Important 2020 Benefit Changes

This year, we’re making relatively few changes to your benefits. BUT, this is still your best opportunity to review your coverage, make sure it’ll still be right for you and your family in 2020, and make any needed changes. Unless you have a qualifying life event, you won’t be able to make changes outside of Open Enrollment. Ensuring now that you have the right coverage for 2020 will help you pay only for the coverage you need.

What’s Changing for 2020

Below is an overview of 2020 benefit changes. Find more information about these changes and your 2020 benefits in your Open Enrollment Decision Guide, which will be mailed to your home in October.

• 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.

• Flexible Spending Account contribution limits:*
  — Healthcare FSA: $2,700
  — Dependent Care FSA: $5,000

• 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. Critical Illness Insurance will change to a new vendor offering expanded plan design options. Enroll this year during Open Enrollment.

Enroll to Contribute to an FSA

If you want to contribute to a Flexible Spending Account (FSA) in 2020, you must enroll—even if you contribute now. Elections do not continue from year to year without re-enrolling.

If you enroll in the Health Savings Plan, IRS rules state that you cannot contribute to a Healthcare FSA (though you can contribute to a Health Savings Account—an “HSA”). You’ll need to consider which option is better for you and your family—contribute to an HSA (available only if you elect the Health Savings Plan) or contributing to a Healthcare FSA (if you elect the Classic Plan or the Premier Plan).

Two important differences between the accounts are that your Healthcare FSA has a $500 annual rollover limit; over $500, it’s use-it-or-lose it. The HSA has no rollover limit, and you can take your account with you if you leave the University. Learn more about HSAs and FSAs under Health & Wellness on uasys.edu/benefits.

*As of publication, the IRS has not issued updated limits for 2020. Given campus-level coding and publication deadlines, the University will use 2019 maximums in 2020.
Don’t Shrink Your Paycheck: Complete the Tobacco Pledge and Notice

Each year during Open Enrollment, you must complete the Tobacco Pledge and Notice to avoid the $50 monthly tobacco surcharge—even if you completed it the year before 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 2020. Visit the Wellness Program page under Health & Wellness on uasys.edu/benefits for a list of FREE tobacco cessation programs.

### A pack a day adds up.

At a national average of over $7 a pack, you’re spending over $200 a month ($2,600 a year!) on cigarettes if you’re a smoker! And that amount doesn’t include the additional $50 per month you’ll pay for the University tobacco surcharge.

### Real Appeal

Across the University of Arkansas System, our employees are making real changes to their health. Combined, employees lost over 3,850 lbs since the Real Appeal program was introduced January 1, 2019!

Real Appeal is an online weight loss program that makes losing weight easier, so you can get the results you want! Real Appeal members who attend four or more sessions during the program lose 10 pounds, on average. If you’re an employee enrolled in a University medical plan, you’ll pay nothing for Real Appeal—it’s completely covered by the Plan!

Through the program, you get a year of personalized support from a Transformation Coach. Real Appeal’s customized program helps you achieve realistic and lasting results—for your body, your health and your peace of mind. Also, 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 valuable, FREE stuff, like a recipe book, weight scale, fitness DVDs, and resistance bands.

There’s no harm in giving it a try (remember, it costs you nothing!). Visit realappeal.com to register, or find more information on the Real Appeal Weight Loss Program page under Health & Wellness on uasys.edu/benefits.
Campus Spotlight: University of Arkansas at Pine Bluff Is “Keeping it in the Family”!

This year, University of Arkansas at Pine Bluff’s (UAPB’s) “Keeping it in the Family” (KIITF) Sustainable Forestry and Land Retention (SFLR) Program was one of three projects recognized at the 76th Annual Professional Agricultural Workers Conference. “The Professional Agricultural Workers Conference is a forum committed to a world that values and promotes equal opportunity and equitable access to information and technology for sustainable development of communities and natural resources” (pawc.info).

Fun Fact! At the award ceremony, Dr. English announced KIITF would expand to ten counties across southern Arkansas, more than doubling its outreach. “Targeting more counties will ensure we are providing resources and support to a greater number of Arkansas’ African-American forestland owners,” he said. “Our goal is to help landowners realize the value of keeping their land and increasing both its sustainability and profitability.”

The Mission of KIITF

1. To educate African-American forest landowners about properly managing their forestland and applying conservation practices to improve the land’s sustainability and value.
2. To resolve issues related to common-heir property—land that is inherited by a group of family members.

KIITF Progress

KIITF began in 2016 when UAPB was awarded a grant by the U.S. Endowment for Forestry and Communities. The program was designed to address barriers to African-American success in profitable and sustainable forestry, including:

- Weak support system for landowners
- Limited access to forestry markets
- Diminished forest value
- A history of limited returns on investment for forest management.

Between 2017 and 2018, KIITF conducted 11 educational meetings with a total of 362 participants. In addition, they had about 60 one-on-one visits to make personalized recommendations. Nineteen forestry management plans were completed and eight are in process.

DURING THE LAST FISCAL YEAR, THE PROGRAM HELPED [ALLOCATE] AROUND $90,000 WORTH OF ENVIRONMENTAL QUALITY INCENTIVE PROGRAM FUNDS TO IMPLEMENT FORESTRY CONVERSATION PRACTICES.
–DR. HENRY ENGLISH, KIITF PROGRAM DIRECTOR

Do You Know Who Your Beneficiaries Are?

Open Enrollment is the perfect time to review all of your benefit elections—even the ones you aren’t changing. For benefits like the Health Savings Account 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 their contact information has not changed.

It’s just five minutes a year to make sure the people you want to receive your benefits actually get them!
Changes to Specialty Medication Delivery

On September 1, 2019, we introduced a new specialty medication distribution program: MedImpact Direct Specialty (MIDS). The program is focused on a small group of expensive drugs and has two components:

- Some high-dollar specialty medications will only be available through a limited, pre-qualified network of specialty pharmacies.
- Pharmaceutical manufacturer assistance/coupon programs will be tracked and not counted toward the medical plan out-of-pocket limits.

Specialty medications account for about 50% of the System’s overall drug spending, representing $17 million in costs to the Plan per year. Anything the health plan can do to manage these costs can help control premium expenses for all participants. The program is intended to provide superior management and delivery of specialty medications, and to save the health plan money—which, as a result, saves you money. There is no change to covered medications, copays or plan coverage. The only change is the pharmacies where these medications can be filled.

While this is an important program for the System, only certain medications are affected. Targeted medications are currently used by about 220 participants across the entire health plan.

Learn more about the program on the Prescription Drugs page under Health & Wellness on uasys.edu/benefits.

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.