

YOUR  
2025

# Part-time 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](http://louisville.edu/hr/benefits)***. You may also contact your Benefits Specialist or email Benefits at ***[benefits@louisville.edu](mailto:benefits@louisville.edu)***.

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# Eligibility

## Benefits Eligibility for Faculty and Staff

The benefits in this guide are available for part-time, regular faculty and staff. Part-time is defined as working 40-79% full-time equivalency or greater. Part-time employees that work less than 40% full-time equivalency are not eligible for benefits. Visit [louisville.edu/hr/benefits](http://louisville.edu/hr/benefits) for the benefits offered for part-time employees.

## Benefits Eligibility for Dependents

Below are dependents who may be eligible for coverage:

- **Spouses** of covered UofL employees
- **Qualifying Adult (QA)** (Refer to [louisville.edu/hr/policies/definitions](http://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 documents can be submitted via email to [benefits@louisville.edu](mailto:benefits@louisville.edu) within 60 days of your hire date or of your qualifying event.

<b>Spouse</b>	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.)
<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



## 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.

### How to Enroll

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](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 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 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 care physician (PCP) 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

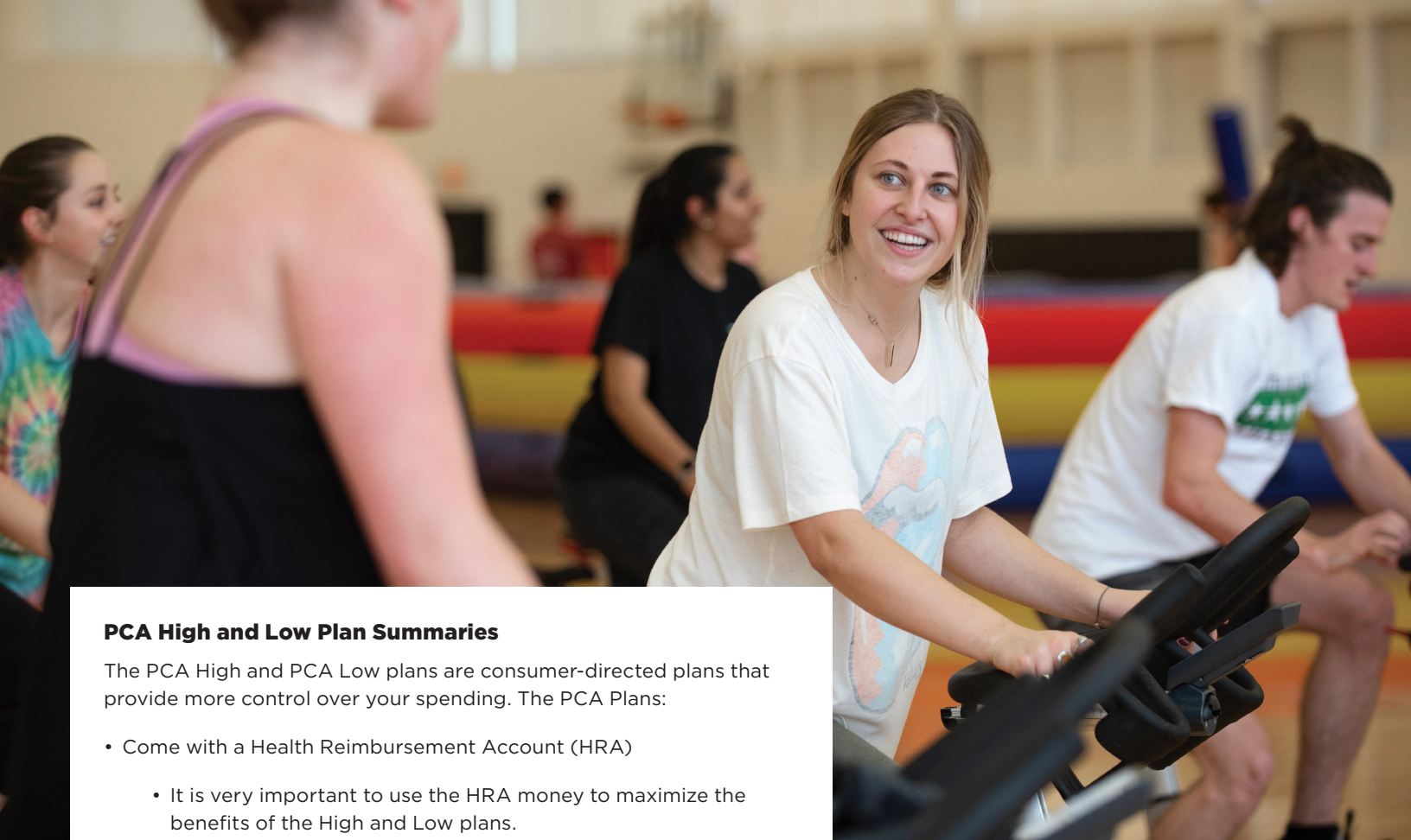
- You don't need to satisfy a deductible before coverage begins.
- ULH primary doctor and specialist visits are covered in full, and there is no out-of-pocket cost to you.
- You will pay a copay for services such as inpatient stays, imaging and outpatient surgery. Since a copay is a fixed dollar amount, 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](https://louisville.edu/hr/benefits/medical/university-of-louisville-health-plan) and follow the search instructions.



### PCA High and Low Plan Summaries

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 page 11). 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 time 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 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](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 [gfn@louisville.edu](mailto:gfn@louisville.edu).



## Medical Plan Comparison Chart

	EPO Plan	PPO Plan	ULH Plan		PCA High Plan	PCA Low Plan
			ULH (UofL) Provider	Anthem Provider		
<b>Network</b>	Anthem network coverage only <sup>1</sup>	Anthem network 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
<b>Annual Allowance</b> 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	
<b>ANNUAL DEDUCTIBLE</b>						
<b>Per Person</b>	\$0	\$250	\$0	\$500	\$1,000	\$2,000
<b>Per Family</b>	\$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)						
<b>Per Person</b>	\$2,000	\$2,250	\$2,000	\$4,500	\$4,000	\$5,000
<b>Per Family</b>	\$4,000	\$4,750	\$4,000	\$9,000	\$9,000	\$10,000
<b>PRIMARY DOCTOR'S OFFICE VISITS</b> (OBGYN visits covered as primary doctor.)						
<b>UofL Physician</b>	\$0	\$0	\$0	N/A	10% after deductible <sup>2</sup>	20% after deductible <sup>2</sup>
<b>Non UofL Physician</b>	\$20	\$20	N/A	\$25	10% after deductible	20% after deductible
<b>Specialist</b>	\$35	\$35	\$0	\$50	10% after deductible	20% after deductible
<b>Telehealth<sup>3</sup> through Anthem's LiveHealth Online</b>	\$20	\$20	\$20	\$25	10% after deductible	20% after deductible
<b>PREVENTIVE CARE<sup>4</sup> AND INPATIENT CARE</b>						
<b>Preventive Care<sup>4</sup></b>	0% (fully covered)					
<b>Inpatient Care</b> (hospital and physician care)	10%	10% after deductible	\$300	30% after deductible	10% after deductible	20% after deductible

<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.

<sup>4</sup> 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](https://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

The contributions listed are for active part-time 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](http://louisville.edu/gethealthynow/about-ghn).

	12-Month Employee				
	EPO	PPO	ULH	PCA High	PCA Low
Employee Only	\$422.00	\$403.00	\$401.00	\$404.00	\$371.00
Employee + Spouse/QA <sup>2</sup>	\$929.00	\$886.00	\$882.00	\$888.00	\$816.00
Employee + Child(ren)	\$760.00	\$725.00	\$722.00	\$727.00	\$606.00
Employee + Family	\$1,266.00	\$1,209.00	\$1,203.00	\$1,211.00	\$1,030.00

	10-Month Employee				
	EPO	PPO	ULH	PCA High	PCA Low
Employee Only	\$506.40	\$483.60	\$481.20	\$484.80	\$445.20
Employee + Spouse/QA <sup>2</sup>	\$1,114.80	\$1,063.20	\$1,058.40	\$1,065.60	\$979.20
Employee + Child(ren)	\$912.00	\$870.00	\$866.40	\$872.40	\$727.20
Employee + Family	\$1,519.20	\$1,450.80	\$1,443.60	\$1,453.20	\$1,236.00

<sup>1</sup> Rates are per employee. 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.

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 for the amount you would pay). To get started, simply go to [livehealth.com](http://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](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.

## Types of Flexible Spending Accounts

### Health Care FSA

Annual contributions can be from \$150 to \$3,200 per calendar year. The total annual contribution is available from 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](http://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](http://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](http://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 our 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	✓	✓
<b>Tax-free eligible expenses:</b>		
Medical	✓	✓
Prescription drugs	✓	✓
Dental	✓	
Vision	✓	
<b>UofL contributes</b>		✓
<b>You contribute pre-tax dollars</b>	✓	
<b>Balance remaining at the end of the year rolls over to the next year</b>	✓ (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 home delivery. 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

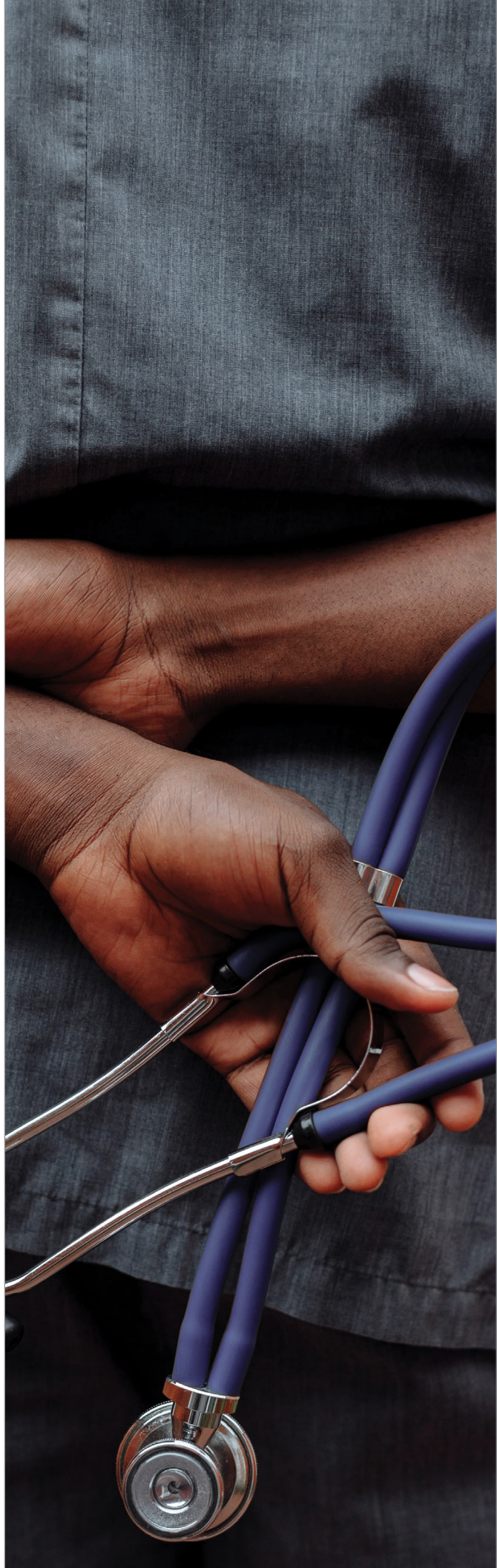
The Know Your Rx Coalition (KYRx) offers free prescription counseling services that can help you to control your prescription costs. This service is available to any employee enrolled in one of the UofL medical plans and includes guidance in the following areas:

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

KY Rx Coalition is available M-F 8:00 a.m. to 6:00 p.m., 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
<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

### Prescription drugs

	YOU PAY				
	EPO	PPO	ULH	PCA High	PCA Low
<b>ANNUAL PRESCRIPTION OUT-OF-POCKET MAXIMUM FOR IN-NETWORK PHARMACY</b> (not available for out-of-network)					
<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 [express-scripts.com](http://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](http://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 <sup>1</sup>	\$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](http://louisville.edu/hr/benefits/vision).

	12-Month Employee	10-Month Employee
	Employee Only	\$4.32
Employee + Spouse/QA <sup>1</sup>	\$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 themselves, spouse and/or child(ren). If you purchase Additional Term Life for yourself, you may also purchase Additional Term Life 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 \$10,000 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 until they turn 26 years-old. For children under one year, refer to the schedule of benefits at [louisville.edu/hr/benefits/life](http://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
<b>Child(ren)</b> 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.

# 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. Membership includes 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 \$19.99 + tax 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)**

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

### • Retirement Planning

The university partners with two companies to invest employee plan contributions: Fidelity Investments and TIAA. Employees at .79 or less FTE can contribute to a Retirement Savings Plan with TIAA and/or Fidelity but are ineligible for the employer contribution. TIAA and Fidelity 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. For additional information visit [louisville.edu/hr/benefits/retiree](http://louisville.edu/hr/benefits/retiree).

### • Tuition Remission Program

*All part-time employees:* Eligible to take one course at UofL each semester tuition free. Part-time is defined as working 40-79% of full-time equivalency or greater.

### • 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**

Annual leave accrues proportionally for employees employed on any other fixed part-time basis of at least 40 percent of the normal working hours of the unit in which they are employed. Employees working at least 40% will continue to accrue annual leave on a proportional basis as long as they remain on at least a 40% FTE.

# 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.

UNIVERSITY OF LOUISVILLE CONTACT INFORMATION			
<b>Benefits Department</b>	Contact Benefit Specialists	<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>Payroll Department</b>	(502) 852-2978	<a href="mailto:payroll@louisville.edu">payroll@louisville.edu</a>	Paychecks, deductions, W-4 tax form updates
<b>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">louisville.edu/gethealthynow</a> or <a href="mailto:gghn@louisville.edu">gghn@louisville.edu</a>	Premium incentive for health plan participants and general wellness questions
ADDITIONAL CONTACTS			
<b>Anthem BlueCross BlueShield (Medical)</b>	1-855-747-1137	<a href="http://anthem.com">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://davisvision.com">davisvision.com</a>	Questions about vision coverage
<b>Express Scripts (Prescription Drugs)</b>	1-800-298-6890	<a href="http://express-scripts.com">express-scripts.com</a>	Pharmacy questions or concerns
<b>KY Rx Coalition (Prescription Drugs)</b>	1-855-218-5979	<a href="http://kyrx.org">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</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>Anthem EAP</b>	(800) 865-1044	<a href="http://AnthemEAP.com">AnthemEAP.com</a>	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.



*The University of Louisville is an equal opportunity institution. This publication was prepared by the University of Louisville and printed with state funds KRS 57.375.*