Benefits Guide 2026

RETIREMENT

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.

What's Inside

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 10. The University of Louisville 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)

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

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.

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.

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.

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. UofL contributes a set amount based on the coverage level you choose. You may also contribute to the account as well. If you are enrolled in any part of Medicare, you may not receive university contributions or make your own contributions. You must reach out to benefits@louisville.edu to advise if you are ineligible for an HSA. Learn more about these accounts on page 17.

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.

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.

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***.

Medical Plan Comparison Chart

	PPO with HRA	ULH		CDHP with HSA
		ULH (UofL) Provider	Anthem Provider	
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 $750 ee + child(ren) $750 ee + family	N/A		**HSA** $500 employee (ee) $1,000 ee + spouse $2,000 ee + child(ren) $2,000 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.

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.

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 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.***

	PPO w/ HRA	ULH	CDHP w/ HSA
Retiree Only	$543.00	$478.00	$384.00
Retiree + Spouse/QA[2]	$1,304.00	$1,148.00	$922.00
Retiree + Child(ren)	$978.00	$861.00	$684.00
Retiree + Family	$1,684.00	$1,482.00	$1,160.00

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 9 for the amount you would pay). To get started, simply go to ***livehealth.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><td></td><td colspan="3">You Pay</td></tr>
<tr><td></td><td>PPO with HRA</td><td>ULH</td><td>CDHP with HSA</td></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

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. If you are enrolled in any part of Medicare, you may not receive university contributions or make your own contributions. You must reach out to benefits@louisville.edu to advise if you are ineligible for an HSA.

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 contribution. 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.

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) 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.

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*** 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*** 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*** 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.

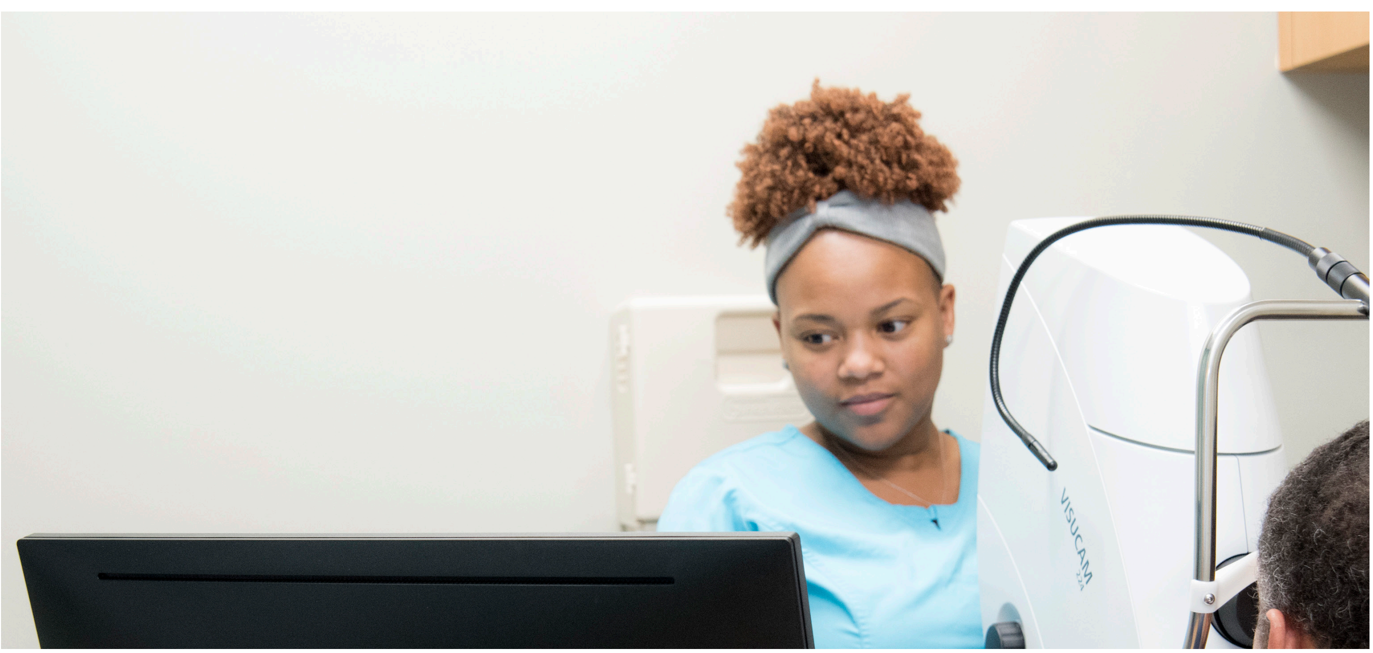
Additional contact information and directions on how to apply for Social Security benefits online may be found at ***ssa.gov***, or you may be able to visit the local Social Security Administration Office at the following addresses:

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.



Dental & Vision

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: ***https://louisville.edu/hr/benefits/2026-retiree-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/GIS.

Enrolling with MetLife/GIS:

Expect an email from Selerix with enrollment instructions prior to your retirement date. Use the link provided to log in to the MetLife/GIS 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 123-45-6789 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 our 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 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

Retiree Flat $5,000 coverage (This is for retiree flat $5000 only, not spouse. That rate is based on retiree's age.)	$20.04/year

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***
- TIAA: 1-800-842-2252 or ***tiaa.org***
- 457(b) Plan: 1-800-542-2667 or ***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***

TIAA: Call 1-800-732-8353 or go online at ***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).

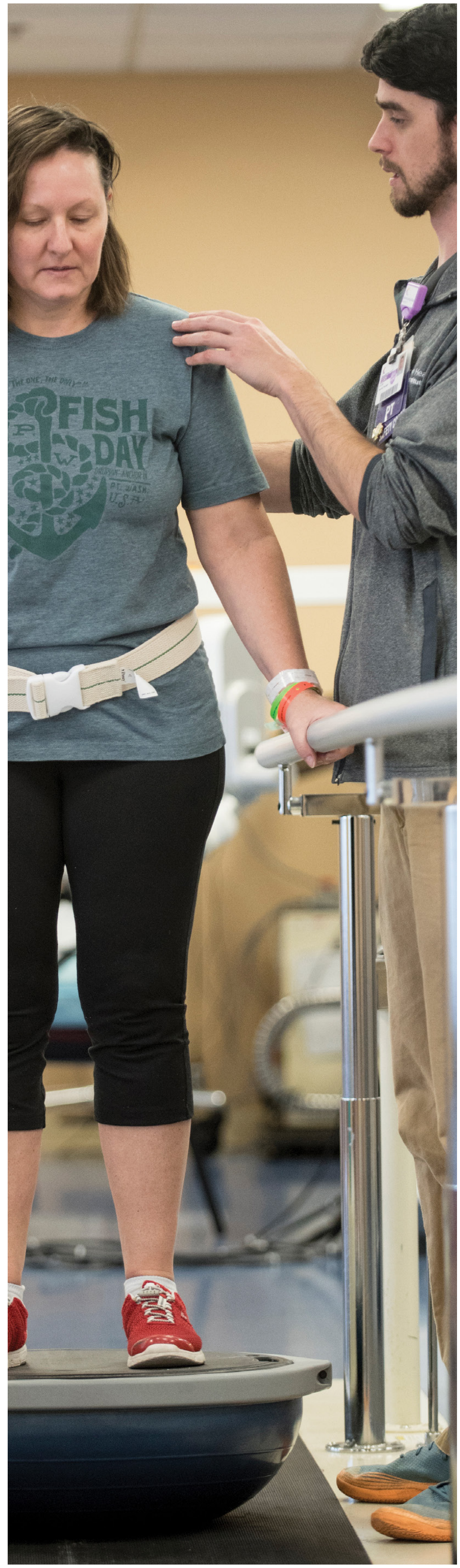
For more information about the Retiree Cardinal Card, please contact the Cardinal Card office at 502-852-7520 or visit the website at ***louisville.edu/cardinalcard/get-a-card.***

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	(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)	(855) 747-1137	***anthem.com***	Questions for medical plan participants about coverage
Delta Dental (Dental & Vision)	(866) 964-8763	***deltadentalky.com/shop-for-insurance/uofl/***	Questions about dental and vision coverage
Optum Health	(855) 687-2021	***optumfinancial.com***	Direct billing questions for medical. For HRA and HSA questions contact (866) 860-7260.
Express Scripts (Prescription Drugs)	(800) 298-6890	***express-scripts.com***	Any pharmacy issues
Health Advocate	(866) 799-2731	***healthadvocate.com/uofl***	Well-being resources and advocacy support for your medical claims
KY Rx Coalition (Prescription Drugs)	(855) 218-KYRx	***kyrx.org***	Help find lower cost prescriptions, etc.
AARP Medicare Supplement Plans	(800) 392-7537	***aarphealthcare.com***	Questions about supplement plans. Call UofL Benefits to enroll.
Social Security Administration Office	(866) 716-9671 (Louisville location)	***ssa.gov***	Social security questions
Medicare	(800) MEDICARE (1-800-633-4227)	***medicare.gov***	Medicare enrollment and questions
Fidelity	(800) 343-0860	***fidelity.com/atwork***	Retirement account information
TIAA	(800) 842-2252	***tiaa.org***	Retirement account information
Kentucky Deferred Compensation	(800) 542-2667	***kentuckyplans.com***	Retirement account information for 457(b) KY deferred comp plan
Anthem EAP	(800) 865-1044	***AnthemEAP.com***	Any personal needs (counseling, etc.)
GIS Enrollment	(888) 592-1840	***uoflservice@gisbenefist.net***	Questions about enrollment
GIS Billing	(855) 266-2092	***insightretirees@ boonchapman.com***	Questions about billing
MetLife	(630) 692-4242	***MetLife.com***	Questions about dental, vision or life coverage

UNIVERSITY OF LOUISVILLE