

YOUR 2025

Benefits Guide

At Uofl, we offer a generous benefits package, which meets employees' financial, healthcare and retirement needs, promotes work/life harmony and facilitates personal and professional growth and development.

We are proud of our diverse workforce and recognize that with benefits, one size does not fit all. We offer a wide 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 the benefits webpage: ***louisville.edu/hr/benefits***. You may also contact your Benefits Specialist or email Benefits at ***benefits@louisville.edu***.

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Eligibility

Benefits Eligibility for Faculty and Staff

The benefits in this guide are available for full-time, regular faculty and staff. Full-time is defined as working 80% full-time equivalency or greater. Visit louisville.edu/hr/benefits for the benefits offered for part-time employees.

Benefits Eligibility for Dependents

The following dependents may be eligible for coverage:

- **Spouses** of covered UofL employees
- **Qualifying Adult (QA)** (Refer to 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

Dependent Accepted Documents

Copies of acceptable digital documents can be submitted via Workday within 60 days of your hire date or of your qualifying event. For more information, please visit louisville.edu/hr/benefits/dependent-eligibility-verification.

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



Enrollment

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.

Enrollment instructions for Open Enrollment, new hires and qualifying life events are located on the main benefits webpage: <https://louisville.edu/hr/benefits>.

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 (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 Plan Options

The University of Louisville offers five medical plans through Anthem Blue Cross Blue Shield (Anthem).

The plan options are:

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

Regardless of your plan, we encourage you to establish a relationship with a primary care physician (PCP) 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.

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

Copay: A flat fee you pay for care at the point of service. 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.

EPO, PPO and ULH Plan Summaries

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.

Note: *Employees on J1 Visas are only eligible for EPO, PPO or ULH plans. For more information, contact the International Affairs office.*





EPO

The EPO plan provides coverage 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 care physician who will provide referrals to in-network specialists when you need them.

PPO

The PPO plan 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.

ULH

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

Tier 1 - UofL Health providers; lowest out-of-pocket costs

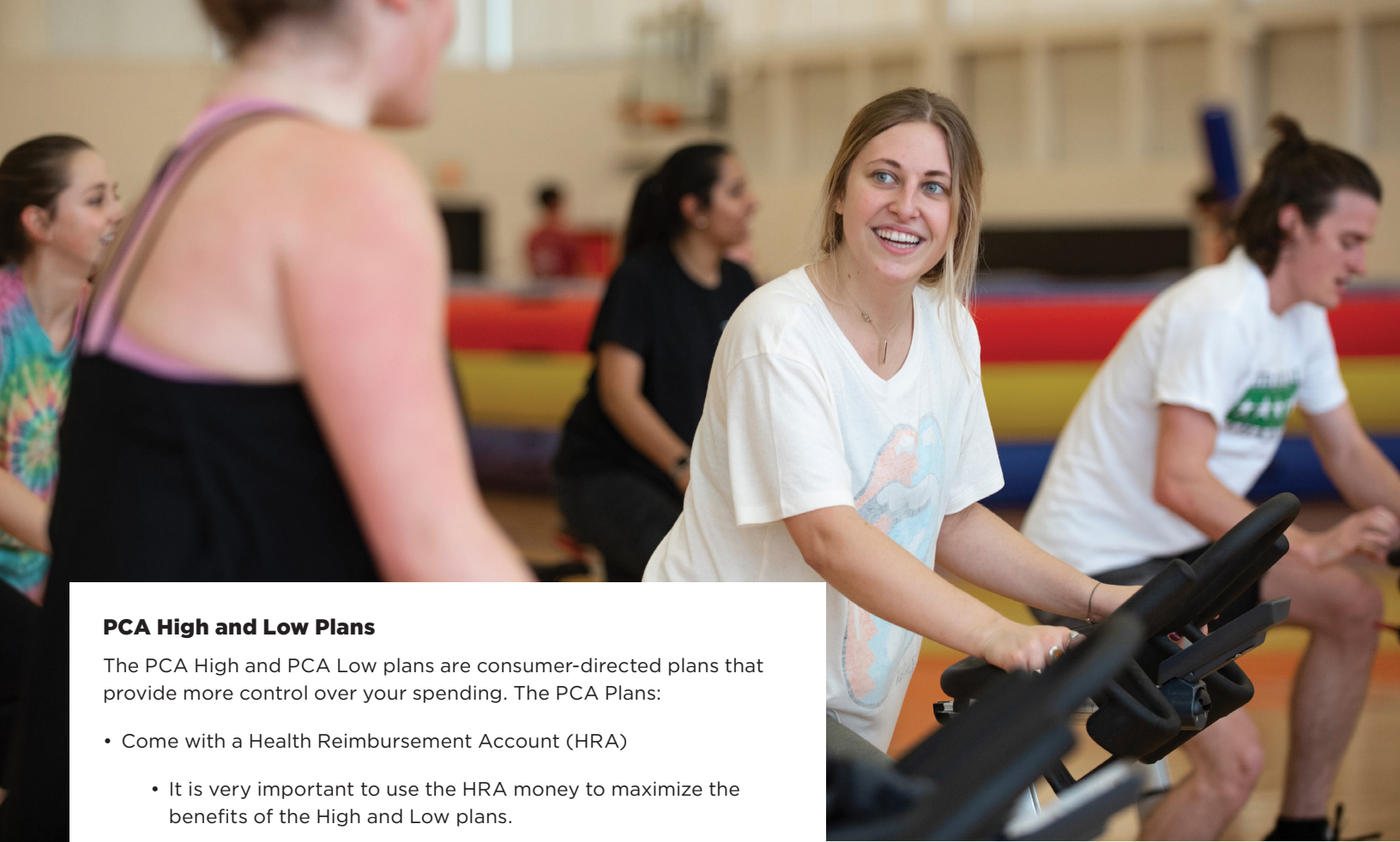
- You don't need to satisfy a deductible before coverage begins.
- ULH primary doctor and specialist visits are covered in full, and there is no out-of-pocket cost to you.
- You will pay a copay for services such as inpatient stays, imaging and outpatient surgery. Since a copay is a fixed dollar amount,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

Tier 2 - Anthem in-network providers; higher out-of-pocket costs

- 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 are not determined in advance.

Tier 3 - Out-of-network; coverage for emergency services only

To search for ULH participating providers, go to louisville.edu/hr/benefits/medical/university-of-louisville-health-plan and follow the search instructions.



PCA High and Low Plans

The PCA High and PCA Low plans are consumer-directed plans that provide more control over your spending. The PCA Plans:

- Come with a Health Reimbursement Account (HRA)
 - It is very important to use the HRA money to maximize the benefits of the High and Low plans.
- 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 preloaded debit card.
- Provide in-network and out-of-network coverage.
- 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.

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).

Get Healthy Now Incentive

No matter which UofL medical plan you choose, you can receive a \$40 Get Healthy Now monthly incentive (\$40 will be deducted from your monthly medical contribution) when you participate in the Get Healthy Now wellness program.

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 monthly incentive, you must earn 480 total 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.

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 gfn@louisville.edu.

Medical Plan Comparison Chart

	EPO Plan	PPO Plan	ULH Plan		PCA High Plan	PCA Low Plan
			ULH (UofL) Provider	Anthem Provider		
Network	Anthem network coverage only ¹	Anthem network and out-of-network coverage provided	Anthem network coverage only ¹ (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	N/A				\$500 employee (ee) \$1,000 ee + spouse/QA \$2,000 ee + child(ren) \$2,000 ee + family	
ANNUAL DEDUCTIBLE						
Per Person	\$0	\$250	\$0	\$500	\$1,000	\$2,000
Per Family	\$0	\$750	\$0	\$1,000	\$3,000	\$4,000
ANNUAL MEDICAL OUT-OF-POCKET MAXIMUM (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
PRIMARY DOCTOR'S OFFICE VISITS (OBGYN visits covered as primary doctor.)						
UofL Physician	\$0	\$0	\$0	N/A	10% after deductible ²	20% after deductible ²
Non UofL Physician	\$20	\$20	N/A	\$25	10% after deductible	20% after deductible
Specialist	\$35	\$35	\$0	\$50	10% after deductible	20% after deductible
Telehealth³ through Anthem's LiveHealth Online	\$20	\$20	\$20	\$25	10% after deductible	20% after deductible
PREVENTIVE CARE⁴ AND INPATIENT CARE						
Preventive Care⁴	0% (fully covered)					
Inpatient Care (hospital and physician care)	10%	10% after deductible	\$300	30% after deductible	10% after deductible	20% after deductible

¹ Out-of-network emergency care is covered.

² A \$20 discount applies when you see a ULH physician.

³ Limited to 50 visits per year for physical and occupational therapy combined and limited to 25 visits per year for speech therapy.

⁴ Routine physicals, gynecological exams, mammograms, well-childcare and routine immunizations, labs, x-rays or other preventive test



Medical 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 louisville.edu/hr/benefits/medical.

Deciding on the Right Plan for You

Ask yourself key questions as you prepare to elect your 2025 medical plan.

1. Would I rather pay more out of my paycheck for coverage and less at the point of care or vice versa?
2. Do I expect any large medical expenses (e.g., birth of a child, chronic medical condition, planned surgery, ongoing medical treatments)?
3. Would I be interested in using a Health Reimbursement Account (HRA) to help pay for health care expenses?
4. 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?

Medical Plan Rates

Contributions listed are for full-time active employees and 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.

The medical plan costs listed below do not include the \$40 Get Healthy Now monthly incentive. 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 louisville.edu/gethealthynow/about-ghn.

	12-Month Employee				
	EPO	PPO	ULH	PCA High	PCA Low
Employee Only	\$201.00	\$175.00	\$166.00	\$97.00	\$87.00
Employee + Spouse/QA²	\$536.00	\$476.00	\$439.00	\$331.00	\$230.00
Employee + Child(ren)	\$362.00	\$315.00	\$299.00	\$175.00	\$96.00
Employee + Family	\$691.00	\$602.00	\$571.00	\$363.00	\$246.00
Two Employee Family¹	\$218.00	\$179.00	\$175.00	\$87.00	\$79.00

	10-Month Employee				
	EPO	PPO	ULH	PCA High	PCA Low
Employee Only	\$241.20	\$210.00	\$199.20	\$116.40	\$104.40
Employee + Spouse/QA²	\$643.20	\$571.20	\$526.80	\$397.20	\$276.00
Employee + Child(ren)	\$434.40	\$378.00	\$358.80	\$210.00	\$115.20
Employee + Family	\$829.20	\$722.40	\$685.20	\$435.60	\$295.20
Two Employee Family¹	\$261.60	\$214.80	\$210.00	\$104.40	\$94.80

¹ Rates are per employee. Spouse/QA must be full-time employee and also have child(ren) covered in plan.

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

Remember you can receive care from doctors from the comfort of your own home. Your provider may offer telehealth options or you can talk to a telehealth doctor through Anthem's LiveHealth Online (see page 9). To get started, simply go to livehealth.com or call 888-548-3432.

Health Reimbursement & Flexible Spending Accounts

Health Reimbursement Accounts

The Health Reimbursement Account (HRA) is available if you enroll in the PCA High or PCA Low plan. UofL contributes a set amount (based on coverage tier) to the HRA. Once you enroll in the PCA High or PCA Low plan, you will receive a debit card through Optum that is tied to your account. You may use this debit card to cover eligible medical and prescription expenses. If you don't use all your HRA dollars on eligible medical or prescription expenses, the remaining balance rolls over to the next plan year (up to allowed maximum) if you stay enrolled in the PCA High or PCA Low plan.

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. For 2024, Health Care FSAs have a rollover provision which allows up to \$640 (must have a balance of greater or equal to \$50 for rollover) of unspent funds to roll into the next calendar year. Employees have until March 31, 2025, to submit any claims incurred on or before December 31, 2024. For more detailed information about FSAs, visit 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.

Types of Flexible Spending Accounts

Health Care FSA

Annual contributions can be \$150 to \$3,200 per calendar year. The total annual contribution is available on your benefits start date. Eligible expenses including medical, dental, vision and prescription are reimbursable through the plan. You can find a comprehensive list of eligible expenses at optumfinancial.com.

How to use

You will receive an FSA Optum Health debit 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.

Dependent Care FSA

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

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 your transactions. For medical and prescription drug expenses, the card will first pull from the HRA and then the Health Care FSA.

FSAs in Summary

- 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 use 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.

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	✓	✓
Tax-free eligible expenses:		
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 \$640)	✓ (you may roll up to the UofL annual contribution)

Prescriptions

You have the option to receive your maintenance medication through the retail pharmacy or delivered to your home.

Filling Your Prescription at a Retail Pharmacy

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

Note: After two fills of maintenance medications at your retail pharmacy (as defined by Express Scripts), you can choose to continue using the retail pharmacy or move to Select Home Delivery program. If you do not want to use the home delivery option, you will need to opt out by calling Know Your Rx Coalition at 855-218-KYRx.

Express Scripts Pharmacy Select 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.

- You get generic prescription drugs at no cost to you.
- You pay less for your brand formulary and nonformulary 90-day prescriptions (see page 15).
- You get free shipping.
- You get prescriptions delivered straight to your door.

For home delivery for your medications, not just maintenance medications, contact the Know Your Rx Coalition or elect home delivery from Express Scripts at [express-scripts.com](https://www.express-scripts.com).

Know Your Rx Coalition

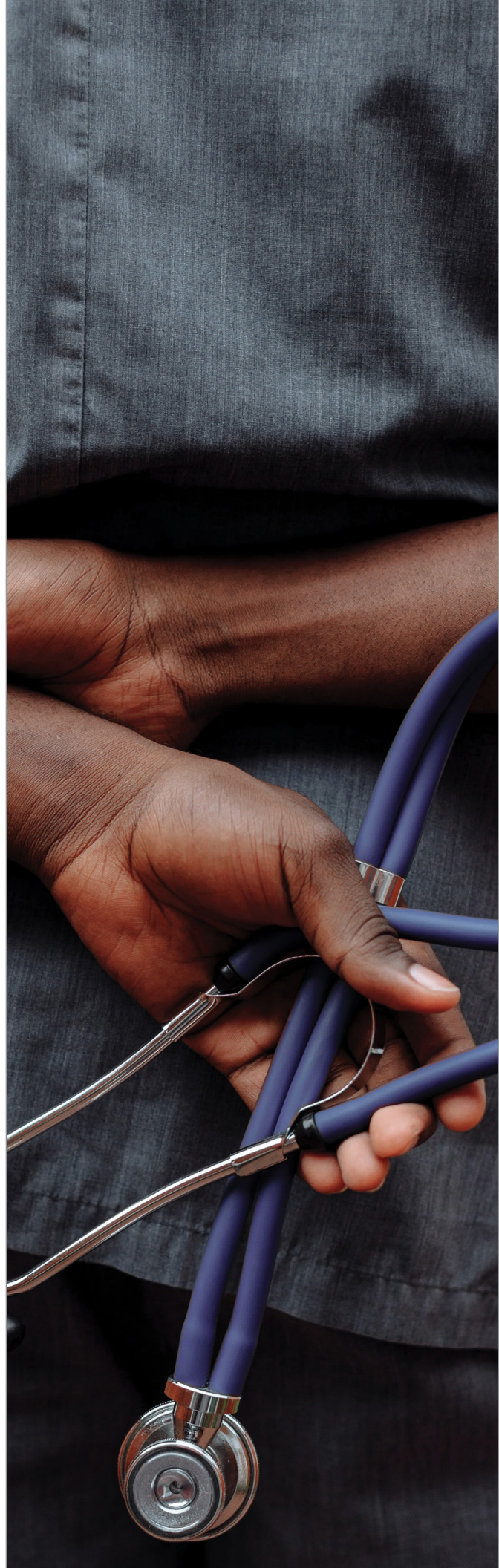
The Know Your Rx Coalition (KYRx) offers free prescription counseling services that can help you control your prescription costs. This service is available to any employee enrolled in one of the UofL medical plans and includes guidance in the following areas:

- Find lower cost alternatives
- Help with home delivery
- Ask about side effects, drug interactions and over-the-counter medications

KY Rx Coalition is available at 855-218-KYRx or online at [kyrx.org](https://www.kyrx.org).

Prescription Coverage

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.



YOU PAY				
Non-Specialty Drugs				Specialty Drugs
	Retail		Mail/Home Delivery	Retail and Mail/Home Delivery
	30-day supply	90-day supply	90-day supply	30-day supply
Generic	\$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
Brand Formulary	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
Non-Formulary	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
Name brand when a generic equivalent is available	Plan pays the cost of the generic drug. You pay the remainder of the cost, with no maximum.			N/A

Prescription drugs

YOU PAY					
	EPO	PPO	ULH	PCA High	PCA Low
ANNUAL PRESCRIPTION OUT-OF-POCKET MAXIMUM FOR IN-NETWORK PHARMACY (not available for out-of-network)					
Per Person	\$4,600	\$4,600	\$2,600	\$2,600	\$1,600
Per Family	\$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 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



Dental Plan Options & Rates

MetLife is UofL's dental provider. There are two options for dental insurance, the basic plan and the enhanced plan, which includes adult orthodontia. Comparison chart of the dental plan options can be found on our website at louisville.edu/hr/benefits/dental.

	12-Month Employee		10-Month Employee	
	Basic Plan	Enhanced Plan	Basic Plan	Enhanced Plan
Employee Only	\$21.96	\$35.74	\$26.36	\$42.88
Employee + Spouse/QA ¹	\$43.88	\$71.48	\$52.66	\$85.78
Employee + Child(ren)	\$51.82	\$84.34	\$62.18	\$101.20
Employee + Family	\$80.12	\$130.44	\$96.14	\$156.52

Vision Plan Options & Rates

Vision insurance is provided by Davis Vision, which has a national network of credentialed preferred providers. With Davis Vision, you have access to great in-network benefits at provider locations nationwide, including over 700 Visionworks stores, which offer the largest in-store frame assortment in the industry. A summary of vision benefits can be found on our website at louisville.edu/hr/benefits/vision.

	12-Month Employee	10-Month Employee
	Employee Only	\$4.32
Employee + Spouse/QA ¹	\$7.86	\$9.44
Employee + Child(ren)	\$8.32	\$9.98
Employee + Family	\$11.96	\$14.36

Life & Disability Insurance Options & Rates

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.

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). If you purchase additional Term Life Insurance for yourself, you may also purchase additional Term Life Insurance for your spouse and dependent child(ren).

Self: May purchase coverage from \$20,000 to \$500,000.

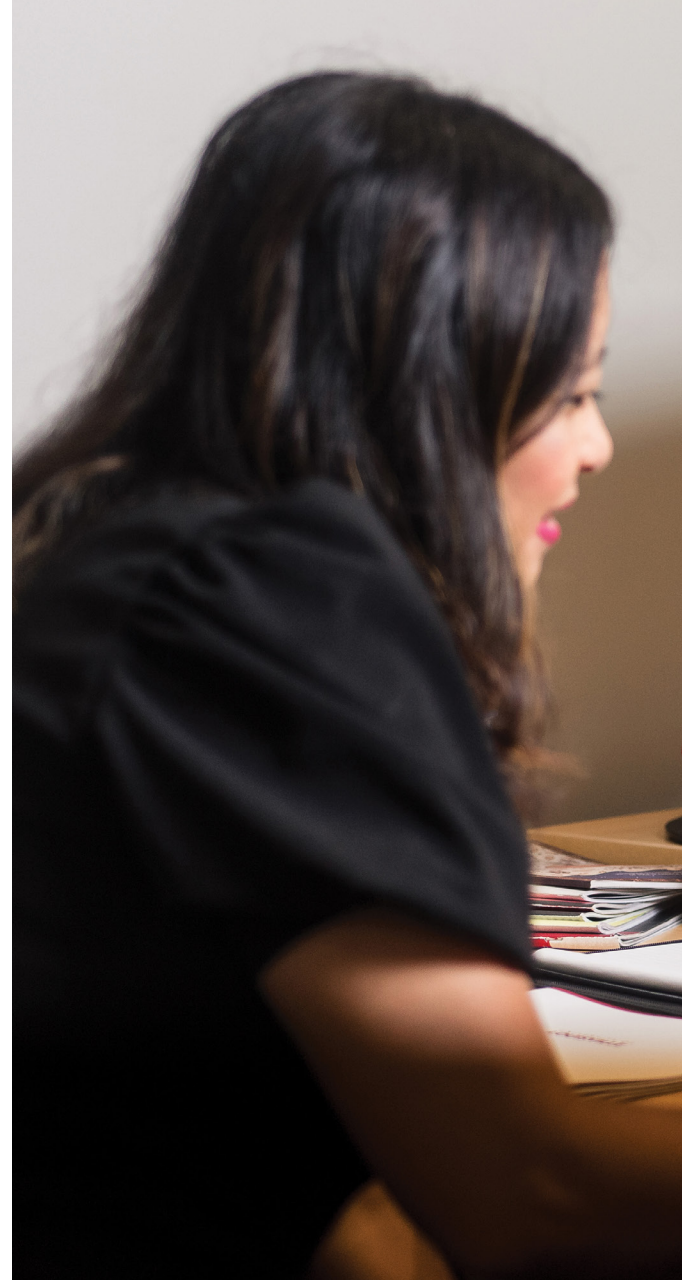
Spouse: Benefit options are available up to \$150,000, with the minimum benefit amount as \$25,000 and the maximum benefit amount as the lesser of 50% of the employee Supplemental Life Benefit or \$150,000. No person may be insured as a dependent of more than one employee.

Child(ren): May purchase coverage at \$10,000 for children through the end of the year in which they turn 26. For children under one year, refer to the schedule of benefits at louisville.edu/hr/benefits/life.



Life Insurance Rates: You pay (per \$1,000)

Age range	12-Month Employee	10-Month Employee
Less than age 25	.053	.059
25 - 29	.064	.078
30 - 34	.085	.098
35 - 39	.096	.117
40 - 44	.106	.128
45 - 49	.159	.196
50 - 54	.245	.293
55 - 59	.456	.547
60 - 64	.701	.841
65 - 69	1.348	1.613
Over age 70	2.187	2.620
Child(ren) Age 1 up to age 26.	.117	.147



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). 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 26. Therefore, to calculate her cost, she would add the following:

Employee coverage:

$\$0.106 \times 200 = \21.20 monthly



Spouse’s coverage:

$\$0.106 \times 25 = \2.65 monthly



Child(ren) coverage:

$\$0.117 \times 10 = \1.17 monthly



\$25.02 TOTAL MONTHLY DEDUCTIONS



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.

Long-Term Disability

After one year of employment, insured employees who become disabled for at least six months can receive the greater of 60% of their monthly base salary or 60% of their monthly average earnings from the past two years (up to a monthly maximum benefit amount of \$5,000) through the university's long-term disability plan. Long-term disability is a benefit provided at no cost to UofL employees.

Employee Well-Being

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 Campus Walking Routes**

- **Student 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 permit 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 \$19.99 + tax per month, employees can purchase a Black Card Membership at Planet Fitness, 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)**

AnthemEAP provides confidential counseling 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 and create a strong sense of community.

- **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

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

At UofL, employees have the opportunity to give back to the community with one paid community service leave day each year.

• Diversity, Equity & Inclusion

The university celebrates diversity and fosters equity to achieve inclusion. We follow the Cardinal Principles, which promote our commitment to each other and to our community.

Financial

• Tuition Remission Program

All regular, full-time employees: Eligible to take up to two courses each semester tuition-free. You must be employed on the first day of the semester to be eligible that semester.

Your dependent children: After one year of an employee's eligible service, their dependent children can attend class full-time and tuition-free for their first undergraduate degree (up to 144 credit hours) through the end of the semester in which they turn age 26. Fees will still apply. The dependent tuition remission program stands out as the most generous of all Kentucky public institutions and is highly competitive among peer institutions.

• 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.

Work-Life Harmony

We know it's extremely important for our employees to maintain work-life harmony in order to reduce stress, prevent burnout and enjoy their personal and professional lives. The university offers several programs to enhance work-life harmony, including a generous paid time off package, ability to remote work and extended paid holiday leave, in some instances.

Family Medical Leave Act (FMLA)

UofL is committed to a workplace culture that helps employees balance their work and family responsibilities by allowing them to take unpaid leave for certain family and medical reasons. Family and medical leave provides eligible employees with up to 12 weeks of leave per year for the following reasons:

- The birth and care of a newborn child of an employee
- The placement with the employee of a child through adoption or foster care
- To care for an immediate family member (e.g., spouse, child or parent) with a serious health condition
- When the employee is unable to work because of a serious health condition

Employees are eligible for leave under FMLA if they have worked for UofL at least 1,250 hours over the past 12 months. Military family leave provisions afford FMLA protections specific to the needs of military families.

Employees should contact Human Resources for additional information or to request family medical leave.

Parental Leave

Immediately upon hire, UofL provides up to six weeks of paid parental leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption.

Other Paid Time Off

Faculty Leave

Faculty members do not have structured leave policies but do enjoy a safety net protection of up to six months off with full salary in the event of a serious health condition and may take up to six weeks off with full salary after the birth or adoption of a child.

Staff Leave

Exempt staff begin with 15 days of annual leave (with an additional day added after each year of service — up to a max of 22 days), and 12 days of sick leave per year.

Non-exempt staff begin with 10 days of annual leave (with an additional day added after each year of service — up to a max of 22 days), two personal days, and 12 days of sick leave per year.

403(B) RETIREMENT PLAN

The university offers a 403(b)retirement plan to all regular status (80% or greater full-time equivalency) faculty and staff. After one year of eligible service, you are eligible to receive the 7.5% university contribution. In addition, you can receive up to an additional 2.5% university contribution if you contribute up to 2.5% of your salary (if you contribute less than 2.5%, the university will match that amount). These contributions are tax-free as are the investment earnings until you decide to withdraw them, generally when you are retired. You can start with your own contributions at any time.

Get Started Saving Now

You have the ability to start saving your own money before completing one year of service. This is a great opportunity to start tax-free savings for your retirement.

How to Enroll in Employee Contributions

To get started saving your own money at your time of hire, the first step in the process is to review the retirement plan features and options at www.netbenefits.com/UL. When you go to enroll, you will then be asked to create a username and password. If you previously had an account with Fidelity, continue to use your username and password.

The Fidelity Netbenefits website is the master administrator for the University of Louisville Retirement Plans. Employees will enter all contribution elections and investment changes on this website, regardless of whether you choose Fidelity or TIAA. You can invest your contributions and the university's contributions with one or both investment providers. For more information, contact:

Fidelity: 1-800-343-0860 | www.fidelity.com/atwork

TIAA: 1-800-842-2252 | www.tiaa.org

How the University Contribution Works

After one year of eligible service, the university will contribute 7.5% of your base salary to the 403(b) plan with no contribution needed from you. In addition, if you contribute up to 2.5%, the university will match that amount. You have the potential total university contribution of 10% of your salary to your retirement plan.

Automatic Enrollment in the University Contribution

You are automatically enrolled into the 7.5% contribution after one year of eligible service at the university. You will receive a notification letter from the university with additional instructions on how to access the account and choose your investment options. Remember, the university will match your own additional contributions up to 2.5% of your annual salary. Sign up for those additional contributions if you have not already.

Vesting

University of Louisville employer contributions and earnings will be 100% vested upon the completion of three years of continuous service and are then yours whether you stay with the university or not.

Employees returning to the university after a break in service are subject to the same vesting requirements as new hires but may receive credit for prior years of service.

Employees who voluntarily resign or are dismissed from the university prior to completing three years of service will forfeit all university contributions and earnings. Employees are always 100% vested in their own contributions.

WAIVING THE ONE YEAR WAITING PERIOD

If you worked at another college or university, a non-profit research organization, or a Kentucky state governmental agency immediately prior to joining the university, you may be able to waive the waiting period for the university contributions to the retirement plan. Find out how to request a retirement waiting period waiver: <https://louisville.edu/hr/benefits/retirementplans/403bwaiver>

457(B) PLANS

The 457(b) plans are another way to invest pre-tax dollars for retirement, in addition to the UofL 403(b) plan. IRS contribution limits are the same as the 403(b). Employees can participate in both the 403(b) and the 457(b) at the same time and save for retirement in more than just the 403(b) plan. This plan is for additional employee contributions only and does not receive employer contributions.

UOFL 457(B) PLAN

Participate with Fidelity Investments and/or TIAA. Please see the following for enrollment instructions: <https://louisville.edu/hr/benefits/retirementplans/additional-457-b-retirement-savings-plan-options>

KY DEFERRED COMPENSATION

Contact Customer Service Center (Frankfort, KY): 1-800-542-2667 or <https://www.kentuckyplans.com>

SCHEDULE A ONE-ON-ONE RETIREMENT INVESTMENT CONSULTATION

Retirement investment representatives from Fidelity and TIAA are available on both the University of Louisville Belknap and Health Sciences Campuses each month.

To schedule;

Fidelity: Call 1-800-642-7131 or go online to www.fidelity.com/atwork/reservations

TIAA: Call 1-800-732-8353 or go online at www.tiaa.org/schedulenow

Contacts

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

UNIVERSITY OF LOUISVILLE CONTACT INFORMATION			
Benefits Department	Contact Benefit Specialists	louisville.edu/hr/benefits or benefits@louisville.edu	General questions
Payroll Department	(502) 852-2978	payroll@louisville.edu	Paychecks, deductions, W-4 tax form updates
IT Help Desk	(502) 852-7997	louisville.edu/its/get-help/its-helpdesk	Questions about email accounts and other IT topics
Get Healthy Now	Provider Contact Information	louisville.edu/gethealthynow or gghn@louisville.edu	Premium incentive for health plan participants and general wellness questions
ADDITIONAL CONTACTS			
Anthem BlueCross BlueShield (Medical)	1-855-747-1137	anthem.com	Questions for medical plan participants about coverage
MetLife (Dental)	1-866-832-5756	metlife.com/mybenefits	Questions about dental coverage
Davis Vision (Vision)	1-877-923-2847 (client code 7631)	davisvision.com	Questions about vision coverage
Express Scripts (Prescription Drugs)	1-800-298-6890	express-scripts.com	Pharmacy questions or concerns
KY Rx Coalition (Prescription Drugs)	1-855-218-5979	kyrx.org	Prescription questions or concerns
Optum Health (FSAs and HRAs)	1-866-860-7260	optumfinancial.com	Questions about FSAs or HRAs
Health Advocate	1-866-799-2731	healthadvocate.com/uofl	Well-being resources and advocacy support for your medical claims
Anthem EAP	(800) 865-1044	anthemeap.com	Any personal needs (counseling, etc.)

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.



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