



University of Arkansas System

Benefits Open Enrollment: October 25 – November 12, 2021

Open Enrollment begins October 25. This is your annual opportunity to review your current benefit elections and make changes for the coming year. The only other time you can change your coverage is during the 31 days following a [qualifying life event](#).

Virtual Benefits Fair

Back by popular demand! We are hosting an [online benefits fair](#) this year. At our virtual benefits fair, you'll find benefit summaries, vendor contact information, and additional resources, like videos, flyers, recorded presentations, and giveaways.

Benefit Changes for 2022

There will be some changes to the benefits available to you in 2022.

- **Premiums:** Premiums for the Premier Plan will *increase*, vision plan premiums will *decrease*, and dental plan premiums will *remain the same*. For a complete list of 2022 premiums, contact your campus Human Resources office.
- **Medical coverage:** For the Classic and Premier plans, there will be changes to the annual deductibles and certain copays, including emergency room, advanced imaging, and outpatient surgery copays.
- **Vision coverage:** EyeMed will become the vision provider in 2022. There are slight changes to your vision benefits, and you will have the option of using a PLUS Provider for added discounts. Good news! Vision premiums are decreasing in 2022.
- **Disability insurance:** This year is an open enrollment for Buy-Up and Voluntary Short-Term Disability Insurance, which means you can increase your coverage level

without being subject to a preexisting condition limitation on that coverage. If you enroll after Open Enrollment, you will be subject to the preexisting condition limitation that excludes coverage for disabilities for which you sought medical treatment during the three months prior to your coverage effective date or for disabilities diagnosed within four months after your coverage effective date.

- **Life insurance:** This year is an open enrollment for Optional Life Insurance, which means you can increase your coverage level without being subject to evidence of insurability on amounts up to and including the lesser of three times your annual salary or \$500,000.
- **Auto and home insurance:** Farmers GroupSelect will become the auto and home insurance administrator in 2022. If you have an individual policy through Liberty Mutual, your coverage will continue until the renewal date. At the end of your policy, you can choose to renew with Liberty Mutual or switch to Farmers GroupSelect (and likely save money!). Like Liberty Mutual, Farmers GroupSelect will be “direct bill”—payroll deductions are not an option.

For more information, review your [2022 Open Enrollment Decision Guide](#) and check out the [Open Enrollment page](#) on the benefits website.

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