Benefits Guide
2026

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.

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 Benefits at ***benefits@louisville.edu***.

What's Inside

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

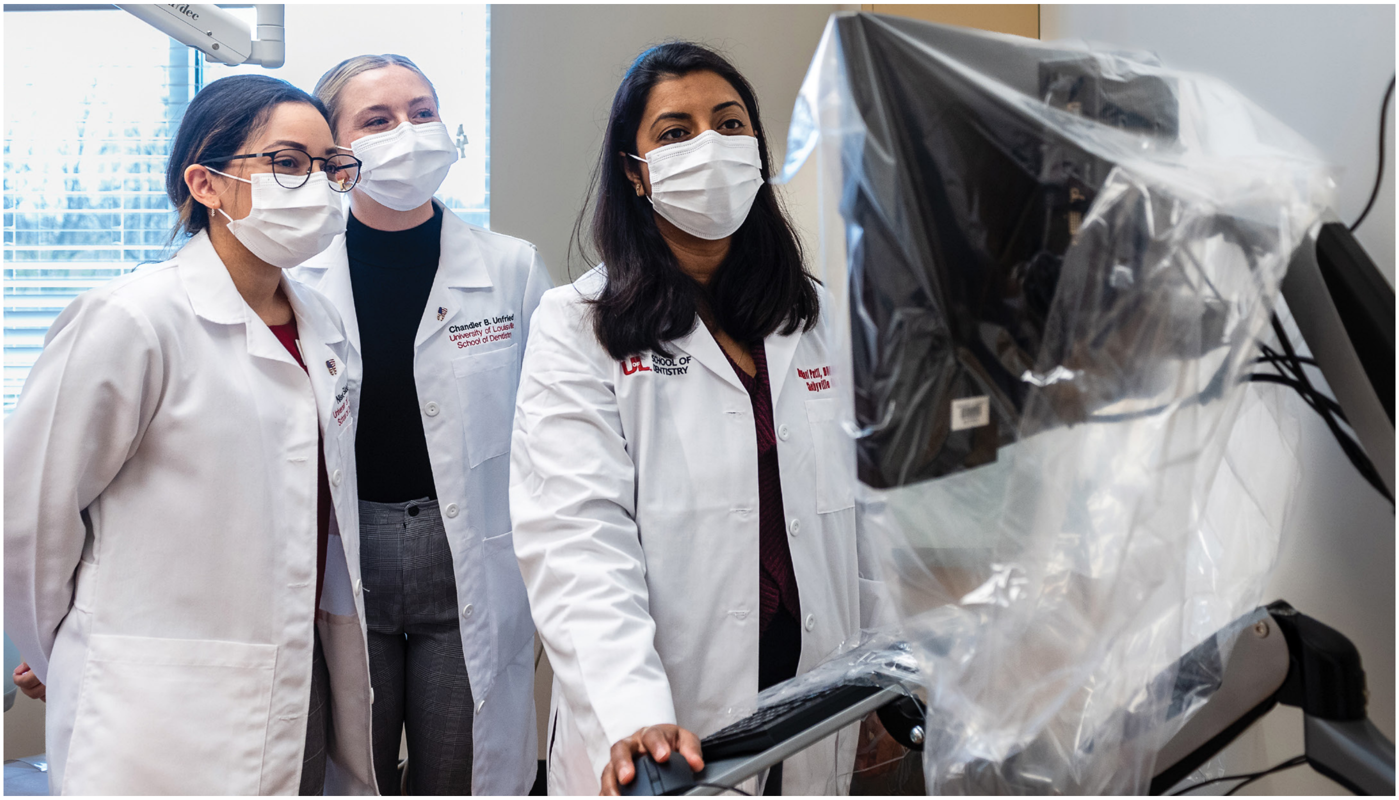
The following dependents may be eligible for coverage:

- **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

UofL offers three medical plans through Anthem Blue Cross Blue Shield (Anthem).

The plan options are:

- PPO with Health Reimbursement Account (HRA)
- UofL Health Plan (ULH)
- Consumer Driven Health Plan with Health Savings Account (CDHP with HSA) (this is not available to employees on a J1 Visa)

Common 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 at the point of service. The amount varies based on the plan you choose and the service you receive. You don't need to meet the annual deductible before medical copays apply.

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 deductions). After you reach this amount for the year, the plan pays 100% of covered services for the remainder of the year.

What's the Same Across Plans

All three plans:

- ✓ Have access to the same network of providers (Anthem)
- ✓ Provide access to the same types of care
- ✓ Cover in-network preventive care at 100% (such as physicals, well child visits, routine immunizations, mammograms and more)
- ✓ Have a deductible, coinsurance and out-of-pocket maximum
- ✓ Allow you to receive a $40 monthly incentive if you participate in the Get Healthy Now wellness program.

Regardless of your plan, we encourage you to establish a relationship with a primary doctor to help manage your health.

How Each of The Plans Work

PPO Plan With HRA

The Preferred Provider Organization (PPO) plan:

- Allows you to go in or out of network with this plan, but you'll pay less when you use Anthem in-network providers.
- Comes with the ability to pay flat dollar copays for doctor's office visits (and $0 if you obtain primary care from a UofL provider).
- Requires you to pay the full cost of medical services, before you meet the annual deductible. After you meet the annual deductible, the plan pays a percentage of the cost of most services until you reach the out-of-pocket maximum.
- Has its own prescription drug annual out-of-pocket maximum for in-network pharmacy.
- Costs the most out of your paycheck, but less out of pocket when you need care.

This plan comes with a Health Reimbursement Account. It's important to use the HRA to maximize the benefits of the PPO plan. The amount of your HRA is enough to cover your in-network deductible or it may be used to pay copays and/or prescription expenses. This is provided to you by UofL on a debit card. When you need care, you simply swipe the debit card which will be funded by January 1, 2026.

You are also eligible for a Health Care Flexible Spending Account. Learn more about these accounts on page 16.

ULH Plan

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.

This plan does not come with an account. However, you are eligible to contribute to a Health Care Flexible Spending Account. Learn more on page 16.

Get Healthy Now Incentive

No matter which UofL medical plan you choose, you can receive a $40 Get Healthy Now monthly incentive for completing the Get Healthy Now wellness program. Once you complete the program, a $40 Get Healthy Now credit will appear on your paycheck.

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 the incentive, register for Health Advocate using the instructions on the Get Healthy Now webpage.

Questions? Contact the Get Healthy Now team at ***ghn@louisville.edu***.

CDHP With HSA

The Consumer Driven Health Plan (CDHP):

- Allows you to go in or out of network with this plan, but you'll pay less when you use Anthem in-network providers.
- Requires you to pay the full cost of most services, including most prescription drugs, before you meet the deductible. After you meet the annual deductible, the plan pays a percentage of the cost of most services until you reach the out-of-pocket maximum.Prescriptions for select preventive medications will bypass the deductible and the copay will apply before satisfying the deductible. Medications that are on the preventive list (***louisville.edu/hr/benefits/ESI2026StandardPlusPreventiveMedicationsDrugList303862.pdf***) and bypass the deductible, will still have a cost and that cost will apply to the maximum out-of-pocket accumulator but will not apply to the deductible. For more information, please contact KY Rx Coalition at 855-218-KYRx or online at ***kyrx.org***.
- Costs less out of your paycheck, but more out of pocket when you need care.

This plan comes with a Health Savings Account (HSA). The CDHP is a qualifying high-deductible health plan. Because of this, you are eligible to have a Health Savings Account and use it to pay for medical, prescription drug, dental and vision expenses tax-free, now and in the future. You are also eligible for a Limited Purpose Health Care Spending Account. UofL contributes a set amount based on the coverage level you choose. You may also contribute to the account as well. Learn more about these accounts on page 16.

The CDHP is not available to employees on a J1 Visa. J1 Visas require an annual deductible of $500 or less. For more information, contact the International Affairs Office.

Medical Plan Comparison Chart

	PPO with HRA	ULH — ULH (UofL) Provider	ULH — Anthem Provider	CDHP with HSA
Network	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
In-network preventive care	0% (fully covered) (routine physicals, gynecological exams, mammograms, well-child care, routine immunizations, labs, x-rays or other preventive test)			
Account and amount UofL provides in account	**HRA** $250 employee (ee) $500 ee + spouse/QA $750 ee + child(ren) or ee + family	N/A		**HSA** $500 employee (ee) $1,000 ee + spouse $2,000 ee + child(ren) or ee + family
ANNUAL DEDUCTABLE				
Per Person	$250	$0	$500	$2,000
Per Family	$750	$0	$1,000	$4,000
Deductible type	Embedded	Embedded		Aggregate
ANNUAL MEDICAL OUT-OF-POCKET MAXIMUM (Copays, coinsurance and deductibles accumulate toward the out-of-pocket max)				
Per Person	$2,250	$2,000	$4,500	$4,600
Per Family	$4,750	$4,000	$9,000	$9,200
Out-of-pocket maximum type	Embedded	Embedded		Aggregate
PRIMARY DOCTOR'S OFFICE VISITS (OBGYN visits covered as primary doctor)				
UofL Physician	$0	$0	N/A	20% after deductible
Non UofL Physician	$20	N/A	$25	20% after deductible
Specialist	$35	$0	$50	20% after deductible
Telehealth through Anthem's LiveHealth Online[2]	$20	N/A	$25	20% after deductible
HOSPITAL STAYS AND OTHER COVERAGE				
Inpatient Care (hospital and physician care)	10% after deductible	$300 per visit	30% after deductible	20% after deductible
Emergency Room	$150	$150	$150	20% after deductible
Urgent Care	$30	$30	$50	20% after deductible

[1] Out-of-network emergency care is covered.
[2] Limited to 50 visits per year for physical and occupational therapy combined and limited to 25 visits per year for speech therapy.

Aggregate and Embedded Benefit Features: Know the Difference

If you cover any family members, it's important to understand how the deductible and out-of-pocket maximum are calculated. It's important because the approach the plan uses makes a difference as to when your benefits kick in.

- Plans with an embedded approach: PPO and ULH plans
- Plans with an aggregate approach: CDHP

Under an aggregate approach, there is one family limit that applies to all of you. When one, or a combination of family members that meet the family deductible or out-of-pocket maximum, it is considered to be met for all of you. Then, the plan will begin paying its share of eligible expenses for the whole family for the rest of the year.

Under an embedded approach, each person only needs to meet the individual deductible and out-of-pocket maximum before the plan begins paying its share for that individual. When one person meets that amount, it's met for just one person. The family deductible is met either through individual deductibles being met or through combined family spending.

For the ULH plan, two individual deductibles make up the family deductible. For the PPO plan, three individual deductibles make up the family deductible.

NEED MORE HELP? Go to ***deductibles.tellmein2.com*** to watch a quick video.

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 27 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***.

	Monthly Costs for 12-Month Employee		
	PPO w/ HRA	**ULH**	**CDHP w/ HSA**
Employee Only	$192.00	$181.00	$93.00
Employee + Spouse/QA[2]	$508.00	$479.00	$246.00
Employee + Child(ren)	$346.00	$326.00	$106.00
Employee + Family	$660.00	$623.00	$271.00
Two Employee Family[1]	$233.00	$193.00	$93.00

	Monthly Costs for 10-Month Employee		
	PPO w/ HRA	**ULH**	**CDHP w/ HSA**
Employee Only	$230.40	$217.20	$111.60
Employee + Spouse/QA[2]	$609.60	$574.80	$295.20
Employee + Child(ren)	$415.20	$391.20	$127.20
Employee + Family	$792.00	$747.60	$325.20
Two Employee Family[1]	$279.60	$231.60	$111.60

[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 8). To get started, simply go to ***livehealthonline.com*** or call 888-548-3432.

Prescription Drugs

Here's how prescription drug coverage is offered by Express Scripts. The annual deductibles are different from one another by plan:

PPO and ULH:

Prescription drugs are not subject to a deductible and only apply toward the out-of-pocket maximum. Refer to the chart on the next page for copay amounts and maximum costs.

CDHP:

You have one deductible for your medical and prescription drug expenses. Your prescription drugs are not covered until you reach your full annual deductible for the year.* It's very important to understand the full cost of your prescription drugs because you will pay the full cost until you meet your annual deductible.

*Under the CDHP, prescriptions for select preventive medications will bypass the deductible and the copay will apply before satisfying the deductible. Medications that are on the preventive list (***louisville.edu/hr/benefits/ESI2026StandardPlusPreventiveMedicationsDrugList303862.pdf***) and bypass the deductible, will still have a cost and that cost will apply to the maximum out-of-pocket accumulator but will not apply to the deductible. For more information, please contact KY Rx Coalition at 855-218-KYRx or online at ***kyrx.org***.

For your convenience, your Anthem ID card will be a combination ID card for medical and Express Scripts prescription coverage.

Where to Receive Your Prescription Drugs

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 select generic maintenance prescription drugs at no cost to you.
- You pay less for your brand formulary and nonformulary 90-day prescriptions (see chart on next page).
- 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***.

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***.

Prescription Drug Comparison Chart

<table>
<tr><th rowspan="2"></th><th colspan="3">You Pay</th></tr>
<tr><th>PPO with HRA</th><th>ULH</th><th>CDHP with HSA</th></tr>
<tr><td colspan="4">ANNUAL PRESCRIPTION DEDUCTIBLE FOR IN-NETWORK PHARMACY (not available for out-of-network)</td></tr>
<tr><td>Per Person</td><td>$0</td><td>$0</td><td>Combined with medical deductible of $2,000</td></tr>
<tr><td>Per Family</td><td>$0</td><td>$0</td><td>Combined with medical deductible of $4,000</td></tr>
<tr><td colspan="4">ANNUAL PRESCRIPTION OUT-OF-POCKET MAXIMUM (OOPM) FOR IN-NETWORK PHARMACY (not available for out-of-network)</td></tr>
<tr><td>Per Person</td><td>$4,600</td><td>$2,600</td><td>Combined with medical OOPM of $4,600</td></tr>
<tr><td>Per Family</td><td>$9,200</td><td>$5,200</td><td>Combined with medical OOPM of $9,200</td></tr>
<tr><td>Non-Specialty Drugs</td><td></td><td></td><td></td></tr>
<tr><td>Generic</td><td colspan="2" rowspan="3">$10 / $20[1] by mail
25% (max: $60) at retail / 15% (max: $120) by mail
40% (max; $100) / 35% (max: $200) by mail</td><td>$10 after deductible / $20[1] after deductible by mail</td></tr>
<tr><td>Brand Formulary</td><td>25% (max: $60) after deductible / 15% (max: $120) after deductible by mail</td></tr>
<tr><td>Non-Formulary</td><td>40% (max: $100) after deductible / 35% (max: $200) after deductible by mail</td></tr>
<tr><td>Brand name drug when a generic is available</td><td colspan="2">Plan pays the cost of the generic drug. You pay the remainder of the cost, with no maximum.</td><td>After you meet the deductible, plan pays the cost of the generic drug. You pay the remainder of the cost with no maximum.</td></tr>
<tr><td>Specialty Drugs</td><td colspan="2" rowspan="4">25% (max: $100)
25% (max: $150)
40% (max: $250)</td><td></td></tr>
<tr><td>Generic</td><td>25% (max: $100) after deductible</td></tr>
<tr><td>Brand Formulary</td><td>25% (max: $150) after deductible</td></tr>
<tr><td>Non-Formulary</td><td>40% (max: $250) after deductible</td></tr>
</table>

[1] Mail order generic medications will be $20, but there are select generic maintenance drugs that will be a $0 copay through mail order. For more information, please contact KY Rx Coalition at 855-218-KYRx or online at ***kyrx.org***.

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

Comparing the Three Medical Plans

Choosing your medical plan for 2026 is a big decision. We're here to support you. As you review your options, consider these questions:

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

PAYCHECK DEDUCTIONS	PLAN	OUT-OF-POCKET COSTS
$$$ ←	PPO	→ $
$$ ←	ULH	→ $$
$ ←	CDHP	→ $$$

Decision Pathways Tool Can Help with Your Decision

All plans have their advantages, but the one that's right for you will depend on your unique health and financial priorities and needs.

The Decision Pathways tool (***wtwdecisionpathways.com/louisville/index.html***)can help you in your decision-making process. It asks you simple questions and presents the option that might be right for you. The information you provide is not tracked or shared with UofL.

Tax-Advantaged Accounts

You have tax-advantaged accounts available to you. All are administered by Optum Financial. You will receive a debit card that allows you convenient access to your accounts at any time.

- If you enroll in the PPO, you'll automatically receive the HRA.
- If you enroll in the CDHP, you'll automatically receive the HSA.
- Flexible Spending Accounts are available whether you enroll in medical coverage.
- The Dependent Care FSA is available if you have qualifying dependents who receive care while you are working.

Here's more about each account.

HSA

The Health Savings Account (HSA) is available if you enroll in the CDHP. UofL contributes a set amount based on the coverage level you choose. You can also make your own contributions. Once you enroll in the CDHP, you will receive a debit card through Optum Financial.

Here's how it works:

TAX-FREE MONEY GOES IN	THE BALANCE GROWS TAX-FREE	MONEY COMES OUT TAX-FREE
The account gets funded by these sources: **UofL:** $500 employee (ee) $1,000 ee + spouse $2,000 ee + child(ren) or ee + family An amount you choose to contribute from your paycheck or through Optum Financial up to IRS limits The total amount you and UofL can contribute to the HSA for 2026 is $4,400 (ee coverage) and $8,750 (all other coverage levels). If you are age 55 or older, you can make an additional catch-up contribution of $1,000. When you decide what to contribute, account for the amount UofL is providing to ensure you aren't exceeding the limit.	There's no tax on your HSA as it grows with interest. Additionally, once your balance reaches $1,000, you can invest the amount over that tax free. Visit ***optumfinancial.com*** for more information on investment options.	Use your HSA money for eligible out-of-pocket medical, prescription drug, dental and vision expenses. If you don't spend the money in the account, the balance at the end of the year rolls over. It's your money to keep and spend tax-free on eligible health care expenses whenever works best for you, even if you leave the University.

HSA Eligibility

The IRS has rules about who can participate in an HSA. You can have an HSA if you:

- Aren't covered by any other health plan that is not a high-deductible health plan (HDHP). The CDHP is a qualifying high-deductible health plan.
- Are not enrolled in Medicare, TRICARE or TRICARE for Life
- Haven't received Veterans Affairs (VA) benefits within the past 3 months, except for preventive care; if you have a disability rating from the VA, this exclusion doesn't apply
- Can't be claimed as a dependent on someone else's tax return

Other restrictions and exceptions may also apply. We recommend that you consult a tax, legal or financial advisor to discuss your personal circumstances.

HRA

The Health Reimbursement Account (HRA) is available if you enroll in the PPO plan.
UofL contributes a set amount (based on coverage tier) to the HRA. Once you enroll in the PPO plan, you will receive a debit card through Optum Financial 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 PPO plan. You can never have more than two times your annual allowance in the HRA.

Flexible Spending Accounts
With Flexible Spending Accounts (FSA), you can set aside pre-tax dollars (up to IRS limits) to pay for eligible expenses. FSAs have a "use-it-or-lose-it" provision, meaning any unspent money will be forfeited. Employees have until March 31, 2027, to submit any claims incurred on or before December 31, 2026.

UofL FSA options are:

- Health Care FSA (available if you are in the PPO or ULH plans or if you waive medical coverage)
- Limited Purpose FSA (only available if you are in the CDHP)
- Dependent Care FSA (available if you are enrolled in any medical plan or if you waive medical coverage)

What About Existing HRA Balance?

If you have an HRA balance in 2025 and you enroll in the PPO plan for 2026, 1x your annual allowance of $500 (employee only), $1,000 (employee + spouse/qa) or $2,000 (employee + children or employee + family) will rollover in 2026. If you elect the CDHP or the ULH plan, you will forfeit your 2025 HRA balance.

Health Care FSA

Annual paycheck deductions for the Health Care FSA can be $150 to $3,400 per calendar year. The total annual contribution is available on your benefits start date. Eligible expenses including medical, dental, vision and prescription drug are reimbursable through the plan. You can find a comprehensive list of eligible expenses at optumfinancial.com.

For 2026, Health Care FSAs have a rollover provision which allows up $660 (must have a balance of greater or equal to $50 for rollover) of unspent funds to roll into the next calendar year.

Limited Purpose FSA

This account is available if you enroll in the CDHP medical plan and you qualify to contribute to an HSA. It lets you set aside money each pay period and reimburse yourself tax-free for eligible dental or vision expenses only. For eligible medical and prescription drug expenses, you can use your HSA.

The Limited Purpose FSA could be of interest to you if you are contributing to the limit in the HSA and want to maximize your tax savings even more. You can contribute $3,400 toward the Limited Purpose FSA in 2026.

Dependent Care FSA

Annual employee paycheck deductions can be from $150 up to $7,500 per household, per calendar year for daycare, eldercare, and other eligible expenses. Participants receive reimbursements up to the total amount contributed through each paycheck 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.

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 Financial at ***optumfinancial.com***.

How to use Health Care FSA and Limited Purpose FSA

You will receive an FSA Optum Financial debit card to use to pay for your eligible expenses. Expenses can also be submitted for reimbursement to Optum Financial at ***optumfinancial.com***.

Use Your Optum Financial Debit Card for All Accounts and Save Receipts

You use the Optum Financial debit card whether you are in the HSA, HRA or FSAs (with the exception of Dependent Care FSA). For medical and prescription drug expenses, the card will first pull from the HSA (if you are in the CDHP) or the HRA (if you are in the PPO Plan) and then from the FSA.

If you would like to take money from the FSA first instead of the HSA or HRA, you may do so online with Optum. Funds will be drawn in the following order: first from the HRA, then from the FSA, and finally from the HSA.

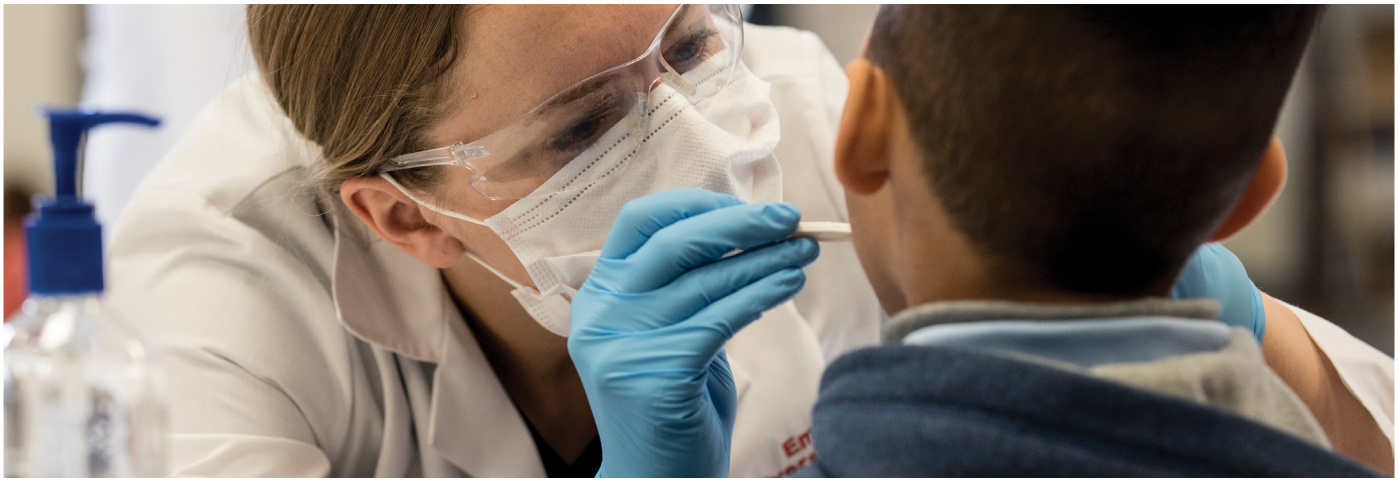
You may need to submit documentation for expenses when requested by Optum Financial. It's important to save receipts.

Comparison of Each of the Accounts

Below is a comparison of each of the accounts. Remember, if you enroll in the PPO, you'll automatically receive the HRA. If you enroll in the CDHP, you'll automatically receive the HSA. The Health Care FSA and Limited Purpose FSAs are available in addition if you want to maximize your tax savings.

	HRA	HEALTH CARE FSA	HSA	LIMITED PURPOSE FSA
Who is eligible?	Enrolled In: PPO Plan	PPO and ULH Plans or waive medical coverage	Enrolled In: CDHP	Enrolled In: CDHP
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 the UofL annual contribution)	(up to $660)	✓	(up to $660)

Think about your out-of-pocket expenses for the next year as you decide if any of the tax-advantaged accounts are right for you. For more detailed information, visit ***louisville.edu/hr/benefits/2026-tax-advantaged-benefit-accounts***.



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

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

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	$5.18
Employee + Spouse/QA[1]	$7.86	$9.44
Employee + Child(ren)	$8.32	$9.98
Employee + Family	$11.96	$14.36

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

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.

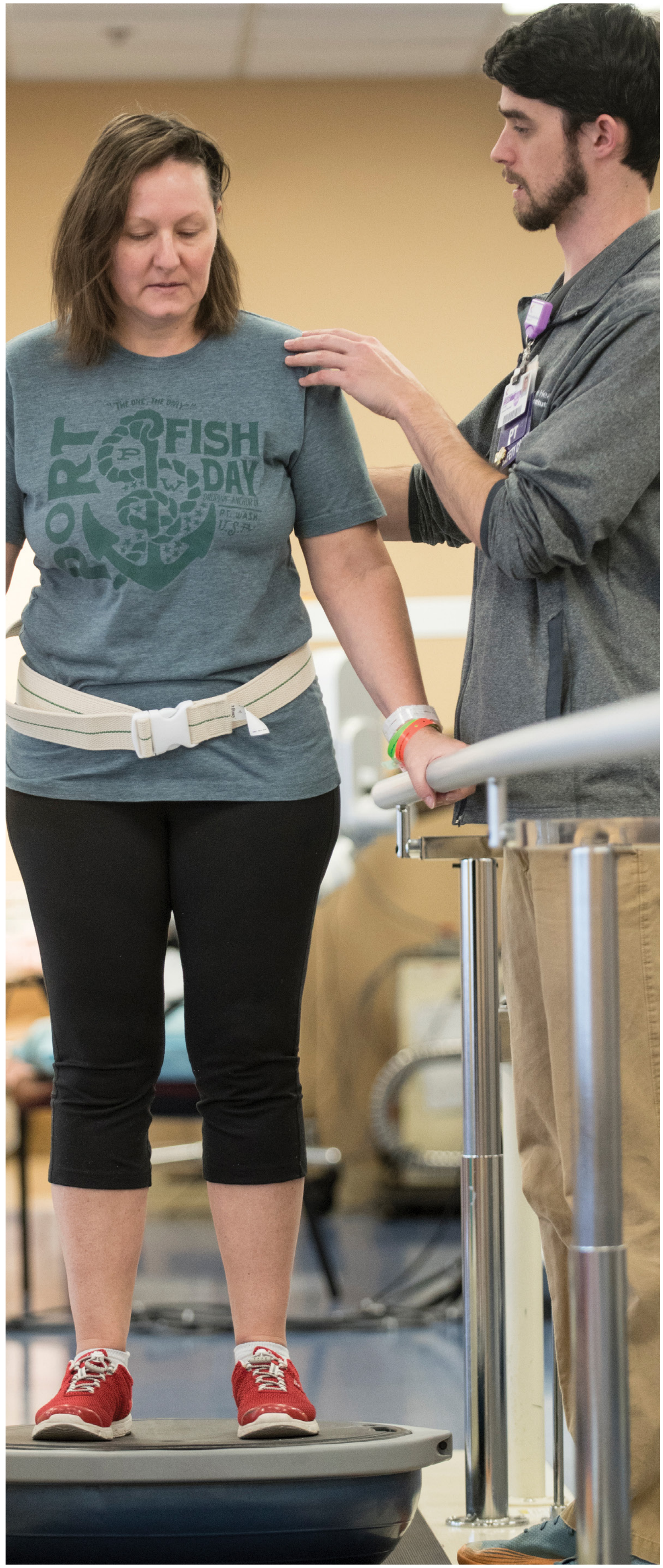
Additional Term Life Insurance

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	.064
25 – 29	.064	.077
30 – 34	.085	.102
35 – 39	.096	.115
40 – 44	.106	.127
45 – 49	.159	.191
50 – 54	.245	.294
55 – 59	.456	.547
60 – 64	.701	.841
65 – 69	1.348	1.62
Over age 70	2.187	2.62
Child(ren) Age 1 up to age 26.	.117	.140

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 x 200 = $21.20 monthly

+

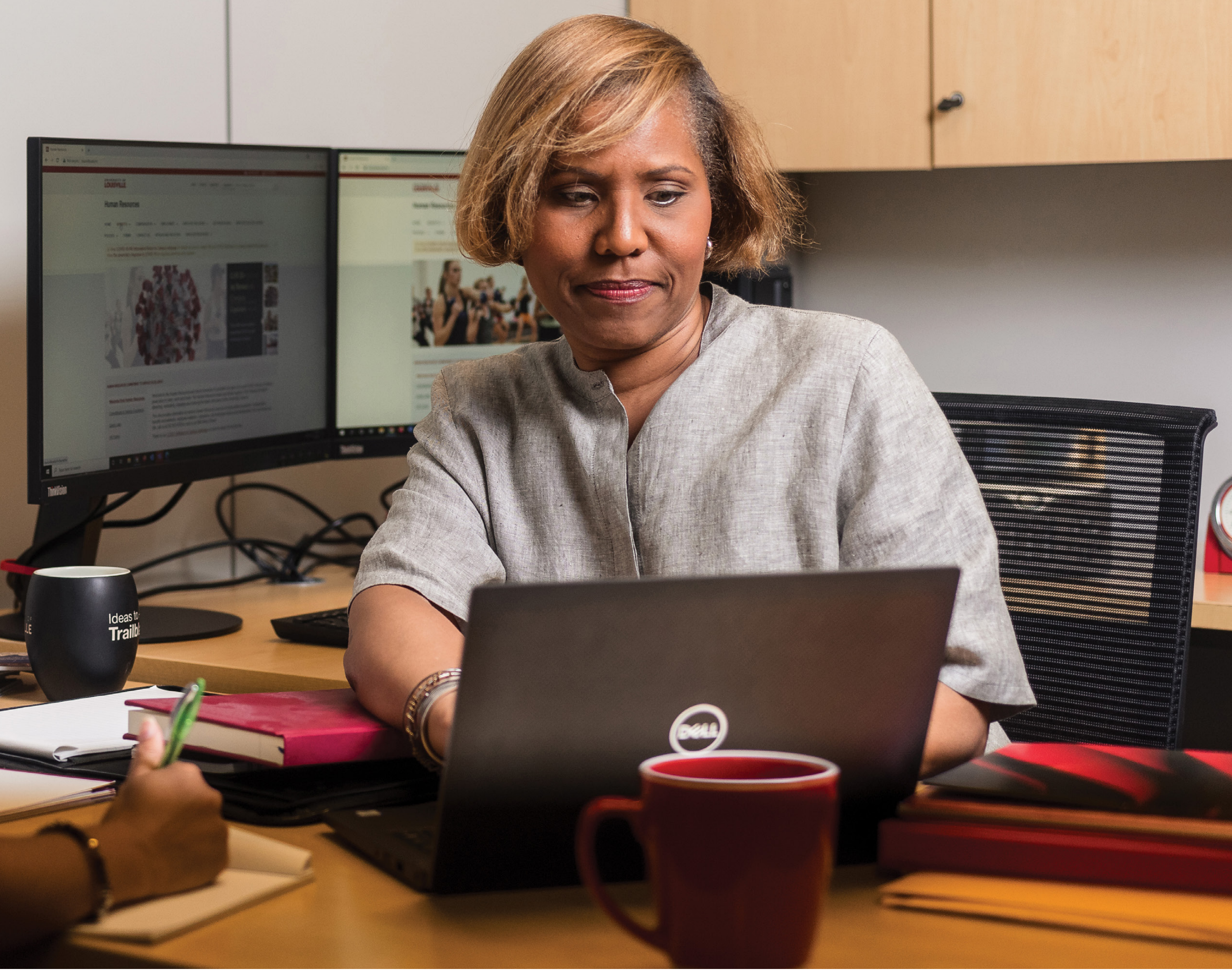
Spouse's coverage:
$0.106 x 25 = $2.65 monthly

+

Child(ren) coverage:
$0.117 x 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.

Basic 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.

Supplemental Long-Tem Disability (Buy-Up)

The University of Louisville offers an employee paid Supplemental Long Term Disability insurance coverage to all active full-time employees working at least 30 hours per week who earn $100,000 or more per year. This additional benefit provides up to a monthly benefit maximum of $5,000, with a combined maximum monthly disability benefit of $10,000.

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.

- **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.

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 ***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 | *fidelity.com/atwork* or *netbenefits.com*

TIAA: 1-800-842-2252 | *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: ***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 ***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 ***fidelity.com/schedule***

TIAA: Call 1-800-732-8353 or go online at ***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	(502) 852-6258	*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	(502) 852-6258	*louisville.edu/gethealthynow* *ghn@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, HRAs and HSAs)	1-866-860-7260	*optumfinancial.com*	Questions about FSAs, HRAs and HSAs
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.)

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