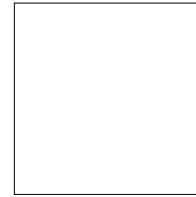




Human Resources
215 Central Avenue
Suite 205
Louisville, KY 40208



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.

2025 BENEFIT INFORMATION:

Benefits Open Enrollment is just around the corner. Below are key details regarding your 2025 benefits:

- **Open Enrollment for UofL Employees will occur in the Workday system.** Review the 2025 Workday Open Enrollment instructions located on the Open Enrollment webpage (louisville.edu/hr/benefits/openenrollment/oe) to learn how to enroll. You must provide designated beneficiary information to enroll in a life insurance plan. More information is located on the Open Enrollment webpage.
- **Virtual HRtalks Vendor Sessions**
Benefits will host virtual HRtalks Featured Vendor Sessions and Open Enrollment Information Sessions during Open Enrollment. Visit the HRtalks webpage (louisville.edu/hr/hrtalks-hrlistens) for dates and registration. You may also schedule an appointment with the Benefits Team or come to 215 Central Avenue, Suite 205 (Cardinal Station) during the week of Open Enrollment for a 1:1 session with a Benefits Specialist.
- **Dental and Vision**
Premiums for 2025 will stay the same. Review the new rates on the Open Enrollment webpage (louisville.edu/hr/benefits/openenrollment/oe).
- **Medical Insurance**
Plan Options for this year include: EPO, PPO, PCA High, PCA Low, ULH. 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 2025. Premium increases will vary among medical plans with a 10% cap on maximum increase amount. Review the new rates on the Open Enrollment webpage.
- **Life Insurance**
Rates for Additional Term, Spouse, and Child Life Insurance plans will stay the same unless you move to a new age band or elect additional coverage amounts. Visit the Open Enrollment webpage for more information.

ATTENTION RETIREES

2025 Retiree Open Enrollment is for enrolling in medical benefits only in Workday. Open Enrollment for dental and vision benefits will occur through MetLife/GIS during Oct. 14–Oct. 25. If you haven't received dental and vision Open Enrollment instructions from MetLife/GIS, you will receive them soon. If you don't receive instructions by Oct 10, contact MetLife at 1-630-692-4242.

View the Workday Open Enrollment Guide or Workday Open Enrollment PowerPoint Guide on the Retiree Open Enrollment webpage (louisville.edu/hr/benefits/openenrollment/retiree-open-enrollment-overview) for step-by-step instructions for how to enroll or make changes to your medical benefits. Note: You will need to use UL2FCTR as a conditional requirement for accessing Workday. For help with UL2FCTR please contact ITS HelpDesk (louisville.edu/its/get-help/its-helpdesk) or 502-852-7997.

Medical Insurance: Plan Options for this year include: EPO, PPO, PCA High, PCA Low, ULH. 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 2025. Premium increases will vary among medical plans with a 14% cap on maximum increase amount. View the 2025 Benefit Plan Rates for medical rates on the Retiree Open Enrollment webpage.

Life Insurance: There will be no rate increases on Retiree Life or Spouse and Child Life Insurance plans. Refer to the Retiree Open Enrollment webpage to learn how to update your life insurance beneficiaries.

YOUR 2025 GET HEALTHY NOW INCENTIVE

You have until November 30, 2024, to earn 480 wellness points to qualify for the \$40 Get Healthy Now monthly incentive in 2025. 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, 2024.

See a full list of point opportunities located on the Get Healthy Now website: louisville.edu/gethealthynow/about-ghn.



Did You Know? 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.

2025 MEDICAL PLAN OPTIONS

You have five medical plan options available to you for 2025.

- 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

Flexible Spending Accounts (FSAs) Require Enrollment

If you want to contribute to the Health Care or Dependent Care FSA in 2025, you need to actively enroll, even if you had an FSA account in 2024. **FSAs will default to “no election” if you do not re-enroll into a Flexible Spending Account.**

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.

Go Mobile! With the Anthem Sydney App, you can find everything you need to know about your Anthem benefits, personalized and all in one place. You can access 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. Register for the app now!

