Benefits Summary

A brief guide to the benefits offered to UAM employees

The following benefits are a valuable part of your total compensation package at the University of Arkansas at Monticello. This publication only highlights the benefits offered. It is not a guarantee of benefits. Employees should seek information from the Personnel Office in Sorrells Hall, Room 200, regarding eligibility, cost and options to make benefit changes.

Please refer to the Summary Plan Description (SPD) for a full description of each benefit plan. SPDs and insurance rates are posted on our website. Printed copies are available by request through the Personnel Office.

Employees must enroll in their benefits within 31 days of their benefits-eligible appointment date. Benefits are effective the first day of the month following the enrollment date as long as the enrollment forms are received in the Personnel Office within the 31-day enrollment eligibility window.

Medical Plan

You have two medical plans to choose from: Point of Service or Classic. Both plans pay benefits on a wide range of traditional expenses such as doctor visits, surgical services, pregnancy, emergency room services, hospital stays, and diagnostic testing. Both plans are administered by UMR but are self-insured by the University of Arkansas. Prescription drug benefits are the same for either plan and are administered by MedImpact.

If you select the Point of Service plan, your out-of-pocket costs are determined by whether you seek care from an in-network provider or an out-of-network provider. Seeing your PCP or another in-network provider has the least out-of-pocket expense, plus better preventive benefits. Seeing a doctor or other provider who is not in the network means you’d pay a higher share of the bill.

If you select the Classic Plan you will enjoy a lower premium cost than the Point of Service Plan. However, benefits are only provided if you access care through doctors and other providers that are in-network, similar to an HMO. There are no benefits for out-of-network providers other than true emergencies.

A side-by-side comparison of the Point of Service and Classic plans is posted on our web site. You can also view the University of Arkansas System Provider Network, which is nationwide. The website link is www.umr.com/oss/cms/UMR/UAS/.

Free health coaching for chronic conditions such as diabetes, asthma, hypertension, high cholesterol, obesity and tobacco use is available through UMR as well as our wellness vendor, OnLife Health. Copayment waivers and discounts on prescriptions and medical equipment may be available for those who participate in a disease management plan.

Onlife Health, a free health and wellness program for employees, kicked off in October 2012. The program is offered to employees and spouses who are insured under the UA System health plan. It includes self-directed educational programs, access to a health coach, trackers and more. The incentive for achieving goals with this program is a reduction in your out-of-pocket maximum. You can earn this incentive by completing your annual biometric screening AND completing the Onlife health assessment online. The reduction amount is determined annually.

You may enroll in a medical plan at these times:
1) within your first 31 days of employment; or 2) within 31 days of a qualified event such as marriage, birth of a child, divorce, death or spouse’s loss of coverage. Coverage takes effect the first day of the month following the date your written election is received by the Personnel Office.

If plan changes are needed outside your initial enrollment or during the time of a qualifying event, you will have to wait until open enrollment. This is typically offered from November 1st through December 1st for a January 1st effective date. Please refer to the SPD for further information.

Dental Plan

The dental plan is designed to assist you in maintaining good oral health. The plan helps you pay for basic dental exams, restorative care, cleaning services, and preventive services. It also covers more intensive and specialty dental needs including fluoride treatments, extractions, oral surgery, crowns, bridges, spacers and implants. The dental plan is administered by Delta Dental of Arkansas but is self-insured by the University of Arkansas.

A schedule of benefits is posted on our web site. The SPD and a link to Delta Dental’s web site are also posted there.

You may enroll in the dental plan at these times:
1) within your first 31 days of employment; or 2) within 31 days of a qualified event such as marriage, birth of a child, divorce, death or spouse’s loss of coverage.

Coverage takes effect the first day of the month following the date your written election is received by the Personnel Office.

We do not have a guaranteed annual open enrollment period for dental.

Updated: 3/15/2017
If your annual salary is over $20,000 (in other words, 60% of your monthly income exceeds $1,000 per month), you may enroll in Optional Long Term Disability. The benefit remains 60% replacement of your salary, but raises the maximum monthly benefit from $1,000 to $5,000.

These plans are described in detail in the SPDs posted on our web site.

You may enroll within your first 31 days of employment. Employees who become eligible at a later date (when salary exceeds $20,000) likewise have 31 days to enroll. After this period, you can apply for coverage through Evidence of Insurability, but the carrier reserves the right to deny coverage based on health condition.

With a Dependent Care Flexible Spending Account, you may set aside up to $5,000 annually through payroll deductions to be used for eligible out-of-pocket medical expenses, and thereby pay for these expenses with pre-tax dollars. This potentially increases your take-home pay by reducing your taxes. Many employees choose to establish an account to pay their medical insurance copays and deductible, orthodontia costs, prescribed drugs, and prescription eyewear (if not covered under our vision plan). There is a rollover benefit at the end of each calendar year of up to $500 of unused funds. You may use these funds for the next calendar year.

With a Dependent Care Flexible Spending Account, you may set aside up to $2,550 annually through payroll deductions to be used for eligible out-of-pocket medical expenses, and thereby pay for these expenses with pre-tax dollars. This potentially increases your take-home pay by reducing your taxes. Many employees choose to establish an account to pay their medical insurance copays and deductible, orthodontia costs, prescribed drugs, and prescription eyewear (if not covered under our vision plan). There is a rollover benefit at the end of each calendar year of up to $500 of unused funds. You may use these funds for the next calendar year.

You may elect to participate in any of these Section 125 Flexible Benefit Plan options within your first 31 days. The next opportunity to renew or change your election will be the Section 125 open enrollment period held each November, to be effective January 1 of the following year.

You may also make changes within 31 days of a qualifying event as defined by the IRS (includes marriage, birth of a child, divorce, death).

For more information or to review the SPD, visit our web site.

UAM offers the University of Arkansas Retirement Plan (UARP). The UARP is a 403(b) and 457(b) "defined contribution" plan. Retirement benefits are based upon the amount of contributions made to the plan and the growth or interest earnings of those contributions.

The UARP offers many investment options through one or both of the plan’s fund sponsors: TIAA and Fidelity Investments. You should consider factors such as your interest in personally contributing to a plan, your future employment plans, and your interest in participating in the management of your investment funds.

Updated: 3/15/2017
UAM automatically contributes an amount equal to 5% of your salary to the plan (upon your completion of required forms). Your contributions over 5%, up to a maximum of 10%, are matched by UAM each pay period.

Effective July 1, 2016, All UARP participants will be required to contribute per the schedule below.

- Effective July 1, 2016 through June 30, 2017 – The employee required contribution is 1%.
- Effective July 1, 2017 through June 30, 2018 – The employee required contribution is 2%.
- Effective July 1, 2018 through June 30, 2019 – The employee required contribution is 3%.
- Effective July 1, 2019 through June 30, 2020 – The employee required contribution is 4%.
- Effective July 1, 2020 and ongoing – The employee required contribution is 5%.

Because the plan is a combo 403(b) and 457(b), you can generally contribute up to two times the applicable IRS limit on tax-deferred contributions. You can also make Roth 403(b) contributions.

All benefits eligible employees participating in the UARP may, within the IRS limits, increase or decrease your contributions at any time as long as your contribution does not fall below the required contribution amount.

All non-benefits eligible employees on the University payroll are eligible to participate in an unmatched 403(b) Supplemental Retirement Account on a voluntary basis. If you are in a non-benefits eligible role you will not receive any employer contributions to your retirement plan, but you can make voluntary unmatched contributions. You may select TIAA and/or Fidelity Investments for your retirement plan vendors. Within the IRS limits, you may enroll, end, increase, decrease, or suspend your contributions at any time.

### Leave Benefits

Full-time, twelve-month appointed employees are eligible for the following leave benefits.

- 11 paid holidays annually
- 12 days of annual vacation leave. Accrual rate increases at 3, 5, 12 and 20 years of service. (Non-classified exempt employees accrue 22.5 days annually)
- 12 days of annual sick leave
- Up to 12 weeks FMLA Leave (under the Family and Medical Leave Act) for eligible employees
- Up to 6 months paid Catastrophic Leave for eligible employees
- 1 day Children's Educational Activities Leave for eligible employees
- Military, Educational and Jury Duty leave

### College Tuition Discount

Full-time employees and their families receive a tuition discount at all of the University of Arkansas campuses.

You may take undergraduate and graduate courses (except professional courses) at UAM at 10% of the tuition cost (in other words, a 90% discount). You receive a 70% tuition discount at the other UA campuses. Your spouse and unmarried dependent children enrolled at any University of Arkansas campus receive a discount on undergraduate courses, up to 132 semester credit hours: a 50% tuition discount at UAM, a 40% tuition discount at the other UA campuses.

Tuition discount forms are available in the Personnel Office and on our web site.

### Miscellaneous Benefits

- Credit Union
- Library privileges
- Discounts at area merchants
- On-site fitness center
- OnLife Wellness Program
- Unemployment Insurance
- Workers’ Compensation
- UAM ID Cards for family members
- Free admission to UAM athletic events
- UAM Bookstore discount
- AT&T wireless phone discount for qualified plans and services (U of A System)

### Voluntary Insurance Plans

The University of Arkansas offers the convenience of payroll deduction and the advantage of group discounted rates for the following benefit plans. You would contact the carrier to apply for coverage.

**Group Home/Auto Insurance** is provided through Liberty Mutual. You can apply for coverage at any time. For more information, visit [www.libertymutual.com](http://www.libertymutual.com).

**Critical Illness Insurance** is provided through MetLife. You may enroll within your first 60 days of employment. Coverage is available for you and your family (spouse & children). For more information, visit [www.metlife.com](http://www.metlife.com).

Contact the Personnel Office for additional information about these voluntary plans.