At UofL, we offer a generous benefits package and focus on the whole employee. It is our goal to establish work/life harmony and facilitate employee growth both personally and professionally.

We are proud of our diverse workforce and recognize that with benefits, one size does not fit all. We offer a range of benefit plan options to fit your unique needs. Please read through this guide to learn about your benefit plan options. Additional information and resources can also be found on our UofL Benefits website at louisville.edu/hr/benefits. You may also contact your Benefits Specialist or email Benefits at benefits@louisville.edu.
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Eligibility

Benefits Eligibility for House Staff
The benefits in this guide are available for house staff employees.

Benefits Eligibility for Dependents
Below are dependents who may be eligible for coverage:

- Spouses of covered UofL employees
- 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 employee or the employee’s spouse of any age when such children are incapable of self-support because of a total and permanent disability

Dependent Accepted Documents
Copies of acceptable digital documents can be submitted via Workday within 60 days of your hire date or of your qualifying event. For more information, please visit louisville.edu/hr/benefits/dependent-eligibility-verification.

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Marriage Certificate and the first two pages of Federal Tax Return from the most recent tax return (with income and SSN information marked out). The tax return must include signatures or an e-file confirmation that includes a filing number. - Or - Marriage certificate and proof of joint ownership issued within the last six months (e.g., utility bill, mortgage statement, lease agreement, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualified Adult (QA)</td>
<td>Affidavit of Qualifying Adult and relevant documentation demonstrating fulfillment of requirements (louisville.edu/hr/forms/affidavit-of-qualifying-adult)</td>
</tr>
<tr>
<td>Biological Child</td>
<td>Birth Certificate</td>
</tr>
<tr>
<td>Adopted Child</td>
<td>Birth Certificate, Adoption Certificate, or Placement Agreement</td>
</tr>
<tr>
<td>Stepchild</td>
<td>Birth Certificate indicating your spouse is a parent and required documents to verify your spouse</td>
</tr>
<tr>
<td>Legal Ward</td>
<td>Birth Certificate and court-ordered Document of Guardianship</td>
</tr>
<tr>
<td>Foster Child</td>
<td>Foster Care Letter of Placement</td>
</tr>
<tr>
<td>Disabled Child</td>
<td>Birth Certificate and Federal Tax Return within two years showing you have claimed the child</td>
</tr>
</tbody>
</table>
Enrollment

The elections you make during Open Enrollment are in effect January 1 to December 31 each year unless you experience a qualifying life event. Elections made as a new hire will be effective on the date of hire.

How to Enroll

Step 1: Log into Workday using your UofL single sign-on information through ulink.louisville.edu.

Step 2: From the Landing page, open the Workday Inbox. Locate the Change Benefits action and click Let’s Get Started to enroll.

Step 3: Upload digital dependent verification documentation. If you have selected to have dependents covered, see page 4 of this Benefits Guide, or visit louisville.edu/hr/benefits/dependent-eligibility-verification for details on what documentation is required.

Making Changes to Your Benefits

You can make changes to your benefit plans each year during Open Enrollment or within 30 days of a qualifying life event (louisville.edu/hr/benefits/life-events). Examples of a qualifying event are:

- Birth or adoption of a child
- Marriage, divorce, or legal separation
- Spouse's change in insurance eligibility due to loss or gain of employment
- Change in your employment status (e.g., full-time to part-time)
- Dependent loses or gains insurance eligibility
Medical Plan Options

The University of Louisville offers five medical plans through Anthem Blue Cross Blue Shield (Anthem).

The plan options are:

- EPO
- PPO
- UofL Health Plan (ULH)
- PCA High - With Health Reimbursement Account (HRA)
- PCA Low - With Health Reimbursement Account (HRA)

 Regardless of your plan, we encourage you to establish a relationship with a primary doctor to help manage your health and take full advantage of the free preventive services offered in all the plans, including physicals, well-child visits, routine immunizations, mammograms, and more.

**Annual deductible:** A flat dollar amount you pay each year before the plan begins to pay.

**Copay:** A flat fee you pay for care. The amount varies based on the plan you choose and the service you receive.

**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 contributions). After you reach this amount for the year, the plan pays 100% of covered services for the remainder of the year.

**EPO, PPO, and ULH Plan Summaries**

The EPO, PPO, and ULH plans are considered traditional health care plans. They include network coverage when you see providers in the Anthem network.

In some cases, an annual deductible must be met before you receive coverage for care. All plans come with an annual out-of-pocket maximum, which is the most you would ever have to pay during the year for covered services.

**Note:** Employees on J1 Visas may only choose between the EPO, PPO, or ULH plan. For more information, contact the International Affairs office.
EPO
The EPO plan provides coverage to you through an exclusive network of Anthem providers, except when there is a health or life-threatening emergency. The EPO:

• Generally, costs the most in annual paycheck contributions
• Does not require a deductible
• Requires copays only for services, such as doctor visits and inpatient hospital stays

You should establish a primary doctor who will provide referrals to in-network specialists when you need them.

PPO
The PPO plan provides higher coverage to you if you see in-network providers, but also provides a lower level of coverage when you see out-of-network providers. The plan will begin to pay benefits once your annual deductible is met. When you need care, you pay a copay for services like doctor’s office visits or coinsurance for services like inpatient hospital stays.

ULH
The ULH plan provides coverage to you through an exclusive network of University of Louisville 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.
PCA High and Low Plans

The PCA High and PCA Low plans are consumer-directed plans that provide more control over your spending. The PCA Plans:

• Come with a Health Reimbursement Account (HRA)
  • It is very important to use the HRA money to maximize the benefits of the High and Low plans.

• Come with higher deductibles
  • However, you can help meet your deductible through the employer-funded Health Reimbursement Account (HRA) that comes with the plan (the amount of funding is listed on the next page). You have access to those funds through a preloaded debit card.

• Provide in-network and out-of-network coverage.

• Tax-advantaged Flexible Spending Accounts (FSAs) are also available if you choose one of these plans.

Example:

How the PCA High/Low Plan Works

Pam has elected the PCA High plan. She is only covering herself. Her deductible is $1,000. She must pay that amount before insurance coverage begins to pay a percentage of her health care costs.

To help with the deductible, the university provides $500 on a debit card that she can use toward the deductible. This lowers her actual out-of-pocket deductible to $500.

Pam only spends $200 of the debit card amount in a given year. That means the remaining $300 will roll forward to the next year. Employees may roll up to one times the annual amount provided by UofL, which for Pam is $500.

The next year, she would still have the deductible to meet, but have $800 on her debit card ($500 for the new year plus $300 rolled over from the previous year).

Get Healthy Now Incentive

No matter which medical plan you choose, you can receive a $40 Get Healthy Now monthly incentive ($40 will be deducted from your medical contribution) when you participate in the Get Healthy Now wellness program. It’s a fun way to connect with others, create a culture of well-being, and stay motivated.

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 incentive, you must earn 480 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 incentives, 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

<table>
<thead>
<tr>
<th>Network</th>
<th>EPO Plan</th>
<th>PPO Plan</th>
<th>ULH Plan</th>
<th>PCA High Plan</th>
<th>PCA Low Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Anthem network coverage only¹</td>
<td>Anthem network and out-of-network coverage provided</td>
<td>Anthem network coverage only (even higher coverage when you see ULH providers considered high performing by Anthem)</td>
<td>Anthem network and out-of-network coverage provided</td>
<td>Anthem network and out-of-network coverage provided</td>
</tr>
</tbody>
</table>

#### Annual Allowance

Amount from UofL in an HRA that can be applied toward the deductible. Any unused balance rolls to the next year, up to 1x the annual amount:

- $500 employee (ee)
- $1,000 ee + spouse/QA
- $2,000 ee + child(ren)
- $2,000 ee + family

#### Annual Deductible

<table>
<thead>
<tr>
<th>Per Person</th>
<th>$0</th>
<th>$250</th>
<th>$0</th>
<th>$500</th>
<th>$1,000</th>
<th>$2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Family</td>
<td>$0</td>
<td>$750</td>
<td>$0</td>
<td>$1,000</td>
<td>$3,000</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

#### Annual Medical Out-Of-Pocket Maximum

(Copays, coinsurance and deductibles accumulate toward the out-of-pocket max)

<table>
<thead>
<tr>
<th>Per Person</th>
<th>$2,000</th>
<th>$2,250</th>
<th>$2,000</th>
<th>$4,500</th>
<th>$4,000</th>
<th>$5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Family</td>
<td>$4,000</td>
<td>$4,750</td>
<td>$4,000</td>
<td>$9,000</td>
<td>$9,000</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

#### Doctor’s Office Visits (OBGYN visits covered as primary doctor.)

<table>
<thead>
<tr>
<th>UofL Physician</th>
<th>$0</th>
<th>$0</th>
<th>$0</th>
<th>N/A</th>
<th>10% after deductible²</th>
<th>20% after deductible²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non UofL Physician</td>
<td>$20</td>
<td>$20</td>
<td>N/A</td>
<td>$25</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>$35</td>
<td>$35</td>
<td>$0</td>
<td>$50</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Telehealth³ through Anthem’s LiveHealth Online</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
<td>$25</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

#### Preventive Care⁴ and Inpatient Care

<table>
<thead>
<tr>
<th>Preventive Care⁴</th>
<th>0% (fully covered)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Care (hospital and physician care)</td>
<td>10%</td>
</tr>
</tbody>
</table>

---

¹ Out-of-network emergency care is covered.
² A $20 discount applies when you see a ULH physician.
³ Limited to 50 visits per year for physical and occupational therapy combined and limited to 25 visits per year for speech therapy.
⁴ Routine physicals, gynecological exams, mammograms, well-childcare and routine immunizations, labs, x-rays or other preventive test
Health Reimbursement & Flexible Spending Accounts

Health Reimbursement Account Participants
Balances above the new limit have until December 31, 2023, to use their funds and reduce their balance to the new limit. If you participate in the Health Reimbursement Account (HRA), you can use the same Optum Health debit card for your medical and prescription transactions.

Flexible Spending Accounts
With Flexible Spending Accounts (FSA), you can set aside pre-tax dollars to pay for eligible health care (with the Health Care FSA) and dependent care expenses while you work (with the Dependent Care FSA). You may enroll in one or both, but there are contribution limits. FSAs have a “use-it-or-lose-it” provision, meaning any unspent money will be forfeited. However, Health Care FSAs have a rollover provision which allows $570 unspent funds to roll into the next calendar year. For more detailed information about FSAs, visit louisville.edu/hr/benefits/fsa.

We encourage you to think about what you spend out-of-pocket each year or consider any anticipated out-of-pocket expenses for the upcoming plan year as you decide on which account option is right for you.

Types of Flexible Spending Accounts

Health Care FSA
Annual contributions can be from $150 to $3,050 per calendar year. The total annual contribution is available from your benefits start date. Eligible expenses are any health care expenses for you and your dependents approved by the IRS for reimbursement through the plan. You can find a comprehensive list of eligible expenses at optumfinancial.com.

How to use
You will receive an FSA Optum Health debit card to use at locations such as pharmacies, medical, dental, and vision offices and hospitals. Expenses can also be submitted for reimbursement to Optum Health at optumfinancial.com.

Dependent Care FSA
Annual employee contributions can be from $150 up to $5,000 per household, per calendar year for daycare and other eligible expenses. Participants receive reimbursements up to the total amount contributed through each payroll deduction. Dependent Care is available to use for daycare expenses for your natural, adopted and foster children, who have not reached their thirteenth birthday and family members who cannot care for themselves. All dependents must live with you for more than half the year and be claimed on your federal tax return.

How to use
For dependent care accounts, funds are added to your balance with each paycheck. To be reimbursed, the amount you request must be in the account at the time of your request. Reimbursements for dependent care are received by faxing, emailing or mailing claim forms to Optum Health at optumfinancial.com.
Keep Your Receipts!
You must submit documentation for expenses when requested by Optum Health.

Use Your Optum Health Debit Card for FSAs and HRAs
If you participate in the Health Care FSA and/or the Health Reimbursement Account (HRA), you can use the same Optum Health debit card for all your transactions. For medical and prescription drug expenses, the card will first pull from the HRA and then the Health Care FSA.

FSAs in Summary
• Money set aside in an FSA is taken out before taxes.
• Money set aside in an FSA is use it or lose it. If you do not use it by the deadline, you will lose the remaining balance.
• Keep your receipts! You must be able to submit documentation to Optum Health when requested.

What’s the Difference Between the Health Care FSA and the HRA?
Here are key differences of each type of account:

<table>
<thead>
<tr>
<th></th>
<th>Health Care FSA</th>
<th>HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available to all benefits-eligible employees</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Available if you are in PCA High or PCA Low plans</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Tax-free eligible expenses:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Dental</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Vision</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UofL contributes</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>You contribute pre-tax dollars</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Balance remaining at the end of the year rolls over to the next year</td>
<td>✓ (up to $570)</td>
<td>✓ (you may roll up to the UofL annual contribution)</td>
</tr>
</tbody>
</table>
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.

Deciding on the Right Plan for You

Ask yourself key questions as you prepare to elect your 2023 medical plan.

1. Would I rather pay more out of my paycheck for coverage and less at the point of care or vice versa?

2. Do I expect any large medical expenses (e.g., birth of a child, chronic medical condition, planned surgery, ongoing medical treatments)?

3. Would I be interested in using a Health Reimbursement Account (HRA) to help pay for health care expenses?

4. 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 go to ULH network doctors, hospitals, or facilities?
### Medical Plan Rates

Contributions listed are for House Staff employees and are deducted from your paycheck. Employees paid monthly will have 12 deductions per year, and employees paid biweekly will have 24 deductions per year (out of 26 paychecks). When three paychecks fall in one month for biweekly employees, premiums are taken out of the first two paychecks of that month only.

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](louisville.edu/gethealthynow/about-ghn).

#### 12-Month Employee

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>EPO</th>
<th>PPO</th>
<th>ULH</th>
<th>PCA High</th>
<th>PCA Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$172.00</td>
<td>$150.00</td>
<td>$142.00</td>
<td>$84.00</td>
<td>$75.00</td>
</tr>
<tr>
<td>Employee + Spouse/QA¹</td>
<td>$524.00</td>
<td>$472.00</td>
<td>$375.00</td>
<td>$331.00</td>
<td>$217.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$320.00</td>
<td>$280.00</td>
<td>$256.00</td>
<td>$163.00</td>
<td>$79.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$633.00</td>
<td>$564.00</td>
<td>$488.00</td>
<td>$363.00</td>
<td>$204.00</td>
</tr>
<tr>
<td>Two Employee Family¹</td>
<td>$180.00</td>
<td>$147.00</td>
<td>$182.00</td>
<td>$72.00</td>
<td>$69.00</td>
</tr>
</tbody>
</table>

#### 10-Month Employee

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>EPO</th>
<th>PPO</th>
<th>ULH</th>
<th>PCA High</th>
<th>PCA Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$206.40</td>
<td>$180.00</td>
<td>$170.40</td>
<td>$100.80</td>
<td>$90.00</td>
</tr>
<tr>
<td>Employee + Spouse/QA¹</td>
<td>$628.80</td>
<td>$566.40</td>
<td>$450.00</td>
<td>$397.20</td>
<td>$260.40</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$384.00</td>
<td>$336.00</td>
<td>$307.20</td>
<td>$195.60</td>
<td>$94.80</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$759.60</td>
<td>$676.80</td>
<td>$585.60</td>
<td>$435.60</td>
<td>$244.80</td>
</tr>
<tr>
<td>Two Employee Family¹</td>
<td>$216.00</td>
<td>$176.40</td>
<td>$218.40</td>
<td>$86.40</td>
<td>$82.80</td>
</tr>
</tbody>
</table>

¹ Rates are per employee. Spouse/QA must be full-time employee and also have child(ren) covered in plan.

² Premiums for domestic partner/QA are withheld from paychecks on an after-tax basis.

Remember you can receive care from doctors from the comfort of your own home. Your provider may offer telehealth options (just ask). Or you can talk to a telehealth doctor through Anthem’s LiveHealth Online (see page 9). To get started, simply go to [livehealth.com](http://livehealth.com) or call 888-549-3432.
Prescriptions

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 generic prescription drugs at no cost to you.
- You pay less for your brand formulary and nonformulary 90-day prescriptions (see page 15).
- 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 M-F 8:00 a.m. to 6:00 p.m., at 855-218-KYRx or online at kyrx.org.

Prescription Coverage
Coverage is the same for all five medical plans. For your convenience, your Anthem ID card will be a combination ID card for medical and Express Scripts prescription coverage.
### Prescription drugs

<table>
<thead>
<tr>
<th></th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EPO</td>
</tr>
<tr>
<td><strong>ANNUAL PRESCRIPTION OUT-OF-POCKET MAXIMUM FOR IN-NETWORK PHARMACY</strong> (not available for out-of-network)</td>
<td></td>
</tr>
<tr>
<td><strong>Per Person</strong></td>
<td>$4,600</td>
</tr>
<tr>
<td><strong>Per Family</strong></td>
<td>$9,200</td>
</tr>
</tbody>
</table>

### 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](http://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
Dental Plan Options

MetLife is UofL’s dental provider. There are two options for dental insurance, the basic plan and the enhanced plan, which includes adult orthodontia.

<table>
<thead>
<tr>
<th></th>
<th>12-Month Employee</th>
<th>10-Month Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic Plan</td>
<td>Enhanced Plan</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$22.42</td>
<td>$36.52</td>
</tr>
<tr>
<td>Employee + Spouse/QA</td>
<td>$44.82</td>
<td>$73.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$52.92</td>
<td>$86.14</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$81.84</td>
<td>$133.24</td>
</tr>
</tbody>
</table>

1 Premiums for domestic partner/QA are withheld from paychecks on an after-tax basis.

Vision Plan Rates (Monthly payments)

Vision insurance is provided by Davis Vision. Davis Vision has a national network of credentialed preferred providers. With Davis Vision, you have access to great in-network benefits at provider locations nationwide, including over 700 Visionworks stores, which offer the largest in-store frame assortment in the industry.

<table>
<thead>
<tr>
<th></th>
<th>12-Month Employee</th>
<th>10-Month Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$4.92</td>
<td>$5.90</td>
</tr>
<tr>
<td>Employee + Spouse/QA</td>
<td>$8.92</td>
<td>$10.70</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$9.46</td>
<td>$11.36</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$13.58</td>
<td>$16.30</td>
</tr>
</tbody>
</table>

1 Premiums for domestic partner/QA are withheld from paychecks on an after-tax basis.
Life Insurance Options & Rates

Basic Life Insurance
Eligible employees can enroll in Basic Life Insurance at twice their base annual salary (adjusted up to the nearest $1,000, maximum $200,000) at no cost.

Additional Term Life Insurance
Additional Term Life Insurance is a supplement to Basic Life Insurance for employees who would like to purchase for their self, spouse and/or child(ren). If you purchase Additional Term Life Insurance for yourself, you may also purchase Additional Term Life Insurance for your spouse and dependent child(ren).

Self: May purchase coverage from $20,000 to $300,000.

Spouse: Benefit options are available in level increments of $5,000, with the minimum benefit amount as $10,000 and the maximum benefit amount as the lesser of 50% of the employee Supplemental Life Benefit or $25,000. No person may be insured as a Dependent of more than one employee.

Child(ren): May purchase coverage at $10,000 for children through the end of the year in which they turn 26. For children under one year, refer to the schedule of benefits at louisville.edu/hr/benefits/life.

One-time Guaranteed Offer of Additional Term Life Insurance
Additional Term Life Insurance is offered at time of benefits eligibility as a one-time guaranteed issue offer. Once you have elected Additional Term Life Insurance, you may increase your level of coverage by one level of coverage (e.g., $20,000 to $30,000) during future annual Open Enrollments without a Statement of Health Form. Otherwise, you will be required to complete a Statement of Health Form if you choose to add additional life insurance at a later time during Open Enrollment or want to increase coverage more than one level.
Life Insurance Rates

<table>
<thead>
<tr>
<th>Age range</th>
<th>12-Month Employee</th>
<th>10-Month Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than age 25</td>
<td>.053</td>
<td>.059</td>
</tr>
<tr>
<td>25 – 29</td>
<td>.064</td>
<td>.078</td>
</tr>
<tr>
<td>30 – 34</td>
<td>.085</td>
<td>.098</td>
</tr>
<tr>
<td>35 – 39</td>
<td>.096</td>
<td>.117</td>
</tr>
<tr>
<td>40 – 44</td>
<td>.106</td>
<td>.128</td>
</tr>
<tr>
<td>45 – 49</td>
<td>.159</td>
<td>.196</td>
</tr>
<tr>
<td>50 – 54</td>
<td>.245</td>
<td>.293</td>
</tr>
<tr>
<td>55 – 59</td>
<td>.456</td>
<td>.547</td>
</tr>
<tr>
<td>60 – 64</td>
<td>.701</td>
<td>.841</td>
</tr>
<tr>
<td>65 – 69</td>
<td>1.348</td>
<td>1.613</td>
</tr>
<tr>
<td>Over age 70</td>
<td>2.187</td>
<td>2.620</td>
</tr>
<tr>
<td>Child(ren)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 1 up to age 26</td>
<td>.117</td>
<td>.147</td>
</tr>
</tbody>
</table>

Calculating Life Insurance Rates

Mary (age 43) would like to add $200,000 of Additional Term Life Insurance for herself, as well as $25,000 for her husband (age 45) and $10,000 for her two children (ages 10 and 19). Remember that the costs are based on the employee’s age and are listed as per $1,000 of coverage. The cost is the same for all dependent children under the age of 26. Therefore, to calculate her cost, she would add the following:

- **Employee coverage:**
  $0.106 \times 200 = $21.20 monthly

- **Spouse’s coverage:**
  $0.106 \times 25 = $2.65 monthly

- **Child(ren) coverage:**
  $0.117 \times 10 = $1.1 monthly

**$25.02 TOTAL MONTHLY DEDUCTIONS**
Accidental Death & Dismemberment Insurance (AD&D)

The university provides Accidental Death and Dismemberment (AD&D) Insurance equal to the amount of life insurance. There is no cost to eligible employees.
Employee Well-Being

It is important for us to be intentional about our health and well-being. Overall well-being isn’t just about our physical health. It’s also about our emotional, social, and financial well-being, and it’s something we think about, discuss, and act upon year-round. At the University of Louisville, we offer a variety of resources in each area that you can use to improve or maintain well-being.

Physical

On-Campus Fitness Opportunities

• UofL Walking Routes on campus

• Students Recreation Center
Memberships to the Student Recreation Center (SRC) for faculty and staff are available for only $24 per month. Memberships include access to free group fitness classes, racquetball courts, an indoor golf simulator, indoor track, and basketball courts, in addition to over 120 cardio machines and a variety of weights.

• HSC Fitness Center
The HSC Fitness Center is similar to the SRC and located downtown on the Health Science Center Campus. Belknap red and blue parking is available directly behind the fitness center. This facility is free to faculty and staff.

Off-Campus Fitness Opportunities

• Planet Fitness Discounted Membership
For $19.99 per month, employees can purchase a Black Card Membership at Planet Fitness. This is a 34% discount, including no enrollment fee and no annual fee.

• Chronic Condition Management Program
UofL, in partnership with Health Advocate, offers one-on-one support to help employees enrolled in the medical plan take control of chronic health conditions such as asthma, chronic kidney disease, chronic obstructive pulmonary disease (COPD), depression, diabetes, heart disease, heart failure, hypertension, and metabolic syndrome.)

Emotional

• Employee Assistance Program (EAP)
The EAP provides confidential counseling, assessment and referral services at no charge to you and your qualified dependents. The program offers services on a broad range of topics such as emotional/behavioral, family and marital, alcohol and/or drug, financial, legal, and other personal challenges.

• Employee Resource Groups (ERGs)
ERGs support our vision to be a great place to work. They promote a climate of inclusion and provide a place where employees can come together to network, create a strong sense of community, and share their concerns with others.

• MetLife Grief Counseling
Employees, qualified dependents, and beneficiaries who participate in the life insurance plan have access to confidential grief counseling sessions and funeral-related concierge services to help cope with a loss at no extra cost.
Social

• Learning Cafes, Workshops, Coaching Circles and More
The Employee Success Center is fully dedicated to supporting and promoting employees, culture and engagement while integrating the Cardinal Principles into the institutional fabric of the university. The center does this by hosting:
  • Learning Cafes focus on employee professional and personal growth.
  • Coaching Circles are organized groups of university faculty and staff who come together in support through conversations about challenges university faculty/staff are facing.
  • Mentoring Programs are designed to create mentoring relationships that provide a sense of connection to the greater campus community.

• Community Service Opportunities
UoFL grants its employees an opportunity to give back to the community with one paid community service leave day each year.

• Diversity, Equity & Inclusion
The university prides itself on celebrating diversity and fostering equity to achieve inclusion. We follow the Cardinal Principles, which promote our commitment to each other and to our community. We pledge to take a stand against the systemic racism that continues to impact all of us, particularly those from historically marginalized groups.

Financial

• Retirement Planning
We have designated two companies to invest employee plan contributions: Fidelity Investments and TIAA. Their services include, but are not limited to, assistance in choosing a fund, providing account and income information, rollovers, transfers, tax questions (withdrawal penalty, minimum distribution, federal withholding) and more. Both TIAA and Fidelity host webinars for UoFL employees at no cost. House staff may contribute to a retirement plan but will not receive the employer contribution.

• MetLife Will Preparation and Estate Planning
MetLife offers will preparation and funeral assistance to employees in the supplemental life insurance plan who experience a significant life event.
## Contacts

For anything not listed below, or for general questions, please visit [louisville.edu/hr](http://louisville.edu/hr) or contact the University of Louisville Human Resources department at (502) 852-6258.

### UNIVERSITY OF LOUISVILLE CONTACT INFORMATION

<table>
<thead>
<tr>
<th>Benefits Department</th>
<th>Contact Benefit Specialists</th>
<th>louisville.edu/hr/benefits or <a href="mailto:benefits@louisville.edu">benefits@louisville.edu</a></th>
<th>General questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll Department</td>
<td>(502) 852-2978</td>
<td><a href="mailto:payroll@louisville.edu">payroll@louisville.edu</a></td>
<td>Paychecks, deductions, W-4 tax form updates</td>
</tr>
<tr>
<td>IT Help Desk</td>
<td>(502) 852-7997</td>
<td>louisville.edu/its/get-help/its-helpdesk</td>
<td>Questions about email accounts and other IT topics</td>
</tr>
<tr>
<td>Get Healthy Now</td>
<td>(502) 852-7755</td>
<td>louisville.edu/gethealthynow <a href="mailto:ghn@louisville.edu">ghn@louisville.edu</a></td>
<td>Premium incentive for health plan participants and general wellness questions</td>
</tr>
</tbody>
</table>

### UPROVIDER CONTACT INFORMATION

| Anthem BlueCross BlueShield (Medical) | 1-855-747-1137 | anthem.com | Questions for medical plan participants about coverage |
| MetLife (Dental)                    | 1-866-832-5756 | metlife.com/mybenefits | Questions about dental coverage |
| Davis Vision (Vision)               | 1-877-923-2847 (client code 7631) | davisvision.com | Questions about vision coverage |
| Express Scripts (Prescription Drugs) | 1-800-298-6890 | express-scripts.com | Pharmacy questions or concerns |
| KY Rx Coalition (Prescription Drugs) | 1-855-218-5979 | kyrx.org | Prescription questions or concerns |
| Optum Health (FSAs and HRAs)        | 1-866-860-7260 | optumfinancial.com | Questions about FSAs or HRAs |
| Health Advocate (Well-being)        | 1-866-799-2731 | healthadvocate.com/uofl | Well-being resources and advocacy support for your medical claims |
| Anthem EAP                          | (800) 865-1044 | anthemep.com | Any personal needs (counseling, etc.) |

This Benefits Guide highlights many of the benefits available to you through the University of Louisville. Every effort has been made to ensure the accuracy of this information. However, the actual administration of the plans is governed by the plan documents and insurance agreements. In the event of a discrepancy between this communication and the plan documents and agreements, the plan documents and agreements will govern.