges.

### **Employee Resource Groups (ERGs)**

ERGs support our vision to be a great place to work. They promote a climate of inclusion and provide a place where employees can come together to network, create a strong sense of community and share their concerns with others.

### **MetLife Grief Counseling**

Employees, qualified dependents and beneficiaries who participate in the life insurance plan have access to confidential grief counseling sessions and funeral-related concierge services to help cope with a loss at no extra cost.

## **Social:**

### **Learning Cafes, Workshops, Coaching Circles and More**

The Employee Success Center is fully dedicated to supporting and promoting employees, culture and engagement while integrating the Cardinal Principles into the institutional fabric of the university. The center does this by hosting:

- **Learning Cafes** focus on employee professional and personal growth
- **Coaching Circles** are organized groups of university faculty and staff who come together in support through conversations about challenges university faculty/staff are facing
- **Mentoring Programs** are designed to create mentoring relationships that provide a sense of connection to the greater campus community.

### **Community Service Opportunities**

UofL grants its employees an opportunity to give back to the community with one paid community service leave day each year.

## **Diversity, Equity & Inclusion**

The university prides itself on celebrating diversity and fostering equity in order to achieve inclusion. We follow the Cardinal Principles, which promote our commitment to each other and to our community. We pledge to take a stand against the systemic racism that continues to impact all of us, particularly those from historically marginalized groups.

## **Financial:**

### **Retirement Planning**

We have designated two companies to invest employee plan contributions: [Fidelity Investments](#) and [TIAA](#). Their services include, but are not limited to, assistance in choosing a fund, providing account and income information, rollovers, transfers, tax questions (withdrawal penalty, minimum distribution, federal withholding) and more. Both TIAA and Fidelity host webinars for UofL employees at no cost.

### **MetLife Will Preparation and Estate Planning**

MetLife offers will preparation and funeral assistance to employees in the supplemental life insurance plan who experience a significant life event.



# dental

For dental coverage, you have the choice of the **Basic Plan** or the **Enhanced Plan**, both offered through MetLife Dental. The Enhanced Plan has a higher annual maximum benefit and includes child and adult orthodontia. You may visit any dentist; however, using an in-network provider means greater savings to you. Remember, when visiting an out-of-network provider, you will be responsible for charges above the in-network covered benefit allowance by the MetLife plan.

## Dental Plans: Comparison Overview of Key Components

For the full detailed Summary of Benefits, visit [louisville.edu/hr/benefits/dental](http://louisville.edu/hr/benefits/dental).

Coverage Type	Basic Plan		Enhanced Plan	
	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**
<b>Type A: Preventive</b> (cleanings, exams, X-rays)	100%	75%	100%	75%
<b>Type B: Basic Restorative</b> (fillings, extractions)	80%	60%	80%	60%
<b>Type C: Major Restorative</b> (bridges, dentures, extractions and crowns)	10%	10%	60%	40%
<b>Type D: Orthodontia</b>	N/A	N/A	50%	50%
<b>Deductible (Applies to Type B &amp; C Services)</b>				
Individual	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75
<b>Annual Maximum Benefit</b>				
Per Person	\$1,000	\$1,000	\$3,000	\$3,000
<b>Orthodontia Lifetime Maximum</b>				
Per Person	N/A	N/A	\$2,000 Adult & Child(ren)	\$2,000 Adult & Child(ren)

\*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are subject to change

\*\*R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of the most dentists in the same geographic area for the same or similar services as determined by MetLife



### FIND A PROVIDER

To find a participating dentist, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and enter 'University of Louisville' or call 1-866-832-5756.



# vision

Our vision plan includes comprehensive vision care, administered by Davis Vision.

Davis Vision gives you access to great in-network providers nationwide and offers allowances towards Davis Vision frames and contacts and when you use Visionworks for vision services.

## Vision Plan: Overview of Key Components

For the full detailed Summary of Benefits, visit [louisville.edu/hr/benefits/vision](http://louisville.edu/hr/benefits/vision).

Coverage Type	In-Network Benefits
<b>Eye Examination</b>	Each calendar year, <b>covered in full</b> after \$10 copayment
<b>Eyeglasses</b>	
<b>Spectacle Lenses</b>	Each calendar year, <b>covered in full</b> . For standard single-vision, lined bifocal, or trifocal or lenticular lenses after \$20 copayment
<b>Frames</b>	Every other calendar year, <b>covered in full</b> . Any Fashion or Designer frame from Davis Vision's Collection <sup>1</sup> (value up to \$160) OR \$120 retail allowance toward any frame from provider, plus 20% off balance <sup>2</sup> OR \$170 allowance, plus 20% off balance <sup>2</sup> to go toward any frame from a Visionworks store location <sup>3</sup>
<b>Contact Lenses</b>	
<b>Contact Lens Evaluation, Fitting &amp; Follow Up Care</b>	Each calendar year; Davis Vision Collection Contacts: <b>covered in full</b> Non Collection Contacts: 15% discount <sup>2</sup>
<b>Contact Lenses</b>	Each calendar year, <b>covered in full</b> Any contact lenses from Davis Vision's Contact Lens Collection <sup>1</sup> OR \$120 retail allowance toward provider supplied contact lenses, plus 15% off balance <sup>2</sup>

<sup>1</sup>The Davis Vision Collection is available at most participating independent provider locations.

<sup>2</sup>Some limitations apply to additional discounts; discounts not applicable at all in-network locations.

<sup>3</sup>Allowance is available at all Visionworks store locations.



## FIND A PROVIDER

To find a network provider, visit [davisvision.com](http://davisvision.com) and click "Find an Eye Care Professional" to locate a provider near you, including Visionworks locations.

# flexible spending accounts

With Flexible Spending Accounts (FSA), you can set aside pre-tax dollars to pay for eligible health care (with the Health Care FSA) and dependent care expenses while you work (with the Dependent Care FSA). You may enroll in one or both, but there are contribution limits. FSAs have a “use-it-or-lose-it” provision, meaning any unspent money will be forfeited. However, Health Care FSAs have a rollover provision which allows \$550 unspent funds to roll into the next calendar year.\* For more detailed information about FSAs, visit [louisville.edu/hr/benefits/fsa](http://louisville.edu/hr/benefits/fsa).

We encourage you to think about what you spend out-of-pocket each year or consider any anticipated out-of-pocket expenses for the upcoming plan year as you decide on which account option is right for you.

**\*Special extension:** Due to the pandemic, the IRS is allowing any unused amounts in employees’ 2021 Health Care and/or Dependent Care FSAs to roll into 2022.

## Keep Your Receipts!

You must submit documentation for expenses when requested by Optum Health.

## Use Your Optum Health Debit Card for FSAs and HRAs

If you participate in the Health Care FSA and/or the Health Reimbursement Account (HRA), you can use the same Optum Health debit card for all of your transactions. For medical and prescription drug expenses, the card will first pull from the HRA and then the Health Care FSA.



## What’s the Difference Between the Health Care FSA and the HRA?

Here are key differences of each type of account:

	Health Care FSA	HRA
Available to all benefits-eligible employees	✓	
Available if you are in PCA High or PCA Low plans	✓	✓
<b>Tax-free eligible expenses:</b>		
✓ Medical	✓	✓
✓ Prescription drugs	✓	✓
✓ Dental	✓	
✓ Vision	✓	
UofL contributes		✓
You contribute pre-tax dollars	✓	
Balance remaining at the end of the year rolls over to the next year	✓ (up to \$550)	✓ (you may roll up to the UofL annual contribution)

## Health Care FSA

Annual contributions can be from \$150 to \$2,850 per calendar year. The total annual contribution is available from your benefits start date.

### Eligible expenses

Eligible expenses are any health care expenses for you and your dependents approved by the IRS for reimbursement through the plan. You can find a comprehensive list of eligible expenses at [optumfinancial.com](http://optumfinancial.com).

### How to use

You will receive an FSA card to use at locations such as pharmacies, medical, dental and vision offices and hospitals. Expenses can also be submitted for reimbursement to Optum Health at [optumfinancial.com](http://optumfinancial.com).

## Dependent Care FSA

Annual employee contributions can be from \$150 up to \$5,000 per household, per calendar year for daycare and other eligible expenses. Participants receive reimbursements up to the total amount contributed through each payroll deduction.

### Eligible expenses

Dependent Care is available to use for daycare expenses for your natural, adopted and foster children, who have not reached their thirteenth birthday and family members who cannot care for themselves. All dependents must live with you for more than half the year and be claimed on your federal tax return.

### How to use

For dependent care accounts, funds are added to your balance with each paycheck. To be reimbursed, the amount you request must be in the account at the time of your request. Reimbursements for dependent care are received by faxing, emailing or mailing claim forms to Optum Health at [optumfinancial.com](http://optumfinancial.com).

## FSA Takeaways

- Money set aside in an FSA is taken out **before taxes**
- Money set aside in an FSA is **USE IT or LOSE IT**. If you do not spend it by the deadline, you will lose the remaining balance
- **Keep your receipts!** You must be able to submit documentation to Optum Health when requested



## Short-Term Disability

Short-term disability is available as an option to university employees. This supplements lost wages due to a covered off-the-job injury or sickness. You do not need to experience a qualifying life event to enroll or drop short-term disability coverage. For more details, call Manhattan Life's enrollment center at 800-463-7420 or email [youenrollment@ebcoh.com](mailto:youenrollment@ebcoh.com).

## Basic Life Insurance

Eligible employees can enroll in Basic Life Insurance at twice their base annual salary (adjusted up to the nearest \$1,000, maximum \$200,000) at no cost.

## Accidental Death & Dismemberment Insurance (AD&D)

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

## Additional Term Life Insurance

Additional term life insurance is a supplement to basic life insurance for employees who would like to purchase for their self, spouse and/or child(ren).

- Self: May purchase coverage from \$20,000 to \$300,000.
- Spouse: Benefit options are available in level increments of \$5,000, with the minimum benefit amount as \$10,000 and the maximum benefit amount as the lesser of 50% of the employee Supplemental Life Benefit or \$25,000. No person may be insured as a Dependent of more than one employee.
- Child(ren): May purchase coverage at \$10,000 for children one year and under 18 (or under 26 if a full-time student). For children under one year, refer to the schedule of benefits at [louisville.edu/hr/benefits/life](http://louisville.edu/hr/benefits/life).

## One-time Guaranteed Offer Of Additional Life Insurance

Additional Life Insurance is offered at time of benefits eligibility as a **one-time guaranteed issue offer**. Once you have elected additional term life insurance, you may increase your level of coverage **by one level of coverage** (e.g., \$25,000 to \$30,000) during future annual open enrollments *without* a Statement of Health Form. Otherwise, you will be required to complete a Statement of Health Form if you choose to add additional life insurance at a later time during open enrollment or want to increase coverage more than one level.

## Adding And Updating Your Life Insurance Beneficiaries

Keeping your insurance beneficiaries up to date is extremely important. We encourage employees to review their beneficiaries annually to ensure their beneficiaries are up to date. Below are instructions on how to add/update your beneficiaries:

1. Log into the ULink portal (you will need to complete the DUO Authentication)
2. Click “Employee Services”
3. Click “Benefits”
4. Click “Benefits Summary”

5. Click “Basic Life”
6. Click “Edit”
7. To update your beneficiaries, you will need to change the allocation box to the right of the beneficiary. If you no longer wish for an individual to be your beneficiary, you will need to type “0” in the allocation box and click “update totals,” then click “save” (you cannot completely delete the names of previous beneficiaries in ULink)
8. To add a beneficiary, click “add beneficiary” and enter their information, including the allocation number
9. When finished, completely log out of ULink

The same steps can be followed to update Basic AD&D and/or Additional Employee Life Insurance beneficiaries.

Note: If you are a new employee or current employee who enrolled into a Life Insurance plan during Open Enrollment, you must wait one business day after you enroll to return to ULink and update your additional term life beneficiaries.





# 2022 benefit plan rates

## Payroll Deductions

Contributions for the benefits you elect are deducted from your paycheck. Employees paid monthly will have 12 deductions per year, and employees paid biweekly will have 24 deductions per year (out of 26 paychecks). When three paychecks fall in one month for biweekly employees, premiums are taken out of the first two paychecks of that month only.

## Medical (Monthly)

Contributions listed are for full-time active employees. The medical plan costs listed below do not include the \$40 per month contribution incentive for participation in the Get Healthy Now monthly incentive program. If you plan to participate in Get Healthy Now, deduct \$40 from the monthly cost below to get your final cost. Learn more about the Get Healthy Now program at <http://louisville.edu/gethealthynow/open-enrollment>.

	EPO	PPO	ULH	PCA High	PCA Low
<b>12-Month Employee</b>					
<b>Employee Only</b>	\$156	\$136	\$129	\$76	\$68
<b>Employee + Spouse/QA<sup>2</sup></b>	\$502	\$464	\$341	\$331	\$203
<b>Employee + Child(ren)</b>	\$295	\$263	\$232	\$160	\$72
<b>Employee + Family</b>	\$591	\$538	\$444	\$363	\$186
<b>Two Employee Family<sup>1</sup></b>	\$164	\$134	\$180.50	\$65	\$63

	EPO	PPO	ULH	PCA High	PCA Low
<b>10-Month Employee</b>					
<b>Employee Only</b>	\$187.20	\$163.20	\$154.80	\$91.20	\$81.60
<b>Employee + Spouse/QA<sup>2</sup></b>	\$602.40	\$556.80	\$409.20	\$397.20	\$243.60
<b>Employee + Child(ren)</b>	\$354	\$315.60	\$278.40	\$192	\$86.40
<b>Employee + Family</b>	\$709.20	\$645.60	\$532.80	\$435.60	\$223.20
<b>Two Employee Family<sup>1</sup></b>	\$196.80	\$160.80	\$216.60	\$78	\$75.60

<sup>1</sup> Spouse/QA must be full-time employee and also have child(ren) covered in plan.

<sup>2</sup> Premiums for domestic partner/QA are withheld from paychecks on an after-tax basis.

## Dental (Monthly)

	Basic Plan	Enhanced Plan	Basic Plan	Enhanced Plan
	12 Month Employee		10 Month Employee	
Employee Only	\$22.43	\$34.78	\$26.92	\$41.74
Employee + Spouse/QA <sup>1</sup>	\$44.82	\$69.52	\$53.78	\$83.42
Employee + Child(ren)	\$52.92	\$82.05	\$63.50	\$98.46
Employee + Family	\$81.84	\$126.90	\$98.21	\$152.28

<sup>1</sup> Premiums for domestic partner/QA are withheld from paychecks on an after-tax basis.

## Vision (Monthly)

	12 Month Employee	10 Month Employee
Employee Only	\$4.48	\$5.38
Employee + Spouse/QA <sup>1</sup>	\$8.12	\$9.74
Employee + Child(ren)	\$8.60	\$10.32
Employee + Family	\$12.35	\$14.82

<sup>1</sup> Premiums for domestic partner/QA are withheld from paychecks on an after-tax basis.

## Additional Life Insurance (Monthly)

	Life Insurance Rates
Age Range	You Pay (Per \$1,000)
Less than age 25	\$0.062
age 25 - 29	\$0.075
age 30 - 34	\$0.100
age 35 - 39	\$0.113
age 40 - 44	\$0.125
age 45 - 49	\$0.187
age 50 - 54	\$0.288
age 55 - 59	\$0.537
age 60 - 64	\$0.825
age 65 - 69	\$1.586
Over age 70	\$2.573
<b>Child(ren)</b> Age 1 up to age 18, or age 26 (if full-time student)	\$0.138

## Calculating Life Insurance Rates

Mary (age 43) would like to add \$200,000 of additional term life insurance for herself, as well as \$25,000 for her husband (age 45) and \$10,000 for her two children (ages 10 and 19). Her oldest child is enrolled in college full-time. Remember that the costs are based on the employee's age and are listed as per \$1,000 of coverage. The cost is the same for all dependent children under the age of 18, or up to age 26 if a full-time student. Therefore, to calculate her cost, she would add the following:

- Employee coverage:  
 $\$0.125 \times 200 = \mathbf{\$25.00 \text{ monthly}}$
- Spouse's coverage:  
 $\$0.125 \times 25 = \mathbf{\$3.13 \text{ monthly}}$
- Child(ren) coverage:  
 $\$0.138 \times 10 = \mathbf{\$1.38 \text{ monthly}}$

Total monthly deductions = **\$29.51.**



# contacts

For anything not listed below, or for general questions, please visit [louisville.edu/hr](http://louisville.edu/hr) or **contact the University of Louisville Human Resources department at (502) 852-6258.**

Info You Will Need			
Your Employee ID #:		Your UofL User Name:	
WHO	PHONE	EMAIL-WEBSITE	TOPICS
<b>UNIVERSITY OF LOUISVILLE CONTACT INFORMATION</b>			
<b>UofL Benefits Department</b>	Contact Benefit Counselor	<a href="http://louisville.edu/hr/benefits">louisville.edu/hr/benefits</a> or <a href="mailto:benefits@louisville.edu">benefits@louisville.edu</a>	General questions
<b>UofL Payroll Department</b>	(502) 852-2978	<a href="mailto:payroll@louisville.edu">payroll@louisville.edu</a>	Paychecks, deductions, W-4 tax form updates
<b>UofL IT Help Desk</b>	(502) 852-7997	<a href="http://louisville.edu/its/get-help/its-helpdesk">louisville.edu/its/get-help/its-helpdesk</a>	Questions about email accounts and other IT topics
<b>Get Healthy Now</b>	(502) 852-7755	<a href="http://louisville.edu/gethealthynow/ghn@louisville.edu">louisville.edu/gethealthynow/ghn@louisville.edu</a>	Premium incentive for health plan participants and general wellness questions
<b>PROVIDER CONTACT INFORMATION</b>			
<b>Anthem BlueCross BlueShield (Medical)</b>	1-855-747-1137	<a href="http://www.anthem.com">www.anthem.com</a>	Questions for medical plan participants about coverage
<b>MetLife (Dental)</b>	1-866-832-5756	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>	Questions about dental coverage
<b>Davis Vision (Vision)</b>	1-877-923-2847 (client code 7631)	<a href="http://www.davisvision.com">www.davisvision.com</a>	Questions about vision coverage
<b>Express Scripts (Prescription Drugs)</b>	1-800-298-6890	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	Pharmacy questions or concerns
<b>KY Rx Coalition (Prescription Drugs)</b>	1-855-218-5979	<a href="http://www.kyrx.org">www.kyrx.org</a>	Prescription questions or concerns
<b>Optum Health (FSAs and HRAs)</b>	1-866-860-7260	<a href="http://optumfinancial.com">optumfinancial.com</a>	Questions about FSAs or HRAs
<b>Health Advocate (Well-being)</b>	1-866-799-2731	<a href="http://HealthAdvocate.com/UofL">HealthAdvocate.com/UofL</a>	Well-being resources and advocacy support for your medical claims
<b>Human Development Company (EAP)</b>	1-800-877-8332 or 502-589-4357	<a href="http://www.humandev.com">www.humandev.com</a>	Any personal needs (counseling, etc)



***Please Note:***

This Benefits Guide highlights many of the benefits available to you through the University of Louisville. Every effort has been made to ensure the accuracy of this information. However, the actual administration of the plans is governed by the plan documents and insurance agreements. In the event of a discrepancy between this communication and the plan documents and agreements, the plan documents and agreements will govern.