UofL Cares About Intentional Well-being

It is so important for each of us to be intentional about our health and well-being. Wellness isn’t just about our physical health, it’s also about our emotional, social and financial well-being.

We want to partner with you on your wellness journey and make sure our Cardinal Family’s overall well-being is something we think about, discuss and act upon year-round. Learn more about our new Health Advocate partnership, well-being resources and incentive opportunities on page 4.

A special note from Dr. Neeli Bendapudi, President, UofL

Despite a challenging year filled with uncertainty and change, it has been heartening to see our Cardinal family continue to demonstrate that we are in fact a Community of Care. Knowing that operating at your best requires intentionality, I urge you to explore the many opportunities provided to you that promote self-care and care for your loved ones.

The university’s Get Healthy Now program is designed to encourage our employees to work on their own health goals while also connecting with others through wellness activities, interactive workshops, fitness classes, and more. Additionally, the university offers services provided by Human Development Company, Fidelity, and TIAA that encourage emotional and financial well-being.

To fully deliver on our promise to be a great place to learn, work and invest, we must continue to prioritize our individual, family and community health and well-being. Thank you for all you continue to do for the University of Louisville.
Keeping Benefits Consistent for 2022

Earlier this year, it was announced there would be changes made to our medical plans for 2022. After careful consideration, the university will continue to offer its current plans — EPO, PPO, PCA High, PCA Low — and introduce one additional plan, the University of Louisville Health (ULH) Plan.

We are also pleased to announce that for the second year, despite increased health care costs, UofL is absorbing the increased costs for 2022 employee contributions. This means employees who stay in the same plan and tier won’t experience any medical contribution increase for the 2022 plan year.

During 2022, Human Resources, in collaboration with the Benefits Design Workgroup, will review the current medical plans to determine if any adjustments need to be made to better serve the UofL community.

Read on to learn more about the new ULH Plan option that offers you great opportunities to save on your health care if you use ULH providers.
About the New ULH Plan

New for 2022, the ULH plan will keep your out-of-pocket medical expenses down when you use UofL providers. The plan will offer three tiers of coverage:

- Tier 1 – UofL Health providers; lowest out of pocket costs
- Tier 2 – Anthem in-network providers; higher out of pocket costs
- Tier 3 – Out of network; coverage for emergency services only

ULH Plan Benefits

- Very low cost when using UofL Health (ULH) providers who are considered “high performing” by Anthem
- $0 deductible when using ULH providers
- Lower payroll deductions than other plans offered
- Inpatient stays, imaging and outpatient surgery will have copays instead of coinsurance, and patients will know amount of cost before receiving services

Associated Accounts

- Does not come with an account, but you may use a Flexible Spending Account to help offset your eligible medical and prescription drug costs
Reconnect With the Get Healthy Now Program

To kickstart your well-being efforts, now is a great time to reconnect with the university’s Get Healthy Now (GHN) program. It’s a fun way to connect with others, create a culture of well-being and stay motivated. Our partner, Health Advocate, provides services that are a great complement to our continued health program and health incentives.

Through our partnership with Health Advocate, you can earn points toward your $40 Get Healthy Now monthly incentive in a variety of ways including preventive care services, well-being workshops, activity tracking and much more.

How the GHN Program Works

From this point on until November 30, 2021, you must earn 480 wellness points to qualify for the $40 Get Healthy Now monthly incentive in 2022.

Personal Health Program (PHP): You are required to complete the PHP, which is worth 200 wellness points, regardless of results.

The remaining 280 wellness points may be earned through a variety of activities/programs now through November 30, 2021.

The full list of point opportunities is located on the Get Healthy Now website.

Register and Log Into Health Advocate

Instructions on how to register and log in are located on the Get Healthy Now website. We encourage you to navigate the website and take advantage of all the benefits Health Advocate provides. If you have any questions regarding Health Advocate or the Personal Health Profile, please contact HR at (502) 852-7755 or ghn@louisville.edu.
Take Advantage of Financial Well-being Resources

UofL offers several ways to improve your financial well-being. Financial well-being may mean the amount saved for retirement, how much money is spent on fixed or nondiscretionary expenses or how much money is in your savings account. Through UofL’s partnership with TIAA and Fidelity, you can learn more about what it means to be financially well and create a plan that works for you.

Upcoming Retirement Webinars

You can learn more about financial well-being by attending an upcoming retirement webinar or schedule a 1:1 consultation with one of UofL’s financial advisors, TIAA or Fidelity. You can do this at: https://louisville.edu/hr/benefits/retirementplans/retirementworkshops.

Flexible Spending Accounts Provide Tax Savings

If you are currently participating in Flexible Spending Accounts, you know that they allow you to spend tax free dollars on health care and dependent care expenses.

Due to COVID-19, the IRS is allowing any unused amounts in employees’ 2021 Health Care and/or Dependent Care FSAs to roll into 2022 (this special rollover was allowed from 2020 to 2021 as well).
Learn about new well-being opportunities.

Ask yourself which plans might work well for you in 2022.

Adjust how you think about wellness and work toward intentional well-being all year round.

In this edition:
Learn about new well-being resources and get an update about benefits for 2022.

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