



Two Employee Family Plan: Quick Reference Guide

Eligibility Criteria: To qualify for the Two Employee Family Plan, the following conditions must be met:

- Both employees must be **full-time** benefit eligible with an FTE of .80 or greater.
- Employees must be **married** or have a **qualified adult** status with one another.
- At least one **dependent child** must be enrolled in the medical plan.
- One employee is the primary plan holder, while the other is the secondary plan holder. See the next page on how to confirm your plan holder status and choose the correct medical card.

New to the Two Employee Family Plan? Contact the benefits department at Benefits@Louisville.edu or call the Open Enrollment Line at 852-0040 (Oct 1–31, 2025, Mon–Fri, 8 AM–4:30 PM) to set up your enrollment.


Enrollment Steps (Workday):

1. Log in to your [Workday Account](#).
2. Click the **Open Enrollment Change** notification under "**Awaiting Your Action**" or the inbox icon at the top right of your screen.
3. Click **Let's Get Started**.
4. Update dependent social security numbers if prompted, click **OK** then **Continue**.
5. **Locate the medical enrollment card:**
 - Primary Account Holder: Select **Enroll** under the **Medical** enrollment card.
 - Secondary Account Holder: Select **Enroll** under **Secondary UofL Employee Medical** enrollment card.
 - The Medical and Secondary UofL Employee medical enrollment cards will show as waived, as 2025 elections won't carry over to 2026. You must enroll between October 1–31, 2025.
 - Each employee will have 2026 Two Employee Family Plan premiums payroll deducted each pay period starting January.
6. **Both the Primary and Secondary plan holder enrollments must:**
 - Have the same medical plan election (PPO w/ HRA, ULH, or CDHP w/ HSA).
 - Enroll in the employee plus family plan coverage tier.
 - Cover the same dependents, including each other.
 - Review or add dependents as needed. Select existing ones with a blue check mark or click **Add New Dependent** (all * fields are required).
7. Continue with your enrollment by reviewing each benefit offered options. Once you have made your elections and verified coverage for the new plan year, click **Review** and **Sign** at the bottom of the screen.
8. View **Summary of Elections**. Add dependent attachments needed for verification.
9. Scroll to the bottom of the screen to **Electronic Signature** Statement and click **I Accept**.
10. Click **Submit**. You can click **View 2026 Benefits Statement** to print your elections then click **Done**.

Viewing your current Two Employee Family Plan enrollment:

1. If you're unsure whether you're the **primary or secondary plan holder** on the Two Employee Family Plan, review your current benefit election summary to confirm.
2. Log in to your [Workday Account](#).
3. Click the **Benefits and Pay** link on the right side of the home page.
4. Click **Benefits** from the left menu; then click **Benefit Elections**.
5. View your current benefit elections:
 - a. These reflect your 2025 plan year elections.
 - b. To have medical or FSA coverage in 2026, you must enroll via the **Open Enrollment Change** event in Workday between October 1-31, 2025. Coverage does **not** carry over.
 - c. To review or change your University of Louisville retirement contributions, log in directly to the Fidelity Netbenefits website at www.netbenefits.com at any time.
6. You are the **primary account holder** if your medical card lists only the name of your **medical plan**.
7. You are the **secondary plan holder** if your medical card says **Secondary UofL Employee Medical** along with the name of your medical plan.


Below is an example comparing the medical enrollment card of a primary plan holder versus a secondary plan holder using 2025 enrollment data. You will receive a credit for Two Employee Family Plan coverage, which will be reflected on your paycheck as a Dual Spouse Benefit Credit.


Medical
 Anthem Blue Cross Blue Shield
 UofL Health Plan

Cost per paycheck	\$571.00
Coverage	Employee + Family
Dependents	3

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Still unsure who is considered primary versus secondary? Contact Benefits@Louisville.edu for assistance or call the Open Enrollment Line at 852-0040 (Oct 1–31, 2025, Mon–Fri, 8 AM–4:30 PM)


Secondary UofL Employee Medical
 Anthem Blue Cross Blue Shield UofL
 Health Plan

Cost per paycheck	\$571.00
Coverage	Employee + Family
Dependents	3

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Primary Plan Holder Enrollment Card

Secondary Plan Holder Enrollment