

# Benefits Bulletin

## 2020 Benefit Changes: A Quick Recap

Although there are only a few changes to your University of Arkansas System (UAS) benefits for 2020, it's important to make a note of them and how they may affect you this year.

Here's an overview of the benefit changes that took effect January 1, 2020:

- **Optional Long-Term Disability (LTD)** Insurance rates have decreased for 2020. That means if you elected a coverage amount for your annual salary of over \$20,000, your cost of coverage will be less than in 2019.
- The **Flexible Spending Account** annual contribution limits for this year are as follows:
  - **Healthcare FSA:** \$2,700 (an increase of \$50 over 2019)
  - **Dependent Care FSA:** \$5,000 (unchanged from 2019)
- **Critical Illness Insurance**, which pays you a cash benefit if you are diagnosed with a serious illness, is now administered by UnitedHealthcare. Find more information about this benefit at [uasys.edu/benefits](https://uasys.edu/benefits) on the **Voluntary Benefits** page under **Other Benefits**.

For details about these changes and other important information, read the 2020 Open Enrollment Decision Guide or the October 2019 Benefits Bulletin, both available at [uasys.edu/benefits](https://uasys.edu/benefits) under **Documents**.

### Contents

2020 Benefit Changes: A Quick Recap	1
Don't "Weight" to Make Your New Year's Resolution	2
It's Quitting Time!	3
Get Educated About Retirement	3
Campus Spotlight: Pulaski Tech Vying for Coveted Aspen Prize	4

**There's still time to protect yourself!** While the flu peaks from December through February, you can still get the flu 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.



# Don't "Weight" to Make Your New Year's Resolution

If shedding those extra pounds is at the top of your 2020 to-do list, we have great news! UAS's **Real Appeal** program is a proven winner when it comes to helping you lose weight.

Real Appeal members who attended four or more sessions during the program **lost an average of 10 pounds each**. It's so successful, in fact, that **UAS employees have lost a combined weight of over 5,700 pounds over the last year!**

You've probably heard that losing unwanted weight is important for better health. What you may not realize is that you don't need to do anything drastic. Research shows that losing as little as 5% of your body weight can help reduce the risk of developing chronic illnesses like type 2 diabetes and heart disease. **Real Appeal can help get you there!**

## Following the program is easy:

- You attend weekly online group sessions with a Transformation Coach.
- Your coach provides simple steps to achieving your goals through better nutrition and exercise.
- Hitting a mental wall or facing a weight-loss plateau? Your coach can even guide you toward breaking your barriers to success.

All in all, the program gives you up to one year of personalized support. What's more, **if you're an employee enrolled in a University medical plan, you participate in Real Appeal at absolutely no cost to you! No-cost enrollment in Real Appeal is subject to meeting eligibility requirements, like a BMI of 23 or higher.**

**To enroll, visit [enroll.realappeal.com](https://enroll.realappeal.com).** Provide your height, weight and the requested information from your ID card. Then, you'll receive a **complimentary Success Kit**. You'll monitor your progress online with food and activity trackers. View and update these anytime from your phone, tablet or computer.

So, don't wait. With absolutely no cost to you and all the potential health benefits, you've nothing to lose—except unwanted pounds! **Visit [enroll.realappeal.com](https://enroll.realappeal.com) to register.** Or, for more information, visit the **Real Appeal Weight Loss Program** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits).



## What's in the FREE Real Appeal Success Kit?

Your kit will contain:

- A food scale to help you determine healthy portions
- Easy-to-follow recipes for preparing nutritious, great-tasting meals
- DVDs with fun workouts for every fitness level
- A weight scale so you can see your success!

## Does the University have infertility benefits?

If you're having difficulty conceiving, the infertility treatment benefit can help. The plan covers medically necessary treatments for the underlying causes of infertility, and certain services related to egg donors, including:

- Associated IVF prescription drugs
- Artificial insemination
- Gamete intrafallopian tube transfer (GIFT)
- Intracytoplasmic sperm injections (ICSI)
- Medical costs for donor sperm eggs
- Genetic testing to diagnose infertility

## It's Quitting Time!

If you're a smoker or a tobacco user, you can probably tick off lots of reasons to quit. It could be your health. Or, you're tired of the smell of smoke on your clothes. Or, you know you can save a lot of money by not buying tobacco/nicotine products. Whatever your reasons, quitting is easier said than done, right?

Not necessarily. Today's tobacco/nicotine cessation programs are successful with casual tobacco users and lifelong smokers. With their help and your sincere motivation, you're all but certain to kick the habit. Visit the **Wellness Program** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits). Open the **Step 2: Complete the Tobacco Pledge and Notice** drop-down to find a list of tobacco cessation programs that provide services at **no cost to you**.

**Start your tobacco-free journey today.** There's no need to wait and every reason to get started now. You'll save money, improve your health and feel so much better!



**Remember!** As a UAS employee, you **must** complete the *Tobacco Pledge and Notice* during Open Enrollment—whether or not you are a tobacco/nicotine user—to avoid the **\$50 per month tobacco surcharge**. If you use tobacco/nicotine products, you must commit to enrolling in and completing a recognized tobacco cessation program.

## Get Educated About Retirement

It's never too early—or too late—to start planning for retirement. And, the earlier you start saving, the less you'll have to worry down the line.

All benefits-eligible employees are eligible for the Retirement Plan, a defined contribution retirement plan.

Each pay period, you and the University contribute to your Retirement Plan. Required employee contributions are made pre-tax, meaning you don't pay federal or state taxes on the amount you contribute.

Contact TIAA or Fidelity to review your investment choices and to make sure you are on track to maximize your retirement savings.

### When It Comes to Planning, You're Not Alone

We get it—planning for retirement can seem daunting, or even impossible. Fidelity and TIAA are here to help! You can visit their websites to read retirement-related articles, attend training webinars or reach out to them for personalized support.

Find a list of available webinars at [uasys.edu/benefits](https://uasys.edu/benefits) under **Documents** and then **Retirement Plan**. Sample webinar topics include “Understanding Medicare,” “Health Care Costs in Retirement” and “Market Proof Your Retirement.”



**Contact TIAA or Fidelity** to schedule a free retirement planning session. Learn how to maximize your retirement savings, options for saving outside of your University 403(b) and 457(b), and steps you can take to prepare for retirement.

#### Fidelity:

[nb.fidelity.com/public/nb/uark/home](https://nb.fidelity.com/public/nb/uark/home)  
800.343.0860

#### TIAA:

[www.tiaa.org/public/tcm/uasys](https://www.tiaa.org/public/tcm/uasys)  
800.842.2252





# Campus Spotlight: UA-Pulaski Technical College Vying for Coveted Aspen Prize

The University of Arkansas – Pulaski Technical College (UAPTC) is one of the United States' top 150 community colleges eligible to compete for the Aspen Prize for Community College Excellence. The **\$1 million prize**, which judges institutions on improving student outcomes, is considered the nation's premier award for recognizing high achievement and performance among community colleges. With only 15% of qualifying institutions invited to apply, this eligibility truly places UAPTC in the top tier of American community colleges. "This is a tremendous honor for UA – Pulaski Tech to be recognized as achieving excellence in student outcomes," said UAPTC Chancellor Dr. Margaret Ellibee. "We put students first in all we do."

## About the 2021 Aspen Prize

The 150 community colleges eligible to compete for the 2021 Prize were selected from nearly 1,000 public two-year colleges nationwide. Located across 39 states, these colleges represent the diversity and depth of the community college sector.

The top 10 finalists for the 2021 Aspen Prize will be named in May 2020. A distinguished jury will make award decisions in spring 2021. For a full list of the top 150 eligible institutions and to read more on the selection process, visit [highered.aspeninstitute.org/aspen-prize](https://highered.aspeninstitute.org/aspen-prize).



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.