

OPEN ENROLLMENT INSTRUCTIONS

October 1, 2025, until October 31, 2025

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WELCOME TO THE OPEN ENROLLMENT PRESENTATION

DESIGNED BY THE UOFL BENEFITS DEPARTMENT

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

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 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.

BEFORE YOU BEGIN

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

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

Make sure to have Dependents and Beneficiaries information readily available to create a smooth enrollment process.

IMPORTANT CHANGES FOR 2026

Mandatory Open Enrollment

If you want medical coverage and/or a Flexible Spending Account (FSA) in 2026, you must actively enroll between October 1 and October 31, 2025, or you will not have coverage for 2026.

Your 2025 medical elections and FSA will not carry over to 2026. Dental, vision and other benefits coverage and rates will carry over.

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 and 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)
- **Offering a Health Savings Account and a new Limited Purpose Flexible Spending Account.**

Beneficiaries

Beneficiaries are **REQUIRED** for Basic Life and Additional Term Life Insurance Plan(s). You will not be able to submit or move forward without Beneficiaries added under these plans.

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 [Benefits 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 plan w/ HRA and ULH medical plan 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 plan w/ HSA 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.

LIFE INSURANCE

Open enrollment is a great time to assess your life insurance needs (especially if you've experienced recent life events) and confirm your beneficiaries are up to date

Basic Life Insurance & AD&D

- UofL provides basic life insurance in the amount of 2X your annual salary (up to a max of \$200K) at no cost to you

Additional Life Insurance & AD&D

- **Current participants in additional life insurance will be allowed a one-level increase without requiring EOI.**
- **All non-participants in additional life insurance who select additional life insurance will be required to submit EOI.**

Spouse & Child Life Insurance

- You can elect spouse life insurance in amounts from \$10,000 up to \$150,000 (age banded rates)
 - Current participants and non-participants in spouse life insurance who select or increase spouse life insurance will be required to submit EOI.
- To elect Spouse or Child Life Insurance, you must have 2X the election amount in Additional Life

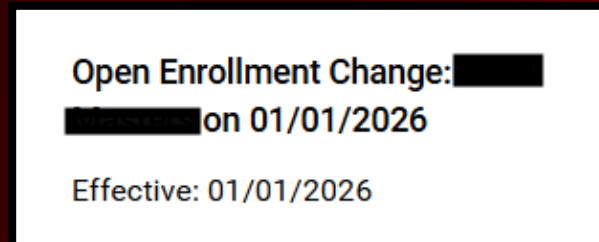
Employee Additional Life, Spouse Life, Child Life Insurance: Rates for Additional, Spouse, and Child Life Insurance plans will stay the same unless you move to a new age band or elect additional coverage amounts.

OPEN ENROLLMENT PROCESS

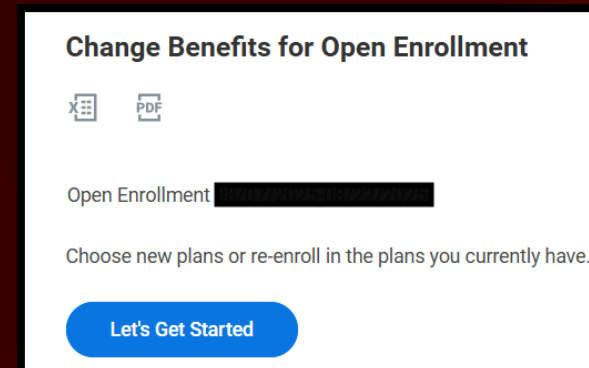
To assist with the Open Enrollment Process, review the [workday-open-enrollment-instructions](#) or follow the below instructions. If eligible to enroll in the Two Employee Family Plan, please review the [TwoEmployeeFamily_QRG.pdf](#) for assistance:

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

Step 2: In your Workday Inbox you will see an action that states “**Open Enrollment Change**”

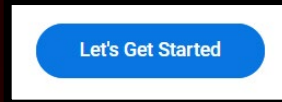


Step 3: Select the **Open Enrollment** Change event in your Inbox

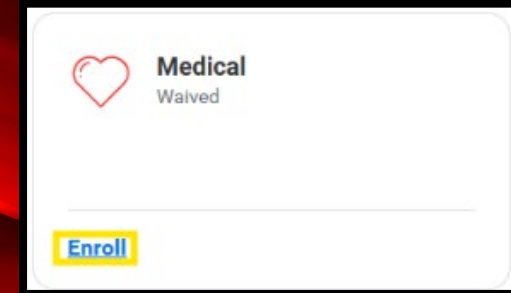


OPEN ENROLLMENT PROCESS

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



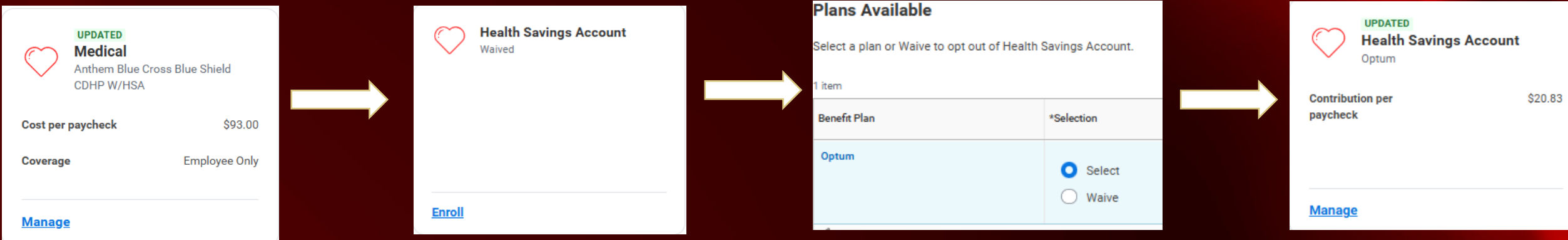
Step 5: Select the **Enroll** or **Manage** icon for the benefits offerings you wish to edit or change for 2026. In Workday, this year’s Open Enrollment election event will show **medical** and **FSA** elections as **waived**. You must make an election for these benefits between October 1-31, 2025. Coverage does not carry over.



Note: If you are enrolling in the CDHP medical plan with HSA, you must complete an additional step after making your election. You must select the HSA enrollment card and either **elect** or **waive** coverage.

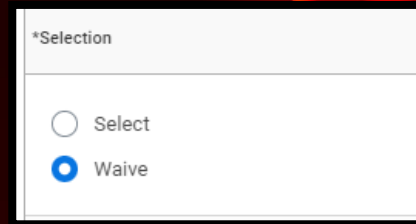
- If you do **not** want to contribute to your HSA, you must actively waive coverage. If you **do** want to contribute, you can choose the amount to be deducted from each paycheck. These contributions are **pre-tax**, which can help lower your taxable income.
- Once you enroll in any part of Medicare, you are no longer eligible to contribute to an HSA. Please reach out to Benefits@Louisville.edu if you are not eligible for the HSA.

The below example illustrates the CDHP medical plan with HSA enrollment cards using a test employee enrolled at the full-time, 12-month, employee-only rate and electing to contribute to the HSA



OPEN ENROLLMENT PROCESS

Step 6: Select or Waive on all plan offerings

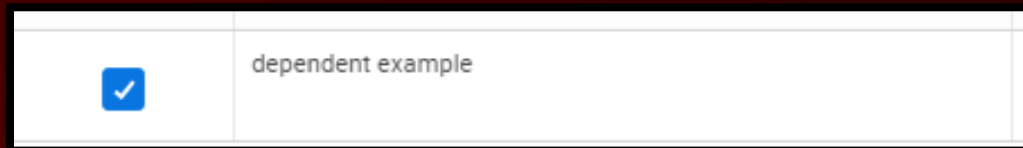


*Selection

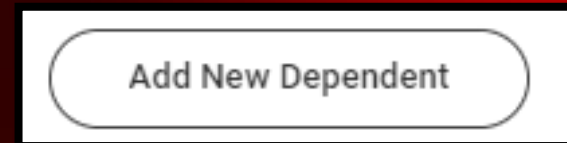
☐ Select

☒ Waive

Step 7: Add and/or Review Dependent(s) under each benefit plan as needed. Each dependent who is already added to the system and/or covered under any policy can be reviewed and selected with a blue check mark. To add a new dependent if you do not see them listed, select the “Add New Dependent” icon.



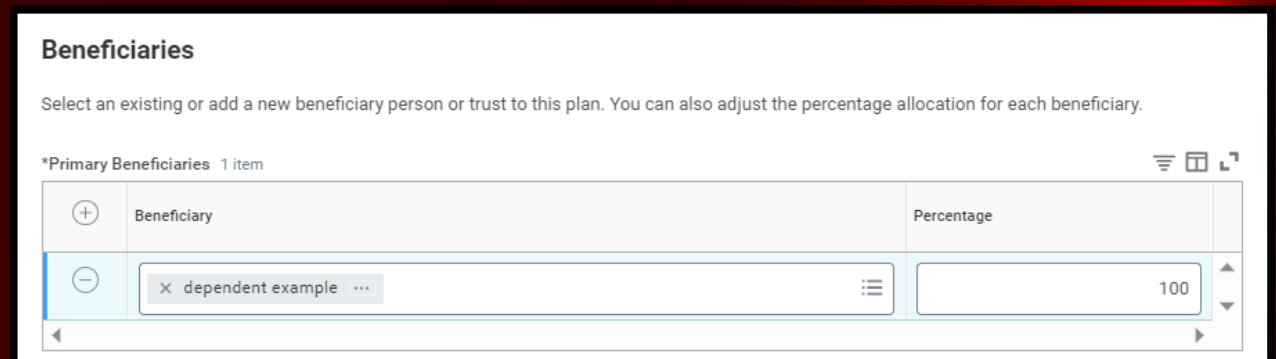
<input checked="" type="checkbox"/>	dependent example
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Add New Dependent

Step 8: Add and/or review Beneficiaries under your Basic Life/Additional Term Life plans. At least one Primary Beneficiary is required on these plans to continue the Open Enrollment process.

Beneficiary percentage totals must equal 100%



Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

*Primary Beneficiaries 1 item

	Beneficiary	Percentage
<input checked="" type="checkbox"/>	x dependent example ...	100

OPEN ENROLLMENT PROCESS

Step 9: Once elections have been made, Select the blue icon “Review and Sign”

Review and Sign

Note: You will receive an error message if you do not have a Primary beneficiary in the system.

Step 10: View Summary of Elections

Elected Coverages 9 items			
Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage
Medical - Anthem Blue Cross Blue Shield CDHP W/HSA	01/01/2026	01/01/2026	Employee Only
Dental - MetLife Dental Enhanced	01/01/2026	01/01/2026	Employee Only
Vision - Davis Vision	01/01/2026	01/01/2026	Employee Only
Health Savings Account - Optum	01/01/2026	01/01/2026	\$249.96 Annual
Limited Purpose FSA - Optum	01/01/2026	01/01/2026	\$120.00 Annual

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.

Step 11: Scroll to the bottom on the screen to review the electronic signature.

OPEN ENROLLMENT PROCESS

Step 12: Review “Electronic Signature” Statement

Electronic Signature

Enrollment Certification Statement

Your “Electronic Signature” and 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 13: Select the “I Accept” box

I Accept ☒

Step 14: Click Submit

Submit

Cancel

OPEN ENROLLMENT PROCESS

Step 15: 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**.



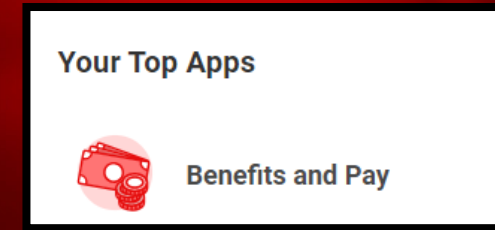
Once you get to this page, your Open Enrollment elections have been submitted for 2026. You can now review and/or make changes until Friday, October 31, 2025, at 11:59 p.m. EST.

MAKING CHANGES TO A SUBMITTED OPEN ENROLLMENT EVENT

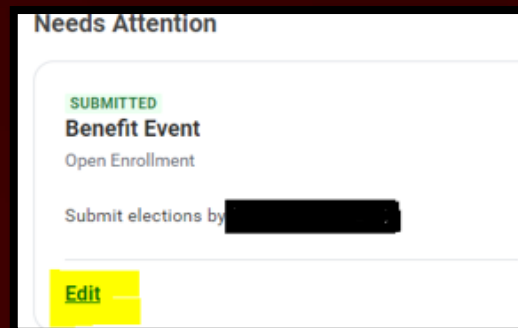
Need to make a change?

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 current employees and 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 elections and/or changes 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.

If you want medical coverage and/or a Flexible Spending Account (FSA) in 2026, you must actively enroll between October 1 and October 31, 2025, or you will not have coverage for 2026.

Vision and Dental: Premiums for 2026 will stay the same or have no increase.

Rates for **Additional, Spouse, and Child Life Insurance** plans will stay the same unless you move to a new age band or elect additional coverage amounts.

If enrolling in the CDHP medical plan with HSA, you may not receive or use HSA contributions for qualifying adults and/or dependents you do not claim on your taxes per IRS regulations.

Once you enroll in any part of Medicare, you are no longer eligible to contribute to an HSA. Please reach out to Benefits@Louisville.edu if you are not eligible for the HSA.

Retirement Savings (403b)

Changes/elections can be made via www.netbenefits.com/ul

OPEN ENROLLMENT CHECKLIST

- ✓ Employees currently enrolled in medical and/or FSA plans must enroll during Open Enrollment to ensure coverage continues into 2026
- ✓ Review your covered dependents and make sure they are still eligible for coverage
- ✓ Review your life insurance beneficiaries and update if necessary
- ✓ 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