



THE THINKER
BY AUGUSTE RODIN

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2018 Benefits Guide

For New House Staff



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Welcome New House Staff!

We are pleased to have you join our Cardinal family at the University of Louisville. We encourage you to thoroughly review our overview of benefit options listed in this guide. In addition to this overview, we would encourage you to review the Summary of Benefits for our health, dental and vision plans. These Summary of Benefits can be found on the UofL Benefits website at louisville.edu/hr/benefits.

Disclaimer:



This presentation and benefit communication highlights many of the University Of Louisville's 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 plan documents and agreements, the plan documents and agreements take precedence.

BENEFIT COVERAGE OVERVIEW:

What benefits are available?

The University of Louisville has a generous benefits package for faculty and staff that includes; health & pharmacy, dental, vision and life insurance. Also available are flexible spending accounts, short term and long term disability coverage and 403(b) and 457(b) retirement savings plans.

When do my 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 DO I ENROLL?

You have 30 days from your date of hire or your qualifying event 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.

** To access ULink, you will need to sign up for UL2FCTR / DUO (a two-factor authentication) prior to logging in for the first time to make your benefit enrollment choices. Visit <http://louisville.edu/it/ul2fctr> for more details on how to sign up.*





HEALTH INSURANCE

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

Four Health Plan Options

EPO (Employer Provider Organization)

PPO (Preferred Provider Organization)

PCA High with HealthEquity Account

PCA Low with Health Equity Account

Basic Comparison Overview

EPO	PPO	PCA High and Low
In-network level of coverage only NO out-of-network level of coverage NO annual deductible Has required copayments and coinsurance to meet	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	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

What is a PCA High or Low Plan and how does it work?

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	PCA Low
<i>Per person</i>	\$1,000	\$2,000
<i>Per family</i>	\$3,000	\$4,000

How much will the university contribute to the HealthEquity Account you can use toward your deductible?

<i>Employee</i>	\$500
<i>Employee + Spouse/QA</i>	\$1,000
<i>Employee + Child(ren) / Family</i>	\$2,000



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 for PCA High and Low Plans

	PCA High	PCA Low
<i>Per person</i>	\$4,000	\$5,000
<i>Per family</i>	\$9,000	\$10,000

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.

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 below 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?

To be considered a qualifying adult, the person must meet ALL of the following criteria. They must be:

- ☒ Over 18 years old
- ☒ the same or younger generation of the employee (as used in KRS 391.010), if a blood relative (or relative by adoption or marriage)
- ☒ residing in the employee's household for at least 12 months
- ☒ financially interdependent (i.e., have joint checking account or joint mortgage) for at least 12 months
- ☒ unmarried
- ☒ not 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).

	Retail (30 day supply)	Mail/Home Delivery (90 day supply for approx. 2 co-pays)
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



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.

KY Rx Coalition

The Know Your Rx 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 a.m. to 6:00 p.m., at 855-218-KYRx or online at www.kyrx.org. You can contact the KY Rx Coalition about the following topics and more:

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

2018 HEALTH PLAN RATES

The following monthly rates¹ are for full time active employees that are paid over 12 months.

	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 ²	135.52	109.21	52.50	52.50

¹ 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.

² Spouse/QA must be full-time employee and also have child(ren) covered in plan.

DENTAL COVERAGE

There are two options with MetLife for dental insurance, the **basic plan** and the **enhanced plan**. The enhanced plan offers a greater annual maximum benefit and adult orthodontia.

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.



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.

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.

2018 DENTAL AND VISION RATES

The following monthly rates are for full & part time active employees that are paid over 12 months.

	DENTAL RATES		VISION RATES
	BASIC	ENHANCED	
Employee Coverage	21.27	24.93	3.70
Employee + Spouse/QA	42.52	49.83	6.71
Employee + Children	50.20	58.82	7.11
Employee + Family	77.62	90.96	10.21

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.

HEALTH CARE FSA

Annual contributions can be from \$150 to \$2,600 per calendar year.

- * 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 FSA card to use at locations such as pharmacies, medical, dental and vision offices and hospitals. Expenses can also be submitted for reimbursement to Discovery Benefits (www.discoverybenefits.com).



Eligible expenses

You can find a comprehensive list of eligible expenses on Discovery Benefits website at www.discoverybenefits.com/employees/eligible-expenses.

DEPENDENT CARE FSA

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 Discovery Benefits (www.discoverybenefits.com).



Keep your Receipts! You must submit substantiation for expenses when requested by Discovery Benefits. The expenses must have been made from your account(s) between now and March 15th of the following year for reimbursement.

OTHER BENEFITS

Life insurance, AD&D, Long & Short Term Disability & More

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). Rates are listed on the enrollment form, provided to you at New Employee Orientation.

- * 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 bump up one level of coverage if you have already elected additional term life, without a statement of health. Otherwise, any initial enrollment (other than at your time of hire) or any increase above one level of coverage would require approval by MetLife through a statement of health.

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

MAKING YOUR ELECTIONS

You must make your selections within 30 days of your start date.

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 three weeks to receive your ID cards from the day you make your elections online.



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 able to add insurance during the annual open enrollment period, or if you have a qualifying event.

ADDING YOUR BENEFICIARIES

Once you have received your email to enroll in your benefits via ULink, you can also update your beneficiaries for your basic and/or additional term life insurance.

To select or update basic life beneficiaries: Login to ULink > click on the Faculty & Staff tab > click on Benefits Summary > click on Basic Life. Then select edit to add a beneficiary and choose the allocation percent. Select the beneficiary's name to edit the individual's personal information (i.e. if you need to add a social security number). You can update your beneficiaries at any time.

If you elect additional term life insurance and wish to have a different beneficiary than your basic life, you just need to click on the Addl Term Life – Employee link in ULink, and edit to add a beneficiary. Please note that you must wait one business day after you enroll to return to ULink and update your additional term life beneficiaries.

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
- * 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
- * Death



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?

For anything not listed below, or for general questions, please do not hesitate to contact the University of Louisville Human Resources Benefits Department at (502) 852-6258.

IMPORTANT INFORMATION FOR FUTURE REFERENCE (FILL IN THE BLANK)

Your Employee ID#

Your UofL User Name:

Who	Phone	Email/Website	What to Contact About
UNIVERSITY OF LOUISVILLE CONTACT INFORMATION			
University of Louisville Benefits Department	(502) 852-6258	www.louisville.edu/hr or benefits@louisville.edu	General questions
University of Louisville Payroll Department	(502) 852-2978	payroll@louisville.edu	Paychecks, deductions, W-4 tax form updates
University of Louisville IT Help Desk	(502) 852-7997	louisville.edu/it/departments/consulting/helpdesk	Questions about email accounts and other IT related topics
University of Louisville Get Healthy Now	(502) 852-7755	louisville.edu/gethealthynow	Premium incentive for health plan participants and general wellness center questions
INSURANCE CONTACT INFORMATION			
Anthem Blue Cross Blue Shield (Medical)	1-855-747-1137	www.anthem.com	Questions for health plan participants about 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
Discovery Benefits	1-866-451-3399	www.discoverybenefits.com	Questions about your flexible spending accounts
Express Scripts	1-800-298-6890	www.express-scripts.com	Any pharmacy issues
KY Rx Coalition	1-855-218-KYRx	www.kyrx.org	Help find lower cost prescriptions, etc.
RETIREMENT ACCOUNT CONTACT INFORMATION			
Fidelity	1-800-343-0860	www.fidelity.com/atwork	Retirement account information
TIAA	1-800-842-2252	www.tiaa.org	Retirement account information
Fidelity Individual Consultations	1-800-642-7131	www.fidelity.com/atwork/reservations	To schedule a one-on-one consultation
TIAA Individual Consultations	1-800-732-8353	www.tiaa.org/schedulenow	To schedule a one-on-one consultation
Kentucky Deferred Compensation	1-800-542-2667	www.kentuckydcp.com	Retirement account information for 457(b) KY deferred comp plan
OTHER CONTACT INFORMATION			
Human Development Company (EAP)	1-800-877-8332 or (502) 589-HELP	www.humandev.com	Any personal needs (counseling, etc)