

Benefits Bulletin



This past year has required a lot of flexibility and patience as you've navigated the COVID-19 pandemic, social unrest, and a volatile economy. In challenging times like these, it's more important than ever to have a comprehensive benefits program that provides financial protection and peace of mind you can rely on.

For 2021, you'll be glad to know that we're making relatively few changes to your coverage options and benefits. Between now and the start of 2021 Open Enrollment, consider whether your current benefit elections will meet your needs in the coming year.

- **Is there a voluntary benefit**—critical illness, optional disability coverage, identity theft insurance—that could help supplement your coverage?
- **Are you looking to decrease your health insurance premiums?** Check to see if it's more cost-effective to cover your children under your spouse's plan.
- **Could you save on auto and home insurance** through the University-sponsored Liberty Mutual plan?

If you have a qualifying life event (as defined by the IRS—e.g., marriage, divorce, birth/adoption of a child), you can change certain benefit elections within 31 days of the event. Otherwise, Open Enrollment is your only opportunity to change your coverage.

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What's Changing for 2021

Below is an overview of 2021 benefit changes. See your 2021 Open Enrollment Decision Guide for more information about these changes. The guide will be mailed to your home in October.

• What you pay for medical care is changing:

- If you're covered under the Premier Plan, premiums will increase and you'll pay the deductible and coinsurance for inpatient hospital services.
- If you're covered under the Premier Plan or the Classic Plan, you'll pay a \$350 copay for non-emergency visits to the emergency room. If you have a health concern that does not require immediate attention, consider an urgent care center or doctor's office instead.
- Visit **2021 Open Enrollment** under **Enrolling** at uasys.edu/benefits for more information on 2021 medical plan changes.

• Prescription drug copays are changing for two of the plans:

	Classic Plan		Premier Plan	
	2020	2021	2020	2021
Tier I	\$17 copay	\$18 copay	\$12 copay	\$14 copay
Tier II	\$60 copay	\$62 copay	\$55 copay	\$57 copay
Tier III	\$95 copay	\$97 copay	\$90 copay	\$92 copay

• Health Savings Account 2021 contribution limits

(set by the IRS):

- **Individual:** \$3,600 (the University will contribute up to \$500 in 2021)
- **Family:** \$7,200 (the University will contribute up to \$1,000 in 2021)
- University contributions and your contributions count toward the HSA limits

• Flexible Spending Account 2020 contribution limits

(set by the IRS):

- **Healthcare FSA:** \$2,750*
- **Dependent Care FSA:** \$5,000*

• The annual rollover limit for Healthcare Flexible Spending Accounts (FSAs) will increase in 2021 to \$550—a \$50 increase from 2020.

• The Diabetes Management Program and the Healthy Heart Program through UMR will not offer incentives in 2021. However, you can continue to work with a health coach! Program coaches help you create health care goals and adhere to your treatment plan. If you are identified as high-risk, you may be invited to work with a health coach to bring your health conditions under control. You can also self-enroll by calling UMR Care Management at 866.575.2540.

• **Vision plan premiums** are decreasing for 2021. **Dental plan premiums** are not changing for 2021. Find other premium information for your campus on the **Health Premiums** page under **Health & Wellness** at uasys.edu/benefits.

• **The 1% increase in required employee contributions to the University Retirement Plan** (to 5%), previously scheduled for July 2020, will take effect July 1, 2021. Note: Participants enrolled before July 1, 2020 at the two-year campuses will continue in those closed-group contribution formulas.

Starting January 1, 2021, the University of Arkansas Little Rock Health Center will be a SmartCare location!

Enrolling a New Dependent?

If you plan to cover a new dependent in 2021, you need to provide documentation that proves their eligibility for coverage. For a list of documents, visit **Required Documentation** under **Enrolling** at uasys.edu/benefits. **If you do not provide required documentation by November 30, 2020, you won't be able to cover your dependent in 2021!**

Make an Election to Contribute to a 2021 FSA

If you want to contribute to one or both Flexible Spending Accounts (FSAs) in 2021, you **must** make an election during Open Enrollment—even if you contribute now. Elections **do not** continue automatically from year to year.

Your Healthcare FSA has a \$500 annual rollover limit (increasing to \$550 in 2021); if you have more than the annual rollover limit in your account on December 31, that amount will be forfeited.

IRS rules state that, if you enroll in the Health Savings Plan, you **cannot** contribute to a Healthcare FSA, because you have a Health Savings Account (HSA). The HSA has no rollover limit, and you can take your account with you if you leave the University or retire.

Learn more about HSAs and FSAs under **Health & Wellness** at uasys.edu/benefits.

*As of the publication date of this Benefits Bulletin, the IRS has not issued updated limits for 2021. Given campus-level coding and publication deadlines, the University will use 2020 maximums for 2021.

Workday: Modernizing to Make Your Life Easier

The UA System's Workday project—called **Project One**—modernizes and consolidates all campus software systems under a single, high-functioning platform.

As of July 1, 2020, Workday rolled out to certain campuses for the group called Cohort 1. Workday will launch at other UA System campuses (Cohort 2) on July 1, 2021. For a list of campuses in each cohort, visit projectone.uasys.edu/about-project-one.

Why Workday?

Workday allows you to take control of your personal information. Specifically, Workday lets you:

- **Change benefits** when you have a life event, like adding a newborn child to your coverage
- **Add, remove, or change** beneficiary information
- **View your current benefit elections** as well as a personalized benefits statement
- **Update your personal information**, including your address and contact information
- **Change your voluntary retirement savings percentage** and/or switch between TIAA and Fidelity investment options

Employees in Cohort 1 will complete Open Enrollment elections through Workday. More information will be sent later in October.

Learn more about Project One and the Workday rollout, and watch an overview video, at projectone.uasys.edu.

If your in-network mental health, medical, or dental provider offers telehealth services or consultations, the plan will pay benefits for covered services. Telehealth is also available at UAMS facilities. You do not have to be enrolled in a University medical plan to use UAMS telehealth services. To learn more, visit the Telehealth Services page under Health & Wellness at uasys.edu/benefits.

Get Peace of Mind with Mental Health Resources

We all experience varying degrees of stress at work and at home. To manage stress, the best solution is to pause, take a breath, and reach out for help.

Below are some of the resources available to you through your University benefits. Learn more at uasys.edu/benefits under **Health & Wellness** and then **Mental Health Resources**.

Mental Health and Substance Use Disorder Benefits

Your University medical plans cover inpatient services, residential treatment, day (partial hospitalization) treatment, and outpatient therapy services related to mental health treatment or substance use and dependency.

Employee Assistance Program

The Employee Assistance Program (EAP) provides unlimited 24/7 access to master's-degree-level specialists. Plus, you can receive up to three referrals for face-to-face consultations at **no cost to you**.

Telehealth

Telehealth allows you to meet, at your convenience, with a board-certified doctor—including mental health providers—through confidential, secure video chat or over the phone.

- **UAMS HealthNow.** For mental health concerns, call HealthNow's mental health hotline at 800.482.9921. The hotline is available 24/7 to help with a range of issues, including substance abuse disorder, anxiety, depression, and bipolar disorder.
- **In-network providers.** Many of your current in-network mental health providers offer telehealth services. If you need to make an appointment with your regular doctor, give them a call ahead of time to see if they have video- or phone-based offerings.
- **Teladoc.** If you're enrolled in a University medical plan, you can access telehealth services through Teladoc. Teladoc therapists are available 24/7 by phone or video chat to help if you're overwhelmed, stressed, depressed, having negative thoughts, and more.

Keeping Your Wellness Program Incentives for 2021

In light of the COVID-19 pandemic, it may be difficult for you to schedule a qualified wellness program visit with your doctor. That's why we're waiving the doctor's office visit requirement for 2021. **You do not need to complete a qualified wellness program visit to earn 2021 wellness program incentives.**

However, you still need to complete the *Tobacco Pledge and Notice* during Open Enrollment to avoid the \$50 monthly tobacco surcharge—even if you completed it for this year or you don't use tobacco products.

- **If you do not use tobacco/nicotine products**, complete the *Pledge* during Open Enrollment and agree to continue being tobacco-free.
- **If you DO use tobacco/nicotine products**, complete the *Pledge* during Open Enrollment and commit to enrolling in and completing a recognized tobacco cessation program in 2021. For a list of FREE tobacco cessation programs, visit the **Wellness Program** page under **Health & Wellness** at uasys.edu/benefits.

If you do not complete the *Tobacco Pledge and Notice* during Open Enrollment, you will pay a \$50 monthly tobacco surcharge for 2021. That's \$600 for the year!

Get Help with Your Tobacco-Free Commitment

If you're currently a tobacco user, you can choose from many recognized tobacco cessation programs, available at no cost to you, including:

- 1-800-QUIT-NOW
- UA Little Rock Health Services
- Pat Walker Health Center
- UMR's Tobacco-Free 4 Life Program

For a full list of tobacco cessation programs, visit the **Wellness Program** page under **Health & Wellness** at uasys.edu/benefits.

Why Preventive Care Matters

All it takes is a few hours to set yourself up for long-term health success. When you spend that time getting preventive care screenings, your physician has a better chance of catching health concerns before they become real problems. That'll save you time, money, and pain in the future.

For many diseases and conditions that cause serious illness, or even death, early detection is important in the treatment and possibly in the prognosis.

Routine annual preventive care exams are covered 100% in-network by all of the University medical plans. If you have dental coverage, preventive dental exams are covered 100% in-network, too.



Real Appeal: Access Online, Anytime

While Arkansas and surrounding states are slowly reopening businesses, gyms and fitness centers are some of the last to be welcoming back members. That can make getting exercise and eating right harder than before. Luckily, Real Appeal—the University’s weight loss and exercise program—is completely online!

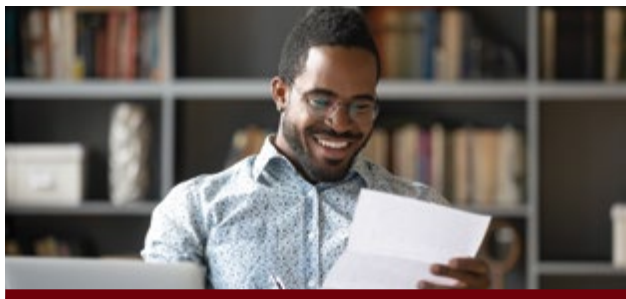
If you’re enrolled in a University medical plan and meet certain qualifications, Real Appeal is available at **no cost to you**.

Sign up now to get up to a year of support from a Transformation Coach, a personalized weight loss program, and unlimited access to Real Appeal’s digital content library. To learn about the benefits of Real Appeal and to get started, visit the **Real Appeal** page under **Health & Wellness** at uasys.edu/benefits. There’s no time like now!

Adapting Your Workout

The gym is a great place to get some exercise. But what happens if they’re closed? Consider these options to build physical activity into your daily routine:

- Join a walking group or go on a social distancing jog with neighbors.
- Give roller blading or ice skating a try!
- Do some household chores, like washing the floors, vacuuming, or mowing the lawn.
- Park your car at the back of the parking lot.
- Bike to work or to run your errands.
- Do some stretches at your desk or sit on an exercise ball.
- Have a dance session to your favorite playlist.



We Want to Hear from You!

Have an article request for the next edition of the Benefits Bulletin? Need us to clarify something? Think we can improve? Let us know at UASBenefitsBulletin@segalbenz.com.

We’re on Our Way to a Healthier Life

Since we launched Real Appeal in 2019, 800 University employees have lost weight through Real Appeal, for a combined weight loss of over 7,000 pounds!

The numbers say it all: Employees who attended nine or more sessions lost an average of 6.5 pounds each, compared to 5 pounds for those who attended fewer than four sessions.



2021 Open Enrollment:

November 1–30, 2020

Benefits Housekeeping

Each year during Open Enrollment, you need to make some important decisions. However, there's more to do than just confirm or change your coverage. Make sure you complete the following two housekeeping items before the end of the year—and every year after that!

- **Check your beneficiaries.** For benefits like the Health Savings Account, Retirement Plan, and Life Insurance, it's important to designate a beneficiary. This is a person, persons, or an entity that will receive your benefit if you die while a plan participant. It's essential that you **review your beneficiary elections every Open Enrollment** to make sure they are still accurate and that your beneficiary's contact information is up to date.
- **Review your contact information.** Remember to keep your address, phone number, and email address up to date with your campus Human Resources office. To make changes or for assistance with any questions, contact your campus Human Resources office.



Have a question?

Visit the **Contacts** page at uasys.edu/benefits to find contact information for your campus Human Resources office or our benefit vendors.
