

YOUR 2025

Retirement Benefits Guide

UNIVERSITY of LOUISVILLE



Welcome to retirement. We encourage you to thoroughly review the retirement benefits listed in this guide. Additional information and resources can also be found on the retirement webpage: ***louisville.edu/hr/benefits/retiree***.

As you review the benefits in this guide, we realize you may have additional questions. Please feel free to contact our UofL Human Resources department at (502) 852-6258 or ***benefits@louisville.edu***.

This guide highlights the University of Louisville's benefits for retirees. Every effort has been made to ensure the accuracy of this information. However, in the event of a discrepancy between this communication and the plan documents and agreements, the plan documents and contracts will govern. UofL has the right to change benefits and the plans at any time.

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Retirement Eligibility

Retirement eligibility for all faculty, staff and administrators is determined by multiple factors, including age, employment status and years of service. There is no mandatory retirement age, however a minimum of seven years of regular service* is required. You are eligible to retire if you meet either one of the following:

- You are 60 years of age and have a minimum of seven years of regular service.*
- The combination of your age and your years of regular service* is equal or greater than 75.

**Years of Regular Service is defined as any time that was not less than 80% full-time equivalent during a calendar year (for staff) or academic year (for faculty). They do not need to be consecutive but do need to qualify as regular service (e.g., not temporary or part-time).*

Accrued Leave Payout

Eligible staff may receive annual vacation leave payout by lump sum or may use their annual vacation leave before officially retiring from the university. All retirees will receive one additional month of medical coverage at active employee rates following their retirement effective date. For example, if you exhaust your annual vacation leave on May 15th, all university benefits will continue through the end of the month. You will then be extended one additional month of medical coverage at active employee rates through June 30th at which point you will be offered retiree medical coverage if under age 65. Once retiree turns 65, they will transition off the university's group health plan and on to Medicare.

Lump sum payout: At retirement, eligible staff can receive a maximum payout of 44 days of annual vacation leave and up to 30 days of sick leave. Once staff officially retire, they will be paid out on their last paycheck.

Paid out over time: Eligible staff can choose to use their annual vacation leave (up to 44 days) before officially retiring from the university. Once annual vacation leave has been exhausted, staff will officially retire, and be paid out up to 30 days of sick leave on their last paycheck.

For questions on eligibility and/or how much time you have or will have accrued, please contact your Unit Business Manager or the Payroll Office at (502) 852-2978.

Paid out over time example

Steven's last official workday is Monday, October 2nd, and he has 10 vacation days. Steven will exhaust his 10 days of annual vacation leave on October 16th, and his retirement effective date will be October 17th. His dental and vision benefits will continue through October 31st and medical benefits will go through November 30th since as a retiree, he receives one additional month of medical coverage at the active employee rate. Steven will be eligible for retiree medical coverage on December 1st because he is under age 65.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Last Day Worked	3 Vacation	4 Vacation	5 Vacation	6 Vacation	7
8	9 Vacation	10 Vacation	11 Vacation	12 Vacation	13 Vacation	14
15	16 Vacation	17 Officially Retired!	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Medical Plan Options for Retirees Under 65

Retirees under 65 have the option to continue participation in the university's group medical plan until they reach age 65. To remain on the university's medical plan upon retirement, retirees must contact their Benefits Specialist and complete the "Continuation of Benefits" form before their last day worked. If retirees do not complete the "**Continuation of Benefits**" form, they will not remain on the university's medical plan.

Once retirees turn 65, they will transition off the university's group medical plan and onto Medicare. See page 16 for more details, including the option of a Medicare Part B Supplement Plan. Spouses and qualified adults (QA) are also eligible to have coverage as a dependent and remain covered even when the retiree turns 65. For more information on spouse and qualified adult coverage, see page 12. The University of Louisville offers five medical plans through Anthem Blue Cross Blue Shield (Anthem).

The plan options are:

- 1) EPO
- 2) PPO
- 3) UofL Health Plan (ULH)
- 4) PCA High - With Health Reimbursement Account (HRA)
- 5) 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.

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.

Plan differences are outlined on the next page and on the chart on page 10.





Medical Plan Key Terms

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

Copay: A flat fee you pay for care. 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

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 who will provide referrals to in-network specialists when you need them.

PPO

The PPO 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 Plan

The ULH Plan provides coverage to you through an exclusive network of University of Louisville 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 page 10). You have access to those funds through a pre-loaded 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 each year. That means the remaining \$300 will roll forward to the next year. Employees may roll up to one times (1x) 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, retirees under 65 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. It is a fun way to connect with others, create a culture of well-being and stay motivated.

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 ghn@louisville.edu.

Health Reimbursement Accounts Upon Retirement

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 do not 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.

Benefits Eligibility for Dependents

Dependents of retirees under the age of 65 that are participating in the university's group health plan are eligible for health insurance coverage as long as they meet the following criteria:

- Spouses/surviving spouses under age 65
- 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 retiree or the retiree's spouse of any age when such children are incapable of self-support because of a total and permanent disability
- Child(ren) age 26 and under for whom the retiree is required to provide health care coverage under a qualified medical child support order (QMCSO), regardless of where the child resides or if the child is dependent upon the retiree for support

Dependent Coverage Once Retiree Turns 65

Spouses/QA that are under 65 can remain covered on the UofL health plan even if the retiree has turned 65. The monthly rate would change to the individual retiree rate. At that time, the spouse/QA would receive a new ID number and card. Then, once the spouse/QA turns age 65, he or she will transition to Medicare and the AARP Retirement Supplement Plan along with the retiree. For information about other dependents, please contact your Benefits Counselor.

What if spouse/QA turns 65 before retiree?

If this is the case, the spouse/QA would need to transition to Medicare and the Retiree Supplement Plan. The retiree's monthly rate would change to the individual retiree rate.

Medical Plan Comparison & Rates

	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 coverage 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.

Medical Plan Rates

The rates shown are the monthly medical rates for retirees.

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.

	EPO	PPO	ULH	PCA High	PCA Low
Retiree Only	\$539.00	\$511.00	\$449.00	\$428.00	\$358.00
Retiree + Spouse/QA²	\$1,295.00	\$1,228.00	\$1,078.00	\$1,028.00	\$857.00
Retiree + Child(ren)	\$972.00	\$920.00	\$809.00	\$722.00	\$633.00
Retiree + Family	\$1,673.00	\$1,585.00	\$1,393.00	\$1,329.00	\$1,076.00

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 10 for the amount you would pay). To get started, simply go to livehealth.com or call 888-548-3432.



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 14).
- 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 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 at 855-218-KYRx or online at 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

Medical Plan Options for Retirees Over 65

Retirees and spouses/QA over age 65 are Medicare eligible and must transition from the university health plan to Medicare. This transition will happen at the time of retirement if you are already age 65 or as you approach your 65th birthday.

If you were under the age of 65 at the time of retirement, you must contact the UofL Benefits office three months prior to your 65th birthday to begin your transition from the university medical plan to Medicare and the AARP Medicare Part B Supplement Plan.

Medicare

Medicare is the federal health insurance program for people who are 65 or older and is the primary source of medical coverage for most retirees. The different parts of Medicare help cover specific services (e.g., Part A/Part B, Part D). The following information is just a summary of potential costs for UofL retirees. There are various rules, enrollment periods, deadlines and costs associated with Medicare, so please visit [medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227) for more information regarding Medicare. TTY users should call 1-877-486-2048.

Medicare Parts A, B, & D

Medicare Part A - Hospital Insurance

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. In most cases there is no premium for Part A.

Medicare Part B - Medical Insurance

Part B covers certain doctor services, outpatient care, medical supplies and preventive services. You are responsible for paying a premium for Part B. UofL does not contribute towards this premium.

AARP Medicare Part B Supplement Plan

As a retiree over the age of 64, you have access to an AARP Medicare Part B Supplement Plan. You are responsible for paying a monthly premium for a supplement plan. However, the university will provide a contribution to lower your overall cost of the plan (\$108.10/month for individual or \$216.20/month if you have an eligible spouse/QA). To find out more about the AARP Medicare Part B Supplement insurance plans, visit www.aarphealthcare.com. Under Healthcare & Insurance, select Medicare. Then select the Medicare Supplement Insurance link. You can also call the AARP Health Care Options Program at 1-800-392-7537.

Medicare D - Prescription Drug Coverage

Medicare prescription drug plans are offered by private insurance companies approved by Medicare for people with Medicare coverage. You are responsible for paying the premium for Medicare Part D. UofL does not contribute to this premium. Like other insurance, if you enroll in a prescription drug plan, you will pay a monthly premium and pay a share of the cost of your prescriptions. Costs will vary depending on the drug plan you select. Visit [medicare.gov](https://www.medicare.gov) for more information.

Drug plans may vary in what prescription drugs are covered, how much you have to pay, and which pharmacies you can use. All drug plans will have to provide at least a standard level of coverage, which Medicare will set. However, some plans might offer more coverage and additional drugs for a higher monthly premium. When you join a drug plan, it is important for you to choose one that meets your prescription needs. You may wish to contact your pharmacist for assistance in choosing a drug plan that will best meet your needs.



How to Enroll in Medicare

For full details and additional information on how to enroll in Medicare, visit [medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE. Three months prior to your 65th birthday, it is recommended you contact the UofL Human Resources department at 502-852-6258 to request an AARP Medicare Part B Supplement Insurance Packet, which contains an application and information to help you make an informed decision.

Social Security

For specific questions about Social Security, please contact the Louisville Social Security Administration Office at 1-866-716-9671.

Additional contact information and directions on how to apply for Social Security benefits online may be found at [ssa.gov](https://www.ssa.gov), or you may be able to visit the local Social Security Administration Office at the following addresses:

Social Security Administration Offices
601 W. Broadway Room 101
Louisville, KY 40202

or

10503 Timberwood Circle Suite 50
Louisville, KY 40223

The information printed in this guide was the most current at the time of issuance. Please make sure to confirm dates and enrollment periods with Medicare and Social Security directly to ensure a smooth transition.

Benefit Payment Options

If you are enrolled in the university's dental and/or vision plan upon retirement, you may opt-in direct bill for dental and/or vision plans administered through MetLife or Delta Dental. If you are not enrolled in the university's dental and/or vision plan upon retirement, you may opt-in direct bill for dental and/or vision plans administered through Delta Dental.

MetLife: MetLife dental and vision rates are located on the Retirement Benefit Plan Rate webpage: louisville.edu/hr/benefits/2024-retirement-benefit-plan-rates.

Delta Dental: Review Delta Dental plan details at deltadentalky.com/shop-for-insurance/uofl. Enrollment is available at any time throughout the year and can be easily completed over the phone or online. To compare plans, view rates, enroll and search for participating providers, go to deltadentalky.com/shop-for-insurance/uofl.

To enroll in dental, vision, and or retiree life insurance with MetLife, follow the steps below:

1. Complete Retiree Enrollment Form if eligible and wish to continue coverage under the university's medical plan.
2. Notify your Benefits Specialist if you wish to enroll in retiree dental, vision, and/or life plans through MetLife.

Enrolling with MetLife:

Expect an email from Selerix with enrollment instructions prior to your retirement date. Use the link provided to log in to the MetLife system at boonchapman.benselect.com/uofl.

- User ID is your SSN (without dashes) Pin is the last 4 digits of your SSN + last two digits of your birth year. (e.g., if SSN is 123456789 and DOB is 2/1/1951, Pin is 678951).
- Elect your plans and include any dependents that are currently covered.

By Mail:

After your last paycheck from the university, you will begin receiving billing statements for your medical premium at the retiree monthly rate directly from Optum Health. You will be responsible to pay your monthly premiums to Optum Health for medical premiums to maintain your benefits coverage. Failure to pay your premiums will result in loss of coverage.

Auto Pay for Medical Insurance:

We recommend the auto payment (ACH) option with Optum Health. For full details on setting up ACH, please contact Optum Health at 1-855-687-2021. If you do not receive a bill from Optum Health once you have retired, please contact the UofL Human Resources department at 502-852-6258. For any other questions, contact Optum Health at 1-855-687-2021

Review personal contact information for accuracy

- Set up ACH for payment. Payments will be withdrawn from your bank account on the 10th of every month by DFS, Inc. Flex.
- Once enrollment is complete, you will receive a confirmation email from Insight Boonchapman.
- For assistance with enrollment, accessing the site, updating personal information, or setting up ACH, you may reach out to MetLife at uoflservice@gisbenefits.net. If you do not have access to a computer, you may contact GIS via phone at 502-947-2376.

Life Insurance Plans & Rates

Basic Life Insurance

The basic life insurance provided to all employees and the optional supplemental life insurance available to you as a regular employee will end at the time of retirement. As a retiree, you are given the opportunity to convert your current life insurance plan and/or purchase retiree term life insurance coverage.

When your life insurance ends due to retirement, you have the option to buy a new individual life insurance policy. You must submit a completed conversion application form to MetLife within 31 days after life insurance ends or is reduced. MetLife will reach out to you after your retirement for more information about this option. You will not have an option to convert the policy later. View Portability and Conversion options at louisville.edu/hr/benefits/life/portability-and-conversion-brochure.

Additional Term Life Insurance

Retiree Term Life Insurance

As a retiree, you also have a one-time option to purchase Retiree Term Life Insurance in increments of \$5,000 up to a max of \$25,000 at the time of retirement. Coverage amount cannot be increased after initial offering. The first \$5,000 of coverage is available at \$20.04/per year. If you choose to purchase additional coverage, the premiums are based on your age.

Spouse & Dependent Term Life Insurance

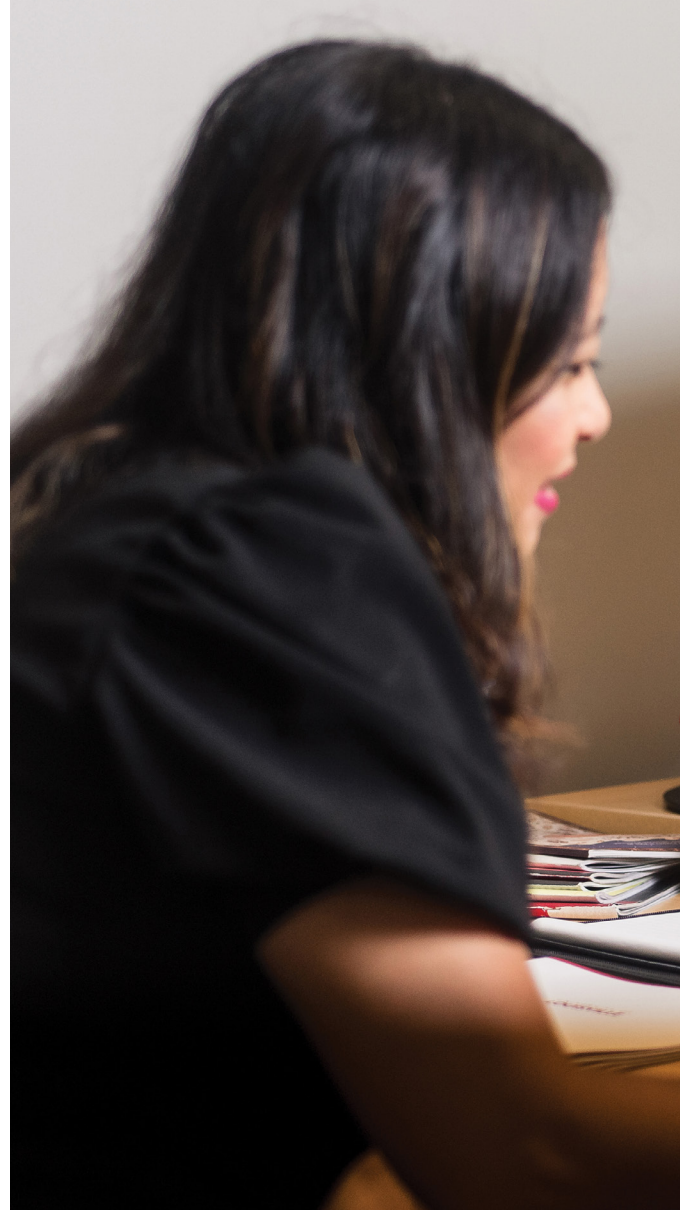
Retirees who purchase retiree term life insurance can also add a flat \$5,000 life insurance coverage for spouse and/or dependent child. A dependent child is eligible until the end of the calendar year in which they turn 26 even if they are married; not living with parents; attending school; not financially dependent on their parents.

Rates are based on the age of the retiree for the spouse coverage and dependent child coverage is \$2.71 per month per child for the flat \$5,000 coverage.

Adding and Updating Your Life Insurance Beneficiaries

To add or update your life insurance beneficiaries, follow the instructions below.

- Log on to mybenefits.metlife.com and enter University of Louisville in the Company Name field.
 - Click the Next button.
 - You will then see the Welcome to MyBenefits page



where you can register as a MyBenefits user (if you are not already registered).

- Once you log into MyBenefits, select the Benefits & Coverage.
- Under Group Life Insurance, click on Learn More.
- On the Group Life Insurance page, click on the 'I Want to..' dropdown and select Add/Update Life Beneficiaries.
- Click on Beneficiaries at the top of the page and follow the instructions to complete.
- Once you have completed your initial sign-in, you will be able to review and update your beneficiary designations at any time. Changes to your beneficiary designation are effective immediately and you may print a confirmation for your records.



Retiree Life Insurance Rates

Age of Retiree	Monthly Rate / per \$1000
50-59	\$0.541
60-64	\$0.828
65-69	\$1.587
70-74	\$2.576
75-79	\$4.163
80-84	\$6.751
85-89	\$10.937
> 90	\$17.72

<p style="text-align: center;">Retiree Flat \$5,000 coverage (This is for retiree flat \$5000 only, not spouse. That rate is based on retiree's age.)</p>	\$20.04/year
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MetLife Will Preparation and Estate Planning

Will preparation services are free to retirees that elect retiree term life insurance coverage. Call Hyatt Legal Plans at 1-800-821-6400 for assistance in locating an attorney in your area.

Retirement Savings Accounts

Do you have questions about your retirement funds and accounts? You can contact your financial administrator (TIAA and/or Fidelity) directly for current account balances and/or questions about your account or you can also access your account information online.

- Fidelity: 1-800-343-0860 or [fidelity.com/atwork](https://www.fidelity.com/atwork)
- TIAA: 1-800-842-2252 or [tiaa.org](https://www.tiaa.org)
- 457(b) Plan: 1-800-542-2667 or [kentuckyplans.com](https://www.kentuckyplans.com)

Prior to retirement, you may also schedule an appointment to meet with a retirement counselor from TIAA or Fidelity on the University of Louisville Belknap or Health Sciences Campus.

To schedule:

Fidelity: Call 1-800-642-7131 or go online to [fidelity.com/atwork/reservations](https://www.fidelity.com/atwork/reservations)

TIAA: Call 1-800-732-8353 or go online at [tiaa.org/schedulenow](https://www.tiaa.org/schedulenow)

Retiree Cardinal Card

For University of Louisville retirees, the Retiree ID card will replace your Employee ID card. Please visit the Cardinal Card office to exchange your Employee ID for the Retiree ID. Verification of retiree status is required to receive a Retiree ID, (i.e., Retirement paperwork must be fully processed by HR and Payroll).

Please call or email the office in advance to ensure your Retiree status has been updated. Retirees can use the Retiree Cardinal Card to utilize the free TARC service.

For more information about the Retiree Cardinal Card, please contact the Cardinal Card office at 502-852-7520 or visit the website at louisville.edu/cardinalcard/get-a-card.

ULARP

The University of Louisville Association of Retired Personnel (ULARP) was established in 1996. ULARP's mission is to serve UofL faculty and staff retirees by informing, advocating and connecting; to enrich their quality of life. It provides retirees the opportunity to stay connected with the university, share social and educational programs and remain involved with friends and colleagues while developing new interests.

ULARP partners with Louisville Alumni and the Employee Success Center, to ensure connectedness and several board members serve as retiree representatives on university committees including the Human Resources Advisory Committee (HRAC) to provide feedback on how policy and procedure changes may impact retirees.

Another goal of ULARP is to share information with retirees that may impact them. ULARP sends email notifications throughout the year, including a quarterly newsletter, and hosts wellness seminars, monthly coffees, and a semi-annual luncheon. To learn more, please visit the ULARP website. To join ULARP, please complete the online membership form. If you have any questions, contact Bev Daly, membership chair, at ularp@louisville.edu or 502-415-2369.



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 Benefits Specialist	louisville.edu/hr/benefits or benefits@louisville.edu	General questions
Payroll Department	(502) 852-2978	payroll@louisville.edu	Change of address
IT Help Desk	(502) 852-7997	louisville.edu/it/departments/consulting/helpdesk	Questions about email accounts and other IT topics
Get Healthy Now	(502) 852-7755	louisville.edu/gethealthynow	Premium incentive for health plan participants and general wellness questions

ADDITIONAL CONTACTS

Anthem BlueCross BlueShield (Medical)	(855) 747-1137	<i>anthem.com</i>	Questions for medical plan participants about coverage
Delta Dental (Dental & Vision)	(866) 964-8763	<i>deltadentalky.com/shop-for-insurance/uofl/</i>	Questions about dental and vision coverage
Optum Health	(855) 687-2021	<i>optumfinancial.com</i>	Direct billing questions for medical
Express Scripts (Prescription Drugs)	(800) 298-6890	<i>express-scripts.com</i>	Any pharmacy issues
Health Advocate	(866) 799-2731	<i>healthadvocate.com/uofl</i>	Well-being resources and advocacy support for your medical claims
KY Rx Coalition (Prescription Drugs)	(855) 218-KYRx	<i>kyrx.org</i>	Help find lower cost prescriptions, etc.
AARP Medicare Supplement Plans	(800) 392-7537	<i>aarphealthcare.com</i>	Questions about supplement plans. Call UofL Benefits to enroll.
Social Security Administration Office	(866) 716-9671 (Louisville location)	<i>ssa.gov</i>	Social security questions
Medicare	(800) MEDICARE (1-800-633-4227)	<i>medicare.gov</i>	Medicare enrollment and questions
Fidelity	(800) 343-0860	<i>fidelity.com/atwork</i>	Retirement account information
TIAA	(800) 842-2252	<i>tiaa.org</i>	Retirement account information
Kentucky Deferred Compensation	(800) 542-2667	<i>kentuckyplans.com</i>	Retirement account information for 457(b) KY deferred comp plan
Anthem EAP	(800) 865-1044	<i>AnthemEAP.com</i>	Any personal needs (counseling, etc.)
MetLife	(630) 692-4242	<i>MetLife.com</i>	Questions about enrollment, billing and/or dental/vision/life policies.
Davis Vision	(800) 999-5431	<i>davisvision.com</i>	Questions about vision coverage

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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