

# Open Enrollment Decision Guide



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# What's New for 2021

## Premiums

Premium information for 2021 is available through your campus Human Resources office or on the **Health Premiums** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits).

## Medical and Prescription Drug Coverage

- **What you pay for medical care is changing:**
  - » If you're covered under the Premier Plan, you'll pay the deductible and coinsurance for inpatient hospital services. There will be a premium increase for the Premier Plan starting January 2021.
  - » 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.
  - » See page 6 for more medical plan changes.
- **Prescription drug copays are changing** for two of the plans:

	Classic Plan	
	2020	2021
<b>Tier I</b>	\$17	\$18
<b>Tier II</b>	\$60	\$62
<b>Tier III</b>	\$95	\$97

	Premier Plan	
	2020	2021
<b>Tier I</b>	\$12	\$14
<b>Tier II</b>	\$55	\$57
<b>Tier III</b>	\$90	\$92

- **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)
  - » Both University contributions and your contributions count toward the HSA limits.

## Flexible Spending Accounts

- Enrollment is required if you want to contribute to a Flexible Spending Account (FSA) in 2021!
- You must enroll even if you are contributing to one or both accounts now.
- Contribution limits:.\*
  - » **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.

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

## Wellness Program

In 2021, employees enrolled in the Health Savings Plan will not receive an additional employer contribution—previously \$90—to their Health Savings Account for participation in the wellness program.

## Diabetes Management and Healthy Heart Programs

The Diabetes Management Program and the Healthy Heart Program through UMR will not offer \$0 medical and supply incentives in 2021, but you may still be eligible for up to \$800 in no-cost disposable medical supplies through the health plan. And, 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 Ongoing CARE at 866.575.2540.

## Open Enrollment Is November 1–30, 2020.

If you want to make changes to your coverage, add or remove dependents, or contribute to a Flexible Spending Account (FSA), you **must** enroll. Changes made during Open Enrollment will be effective January 1, 2021.

## Check Out Our Benefits Website.

The University of Arkansas System benefits website provides you easy access to the benefits information you need. Visit [uasys.edu/benefits](https://uasys.edu/benefits) to learn more about 2021 Open Enrollment and the benefits available to you through the University.

# What You Need to Do

## Review Your Options

- Attend the virtual benefits fair at [uasys.edu/benefits](https://uasys.edu/benefits).
- Contact your campus Human Resources office with any questions.
- Review your current benefits, then consider any major life events and/or anticipated medical or dental expenses that might affect next year's benefits needs for you and your family.
- Compare and contrast the three medical plans carefully to ensure you make the best choice for your situation.
- Complete the *Tobacco Pledge and Notice* during Open Enrollment to avoid the tobacco surcharge in 2021. **Remember, EVERYONE must complete the Pledge every year during Open Enrollment, even if you do not use tobacco products and/or you completed the Pledge last year.** See page 7 for details.
- To enroll, make changes to your benefits coverage, or contribute to a Flexible Spending Account, visit the **2021 Open Enrollment** page under **Enrolling** at [uasys.edu/benefits](https://uasys.edu/benefits), or contact your campus Human Resources office for enrollment details.

## Making Your 2021 Elections

As part of the Workday Project One implementation, the University of Arkansas System campuses are divided into two cohorts:

Cohort 1	Cohort 2
<ul style="list-style-type: none"><li>• Arkansas Archeological Survey (AAS)</li><li>• Arkansas Research and Education Optical Network (AREON)</li><li>• Arkansas School for Mathematics, Sciences, and the Arts (ASMSA)</li><li>• Cossatot Community College of the University of Arkansas (CCCUA)</li><li>• Criminal Justice Institute (CJI)</li><li>• University of Arkansas Clinton School of Public Service (UACS)</li><li>• University of Arkansas Community College at Morrilton (UACCM)</li><li>• University of Arkansas Division of Agriculture (UADA)</li><li>• University of Arkansas, Fayetteville (UAF)</li><li>• University of Arkansas at Hope-Texarkana (UAHT)</li><li>• University of Arkansas at Little Rock (UALR)</li><li>• University of Arkansas Community College at Rich Mountain (UACCRM)</li><li>• University of Arkansas System eVersity</li><li>• University of Arkansas System Office</li></ul>	<ul style="list-style-type: none"><li>• Phillips Community College of the University of Arkansas (PCCUA)</li><li>• University of Arkansas Community College at Batesville (UACCB)</li><li>• University of Arkansas at Fort Smith (UAFS)</li><li>• University of Arkansas for Medical Sciences (UAMS)</li><li>• University of Arkansas at Monticello (UAM)</li><li>• University of Arkansas at Pine Bluff (UAPB)</li><li>• University of Arkansas - Pulaski Technical College (UA-PTC)</li></ul>

**If you work at a campus in Cohort 1**, complete your enrollment—including the *Tobacco Pledge and Notice*—through Workday. The Workday team will provide you with more information closer to enrollment.

**If you work at a campus in Cohort 2**, there is no change to how you complete your enrollment for 2021. Visit the **2021 Open Enrollment** page under **Enrolling** at [uasys.edu/benefits](https://uasys.edu/benefits) for enrollment forms and instructions. Complete the *Tobacco Pledge and Notice* at [umr.com](https://umr.com).

**Note: If you work at UAMS, complete your enrollment and *Tobacco Pledge and Notice* through the employee self-service portal.**



# Medical and Prescription Drug Benefits

Your three medical plan options—the Health Savings Plan, the Classic Plan, and the Premier Plan—all:

- Cover the same care and services, including no-cost preventive care. The Health Savings Plan and the Premier Plan offer coverage for out-of-network care; the Classic Plan does not.
- Offer a nationwide network of providers and facilities.
- Include prescription drug coverage through **MedImpact**, which has a nationwide network of pharmacies, including most chain and local, independent pharmacies.

See page 6 for coverage details.

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To find an in-network provider, visit [umr.com/oss/cms/UMR/UAS](http://umr.com/oss/cms/UMR/UAS) and select **Search for a provider**, or call UMR at 888.438.6105.

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## Find Helpful Information on Choosing Coverage!

It is important to think carefully about which plans will be best for you and your family for 2021. Visit the **Choosing Coverage** page under **Health & Wellness** at [uasys.edu/benefits](http://uasys.edu/benefits) for examples of out-of-pocket costs for three employees with different health care needs. The scenarios include comparisons of all benefits: medical, dental, vision, and disability. There's also helpful information on how to choose the best medical plan, including:

- Anticipating your medical costs
- The Health Savings Account vs. the Healthcare Flexible Spending Account
- Premiums

## Health Savings Plan

This plan has the lowest monthly premiums of all our medical plans. It features a Health Savings Account (HSA)—a tax-advantaged account with contributions made by you and the University. The plan meets IRS requirements for a qualified high-deductible health plan.

### Here's how the plan works:

- You pay for all medical and prescription drug expenses until you reach the annual deductible, excluding preventive care which is covered fully by the plan. You can use money from your HSA to pay for these expenses.
- Once you meet the annual deductible, you and the plan share the cost of covered medical and prescription drug expenses through coinsurance.
- If you reach the medical annual out-of-pocket maximum, the plan pays 100% of all eligible expenses for the rest of the Plan Year.
- You have the option to see an out-of-network provider, but you will pay more for your care.

### 2021 HSA Contribution Maximum (including University contributions and your optional payroll-deducted pre-tax contributions):

- Individual: \$3,600 pre-tax
- Family: \$7,200 pre-tax
- \$1,000 additional catch-up contribution allowed if you are 55 or older by December 31, 2021

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**What's Right for You?** IRS rules say that you can't participate in a general purpose Healthcare FSA and an HSA at the same time. The HSA has many attractive features compared to a Healthcare FSA. However, an HSA is only available if you elect the Health Savings Plan. For more information, including an HSA/FSA comparison, visit the **Health Savings Account** page under **Health & Wellness** at [uasys.edu/benefits](http://uasys.edu/benefits).

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# Using the Health Savings Account

Once you're enrolled in the Health Savings Plan, you will be eligible to open a Health Savings Account with Optum Bank. You'll receive a debit card to pay for your eligible health care expenses, along with detailed information about your account. You must accept the terms of an HSA through Optum Bank.

## University Contributions

The University will contribute up to \$500 (for individual coverage) or up to \$1,000 (for family coverage) to your HSA. University contributions at Cohort 1 campuses will be prorated and paid on a monthly basis. At Cohort 2 campuses, half of the University contribution will be paid in January 2021. Starting July 2021, University contributions will be paid monthly. Contributions for new hires will be prorated based on your benefits start date. These contributions are tax-free!

## Your Own Contributions

You can have pre-tax contributions deducted from your paycheck and deposited directly into your HSA. However, your contributions plus University contributions cannot exceed the Internal Revenue Service (IRS) annual contribution maximum (see page 3).

## Contributing to the Health Savings Account

How you make changes to your Health Savings Account contribution depends on your campus:

- **Cohort 1:**\* If you want to make changes to your Health Savings Account contribution, you will need to log in to Workday to make the change.
- **Cohort 2:**\* Check with your campus Human Resources office to make a change to your contribution amount.

## Pay for a Variety of Health Care Expenses

You can use your HSA to pay eligible medical, prescription drug, dental, vision, and hearing expenses. HSA payments for qualified health care services are tax-free. For a full list of qualified expenses, visit [irs.gov/forms-pubs/about-publication-969](https://www.irs.gov/forms-pubs/about-publication-969).

\*See page 2 for information about your cohort.

## It's Your Money

Money in your HSA is always yours—if you don't use your entire account balance during the year, it will roll over to the next year. Also, if you leave the University or retire, you can take the account with you.

## Account Growth

Your HSA grows through:

- Contributions made by the University
- Optional pre-tax (payroll deducted) and post-tax contributions made by you
- Transfers from any existing HSAs that you have
- Interest and investment earnings once your account balance reaches a certain amount

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**Your HSA Is Always Yours!** Your HSA will roll over each year, so any money you don't spend will accumulate for future use. If you leave the University or retire, you take your HSA with you. That means you can use it for health care expenses in retirement.

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## Classic Plan

This plan has mid-range monthly premiums.

### Here's how the plan works:

- You pay copays for doctor and specialist visits, certain other expenses, and prescription drugs.
- You pay all other expenses in full until you meet your annual deductible.
- Once you meet your annual deductible, you and the University share the cost of covered services.
- If you reach the medical annual out-of-pocket maximum, the plan pays 100% of all eligible expenses for the rest of the Plan Year.
- Benefits are not paid for services received outside the network, except in emergencies. Find a list of local and national in-network providers at [umr.com](https://umr.com).

## Premier Plan

This plan has the highest monthly premiums, but you'll pay the least out-of-pocket of all the medical options when you receive care from in-network providers.

### Here's how the plan works:

- You pay copays for doctor and specialist visits, certain other expenses, and prescription drugs.
- You pay all other expenses in full until you meet your annual deductible.
- Once you meet your annual deductible, you and the University share the cost of covered services.
- If you reach the medical annual out-of-pocket maximum, the plan pays 100% of all eligible expenses for the rest of the Plan Year.
- You have the option to see an out-of-network provider, but you will pay more for your care.



# Medical Plans Comparison

This table shows what you pay for health care services under each medical plan, assuming you see in-network providers. Note that you can lower these costs by completing the wellness program steps and/or participating in SmartCare. See page 7 for details. Changes for 2021 are shown in red below.

	Health Savings Plan	Classic Plan	Premier Plan
<b>2021 Annual University HSA Contribution</b>			
Individual	\$500	No contribution	No contribution
Family	\$1,000	No contribution	No contribution
<b>Annual Deductible</b>			
Individual	\$2,800	\$1,250	\$700
Family	\$5,400	\$2,500	\$1,400
<b>Annual Out-of-Pocket Maximum</b>			
Individual	\$6,750	\$5,250	\$3,050
Family	\$13,300	\$10,500	\$6,100
<b>Medical Service</b>			
Coinsurance	10%	25%	20%
PCP Visit	10% after deductible is met	\$35	\$25
Specialist Visit	10% after deductible is met	\$55	\$45
Preventive Care	No cost	No cost	No cost
Urgent Care	10% after deductible is met	\$55	\$50
Emergency Room	10% after deductible is met	\$250 copay for emergency (waived if admitted)	\$250 copay for emergency (waived if admitted)
Ambulance	10% after deductible is met	\$350 copay for non-emergency \$100 (waived if admitted)	\$350 copay for non-emergency \$100 (waived if admitted)
Advanced Imaging*	10% after deductible is met	25% after deductible is met and \$100 copay	20% after deductible is met and \$50 copay
Outpatient Surgery	10% after deductible is met	25% after deductible is met and \$150 copay	20% after deductible is met and \$75 copay
Inpatient Services**	10% after deductible is met	25% after deductible is met and \$300 copay	20% after deductible is met and \$300 copay
Infertility Treatment and Services***	10% after deductible is met	25% after deductible is met	20% after deductible is met
Speech, Occupational, and Physical Therapy (30-visit combined maximum)	10% after deductible is met	25% after deductible is met and \$55 evaluation copay	20% after deductible is met and \$45 evaluation copay
<b>Prescription Drugs</b>			
Tier 1	10% after deductible is met	\$18	\$14
Tier 2	10% after deductible is met	\$62	\$57
Tier 3	10% after deductible is met	\$97	\$92
<b>Prescription Drug Out-of-Pocket Maximum</b>			
Individual	Combined with medical annual	\$1,700	\$1,700
Family	out-of-pocket maximum	\$3,400	\$3,400

\*Prior authorization required.

\*\*Includes semi-private room and board, intensive care room and board, ancillary charges, and maternity inpatient charges.

\*\*\*\$17,500 medical services/\$7,500 prescription drug lifetime maximums.

**Staying In-Network Saves You Money!** The Health Savings Plan and Premier Plan offer coverage for out-of-network services, but your out-of-pocket expenses will be higher. See the **Medical** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits) for more information on out-of-network coverage.

# Pay Less for Your Medical Care

Why pay more than you have to for medical care? SmartCare and the wellness program help you save money on your medical plan costs. Review program highlights on this page, and then visit the program pages under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits).

## SmartCare

If you are enrolled in a University medical plan, you can save on health care costs by visiting a SmartCare provider at a University of Arkansas for Medical Sciences (UAMS) facility, the University of Arkansas Fayetteville Pat Walker Health Center, or (as of January 1, 2021) the University of Arkansas Little Rock Health Center. What you save depends on the medical plan you select, but it ranges from lower coinsurance, deductibles, and out-of-pocket maximums to reduced copays.

No need to sign up for SmartCare—your savings are automatic when you use a SmartCare provider. When you need a service, just visit the **SmartCare Program** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits). You'll find a link to a provider search tool to search by clinic, institution, department, specialty, and more. Also visit the **SmartCare Program** page for details on what you'll save, how the program works, and how to make an appointment.

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

## Wellness Program

Due to the COVID-19 pandemic, we're waiving the wellness program qualified office visit requirement for 2021. However, **you must complete the *Tobacco Pledge and Notice*!**

- **Even if you do not use tobacco/nicotine products**, you must complete the *Pledge* during Open Enrollment and agree to continue being tobacco-free.
- **If you DO use tobacco/nicotine products**, you must complete the *Pledge* during Open Enrollment and commit to enrolling in and completing a recognized tobacco cessation program in 2021. Visit the **Wellness Program** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits) for a list of FREE tobacco cessation programs.

If you complete the *Tobacco Pledge and Notice*, you'll receive the wellness program incentives in 2021. Only you need to complete the *Pledge*—your covered spouse and dependents do not.

## Wellness Program Incentives

If you complete the wellness program tobacco *Pledge*, you'll earn these incentives in 2021, depending on the medical plan in which you're enrolled:

Classic Plan	Premier Plan
Medical out-of-pocket maximum savings of \$1,400 individual/\$2,800 family	Medical out-of-pocket maximum savings of \$500 individual/\$1,000 family

**Important!** In 2021, employees enrolled in the Health Savings Plan will not receive an additional employer contribution—previously \$90—to their Health Savings Account for participation in the wellness program.

**Warning!** If you do not complete the *Tobacco Pledge and Notice* during Open Enrollment, you will pay a \$50 monthly tobacco surcharge—that's \$600 a year! You must complete the *Pledge* **every year** during Open Enrollment, even if you do not use tobacco products and/or you completed the *Pledge* the previous year.

For more information, including details on no-cost tobacco cessation benefits, visit the **Wellness Program** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits).

## Completing Your Tobacco Pledge and Notice

**If you work at a campus in Cohort 1**, complete your *Tobacco Pledge and Notice* through Workday.

**If you work at a campus in Cohort 2**, complete your *Tobacco Pledge and Notice* at [umr.com](https://umr.com). Note: If you work at UAMS, you should complete your *Tobacco Pledge and Notice* through the employee self-service portal.



## Dental Coverage

The University's dental plan, administered by Arkansas Blue Cross and Blue Shield, offers coverage for basic, restorative, and preventive dental services, plus orthodontia 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.

The table below shows how much you will pay for in-network dental services.

Plan Features	Select PPO Plus Network
Annual Deductible	\$50 per person (\$100 maximum per family)
Annual Maximum Benefit	\$1,750 per person
Preventive Care—cleanings, exams, x-rays	No cost; University covers in full
Basic Care—fillings, extractions, root canals	20% after the deductible
Major Care—crowns, bridges, partials, implants	50% after the deductible
<b>Orthodontia (dependent children under age 18)</b>	
Deductible	None
Lifetime Maximum	\$2,000 per person
Coinsurance	50%

To find an in-network dentist, visit [blueadvantagearkansas.com/portal/uasdental](https://blueadvantagearkansas.com/portal/uasdental) and select **Find a dentist**. You can search for a dentist by city, ZIP code, distance, doctor name, or specialty.

**Save Money with In-Network Care.** If you visit an out-of-network dentist, you will pay more for services, plus 100% of the difference between the full out-of-network cost and the reasonable and customary level set by Arkansas Blue Cross and Blue Shield. So you'll always save money by visiting an in-network dentist.

## Real Appeal: Get Real About Your Health

Are you looking to learn more about nutrition and healthy eating? What about exercising and getting in shape? Real Appeal is an online weight loss program available through the University health plan at no additional cost to you. However, it's about so much more than just losing weight.

Through the program, you get a year of personalized support from a Transformation Coach. He/she will work with you to make a plan that considers your individual health needs and meets your personal goals; then you'll be guided in the right direction. Real Appeal focuses on commitment, compassion, and small, manageable steps. This customized program helps you achieve realistic and lasting results—for your body, your health, and your peace of mind. Plus, Real Appeal ensures that you're not facing this challenge alone.

You get access to a digital content library that has workout videos, tracking tools, progress reports, recipes, and more! Plus, Real Appeal sends you FREE stuff, like a recipe book, weight scale, fitness DVDs, and resistance bands.

There's no harm in giving it a try (remember, it's available at **no cost** through the health plan, if you meet certain criteria). Visit [realappeal.com](https://realappeal.com) to register, or find more information on the **Real Appeal Weight Loss Program** page under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits).



# Vision Insurance

The University's vision plan, administered by Superior Vision, covers eye examinations, prescription eyewear, and contact lenses. You have two options for vision coverage: the **Basic Plan** and the **Enhanced Plan**. You have the option to see a provider in the Superior Vision national network or an out-of-network provider; however, you'll always pay more for out-of-network services.

The table below shows what you will pay for in-network care. After you submit a claim, out-of-network care will be reimbursed up to plan limits. Copays for out-of-network services will be deducted from your reimbursement.

	Basic Plan	Enhanced Plan
<b>Copays</b>		
Routine Eye Exam	\$10, once per year	\$10, once per year
Materials (lenses and frames only)	\$20, once every two years (\$125 frame allowance)	\$20, once per year (\$150 frame allowance)
Contact Lens Fitting	\$25, once per year (\$50 retail allowance for specialty contact fitting after copay)	\$25, once per year (\$50 retail allowance for specialty contact fitting after copay)
<b>Lenses (one pair per year)</b>		
Single Vision	Covered in full	Covered in full
Bifocal	Covered in full	Covered in full
Trifocal	Covered in full	Covered in full
Progressive	Difference between progressive and standard retail lined trifocal	Covered in full (premium lenses are subject to an allowance maximum)
Anti-Scratch Coating	Discounts*	Covered in full
Ultraviolet Coating	Discounts*	Covered in full
Contact Lenses (in lieu of eyeglass lenses and frames)	\$120 allowance per calendar year	\$150 allowance per calendar year

\*Certain Superior Vision providers offer discounts, ranging from 10%–30%, on services and supplies. Discounts vary by provider and not all providers offer discounts.

To find a provider in the Superior Vision network, go to [superiorvision.com](https://www.superiorvision.com) and select **Find an eye care professional**. In the **Choose Your Coverage Type** drop-down, select **Insurance Through Your Employer**. In the **Choose Your Network** drop-down, select **Superior National** and then enter your ZIP code. You can also call 800.507.3800 for assistance.





## Flexible Spending Accounts

Flexible Spending Accounts (FSA) are tax-advantaged accounts that you can use to pay for eligible medical, prescription drug, dental, vision, hearing, and dependent day care expenses, even if you are not enrolled in a University medical plan. Your contributions to an FSA are deducted from your pay before taxes, which lowers your taxable income. You have two FSA options:

- Healthcare FSA
- Dependent Care FSA

You will elect your yearly contribution amount during Open Enrollment—contributions will be taken in equal amounts from your paychecks starting January 1, 2021. During the year, you will not be able to make changes to your contribution amount unless you have a qualifying life event.

See [irs.gov](https://www.irs.gov) for a full list of eligible expenses.

	Healthcare FSA	Dependent Care FSA
<b>Eligibility</b>	All eligible employees (employees in the Health Savings Plan CANNOT have a Healthcare FSA)	All eligible employees
<b>Contribution Maximum*</b>	\$2,750	\$5,000 (married and filing jointly or separately) \$2,500 (married and filing separately)
<b>Plan Year Rollover</b>	Any amount from \$50 to \$500 Note: The annual rollover limit for Healthcare FSAs will increase in 2021 to \$550—a \$50 increase from 2020.	You have until March 15, 2021, to spend your 2020 Dependent Care FSA balance; unused funds after March 15, 2021, are forfeited
<b>Eligible Expenses</b>	Medical, prescription drug, dental, vision, and hearing expenses, including copays, coinsurance, and deductibles	Dependent care expenses for day care or after-school care expenses for a child under age 13, an elderly person, or a person with disabilities, as long as you claim them as a dependent on your tax return. Expenses must be incurred because you and your spouse are working or looking for work, or you work and your spouse attends school full time.
<b>Paying for Expenses</b>	Pay for expenses directly with a UMR FSA debit card OR receive reimbursement by submitting a Flexible Benefit Plan Reimbursement Form	Receive a reimbursement by submitting a Flexible Benefit Plan Reimbursement Form

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

If you elect the Health Savings Plan with HSA, you **cannot** contribute to a Healthcare FSA. Consider which savings account is right for you and your family before making the switch. For a comparison of the FSA and HSA, see **Health Savings Account** under **Health & Wellness** at [uasys.edu/benefits](https://uasys.edu/benefits).



# Voluntary Benefits

The University provides the following optional voluntary benefits for you and your family. For more information, visit the **Voluntary Benefits** page under **Other Benefits** at [uasys.edu/benefits](https://uasys.edu/benefits), or contact your campus Human Resources office.

## Long-Term Disability (LTD) Insurance

Payment starts after you are disabled for six months, and continues for as long as you are disabled, up until age 65.

### Basic LTD:

- You're enrolled automatically; the University pays the entire cost of coverage—there's no cost to you!
- 60% salary replacement for first \$20,000 of your annual base salary (up to \$1,000 benefit per month)

### Optional LTD:

- Combined with Basic LTD, 60% salary replacement for up to \$500,000 of salary coverage (up to \$25,000 benefit per month)
- Coverage starts after 180-day waiting period

**Eligibility:** Benefits-eligible employees

**When to Enroll:** Enroll in Optional LTD during your new hire eligibility period or during Open Enrollment; if you enroll outside of your new hire eligibility period, there is a 12-month pre-existing condition waiting period before benefits begin

## Life Insurance

### Basic Life:

- You're enrolled automatically; the University pays the entire cost of coverage—there's no cost to you!
- If you die, your beneficiary receives an amount equal to your annual base salary, up to \$50,000

### Optional Life:

- Additional coverage of 1, 2, 3, or 4 times your annual base salary, up to \$500,000
- Enrollment after initial eligibility requires medical evidence of insurability

### Dependent Life:

- Coverage for your spouse and for your children under age 26 of \$10,000, \$15,000, or \$20,000

**Eligibility:** Benefits-eligible employees and covered dependents

**When to Enroll:** Enroll in Optional Life and Dependent Life during your new hire eligibility period, or contact Standard Insurance to apply; if you enroll outside of your new hire eligibility period, you must submit evidence of insurability

## Accidental Death and Dismemberment (AD&D) Insurance

### Employee Only Coverage:

- If you die, your beneficiary receives your full benefit
- For certain non-work-related injuries, you receive a portion of your benefit
- Elect up to \$300,000 in coverage, in \$25,000 increments

### Family Coverage:

- You elect your own coverage amount
- Your spouse is covered at 60% of your benefit, up to \$25,000
- Your children under age 26 are covered at 20% of your benefit, up to \$25,000

**Eligibility:** Benefits-eligible employees and covered dependents

**When to Enroll:** Anytime during the year

## Critical Illness Insurance

- Financial support if you or a covered family member is diagnosed with a covered illness, including cancer, renal failure, heart attack, stroke, and a wide variety of other illnesses
- Use payments for bills, groceries, prescriptions, transportation, and more
- Earn additional financial incentives for completing health screenings

**Eligibility:** Benefits-eligible employees

**When to Enroll:** Enroll for Critical Illness Insurance during your new hire eligibility period or during Open Enrollment

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This year, consider whether adding Optional LTD coverage is right for you. It will provide additional financial protection if you're out of work for an extended period of time due to an accident or significant illness. Learn more by visiting **Voluntary Benefits** under **Other Benefits** on [uasys.edu/benefits](https://uasys.edu/benefits).

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## ID Watchdog

### Basic Program:

- Basic identity monitoring
- Advanced identity monitoring
- Internet black market surveillance
- Email and SMS notifications
- Credit report and score from one credit bureau

### Platinum Program:

- All Basic Program features
- Credit report and score from three credit bureaus
- Full-service identity restoration
- Credit report monitoring
- National provider identifier (NPI) alerts

**Eligibility:** Benefits-eligible employees

**When to Enroll:** Anytime during the year

## LegalShield

- Unlimited personal advice from a lawyer on topics such as wills, warranties, contracts, loans, mortgages, insurance claims, tax audits, and more
- 25% discount on expenses involving bankruptcy, criminal charges, DUIs, and other matters

**Eligibility:** Benefits-eligible employees

**When to Enroll:** Anytime during the year

## Liberty Mutual Auto and Home Insurance

- Up to 10% off Liberty Mutual auto and home insurance rates
- 24-hour emergency roadside assistance
- 24/7 claims service

**Eligibility:** Benefits-eligible employees

**When to Enroll:** To receive a coverage evaluation and rate quote, call 800.207.7001 and mention that you work for the University of Arkansas



# Are You Contributing Enough to Your University Retirement Plan?

Open Enrollment is a good time to review your retirement contributions for the coming year.

While you're reviewing your other coverage elections, take this time to consider increasing your contributions. It's also a good time to review your investment fund and beneficiary selections.

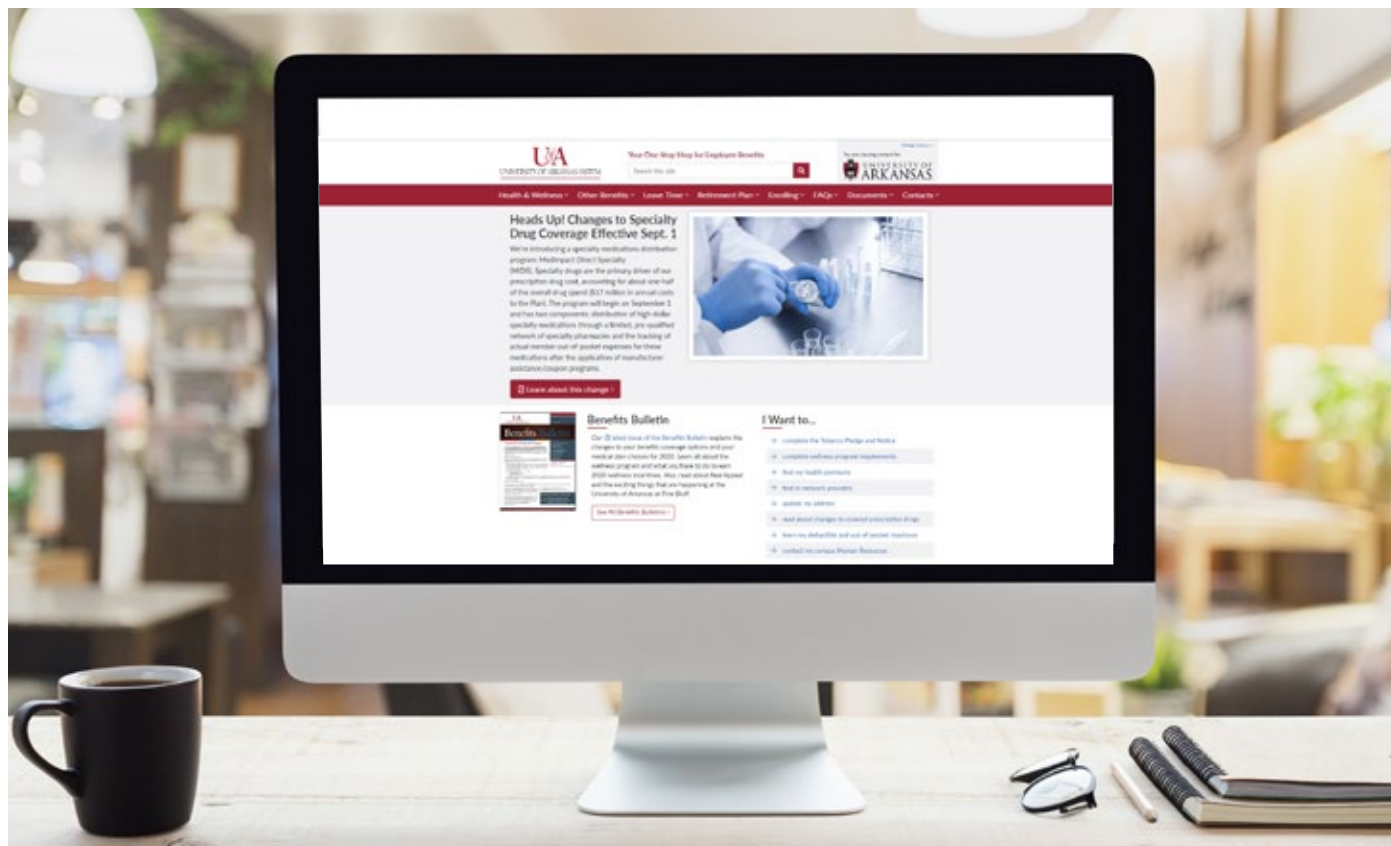
All participants can increase or decrease voluntary contributions (within limits) and change vendors or investment fund selections at any time. This means that increasing your voluntary contribution percentage does not lock you in to that rate for the entire year. And even if you participate in APERS or ATRS or otherwise aren't eligible for the University matching contributions, you can take advantage of the University Retirement Plan's investment fund lineup and convenient payroll deductions by making unmatched voluntary employee contributions.

Fidelity and TIAA representatives are available by phone to assist you with your retirement-related questions. If you are in Cohort 1,\* you can make a change to your voluntary contributions through Workday. If you are in Cohort 2,\* visit [uasys.edu/benefits](https://uasys.edu/benefits) to download a **Salary Deferral Form** for your specific campus.

\*See page 2 for information about your cohort.

## The UAS Benefits Website Has More Information!

Visit [uasys.edu/benefits](https://uasys.edu/benefits) to read about your health and wellness benefits, education benefits, voluntary benefits, insurance, leave time, the Retirement Plan, and more!



# Contacts

Visit [uasys.edu/benefits](https://uasys.edu/benefits) and select your campus, or contact your campus Human Resources office for enrollment forms, Summaries of Benefits and Coverage, Summary Plan Descriptions, and other information.

Benefit	Administrator	Phone	Website
Medical Claims, Eligibility, ID Cards, FSAs	UMR (UnitedHealthcare)	888.438.6105	<a href="https://umr.com">umr.com</a>
Prescription Drugs	MedImpact	800.788.2949	<a href="https://medimpact.com/plan/uas/login?pid=uas">medimpact.com/plan/uas/login?pid=uas</a>
Wellness	UMR (UnitedHealthcare)	888.438.6105	<a href="https://umr.com">umr.com</a>
Health Savings Account	Optum	866.234.8913 option 1	<a href="https://optumbank.com">optumbank.com</a>
Vision	Superior Vision	800.507.3800	<a href="https://superiorvision.com">superiorvision.com</a>
Dental	Arkansas Blue Cross and Blue Shield	844.662.2281	<a href="https://blueadvantagearkansas.com/portal/uasdental">blueadvantagearkansas.com/portal/uasdental</a>
Life Insurance, Disability Insurance, AD&D Insurance	Standard Insurance	888.641.7194	<a href="https://standard.com">standard.com</a>
Critical Illness Insurance	UMR (UnitedHealthcare)	800.444.5854 option 1	N/A
Identity Theft Insurance	ID Watchdog	866.513.1518	<a href="https://idwatchdog.com">idwatchdog.com</a>
Legal Assistance	LegalShield	800.770.9820	<a href="https://legalsshield.com/info/uas">legalsshield.com/info/uas</a>
Auto and Home Insurance	Liberty Mutual	800.207.7001	<a href="https://libertymutual.com/uas">libertymutual.com/uas</a>







UNIVERSITY OF ARKANSAS SYSTEM

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