

## HRAC Highlights October 4, 2021

Open Enrollment is Wednesday, Oct. 20, 2021 through Nov. 3, 2021

New University of Louisville Health (ULH) Plan

- a. **Three tiers:**
  - i. Tier 1 – UofL Health providers; lowest out of pocket costs
  - ii. Tier 2 – Anthem in-network providers; higher out of pocket costs
  - iii. Tier 3 – Out of network; coverage for emergency services only
- b. **ULH providers (Tier 1):**
  - i. No deductible
  - ii. No out-of-pocket cost for ULH primary doctor and specialist visits
  - iii. Copays for services like inpatient stays, imaging (X-ray, MRI, CT scan) and outpatient surgery
- c. **non-ULH providers in the Anthem network (Tier 2):**
  - i. \$500 (per person) or \$1,000 (per family) deductible
  - ii. Copays for an in-network primary doctor or specialist visit
  - iii. Coinsurance for services like inpatient stays, imaging and outpatient surgery

Optum Health is the new vendor to replace Discovery Benefits/WEX and Health Equity. There will be one debit card for the FSA and HRA instead of two. Important Note: HR has a specific communication plan to explain how to use the single debit card.

New Benefit! HRA (associated with PCA high and PCA low medical plans) will now cover pharmacy expenses in addition to medical expenses

The new Anthem ID Cards will come in a plain envelope, so employees need to watch for it.

Dental and Vision insurance will have minimal increases.

Go to HR website to see all insurance plans: <https://louisville.edu/hr/benefits/openenrollment>

Melissa Long-Shuter gave an update on Workday. It is on track to start July 1. They are at the unit testing stage. You should receive spotlight bullets monthly from your Change Ambassador, and you can give your feed-back. To learn more you can go to the website: <https://louisville.edu/workday>