#### SEPTEMBER 2023 OPEN ENROLLMENT MAILER



215 Central Avenue Suite 205 Louisville, KY 40208





GET READY FOR 2024 OPEN ENROLLMENT. ENROLL OCT. 23 - NOV. 8, 2023

# **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.
- You must provide designated beneficiary information to enroll. More information is located on the Open Enrollment webpage.
- Benefit statements are now available in Workday; therefore, confirmation statements will not be sent to employees following Open Enrollment.

# 2024 BENEFIT INFORMATION:

Benefits Open Enrollment is just around the corner. Below are key details regarding your 2024 benefits:

- NEW! Open Enrollment for UofL Employees will occur in the Workday system. Review the Workday Open Enrollment instructions located on the Open Enrollment webpage (louisville.edu/hr/benefits/openenrollment/oe) to learn how to enroll.
- NEW! Virtual HRtalks Vendor Sessions

Benefits will host virtual HRtalks Benefit Vendor sessions and Open Enrollment Information sessions during Open Enrollment. Visit the HRtalks webpage (*louisville.edu/hr/hrtalks-hrlistens*) for dates and registration.

### • Dental and Vision

Dental and vision premiums for 2024 will experience a slight decrease. Review the new rates on the Open Enrollment webpage.

### Medical Insurance

UofL's medical and prescription costs continue to increase annually. There will be a shared increase in both the university contribution and employee premiums for 2024. Premium increases will vary among medical plans with a 10% cap on maximum increase amount. Review the new rates on the Open Enrollment webpage.

### • I ife Insurance

Maximum coverage amounts for Employee Additional and Spouse Life Insurance are increasing. No increase on life insurance premiums, unless you move to a new age band or elect additional coverage amounts. One-time special enrollment for current participants and non-participants. Visit the Open Enrollment webpage for more information.

### Prescription Drugs

Prescription drug coverage is provided by Express Scripts. For a complete list of in-network pharmacy providers, register or log in at express-scripts.com, click "Prescriptions" and select "Find a Pharmacy." You may also call Know Your RX Coalition at 1-855-218-5979.

# HRTALKS WELLNESS

Human Resources is talking; and we are talking about wellness. In eight months, Get Healthy Now has hosted over 20 HRtalks Wellness sessions, averaging almost three sessions per month. Our goal next year is to continue to increase the number of HRtalks Wellness sessions and wellness events across campuses. What are we talking about in our sessions? We include a variety of topics including but not limited to caregiving, stress, mental health, meditation, journaling, financial health and more. The best part? During our sessions, we have the opportunity to talk amongst colleagues and build a Community of Care. We listen, provide support and encourage each other along our wellness journeys. After each session, Get Healthy Now distributes a survey to gain feedback from the session including ways it can improve and topics attendees cite for future sessions. Journaling, meditation and stress are recurring topics mentioned in our feedback surveys, and we can assure you, we will offer more sessions discussing these topics in 2024.

Get Healthy Now also works with wellness-minded colleagues across campuses, within our community and among our vendors to bring a wholeness approach to wellness. Get Healthy Now and colleagues across campuses are planning Wellness Wednesdays, occurring later this year, and a host of events happening in 2024. Get Healthy Now was recently recognized for our efforts of prioritizing employee well-being by winning the Silver Worksite Wellness Award at this year's Worksite Wellness Council of Louisville's annual conference. This award is truly a reflection of the university's commitment to employee wellbeing. Please read UofL Today for upcoming HRtalks sessions or visit our HRtalks webpage. If there are topics you would like to see in 2024, please contact Get Healthy Now at ghn@louisville.edu.

Be well

**Human Resources** 

## YOUR 2024 GET HEALTHY NOW INCENTIVE

You have until November 30, 2023, to earn 480 wellness points to qualify for the \$40 Get Healthy Now monthly incentive in 2024. You must complete the Personal Health Program (PHP), which is worth 200 wellness points, regardless of results. The remaining 280 wellness points may be earned through a variety of activities/programs now through November 30, 2023. See a full list of point opportunities located on the Get Healthy Now website: louisville.edu/gethealthynow/about-ghn.



### New Health Advocate Digital Experience in 2024

Health Advocate's website is updating in 2024 and will feature enhanced tools, resources and curated content to help you find your path to wellbeing. Registration and log-in on Health Advocate's website will stay the same, and instructions are located on the Get Healthy Now website: louisville. edu/gethealthynow/about-ghn. We encourage you to take advantage of all the benefits Health Advocate provides. Visit the HRtalks webpage to register for Health Advocate's HRtalks session or contact Get Healthy Now at (502) 852-7755 or ghn@louisville.edu.

## 2024 MEDICAL PLAN OPTIONS

You have five medical plan options available to you for 2024.

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

**Did You Know?** he 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. KYRx Coalition is available at 855-218-KYRx or online at *kyrx.org*.

### Flexible Spending Accounts (FSAs) Require Enrollment

If you want to contribute to the Health Care or Dependent Care FSA in 2024, you need to actively enroll, even if you had an FSA account in 2023. **FSAs will default to "no election" if you do not re-enroll into a Flexible Spending Account.** For employees hired prior to January 1, 2021: The 2023 plan year was the last year for the unlimited HRA rollover (PCA High and Low Plans). Beginning January 1, 2024, the rollover will be capped at one time the annual contribution limit for all participants.

## YOUR WELLNESS MATTERS. BE INTENTIONAL

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 also about our emotional, social and financial well-being. Learn more about additional well-being on our Well-being Resource Guide at louisville.edu/hr/benefits/WellbeingResourceGuide.pdf.

## • 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, family, marital, alcohol and/or drug, financial, legal and other personal challenges. Visit the EAP webpage: louisville.edu/hr/benefits/employee-assistance-program for more information.

### Livongo

Livongo's personalized health programs help make managing your diabetes, blood pressure and weight easier. Learn more about the program at join.livongo.com/UOFL. If you have any questions about this program, please visit join.livongo.com/UOFL or call Livongo Member Support at (800) 945-4355.

## • Financial Counseling

UofL offers several ways to improve your financial well-being. Financial well-being may mean the amount saved for retirement, how much money is spent on fixed or nondiscretionary expenses, or how much money is in your savings account. Through UofL's partnership with TIAA and Fidelity, you can learn more about what it means to be financially well and create a plan that works for you. 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 do this at: louisville.edu/hr/benefits/retirementplans/retirementworkshops.

