

Get Ready for Benefit Changes

Mandatory Open Enrollment for 2026 benefits is happening October 1 through October 31, 2025.

As part of UofL's ongoing efforts to modernize and improve our benefit offerings, this year we are:

- Simplifying our medical coverage options — moving from five plans to three
- Offering a Health Savings Account and a new Limited Purpose Flexible Spending Account

NOTE: If you want medical coverage and/or a Flexible Spending Account (FSA) in 2026, you must actively enroll between October 1 and October 31, 2025, or you will not have coverage for 2026. Your 2025 medical elections and FSA will not carry over to 2026. Dental, vision and other benefits coverage and rates will carry over.

Check out the details inside.



[RETURN ADDRESS]

Name

Address 1

Address 2

City, State Zip



Get ready to enroll in your benefits! Mandatory Open Enrollment is October 1-31, 2025.

Be sure you understand what's new and enroll to ensure you have coverage for 2026.

Open Enrollment is more than one month away, but it's important to review your options now so that you can choose the best plan for you.



2026 Mandatory Open Enrollment — October 1 through October 31

Get ready to enroll in your benefits for 2026! UofL's most significant update for 2026 is that **we're simplifying our medical coverage options — moving from five plans to three:**

- Preferred Provider Organization (PPO) Plan with Health Reimbursement Account (HRA)
- University of Louisville Health (ULH) Plan
- Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)

Why did UofL make this change? Transitioning from five plans to three plans helps manage overall costs, maintain competitiveness with peer institutions, and reinforce UofL's investment in employee well-being. Annual benefits reviews will ensure continued alignment with strategic goals, regulatory compliance and support for employee growth.

NOTE: Dental and vision plans and rates will remain the same for 2026. Additional Term, Spouse, and Child Life Insurance plans will stay the same in 2026 unless you move to a new age band or elect additional coverage amounts.

Choosing the Right Medical Plan for You

UofL is committed to supporting you with tools and resources as you evaluate your options.

Learn more by:

1. Going to <https://louisville.edu/hr/benefits/openenrollment/oe> for details on how these plans and accounts work.
2. Using a plan comparison tool. Created just for you, our new **Decision Pathways** will help guide you through the three medical plan options. The tool will ask you questions about your expected health care costs and will help guide you to the option that might be right for you and your family. Ultimately, the decision is up to you.
3. Attending an HRtalks Benefits sessions to explore changes and get your questions answered:
 - **HRtalks Benefits: Open Enrollment Overview** — September 10
 - **HRtalks Benefits: All About Our Medical Plans for 2026** — September 17
 - **HRtalks Benefits: All About Health Care Accounts (HRA, HSA, FSA)** — September 24

To register, visit <https://louisville.edu/hr/hrtalks-and-hrlistens>.

4. Attending Open Enrollment Benefit Fairs:
 - October 7, 8:00 a.m.-4:30 p.m. Belknap Campus — SAC W201AB
 - October 8, 8:00 a.m.-4:30 p.m. HSC Campus — CTR101/102