If you want to contribute to the Health Care or Dependent Care FSA in 2023, you need to actively enroll. Flexible Spending Accounts (FSAs) will default to “no election” if you do not re-enroll.

If you do not enroll by 11:59 p.m., October 14, 2022, your 2023 benefits will be a combined increase in the university contribution and employee premiums for 2023. If you have selected to have dependents covered, elections will match your 2022 elections (same plans and coverage level with 2023 rates) with the exception of Flexible Spending Accounts (FSAs). FSAs will default to “no election” if you do not re-enroll.

WHAT HAPPENS IF YOU DON’T ENROLL?

If you do not enroll by 11:59 p.m., October 14, 2022, your 2023 elections will match your 2022 elections. If you have selected to have dependents covered for new dependents added January 1, 2023, employees have until March 1, 2023, to provide documentation to Benefits or the HR office at 215 Central Avenue, Suite 205, Louisville, KY 40208. If you have not previously done this, visit the Dependent Eligibility Verification page for details on what documentation is required. Submit copies to Benefits or the HR office at 215 Central Avenue, Suite 205, Louisville, KY 40208 or scanned and emailed to benefits@louisville.edu. The form is due by October 14, 2022.

If you have any questions regarding Health Advocate or the benefits@louisville.edu. The form is due by October 14, 2022.

OPEN ENROLLMENT is COMING!
Get ready to enroll Oct. 3 – Oct. 14, 2022

OPEN ENROLLMENT Questions?
Visit the Benefits webpage at louisville.edu/hr/benefits/contact-benefits.

YOURS 2023 GET HEALTHY NOW INCENTIVE

YOU have until November 30, 2022, to earn 240 wellness points to qualify for the $40 Get Healthy Now monthly incentive in 2023. You must complete the Personal Health Program (PHP) which is worth 200 wellness points, regardless of results. The remaining 290 wellness points may be earned through a variety of activities/programs available in the workplace, in your community and through the many opportunities located on the Get Healthy Now website.

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Some benefits that are coverable under UofL’s collective bargaining agreements will be provided on the HRtalks webpage. Continue to check UofL Today for Open Enrollment updates.

2023 BENEFIT INFORMATION:

• Medical Insurance: UofL’s medical and prescription costs continue to increase annually. While the University absorbs the full cost of these annual increases in 2021 and 2022, there will be a shared burden in 2023 as due to market conditions. Premium increases will vary among medical plans with a 10% cap on maximum increase amount. Please review the medical plan information on Workday to learn more about your 2023 benefits. Links will be available on the Workday webpage.

• Life Insurance: There will be no rate increases on the Basic Life Plan. However, there will be doubled maximum increases for the Basic Life Plan as well as the Vision Plan.

REMINDERS:

• Open Enrollment is a great time to review your benefit elections to ensure you have the right coverage based on your personal situation, including other benefit options available to you and your family through another employer.

• Confirm your covered dependents, as additional coverage for coverage under UofL’s plans and your life insurance plans may not cover a dependent who is covered under another employer.

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• Stepparents, stepchildren, and stepbenefits are not considered to be covered under UofL’s coverage.

• Register for Benefits Orientation, a live webinar, or visit the Open Enrollment website for more information on how to sign up. For more details on how to sign up, visit louisville.edu/hr/benefits/contact-benefits.
MESSAGE FROM KARI AIKINS, TOTAL REWARDS DIRECTOR:

Cardinal Community,

It is hard to believe (time flyin’ I know) but just around the corner is Open Enrollment. This is the time to pick the plan that best fits your needs and budget. It’s also a time to think about your health and well-being. It is so important for each of us to be intentional about our health and well-being. Wellness isn’t just about our physical health, it’s about our mental, emotional, social, financial, and overall well-being.

YOUR WELLNESS MATTERS. BE INTentional.

Go Mobile! With the new Anthem Symphony App, you can access all your benefits, view your digital ID cards and check out the new virtual primary care experience. Sydney makes it easier to get things done, so you can spend more time focused on your health.

Did You Know? The Hour of Power Coalition (HOP) offers financial literacy workshops that can help you plan and manage your financial well-being. Visit louisville.edu/hr/benefits/retirementworkshops.

Financial Counseling

UofL offers several ways to improve your financial well-being. Financial counseling may cover the financial resources for retirement, how much money is in your emergency fund, or how much to save for your child’s education. You can learn more about financial well-being by attending an upcoming retirement webinar or schedule a 1:1 consultation with one of UofL’s financial advisors, TIAA or Fidelity. You can learn more at louisville.edu/hr/benefits/financialwellbeing.

2023 MEDICAL PLAN OPTIONS

We have five medical plan options available in 2023. These options are designed to meet the needs of our covered employees and their dependents. Each plan includes a number of features such as coverage for hospitalization, doctor visits, and prescription drugs.

1. EPO – Exclusive Provider Organization
2. PCA Low – With Health Reimbursement Account (HRA)
3. PCA High – With Health Reimbursement Account (HRA)
4. EPO + HRA
5. Medicare Plus Plan

You can learn more about each plan by visiting louisville.edu/hr/benefits/additional/medicalplanoptions.

Additional MetLife services

• Group Counseling: Employees, qualified dependents, and beneficiaries who participate in the life insurance plan have access to confidential grief counseling services and financial counseling services to help cope with crises and pain.

• Extra cost.

• Financial Counseling

• Health Reimbursement Account (HRA)

• MetLife’s self-insured health plan. These dollars that we contribute to the health plan are used to pay the medical and prescription claims and associated administrative costs for all our covered employees and their dependents.

• Employee Assistance Program

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 health, family-related or financial challenges, legal or professional concerns, illness or surgery, grief, and/or drug, financial, legal, and other personal challenges. You can learn more about the program at louisville.edu/hr/benefits/eap.

• Livongo

Livongo offers free prescription counseling services that help patients with diabetes, blood pressure, and weight manage their medications. You can learn more about the program at www.kyrx.org.

• MetLife’s supplemental services

• Additional services

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2023 COST SHARE

<table>
<thead>
<tr>
<th>Cost Share</th>
<th>2023 Annual Contributions</th>
<th>2023 Open Access Premiums</th>
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<tr>
<td>University</td>
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</tr>
<tr>
<td>Total</td>
<td>$724,000,000</td>
<td>25%</td>
</tr>
</tbody>
</table>

Your wellness matters. Be intentional.

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