

UNIVERSITY OF
LOUISVILLE®

2017

House Staff Benefits



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Disclaimer: This presentation and benefit communication highlights many of the University Of Louisville's Healthcare benefits. 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 plans documents and agreement, the plan documents and agreements take precedence.



Your Benefit Coverage Overview

What Benefits are Available

The University of Louisville has a generous benefits package for House Staff employees that includes;

Health & Pharmacy Coverage

Vision Coverage

Flexible Spending Accounts

Retirement Plans

Dental Coverage

Life Insurance

Short Term Disability

When Benefits Begin

Benefit coverage for employees that meet the eligibility requirements **begin on the first date of employment** or at the time of a qualifying event.

How to Enroll

You have 30 days from your date of hire to make your benefit elections.

You will make your benefit elections online via the employee self-service portal, ULink. Typically within your first week, you will receive an email notification that you are set up to enroll. The email will provide access directions.

*If you do not receive an email within two weeks of your start date, contact Benefits at (502) 852-6258. Remember you have **30 days from your start date** to make your elections, not the date you receive the email.*

ULink can be accessed from any computer with internet access. Computers are also available at the Human Resources office (1980 Arthur Street) if you need any additional assistance.



Health Plan Coverage

There are **four different health plans** to choose from with **Anthem BlueCross BlueShield**. Each health plan utilizes the **Anthem Blue Access PPO Network**.

Health Plan Options

- EPO (Employer Provider Organization) PPO (Preferred Provider Organization)
- PCA High with HealthEquity Account PCA Low with Health Equity Account

Benefit ID Card

When you enroll in a health plan you will receive a combination Anthem BlueCross BlueShield ID card for health and Express Scripts pharmacy benefits for each covered member. **You must present your insurance ID card for medical and pharmacy benefits.**

Basic Comparison Overview

EPO	PPO	PCA-HRA High and Low
<ul style="list-style-type: none"> • In-network level of coverage only • NO out-of-network level of coverage • NO annual deductible • Has required copayments and coinsurance to meet 	<ul style="list-style-type: none"> • Both in-network and out-of-network coverage • Has required copayments and coinsurance to meet • Encourages you to use network providers by charging lower deductibles, copayments and coinsurance amounts 	<ul style="list-style-type: none"> • Both in-network and out-of-network coverage • University funded benefit allowance based on level coverage you select • Separate "preloaded" HealthEquity (PCA) debit card usable first day of effective coverage.

How a PCA High or Low Plan with HealthEquity Account Works

PCA High or Low Plan with a Health Equity Account generally have a higher deductible than PPO and EPO plans. However, with the HealthEquity Account, the university will contribute a set amount to your account that can be used towards your deductible.

Any unused balances roll to the next year, up to three times the annual amount.

Deductibles

PCA High: **\$1,000** per person / **\$3,000** per family
 PCA Low: **\$2,000** per person / **\$4,000** per family

How much will the university contribute to the HealthEquity Account?

\$500 (Employee), **\$1,000** (Employee & Spouse/QA)
\$2,000 (Employee & Child(ren) & Family)

What Happens After Deductible is Reached?

The plan generally pays 90% PCA High/ 80% PCA Low (for participating providers). You then pay the remaining balance (10% PCA High / 20% PCA Low).

Maximum Out of Pocket

PCA High: **\$4,000** per person / **\$9,000** per family
 PCA Low: **\$5,000** per person / **\$10,000** per family

Dependent Coverage

Dependents can be covered under the health, dental and vision plans as long as they meet the following criteria:

- **Spouses or Qualifying adults** of covered UofL employees. Refer to the definition of a qualifying adult to the right for more detail.
- **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 employee or the employee'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 employee 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.

Who can be a Qualifying Adult?

A qualifying adult must be over 18 years of age, and if a blood relative (or relative by adoption or marriage) must be of the same or younger generation of the employee (as used in KRS 391.010), and must be residing in the employee's household and have done so for a period of at least 12 months, and must be financially interdependent (for example, have joint checking account or joint mortgage) for 12 months or longer, must be unmarried, and must not be eligible for Medicare.

Pharmacy Benefits

All employees enrolled in a health plan are **automatically enrolled in the Express Scripts Pharmacy Benefit plan**. For your convenience, your Anthem BlueCross BlueShield ID card will be a combination ID card for health and Express Scripts prescription coverage. You can find the Express Scripts formulary (list of covered drugs and pricing online at louisville.edu/hr/benefits/pharmacy.)

Prescription Drug	Retail (30 day supply) You Pay	Mail/Home Delivery (90 day supply for
Generic	\$8.00	\$16.00
Brand Formulary	You pay 25% up to \$60 max	You pay 15% up to \$120 max
Non-Formulary	You pay 40% up to \$100 max	You pay 35% up to \$200 max

KY Rx Coalition

The Kentucky Pharmacy Coalition can help you to control prescription costs, by offering free prescription counseling services for any University of Louisville health plan member. You can contact them M-F 8:00 am to 6 pm, at 855-218-KYRx or online at www.kyrx.org. **Contact the KY Rx Coalition:**

- To find lower cost alternatives
- To help with mail order
- To ask about side effects, drug interactions, and over the counter medications
- And more

2017 Health Plan Rates

Health Plan Rates for Full Time Active Employees *

Employee Monthly Rate				
	EPO	PPO	PCA High	PCA Low
Employee Coverage	136.12	118.58	67.12	65.00
Employee + Spouse/QA	495.04	456.46	343.24	211.64
Employee + Children	268.21	236.63	144.01	65.00
Employee + Family	553.24	500.62	346.24	166.78
Two Employee Family (Rate Per Employee)**	135.52	109.21	52.50	52.50

* The health plan rates do not include the \$40 per month premium incentive from participation in the health management program, Get Healthy Now. If you plan to participate in Get Healthy Now, deduct \$40 from the monthly rate above to get your final cost.

** Spouse/QA must be full-time employee and also have child(ren) covered in plan.

Health Management Program Premium Incentive

Employees that are enrolled in the group health plan are eligible for a **\$40 monthly premium incentive** by participating in **Get Healthy Now**, UofL's health management program.

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 852-7755.

Waiving Health Insurance

If you are full-time (80% or above) and waive health insurance coverage the university will automatically make a contribution of **\$175 a month** in a flexible spending account. You have the choice between a **Health Care Flexible Spending Account** and **Dependent Care Flexible Spending Account**. Find out more information on Flexible Spending Accounts on page 8.

- If you want a Dependent Care Flexible Spending Account you must indicate that on your Chard-Snyder FSA enrollment form. Otherwise, funds will automatically default to the Health Care Flexible Spending Account.

Dental Coverage

The dental provider is MetLife, offering the option of a **new enhanced plan**, which includes adult orthodontia. With this change there will now be two options for dental insurance, the **basic plan** and the **enhanced plan**.

You may visit any dentist however, out-of-pocket expense is less with greater savings when utilizing an in-network provider. Remember, when visiting an out-of-network provider you will be responsible for charges above the in-network covered benefit allowance by the MetLife plan.

Find a Provider

To find a participating dentist, visit www.metlife.com/mybenefits and enter 'University of Louisville' or call 1-866-832-5756.

Monthly Dental Rate: Full-Time/Part-Time Employee *		
	Basic Plan	Enhanced Plan
Employee Coverage	19.37	22.70
Employee + Spouse/QA	38.72	45.37
Employee + Children	45.71	53.56
Employee + Family	70.68	82.83

* These rates for 12 month employees. For 10 month employee rates, see page 14.

Vision Coverage

The vision provider, Davis Vision, has a national network of credentialed preferred providers. With Davis vision, you have access to great in-network benefits at provider locations nationwide, including increased allowance towards frames and contacts when selecting from the Davis Vision collection, or using a VisionWorks store location.

Find a Provider

To find a network provider, visit davisvision.com and click "Find a Provider" to locate a provider near you, including Visionworks locations.

Monthly Rate: Full-Time/Part-Time	
Employee Coverage	3.70
Employee + Spouse/QA	6.71
Employee + Children	7.11
Employee + Family	10.21

* These rates for 12 month employees. For 10 month employee rates, see page 14.

Dependent Coverage for Dental and Vision

Dependents can be covered on the dental and vision plans. The criteria is the same as for health insurance. Please refer to page 5 for full dependent coverage details.



Flexible Spending Accounts (FSA)

With a Flexible Spending Account (FSA), you can set aside pre-tax dollars to pay for eligible health and daycare expenses. You may enroll in one or both, but you need to be aware of the contribution limits. Any money deposited in your FSA and not used by the end of the university's grace period (which extends to March 15 each year), will be forfeited. For more detailed information about FSAs, visit louisville.edu/hr/benefits/fsa.

Are you waiving your health insurance? You can still have one or both of the health and dependent care, up to the contribution limits listed below.

Health Care Flexible Spending Accounts

Annual contributions can be from **\$150 to \$2,550** per calendar year.

- If you waive health insurance coverage, the university waiver contributions do not affect your \$2,550 limit.
- The total annual contribution is available from the account start date.
- Eligible expenses are any healthcare expense approved by the IRS for reimbursement through the plan.
- You will receive a Flexible Spending Account card to use at locations such as pharmacies, medical, dental and vision offices and hospitals. Expenses can also be submitted for reimbursement to Chard-Snyder.

Dependent Care Flexible Spending Accounts

Annual employee contributions can be from **\$150 up to \$5,000 per household** per calendar year.

- Dependent Care can be used on your natural, adopted and foster children who have not reached their thirteenth birthday and family members who cannot care for themselves. All dependents must live with you for more than half the year and be claimed on your federal tax return.
- Participants receive reimbursements up to the total amount contributed through each payroll deduction.
- Reimbursements are received by faxing, emailing or mailing claim forms to Chard Snyder.



Keep your Receipts!

You must submit substantiation for expenses **when requested** by Chard-Snyder. You must incur the expenses from your account(s) between now and March 15th of the following year for reimbursement.

Health Care Eligible Expenses

You can find a comprehensive link online of eligible expenses by visiting www.chard-snyder.com/benefits/flexible-spending-account-fsa/healthcare-eligible-expenses.

Dependent Care Eligible Expenses

You can find a comprehensive link online of eligible expenses by visiting www.chard-snyder.com/benefits/flexible-spending-account-fsa/dependent-daycare-eligible-expenses/

Life Insurance

The university provides life insurance at twice your base annual salary adjusted to the nearest \$1000 (maximum of \$200,000). There is **no cost to eligible employees**, but you need to complete the MetLife enrollment/beneficiary form.

Accidental Death & Dismemberment

The university provides Accidental Death and Dismemberment (AD&D) insurance equal to the amount of life insurance. There is **no cost to eligible employees**.

Additional Term Life Insurance

Additional term life insurance is available as a supplement to your basic life insurance coverage provided by UofL. If you purchase additional coverage for yourself, you also can purchase it for your spouse or child(ren).

- Employees may purchase additional term life coverage of up to \$300,000. Maximum coverage for spouses is \$25,000.
- **This is a one time guaranteed issue offer.** During future annual open enrollments you may elect the lowest level of coverage (\$20,000), or bump up one level of coverage if you have already elected supplemental life, without a statement of health. Any level above these would require approval by MetLife through a statement of health.
- Rates are listed on the enrollment form, provided to you at New Employee Orientation.

Optional Short Term Disability

An Income Protector Plan is available as an option to university employees. This supplements lost wages due to a covered off-the-job injury or sickness. You can enroll or drop coverage at anytime. You do not need a qualifying event. For more details, call Humana's enrollment center at 800-463-7420 or email yourenrollment@ebcoh.com.

US Legal Services

Pre-paid legal services are available through US Legal at a monthly rate of \$18.75. For more detail on what is covered and how it works, visit louisville.edu/hr/benefits/additional/pre-paid-legal.

403(b) Retirement Savings Plan: Get Started Investing Now

As a house staff employee, you have the option of participating by investing your own money in a 403(b) Retirement Savings Plan. This Employee Supplemental option is a great opportunity to start saving. A notification email will be sent to your UofL email address with instructions to guide you through process of completing the enrollment online, if you wish to participate. The Netbenefits website is the master administrator for the University of Louisville Retirement Plans. **Employees will enter all contributions elections and investment changes on this website.**

You can invest your savings with one or both investment providers.

Fidelity: 1-800-343-0860 | www.fidelity.com/atwork

TIAA: 1-800-842-2776 | www.tiaa.org

Schedule a One-on-one Retirement Investment Consultation

Retirement investment representatives from Fidelity and TIAA are available on both the University of Louisville Belknap or Health Sciences Campuses throughout each month. To schedule;

- **Fidelity:** Call 1-800-642-7131 or go online to www.fidelity.com/atwork/reservations.
- **TIAA:** Call 1-800-732-8353 or go online at tiaa.org/schedulenow.

Making your Elections

Remember, you have **30 days from your start date to make your selections**.

- Benefits are effective on your date of hire. Any missed premiums will be deducted on your next paycheck.
- You may only make your selection **once** during those 30 days.
- Allow 3 weeks to receive your ID cards from the day you turn in your enrollment forms to Human Resources.



What if I don't make an election in my first 30 days?

If you do not make an election in your first 30 days, you will not have any health, dental or vision insurance. You will be defaulted into a Health Waiver Flexible Spending account.

Qualifying Event

You may only make changes to your health, dental, vision and flexible spending coverage during our **annual open enrollment** period or **within 30 days of a qualifying event**. Examples of a qualifying event are:

- Birth or adoption of a child
- Marriage, divorce or legal separation
- Death
- Spouse's change in insurance eligibility due to loss or gain of employment.
- Change in your employment status (ex: full time to part time)
- Dependent loses or gains insurance eligibility

Annual Open Enrollment

Benefits coverage at the university is by calendar year. Every fall, there is an annual open enrollment to make your benefit elections for the upcoming calendar year, beginning January 1.

Who Do I Contact?

Email questions to benefits@louisville.edu or call (502) 852-3167 for any questions. Please visit louisville.edu/hr/benefits for more in depth plan information and plan documents. For your reference, additional contact information is listed below:

Important for Future Reference (Fill in the blank):

Your UofL Employee ID #:

Your UofL User Name:

Who	Phone	Email / Website	What to Contact About
University of Louisville Contacts Information			
University of Louisville Benefits Department	(502) 852-3167	www.louisville.edu/hr or benefits@louisville.edu	General questions
UofL's Get Healthy Now	(502) 852-7755	louisville.edu/gethealthynow	Premium incentive for health plan participants and general wellness center questions
UofL Payroll Department	(502) 852-2978	payroll@louisville.edu or louisville.edu/finance/payroll	Paychecks, deductions, W4 tax form updates
UofL IT Help Desk	(502) 852-7997	louisville.edu/it/departments/consulting/helpdesk	Questions about email accounts and other IT related topics
Insurance Contact Information			
Anthem Blue Cross Blue Shield (Medical)	1-855-747-1137	www.anthem.com	Questions about health coverage
MetLife (Dental)	1-866-832-5756	metlife.com/mybenefits	Questions about dental coverage
Davis Vision (Vision)	1-877-923-2847 (client code 7631)	www.davisvision.com	Questions about vision coverage
Chard Snyder	1-888-993-4646	www.chard-snyder.com	Questions about your flexible spending accounts.
KY Rx Coalition	855-218-KYRx	www.kyrx.org	Help find lower cost prescriptions, etc.
Express Scripts	1-800-298-6890	www.express-scripts.com	Any pharmacy card issues.
Retirement Account Contact Information			
Fidelity	1-800-343-0860	www.fidelity.com/atwork	Retirement account information
TIAA	1-800-842-2776	www.tiaa.org	Retirement account information
Fidelity Individual Consultations	1-800-642-7313	www.fidelity.com/atwork/ereservations	To schedule a one-on-one consultation
TIAA Individual Consultations	1-800-732-8353	tiaa.org/schedulenow	To schedule a one-on-one consultation



Remember to submit your benefit elections within 30 days of your start date!

2017 Rates Summary

Health Plan Rates for Full Time Active Employees *

12 Month Employee Monthly Rate *				
	EPO	PPO	PCA High	PCA Low
Employee Coverage	\$136.12	\$118.58	\$67.12	\$65.00
Employee + Spouse/QA	\$495.04	\$456.46	\$343.24	\$211.64
Employee + Children	\$268.21	\$236.63	\$144.01	\$65.00
Employee + Family	\$553.24	\$500.62	\$346.24	\$166.78
Two Employee Family ** (Rate Per Employee)	\$135.52	\$109.21	\$52.50	\$52.50

** Spouse/QA must be full-time employee and also have child(ren) covered in plan.

Health Plan Rates for Part-Time Active Employee *

12 Month Employee Monthly Rate *				
	EPO	PPO	PCA High	PCA Low
Coverage	\$353.24	\$334.96	\$281.18	\$247.74
Employee + Spouse/QA	\$850.91	\$810.70	\$692.39	\$555.33
Employee + Children	\$631.43	\$598.52	\$501.73	\$403.93
Employee + Family	\$1,092.16	\$1,037.32	\$876.00	\$689.10

* The health plan rates do not include the \$40 per month premium incentive from participation in the health management program, Get Healthy Now. If you plan to participate in Get Healthy Now, deduct \$40 from the monthly rate above to get your final cost.

Dental Rates

Monthly Rate: Full-Time/Part-Time Employee		
	12 Month Employee	
	Basic Plan	Enhanced Plan
Employee Coverage	\$19.37	\$22.70
Employee + Spouse/QA	\$38.72	\$45.37
Employee + Children	\$45.71	\$53.56
Employee + Family	\$70.68	\$82.83

Vision Rates

Monthly Rate: Full-Time/Part-Time Employee	
	12 Month Employee
Employee Coverage	\$3.70
Employee + Spouse/QA	\$6.71
Employee + Children	\$7.11
Employee + Family	\$10.21

Additional Information and Summary of Benefits Documents

Includes:

Plan Comparison Chart

Summary of Benefits:

EPO

PPO

PCA High

PCA Low

Dental

Vision

Short Term Disability

Notice of Privacy Practices

**For more detailed summary of benefits (SBC) forms,
visit louisville.edu/hr/benefits.**
