

The background of the page is a photograph of a brick wall at the University of Louisville. The wall features a central stone plaque with the text 'UNIVERSITY OF LOUISVILLE' and two circular medallions on either side. Large trees with green leaves are in the foreground and background, partially obscuring a modern building with large windows in the distance.

your 2021
House Staff
Benefits Guide

UNIVERSITY OF LOUISVILLE®

get ready

As a Community of Care, we prioritize care for self and care for one another as the Cardinal family. UofL provides a supportive culture that encourages the growth and development of employees not only in their career, but in all aspects of life.



We are pleased to have you as part of our Cardinal family! At UofL, we offer competitive benefits that include medical, retirement and paid time off.

In 2021, you will have a choice between four health plans. These plans are designed to support you and your family's needs and can actually help save you money. For instance, you will have the option of signing up for a health reimbursement account and/or flexible spending account. You will also have the option to sign up for dental, vision, disability, life insurance and other coverage that may meet your individual needs.

We encourage you to thoroughly review the benefit options listed in this guide. Additional information and resources can also be found on our UofL Benefits website at louisville.edu/hr/benefits. In addition to this overview, we also suggest that you review the full Summary of Benefits and Coverage for each health plan. These can be found on the UofL Benefits website listed above.

As you review the benefits in this guide and our website, we realize you may have additional questions. Please feel free to contact our Benefits department at (502) 852-6258 or benefits@louisville.edu.

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Benefits Eligibility for House Staff

The benefits in this guide are available for house staff employees.

Benefits Eligibility for Dependents

Eligible dependents of house staff include:

- Spouses or qualifying adults.
- Children who are age 26 by the end of the calendar year 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. This includes natural children, stepchildren, foster children, legally adopted children, and children placed for adoption.
- Children of any age who are incapable of self-support because of a total and permanent disability, and
- Children 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.

Qualifying Adult

To be considered a qualifying adult (QA), the person must meet ALL of the following criteria and must be:

- over 18 years old
- unmarried
- not eligible for Medicare
- residing in the employee's household for at least 12 months
- financially interdependent (e.g., have joint checking account or joint mortgage) for at least 12 months

**** If blood relative (or relative by adoption or marriage), must meet all the above criteria and be of the same or younger generation of the employee***

Dependent Eligibility Verification

All employees adding dependents must provide documentation to verify the eligibility of their covered dependents. For more information, see the acceptable documentation on page 5 or visit louisville.edu/hr/benefits/dependent-eligibility-verification.

Eligibility Verification Documents

Dependent	Accepted Documents
Spouse	Marriage certificate and the first two pages of Federal Tax Return from the most recent tax return (with income and SSN information marked out). The tax return must include signatures or an e-file confirmation that includes a filing number. Or; Marriage certificate and proof of joint ownership issued within the last six months (i.e., utility bill, mortgage statement, lease agreement, etc.)
Qualified adult (QA)	Affidavit of a Qualifying Adult (louisville.edu/hr/forms/affidavit-of-qualifying-adult) and;
Biological child	Birth Certificate
Adopted child	Birth Certificate, Adoption Certificate; or Placement Agreement
Stepchild	Birth Certificate indicating your spouse is a parent and required documents to verify your spouse
Qualified adult child	Birth Certificate indicating your qualified adult is a parent and required documents to verify the qualified adult
Legal ward	Birth Certificate and court ordered document of guardianship
Foster child	Foster Care Letter of Placement
Disabled child	Birth Certificate and Federal Tax Return within two years showing you have claimed the child

Copies can be submitted via email at benefits@louisville.edu within 60 days of hire or of your qualifying event.





enroll

When Do Benefits Begin?

For new employees that meet the eligibility requirements, benefits coverage begins on your first day of employment or qualifying event. New coverage begins every January 1.

How to Enroll

Step 1: Go to the HR portal, ULink, at <https://ulink.louisville.edu>. To access ULink, you will need to use the UL2FCTR / DUO authentication (a two-factor authentication) as you log in. If you have not previously done this, visit <http://louisville.edu/it/ul2fctr> for more details on how to sign up.

Two-factor authentication (called UL2FCTR / DUO) is required to access any HR portals in the ULink system, including benefits enrollment and to view paycheck stubs. To sign up, visit louisville.edu/its/ul2fctr. The recommended browser for ULink is Mozilla Firefox. Note: The two-factor authentication is not supported by Internet Explorer. For any assistance call the IT Help Desk at (502) 852-7997.

Step 2: Click on the Employee section. Then log into the system and click on Benefits Enrollment to enroll or make your changes.

Step 3: Follow up with dependent verification documentation, if you have selected to have dependents covered, visit <http://louisville.edu/hr/benefits/dependent-eligibility-verification>

for details on what documentation is required. Submit copies to benefits@louisville.edu.

Making Changes to Your Benefits

Benefits coverage at the university is based on the calendar year. After initial enrollment as a new employee, you may only make changes to your health, dental, vision, additional life insurance and flexible spending coverage during the 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

What Happens if You Don't Enroll?

If you don't enroll in coverage within 30 days after your hire date, you won't have coverage.



medical & prescription drugs

Plan Options

Your overall health is important to us, and the university offers a variety of benefits to help support your physical and mental health.

University of Louisville offers four health plans through Anthem Blue Cross Blue Shield. Take time to review your options thoroughly. Regardless of your plan, we encourage you to establish a relationship with a primary care provider to help manage your health and take full advantage of the free preventive services offered in all the plans, including physicals, well child visits, routine immunizations, mammograms and more.

The plan options are:

- EPO – Exclusive Provider Organization
- PPO – Preferred Provider Organization
- PCA High – With HRA account through HealthEquity
- PCA Low – With HRA account through HealthEquity

The EPO and PPO Plans

The EPO and PPO plans are what many people consider traditional health care plans. Their features include network coverage, deductibles, copayments and coinsurance.

Network

Both the EPO and PPO offer coverage for providers and services that are part of the

Anthem Blue Cross Blue Shield PPO network (also referred to as in-network). However, the EPO does not provide coverage out-of-network except when there is a health or life-threatening emergency.

Deductible

With the PPO plan, you have a deductible of \$250 for an individual and \$750 for family before coinsurance begins. The EPO plan does not have a deductible.

Coinsurance

After you have met your deductible under the PPO plan, coinsurance will be applied. This is your share of the costs for covered care services, calculated as a percentage. Since there is no deductible with an EPO, coinsurance starts immediately.

Copayments

Both the EPO and PPO plans have copayments required for select services, such as doctor's visits. For the PPO, the copayment will count toward your deductible. There is no deductible with the EPO.

Which Plan Should You Choose?

There is no "right plan," but employees can choose a "best fit" plan based on their own health, family and financial situation. The next page shows a summary of the plans that highlights their similarities and differences.

Summary

	EPO Plan	PPO Plan
In-Network	Yes	Yes
Out-of-Network	No out-of-network, unless health or life-threatening emergency	Yes
Deductible	None	Yes, \$250 deductible for individual and \$750 deductible for family
Coinsurance	Yes, begins immediately since no deductible	Yes, after deductible is met
Copayments	Yes, for select services (e.g. doctor's visits)	Yes, for select services (e.g. doctor's visits) and counts toward deductible

NOTE: If you are on a J1 Visa, you can only enroll in the EPO or PPO plan. The EPO and PPO plans are the only plans that meet the J1 Visa requirements.



PCA High and Low Plans

The PCA High and Low plans are quite different from the EPO and PPO plans. They are consumer-driven health plans that can save you money with careful management.

PCA High and Low plans have higher deductibles. However, you can help meet your deductible with an HRA account through Health Equity. The PCA is funded by UofL (amount of the funding is listed on the next page). You may access those funds through a pre-loaded debit card.

It is very important to use this money to maximize the benefits of the PCA High and Low plans. These plans have both in-network and out-of-network coverage.

NOTE: PCA High and PCA low plans *do not* meet J1 Visa requirements so those on J1 Visas must enroll in EPO or PPO plan.

How the PCA High/Low Plan Works

Pam has elected the PCA High plan. She is only covering herself. Her deductible is \$1,000. She must pay that amount before insurance coverage begins to pay a percentage of her health care costs.

To help with the deductible, the university provides \$500 on a debit card that she can use toward the deductible. This lowers her actual out-of-pocket deductible to \$500.

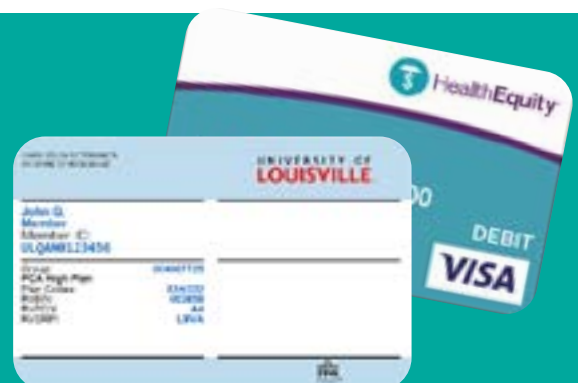
Let's say Pam only spends \$200 of the debit card amount in a given year. That means the remaining \$300 will roll forward to the next year's debit card. Employees may roll up to one times the annual amount provided by UofL, which for Pam is \$500.*

The next year, she would still have the deductible to meet, but have \$800 on her debit card (\$500 for the new year plus \$300 rolled over from the previous year).

***Participants with balances above the new limit have until December 31, 2023, to use their funds and reduce their balance to the new limit.**

Benefit ID Card and Debit 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 adult. You must present your insurance ID card for medical and pharmacy benefits. If you enroll in the PCA High or PCA Low Plan, you will also receive a debit card.



Comparison of Key Components

	EPO Plan	PPO Plan	PCA High Plan	PCA Low Plan
Benefits				
You Receive				
Annual Allowance Amount of money employee receives annually from UofL in a HealthEquity account that can be applied toward the deductible. Starting in 2021, any unused balance rolls to the next year, up to 1x the annual amount	Does not apply		<ul style="list-style-type: none"> • \$500 employee • \$1,000 ee + spouse/QA • \$2,000 ee + child(ren) • \$2,000 ee + family 	<ul style="list-style-type: none"> • \$500 employee • \$1,000 ee + spouse/QA • \$2,000 ee + child(ren) • \$2,000 ee + family
In-Network Benefits				
You Pay				
Coinsurance Member responsibility for services after deductible, unless otherwise noted	10%	10%	10%	20%
Annual Deductible				
Per Person	None	\$250	\$1,000	\$2,000
Per Family	None	\$750	\$3,000	\$4,000
Annual Medical Out-of-Pocket Maximum (Copays and deductibles accumulate toward the out-of-pocket max)				
Per Person	\$2,000	\$2,250	\$4,000	\$5,000
Per Family	\$4,000	\$4,750	\$9,000	\$10,000
Doctor's Office Visits (OBGYN visits covered as Primary Care Physician)				
Primary Care Physician (PCP)	\$20 copay	\$20 copay	10% after deductible	20% after deductible
Primary Care Physician (PCP) with ULP ¹	\$0 copay	\$0 copay	same as PCP and a \$20 discount	same as PCP and a \$20 discount
Specialist	\$35 copay	\$35 copay	10% after deductible	20% after deductible
Preventive Care (routine physicals, gynecological exams, mammograms, well-child care, and routine immunizations; labs, x-rays or other preventive tests)				
Preventive care	0% (fully covered)	0% (fully covered)	0% (fully covered)	0% (fully covered)
Inpatient Care				
Inpatient (hospital and physician care)	10%	10% after deductible	10% after deductible	20% after deductible

¹ ULP = University of Louisville Physicians

	EPO Plan	PPO Plan	PCA High Plan	PCA Low Plan
Outpatient Care				
Outpatient surgery - facility	Outpatient Hospital: 10% Freestanding Ambulatory Surgery 0% after \$100 copay	10% after deductible	10% after deductible	20% after deductible
Physician outpatient services, other than office visit	10%	0% after copays \$15; ULP ¹ \$0 Specialist \$35	10% after deductible	20% after deductible
Lab Services	0% (fully covered)	0% (fully covered)	0% (fully covered)	0% (fully covered)
Diagnostics (X-ray and major diagnostics)	10%	10% after deductible	10% after deductible	20% after deductible
Emergency Care				
Emergency Room	\$150 copay	\$150 copay	10% after deductible	20% after deductible
Vision Exam - included in health plan (one routine screening per year)	\$20 copay	\$15 copay ULP ¹ \$0 Specialist \$35	10% after deductible	20% after deductible
Mental Health and Substance Abuse				
Inpatient care	10%	10% after deductible	10% after deductible	20% after deductible
Outpatient care (per visit)	\$20 copay \$0 copay ULP ¹	\$15 copay \$0 copay ULP ¹		
Out-of-Network Benefits				
For full out-of-network coverages, refer to the Summary of Benefits documents for each plan at https://louisville.edu/hr/benefits/health .	100% Out of network services not covered in this plan	40% Deductible: \$500/\$1500 Out-of-pocket max: \$4,500/\$13,500	60% Deductible: \$2,000/\$6,000 Out-of-pocket max: \$8,000/\$18,000	50% Deductible: \$4,000/\$8,000 Out-of-pocket max: \$10,000/\$20,000
Out-of-network emergency room coverage	\$100 copay; remainder is covered by plan	40% after deductible	10% after deductible; 40% non-emergency	20% after deductible; 40% non-emergency

¹ ULP = University of Louisville Physicians

Health Plan Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) for the University of Louisville health plans are available online at <https://louisville.edu/hr/benefits/health>.

Prescription Drug Benefits

Coverage is the same for all health plans. For your convenience, your Anthem BlueCross BlueShield ID card will be a combination ID card for health and Express Scripts prescription coverage.

Coverage Amounts for All Four Plans (EPO, PPO, PCA High and PCA Low)

	Non-Specialty Drugs			Specialty Drugs
	You Pay			You Pay
	Retail		Mail/Home Delivery	Retail and Mail/ Home Delivery
	<i>30 day supply</i>	<i>90 day supply</i>	<i>90 day supply</i>	<i>30 day supply</i>
Generic	\$10	\$30	\$0	25% up to a max of \$100
Brand Formulary	25% up to \$60 max	25% up to \$180 max	15% up to \$120 max	25% up to a max of \$150
Non-formulary	40% up to \$100 max	40% up to \$300 max	35% up to \$200 max	40% up to a max of \$250
Name brand when a generic equivalent is available	Plan pays the cost of the generic drug. You pay the remainder of the cost, with no maximum.			N/A

Annual Prescription Out-Of-Pocket Maximums for In-Network Pharmacy

	EPO Plan	PPO Plan	PCA High Plan	PCA Low Plan
Prescription Drugs	You Pay			
Annual Prescription Out-of-Pocket Maximum for In-Network Pharmacy (not available for out-of-network)				
Per person	\$4,600	\$4,600	\$2,600	\$1,600
Per family	\$9,200	\$9,200	\$4,200	\$3,200

Formulary

The Express Scripts formulary for UofL is available online at www.express-scripts.com. The formulary may change during the year when:

- a generic drug becomes available to replace the brand name drug
- a drug becomes available over-the-counter (no longer covered under the pharmacy benefit)
- new drugs are approved

Express Scripts Pharmacy Home Delivery

While the choice is yours, Select Home Delivery is encouraged after two fills of maintenance medications as defined by Express Scripts. UofL insured members must make an active choice in selecting to use either retail pharmacy or Express Scripts mail order pharmacy for maintenance medications (those you take regularly for chronic conditions).

Insured members who “opt out” of using Select Home Delivery mail order for medications will only need to do so one time. Members will not be required to renew the Home Delivery Option annually.

For the Home Delivery Option, contact the Know Your RX Coalition or elect Home Delivery from the Express Scripts Pharmacy website. Enjoy the convenience - your prescriptions come directly to you with FREE shipping!

How to Fill Your Prescription at a Retail Pharmacy

Present your Anthem/Express Scripts identification card at a participating pharmacy in the Express Scripts national network.

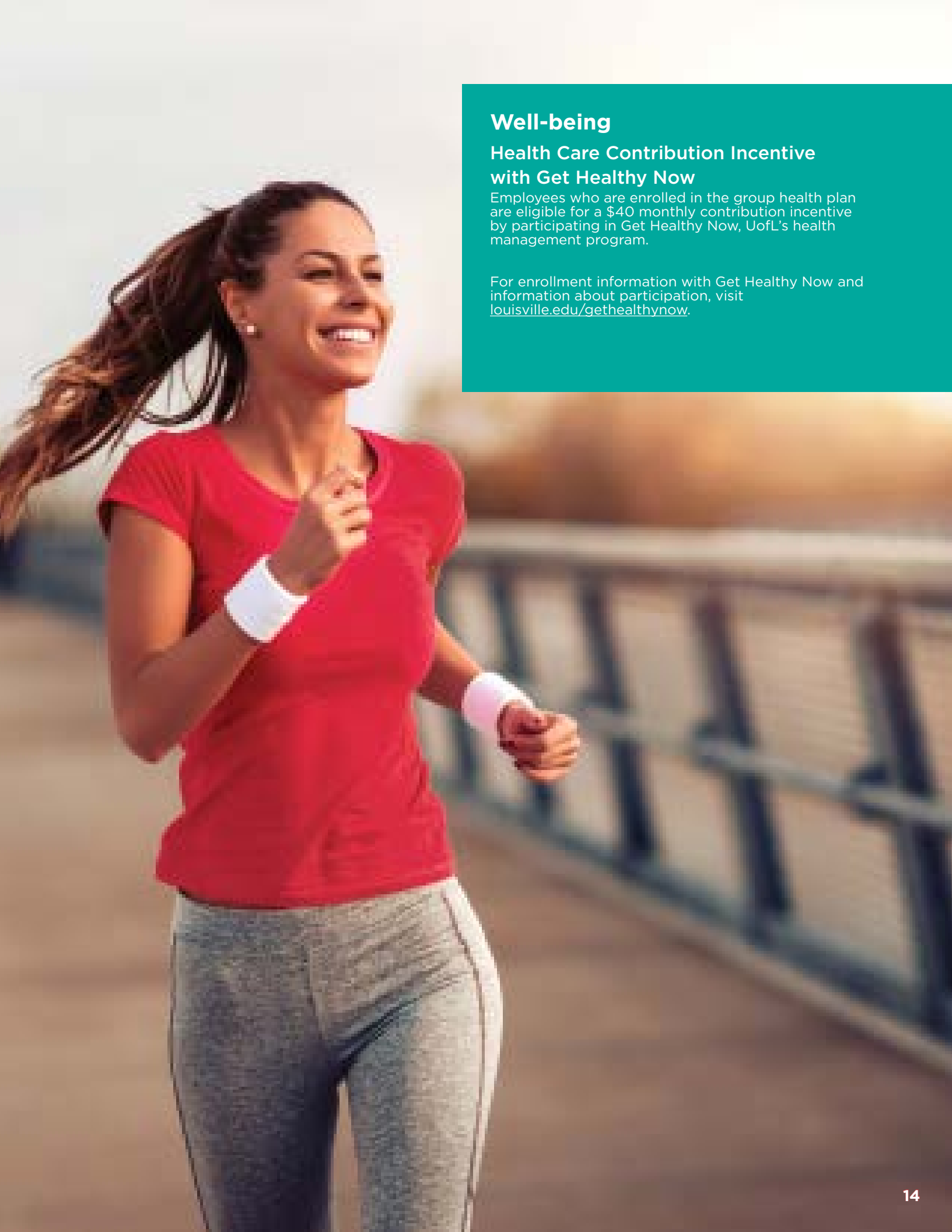
Know Your Rx Coalition

The Know Your Rx Coalition (KYRx) offers free prescription counseling services that can help you to control your prescription costs. Available to any University of Louisville health plan member, 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
- To help with any claims issues

KY Rx Coalition is available M-F 8:00 a.m. to 6:00 p.m., at 855-218-KYRx or online at www.kyrx.org.





Well-being

Health Care Contribution Incentive with Get Healthy Now

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

For enrollment information with Get Healthy Now and information about participation, visit louisville.edu/gethealthynow.



The following pages include employee examples to illustrate how the costs can vary with each plan for employees with different coverage and health situations.

employee
examples



Damion is 42 and married with two children. He considers himself a moderate user of health care. His wife has health insurance coverage with her employer, but he covers his sons.

HIGHLIGHTS

- Has employee + child(ren) coverage
- Does not participate in Get Healthy Now (GHN)
- His son has an allergic reaction and requires a specialist visit
- He has a surgery scheduled that will require physical therapy

COMPARING THE PLANS

	EPO	PPO	PCA High	PCA Low
Annual paycheck contributions to premium*	\$3,540	\$3,156	\$1,920	\$864
Out-of-pocket medical costs	+ \$676	+ \$619	+ \$1,429	+ \$2,447
HealthEquity card payment*	N/A	N/A	- \$1,388	- \$2,000
Damion's Total Costs	\$4,216	\$3,775	\$1,961	\$1,311

* Premiums for Damion do not include the \$40 Get Healthy Now discount, because he chose not to participate

** Cannot use the HRA HealthEquity card for prescriptions

employee + child(ren) coverage

Breaking Down Damion's Out-Of-Pocket Medical Costs

	Total Cost	EPO	PPO	PCA High	PCA Low
Yearly physical exam & well visit (both)	Preventive care covered 100%				
Surgery for Damion	\$2,500	\$250 ¹	\$475 ²	\$1,150 ³	\$2,100 ⁴
Physical therapy for Damion (10 visits)	\$680	\$350	\$68	\$68	\$136
Specialist visit for allergic reaction (son)	\$170	\$35	\$35	\$170	\$170
Two brand formulary prescriptions (son)	\$163	\$41	\$41	\$41	\$41
Out-of-pocket total - medical only (before adding premiums & using HealthEquity card to pay, if applicable)		\$676	\$619	\$1,429	\$2,447
Total costs (as shown above)		\$4,216	\$3,775	\$1,961	\$1,311
Annual medical out-of-pocket maximum: Damion would not pay any more out-of-pocket than the amounts below					
Per Person		\$2,000	\$2,250	\$4,000	\$5,000
Per Family		\$4,000	\$4,750	\$9,000	\$10,000

¹ Amount is 10% coinsurance

² Amount is \$250 deductible + 10% coinsurance on remainder

³ Amount is \$1,000 deductible + 10% coinsurance on remainder

⁴ Amount is \$2,000 deductible + 20% coinsurance on remainder

employee + child(ren) coverage



Matt is 25 and single. He is young and in good health, but does smoke. Historically, he has had low health insurance usage.

HIGHLIGHTS

- Has employee only coverage
- Participates in Get Healthy Now (GHN)
- Is a tobacco user
- Has a sinus infection

\$40 per month contribution incentive!

COMPARING THE PLANS	EPO	PPO	PCA High	PCA Low
Annual paycheck contributions to premium	\$1,872	\$1,632	\$912	\$816
Annual premium incentive (GHN)	- \$480	- \$480	- \$480	- \$480
Out-of-pocket medical costs	+ \$30	+ \$30	+ \$135	+ \$135
HealthEquity card payment*	N/A	N/A	- \$125	- \$125
Matt's Total Costs	\$1,422	\$1,182	\$442	\$346

* Cannot use the HRA HealthEquity card for prescriptions

employee only coverage

Breaking Down Matt's Out-Of-Pocket Medical Costs

	Total Cost	EPO	PPO	PCA High	PCA Low
Yearly physical exam	Preventive care covered 100%				
Doctor visit for sinus infection	\$125	\$20 ¹	\$20 ²	\$125 ³	\$125 ⁴
One generic prescription	\$37	\$10	\$10	\$10	\$10
Out-of-pocket total - medical only (before adding premiums & using HealthEquity card to pay, if applicable)		\$30	\$30	\$135	\$135
Total costs (as shown above)		\$1,422	\$1,182	\$442	\$346
Annual medical out-of-pocket maximum: Matt would not pay any more out-of-pocket than the amounts below					
Per Person		\$2,000	\$2,250	\$4,000	\$5,000
Per Family		\$4,000	\$4,750	\$9,000	\$10,000

¹ Amount is \$20 co-pay

² Amount is \$20 co-pay

³ Amount is full amount of service since he has to meet a deductible of \$1,000

⁴ Amount is full amount of service since he has to meet a deductible of \$2,000

employee only coverage



Heather, age 58 is married and covers her spouse. They are high users of health care. Her husband has diabetes and sees a specialist four times a year, takes a monthly generic medication via mail order and monthly preferred brand medication. He utilizes Livongo for free test strips and insulin. She has high blood pressure she manages with monthly generic medication.

HIGHLIGHTS

- Has employee + spouse/QA coverage
- Participates in Get Healthy Now (GHN)
- Scheduled knee replacement surgery

\$40 per month contribution incentive!

COMPARING THE PLANS

	EPO	PPO	PCA High	PCA Low
Annual paycheck contributions to premium	\$6,024	\$5,568	\$3,972	\$2,436
Annual premium incentive (GHN)	- \$480	- \$480	- \$480	- \$480
Out-of-pocket medical costs	+ \$3,060	+ \$3,310	+ \$5,580	+ \$6,580
HealthEquity card payment*	N/A	N/A	- \$1,000	- \$1,000
Heather's Total Costs	\$8,604	\$8,398	\$8,072	\$7,536

* Cannot use the HRA HealthEquity card for prescriptions

employee + spouse/QA coverage



Breaking Down Heather's Out-Of-Pocket Medical Costs

	Total Cost	EPO	PPO	PCA High	PCA Low
Yearly physical exam for both	Preventive care covered 100%				
Knee replacement surgery (Heather)	\$49,500	\$2,000 ¹	\$2,250 ²	\$4,000 ³	\$5,000 ⁴
Four specialist visits (husband)	\$660	\$140	\$140	\$660	\$660
12 generic & 12 mail order brand formulary Rx (husband)	\$4,575	\$800	\$800	\$800	\$800
12 generic Rx (Heather)	\$448	\$120	\$120	\$120	\$120
Out-of-pocket total - medical only (before adding premiums & using HealthEquity card to pay, if applicable)		\$3,060	\$3,310	\$5,580	\$6,580
Total costs (as shown above)		\$8,604	\$8,398	\$8,072	\$7,536
Annual medical out-of-pocket maximum: Heather would not pay any more out-of-pocket than the amounts below					
Per Person		\$2,000	\$2,250	\$4,000	\$5,000
Per Family		\$4,000	\$4,750	\$9,000	\$10,000

¹ Amount is 10% coinsurance, capped at \$2,000 out-of-pocket max

² Amount is \$250 deductible + 10% coinsurance, capped at \$2,250 out-of-pocket max

³ Amount is \$1,000 deductible + 10% coinsurance, capped at \$4,000 out-of-pocket max

⁴ Amount is \$2,000 deductible + 20% coinsurance, capped at \$5,000 out-of-pocket max

employee + spouse/QA coverage



Isabella, age 46, is married with two children. She covers her family and considers them to be moderate users of health care. Her husband has a chronic condition and sees a specialist four times a year.

HIGHLIGHTS

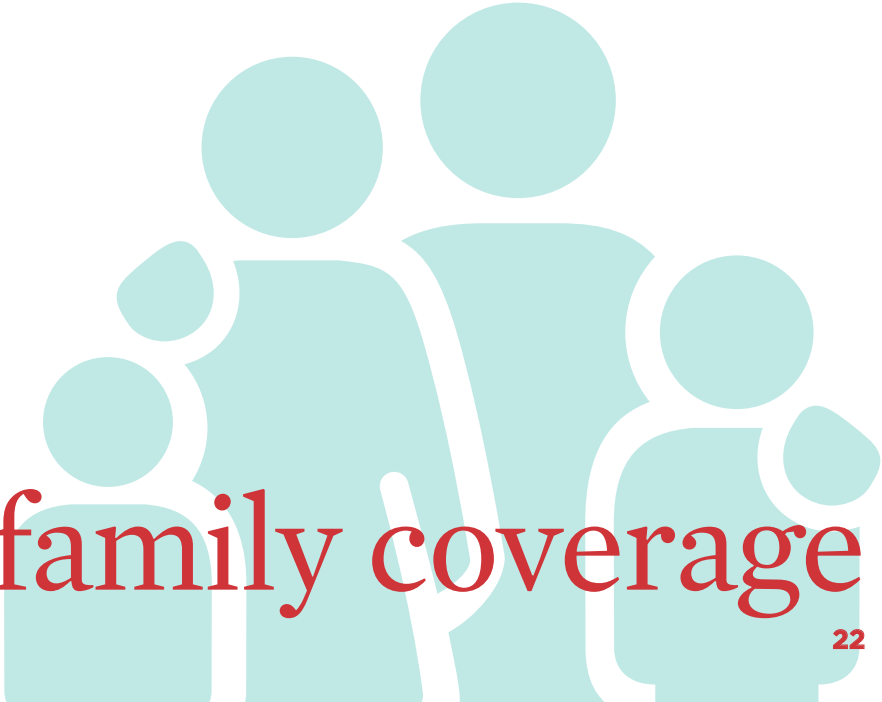
- Has employee + family coverage
- Participates in Get Healthy Now (GHN)
- Daughter has an ER visit for an extremely high fever

\$40 per month contribution incentive!

COMPARING THE PLANS	EPO	PPO	PCA High	PCA Low
Annual paycheck contributions to premium*	\$7,092	\$6,456	\$4,356	\$2,232
Annual premium incentive (GHN)	- \$480	- \$480	- \$480	- \$480
Out-of-pocket medical costs	+ \$350	+ \$350	+ \$1,760	+ \$2,124
HealthEquity card payment**	N/A	N/A	-\$1,700	-\$2,000
Isabella's Total Costs	\$6,962	\$6,326	\$3,936	\$1,876

* Cannot use the HRA HealthEquity card for prescriptions

employee + family coverage



Breaking Down Isabella's Out-Of-Pocket Medical Costs

	Total Cost	EPO	PPO	PCA High	PCA Low
Yearly physical exam/ well visits (all)	Preventive care covered 100%				
Four specialist visits (husband)	\$660	\$140 ¹	\$140 ²	\$660 ³	\$660 ⁴
Five generic Rx (husband)	\$187	\$50	\$50	\$50	\$50
ER visit (daughter)	\$1,404	\$150	\$150	\$1,040	\$1,404
Generic Rx (daughter)	\$37	\$10	\$10	\$10	\$10
Out-of-pocket total - medical only (before adding premiums & using HealthEquity card to pay, if applicable)		\$350	\$350	\$1,760	\$2,124
Total costs (as shown above)		\$6,962	\$6,326	\$3,936	\$1,876
Annual medical out-of-pocket maximum: Isabella would not pay any more out-of-pocket than the amounts below					
Per Person		\$2,000	\$2,250	\$4,000	\$5,000
Per Family		\$4,000	\$4,750	\$9,000	\$10,000

¹ Amount is \$35 co-pay for each visit (\$35 x 4)

² Amount is \$35 co-pay for each visit (\$35 x 4)

³ Amount is full amount of service since she has to meet a deductible of \$1,000

⁴ Amount is full amount of service since she has to meet a deductible of \$2,000

employee + family coverage



There are two options for dental insurance, the **Basic Plan** and the **Enhanced Plan**, offered through MetLife Dental. The Enhanced Plan has a higher annual maximum benefit and includes child and adult orthodontia. You may visit any dentist; however, utilizing an in-network provider means greater savings to you. 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.

Dental Plans: Comparison Overview of Key Components

Network: PDP Plus. For the full detailed Summary of Benefits, visit louisville.edu/hr/benefits/dental.

Coverage Type	Basic Plan		Enhanced Plan	
	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**
Type A: Preventive (cleanings, exams, X-rays)	100%	75%	100%	75%
Type B: Basic Restorative (fillings, extractions)	80%	60%	80%	60%
Type C: Major Restorative (bridges, dentures, extractions and crowns)	10%	10%	60%	40%
Type D: Orthodontia	N/A	N/A	50%	50%
Deductible (Applies to Type B & C Services)				
Individual	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75
Annual Maximum Benefit				
Per Person	\$1,000	\$1,000	\$3,000	\$3,000
Orthodontia Lifetime Maximum				
Per Person	N/A	N/A	\$2,000 Adult & Child(ren)	\$2,000 Adult & Child(ren)

*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are subject to change

**R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of the most dentists in the same geographic area for the same or similar services as determined by MetLife

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

While UofL health plans offer some vision care coverage and discounts, you may also choose to enroll in our comprehensive vision care plan, provided by Davis Vision.

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.

Vision Plan: Overview of Key Components

For the full detailed Summary of Benefits, visit louisville.edu/hr/benefits/vision.

Coverage Type	In-Network Benefits
Eye Examination	Each calendar year, covered in full after \$10 copayment
Eyeglasses	
Spectacle Lenses	Each calendar year, covered in full . For standard single-vision, lined bifocal, or trifocal lenses after \$20 copayment
Frames	Each calendar year, covered in full . Any Fashion or Designer frame from Davis Vision's Collection ¹ (value up to \$160) OR \$120 retail allowance toward any frame from provider, plus 20% off balance ³ OR \$170 allowance, plus 20% off balance ³ to go toward any frame from a Visionworks store location ⁴
Contact Lenses	
Contact Lens Evaluation, Fitting & Follow Up Care	Each calendar year; Collection Contacts: covered in full Non Collection Contacts: 15% discount ³
Contact Lenses	Each calendar year, covered in full Any contact lenses from Davis Vision's Contact Lens Collection ¹ OR \$120 retail allowance toward provider supplied contact lenses, plus 15% off balance ³

¹The Davis Vision Collection is available at most participating independent provider locations.

²For dependent children, monocular patients and patients with prescriptions of 6.00 diopters or greater.

³Additional discounts not applicable at Walmart, Sam's Club or Costco locations.

⁴Allowance is available at all Visionworks store locations.

Find a Provider

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



flexible spending accounts

With Flexible Spending Accounts (FSA), you can set aside pre-tax dollars to pay for eligible health care and dependent care expenses. You may enroll in one or both, but you need to be aware of the contribution limits. Another important note—money set aside in an FSA is use-it-or-lose it. For more detailed information about FSAs, visit louisville.edu/hr/benefits/fsa.

How an FSA Can Benefit You

Money set aside into an FSA comes out of your paycheck before taxes. How can this help you? Since you will likely pay for health care items, child care or other services that are FSA-eligible each year, using pre-tax dollars saves you money.

We encourage you to look over what you spent last year—and estimate upcoming expenses—to maximize the value of an FSA.

FSA Grace Period

The university FSA accounts have a grace period that extends to March 15 of the following year. For 2021 FSAs, you can continue to use any remaining balance in your 2021 Health Care FSA or your Dependent Care FSA for eligible expenses until March 15, 2022. You then have until April 15, 2022, to submit your final claim receipts for reimbursement from your 2021 balance.

Keep Your Receipts!

You must submit documentation for expenses when requested by Discovery Benefits. The expenses must have been made from your account(s) between your benefits effective date and March 15 of the following year for reimbursement.



Health Care FSA

Annual contributions can be from \$150 to \$2,750 per calendar year. The total annual contribution is available from your benefits start date.

Eligible expenses

Eligible expenses are any health care expense for you and your dependents approved by the IRS for reimbursement through the plan. You can find a comprehensive list of eligible expenses on the Wex/Discovery Benefits website at <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/>.

How do I use my health care FSA?

You will receive an FSA card to use at locations such as pharmacies, medical, dental and vision offices and hospitals. Expenses can also be submitted for reimbursement to Wex/Discovery Benefits (www.wexinc.com).

Dependent Care FSA

Annual employee contributions can be from \$150 up to \$5,000 per household per calendar year. Participants receive reimbursements up to the total amount contributed through each payroll deduction.

Eligible expenses

Dependent Care is available to use for daycare and elder care expenses for 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.

How to use

For dependent care accounts, funds are added to your balance with each paycheck. To be reimbursed, the amount you request must be in the account at the time of your request. Reimbursements for dependent care are received by faxing, emailing or mailing claim forms to Wex/Discovery Benefits (www.wexinc.com).

FSA Reminders...

- Money set aside in an FSA is taken out before taxes
- Money set aside in an FSA can be used from January 1 to the following March 15
- Money set aside in an FSA is USE IT or LOSE IT. If you do not spend it by the March 15 deadline, you will lose the remaining balance
- Keep your receipts! You must be able to submit documentation to Discovery Benefits when requested



Life & disability insurance

Short-Term Disability

Short-term disability 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 any time. You do not need a qualifying event. For more details, call Manhattan Life's (formerly Humana) enrollment center at 800-463-7420 or email yourenrollment@ebcoh.com.

Basic Life Insurance

The university provides life insurance at twice your base annual salary adjusted up to the nearest \$1,000 (maximum of \$200,000). There is no cost to eligible employees, but you need to complete the beneficiary information during your online benefits enrollment. See page 29 for instructions.

Accidental Death & Dismemberment Insurance (AD&D)

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. Employees may purchase additional term life coverage from \$20,000 up to \$300,000. If you purchase additional

coverage for yourself, you also can purchase it for your spouse or child(ren). Additional term life insurance for your spouse is available from \$10,000 to a maximum of \$25,000 (in \$5,000 increments) or the lesser of 50% of the employee's supplemental life coverage. Benefit coverage is available at \$10,000 for children over 1 year and under 18 (or under 26, if a full-time student). For children under one year, refer to the schedule of benefits on the plan document online. For full details on additional life insurance, visit louisville.edu/hr/benefits/life.

One-time Guaranteed Offer Of Additional Life Insurance

Additional Life Insurance is offered at time of benefits eligibility as a **one-time guaranteed issue offer**. Once you have elected additional term life insurance, you may increase your level of coverage **by one level of coverage** (e.g. \$25,000 to \$30,000) during future annual open enrollments *without* a Statement of Health Form. Otherwise, you will be required to complete a Statement of Health Form if you choose to add additional life insurance at a later time during open enrollment, or want to increase coverage more than one level.

Adding And Updating Your Life Insurance 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. You can update your beneficiaries at any time. To select or update basic life beneficiaries: Login to ULink (ulink.louisville.edu) > Click on the Employee section. Log in to the system and 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 their individual's personal information (e.g. social security number).

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.

You'll need to follow up with dependent verification documentation, if you selected to have new dependents covered. Visit louisville.edu/hr/benefits/dependent-eligibility-verification for details on what documentation is required. Submit copies to benefits@louisville.edu.

Retirement Benefits

As a house staff employee, you have the option of participating by investing your own money in a 403(b) retirement savings plan. The Employee Supplemental and Roth additional options are a great opportunity to start saving.

***House staff employees are not eligible to receive a university contribution.**

How to Enroll in the Employee Supplemental Option

To get started investing your own money at your time of hire, notify our Retirement Administrators at (502) 852-3555 or by email at retplan@louisville.edu, to set up an account on the Netbenefits website for you.

Once the account is established, you will receive an email notification to your UofL email address. The email will contain a set of instructions to guide you through the process of completing the enrollment online.

The Netbenefits website is the master administrator for the University of Louisville Retirement Plans. Employees will enter all contribution elections and investment changes on this website, regardless of the provider you choose.

Providers

You can invest your contributions and the university's contributions with one or both investment providers.

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

- TIAA: 1-800-842-2252 | www.tiaa.org





additional benefits

US Legal Services

Prepaid legal services are available through US Legal at a monthly rate of \$18.75. You can enroll or drop coverage at any time. You do not need a qualifying event. For more details on what is covered and how it works, visit louisville.edu/hr/benefits/additional/pre-paid-legal.

Employee Assistance Program (EAP)

The University of Louisville partners with Human Development Company (HDC) for employee assistance. HDC is an Employee Assistance Program designed to offer a great variety of resources to employees and their families. Services are completely confidential and free of charge. Visit louisville.edu/hr/benefits/additional/eap for full details and contact information.



Payroll Deductions

Contributions for the benefits you elect are deducted from your paycheck. Employees paid monthly will have 12 deductions per year, and employees paid biweekly will have 24 deductions per year (out of 26 paychecks). When three paychecks fall in one month for biweekly employees, premiums are taken out of the first two paychecks of that month only.

Medical (Monthly)

Contributions listed are for full-time active employees. The health plan costs listed below do not include the \$40 per month contribution incentive for participation in the health management program, Get Healthy Now. **If you plan to participate in Get Healthy Now, deduct \$40 from the monthly cost below to get your final cost.**

	EPO	PPO	PCA High	PCA Low
12-Month Employee				
Employee Only	\$156	\$136	\$76	\$68
Employee + Spouse/QA	\$502	\$464	\$331	\$203
Employee + Child(ren)	\$295	\$263	\$160	\$72
Employee + Family	\$591	\$538	\$363	\$186
Two Employee Family¹	\$164	\$134	\$65	\$63

	EPO	PPO	PCA High	PCA Low
10-Month Employee				
Employee Only	\$187.20	\$163.20	\$91.20	\$81.60
Employee + Spouse/QA	\$602.40	\$556.80	\$397.20	\$243.60
Employee + Child(ren)	\$354	\$315.60	\$192	\$86.40
Employee + Family	\$709.20	\$645.60	\$435.60	\$223.20
Two Employee Family¹	\$196.80	\$160.80	\$78	\$75.60

¹ Spouse/QA must be full-time employee and also have child(ren) covered in plan.

Dental (Monthly)

	Basic Plan	Enhanced Plan	Basic Plan	Enhanced Plan
	12 Month Employee		10 Month Employee	
Employee Only	\$22.43	\$31.34	\$26.91	\$37.60
Employee + Spouse/QA	\$44.82	\$62.63	\$53.79	\$75.16
Employee + Child(ren)	\$52.92	\$73.92	\$63.50	\$88.71
Employee + Family	\$81.84	\$114.32	\$98.21	\$137.19

Vision (Monthly)

	12 Month Employee	10 Month Employee
Employee Only	\$4.07	\$4.88
Employee + Spouse/QA	\$7.38	\$8.86
Employee + Child(ren)	\$7.82	\$9.38
Employee + Family	\$11.23	\$13.48

Additional Life Insurance (Monthly)

	Employee and Spouse Cost
Age Range	You Pay (Per \$1000)
Less than 25 years old	\$0.062
25 - 29 years old	\$0.075
30 - 34 years old	\$0.100
35 - 39 years old	\$0.113
40 - 44 years old	\$0.125
45 - 49 years old	\$0.187
50 - 54 years old	\$0.288
55 - 59 years old	\$0.537
60 - 64 years old	\$0.825
65 - 69 years old	\$1.586
Over 70 years old	\$2.573
Child(ren) Age 1 up to age 18, or age 26 if full-time student)	\$0.138 (to equal \$1.38 per month, per child)

How to Calculate Life Insurance Costs

Mary (age 43) would like to add \$200,000 of additional term life insurance for herself, as well as \$25,000 for her husband (age 45) and \$10,000 for her two children (ages 10 and 19). Her oldest child is enrolled in college full-time. Remember that the costs are based on the employee's age, and are listed as per \$1,000 of coverage. The cost is the same for all dependent children under the age of 18, or 26 if a full-time student. Therefore, to calculate her cost, she would add the following:

- Employee coverage:
 $\$0.125 \times 200 = \25.00 monthly
- Spouse's coverage:
 $\$0.125 \times 25 = \3.13 monthly
- First child's coverage:
 $\$0.138 \times 10 = \1.38 monthly
- Second child's coverage:
 $\$0.138 \times 10 = \1.38 monthly

Total monthly deductions = **\$30.89**.

contacts

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

WHO	PHONE	EMAIL-WEBSITE	TOPICS
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UNIVERSITY OF LOUISVILLE CONTACT INFORMATION

UofL Benefits Department	(502) 852-6258	www.louisville.edu/hr or benefits@louisville.edu	General questions
UofL Payroll Department	(502) 852-2978	payroll@louisville.edu	Change of address
UofL IT Help Desk	(502) 852-7997	louisville.edu/it/departments/consulting/helpdesk	Questions about email accounts and other IT topics
Get Healthy Now	(502) 852-7755	louisville.edu/gethealthynow	Premium incentive for health plan participants and general wellness 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
WEX/Discovery Benefits	1-866-451-3399	www.wexinc.com	Direct billing questions for health, vision and dental insurance
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.
AARP Medicare Supplement Plans	1-800-392-7537	www.aarphealthcare.com	Questions about supplement plans. Call UofL Benefits to enroll.
Social Security Administration Office	1-866-716-9671 (Louisville location)	www.ssa.gov	Social security questions
Medicare	1-800-MEDICARE (1-800-633-4227)	www.medicare.gov	Medicare enrollment and questions

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
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)
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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.