

UAFS | UNIVERSITY OF ARKANSAS
FORT SMITH



GUIDE TO

Employee Benefits

January 2021

Benefits at UAFS!

Choosing your employee benefits is one of the most important decisions you will make as a new employee. The University is committed to providing benefits that help protect the health, welfare, and financial well-being of you and your family.

Participation in certain benefits is mandatory and considered a condition of employment. Mandatory benefits include:

- Life Insurance – paid 100% by the University with the option to purchase employee-paid, enhanced coverage for employee and family
- Long Term Disability Insurance – paid 100% by the University with the option to purchase employee-paid, enhanced coverage
- Short Term Disability Insurance – paid 100% by the University with the option to purchase employee-paid, enhanced coverage
- Retirement – required employee contribution with employer contribution match (5% up to 10% depending on employee contribution)

Other University benefits are optional and can be waived. Employees pay for all or a portion of the premiums for optional benefits. Optional benefits include:

- Health Coverage
- Dental Coverage
- Vision Insurance
- Critical Illness Insurance
- Accidental Death and Dismemberment Insurance
- Identity Theft Protection
- Prepaid Legal

Review the information in this guide and the information provided by Human Resources during orientation to make sure you are making informed decisions. Additional information is available online at <https://www.my.uafs.edu>, click on the Faculty or Staff tab, then select **Human Resources** under Online Services. This guide contains important information about time-sensitive material you must act on. Completion of the enrollment process is required. **New employees have 31 days from the date of their employment in a benefits-eligible position to enroll.** Mandatory benefits are effective immediately. Optional benefits are effective as soon as the first of the month following employment in a benefits-eligible position and completion of the enrollment process. Failure to enroll in the 31 day window may lead to forfeiture of enrollment rights under some of the plans.

When enrolling in benefits, your elections will be in place through the end of the calendar year. With most pre-tax benefits, you will only be allowed to make mid-year changes (prior to December 31) if you have a qualified “change in family status.” In November, HR will conduct an Open Enrollment for the following calendar year.

Documentation of dependent eligibility is required to cover eligible family members on your health, dental, and vision insurance.

If you have questions about your benefits or how to enroll in them, please feel free to contact Human Resources at 479-788-7085, or by e-mail at HRBenefits@uafs.edu. Human Resources is located in the Fullerton Administration Building, Room 239.

Important Disclaimer from UA Fort Smith Human Resources

This document is intended only to highlight your benefits and should not be relied on to fully determine coverage. Please refer to applicable Summary Plan Descriptions for a full explanation of benefits, the limitation of those benefits and the services that are not covered. If this document conflicts in any way with the plan issued by the UA System, the plan shall prevail.

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Retirement

UA Retirement Plan – 403(b)/457(b) Plan

Participation in a retirement plan is required for all University benefits-eligible employees. The University of Arkansas Retirement plan is a 403(b)/457(b) Defined Contribution Plan. A Defined Contribution Plan is a plan that does not pay a specific benefit when you retire and where the retirement benefit is dependent on the earnings or losses within your chosen investment options. At retirement or separation of service from the University, you can withdraw your vested contributions in lump sum amounts over time, subject to plan limitations.

Employee and Employer Contributions

Effective 7/1/2019, employees are required to contribute 4% of their gross pay to their University retirement plan. The University's contribution will not be less than 5% and will increase to match your combined mandatory and voluntary contributions in excess of 4% (7/1/2019) up to a maximum employer contribution of 10%. Employees may contribute additional unmatched contributions in excess of 10%. Contributions are subject to IRS limits.

Effective July 2019				Effective July 2021			
Your Required Contribution *	Your Voluntary Contribution	University Contribution**	Total	Your Required Contribution *	Your Voluntary Contribution	University Contribution**	Total
4%	0%	5%	9%	5%	0%	5%	10%
4%	1%	6%	11%	5%	1%	6%	12%
4%	2%	7%	13%	5%	2%	7%	14%
4%	3%	8%	15%	5%	3%	8%	16%
4%	4%	9%	17%	5%	4%	9%	18%
4%	5%+	10%	19%+	5%	5%+	10%	20%+

***Required Contributions** – In November 2015, the UA System Board of Trustees approved a retirement plan change to move to a 5% required employee contribution to be implemented over a 5-year period. The required employee contribution will increase by 1% each year on July 1 until 7/1/2021 when the employee required contribution hits the maximum required employee contribution of 5%. The required employee contribution must be tax deferred. The required contribution will be automatically increased as follows: 3% effective 7/1/2018, 4% effective 7/1/2019, and 5% effective 7/1/2021.

****University Matching** – When the plan change was made, UAFS matched employee contributions for anyone contributing 1%, while other UA System schools began matching at 6%. UA Fort Smith will move the matching contribution downward by 1% a year until in line with other UA System schools on 7/1/2021.

Vesting

Employer retirement contributions, for all faculty and staff hired July 1, 2016 and after, will be vested at the end of 24 consecutive months of employment in a benefits-eligible position. Employee contributions are 100% vested immediately. Employees not vested when they leave employment will forfeit any employer contributions made by the University. The University of Arkansas System has a “once vested, always vested” rule. If you previously worked for any UA System campus and were vested when you left employment, you will retain that vesting status when you are re-employed by any UA System Campus. Be sure to let HR know of any prior UA

System employment. If you are not vested when you leave employment and return with a separation of 30 or more days, your vesting period will start over again.

In addition to the 24-month vesting rule, employees become immediately vested under the following circumstances: they die; reach age 65; or become disabled as determined by the Social Security Administration or the University disability insurance provider.

How Much Can You Contribute?

Employees can contribute up to 100% of their salaries, not to exceed the limits imposed by Section 402(g) of the IRS code. Voluntary contribution limits for 2019 for combined tax-deferred and Roth contributions are:

2019 Plan Limits	Employees Below Age 50	Employees Age 50 and Above
403(b) Plan	\$19,500	\$26,000 (\$19,500 + additional \$6,500)
457(b) Plan	\$19,500	\$26,000 (\$19,500 + additional \$6,500)
Total	\$39,000	\$52,000

Retirement Limits – Employee Required Contributions are not included in the 402(g) limits, but will be included in the overall 415(c) plan contributions limits (combined employee and employer contributions) of \$57,000 for 2019. The additional \$6,500 402(g) limits for employees 50 or older do not apply to the 415(c) limits, nor do contributions to the 457(b) plan.

Prior Contributions – Your retirement limits are accumulative from all employer sources for the calendar year. If you think that your combined contributions for the calendar year will reach your retirement limits, contact HR with other retirement plan participation information.

You can change your voluntary retirement contribution elections every month. This includes the amount you are contributing and your elections in your TIAA and/or Fidelity accounts.

How Do You Contribute?

You may contribute to your 403(b) Plan in two ways:

- **Traditional tax-deferred** - contributions and earnings will be subject to income taxes when withdrawn. The required contribution is tax-deferred.
- **Roth after-tax** - voluntary contributions are made on an after-tax basis and are included in current taxable income.

You will want to choose your Roth and tax-deferred contributions based on your age, the time you plan to work/contribute, and your current and/or future tax bracket.

Where Do You Contribute?

The University's Retirement Plan offers many investment options through two plan sponsors: Fidelity Investments (Fidelity) and Teachers Insurance Annuity Association (TIAA). Employees may elect one or both.

Beginning October 2, 2017, University employees have the option of investing their contributions in a streamlined selection of funds or setting up a self-directed brokerage account to invest in their choice of thousands of mutual funds. TIAA and Fidelity will continue to be the investment providers, but funds from Vanguard, JP Morgan and others will be available in the core lineup through both Fidelity and TIAA. If you do not make a fund election, you will be defaulted to the Target Date Funds closest to your 65th birthday.

To simplify your choices, the University has created the following investment tiers within Fidelity and TIAA's lineups so you can choose an investment style that helps meet your retirement goals and needs. You do not need to choose from just one category; you may invest using any or all of these categories.

Tier 1: Target Date Funds	Ticker Symbols	Plan(s)
Vanguard Institutional Target Retirement Income Fund Institutional Shares Vanguard Institutional Target Retirement 2010 Fund Institutional Shares Vanguard Institutional Target Retirement 2015 Fund Institutional Shares Vanguard Institutional Target Retirement 2020 Fund Institutional Shares Vanguard Institutional Target Retirement 2025 Fund Institutional Shares Vanguard Institutional Target Retirement 2030 Fund Institutional Shares Vanguard Institutional Target Retirement 2035 Fund Institutional Shares Vanguard Institutional Target Retirement 2040 Fund Institutional Shares Vanguard Institutional Target Retirement 2045 Fund Institutional Shares Vanguard Institutional Target Retirement 2050 Fund Institutional Shares Vanguard Institutional Target Retirement 2055 Fund Institutional Shares Vanguard Institutional Target Retirement 2060 Fund Institutional Shares	VITRX VIRTX VITVX VITWX VRIVX VTTWX VITFX VIRSX VITLX VTRLX VIVLX VILVX	Both Fidelity & TIAA
Tier 2: Passive Funds	Ticker Symbols	Plan(s)
Vanguard Extended Market Index Fund Institutional Shares Vanguard Institutional Index Fund Institutional Shares Vanguard Total Bond Market Institutional Shares Vanguard Total International Stock Index Fund Institutional Shares	VIEX VINIX VBTIX VTSNX	Both Fidelity & TIAA
Tier 3: Actively Managed Funds	Ticker Symbols	Plan(s)
American Funds Europacific Growth Fund CREF Money Market CREF Social Choice Account CREF Stock Account Class Harbor Capital Appreciation Retirement Metropolitan West Total Return Bond Plan TIAA Real Estate Account TIAA Traditional	RERBX N/A N/A N/A HNACX MWT SX N/A N/A	TIAA
Fidelity® Contrafund® - Class K Fidelity® Diversified International Fund – Class K Fidelity® Total Bond Fund Lincoln Stable Value Fund Principal Real Estate Securities Institutional Call Vanguard FTSE Social Index Fund Investor Shares	FCNKX FDIKX FTBFX N/A PIREX VFTSX	Fidelity
Eagle Small Cap Growth Class R6 Goldman Sachs Small Cap Value Class R6 JP Morgan Value Advantage Fund Class L MassMutual Select Mid Cap Growth Equity Fund II Class I MFS Mid Cap Value Fund Class R6 Vanguard Federal Money Market Fund Investor Shares	HSRUX GSSUX JVAIX MEFZX MVCKX VMFXX	Both Fidelity & TIAA
Tier 4: Self-Directed Brokerage		Plan(s)
Provides the opportunity to invest in a broad range of investment options beyond those offered directly through the Plans. For more information contact Fidelity at 800-343-0860 or TIAA at 800-927-3059. The self-directed brokerage tier includes investments beyond those in the plan lineup. The Plan neither evaluates nor monitors the investments available in this tier. It is your responsibility to ensure that the investments you select are suitable to your situation.		Both Fidelity & TIAA

Individual counselors from both Fidelity and TIAA are available by appointment to provide free, on-site, individual retirement planning counseling sessions.

Contact Fidelity:

1-800-343-0860

[Netbenefits.com/uark](https://www.netbenefits.com/uark)

Counseling: 1-800-642-7131

Contact TIAA:

1-800-842-2552

www.tiaa-cref.org/uasys

Counseling: 1-800-732-8353

Medical and Prescription Drug Benefits

The University of Arkansas Medical Benefit Plan is a self-funded plan. Claims are administered by UMR (a division of United Healthcare) and participants use UMR providers as their in-network providers. The prescription drug portion of the University's Health Coverage plan is administered by MedImpact. Both UMR and MedImpact offer nationwide networks of providers.

The Plan offers a wide range of preventive care services, disease management, and a wellness plan, all with the goal of helping you and covered family members live healthier lives. Includes:

- In-network preventive care covered at 100%.
- Choice of doctors and providers from a nationwide network.
- A disease management program designed to help people with chronic conditions like asthma, congestive heart failure, diabetes, heart disease, hypertension, chronic obstructive lung disease (COPD) and depression.

You have a choice of three health plans:

Classic Plan – Mid-range premiums and mid-range out-of-pocket costs. No benefits for out-of-network providers other than for true emergencies. Participants are eligible for a healthcare Flexible Spending Account (FSA).

Health Savings Plan – Lowest monthly premiums but highest out-of-pocket costs. Services for out-of-network providers covered at reduced rates. Participants are eligible for a Health Savings Account (HSA).

Premier Plan – Highest monthly premiums with lowest out-of-pocket costs. Services for out-of-network providers covered at reduced rates. Participants are eligible for a healthcare FSA.

Who Can You Cover? You can cover your lawful spouse and children from birth to the date they turn 26. Under the plan, children include biological children, legally adopted children, stepchildren, and eligible foster children. Dependent eligibility documentation is required.

Wellness Benefits

The University health plan promotes wellness. Pay nothing for preventative care. Under all three medical options, preventive care is covered in-network at no cost to you. This includes well baby/child visits, immunizations, mammograms, colorectal cancer screenings, nutritional counseling, physical exams, and certain preventive drugs. Some preventive care is subject to yearly limitations. Additionally, employees can qualify for wellness incentives to include a reduction

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. Changes for 2021 are shown in red below.

	Health Savings Plan	Classic Plan	Premier Plan
2021 Annual University HSA Contribution			
Individual	\$500	No contribution	No contribution
Family	\$1,000	No contribution	No contribution
Annual Deductible			
Individual	\$2,800	\$1,250	\$700
Family	\$5,400	\$2,500	\$1,400
Annual Out-of-Pocket Maximum			
Individual	\$6,750	\$5,250	\$3,050
Family	\$13,300	\$10,500	\$6,100
Medical Service			
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
Prescription Drugs			
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
Prescription Drug Out-of-Pocket Maximum			
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 for more information on out-of-network coverage.

Medical Out-of-Pocket Maximum (OOP) - The maximum combined deductible, coinsurance, and copayments you will pay in any calendar year. It does not include costs for services not covered by the plan (plan exclusions), limitations, and pharmacy copayments. Two individual OOP = family OOP max.

Copayment - A fixed dollar amount you pay each time you receive a particular medical service. You pay a copayment when you obtain health care directly from your Network Primary Care Physician (PCP) or a Network Specialist. Certain services rendered in the Network PCP or Network Specialist's office are not subject to deductible. Services rendered in the Network PCP or Network Specialist's office that are subject to deductible, coinsurance, and additional copayments include advanced imaging such as MRI, CT Scans, PET Scans, and Nuclear Medicine (imaging studies using medical radioisotopes), Temporomandibular Joint Disorder (TMJ) treatment, and all therapy, including chiropractic.

Footnotes:

- (a) Out-of-network benefits are available. If services are received out-of-network, a higher out-of-network annual deductible, higher coinsurance percentage, and a higher out-of-pocket maximum will apply. In-network deductibles do not apply to out-of-network deductibles and vice versa. For more information about out-of-network coverage, or to get a copy of the complete terms of coverage, visit www.umar.com or contact UMR at 1-888-438-6105. When you obtain health care through a non-UMR provider, your benefits payments for covered services will be based on the maximum allowable payment for out-of-network services as determined by UMR. Charges in excess of the maximum allowable do not count toward meeting the deductible or meeting the limitation of the out-of-pocket maximum. Non-UMR providers may bill the patient for amounts in excess of the maximum allowable payment.
- (b) Well baby/child visits at In-Network provider are covered from birth until the day the child attains age 19.
- (c) Vision Exams: One exam per calendar year. Ophthalmologist or Optometrist In-Network and Out-of-Network benefits are the same.
- (d) In the Classic Plan, maternity inpatient charges are subject to copayment and coinsurance. With any of the medical plans, it is your responsibility to notify Human Resources within 31 days of the date of birth or adoption of your child in order to obtain coverage for your newborn.
- (e) In the Classic and Premier Plans, the maximum combined in-patient copayment per calendar year is \$1,200 per person (no more than one copayment per 30 calendar days).
- (f) In the Classic and Premier Plans, the TMJ deductible is separate from the other In-Network or Out-of-Network deductibles. The TMJ deductible is in addition to any In-Network or Out-of-Network deductibles, and coverage requires preauthorization.
- (g) Surgical treatment requires preauthorization. The TMJ deductible is separate from other deductibles.

Services Requiring Preauthorization:

- Nutritional Counseling - One annual visit with a dietitian and up to 3 additional visits in conjunction with health coaching for those who have a BMI of 27 or above. For 3 additional visits, prior authorization is required and continued approval contingent upon program compliance.
- Any admission to inpatient facilities or partial hospitalization units.
- Any referral by your PCP or Network Specialist to an Out-of-Network provider.
- Home Health Care and Home Infusion Services.
- Transplant Services, including evaluation to determine if you are a candidate for a transplant by a transplant program.
- All Advanced Imaging, regardless of place of service (CT, MRI, Thallium Stress Test, PET. Go to www.UMR.com for a complete listing). Includes MRI of the breast.
- Certain other services have special pre-authorization requirements, including surgical treatment of TMJ and accidental injury to teeth.

Disease Management

- **The Smoking Cessation Program** provides free PCP visits and \$0 copayments for Chantix, a medication for nicotine addiction.
- **The Diabetes Management Initiative** and the **Healthy Heart Program** provide the opportunity for \$0 copayments on certain medications. For more information, call UMR at 1-888-438-6105.
- By participating in the **Pregnancy Management Program**, you will receive a \$300 discount on hospital expenses, if you enroll in the 1st trimester, or \$150, if you enroll in your 2nd trimester. For more information, call UMR at 1-888-438-6105.
- **The Real Appeal Weight Loss Program** is a free online weight loss program available to you as part of your employee benefits. Real Appeal provides a Transformation Coach who leads weekly online group sessions; online tools to help track your food, activity, and weight loss progress; and a Success Kit with recipes, scales, workout DVDs, and more.

SmartCare

Participants in all three medical plans may save on health care costs through the SmartCare program by using a provider at a University of Arkansas for Medical Sciences (UAMS) facility. You don't have to sign up for SmartCare. If you go to a UAMS facility for your care, and are enrolled in one of the three plans, UMR will automatically apply the adjustment

Classic Plan <ul style="list-style-type: none">• \$15 reduction in copay for office visit• \$500 reduction to individual deductible, \$1,000 reduction to family deductible• After deductible is met, 5% reduction in coinsurance• \$150 reduction in hospital inpatient admission copay• Waiver of \$150 copay for outpatient surgical services and some mental health services
Health Savings Plan <ul style="list-style-type: none">• \$500 reduction in individual out-of-pocket maximum, \$1,000 reduction in family out-of-pocket maximum• After deductible is met, 5% reduction in coinsurance
Premier Plan <ul style="list-style-type: none">• \$15 reduction in copay for office visit• \$500 reduction to individual deductible, \$1,000 reduction to family deductible• After deductible is met, 5% reduction in coinsurance• \$150 reduction in hospital inpatient admission copay

More information is available online on the My.UAFS Human Resources Benefits page. For assistance in making appointments, contact the UAMS SmartCare concierge at 501-686-8749, smartcare@uams.edu, or at <https://hr.uams.edu/benefits/smartcare/>. The Fort Smith Family Medical Center (UAMS West) is located at 1301 South E. Street, Fort Smith, AR 72901. Phone 479-785-2431.

Prescription Drugs

The prescription part of the University's Health Benefit Plan is administered by MedImpact. MedImpact has a nationwide network of pharmacies. The UA prescription drug formulary is

maintained by the University of Arkansas System Pharmacy Advisory Committee, composed of faculty, clinical pharmacists, physicians and nurse practitioners who advise the Committee on the most recent medical research results. The Committee’s recommendations are based on the latest available evidence-based studies.

For the Health Savings Plan, prescription costs will apply to the plan deductible (\$2,700), then you pay 10% coinsurance, up to the out-of-pocket maximum. For the Classic and the Premier Plans, there are three levels, or tiers, of coverage.

	Health Savings Plan	Classic Plan	Premier Plan
Tier 1 – Generic	Deductible & Coinsurance	\$18	\$14
Tier 2 – Preferred Name Brand	Deductible & Coinsurance	\$62	\$57
Tier 3 – Non-Preferred	Deductible & Coinsurance	\$97	\$92

There is a \$1,600 per person or \$3,200 per family out-of-pocket maximum on prescription drug copays. Two persons must meet the out-of-pocket maximums to satisfy the family maximum. Reference-based pricing and 100% copay drugs do not apply to the out-of-pocket maximums.

You pay one copay for each 30-day supply of drugs. Certain maintenance medications will allow you to get a 90-day supply (one copay for each 30-day supply).

The University Prescription Plan is a generic incentive plan. All brand-name drugs that have a generic equivalent will move to 100% copayment regardless of Dispense as Written (DAW) logic used by the prescriber. Multi-source brands considered Narrow Therapeutic Index (NTI) drugs will continue at the applicable tier copayment.

Some categories of drugs are covered under Referenced-Based Pricing (RBP). Under RBP, the plan will pay a set amount per unit (usually per pill) for all drugs in the same category. The patient is responsible for the difference in cost. Drug categories covered under RBP include drugs to treat insomnia, overactive bladder drugs, skeletal muscle relaxants, nasal steroids, osteoporosis drugs, and statin drugs to treat cholesterol.

See the Prescription Formulary for the following:

- Most commonly prescribed drugs
- Excluded drugs
- Preauthorization drugs
- Drugs with quantity limits
- Step Therapy
- Reference-Based Pricing explanation and drugs

To find a provider, go to MedImpact’s website at mp.medimpact.com/uas. Mail service pharmacy: MedVantx Pharmacy Services at www.medvantx.com or 866-744-0621. The 2018 Drug Formulary list is available online on the My.UAFS Human Resources benefits page under Prescription Coverage.



**Benefit Price Sheet Full-time
2021 Monthly Premiums
Effective January 1, 2021**

HEALTH PREMIUMS

*Below \$30,000 - \$60,000 - \$90,000
\$30,000 \$59,999 \$89,999 & Above*

CLASSIC PLAN

Employee Only	\$ 467.07	\$ 467.07	\$ 467.07	\$ 467.07
Employee pays	\$ 50.00	\$ 70.00	\$ 90.00	\$ 110.00
UAFS pays	\$ 417.07	\$ 397.07	\$ 377.07	\$ 357.07
Employee & Spouse	\$ 1,090.77	\$ 1,090.77	\$ 1,090.77	\$ 1,090.77
Employee pays	\$ 329.00	\$ 349.00	\$ 369.00	\$ 389.00
UAFS pays	\$ 761.77	\$ 741.77	\$ 721.77	\$ 701.77
Employee & Children	\$ 873.81	\$ 873.81	\$ 873.81	\$ 873.81
Employee pays	\$ 234.00	\$ 254.00	\$ 274.00	\$ 294.00
UAFS pays	\$ 639.81	\$ 619.81	\$ 599.81	\$ 579.81
Emp., Spouse & Children	\$ 1,506.60	\$ 1,506.60	\$ 1,506.60	\$ 1,506.60
Employee pays	\$ 475.00	\$ 495.00	\$ 515.00	\$ 535.00
UAFS pays	\$ 1,031.60	\$ 1,011.60	\$ 991.60	\$ 971.60

PREMIER PLAN

Employee Only	\$ 599.54	\$ 599.54	\$ 599.54	\$ 599.54
Employee pays	\$ 152.46	\$ 172.46	\$ 192.46	\$ 212.46
UAFS pays	\$ 447.08	\$ 427.08	\$ 407.08	\$ 387.08
Employee & Spouse	\$ 1,365.68	\$ 1,365.68	\$ 1,365.68	\$ 1,365.68
Employee pays	\$ 538.90	\$ 558.90	\$ 578.90	\$ 598.90
UAFS pays	\$ 826.78	\$ 806.78	\$ 786.78	\$ 766.78
Employee & Children	\$ 1,119.51	\$ 1,119.51	\$ 1,119.51	\$ 1,119.51
Employee pays	\$ 426.70	\$ 446.70	\$ 466.70	\$ 486.70
UAFS pays	\$ 692.81	\$ 672.81	\$ 652.81	\$ 632.81
Emp., Spouse & Children	\$ 1,883.80	\$ 1,883.80	\$ 1,883.80	\$ 1,883.80
Employee pays	\$ 772.20	\$ 792.20	\$ 812.20	\$ 832.20
UAFS pays	\$ 1,111.60	\$ 1,091.60	\$ 1,071.60	\$ 1,051.60

HEALTH SAVINGS PLAN

Employee Only	\$ 405.45	\$ 405.45	\$ 405.45	\$ 405.45
Employee pays	\$ 17.06	\$ 37.06	\$ 57.06	\$ 77.06
UAFS pays	\$ 388.39	\$ 368.39	\$ 348.39	\$ 328.39
Employee & Spouse	\$ 922.73	\$ 922.73	\$ 922.73	\$ 922.73
Employee pays	\$ 255.32	\$ 275.32	\$ 295.32	\$ 315.32
UAFS pays	\$ 667.41	\$ 647.41	\$ 627.41	\$ 607.41
Employee & Children	\$ 759.98	\$ 759.98	\$ 759.98	\$ 759.98
Employee pays	\$ 173.78	\$ 193.78	\$ 213.78	\$ 233.78
UAFS pays	\$ 586.20	\$ 566.20	\$ 546.20	\$ 526.20
Emp., Spouse & Children	\$ 1,287.54	\$ 1,287.54	\$ 1,287.54	\$ 1,287.54
Employee pays	\$ 373.84	\$ 393.84	\$ 413.84	\$ 433.84
UAFS pays	\$ 913.70	\$ 893.70	\$ 873.70	\$ 853.70

Dental Coverage

The University 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 Plan is administered by Arkansas Blue Cross Blue Shield but is self-insured by the University of Arkansas.

Schedule of Dental Services

Individual Deductible: \$50 for basic and major services

Family Deductible: \$100 for basic and major services (2 family members)

Annual Maximum Payment: \$1,500 per person per calendar year

Orthodontic Lifetime Maximum: \$2,000

Benefit Period: Calendar year

	In Network	Out of Network	
TYPE A: PREVENTIVE SERVICES (not subject to deductible)			
Exams	100%	90%	
Radiographic Images (X-rays)	100%	90%	
Fluoride Treatment	100%	90%	
Prophylaxis (cleaning)	100%	90%	
Sealants	100%	90%	
TYPE B: BASIC RESTORATIVE SERVICES			
Fillings	80%	72%	
Extractions	80%	72%	
Surgical and Non-Surgical Periodontics	80%	72%	
Endodontics (root canals)	80%	72%	
Oral Surgery	80%	72%	
Anesthesia	80%	72%	
TYPE C: MAJOR RESTORATIVE SERVICES			
Inlays, Onlays, Crowns	50%	45%	
Partials and Dentures	50%	45%	
Implants	50%	45%	
ORTHODONTIC SERVICES – up to age 18 (not subject to deductible)			
Diagnostic, Active Retention Treatment	50%	40%	
DENTAL XTRA (Included)			
Two additional cleanings covered per year (total of four) for members with one of the following qualifying conditions: diabetes, coronary artery disease, oral cancer, Sjogren's syndrome, stroke, or pregnancy. Dental Xtra benefits may not be combined by members with one or more condition.			
ROLLOVER BENEFIT			
In-Network calendar year aggregate maximum \$1,500	Yearly Threshold Amount \$700	Available Rollover amount to use next year/beyond \$375	Accumulated Rollover Maximum \$1,500

Rollover Benefit

If no more than \$750 in claims are paid in a calendar year, and if you have at least one dental claim for the calendar year, your calendar year coverage maximum will increase by \$375, up to a maximum of \$1,500. You can stockpile \$1,500 total rollover dollars.

Choosing Your Blue Cross Blue Shield Network

You can choose any licensed dentist for covered services. However, it works to your advantage to choose a dentist from the Arkansas Dental Select Plus Network. You will get the deepest discounts and pay less out of pocket when you choose a network provider. To find a dentist, go to Arkansas Blue Cross Blue Shield's website at: uasdental.blueadvantagearkansas.com.

Monthly Dental Premiums

The University pays 100% of the employee premium and the equivalent amount toward other levels of coverage. The University pays a prorated share of dental premiums on part-time benefits eligible employees. Refer to the Part-Time Benefit Price Sheet for current rates.

	Premium	UAFS Pays	Employee Pays
Employee	\$ 32.00	\$ 32.00	\$ 0.00
Employee & Spouse	\$ 66.00	\$ 32.00	\$ 34.00
Employee & Child(ren)	\$ 55.70	\$ 32.00	\$ 23.70
Employee, Spouse & Child(ren)	\$ 89.70	\$ 32.00	\$ 57.70

Who Can You Cover? You can cover your lawful spouse and children from birth to the date they turn 26. Under the plan, children include biological children, legally adopted children, stepchildren, and eligible foster children. Dependent eligibility documentation is required.

More information is available online on the My.UAFS Human Resources benefits page or from Arkansas Blue Cross and Blue Shield at uasdental.blueadvantagearkansas.com or 1-844-662-2281.

Vision Insurance

The University's vision plan, administered by Superior Vision, covers eye exams, 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 Schedule of Vision Insurance Benefits shows what you will pay for In-Network care. Out-of-Network care will be reimbursed after you submit a claim, up to the plan limits. Copays for Out-of-Network services will be deducted from your reimbursement.

Vision coverage is a voluntary benefit, however, once you elect Vision Insurance, you are locked in for one calendar year and cannot cancel coverage or drop *eligible* dependents during the calendar year.

Who Can You Cover? You can cover your lawful spouse and children from birth to the date they turn 26. Under the plan, children include biological children, legally adopted children, stepchildren, and eligible foster children. Dependent eligibility documentation required.

Vision plan benefits for University of Arkansas System

You may choose from two plans: basic plan and enhanced plan

Benefits through Superior National network



Basic plan	
Copays	
Exam	\$10
Materials ¹	\$20
Contact lens fitting	\$25
Monthly premiums	
Emp. only	\$5.47
Emp. + spouse	\$10.86
Emp. + child(ren)	\$10.63
Emp. + family	\$16.16
Services/frequency	
Exam	1 per calendar year
Frames	1 per 2 calendar years
Contact lens fitting	1 per calendar year
Lenses	1 pair per calendar year
Contact lenses	1 allowance per calendar year

Enhanced plan	
Copays	
Exam	\$10
Materials ¹	\$20
Contact lens fitting	\$25
Monthly premiums	
Emp. only	\$11.04
Emp. + spouse	\$21.82
Emp. + child(ren)	\$21.39
Emp. + family	\$32.51
Services/frequency	
Exam	1 per calendar year
Frames	1 per calendar year
Contact lens fitting	1 per calendar year
Lenses	1 pair per calendar year
Contact lenses	1 allowance per calendar year

Benefits

Exam (MD)
 Exam (OD)
 Frames
 Contact lens fitting (standard²)
 Contact lens fitting (specialty²)
 Lenses (standard) per pair
 Single vision
 Bifocal
 Trifocal
 Progressives
 Scratch coat (factory)
 Ultraviolet coat
 Contact lenses⁵

	In-network	Out-of-network
Exam (MD)	Covered in full	Up to \$42
Exam (OD)	Covered in full	Up to \$36
Frames	\$125 retail allowance	Up to \$70
Contact lens fitting (standard ²)	Covered in full	Not covered
Contact lens fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair	Covered in full	Up to \$28
Single vision	Covered in full	Up to \$42
Bifocal	Covered in full	Up to \$56
Trifocal	Covered in full	Up to \$56
Progressives	See description ³	Up to \$56
Scratch coat (factory)	See discount features below	Not covered
Ultraviolet coat	See discount features below	Not covered
Contact lenses ⁵	\$120 retail allowance	Up to \$100

	In-network	Out-of-network
Exam (MD)	Covered in full	Up to \$42
Exam (OD)	Covered in full	Up to \$36
Frames	\$150 retail allowance	Up to \$84
Contact lens fitting (standard ²)	Covered in full	Not covered
Contact lens fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair	Covered in full	Up to \$28
Single vision	Covered in full	Up to \$42
Bifocal	Covered in full	Up to \$56
Trifocal	Covered in full	Up to \$56
Progressives	Covered in full ⁴	Up to \$42
Scratch coat (factory)	Covered in full	Not covered
Ultraviolet coat	Covered in full	Not covered
Contact lenses ⁵	\$150 retail allowance	Up to \$100

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

³ Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay.

⁴ If premium progressive lenses are selected, members receive an allowance based on the provider's charges for standard progressive lenses

⁵ Contact lenses are in lieu of eyeglass lenses and frames benefit

Employee is responsible for 100% of the premium. More information is available online on the My.UAFS Human Resources Benefits page or from Superior Vision at 1-800-507-3800 or www.SuperiorVision.com.

Spouse and Dependent Documentation

All employees enrolling dependents in health, dental, or vision benefits are required to provide dependent eligibility documentation.

- Spouse – government-issued marriage license signed by the county clerk, state registrar, or other assigned government official. It must carry the seal of that office documenting that the license has been recorded.
- Biological Child – government-issued birth certificate identifying you as the parent. (Hospital certificates acceptable only for children less than 31 days old. Must include baby's name, date of birth, parent's names, and must be signed by the doctor or other hospital official.)
- Stepchild – government-issued birth certificate identifying your spouse as a parent and a government-issued marriage license showing that you are married to the parent.
- Adopted child – court document showing adoption placement, petition for adoption, or final adoption certificate; date of birth must be included.

- Legal Ward/Guardian Child/Foster Child under age 18 – court or agency documentation and a government issued birth certificate.
- Medical Support Order – court documentation ordering you to provide insurance for your biological child.
- Adult Disabled Child – government-issued birth certificate identifying you as the parent and medical certification of disability prior to age 26. For your step-children, a government-issued marriage license showing you are married to the parent is also required.

Flexible Benefit Plan & Health Savings Accounts

Flexible Benefit Plan

Through the University's Flexible Benefit Plan, you can save taxes on the money you spend for eligible group insurance premiums, out of pocket health care expenses, and dependent care expenses. Through Flexible Spending Accounts (FSA) you can set aside money through payroll deduction to pay for certain predictable expenses. Contributions are deducted from pay before taxes, which lowers your taxable income.

You have three Flexible Spending Plan options:

- **Premium Conversion** - Allows you to pay your medical, dental, and vision insurance, as well as other eligible group premiums, on a tax-exempt basis. After you elect to pre-tax your premiums, you cannot change your premiums (coverage) during the calendar year unless you are within 31 days of a qualifying event as defined by the IRS. Your premium conversion stays in place and rolls forward from calendar year to calendar year, unless you revoke the election in writing.
- **Healthcare FSA** – Allows you to be reimbursed with pre-tax dollars for certain out-of-pocket health, dental, and vision care expenses including copays, deductibles, and coinsurance.
- **Dependent Care FSA** - Allows you to be reimbursed with pre-tax dollars for eligible daycare or after-school care expenses.

	Healthcare FSA	Dependent Care FSA
Eligibility	All benefits-eligible employees, except those participating in the Health Savings Plan	All benefits-eligible employees
2020 Maximum Contribution	\$2,750	\$5,000 - married & filing jointly or single \$2,500 - married and filing separately
Plan Year Rollover	Any amount between \$50 up to \$500. Funds in excess of \$500 are forfeited.	Unused funds are forfeited
Eligible Expenses	Medical, prescription drug, dental & vision expenses, including copays, coinsurance & deductibles	Dependent care expenses for daycare 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 & your spouse (if married) are working or looking for work.
Accessing FSA Funds	UMR Debit Card (Benny Card) allows you to pay eligible expenses at the point of service where the funds will be automatically deducted from your FSA or you can pay and request reimbursement.	You pay for the services upfront and submit receipts with a reimbursement form to be reimbursed.
Enrollment	Annual calendar year enrollment required.	Annual calendar year enrollment required.

Important FSA Facts:

- As a new employee, you elect your contributions for the remainder of the calendar year and annually after that, during Open Enrollment. You will have access to your full Healthcare election amount any time during the year.
- There can be no transfer of funds between accounts.
- Expenses must be incurred from the 1st day of the plan year, or your eligibility date, through December 31, or your termination date, whichever comes first.
- Reimbursement requests must be made no later than March 31 of the following year.
- If your employment ends prior to December 31st, you will only be reimbursed for expenses incurred through your employment termination date.

More information available online on the My.UAFS Human Resources Benefits page or UMR's website at www.umar.com. Publications 502 (Health Care Reimbursement) and 503 (Dependent Care) will provide the most detailed information and are available from www.irs.gov.

Health Savings Account

If you elect the Health Savings Plan, once you are enrolled, you will open a Health Savings Account (HSA) with Optum Bank. You will receive a debit card to pay for your eligible healthcare expenses, along with detailed information about your account. Plan highlights:

- **University and Employee Contributions.** For calendar year 2020, the University will contribute up to \$500 (for individual coverage) or up to \$1,000 (for family coverage) to your HSA. The amounts will be pro-rated for new employees joining mid-year. You can have pre-tax contributions deducted from your paycheck and deposited directly into your HSA. The max contribution limit for an individual HSA is \$3,550 or \$7,100 for family coverage.
- **Qualified Expenses.** You can use your HSA to pay eligible medical, dental, vision, and prescription expenses. For a full list of qualified expenses, visit IRS.gov.
- **It's Your Money.** Money in your HSA is always yours – if you don't use your entire account balance, 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; and interest and investment earnings once your account reaches a certain amount.

The IRS requires the following in order for you to enroll in an HSA:

- You must be enrolled in the Health Savings Plan.
- You cannot have other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible.
- You or your spouse cannot have a Healthcare FSA or Health Reimbursement Account (HRA) in the same year that you have an HSA.
- You cannot be enrolled in Medicare, covered by TRICARE, or have received Veterans Administration (VA) benefits in the three previous months.
- You cannot be claimed as a dependent by someone else.

More information available online on the My.UAFS Human Resources benefits page or UMR's website at www.umar.com.

Life, Long Term & Short Term Disability Insurance

Life Insurance

All full-time and part-time benefits eligible employees are automatically covered by basic life insurance through the Standard Insurance Company.

- The University pays 100% of the premium.
- Participation is mandatory.
- Basic Life Insurance pays a benefit equal to your annual salary, up to \$50,000. Eligible the first day of full-time benefits eligible employment following the completion of the enrollment process.
- Optional, employee-paid, Buy-up, Enhanced Life Insurance is available at one to four times your annual salary, up to \$500,000.
- Optional, employee-paid, Spouse and Child Dependent Life Insurance is available. You can choose spouse coverage at \$10,000, \$15,000, or \$20,000 and eligible dependent children under age 26 at \$5,000, \$7,000, or \$10,000 per child.

Employee Rates

If you elect Additional Life insurance, use the worksheet below to calculate your monthly premium.

Line 1	
Line 2	
Line 3	
Line 4	

Employee's Current Age	Rate (per \$1,000 of Total Coverage)
<29	\$0.042
30-34	\$0.059
35-39	\$0.067
40-44	\$0.084
45-49	\$0.126
50-54	\$0.193
55-59	\$0.361
60-64	\$0.554
65-69	\$1.067
70+	\$1.722

To calculate your premium:

- Line 1. Enter 1, 2, 3, or 4 times your annual salary on line 1.
- Line 2. Round salary up to the next higher thousand (\$500,000 max). This is your Additional Life request coverage amount.
- Line 3. Remove the last three zeroes from amount on line 2 (or, divide by 1,000).
- Line 4. Multiply the amount on line 3, by your Age Rate and enter on line 4 for your estimated monthly premium.

Spouse/Child(ren) Rates

If you elect Dependents Life insurance for your spouse and child your monthly rate for this plan is indicated in the table below.

Spouse / Child Coverage Amount	Monthly Rate (Regardless of the number of dependents)
\$10,000 / \$5,000	\$2.85
\$15,000 / \$7,500	\$4.27
\$20,000 / \$10,000	\$5.69

Long & Short Term Disability Insurance (Income Protection Plan)

Long Term Disability (LTD) and Short Term Disability (STD) benefits assist in replacing earnings in the event of an injury or illness that prevents you from working. Coverage is provided by The Standard Insurance Company.

- The University pays 100% of the premium for Basic LTD and Basic STD Insurance.
- Participation is mandatory.
- Basic LTD and Basic STD Insurance provide for 60% of your salary up to \$20,000 (\$1,000 per month).
- Eligible the first day of full-time benefits eligible employment following the completion of the enrollment process.
- Optional, Employee-paid, buy-up LTD and STD is available at up to 60% of your pre-disability salary.

Rates

If you elect either of the buy-up plans, your monthly premium rate will be a percentage of your monthly earnings in excess of the first \$1,667 of your base salary. If you do not enroll in the buy-up LTD plan, subject to eligibility requirements, you will automatically be insured under the basic LTD plan with no premium cost to you. If you have questions regarding how to determine your earnings, please contact Human Resources.

To calculate your estimated monthly premium for LTD, use the worksheet below:

- Line 1. Enter your annual base salary on line 1 (up to \$500,000 max).
- Line 2. Divide the amount on line 1 by 12 for your monthly salary and enter amount on line 2.
- Line 3. Subtract \$1,666.67 (covered by Basic LTD), from the amount on line 2 and enter on line 3.
- Line 4. Multiply the amount on line 3 by 0.00430.

Line 1	
Line 2	
Line 3	
Line 4	

The amount shown on Line 4 is your estimated monthly premium.

To calculate your estimated monthly premium for STD, use the worksheet below:

- Line 1. Enter your annual base salary on line 1 (up to \$216,000 max).
- Line 2. Subtract \$20,000 (which is covered by Basic STD) from Line 1 and enter on line 2.
- Line 3. Multiply by .00550 and enter on line 3.
- Line 4. Divide by 12 and this is your estimated monthly premium.

Line 1	
Line 2	
Line 3	
Line 4	

Other Voluntary Benefits

Voluntary products are private, individual policies you can purchase directly through the carrier. As a University employee, you can enjoy discounted group rates and the convenience of payroll deduction for some products. With the exception of The Standard, employees work directly with the vendor for enrollment and claims.-The University offers four different voluntary products: Accidental Death & Dismemberment (AD&D) insurance, pre-paid legal, and identify theft protection.

You may keep most voluntary products when you leave University employment by continuing to pay the premium directly to the vendor.

AD&D (The Standard)	Benefits-eligible employees, spouse, eligible dependents.	May select coverage in \$25,000 increments from \$25,000 to \$250,000. •Coverage provided regardless of health history. •24/7 coverage. •In addition to life, benefits cover loss of hand, foot, eyesight, speech and hearing, and paralysis.	Complete enrollment form in HR, FA239 or call 788-7085.	Premiums made by payroll deduction. Eligible for post-tax.
Critical Illness	Benefits-eligible employees, spouse, eligible dependents.	The UHC Critical Illness Protection Plan sends a lump-sum payment directly to you after your diagnosis to help you stay on top of your bills. There are no restrictions on how you use the money you receive.	Complete enrollment form in HR, FA239 or call 788-7085.	Premiums made by payroll deduction. Eligible for post-tax.
Legal Shield	Benefits-eligible employees, spouse, eligible dependents.	Gives you access to attorneys who can provide advice or assistance on a variety of legal issues.	Website to enroll: www.legalshield.com/info/uas Contact Jimmy or Stephanie Walker at 870-295-0417.	Premiums paid to Legal Shield
ID Watchdog	Benefits-eligible employees, spouse, eligible dependents.	Offers complete identify theft protection.	Call 1-888-513-1518 or http://identitybenefits.com/?code=UniversityofArkansas to enroll or learn more.	Premiums paid to ID Watchdog.

Additional information available online on the My.UAFS Human Resources benefits page.

Other Benefits and Opportunities

In addition to the products outlined above, there are a number of other benefits and perks available to University employees and their families.

- **Athletic Events** – UAfs student athletic teams engage in intercollegiate competition at NCAA Division II level. Programs include baseball, basketball, volleyball, tennis, golf and cross-country. All faculty and staff are eligible to receive free tickets to most regular home games.
- **Credit Union Membership** – The Arkansas Federal Credit Union is Arkansas' largest financial cooperative. It is open to all University employees. For more information call 479-782-1000 or go online at <https://www.afcu.org/>.
- **Bookstore Discounts** – Employees are eligible for a 10% discount on limited purchases from the Lions Bookstore. For more information contact the Bookstore, Campus Center 145, call 479-788-7320, or visit their website at <http://uafs.bncollege.com>.
- **Campus and Community Events** – Employees may be eligible for discounted tickets to a variety of shows and concerts. Many Music and Theatre Department events are free to employees and their families. For more information contact the Box Office, Campus Center 103, or call 479-788-7300.
- **Dining Services Discount** – 10% discount at the Food Court in the Smith-Pendergraft Campus Center and the Lion's Den Dining Hall.
- **Free Parking.**
- **Library Privileges** – Employees are eligible for library privileges. Your employee ID serves as a library card and is valid on campus at the Boreham Library, at all Fort Smith Public Library branches, and the Scott-Sebastian Regional Library in Greenwood.
- **Recreation and Wellness Center (RAWC)** – Full-time employees get free access to the RAWC. Membership available for one adult household member at a special rate. Part-time employees are eligible for a special rate.

For more details, contact the individual entities listed.

Merchant Discounts. There are a number of area merchants who offer University employees discounts on a variety of goods and services. Additional information is available online on the My.UAfs Human Resources Benefits page under **Discounts**. The list is provided solely for information purposes and should not be considered an endorsement of participating merchants and/or their products. The list is subject to change and may not include all merchants who offer discounts to University employees.

Leave Program

The University offers a very robust leave program that includes immediate accrual of paid leave to eligible employees to include 12 paid holidays, annual leave and sick leave. The University also offers bereavement leave, catastrophic leave, compensatory time, court and jury leave, leave for children's educational activities, family medical leave, maternity leave, military leave, organ and bone marrow donation leave, and sabbatical leave.

University Holidays

There are twelve official paid holidays and two to three additional days when the University campus is closed. The schedule includes the following holidays:

- New Year's Day (January 1)
- Dr. Martin Luther King's Birthday (4th Monday in January)
- George Washington's Birthday/Daisy Gatson Bates Day (observed in March, Friday of Spring Break)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Veteran's Day (observed in December)
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Eve
- Christmas Day
- Employee's Birthday (observed in December)

In order to give employees time to spend with their families through the holiday season, the campus is closed from Christmas Eve through New Year's Day. Employees will be charged annual leave (or leave without pay) for any days during that period not covered by holidays.

When a holiday (except December 25) falls on a Saturday, the preceding Friday is observed; when December 25 falls on a Saturday the following Monday is observed. When a holiday (except December 24) falls on a Sunday, the following Monday is observed. For exact dates refer to current holiday schedule online on the My.UAFS Human Resources page.

Annual Leave

Classified Employees. Full-time classified staff earn annual leave based on the following schedule:

Years of Employment	Hours/Month	Days/Month	Days/Year
1 month through 3 years	8 hours	1 day	12 days
4 years through 5 years	10 hours	1.25 days	15 days
6 years through 12 years	12 hours	1.50 days	18 days
13 years through 20 years	14 hours	1.75 days	21 days
Over 20 years	15 hours	1.875 days	22.5 days

Non-Classified Employees. Full-time 12-month non-classified employees accrue annual leave at the rate of 22.5 days per calendar year. Faculty with less than 12-month appointments follow the academic calendar and do not accrue annual leave. Other non-classified employees with less than 12-month appointments accrue annual leave on a prorated basis.

Tuition Benefits

Eligibility - All full-time (100% appointed) active benefits-eligible employees, their spouses, and eligible dependent children (as defined by the Internal Revenue Service) are eligible for a reduction in tuition. Employees on leave without pay, other than workers' compensation, military, or family medical leave, are not eligible for tuition benefits. For employees, eligibility begins with the final day of regular registration following continuous employment in a full-time position with the University for one complete fall or spring semester.

Employee Discount - UAFS employees will receive a 90% reduction in tuition at UAFS for undergraduate classes, limited to no more than 132 discounted credit hours. Eligible employees can receive a 50% discount for undergraduate courses taken at any other University of Arkansas campus, up to 132 credit hours. Employees will receive a 50% tuition reduction for UAFS graduate courses (up to 45 credit hours).

Dependent Discount - Spouses and eligible dependent children will receive a 50% discount at UAFS for undergraduate classes, up to 132 credit hours. Spouses and eligible dependent children can receive a 40% discount in undergraduate classes (limited to 132 credit hours) at any other campus of the University of Arkansas. Spouses and eligible dependent children will receive a 25% tuition reduction for UAFS graduate courses (up to 45 credit hours).

Dependent Eligibility - The dependent student must be your lawful spouse or a dependent child as defined by the IRS. A dependent child, as defined by IRS guidelines, is a full-time student under the age of 24 at the end of the calendar year, or the student is permanently or totally disabled. You may be requested to furnish documentation to confirm your dependent's eligibility.

Exclusions & Limitations:

- Discount applies to Resident Tuition only. No discount for fees.
- Total employee enrollment at reduced rates cannot exceed 11 semester credit hours each fall and spring semester and a total of 6 semester credit hours during summer terms.
- For employees, attendance cannot interfere with the performance of the employee's regular duties. This includes taking classes that cross the work day and doing any class related work or activity during work hours.

A new waiver is required for each fall, spring and summer semester. Tuition Waiver forms and additional information are available online on the My.UAFS Human Resources site.

Making Changes

What Happens If You Don't Enroll as a New Employee?

You have 31 days from your benefits-eligible appointment date to enroll in coverage. If you don't enroll during that period, you may have to experience a qualifying event to enroll. This includes

adding dependents later. Cancelling coverage or dropping dependents may also require a qualifying event. Remember, all changes must be made within 31 days of the qualifying event and documentation is required. See the following options for enrolling or changing later.

	Enroll in Coverage	Cancel Coverage	Change Coverage
Health, Dental, Vision & Critical Illness	Can enroll in coverage with a HIPAA qualifying event: <ul style="list-style-type: none"> Loss of eligibility for other coverage Employer contributions for other coverage cease Marriage, birth, or adoption 	<u>Tax-exempt premiums</u> – must have a qualifying event: <ul style="list-style-type: none"> Marriage, birth, or adoption Divorce/annulment Spouse beginning or ending employment Employee or spouse employment changes: part-time to full-time or full-time to part-time <u>After-tax premiums</u> – can cancel coverage at any time.	<u>Tax-exempt premiums</u> – must have a qualifying event: <ul style="list-style-type: none"> Marriage, birth, or adoption Divorce/annulment Spouse beginning or ending employment Employee or spouse employment changes: part-time to full-time or full-time to part-time <u>After-tax premiums</u> – can cancel coverage at any time.
Flexible Spending Accounts	Health & Dependent Care: <ul style="list-style-type: none"> •Marriage or divorce •Birth or adoption •Death of spouse Dependent Care Only: <ul style="list-style-type: none"> •Spouse terminates employment •Employee/Spouse change of employment, part-time to full-time or full-time to part-time, goes on or off LWOP 	Health & Dependent Care: <ul style="list-style-type: none"> •Marriage or divorce •Birth or adoption •Death of spouse Dependent Care Only: <ul style="list-style-type: none"> •Spouse terminates employment • Employee/Spouse change of employment, part-time to full-time or full-time to part-time, goes on or off LWOP 	Health & Dependent Care: <ul style="list-style-type: none"> •Marriage or divorce •Birth or adoption •Death of spouse Dependent Care Only: <ul style="list-style-type: none"> •Spouse terminates employment • Employee/Spouse change of employment, part-time to full-time or full-time to part-time, goes on or off LWOP
LegalShield	Can enroll at any time	Cancel coverage at any time	Change coverage at any time
ID Watchdog	Can enroll at any time	Cancel coverage at any time	Change coverage at any time
The Standard	Must wait for the next Open Enrollment period	Must have a qualifying event: <ul style="list-style-type: none"> Marriage, birth, or adoption Divorce/annulment Spouse beginning or ending employment Employee or spouse employment changes: part-time to fulltime or full-time to part-time 	Must have a qualifying event: <ul style="list-style-type: none"> Marriage, birth, or adoption Divorce/annulment Spouse beginning or ending employment Employee or spouse employment changes: part-time to fulltime or full-time to part-time

IMPORTANT: The University does not guarantee annual Open Enrollment for all benefits.

Resources

Benefit Vendors

Benefits Area	Provider	Website	Phone
Retirement	TIAA 730 Third Avenue New York, NY 10017	www.tiaa.org/uasys/	1-800-842-2252
	Fidelity P.O. Box 770002 Cincinnati, OH 45277	Netbenefits.com/uark	1-800-343-0860
Health Plan, Critical Illness	UMR 115 W. Wausau Ave. Wausau, WI 54402	www.umar.com	1-888-438-6105
Prescription Drug Plan	MedImpact 10680 Trenea Street 5 th Floor San Diego, CA 92131	https://mp.medimpact.com/uas	1-800-788-2949
Dental Plan	Arkansas BC/BS P.O. Box 2181 Little Rock, AR 72203	www.arkansasdentalblue.com	1-844-662-2281
Vision Insurance	Superior Vision P.O. Box 967 Rancho Cordova, CA 95741	www.superiorvision.com	1-800-507-3800
Flexible Spending Accounts	UMR P.O. Box 8022 Wausau, WI 54402	www.umar.com	1-888-438-6105
Health Savings Account	Optum Bank P.O. Box 271629 Salt Lake, UT 84127	https://www.optumbank.com	1-866-234-8913
Life, LTD, STD, AD&D	The Standard P.O. Box 2800 Portland, OR 97208	www.standard.com	1-888-641-7194
Pre-Paid Legal	LegalShield One Pre-Paid Way Ada, OK 74820	www.legalshield.com/info/uas	1-870-295-0417
Identify Theft Protection	ID Watchdog P.O. Box 297 Denver, CO 80201	www.idwatchdog.com	1-800-542-6021

Worldwide Emergency Travel Assistance is provided to you and eligible family members as part of your Basic Life Insurance. When traveling for business or pleasure, in a foreign country or 100 miles or more away from home, you can count on getting help in the event of an emergency. This is not an insurance plan and will not pay bills, but will provide you with assistance. The emergency travel assistance includes: pre-trip assistance, trip assistance, medical assistance, legal assistance, emergency transportation services and personal security assistance. More information available online on the My.UAFS Human Resources benefits page or contact Travel Assistance/The Standard at www.standard.com/travel or 1-866-455-9188.

Human Resources

The HR Department partners with members of the University community to foster a work environment that attracts, retains, and develops a talented and diverse workforce. We do this with an emphasis on customer service while ensuring consistency in processes, policies, and regulatory compliance. We provide support in the areas of recruitment, employment, orientation, compensation, benefits, and employee relations.

Hours of operation are Monday through Friday from 8:00 a.m. to 5:00 p.m., with extended hours by appointment. We are located on the second floor of the Fullerton Administration Building in Rooms 235 and 239. If we can answer questions, point you in the right direction, or help make your transition into campus life easier in any way, please don't hesitate to call us. Our main number is 479-788-7080.

Area	Contact	E-mail	Phone	Address
Benefits	Brittany Slamons Assistant Director, Employee Services	brittany.slamons@uafs.edu	788-7084	FA235
	Brent Tedford Benefits Specialist	brent.tedford@uafs.edu	788-7085	FA239
Compensation	Ashley Sosniecki Lead Compensation Specialist	ashley.sosniecki@uafs.edu	788-7081	FA239
	Brittney Little Compensation Specialist	brittney.little@uafs.edu	788-7833	FA239
Employment / Recruiting	Amber Gutierrez Recruitment and Workforce Manager	amber.gutierrez@uafs.edu	788-7089	FA239
HR Administration	Bev McClendon Chief Human Resources Officer	bev.mcclendon@uafs.edu	788-7839	FA235
	Mandy Keyes Director of Human Resources Operations	mandy.keyes@uaf.edu	788-7085	FA235
	Staci Zimmer Associate Director	staci.zimmer@uafs.edu	788-7838	FA235
	Melissa White Workforce Specialist	melissa.white@uafs.edu	788-7080	FA235
Employee Relations	Bev McClendon, Mandy Keyes, Staci Zimmer, and Brittany Slamons			

Go to the Human Resource website, <https://my.uafs.edu> for assistance with:

- Assistance in applying for jobs
- Assistance in hiring
- Benefits information – enrollment, changes, problems, questions
- Calendar of upcoming events for faculty & staff
- Documents & Forms – benefits, payroll, employee relations, evaluations, and hiring
- Employee/Faculty Handbooks

- Employee relations issues
- Leave information and questions
- Links to benefit vendors and other related topics
- On-the-job injuries / Workers' Compensation questions
- Online employee directory – link to search for UAFS employees
- Payroll information – enrollment, changes, questions, timesheets
- Personnel files
- Tuition discount
- UAFS Update from the Chancellor's Office – current and archived announcements
- Verification of employment.

How Do I Enroll?

Now it's time for you to complete your enrollment in your University benefits. Remember, you have 31 days from the date of your benefits-eligible appointment to complete the enrollment process. Enrollment forms for mandatory benefits (life, LTD, and retirement) must be submitted before your payroll can be processed. HR will inform you of payroll deadlines. Everything else can follow, but must be submitted within the 31-day window. Your optional benefits will be effective the first day of the month following the date you complete the enrollment process.

You will be scheduled for an initial Benefits Orientation Session following New Employee Orientation. You will have the opportunity for a second session to complete the enrollment process.

Here's what you will need to complete benefits enrollment:

At this point, you should have already completed payroll paperwork, submitted two forms of identification, and direct deposit information.

- Your UAFS ID and password.
- Covered dependents legal names, dates of birth, gender, and Social Security numbers (required for enrollment in health, dental, and vision insurance).
- Beneficiaries' names, dates of birth, gender, and relationship to you.
- Documentation of Dependent Eligibility (government issued marriage licenses, birth certificates, etc.) is required for covering any dependent on your University health, dental, and vision insurance plans.

Complete applications for retirement, life and long term disability, and for any optional benefits you elect.

1. Complete **UA Retirement Plan Salary Deferral Agreement & Acknowledgement***. Go to TIAA and/or Fidelity's websites to complete your online retirement account enrollment process.
 - TIAA @ www.tiaa-cref.org/uasys
 - Fidelity @ Netbenefits.com/uark

If you fail to elect a retirement vendor within the first 31 days of employment, you will automatically be defaulted to 50% TIAA and 50% Fidelity and required to enroll in both.

2. Complete **Health Insurance Enrollment Application**.
3. Complete **Dental Insurance Enrollment Application**.
4. Complete **Critical Illness Enrollment Application**.
5. Complete **Vision Plan Enrollment Application**.
6. Complete **Flexible Spending Account (FSA) Enrollment Form** or **Health Savings Account (HSA) Enrollment Form**.

NOTE: There is an additional step required to enroll in an HSA. Once you complete the HSA Enrollment Form, you will be contacted by Optum Bank by mail with directions on how to register your account online. Within 3-5 days from the date of account opening, you will receive your Optum Bank HSA Debit Mastercard.

7. Complete **Life Insurance, Long and Short Term Disability Enrollment Form***. Also complete information on this form for additional Life, LTD, and AD&D options.
8. LegalShield – Contact representative for enrollment information. Premiums are paid directly to LegalShield.
9. ID Watchdog – Contact representative for enrollment information. Premiums are paid directly to ID Watchdog.

*Items 1 and 1 are mandatory benefits and considered a condition of employment.

Reminder: Dependent eligibility documentation is required to cover eligible family members on your health, dental, and vision insurance. See Spouse and Dependent Documentation, page 14, for a list of acceptable documents.

Contact Amber Gutierrez or Mandy Keyes to schedule a one-on-one appointment to finalize the enrollment process. Bring your completed forms and any required documents to the meeting.

Notes:
