

# Benefits Bulletin

## Announcing Important Benefits Changes

### New Plans, Greater Flexibility, More Choice

Over the past few years, The University of Arkansas has made changes to your health care options designed to address rising health care costs while ensuring your benefits remain competitive. On July 1, 2017, The University improved the Classic Plan by reducing your coinsurance from 30% to 25%, stopped applying deductibles to laboratory services, and added coverage for three-dimensional mammography.

For 2018, we're making further changes with the goal of giving you greater flexibility and more choice while continuing to sustain the Plan and focus on The University's financial responsibility. We want you to know that our highest priority will always be you and your family. That's why we have worked hard to make sure these changes provide the best balance between meeting your needs and those of The University.

### What's Changing in 2018

Here's an overview of the changes for 2018. Details are provided throughout this bulletin.

#### New Medical Options

Two new plans will replace the Point of Service Plan starting January 1, 2018. These plans will continue to cover the same medical services and facilities, but differ in premiums and out-of-pocket costs.

- [Health Savings Plan](#)
- [Premier Plan](#)

We will also continue to offer the Classic Plan in 2018 with minimal changes.

#### Save Money with SmartCare

Visit a University of Arkansas for Medical Sciences (UAMS) facility and save on your health care costs.

Read this bulletin carefully for an overview of these changes. You'll receive detailed information in your Open Enrollment materials, coming soon.

#### Expanded Wellness Incentives

No matter which medical plan you choose, you will receive a Wellness Incentive if you complete your Health Assessment, take a *Tobacco Pledge*, and complete your biometric screening by [September 30, 2017](#).

#### New Voluntary Benefits Available Now

You can enroll in these new benefits at any time:

- [Identity Theft Protection](#)
- [Legal Protection](#)

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**Coming Soon:**  
**2018 Open Enrollment**  
**November 1 – 30**

### Important

Don't miss out on the new medical options. If you fail to enroll for 2018 and are currently enrolled in the Point of Service Plan, you will be automatically enrolled in the Classic Plan with the same family coverage election you had in 2017. Also, if you want to contribute to a Flexible Spending Account (FSA) for 2018, you must enroll even if you had one in 2017.

# New Medical Plan Options for 2018

Starting January 1, 2018, two new medical plans will replace the Point of Service Plan, and the Classic Plan will continue to be offered as well. All three plans cover the same medical services and facilities, including no-cost preventive care.

**NEW! Health Savings Plan.** This plan has the lowest monthly premiums of all the medical plans. Also, it includes a Health Savings Account (HSA)—a tax-advantaged account used to pay eligible medical, dental, vision and prescription expenses. Money in your HSA stays with you year after year, but unlike a Flexible Spending Account (FSA), there's no “use it or lose it” rule!

Until you meet the deductible, you pay for all medical expenses, including prescription drugs, yourself or with money from your HSA. Once you meet the deductible, you share the cost of covered medical and prescription drug expenses with the Plan through coinsurance. If you reach the medical out-of-pocket maximum, the Plan pays 100% of all eligible expenses for the rest of the Plan Year.

Your HSA belongs to you, which means you can take it with you if you leave The University or retire. Your HSA grows through:

- contributions made by The University,
- optional pre-tax and post-tax contributions made by you,
- transfers from any existing HSAs that you have, and
- interest and investment earnings once your account reaches a certain amount.

## The IRS requires the following in order for you to qualify for an HSA:

- You must be enrolled in the new Health Savings Plan.
- You can't have other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible.
- You or your spouse can't have a Healthcare FSA or HRA in the same year that you have an HSA.
- If you were previously enrolled in a University of Arkansas FSA, you must use your funds by December 31.
- You can't be enrolled in Medicare, covered under Medicare or TRICARE, or have received Veterans Administration (VA) health benefits in the previous three months.
- You can't be claimed as a dependent by someone else.

More information will be provided at enrollment. You may want to consult a tax, legal or financial advisor to discuss your unique circumstances.

**NEW! Premier Plan.** This plan has the highest monthly premiums, but you'll pay the least out-of-pocket of all the medical options when you receive care from in-network providers.

**Classic Plan.** This plan has mid-range monthly premiums. It works the same way as it currently does. Starting January 2018, there will be small increases to the copays for specialists and urgent care facility visits and Tier 2 and 3 prescription drugs.



## Don't Miss Your Chance!

If you fail to enroll for 2018, you will miss out on the new medical options.

**If you are currently enrolled in the Point of Service Plan and you fail to enroll for 2018...**

*You will be automatically enrolled in the Classic Plan starting January 1, 2018 with the same family coverage election you had in 2017.*

With all three medical plans—Classic, Health Savings Plan and Premier—you have access to providers within the nationwide network. With the Health Savings and Premier plans you have the option of seeing a provider outside the network, but your out-of-pocket expenses will be higher. For the Classic Plan, except for emergencies, benefits are not paid for services outside the network. To find an in-network provider visit <https://www.umar.com/oss/cms/UMR/UAS> and select “Search for a provider” or call UMR at 1.888.438.6105.



### Medical Plan Highlights\*

	Classic Plan	Health Savings Plan	Premier Plan
Premium**	Mid-Range	Lowest	Highest
UA System Contribution to Health Savings Account	N/A	\$350 individual/ \$700 family	N/A
Deductible	\$1,250 individual/ \$2,500 family	\$2,700 individual/ \$5,400 family	\$650 individual/ \$1,300 family
Coinsurance	25%	10%	20%
Medical Out-of-Pocket Maximum	\$5,250 individual/ \$10,500 family	\$6,650 individual/ \$13,300 family	\$3,000 individual/ \$6,000 family

\* If you participate in the SmartCare and Wellness programs, your out-of-pocket expenses will be lower.

\*\* Contact campus HR for premium information.



## Take Advantage of SmartCare

Starting January 1, 2018, participants in all three medical plans can save on health care costs through SmartCare. Just visit a provider at a University of Arkansas for Medical Sciences (UAMS) facility. If you are in the Classic or Premier plan, you will save money through lower deductibles, out-of-pocket maximums, copays and coinsurance. If you are in the Health Savings Plan, you will save money through lower coinsurance. You'll find details in your Open Enrollment materials.

## What's Right for Me—FSA versus HSA

If you elect the Health Savings Plan with HSA, you will not be eligible to contribute to a Healthcare FSA. Consider which savings account is right for you and your family before making the switch.

	Healthcare Flexible Spending Account	Health Savings Account
<b>Yearly Contribution Maximum</b>	\$2,550 (2017) pre-tax Elect contribution amount for the year at Open Enrollment; no changes allowed during the year except for a qualifying event	Individual: \$3,450 (2018) pre-tax Family: \$6,900 (2018) pre-tax (Includes University contributions) \$1,000 additional catch-up contribution allowed if you are 55 or older
<b>Plan Year Rollover</b>	Any amount between \$50 and \$500	Any amount
<b>Account Ownership</b>	Account is owned by The University. You can continue to use it through COBRA; once COBRA ends account balance is forfeited	You own the account. You can take it with you if you leave The University or retire
<b>Account Growth</b>	<ul style="list-style-type: none"> <li>Your contributions</li> </ul>	<ul style="list-style-type: none"> <li>Your contributions</li> <li>Contributions from The University</li> <li>Transfers</li> <li>Interest</li> <li>Investment income</li> </ul>
<b>Access to Funds</b>	Full yearly contribution at the beginning of the Plan Year	Only the funds already deposited in the account
<b>Reimbursement</b>	File eligible claims for the Plan Year by March 31 of the following year	File eligible claims at any time, as long as you save your receipt
<b>Eligible Expenses</b>	Copays or deductibles, dental care, vision care Qualifying prescriptions, certain medical equipment For a full list of qualified medical expenses, visit <a href="http://IRS.gov">IRS.gov</a>	

## Be a Healthier You and Save \$\$

When you participate in the OnLife Health Wellness Program, you can save money on your health care. It's as easy as 1, 2, 3...

1. Complete your Health Assessment
2. Complete the *Tobacco Pledge* (included in the Health Assessment)
3. Complete a Biometric Screening

Complete these steps by **September 30, 2017** and you'll save money on your 2018 medical expenses through these Wellness Incentives:

Classic Plan	Health Savings Plan	Premier Plan
Medical out-of-pocket maximum savings of \$1,400 individual/\$2,800 family	Additional \$90 contribution to your Health Savings Account	Medical out-of-pocket maximum savings of \$500 individual/\$1,000 family

To get started go to [www.OnlifeHealth.com](http://www.OnlifeHealth.com) and complete the Health Assessment. If you are a new user, you will need to create an account and verify your information.

### Tobacco Cessation

Current tobacco users must enroll in a tobacco cessation program by **November 17, 2017**. If you fail to complete the pledge or do not enroll in a cessation program by the deadline, you will not be eligible for the Wellness Incentives for 2018.

Onlife offers no-cost Chantix and nicotine replacement patches. For more information, contact Onlife at 877.369.0285.

# Enroll in New Voluntary Benefits Today!

The University is excited to offer two new voluntary benefits! These benefits are effective as of July 1, 2017. You don't have to wait for Open Enrollment—sign up today and experience the comfort of identity and legal protection.

## ID Watchdog

ID Watchdog offers you peace of mind from knowing you and your family are protected against identity theft.

With the **Basic Program**, you get protection and coverage for:

- Basic Identity Monitoring
- Full-Service Identity Restoration
- Advanced Identity Monitoring
- Credit Report Monitoring
- Internet Black Market Surveillance
- National Provider Identifier (NPI) Alerts
- Email & SMS Notifications
- Credit Report and Score from One Bureau

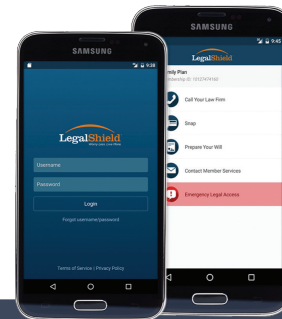


The **Platinum Program** includes all Basic Program features, plus a Credit Report and Score from three Bureaus.

Enroll for coverage or learn more by visiting <http://identitybenefits.com/?code=UniversityofArkansas> or calling ID Watchdog's customer service hotline at 866.513.1518.

## LegalShield

Through LegalShield, you receive unlimited personal advice from a lawyer without the worry of expensive hourly rates.



### Covered Legal Assistance

- Will preparations or updates
- Mortgages
- Assistance for college-aged children
- Overcharges for services
- Insurance claims
- IRS audit assistance
- Warranties
- Collection agencies
- Trial defense in covered civil action suits
- Contract and document reviews (up to 15 pages)
- International travel
- Uncontested divorce, separation, adoption and/or name change representation
- Loan assistance
- Contractors for storm damage
- Teenage drivers
- Traffic violations

You also receive a 25% discount on expenses involving bankruptcy, criminal charges, DUI and other matters.

Enroll online at [www.legalshield.com/info/uas](http://www.legalshield.com/info/uas) or find out more by contacting Stephanie Walker at 870.295.0417 or [stephaniea47@legalshieldassociate.com](mailto:stephaniea47@legalshieldassociate.com).



OCTOBER						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

NOVEMBER						
SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

### What's Next?

**Mid-October:** Open Enrollment materials mailed to your home

**November 1 – 30:** Open Enrollment. For Open Enrollment meetings and Enrollment Forms, visit your campus website or contact campus HR.

**QUESTIONS? CONTACT YOUR CAMPUS HR REPRESENTATIVE.**

