Get Ready for 2022 Open Enrollment
October 20 – November 3, 2021

What’s Changing

Benefits Open Enrollment is just around the corner. Below is what’s changing for 2022.

• New medical plan option – UofL Health (ULH) Plan
• Optum Health will be replacing HealthEquity as our carrier for Health Reimbursement Accounts (HRAs).
• Optum Health will also replace Discovery Benefits as our carrier for Retiree Benefits and Flexible Spending Accounts (FSA)
• There will be a modest increase in dental and vision premiums for 2022.
• Employees currently enrolled in a UofL medical plan will receive new Anthem ID cards for 2022
  – Please look for your new card to arrive via the home address we have on file. You can also print or download a copy of your new card from the Anthem website. If you do not receive your card in the mail by January 1, 2022, contact Anthem at 855-747-1137

Read on for more information about new benefits offered in 2022.

Cardinal Family,

The University of Louisville is truly a great place to learn and work, and in which to invest. It is such an honor to be a part of this special community as the new Director of Total Rewards. In my short time here, I have witnessed the dedication and passion our employees and administration have for this university. Particularly, I have seen the emphasis placed on the overall well-being of our employees and the resources available to maintain or improve physical, emotional, financial, and social well-being.

In my role, I have the opportunity to understand your needs in each of these areas and will work to ensure our benefits packages and compensation processes are reflective of our population. I look forward to working alongside employee representative groups across campus to better serve our community.

Thank you for allowing me the opportunity. I am incredibly excited to be a part of the Cardinal Family, and please know I will work hard to make sure your needs are met.

Go Cards!

Kari Aikins
Medical Plans for 2022

Below are the five medical plan options available in 2022.

- EPO – Exclusive Provider Organization
- PPO – Preferred Provider Organization
- PCA High – With Health Reimbursement Account (HRA)
- PCA Low – With Health Reimbursement Account (HRA)
- **NEW!** UofL Health (ULH) Plan

**Summary of Plan Differences**

<table>
<thead>
<tr>
<th>Network</th>
<th>EPO</th>
<th>PPO</th>
<th>ULH</th>
<th>PCA High</th>
<th>PCA Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Anthem coverage available</td>
<td>In-network only*</td>
<td>In-network and out-of-network</td>
<td>In-network only* (even higher coverage when you see certain high quality ULH providers)</td>
<td>In-network and out-of-network</td>
<td>In-network and out-of-network</td>
</tr>
<tr>
<td><strong>In-network deductible</strong> (per person/per family)**</td>
<td>None</td>
<td>$250/$750</td>
<td>With ULH providers: $0/$0</td>
<td>$1,000/$3,000</td>
<td>$2,000/$4,000</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>With non-ULH providers: $500/$1,000</td>
<td></td>
<td></td>
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<tr>
<td><strong>Copays/coinsurance</strong></td>
<td></td>
<td></td>
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<td></td>
<td>See details in the Benefits Guide at <a href="louisville.edu/hr/benefits">louisville.edu/hr/benefits</a>.</td>
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<tr>
<td><strong>Annual out-of-pocket maximum</strong> (per person/per family)**</td>
<td>$2,000/$4,000</td>
<td>$2,250/$4,750</td>
<td>With ULH providers: $2,000/$4,000</td>
<td>$4,000/$9,000</td>
<td>$5,000/$10,000</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>With non ULH providers: $4,500/$9,000</td>
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<td></td>
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<tr>
<td><strong>Prescription drugs</strong></td>
<td>All five plans have identical prescription drug coverage but have different out-of-pocket maximums for prescription drugs. See the Benefit Guide for details.</td>
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</tbody>
</table>

* Only emergency care is covered out-of-network
** Includes deductible

**Want to know more?** Check out the 2022 Benefit Guide at [louisville.edu/hr/benefits](louisville.edu/hr/benefits) to see a more detailed chart. In addition, the Summary of Benefits and Coverage (SBC) for the medical plans along with all required notices pertaining to UofL’s benefit plans can be found at [https://louisville.edu/hr/benefits/medical](https://louisville.edu/hr/benefits/medical).
University of Louisville Health Plan (ULH)

Offers 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

**When you use ULH providers (Tier 1):**

- You don’t need to satisfy a deductible before coverage begins
- ULH primary doctor and special visits are covered in full, and there is no out of pocket cost to you
- You will pay a copay for services like inpatient stays, imaging (X-ray, MRI, CT scan) and outpatient surgery – since a copay is a fixed dollar amount, you will know your cost before receiving any service

**When you use non-ULH providers in the Anthem network (Tier 2):**

- You will need to satisfy a deductible of $500 (per person) or $1,000 (per family) before the plan begins paying for services
- You will pay a copay for an in-network primary doctor or specialist visit
- You will pay coinsurance for services like inpatient stays, imaging and outpatient surgery

**Who are ULH providers?**

- Children’s Hospital/Kosair’s Children’s Hospital
- Gould’s
- Kleinert Kutz
- Medical Services Company
- Norton Children’s Medical Group
- Quest Diagnostics
- UofL Care Partners
- University Hospital
- University of Louisville Physicians
- UofL Health Inc.
- UofL Health-Shelbyville Inc.
- UofL Health-Louisville Inc.

To see if other providers participate, log in to www.anthem.com and select “Find Care.” Select “Member” and then enter VUM in the member ID number or prefix space. Enter your ZIP, specialty or name of the provider you are searching. Then in the sort by drop-down, select “Benefit Tier.” Once you see providers listed, click Recognition/Tier to confirm they are “Tier 1” which offers the highest level of coverage.

**Deciding on the right plan for you**

Below are key questions to ask yourself as you prepare to elect your 2022 medical plan:

- Would I rather pay more out of my paycheck for coverage and less at the point of care, or vice versa?
- Do I expect any large medical expenses (e.g., birth of a child, chronic medical condition, planned surgery, ongoing medical treatments)?
- Would I be interested in using a Health Reimbursement Account (HRA) to help pay for health care expenses?
- Would I be interested in a medical plan that allows me a $0 deductible, $0 copay for doctor’s office visits and fixed copays if I go to ULH network doctors, hospitals or facilities?

Consider these questions and more as you review the medical plan options and prepare for this year’s benefits Open Enrollment.
Beginning January 1, 2022, the administrator of our Flexible Spending Accounts (FSAs) and Health Reimbursement Account (HRA) is changing to Optum Health. Optum Health will replace our current administrators, Discovery Benefits/WEX Health (for Health Care and Dependent Care FSAs) and HealthEquity (for the HRA).

Here’s what this change to Optum Health will mean to you:

• If you elect to participate in an HRA or FSA for 2022, you will receive a new Optum Health debit card. Use your new Optum Health card for any expenses incurred on or after January 1, 2022.

• Your Discovery Benefits and HealthEquity debit cards will be deactivated on December 31, 2021. However, you can still submit manual claims for reimbursement to Discovery Benefits for FSA expenses incurred in 2021 during the run-out period between January 1 and April 15, 2022. Manual claims can be submitted for reimbursement to HealthEquity for HRA expenses incurred in 2021 during the run-out period between January 1 and March 31, 2022.

• At the end of the 2021 FSA and HRA run-out periods, any unspent HRA or FSA balances from 2021 will be transferred from Discovery and HealthEquity and rolled over to Optum Health.

• The 2021 rollover balances will then be added to your 2022 account balance with Optum Health and accessible to you on or around May 1, 2022.

FSAs Require Enrollment

You must enroll annually during Open Enrollment for new or continued health care and/or dependent care FSAs.

Are you making your total well-being a priority?

It is a great time to be intentional about your well-being by taking steps to maintain or improve your physical, emotional, social and financial health.

UofL offers the Get Healthy Now (GHN) Program to help employees enrolled in medical coverage stay on track with their well-being goals. Employees on a UofL medical plan have until November 30, 2021, to earn 480 wellness points to qualify for the $40 Get Healthy Now monthly incentive in 2022 ($40 will be deducted from your medical contribution). Earn your points through a variety of activities. Go to louisville.edu/gethealthynow for more information.
How to Enroll for 2022 Benefits During Open Enrollment

Follow the steps below and enroll from October 20, 2021, through November 3, 2021.

Step 1: Go to the HR portal, ULink, at ulink.louisville.edu
Step 2: Click Employee Services
Step 3: Log in. To access ULink, you will need use the UL2FCTR / DUO authentication (a two-factor authentication) as you log in. If you have not previously done this, visit louisville.edu/its/ul2fctr for more details on how to sign up. For any assistance with the UL2FCTR process, please contact the IT Help Desk at 852-7997
Step 4: Click “Benefits Enrollment”
Step 5: Click “Enroll” to begin enrollment
Step 6: Follow up with dependent verification documentation if you have selected to have dependents covered. Visit the Dependent Eligibility Verification page for details on what documentation is required. Submit copies to Benefits or the HR office at 1980 Arthur Street. Employees have until March 1, 2022, to provide documentation for new dependents added January 1, 2022

If you would like to keep your current benefits, no action is needed. However, if you want to contribute to the Health Care or Dependent Care FSA, you need to actively enroll

What happens if you don’t enroll?
If you do not enroll by 11:59 p.m., November 3, 2021, your 2022 elections will match your 2021 elections (same plans and coverage level with 2022 rates) with the exception of Flexible Spending Accounts (FSAs). FSAs will default to “no election” if you do not re-enroll.

Questions?
Go to the Benefits Guide at louisville.edu/hr/benefits.
Open Enrollment Is Coming!

Get ready to enroll
October 20 – November 3

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.

John/Jane Doe
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City, ST 0000-0000