

Open Enrollment Decision Guide



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Employee Benefits

Dear University of Arkansas Employee:

Welcome to Open Enrollment for the University of Arkansas System, which takes place from November 1 through November 30 this year. This is your annual opportunity to review your benefits coverage, consider your health care and other benefits needs for the coming year, and make any changes you'd like. Outside of Open Enrollment, you can only change your coverage within 31 days of a qualifying life event.

This Open Enrollment Decision Guide explains the benefit changes and options for 2020. You will also receive information about campus-specific benefits and premiums from campus HR.

The University works to provide high-quality, affordable and sustainable benefits programs that meet the needs of our diverse workforce and reflect the value we place on your relationship with the University. Please take the time to review this Decision Guide and select the plans and coverage options that work best for you and your family.

Sincerely,

University of Arkansas System Employee Benefits

If you have questions, contact your campus Human Resources or visit the UAS benefits website at uasys.edu/benefits.

What's New for 2020

Premiums

2020 premium information is available through your campus Human Resources or on the **Health Premiums** page under **Health & Wellness** on uasys.edu/benefits.

Medical and Prescription Drug Coverage

- The deductibles and out-of-pocket maximums for the Premier Plan will increase slightly.
- The individual out-of-pocket maximum for the Health Savings Plan will increase.
- Prescription drug copays and out-of-pocket maximums will increase for the Classic and Premier Plans.

See page 5 for benefit changes.

Long Term Disability Insurance

Optional Long Term Disability (LTD) Insurance rates are decreasing for 2020! Take this opportunity to consider enrolling in this important benefit. University-paid LTD covers up to \$20,000 of your annual base salary. Optional LTD can cover your annual salary over \$20,000.

Critical Illness Vendor

Critical Illness Insurance pays you a cash benefit if you are diagnosed with a serious illness, like cancer, or experience a stroke or heart attack. The Critical Illness Insurance vendor will change to UnitedHealthcare from MetLife. UnitedHealthcare will offer expanded plan design options. Enroll this year during Open Enrollment.

Flexible Spending Accounts

- Enrollment is required if you want to contribute to a Flexible Spending Account (FSA) in 2020!
- You must enroll even if you are contributing to one or both accounts now
- Contribution limits:*

 - **Healthcare FSA:** \$2,700
 - **Dependent Care FSA:** \$5,000

*As of the publication date, the IRS has not issued updated limits for 2020. Given campus-level coding and publication deadlines, the University will apply 2019 maximums in 2020.

Open Enrollment is November 1–30, 2019.

If you want to make changes to your coverage, add or remove dependents, or contribute to a Flexible Spending Account (FSA), you must enroll. Changes made during Open Enrollment will be effective January 1, 2020.

Check Out the Benefits Website.

The University of Arkansas System benefits website provides you easy access to the benefits information you need. Visit uasys.edu/benefits to learn more about 2020 Open Enrollment and the benefits available to you through your University.

What You Need to Do

Review Your Options

- Read this Decision Guide and other Open Enrollment information available at uasys.edu/benefits.
- Contact your campus Human Resources with any questions.
- Review your current benefits, then consider any major life events and/or anticipated medical or dental expenses that might affect next year's benefits needs for you and your family.
- Compare and contrast the three medical plans carefully to ensure you make the best choice for your situation.
- Complete the *Tobacco Pledge and Notice* during Open Enrollment to avoid the tobacco surcharge in 2020. **Remember, EVERYONE must complete the Pledge every year during Open Enrollment, even if you do not use tobacco products and/or completed the Pledge last year.** See page 6 for details.
- To enroll, make changes to benefit coverage, or contribute to a Flexible Spending Account, visit **Open Enrollment** under **Enrolling** on uasys.edu/benefits or contact your campus Human Resources for enrollment details.

Medical and Prescription Drug Benefits

Your three medical plan options—the Health Savings Plan, the Classic Plan and the Premier Plan—all:

- Cover the same care and services, including no-cost preventive care. The Health Savings Plan and the Premier Plan offer coverage for out-of-network care; the Classic Plan does not.
- Offer a nationwide network of providers and facilities.
- Include prescription drug coverage through **MedImpact**, which has a nationwide network of pharmacies including most chain and local, independent pharmacies.

See page 5 for coverage details.

Find Helpful Information on Choosing Coverage!

It is important to think carefully about which plans will be best for you and your family for 2020. Visit **Choosing Coverage** under **Health & Wellness** on uasys.edu/benefits for examples of out-of-pocket costs for three employees with different medical needs. The scenarios include comparisons of all benefits: medical, dental, vision and disability! There's also helpful information on how to choose the best medical plan, including:

- Anticipating your medical costs
- The Health Savings Account vs. the Healthcare Flexible Spending Account
- Premiums.

To find an in-network provider visit umr.com/oss/cms/UMR/UAS and select "Search for a provider" or call UMR at 888.438.6105.

Health Savings Plan

This Plan has the lowest monthly premiums of all our medical plans. It features a Health Savings Account (HSA)—a tax-advantaged account with contributions made by you and the University. The Plan meets IRS requirements for a qualified high deductible health plan.

Here's how the Plan works:

- You pay for all medical and prescription drug expenses until you reach the annual deductible, excluding preventive care which is covered fully by the Plan. You can use money from your HSA to pay for these expenses.
- Once you meet the annual deductible, you and the Plan share the cost of covered medical and prescription drug expenses, through coinsurance.
- If you reach the medical annual out-of-pocket maximum, the Plan pays 100% of all eligible expenses for the rest of the Plan Year.
- You have the option to see an out-of-network provider, but you will pay more for your care.

2020 HSA Contribution Maximum (including University contributions and your optional payroll deducted pre-tax contributions):

- Individual: \$3,550 pre-tax
- Family: \$7,100 pre-tax
- \$1,000 additional catch-up contribution allowed if you are 55 or older by December 31, 2020.

What's Right for You? IRS rules say that you can't participate in a general purpose Healthcare FSA and an HSA at the same time. The HSA has many attractive features compared to a Healthcare FSA. However, an HSA is only available if you elect the Health Savings Plan. For more information, including an HSA/FSA comparison, visit the **Health Savings Account** page under **Health & Wellness** on uasys.edu/benefits.



Using the Health Savings Account

Once you're enrolled in the Health Savings Plan, you will be eligible to open a Health Savings Account with Optum Bank. You'll receive a debit card to pay for your eligible health care expenses, along with detailed information about your account. You must accept the terms of an HSA through Optum Bank.

University Contributions

The University will contribute up to \$500 (for individual coverage) or up to \$1,000 (for family coverage) to your HSA. Half of the University's contributions will be deposited into your HSA in January 2020 and half will be deposited in September 2020. Contributions for new hires will be pro-rated based on your benefits start date. These contributions are tax-free!

Your Own Contributions

You can have pre-tax contributions deducted from your paycheck and deposited directly into your HSA. However, your contributions plus University contributions cannot exceed the Internal Revenue Service (IRS) annual contribution maximum (see page 2).

Variety of Health Care Expenses

You can use your HSA to pay eligible medical, prescription drug, dental, vision and hearing expenses. HSA payments for qualified health care services are tax-free. For a full list of qualified expenses, visit [IRS.gov](https://www.irs.gov) and see publication 969.

Your HSA Is Always Yours! Your HSA will rollover each year, so any money you don't spend will accumulate for future use. If you leave the University or retire, you take your HSA with you. That means you can use it for health care expenses in retirement.

It's Your Money

Money in your HSA is always yours—if you don't use your entire account balance during the year, it will roll over to the next year. Also, if you leave the University or retire, you can take the account with you.

Account Growth

Your HSA grows through:

- Contributions made by the University,
- Optional pre-tax (payroll deducted) 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.

Classic Plan

This Plan has mid-range monthly premiums.

Here's how the Plan works:

- You pay copays for doctor and specialist visits, certain other expenses and prescription drugs.
- You pay all other expenses in full until you meet your annual deductible.
- Once you meet your annual deductible, you and the University share the cost of covered services.
- If you reach the medical annual out-of-pocket maximum, the Plan pays 100% of all eligible expenses for the rest of the Plan Year.
- Benefits are not paid for services received outside the network, except in emergencies.

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.

Here's how the Plan works:

- You pay copays for doctor and specialist visits, certain other expenses and prescription drugs.
- You pay all other expenses in full until you meet your annual deductible.
- Once you meet your annual deductible, you and the University share the cost of covered services.
- If you reach the medical annual out-of-pocket maximum, the Plan pays 100% of all eligible expenses for the rest of the Plan Year.
- You have the option to see an out-of-network provider, but you will pay more for your care.



Medical Plan Comparison Chart

This chart shows what you pay for health care services under each medical plan, assuming you see network providers. Note that you can lower these costs by completing the wellness program steps and/or participating in SmartCare. See page 6 for details. Changes for 2020 are shown in **red**, below.

	Health Savings Plan	Classic Plan	Premier Plan
2020 Annual University HSA Contribution			
Individual	\$500	No contribution	No contribution
Family	\$1,000		
Annual Deductibles			
Individual	\$2,800	\$1,250	\$700
Family	\$5,400	\$2,500	\$1,400
Annual Out-of-Pocket Maximums			
Individual	\$6,750	\$5,250	\$3,050
Family	\$13,300	\$10,500	\$6,100
Medical Services			
Coinsurance	10%	25%	20%
PCP Visit	10% after deductible is met	\$35	\$25
Specialist Visit	10% after deductible is met	\$55	\$45
Preventive Care	No cost	No cost	No cost
Urgent Care	10% after deductible is met	\$55	\$50
Emergency Room	10% after deductible is met	\$250 copay (waived if admitted)	\$250 copay (waived if admitted)
Ambulance	10% after deductible is met	\$100 (waived if admitted)	\$100 (waived if admitted)
Advanced Imaging*	10% after deductible is met	25% after deductible is met and \$100 copay	20% after deductible is met
Outpatient Surgery	10% after deductible is met	25% after deductible is met and \$150 copay	20% after deductible is met
Inpatient Services**	10% after deductible is met	25% after deductible is met and \$300 copay	\$300 copay
Infertility Treatment and Services***	10% after deductible is met	25% after deductible is met	20% after deductible is met
Speech, Occupational and Physical Therapy (30-visit combined maximum)	10% after deductible is met	25% after deductible is met and \$35 copay	20% after deductible is met and \$25 copay
Routine Vision Exam	10% after deductible is met	\$35	\$25
Prescription Drugs			
Tier 1	10% after deductible is met	\$17	\$12
Tier 2	10% after deductible is met	\$60	\$55
Tier 3	10% after deductible is met	\$95	\$90
Prescription Drug Out-of-Pocket Maximum			
Individual	Combined with Medical Annual	\$1,700	\$1,700
Family	Out-of-Pocket Maximum	\$3,400	\$3,400

*Prior authorization required.

**Includes semi-private room and board, intensive care room and board, ancillary charges and maternity inpatient charges.

***\$17,500 medical services/\$7,500 prescription drug lifetime maximums.

Staying In-Network Saves You Money! The Health Savings Plan and Premier Plan offer coverage for out-of-network services, but your out-of-pocket expenses will be higher. See the **Medical** page under **Health & Wellness** on uasys.edu/benefits for more information on out-of-network coverage.

Pay Less for Your Medical Care

Why pay more than you have to for medical care? SmartCare and the Wellness Program help you save money on your medical plan costs. Review program highlights here, then visit the program pages under **Health & Wellness** on uasys.edu/benefits.

SmartCare

If you are enrolled in a University medical plan, you can save on health care costs by visiting a SmartCare provider at a University of Arkansas for Medical Sciences (UAMS) facility or the University of Arkansas Fayetteville Pat Walker Health Center. What you save depends on the medical plan you select, but it ranges from lower coinsurance, deductibles and out-of-pocket maximums to reduced copays.

No need to sign up for SmartCare—your savings are automatic when you use a SmartCare provider. When you need a service, just visit the **SmartCare Program** page under **Health & Wellness** on uasys.edu/benefits. There you'll find a link to a provider search tool to search by clinic, institution, department, specialty and more. Also visit the **SmartCare Program** page for details on what you'll save, how the program works and how to make an appointment.

Wellness Program

Taking an active role in maintaining your health is good for you and your wallet. Preventive measures, like annual physicals, help your doctor find potential health issues before they become major problems. Plus, you will be rewarded for completing wellness steps!

To complete the Wellness Program and qualify for the 2020 wellness incentive:

1. Visit an in-network provider from November 1, 2018 to October 31, 2019 for a qualified wellness program visit, AND
2. Complete the *Tobacco Pledge and Notice* during 2020 Open Enrollment:
 - **If you do not use tobacco/nicotine products**, you must complete the *Pledge* during Open Enrollment and agree to continue being tobacco-free.
 - **If you DO use tobacco/nicotine products**, you must complete the *Pledge* during Open Enrollment and commit to enrolling in and completing a recognized tobacco cessation program in 2020. Visit the **Wellness Program** page under **Health & Wellness** on uasys.edu/benefits for a list of FREE tobacco cessation programs.

Only you need to complete these steps—your covered spouse and dependents do not need to complete them for you to receive Wellness Program incentives.

Wellness Program Incentives

If you complete the Wellness Program requirements, you'll earn these incentives in 2020, depending on the medical plan in which you're enrolled:

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

Warning! If you do not complete the *Tobacco Pledge and Notice* during Open Enrollment, you will pay a \$50 monthly tobacco surcharge—that's \$600 a year! You must complete the *Pledge* every year during Open Enrollment, even if you do not use tobacco products and/or completed the *Pledge* last year.

For more information, including the definition of a qualified office visit, no-cost tobacco cessation benefits, and more, visit the **Wellness Program** page under **Health & Wellness** on uasys.edu/benefits.

Visit the **Wellness Program** page under **Health & Wellness** on uasys.edu/benefits for step by step instructions on completing the *Tobacco Pledge and Notice* through UMR. **Note: UAMS and Fayetteville employees should complete the *Pledge* using your campus-specific instructions (also available on the website).**

Real Appeal: Get Real About Your Health

Are you looking to learn more about nutrition and healthy eating? What about exercising and getting in shape? Real Appeal is an online weight loss program available through the University health plan at no additional cost to you. However, it's about so much more than just losing weight.

Through the program, you get a year of personalized support from a Transformation Coach. They'll work with you to make a plan that considers your individual health needs and meets your personal goals; then they'll help to guide you in the right direction. Real Appeal focuses on commitment, compassion and small, manageable steps. Their customized program helps you achieve realistic and lasting results—for your body, your health and your peace of mind. Plus, Real Appeal ensures that you're not facing this challenge alone.

You get access to a digital content library that has workout videos, tracking tools, reports on your progress, recipes and more! Plus, Real Appeal sends you FREE stuff, like a recipe book, weight scale, fitness DVDs, and resistance bands.

There's no harm in giving it a try (remember, it's available at no cost through the health plan). Visit realappeal.com to register or find more information on the **Real Appeal Weight Loss Program** page under **Health & Wellness** on uasys.edu/benefits.

Dental Coverage

The University's dental plan, administered by Arkansas BlueCross BlueShield, offers coverage for basic, restorative and preventive dental services, plus orthodontia for children under age 18. If you don't meet your annual benefit maximum during the year, you can carry over up to \$1,500 of the unused maximum amount to the following year.

Save Money with In-Network Care. If you visit an out-of-network dentist, you will pay more for services, plus 100% of the difference between the full out-of-network cost and the reasonable and customary level set by Arkansas BlueCross BlueShield. So you'll always save money by visiting an in-network dentist.

The table below shows how much you will pay for in-network dental services.

Plan Features	Select PPO Plus Network
Annual Deductible	\$50 per person (\$100 maximum per family)
Annual Maximum Benefit	\$1,500 per person
Preventive Care—cleanings, exams, x-rays	No cost; University covers in full
Basic Care—fillings, extractions, root canals	20% after the deductible
Major Care—crowns, bridges, partials, implants	50% after the deductible
Orthodontia (dependent children under age 18)	
Deductible	None
Lifetime Maximum	\$2,000 per person
Coinsurance	50%

To find an in-network dentist, visit uasdental.blueadvantagearkansas.com and select "Find a Dentist." You can search for a dentist by city, ZIP code, distance, doctor name or specialty.

Vision Insurance

The University's vision plan, administered by Superior Vision, covers eye examinations, prescription eyewear and contact lenses. You have two options for vision coverage: the Basic Plan and the Enhanced Plan. You have the option to see a provider in the Superior Vision National network or an out-of-network provider; however, you'll always pay more for out-of-network services. The table below shows what you will pay for in-network care. Out-of-network care will be reimbursed after you submit a claim, up to Plan limits. Copays for out-of-network services will be deducted from your reimbursement.

	Basic Plan	Enhanced Plan
Copays		
Routine Eye Exam	\$10, once per year	\$10, once per year
Materials (lenses and frames only)	\$20, once every two years (\$125 frame allowance)	\$20, once per year (\$150 frame allowance)
Contact Lens Fitting	\$25, once per year (\$50 retail allowance for specialty contact fitting after copay)	\$25, once per year (\$50 retail allowance for specialty contact fitting after copay)
Lenses (one pair per year)		
Single Vision	Covered in full	Covered in full
Bifocal	Covered in full	Covered in full
Trifocal	Covered in full	Covered in full
Progressive	Difference between progressive and standard retail lined trifocal	Covered in full (Premium lenses are subject to an allowance maximum)
Scratch coat	Discounts*	Covered in full
Ultraviolet coat	Discounts*	Covered in full
Contact Lenses (in lieu of eyeglass lenses and frames)	\$120 allowance per calendar year	\$150 allowance per calendar year

*Certain Superior Vision providers offer discounts, ranging from 10–30%, on services and supplies. Discounts vary by provider and not all providers offer discounts.

To find a provider in the Superior Vision network, go to superiorvision.com and select "Find an Eye Care Professional." Choose Superior Vision National from the drop-down menu and enter your ZIP code. You can also call 800.507.3800 for assistance.





Flexible Spending Accounts

Flexible Spending Accounts (FSA) are tax-advantaged accounts that you can use to pay for eligible medical, prescription drug, dental, vision, hearing and dependent day care expenses. Your contributions to an FSA are deducted from your pay before taxes, which lowers your taxable income. You have two FSA options:

- Healthcare FSA
- Dependent Care FSA.

You will elect your yearly contribution amount during Open Enrollment—contributions will be taken in equal amounts from your paychecks starting January 1, 2020. During the year, you will not be able to make changes to your contribution amount unless you have a qualifying life event.

See [IRS.gov](https://www.irs.gov) for a full list of eligible expenses.

	Healthcare FSA	Dependent Care FSA
Eligibility	All eligible employees (Employees in the Health Savings Plan CANNOT have a Healthcare FSA)	All eligible employees
Contribution Maximum*	\$2,700	\$5,000 (married and filing jointly or single) \$2,500 (married and filing separately)
Plan Year Rollover	Any amount from \$50 to \$500	Unused funds are forfeited
Eligible Expenses	Medical, prescription drug, dental, vision and hearing expenses, including copays, coinsurance and deductibles	Dependent care expenses for daycare or after-school care expenses for a child under age 13, an elderly person or a person with disabilities as long as you claim them as a dependent on your tax return. Expenses must be incurred because you and your spouse are working or looking for work
Paying for Expenses	Pay for expenses directly with a UMR FSA debit card OR receive reimbursement by submitting a Flexible Benefit Plan Reimbursement Form	Receive a reimbursement by submitting a Flexible Benefit Plan Reimbursement Form

**As of the publication date, the IRS has not issued updated limits for 2020. Given campus-level coding and publication deadlines, the University will apply 2019 maximums in 2020.*

If you elect the Health Savings Plan with HSA, you **cannot** contribute to a Healthcare FSA. Consider which savings account is right for you and your family before making the switch. See **Health Savings Account** under **Health & Wellness** on uasys.edu/benefits for a comparison of the FSA and HSA.

Voluntary Benefits

The University provides optional voluntary benefits for you and your family, shown below. Visit uasys.edu/benefits or contact your campus Human Resources for information.

Long Term Disability (LTD) Insurance

Payment starts after you are disabled for 6 months and continues for as long as you are disabled, up until age 65.

Basic LTD:

- You're enrolled automatically; the University pays the entire cost of coverage—there's no cost to you!
- 60% salary replacement for first \$20,000 of your annual base salary (up to \$1,000 per month benefit)

Optional LTD:

- Combined with Basic LTD, 60% salary replacement for up to \$500,000 of salary coverage (up to \$25,000 benefit per month)
- Coverage starts after 180-day waiting period

Eligibility: Benefits-eligible employees

When to Enroll: Enroll for Optional LTD during your new hire eligibility period or during Open Enrollment

Life Insurance

Basic Life:

- You're enrolled automatically; the University pays the entire cost of coverage—there's no cost to you!
- If you die, your beneficiary receives your annual base salary, up to \$50,000

Optional Life:

- Additional coverage of 1, 2, 3 or 4 times your annual base salary, up to \$500,000
- Enrollment after initial eligibility requires medical Evidence of Insurability

Dependent Life:

- Coverage for your spouse and children under age 26 of \$10,000, \$15,000 or \$20,000

Eligibility: Benefits-eligible employees and covered dependents

When to Enroll: Enroll for Optional Life and Dependent Life during your new hire eligibility period or contact Standard Insurance to apply

Accidental Death and Dismemberment (AD&D) Insurance

Employee Only Coverage:

- If you die, your beneficiary receives your full benefit
- For certain non-work-related injuries, you'll receive a portion of your benefit
- Elect up to \$300,000 in coverage, in \$25,000 increments

Family Coverage:

- You elect your own coverage amount
- Your spouse is covered at 60% of your benefit, up to \$25,000
- Your children under age 26 are covered at 20% of your benefit, up to \$25,000

Eligibility: Benefits-eligible employees and covered dependents

When to Enroll: Enroll any time during the year

ID Watchdog

Basic Program:

- Basic identity monitoring
- Advanced identity monitoring
- Internet black market surveillance
- Email and SMS notifications
- Credit report and score from one credit bureau

Platinum Program:

- All Basic Program features
- Credit report and score from three credit bureaus
- Full-service identity restoration
- Credit report monitoring
- National provider identifier (NPI) alerts

Eligibility: Benefits-eligible employees

When to Enroll: Enroll any time during the year

This year, consider if adding Optional LTD coverage is a smart move—it'll provide financial protection if you're out of work for an extended period of time due to an accident or significant illness. Learn more by visiting uasys.edu/benefits.

Legal Shield

- Unlimited personal advice from a lawyer on topics such as wills, warranties, contracts, loans, mortgages, insurance claims, tax audits and more
- 25% discount on expenses involving bankruptcy, criminal charges, DUI and other matters
- **Eligibility:** Benefits-eligible employees
- **When to Enroll:** Enroll any time during the year

Critical Illness Insurance

- Financial support if you or a covered family member is diagnosed with a covered illness, including cancer, renal failure, heart attack, stroke and a wide variety of other illnesses
- Use payments for bills, groceries, prescriptions, transportation and more
- Earn additional financial incentives for completing health screenings
- **Eligibility:** Benefits-eligible employees
- **When to Enroll:** Enroll for Critical Illness Insurance during your new hire eligibility period or during Open Enrollment

Liberty Mutual Auto and Home Insurance

- Up to 10% off Liberty Mutual auto and home insurance rates
- 24-hour emergency roadside assistance
- 24/7 claims service
- **Eligibility:** Benefits-eligible employees
- **When to Enroll:** To receive a coverage evaluation and rate quote, call 800-207-7001 and mention that you work for the University of Arkansas



Contacts

Visit uasys.edu/benefits and select your campus, or contact campus Human Resources for Enrollment Forms, Summaries of Benefits and Coverage, Summary Plan Descriptions and other information.

Benefit	Administrator	Phone	Website
Medical claims, eligibility, ID cards, FSAs	UMR (UnitedHealthcare)	800.826.9781	umr.com/tpa-ap-web
Prescription Drug	MedImpact	800.788.2949	mp.medimpact.com/mp/public/Login.jsp
Wellness	UMR (UnitedHealthcare)	800.826.9781	umr.com/tpa-ap-web
Health Savings Account	Optum	866.234.8913 option 1	Optumbank.com
Vision	Superior Vision	800.507.3800	superiorvision.com
Dental	Arkansas BlueCross BlueShield	844.662.2281	uasdental.blueadvantagearkansas.com
Life Insurance, Disability Insurance, AD&D Insurance	Standard Insurance	888.641.7194	standard.com
Critical Illness Insurance	UMR (UnitedHealthcare)	800.444.5854 option 1	
Identity Theft Insurance	ID Watchdog	866.513.1518	identitybenefits.com/?code=UniversityofArkansas
Legal Assistance	Legal Shield	870.295.0417	legalsshield.com/info/uas
Auto and Home Insurance	Liberty Mutual	800.207.7001	www.libertymutual.com/uas



Are You Contributing Enough to the Retirement Plan?

Open Enrollment is a good time to review your retirement contributions for the coming year. Recent changes to the University Retirement Plan have had beneficial impacts on retirement savings! Retirement readiness—the projected level of retirement savings available to replace your earnings when you retire—has greatly improved.

While you're reviewing your other coverage elections, take this time to consider increasing your contributions. It's also a good time to review your investment fund and beneficiary selections.

Easily update your retirement accounts through your campus HR Office. Fidelity and TIAA representatives are also available at scheduled campus meetings and by phone to assist you with your retirement-related questions.

All participants can increase or decrease contributions (within limits), and change vendors or investment fund selections at any time. That means increasing your contribution percentage now doesn't lock you into that rate for the entire year. And even if you participate in APERS or ATRS or otherwise aren't eligible for the University matching contributions, you can take advantage of the University Retirement Plan's investment fund lineup and convenient payroll deductions by making unmatched employee contributions.



The UAS Benefits Site Has More Information!

Visit uasys.edu/benefits to read about your health and wellness benefits, education benefits, voluntary benefits and other insurances, leave time, the retirement plan, and more!



UNIVERSITY OF ARKANSAS SYSTEM



The information provided in this guide is of a general nature only and does not replace or alter the official rules and policies contained in the official plan documents that legally govern the terms and operation of the University of Arkansas System benefit plans. If this publication differs in any way from the official plan documents, the official plan documents always govern. Receipt of this publication does not guarantee eligibility for benefits. The University of Arkansas System has the right to modify benefits at any time.