

# Benefits Bulletin

## 2019 Benefits Changes: A Quick Recap

The University of Arkansas focused 2019 benefits changes on improving your overall well-being, including changing the wellness program, introducing a new weight-loss program and making benefit improvements.

Here's an overview of the benefits changes that took effect January 1, 2019:

- Earn incentives for healthy lifestyle choices by participating in the University's wellness program, available at no cost to you.
- Lose weight and improve your health with the new Real Appeal weight-loss program, available at no cost to you. Learn more at [enroll.realappeal.com](http://enroll.realappeal.com).
- Get more from your Health Savings Plan's HSA with increased University contributions: \$500 for individual coverage, \$1,000 for family coverage.
- Pay a \$250 copay each emergency room visit if you're in the Classic Plan or Premier Plan. The copay will be waived if you're admitted to the hospital.
- Get benefits for infertility treatment and services.
- Have the opportunity for greater Optional Long Term Disability (LTD) Insurance coverage, with the maximum benefit now raised to \$500,000.

For more information about these changes, read the 2019 Decision Guide or the October 2018 Benefits Bulletin, both available at [uasys.edu/benefits](http://uasys.edu/benefits).

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### There's still time to protect yourself!

While the flu peaks from December to February, you can still get it through May. **Schedule a flu shot today** if you haven't received one for this flu season—**it's covered 100% in-network** by your University medical plan.



# The New University Benefits Website: Your Go-To For Benefits Information



The new University benefits website will become your one-stop shop for all the benefits information you need. It's live now, with the first phase of pages completed! The site's URL is the same, but it's much improved over the old site. See what we've done—visit [uasys.edu/benefits](https://uasys.edu/benefits), where you'll find:

- Information about health and wellness benefits, financial and security benefits, and enrolling for coverage
- FAQs
- Important documents and contacts
- And, much more.

Over the next few months, we'll expand the site to include information about retirement benefits, education benefits, employee discounts, child and elder care, EAP benefits and more. The site will have links to the online benefits enrollment portal and vendor pages, benefits education and information, and resources for current, new and future employees. Visit [uasys.edu/benefits](https://uasys.edu/benefits) today!

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### Dental

The University's dental plan, administered by Arkansas BlueCross BlueShield, offers coverage for preventive, basic and major care, plus orthodontia services 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.

#### Dental Coverage

Here's how much you'll pay for dental services:

	In-Network	Out-of-Network
Annual Deductible	\$50/person (\$100 maximum/family)	
Annual Maximum Benefit		\$1,500/person
Preventive Care (e.g., cleanings, exams, x-rays)	No cost (and no deductible)	10% (no deductible)
Basic Care (e.g., fillings, extractions, root canals)	20% after deductible	28% after deductible
Major Care (e.g., crowns, bridges, partials, implants)	50% after deductible	55% after deductible
Orthodontia (dependent children under age 18)		
Annual Deductible	None	
Lifetime Maximum Benefit	\$2,000	
Coinsurance	50%	

If you visit an out-of-network dentist, you will pay 100% of the difference between the full out-of-network rate and the in-network rate. You can avoid this by visiting a dentist in the Select PPO network.

#### Important Documents

- Dental Plan Schedule of Benefits
- Dental Plan Claim Form

#### Frequently Asked Questions

How Do I Find an In-Network Dental Provider?

To find a dentist in the BlueCross BlueShield network, visit the [BlueCross BlueShield site](#) and search by city, ZIP code, distance, doctor name or specialty.

[See all FAQs](#)

[Make this site work for you!](#)

#### Benefits Bulletin

Our latest issue of the Benefits Bulletin explains the changes to your benefits coverage options and your medical plan choices for 2019. Learn all about the wellness program and what you have to do to earn 2019 wellness incentives. Read about Real Appeal, the new weight loss program.

[See All Benefits Bulletins](#)

#### I Want to...

- calculate my 2019 health benefits costs.
- learn about the changes to my benefits for 2019.
- enroll in or make changes to my coverage for 2019.
- contribute to a Flexible Spending Account for 2019.
- contribute to a Health Savings Account for 2019.
- compare the medical plan options.
- enroll dependents in coverage.

Select your campus to get information relevant to you.

Find important documents on each page or select **Documents** in the main navigation.

Read page-specific FAQs, or find a full list by selecting **FAQs** in the main navigation.

Find the latest Benefits Bulletin on the homepage, or read a past issue.

From the homepage, review a list of common tasks and see how the site can help you complete them.



# Seven Tips to Make the Most of Your Health Plan

Make it your New Year’s resolution to get the most from the University’s health benefits.

1. **Understand Your Plan.** Review the benefit charts or Summaries of Benefits and Coverage (SBCs), available on [uasys.edu/benefits](https://uasys.edu/benefits), to understand the services and expenses covered by your plan.

2. **Get Preventive Care (at no cost to you!).** See Preventive Care 101, below.

3. **Go In-Network.** The Health Savings Plan and Premier Plan offer coverage for out-of-network services, but your out-of-pocket expenses will be higher. There is no coverage for out-of-network services under the Classic Plan, unless it is an emergency.

4. **Consider Where to Get Care.** While the emergency room might seem convenient, it will cost you time and money (though, by all means, go to the emergency room if you have a true emergency). Otherwise, when you need non-emergency care, consider if your Primary Care Physician or an Urgent Care Center might be a better option.

5. **Use SmartCare.** Save on health care costs through the SmartCare program by visiting a provider at a University of Arkansas for Medical Sciences (UAMS) facility or the Walker Health Center for Fayetteville campus employees. There’s no SmartCare sign-up; just visit a UAMS facility for your care and UMR will apply adjustments automatically—you’ll pay less!

6. **Reimburse Yourself Through Your Flexible Spending Account (FSA) or Health Savings Account (HSA).** Use these tax-advantaged accounts to pay for eligible health care expenses.

7. **Enroll in a Disease Management Program.** If you have a chronic condition—like diabetes or hypertension—a UMR nurse can help create a care plan and monitor your health. Call 866.575.2540 for more information or to enroll.

To find an in-network UMR provider, visit [tinyurl.com/umrsearch](https://tinyurl.com/umrsearch). Select “Search for a Provider.” Then, search by name, specialty, location, service, cost and more. Or, call UMR: 888.438.6105.

**How to get no-cost preventive care.**  
When you go to your doctor for a preventive visit—like a yearly wellness check-up—make sure your doctor codes the visit as “preventive.” If you discuss potential ailments or symptoms, your doctor may code it as a diagnostic or treatment-related visit and you may be required to pay.
- ## Preventive Care 101
- All it takes is a few hours to set yourself up for long-term health success. When you get preventive 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 exams—such as your annual physical—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. If you have vision coverage, just pay a \$10 copay for a routine vision exam.
- ### Why get preventive exams?
- **Medical:** Besides catching potential health issues before they worsen, monitoring your health on a regular basis helps set a baseline. This way, if something changes, it’s easier for your doctor to determine your risk level and next steps.
  - **Dental:** Left untreated, gum disease can allow bacteria to enter your blood stream and lead to other health complications. Scientific studies show a connection between gum disease and heart disease.
  - **Vision:** In addition to detecting vision changes, regular eye exams can also spot glaucoma, high blood pressure and diabetes.
- | Recommended Preventive Screenings*   |   |  |
|--|---|--|
| Adults   |   | Children   |
| <ul style="list-style-type: none"><li>• Alcohol misuse</li><li>• High blood pressure</li><li>• Cholesterol levels</li><li>• Colorectal cancer (age 50+)</li><li>• Depression</li><li>• Diabetes</li><li>• Lung cancer (if you smoke)</li></ul> | <ul style="list-style-type: none"><li>• Skin cancer</li><li>• HIV</li><li>• Obesity</li><li>• Chlamydia, Gonorrhea, Syphilis (if sexually active or high risk)</li><li>• Pneumonia vaccine (age 65+)</li><li>• Flu vaccines</li></ul> | <ul style="list-style-type: none"><li>• APGAR (ages 0 – 2)</li><li>• High blood pressure (age 3+)</li><li>• Congenital hypothyroidism (ages 0 – 2)</li><li>• Depression (age 12+)</li><li>• Development monitoring</li><li>• Elevated lead levels</li><li>• Fluoride and dental care</li><li>• Hearing loss</li><li>• HIV (age 2+)</li><li>• Obesity (age 2+)</li><li>• Skin cancer (age 10+)</li><li>• Visual impairments</li><li>• Flu vaccine</li></ul> |
| Additional Screenings for Women  |   | Additional Screenings for Men  |
| <ul style="list-style-type: none"><li>• Breast cancer (age 50+)</li><li>• Cervical cancer (age 21+)</li><li>• Osteoporosis (age 65+)</li></ul>   |   | <ul style="list-style-type: none"><li>• Abdominal aortic aneurysm (age 65+)</li></ul>  |
- \*Source: <https://www.cdc.gov/prevention/index.html>
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# Be Prepared—Schedule Your Qualified Wellness Program Visit Today!

Don't forget to complete a qualified wellness program visit—a visit with a primary care physician, advanced practice nurse or other health care provider—between November 1, 2018 and October 31, 2019 to earn 2020 wellness program incentives. Note: Review the definition of a qualified wellness program visit on the **Wellness Program** page under **Health & Wellness** on [uasys.edu/benefits](https://uasys.edu/benefits). If you are enrolled in a University medical plan, you pay \$0 for your qualified wellness visit.

If you completed the wellness program in 2018 or committed to a tobacco cessation program, see the **Wellness Program** page on [uasys.edu/benefits](https://uasys.edu/benefits) for information on incentives and a list of recognized tobacco cessation programs.



**Are You Paying the \$50 Monthly Tobacco Surcharge?** You can submit an updated *Tobacco Pledge and Notice* or enroll in a tobacco cessation program by July 1, 2019. If you do, you'll avoid the \$50 monthly surcharge from July 1, 2019 through December 31, 2019.

## Have a Question?

Visit [uasys.edu/benefits](https://uasys.edu/benefits) and select **Contacts** from the main navigation to find your Campus Human Resources contact and information for contacting benefit vendors.

The information provided in this Bulletin 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 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 has the right to modify benefits at any time.