your 2022 Retirement Guide
UNIVERSITY OF LOUISVILLE
Thank you for your service to the University of Louisville. This comprehensive guide is designed to give you the information you need regarding your retirement benefits.
Congratulations on your retirement!

We encourage you to thoroughly review the retirement benefits listed in this guide. Additional information and resources can also be found on our UofL Benefits website at https://louisville.edu/hr/benefits/retiree.

As you review the benefits in this guide and our website, 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.

Disclaimer: 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.
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).

Examples of Eligibility

Example 1:
Leah is 65 years old and began working at the university in November of 2016. She would include 2016 as one year of service. She is eligible to retire any date in 2022 (as long as she works at least one day in 2022) because she is over 60 years old and has seven years of service.

Calculation of years of service:

2016 - 1 year
2017 - 1 year
2018 - 1 year
2019 - 1 year
2020 - 1 year
2021 - 1 year
2022 - 1 year

That equals seven years of service.

Example 2:
JD would like to retire July 1, 2022. He began working at the university in 2000 and he turns 54 in October of 2022. He is eligible to retire anytime in 2022 because the combination of his age and years of service is equal to 77.

Calculation:

Years service (2000 - 2022) = 23 years
(Age) 54 + (Years) 23 = 77

For more information please contact the UofL Human Resources department at 502-852-6258.
If you are under 65, you may elect to continue your participation in the university’s group health plan until you reach age 65.

**University Group Health Plan**
Retirees under the age of 65 can continue to participate in University of Louisville’s group health plan until they become Medicare eligible at age 65. Once retirees turn 65, they will transition off of the university’s group health plan and on to Medicare. See pages 9-10 for more details, including the option of an AARP Medicare Supplemental B 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 6.

**Health Plan Choices**
All university plans with Anthem BlueCross BlueShield are available for retirees. Each health plan uses the Anthem Blue Access PPO Network. You will remain on your current health plan at the time of retirement. You can change plans during the annual Open Enrollment.

**How it Works**
When you retire, you will remain on your current health plan and continue to use your existing benefit ID card. You must complete a Continuation of Benefits form to notify the Benefits office you wish to continue this coverage. Approximately three months prior to your retirement, it is recommended to schedule a retirement meeting with your benefits counselor to transition your benefits. During that meeting, your benefits counselor will go over all your benefit elections and coverages. The Continuation of Benefits form must be submitted before your last day worked.

### Monthly Retiree Health Rates

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>EPO</th>
<th>PPO</th>
<th>ULH PLAN</th>
<th>PCA High</th>
<th>PCA Low</th>
</tr>
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<tbody>
<tr>
<td>Retiree Only</td>
<td>$385</td>
<td>$364</td>
<td>$339</td>
<td>$306</td>
<td>$257</td>
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<tr>
<td>Retiree + Spouse/ QA</td>
<td>$924</td>
<td>$874</td>
<td>$814</td>
<td>$734</td>
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<tr>
<td>Retiree + Child(ren)</td>
<td>$693</td>
<td>$655</td>
<td>$610</td>
<td>$551</td>
<td>$455</td>
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<tr>
<td>Retiree + Family</td>
<td>$1194</td>
<td>$1128</td>
<td>$1051</td>
<td>$949</td>
<td>$774</td>
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The rates shown do not include the $40 per month premium incentive for participation in the health management program, Get Healthy Now.
Open Enrollment
Each Fall you will be offered an opportunity to decide which medical (until age 65), vision and dental plans are right for you and your family during the annual Benefits Open Enrollment.

Who Can Be Covered
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 (Refer to https://louisville.edu/hr/policies/definitions)
- Child(ren) (natural children, step children, foster children, legally adopted children, and children placed for adoption) to 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; and
- 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 employee 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.
Get Healthy Now
Premium Incentive

Retirees under age 65 and enrolled in the group health plan continue to be eligible for the $40 monthly premium incentive by participating in Get Healthy Now, UofL’s health management program. Spouses under age 65 who are enrolled in the group health plan as an individual when the retiree is over 65, are also eligible for this incentive.

For enrollment information with Get Healthy Now and information about what participating entails and what it can do for you, visit louisville.edu/gethealthynow or call 502-852-7755.
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.

You may choose to purchase the AARP Medicare Part B Supplemental plan (see page 9). While you are responsible for paying a monthly premium for this supplement plan, the university will provide a contribution to lower the overall cost of this plan to retirees ($108.10/month for individual or $216.20/month if you have an eligible spouse/QA).

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 health plan to Medicare and the AARP Medicare Part B Supplement Plan.

**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 benefit online may be found at [www.ssa.gov](http://www.ssa.gov).

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

10503 Timberwood Circle Suite 50
Louisville, KY 40223
Understanding Medicare & Costs

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.

There are various rules, enrollment periods, deadlines and costs associated with Medicare. For full details and additional information on all parts of Medicare, visit medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Medicare Part 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.

Cost to You
In most cases there is no premium for Part A.

Medicare Part B - Medical Insurance
Part B helps cover certain doctors’ services, outpatient care, medical supplies, and preventive services.

Cost to You
You are responsible for paying a premium for Part B. UofL does not contribute towards this premium.

Medicare D - Prescription Drug Coverage
Medicare prescription drug plans are offered by private insurance companies approved by Medicare for people with Medicare coverage. Visit medicare.gov for more information.

Cost to You
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.

Selecting a Plan
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. The Initial Enrollment Period for Medicare is seven months. This starts three months before your 65th birthday and ends three months after your birthday.

The General Enrollment Period is January 1 – March 31. Coverage starts July 1.

AARP Medicare Supplement Plan

As a retiree over the age of 64, you have access to an AARP Medicare Part B Supplement plan.

Cost to You

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).

Selecting a Plan and How to Enroll

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.

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. Once you enroll, you can also use this link to access your account and receive other valuable information.

Payment

You will be billed directly by AARP for your supplement plan. The university contribution will be paid directly to AARP and will be reflected in the final cost billed to you ($108.10/month for individual or $216.20/month with eligible spouse/QA).

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 insurance with MetLife is available to all retirees regardless of age.

**Monthly Retiree Dental Rates**

<table>
<thead>
<tr>
<th>Category</th>
<th>Basic</th>
<th>Enhanced</th>
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</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$22.43</td>
<td>$34.78</td>
</tr>
<tr>
<td>Retiree + Spouse/QA</td>
<td>$44.82</td>
<td>$69.52</td>
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<tr>
<td>Retiree + Child(ren)</td>
<td>$52.92</td>
<td>$82.05</td>
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<tr>
<td>Retiree + Family</td>
<td>$81.84</td>
<td>$126.90</td>
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**How it Works**

When you retire, you will remain on your current dental plan and continue to use your existing benefit ID card. You must complete a Continuation of Benefits form to notify the Benefits office you wish to continue this coverage. Approximately three months prior to your retirement, it is recommended to schedule a retirement meeting with your benefits counselor to transition your benefits. The Continuation of Benefits form must be submitted before your last day worked.

Vision insurance with Davis Vision is available to all retirees regardless of age.

**Monthly Retiree Vision Rates**

<table>
<thead>
<tr>
<th>Category</th>
<th>Vision</th>
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<tr>
<td>Retiree Only</td>
<td>$4.48</td>
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<tr>
<td>Retiree + Spouse/QA</td>
<td>$8.12</td>
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<tr>
<td>Retiree + Child(ren)</td>
<td>$8.60</td>
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<tr>
<td>Retiree + Family</td>
<td>$12.35</td>
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**Who Can Be Covered?**

Eligible dependents are:

- Spouses of covered UofL retirees
- Qualifying adult
- Children (see “Who Can Be Covered” on page 6 for definitions of children)
- COBRA participants
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.

**Life Insurance Conversion & Portability Option**

When your life insurance ends at the end your employment (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 at a later date. View Portability and Conversion options at [louisville.edu/hr/benefits/life/portability-and-conversion-brochure](louisville.edu/hr/benefits/life/portability-and-conversion-brochure).

**Additional Term Life Insurance Options**

**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. For 2022, 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 defined as a child under the age of 18, unless a student (up to age 26) or are disabled. If there was additional coverage on the spouse when the retiree was an active employee, a Statement of Health is not required. If no previous coverage, a Statement of Health is required. A Statement of Health is required for children regardless of the coverage status when employed.

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.
How to Enroll

To enroll in the retiree term life and the spouse/dependent term life, you will need to complete the Continuation of Benefits Form and the MetLife Enrollment Change Form. You will also need to complete a Statement of Health if you:

- Elect coverage at or over $15,000
- Didn’t have spouse life insurance just before retirement
- Elect child life insurance coverage.

These forms will also be provided at your retirement meeting with your benefits counselor.

Retiree Age Band & Spouse Life Insurance Rates

<table>
<thead>
<tr>
<th>Age of Retiree</th>
<th>Monthly rate / per $1000</th>
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<tbody>
<tr>
<td>50 - 59</td>
<td>$0.541</td>
</tr>
<tr>
<td>60 - 64</td>
<td>$0.828</td>
</tr>
<tr>
<td>65 - 69</td>
<td>$1.587</td>
</tr>
<tr>
<td>70 - 74</td>
<td>$2.576</td>
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<tr>
<td>75 - 79</td>
<td>$4.163</td>
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<tr>
<td>80 - 84</td>
<td>$6.751</td>
</tr>
<tr>
<td>85 - 89</td>
<td>$10.937</td>
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<tr>
<td>≥ 90</td>
<td>$17.72</td>
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</table>

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

Will Preparation

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.
After your last paycheck from the university, you will begin receiving billing statements for your premiums at the retiree health rates directly from Optum Health. Optum Health will bill for health, dental, vision and life insurance premiums, depending on what you are participating in.

You will be responsible to pay these premiums to Optum Health going forward to maintain your benefits coverage. Failure to pay these premiums will result in loss of coverage and you will lose the ability to re-enroll during future open enrollment periods.

Life can get busy, and to avoid accidentally missing payments, 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, please contact the UofL Human Resources department at 502-852-6258. For any other questions, contact Optum Health at 1-855-687-2021.
In addition to Health, Dental, Vision and Life Insurance, UofL offers many more great retirement benefits.

Employee Assistance Program (EAP)

Retirees and their families will maintain eligibility for University of Louisville’s employee assistance program (EAP). The EAP provides counseling, assessment and referral services to retirees at no charge to you and your qualifying 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.

EAP Benefits include up to eight sessions for any area of concern, as well as referrals to appropriate organizations. The university pays the cost of the EAP service. To schedule a confidential appointment, call 502-589-HELP (4357) or 1-800-877-8332; 24 hours a day, seven days a week.

University Email Account for Retirees

For details about UofL’s email policy for retirees, including details about the transition process, please visit louisville.edu/email/retirees. If you choose to set up a forwarding service, you will want to make sure to follow the steps provided online to keep receiving UofL Today emails.

PLEASE NOTE: If a retiree does not access their email within six months, the email will be closed due to lack of use.

Online EAP Resources

The Human Development Company also offers a variety of resources on its website. Visit www.humandev.com, then click on Member Login. If you have not already registered, click on the Register button. Enter a username and password of your choosing, and make sure to enter University of Louisville under the Company Name box. Once registered, you will have access to many articles and videos related to health, legal, financial, and mental health guidance. It also includes financial calculators to assist you in becoming “financially healthy.”
Cardinal Card for Retirees

For University of Louisville retirees, the Retiree ID card will replace your Employee ID card. Please visit the Cardinal Card office to exchange your current ID for the Retiree ID. Verification of retiree status is required to receive a Retiree Card, (i.e. Retirement paperwork must be fully processed by HR and Payroll).

Please call or email the office in advance to ensure your Retiree status has been updated. Retirees can use the UofL Retiree Card to utilize the free TARC service.

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.

Flexible Spending Accounts

If you are currently enrolled in a Health Care or Dependent Care Flexible Spending Account, all expenses must be incurred and your FSA will terminate on the last day of the month you receive your final paycheck. You will have 90 days to submit any claims to Optum Health for reimbursement.
Do you have questions about your retirement funds and account? You can contact your retirement vendor directly for current account balances and/or questions about your account. You may also access your account information online.

- Fidelity: 1-800-343-0860 or [www.fidelity.com/atwork](http://www.fidelity.com/atwork)
- TIAA: 1-800-842-2252 or [www.tiaa.org](http://www.tiaa.org)
- 457(b) Plan: 1-800-542-2667 or [www.kentuckydcp.com](http://www.kentuckydcp.com)

**Schedule a Meeting**

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 [www.fidelity.com/atwork/reservations](http://www.fidelity.com/atwork/reservations)
- TIAA: Call 1-800-732-8353 or go online at [tiaa.org/schedulenow](http://tiaa.org/schedulenow)
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 is the primary advocate for the retiree population with the goal of ensuring retirees’ voices are heard. ULARP board members serve on several important university committees including the Human Resources Advisory Committee to re-evaluate and discuss retiree needs.

Another goal of ULARP is to stay in constant communication with the retiree population. To keep retirees enlightened with information that impacts them, ULARP sends out several email notifications including a quarterly newsletter and a directory published every other year. ULARP’s website, Uofialumni.org/retired also provides up-to-date information regarding benefits and other topics related to retirement. To learn more, contact your retirement counselor or visit the website mentioned above.
For anything not listed below, or for general questions, please contact the UofL Human Resources department at 502-852-6258.

### UNIVERSITY OF LOUISVILLE CONTACT INFORMATION

<table>
<thead>
<tr>
<th>WHO</th>
<th>PHONE</th>
<th>EMAIL-WEBSITE</th>
<th>TOPICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>UofL Human Resources</td>
<td>502-852-6258</td>
<td>[<a href="http://www.louisville.edu/hr">www.louisville.edu/hr</a> or <a href="mailto:benefits@louisville.edu">benefits@louisville.edu</a>](<a href="http://www.louisville.edu/hr">http://www.louisville.edu/hr</a> or <a href="mailto:benefits@louisville.edu">benefits@louisville.edu</a>)</td>
<td>General questions</td>
</tr>
<tr>
<td>UofL Payroll Department</td>
<td>502-852-2978</td>
<td><a href="mailto:payroll@louisville.edu">payroll@louisville.edu</a></td>
<td>Change of address</td>
</tr>
<tr>
<td>UofL IT Help Desk</td>
<td>502-852-7997</td>
<td><a href="http://louisville.edu/it/departments/consulting/helpdesk">louisville.edu/it/departments/consulting/helpdesk</a></td>
<td>Questions about email accounts and other IT topics</td>
</tr>
<tr>
<td>Get Healthy Now</td>
<td>502-852-7755</td>
<td><a href="http://louisville.edu/gethealthynow">louisville.edu/gethealthynow</a></td>
<td>Premium incentive for health plan participants and general wellness questions</td>
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### INSURANCE CONTACT INFORMATION

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<th>PHONE</th>
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<tr>
<td>Anthem Blue Cross Blue Shield (Medical)</td>
<td>1-855-747-1137</td>
<td><a href="http://www.anthem.com">www.anthem.com</a></td>
<td>Questions for health plan participants about coverage</td>
</tr>
<tr>
<td>MetLife (Dental)</td>
<td>1-866-832-5756</td>
<td><a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a></td>
<td>Questions about dental coverage</td>
</tr>
<tr>
<td>Davis Vision (Vision)</td>
<td>1-877-923-2847 (client code 7631)</td>
<td><a href="http://www.davisvision.com">www.davisvision.com</a></td>
<td>Questions about vision coverage</td>
</tr>
<tr>
<td>Optum Health</td>
<td>1-855-687-2021</td>
<td><a href="http://optumfinancial.com">optumfinancial.com</a></td>
<td>Direct billing questions for health, vision and dental insurance</td>
</tr>
<tr>
<td>Express Scripts</td>
<td>1-800-298-6890</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
<td>Any pharmacy issues</td>
</tr>
<tr>
<td>Health Advocate</td>
<td>1-866-799-2731</td>
<td><a href="http://HealthAdvocate.com/UofL">HealthAdvocate.com/UofL</a></td>
<td>Well-being resources and advocacy support for your medical claims</td>
</tr>
<tr>
<td>KY Rx Coalition</td>
<td>1-855-218-KYRx</td>
<td><a href="http://www.kyrx.org">www.kyrx.org</a></td>
<td>Help find lower cost prescriptions, etc.</td>
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<td>Social Security Administration Office</td>
<td>1-866-716-9671 (Louisville location)</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
<td>Social security questions</td>
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<td>Medicare</td>
<td>1-800-MEDICARE (1-800-633-4227)</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
<td>Medicare enrollment and questions</td>
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### RETIREMENT ACCOUNT CONTACT INFORMATION

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<th>PHONE</th>
<th>EMAIL-WEBSITE</th>
<th>TOPICS</th>
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<tr>
<td>Fidelity</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a></td>
<td>Retirement account information</td>
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<td>TIAA</td>
<td>1-800-842-2252</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
<td>Retirement account information</td>
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<tr>
<td>Kentucky Deferred Compensation</td>
<td>1-800-542-2667</td>
<td><a href="http://www.kentuckydcp.com">www.kentuckydcp.com</a></td>
<td>Retirement account information for 457(b) KY deferred comp plan</td>
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### OTHER CONTACT INFORMATION

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<thead>
<tr>
<th>WHO</th>
<th>PHONE</th>
<th>EMAIL-WEBSITE</th>
<th>TOPICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human Development Company (EAP)</td>
<td>1-800-877-8332 or 502-589-HELP</td>
<td><a href="http://www.humandev.com">www.humandev.com</a></td>
<td>Any personal needs (counseling, etc)</td>
</tr>
</tbody>
</table>
Please Note:
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. The university reserves the right to make changes to benefits at anytime.