

# Benefits Bulletin

## Optional Long-Term Disability Could Make All the Difference

According to the Social Security Administration, just over one in four 20-year-olds will become disabled before reaching age 67—that’s more than 25%!\* If that happens to you, you’ll want to have University-sponsored Optional Long-Term Disability (LTD) Insurance coverage. Why? Because if you can’t work due to a non-work-related illness or injury, the extra benefit offered by Optional LTD provides substantially more financial protection than Basic LTD. Plus, the benefit is tax-free! Optional LTD replaces more of your pre-disability earnings. That extra money would make it a whole lot easier to pay the rent and put food on the table if something were to happen to you.

Here’s a summary of LTD coverage:

	Coverage	Cost	When Benefits Start
Basic LTD	60% of your pre-disability salary, up to \$20,000**	University-provided coverage (no cost to you)	After you have been out of work for 180 days, or at the end of your accumulated sick leave, whichever is later
Optional LTD	60% of your pre-disability salary, up to \$500,000	Employee-pay-all	

Could you live off of \$20,000 (before taxes) per year? That’s actually **below** the official U.S poverty level for a family of four.\*\*\* Consider that enrolling in Optional LTD could be a very smart move. NOTE: If you enroll after your initial benefits eligibility date, LTD benefits will be subject to a 12-month pre-existing condition waiting period. The next time you can enroll for Optional LTD benefits is during 2020 Open Enrollment: November 1 – November 30, 2019. However, if your base annual salary increased and is now over \$20,000, you can elect Optional LTD coverage as long as you do so within 31 days after the date of your increase.

\* <https://www.ssa.gov/planners/disability/>

\*\* Family Group Practice members, physician residents and house staff have separate LTD coverage. See the “Voluntary Benefits” page under “Other Benefits” on [www.uasys.edu/benefits](http://www.uasys.edu/benefits).

\*\*\* U.S. Department of Health and Human Services

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## 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: [UASBenefitsBulletin@segalbenz.com](mailto:UASBenefitsBulletin@segalbenz.com).



# Campus Spotlight: UACCM Workforce Training Center

In the spring of 2018, the University of Arkansas Community College at Morrilton (UACCM) finished construction of their state-of-the-art Workforce Training Center (WTC). It houses classroom space and hands-on learning labs for teaching in-demand technical skills, such as:

- Automotive service
- Heating, air conditioning and refrigeration
- Welding
- Industrial mechanics and maintenance.

Now, less than a year later, the programs have a combined average enrollment of **over 120 students per semester**.

UACCM built the WTC in response to the high demand for technical education programs in Arkansas. The new facility greatly increases enrollment capacity, and provides the latest high-tech diagnostic, maintenance and repair equipment, and expanded industry certification opportunities. Notably, the WTC can meet a wide array of training needs of new or existing businesses in automotive, HVAC, welding and industrial areas.

**The WTC is LEEDing the Way!** The WTC received a silver-level certification through the U.S. Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) green building program. Sustainable design features include temperature control measures, high-efficiency plumbing fixtures, low-mercury lighting and drought-tolerant landscaping.



Workforce Training Center. Credit: Ken West Photography

**Fun Fact!** UACCM partnered with the Conway County high schools and the local School Counts Foundation to provide enrollment opportunities to current high school juniors and seniors. Those students can receive no-cost education and training at the WTC. They graduate with technical certificates or Associate degrees while earning a high school diploma.

## Real Appeal is Driving *Real* Change

Real Appeal, the **FREE**, online weight-loss program now offered to **all** UAS employees enrolled in a University medical plan, became available just this past January 1. Our employees are already seeing the real difference Real Appeal can make!

**Real Appeal**<sup>®</sup>

We spoke with Richard, an employee at the University of Arkansas, Fayetteville, about his experience with the program:

*I signed up for Real Appeal the third week in January. Once I started using the mobile app, I realized how easy it was! Real Appeal recipes are very good. Now we've gotten to the point where we can develop our own recipes.*

*I travel a lot for my job and despite eating out most meals, I can maintain my weight loss. Now I know how to count calories, and what exercises I can do in my hotel room when I'm on the road. Plus, the program is flexible so I can reschedule classes when I travel. I've sat in on several sessions with other coaches and enjoyed them all!*

*What it comes down to is you have to be willing to change how you're living and how you're eating. That includes recording what I eat. It's worth it if you're willing to put in the work. **After about four months, I'm at a 35-pound weight loss!***

*I'm really thankful for Real Appeal—it was time to get healthy!*

With Real Appeal, you get up to a year of support from a Transformation Coach—someone to guide you through the program and develop a simple, customized plan that'll work for you.

**To learn more, including how to register, visit "Real Appeal Weight Loss Program" under "Health & Wellness" on [www.uasys.edu/benefits](http://www.uasys.edu/benefits).**



## The Dental Plan's Benefit Maximum Rollover: A Brief Example

### Open Wide!

Preventive dental care isn't just for kids—it's an essential part of an adult's overall wellbeing, too. According to the Mayo Clinic, your oral health can impact the rest of your body's health significantly. Poor oral health can lead to heart infections (endocarditis), cardiovascular disease and premature birth.\*

Getting older doesn't mean it's time to stop going to the dentist. The Plan covers in-network preventive visits—cleanings, exams and x-rays—100% without a deductible; you pay nothing out-of-pocket. **NOTE:** If you have certain diseases related to oral health, like diabetes or coronary artery disease, you can get additional no-cost preventive visits throughout the year. Visit "Dental" under "Health & Wellness" on [www.uasys.edu/benefits](http://www.uasys.edu/benefits) to find out if you qualify.

\*<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

It's December 31, 2019. You had at least one covered preventive exam in 2019 and you used less than \$750 of your total annual benefit maximum. That means on March 1, 2020, your benefit maximum will increase by \$375—your benefit maximum rollover. That'll make your total 2020 benefit maximum \$1,875 instead of the \$1,500 it would have been! That's \$375 more in dental benefits for you for 2020!

Note: You can accrue a total benefit maximum of \$3,000 in one year.

Visit "Dental" under "Health & Wellness" on [www.uasys.edu/benefits](http://www.uasys.edu/benefits) for more information.

## Time's Running Out! Complete Your Wellness Visit ASAP to Get Your Wellness Incentive!

Visit a licensed health care provider from **November 1, 2018 to October 31, 2019** for a qualified wellness program office visit. When you do, **you'll earn the following 2020 incentives, based on your medical plan coverage:**

- **Health Savings Plan:** The University will make an additional \$90 contribution to your Health Savings Account
- **Classic Plan:** You'll save \$1,400 (individual coverage) or \$2,800 (family coverage) on your medical plan's annual out-of-pocket maximum
- **Premier Plan:** You'll save \$500 (individual coverage) or \$1,000 (family coverage) on your medical plan's annual out-of-pocket maximum.

**If you go in-network or to a SmartCare facility, you'll pay nothing for your visit!** Then, just complete the *Tobacco Pledge and Notice* during Open Enrollment (November 1 - November 30, 2019) to earn 2020 wellness incentives.



**We're Trusting You...** to be honest when completing your *Tobacco Pledge and Notice*. It's all done on the honor system. In fact, it's in your best interest to answer truthfully. If you use tobacco products and you complete a tobacco cessation program, your health (and your wallet) will thank you! **You must complete the *Tobacco Pledge and Notice* every year during Open Enrollment to avoid the \$50 per-month tobacco surcharge.**



# We Have a Winner!

In February 2019, TIAA—one of the University’s Retirement Plan investment vendors—challenged the University of Arkansas System’s campuses to strut their financial stuff. The online “What’s Your Financial IQ?” challenge included 15 financial savviness quizzes.

Campus participation was great, with Little Rock, Fort Smith and Fayetteville coming out on top. Other strong contenders were Monticello and UAMS, both of which held leads during the challenge. At the end of the day, Fayetteville won the challenge with the most questions answered correctly.

For coming in first place, Fayetteville was provided a campus celebration and a \$5,000 charitable donation. The University of Fayetteville selected to donate the \$5,000, provided by TIAA, to the food pantry on their campus.

# Have a Question?

Visit the **Contacts** page on [www.uasys.edu/benefits](http://www.uasys.edu/benefits) to find your campus Human Resources contact or information for contacting benefit plan vendors.



Back row: Debbie McCloud, Katherine Murray, John Boldebeck (TIAA), Stuart Smith (TIAA), Michele Burns, Wa’Nika Smith, Mikayla Hammers (student)

Front row: Annamarie Sullivan (student), Tracee Riggs, Claire Allison, Kaitlyn Turner (student)

## Has Your Contact Information Changed?

Remember to keep your address, phone number and email address up to date with your campus Human Resources office. Contact your campus Human Resources office to make changes or for assistance with any questions.

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.