



# 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](https://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](mailto: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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## Frequently Asked Questions

### 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:** 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 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](http://kyrx.org).

***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](http://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. How do HSA contributions work?

HSA contributions may come from both you and UofL, but the timing is different. You do not have to contribute to the HSA to receive UofL contributions.

- **Employee contributions** are taken from each paycheck and deposited into your HSA within 3 business days (excluding Holidays). These contributions are not front-loaded; contributions accumulate over time.
- **Employer contributions** are front-loaded, meaning UofL contributions will be deposited in the employee's account the week of January 5, 2025.

### 4. Do I need to designate a beneficiary on my HSA?

Yes, you will need to designate a beneficiary for your HSA. You may do so via the Optum portal or via the Optum Mobile App.

- **[Login | Health Account Benefits Portal](#)**: Once logged in, from the home page, select "I want to manage beneficiaries".
- **Optum Financial Mobile App**: Once logged in, select settings and manage beneficiaries.

If you are married and your spouse is listed as your beneficiary, they will become the owner of the account and assume it as their own. If you are unmarried, your account will cease to be an HSA. The money in your account will pass to your beneficiaries or become a part of your estate, and it will be subject to applicable taxes.

### 5. 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.

### 6. Can I invest my HSA dollars?

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



### 7. What happens to my HSA if I leave UofL?

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

### 8. 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.

### 9. 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.

### 10. 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

### 11. How do HRA contributions work?

Only UofL may contribute to the HRA. Funds are front loaded and available for use effective January 1, 2025.

### 12. 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.

### 13. 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.

### 14. 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 medica plan with HSA	PPO medical with HRA, ULH medical, CDHP medical with HSA plan, or waiving coverage