



Open Enrollment

Frequently Asked Questions

General Questions

1. How and when do I enroll in 2026 benefits?

Enroll via [Workday](#) between October 1 and October 31, 2025.

2. Do I need to do anything for Open Enrollment this year?

Yes. Open Enrollment is mandatory if you want medical coverage and/or a Flexible Spending Account (FSA) in 2026. You must actively enroll during Open Enrollment, or you will not have medical and/or FSA coverage for 2026. Dental, vision and other benefits coverage and rates will carry over.

3. What else should I do during Open Enrollment?

- Review Benefits Information: louisville.edu/hr/benefits/openenrollment/oe
- Register for an in person or virtual meeting with the Benefits Department in October at [Schedule OE In-person or Virtual Meeting](#).
- Attend HRtalks Benefits:
 - Sept. 10: Open Enrollment Overview
 - Sept. 17: All About Our Medical Plans for 2026
 - Sept. 24: All About Our Health Care Accounts (HRA, HSA, FSA)
- Visit Benefit Fairs: Oct. 7 (Belknap), Oct. 8 (HSC)
- Use the plan comparison tool “Decision Pathways”
- Submit elections in Workday by **Friday, October 31, 2025, at 11:59 p.m. EST**

4. What if I do not enroll?

You will lose medical and FSA coverage for 2026. If you miss the Open Enrollment window, you will need an eligible qualifying life event to enroll.

5. Are there any changes to retiree benefit offerings?

Retirees will be offered the same plans as active employees. Retirees may visit the retiree Open Enrollment website at [Retiree Open Enrollment webpage](#) for more information.

2026 Anthem Medical Plans

1. What resources can I use to help determine the medical plan that best fits my needs?

Use the Decision Pathways tool, email benefits@louisville.edu, or call the Open Enrollment line at 852-0040, Monday–Friday, 8:30 a.m. to 4:30 p.m. for assistance.



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2. What are the new medical plans for 2026?

- PPO with HRA
- ULH
- CDHP with HSA

3. Is Anthem still the medical vendor?

Yes, Anthem will remain the vendor in 2026.

4. How are prescriptions covered?

- **PPO medical plan with HRA & ULH medical plan:** Prescriptions do not apply to deductible.
- **CDHP medical plan with HSA:** You have one combined deductible for medical and prescription drug costs. Prescription drugs aren't covered until you meet your full annual deductible, except with PPO with HRA and ULH plans (which don't require it for prescriptions). You'll pay the full cost of your medications until then. It's important to understand those costs. After meeting the deductible, drug coverage begins, and each plan has a different out-of-pocket maximum, which is the most you'll pay for covered drugs annually.

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

5. Is the \$40 Get Healthy Now monthly credit available with any medical plan?

Yes, you'll receive a \$40 monthly credit on your medical premium for participating in the Get Healthy Now wellness program by the deadline. **Visit louisville.edu/gethealthynow for more information.**

Tax-Advantaged Spending Accounts

1. Which tax-advantaged spending account am I eligible for and how do I access my funds?

You will access funds by utilizing an Optum debit card (same process as using current HRA/FSA funds

Medical Plan	Spending Account Eligibility
PPO with HRA	HRA, Health Care FSA and Dependent Care FSA
ULH	Health Care FSA and Dependent Care FSA
CDHP with HSA	HSA, Limited Purpose FSA, and Dependent Care FSA

2. How much can I contribute to the HSA? Does UofL contribute in 2026?

If enrolled in the CDHP medical w/ HSA plan, both you and UofL may contribute to the HSA. Funds may be used for eligible medical, prescription, dental and vision expenses. The combined max contribution for 2026 is \$4,400 (employee only coverage) and \$8,750 (all other coverage levels). If you are 55 or older, you can make an additional catch-up contribution of \$1,000.

UofL Contribution in 2026:

- Employee Only: \$500
- Employee + Spouse: \$1,000
- Employee + Children or Employee + Family: \$2,000



3. What can I use my HSA for?

You can use the funds in your HSA to pay for qualified medical expenses like: Doctor office visits, lab fees, medical procedures, dental care, vision care, and prescriptions. Employees may not receive or use HSA contributions on qualifying adults and/or dependents you do not claim on your taxes per IRS regulations.

4. Can I invest my HSA dollars?

Yes, you can choose to invest your HSA dollars once you reach your investment threshold of \$1,000.

5. What happens to my HSA if I leave UofL?

The HSA is an employee-owned account, and the funds go with you.

6. What is an HRA

An HRA is an employer-funded account that reimburses employees for qualified medical expenses. HRAs are owned and controlled by the employer, unlike HSAs which are employee-owned. You are eligible if enrolled in the PPO medical with HRA plan.

7. What can I use my HRA for?

You can use the funds in your HRA to pay for qualified medical expenses like: Doctor office visits, lab fees, medical procedures, and prescriptions.

8. How much can I contribute to the HRA? Does UofL contribute in 2026?

HRA funds may be used for eligible medical and prescription expenses if enrolled in the PPO medical with HRA plan.

UofL Contribution in 2026:

- Employee Only: \$250
- Employee + Spouse/Qualified Adult: \$500
- Employee + Children or Employee + Family: \$750

9. Will my current HRA funds roll over?

Yes, up to 1x your remaining eligible funds will roll over **if** you enroll in the PPO medical plan for 2026.

10. What happens to my HRA if I leave UofL?

The account does not move with you as it is owned and funded completely by the employer.

11. What is the difference between Health Care, Dependent Care and Limited Purpose FSA?

Feature	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Covers	Medical, prescription, dental, vision	Dental and vision only	Daycare for children under 13 and dependents needing care
Eligible if Enrolled In	PPO medical with HRA, ULH medical plan, or waiving coverage	CDHP medical plan with HSA	PPO medical with HRA, ULH medical, CDHP medical with HAS plan, or waiving coverage