



RETIREE OPEN ENROLLMENT INSTRUCTIONS

October 1, 2025, until October 31, 2025

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WELCOME TO THE RETIREE OPEN ENROLLMENT PRESENTATION

DESIGNED BY THE UOFL BENEFITS DEPARTMENT

Our main goal of this presentation is to provide a helpful resource to retirees at UofL for navigating the Open Enrollment process.

The Benefits Department is here to assist in anyway possible so please reach out as needed via Benefits@Louisville.edu or the Open Enrollment Line at 502-852-0040 (Mon–Fri, 8 AM–4:30 PM)

Open Enrollment starts on Wednesday, October 1, 2025, and closes on Friday, October 31, 2025, at 11:59 p.m. EST.

ENROLLING IN ELIGIBLE COVERAGE

View the Retiree Open Enrollment webpage [Retiree Open Enrollment — Human Resources](#) for step-by-step instructions for how to enroll or make changes to your benefits.

Medical Coverage: If you want medical coverage in 2026, you must actively enroll in Workday during Open Enrollment or you will **not** have coverage for 2026. Your 2025 medical election will not carry over to 2026.

If you are unable to enroll in medical coverage in Workday, you may complete the Retiree Open Enrollment form via the UofL Open Enrollment website at [2026RetireeEnrollmentForm.pdf](#).

Dental, Vision and Life Insurance: To make changes to your current dental, vision and/or life insurance for 2026, follow the instructions below. You may only change, reduce, or cancel existing coverage. If you are not currently enrolled in dental, vision or life insurance, you may not enroll. No action is needed if you do not want to make changes to current coverage as dental, vision and life policies will roll over to 2026.

Enroll at: boonchapman.benselect.com/uofl

Note: The Employee ID is SSN with dashes, and the PIN is the final 4 digits of the SSN and the final 2 digits of your birth year.

When? October 1 through October 31, 2025

Questions? 630-692-4242

BEFORE YOU BEGIN

Retirees must use UL2FCTR (two-factor authentication) to login and access the online benefits system to make elections during Open Enrollment.

For help with UL2FCTR please contact ITS HelpDesk (<https://louisville.edu/its/get-help/its-helpdesk>) or 502-852-7997.

Make sure you are signed up.
For more information, visit louisville.edu/its/ul2fctr.

Make sure to have Dependent information readily available if applicable to create a smooth enrollment process.

IMPORTANT CHANGES FOR 2026

Mandatory Open Enrollment

If you want medical coverage in 2026, you must actively enroll between October 1 and October 31, 2025, or you will not have coverage for 2026. Your 2025 medical election will not carry over to 2026.

Benefit Changes

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:

- 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)

Note: If you enroll in the CDHP medical plan with HSA, once you enroll in any part of Medicare, you are no longer eligible to contribute to the HSA. Please reach out to Benefits@Louisville.edu if you are not eligible for the HSA. You may not receive or use HSA contributions on qualifying adults or dependents you do not claim on your taxes.

CHOOSING THE RIGHT MEDICAL PLAN

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

Learn more by:

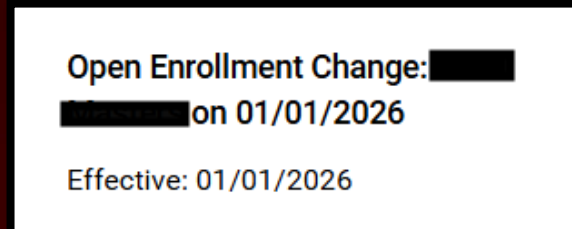
- Going to [Retiree Open Enrollment — Human Resources](#)
- Utilizing **Decision Pathways**, a plan comparison tool. Created just for you, our new **Decision Pathways** will help guide you through the three medical plan options. The tool will ask you questions about your expected health care costs and will help guide you to the option that might be right for you and your family. Ultimately, the decision is up to you.
- Learn the difference between **embedded** and **aggregate** deductibles before choosing a medical plan by watching our educational video at deductibles.tellmein2.com.
 - The PPO medical w/ HRA and ULH medical plans have an embedded deductible. 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.
 - The CDHP medical w/ HSA plan has an aggregate deductible. When any one family member or a combination of family members meets the family deductible, it's met for the whole family.

OPEN ENROLLMENT PROCESS

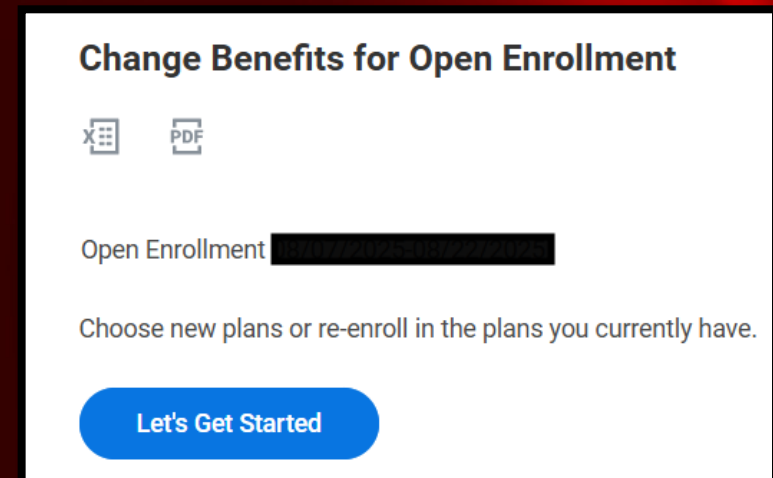
To assist with the Open Enrollment Process, review [RetireeOpenEnrollmentGuide.pdf](#) or follow the below instructions

Step 1: Access your Workday Account here - [Login to Workday](#)

Step 2: In your Workday Inbox (top right corner of your home page) you will see an action that states “Open Enrollment Change”

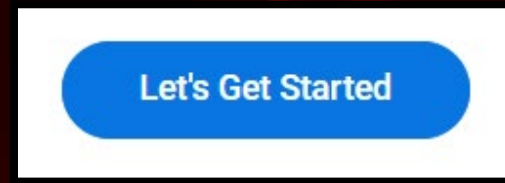


Step 3: Select the Open Enrollment Change event in your Inbox

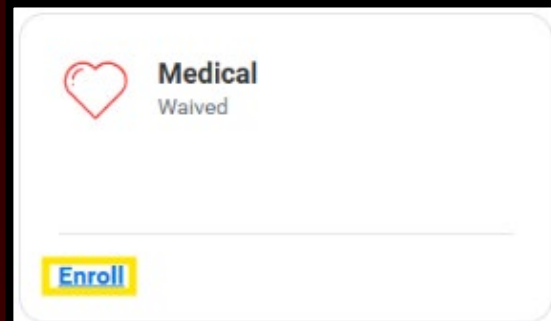


OPEN ENROLLMENT PROCESS

Step 4: Select the blue “Lets Get Started” icon:



Step 5: Select the **Enroll** icon on the Medical enrollment card for 2026. In Workday, this year's Open Enrollment election event will show **medical** as **waived**. You must make an election for this benefit between October 1-31, 2025. Coverage does not carry over.



Note: If you enroll in the CDHP medical plan with HSA, once you enroll in any part of Medicare, you are no longer eligible to contribute to the HSA. Please reach out to Benefits@Louisville.edu if you are not eligible for the HSA. You may not receive or use HSA contributions on qualifying adults or dependents you do not claim on your taxes.

OPEN ENROLLMENT PROCESS

- **Step 6:** Add and/or Review Dependent(s) as needed. Each dependent who is in the system and/or covered can be reviewed and selected with a blue check mark. To add a new dependent, click Add New Dependent. **Note:** Fields with asterisks must be completed to add dependent.

<input checked="" type="checkbox"/>	dependent example
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Add New Dependent

Step 7 : Once your election has been made, Select the blue icon “Review and Sign”

Review and Sign

Step 8: View Summary of Elections

Elected Coverages 2 items			
Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage
Medical - Anthem Blue Cross Blue Shield PPO W/HRA	01/01/2026	01/01/2026	Employee Only

The information shown in this screenshot was captured in test scenarios with test data. The information displayed was not reflective of current employees sensitive or confidential data.

OPEN ENROLLMENT PROCESS

Step 9: Scroll to the bottom on the screen to review the electronic signature.

Step 10: Review “Electronic Signature” Statement

Electronic Signature
Enrollment Certification Statement
Your “Electronic Signature” will serve as your confirmation of the accuracy of the information being submitted. When you click the “I Agree” checkbox, you are certifying that:

- You understand and approve your current enrollment elections. You hereby authorize the company to deduct from your earnings the amount of your premiums or other contributions (if any) for the benefit options elected.
- You understand and acknowledge that under section 125 of the Internal Revenue Code, you may not change certain benefit elections during the calendar year unless you experience a qualified change in status. If you experience a qualified change in status, you may be able to make mid-year changes to your benefit elections provided you request enrollment within 30 days after the qualified event. Each year during the open enrollment period, you will have option to change your coverages whether or not you have had a qualified change in status event during the calendar year.
- You understand that your medical, dental, vision, and flexible spending account deductions will be withheld on a pre-tax basis, which means your deductions will be exempt from Federal Income tax withholding, Social Security, and Medicare taxes.
- Employer-provided life insurance that exceeds 50,000 will be subject to imputed income and will be reported as taxable income on your paycheck.
- If you cover a domestic partner who is not a tax dependent under IRS rules, the domestic partner portion of the premium will be withheld after tax and the fair market value of the coverage is considered imputed income and must be reported as taxable income on your paycheck.

ACKNOWLEDGEMENT. I have read or had read to me the completed benefit enrollment application. I understand that false statements may result in the denial of claims and/or loss of coverage as of its effective date.
DISCLAIMER. Every effort has been made to ensure the accuracy of the benefits information presented within the enrollment application. However, the actual administration of the plans is governed by the plan docs and insurance agreements. In the event of a discrepancy between the communication and the plan documents and agreements, the plan documents and agreements will govern.

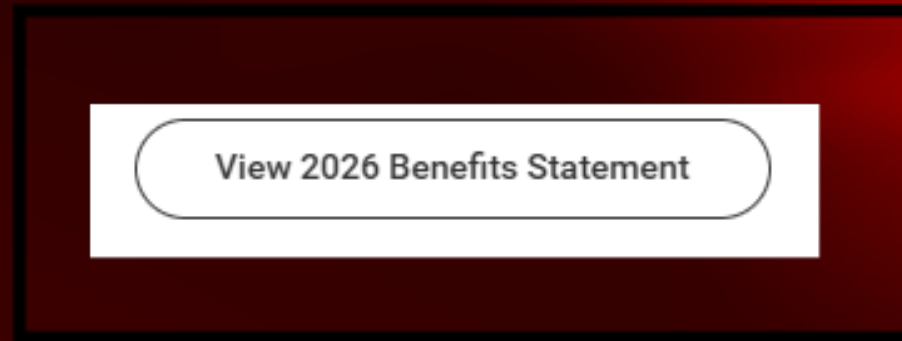
Step 11: Select the “I Accept” box

☒ I Accept

Step 12: Click the blue “Submit” to complete the process

OPEN ENROLLMENT PROCESS

Step 12: You are now directed to the screen showing your benefits have been submitted. You can view, print and/or save your 2026 Benefits Statement from this screen by selecting the **“View 2026 Benefits Statement”** then click **Done**.



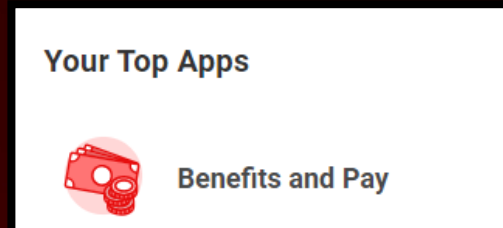
Once you get to this page, your Open Enrollment elections have been submitted for 2026. You can now review and/or make changes until Friday, October 31, 2025, at 11:59 p.m. EST.

MAKING CHANGES TO A SUBMITTED OPEN ENROLLMENT EVENT

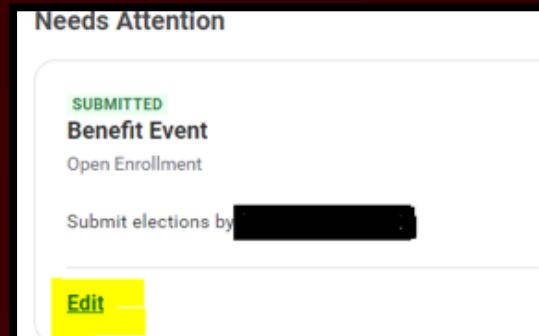
Need to make a change?

You can make changes at any time during the Open Enrollment window from Wednesday, October 1, 2025, until Friday, October 31, 2025.

Select **Benefits and Pay** under your Applications on your Workday home screen



Under the “**Needs Attention**” section, you can **EDIT** your Submitted Open Enrollment Event.



From the “**Edit**” icon, you will need to complete the enrollment process entirely, adjusting coverage as needed.

GET HEALTHY NOW

University of Louisville's **employee wellness program** is administered by Health Advocate and is available to all pre-65 retirees enrolled in a UofL medical plan.

Earn 480 wellness points by November 21, 2025, to earn a \$40 monthly credit towards your 2026 medical plan. Complete the Personal Health Profile (PHP) for 200 points and earn the remaining 280 points through various activities. See a full list of point opportunities located on the [Get Healthy Now website](#).

What's in it for me?

- \$40 monthly credit for your health insurance
- The Get Healthy Now Wellness Program can help you take charge of your health and it's a fun way to connect with others, create a culture of well-being and stay motivated through several wellness opportunities

IMPORTANT REMINDERS

Your new medical election will become effective as of January 1, 2026

Open Enrollment is open from Wednesday, October 1, 2025, and closes Friday, October 31, 2025, at 11:59 p.m. EST.

Medical: If you want medical coverage in 2026, you must actively enroll in Workday between October 1 and October 31, 2025, or you will not have coverage for 2026. If you're unable to update your medical coverage in Workday, you can complete the Retiree Open Enrollment form at:

[2026RetireeEnrollmentForm.pdf](#)

Note: If you enroll in the CDHP medical plan with HSA, once you enroll in any part of Medicare, you are no longer eligible to contribute to the HSA. Please reach out to Benefits@Louisville.edu if you are not eligible for the HSA. You may not receive or use HSA contributions on qualifying adults or dependents you do not claim on your taxes.

Dental, Vision and Life Insurance: To make changes to your current dental, vision and/or life insurance for 2026 visit boonchapman.benselect.com/uofl. You may only change, reduce, or cancel existing coverage. If you are not currently enrolled in dental, vision or life insurance, you may not enroll. No action is needed if you do not want to make changes to current coverage as dental, vision and life policies will roll over to 2026.

Contact MetLife at 630-692-4242 with any questions.

OPEN ENROLLMENT CHECKLIST

- ✓ Pre-65 retirees currently enrolled in medical must enroll during Open Enrollment to ensure coverage continues into 2026
- ✓ To make changes to your current dental, vision and/or life insurance for 2026 visit boonchapman.benselect.com/uofl
- ✓ Review your covered dependents and make sure they are still eligible for coverage
- ✓ Utilize our new **Decision Pathways** tool to help guide you through the three medical plan options
- ✓ Watch your mail for new Anthem ID cards only if newly enrolled or made a medical plan change
- ✓ Dependent Verification: Copies of acceptable digital documents can be submitted via Workday within 60 days from January 1, 2026. For more information, please visit <https://louisville.edu/hr/benefits/dependent-eligibility-verification>.
- ✓ Complete your 480 points to earn the \$40 GHN monthly credit
 - ✓ To earn the \$40, Get Healthy Now monthly credit in 2026, you must receive 480 total wellness points by November 21, 2025.

QUESTIONS

Thank you for taking time to review this presentation. We hope this was a helpful resource in completing the Open Enrollment process in Workday.

Please reach out to the Benefits Department for any questions or concerns through the Benefit Enrollment hotline or email.

Benefits contact information:

Benefits@louisville.edu

502-852-0040

Monday – Friday

8 AM – 4:30 PM