

HRAC

Nov 1, 2021

1. Open Enrollment (Wednesday, Oct. 20, 2021 through Nov. 3, 2021)/Communication Plan
  - a. **GHN Incentive:** PHP and additional 280 points must be completed by November 30, 2021
2. 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

3. Optum Health new vendor to replace Discovery Benefits/WEX and Health Equity
  - a. Flexible Spending Accounts (FSAs) and Health Reimbursement vendor
  - b. New! There will be one debit 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
  - c. New Benefit! HRA (associated with PCA high and PCA low medical plans) will now cover pharmacy expenses in addition to medical expenses
  - d. HRtalks – Optum Training: December 6<sup>th</sup> from 2-3pm

Transition information will come at year end. Your FSA card ends December 31.

#### 4. Anthem ID Cards (New)

Watch for your new card and be sure to give your pharmacy the new information. You can get a PDF copy on-line after January 1.

#### 5. Intentional Wellness

- a. HR remains committed to supporting the overall well-being of the university community's employees.

More communication to come and you can look at the website for more information.

6. **TIAA loan changes effective Dec. 3, 2021:** TIAA is changing the way they administer retirement plan loans for UofL employees. Due to the confidential nature of these transactions, impacted employees will receive communication directly from TIAA this week. Please check your email and your mailbox (or P.O. Box) to learn more about these changes. Retirement plan loans are solely administered by TIAA. Please direct any questions to TIAA at 1-888-842-7782.

TIAA is changing to only three loans maximum at a time. This will not affect current loans.

#### 7. Compensation and Total Rewards Studies.

Lots of background work has been done on Phase 3. An employee input survey will go out. HR is currently reviewing job descriptions and tier structure.