

Benefits for Housestaff

January 2022

The University of Arkansas for Medical Sciences offers a variety of benefits to eligible Housestaff (Physician Residents) and their families. The following information is intended to be a brief summary of these benefits and is not a guarantee of benefits. All Housestaff members should seek information from the Housestaff Office of the College of Medicine regarding eligibility costs and benefit plan options. Please refer to the Summary Plan Description (SPD) for a full description of each Insurance or Group Benefit Plan. SPDs are found on the UA System website (link provided on our website); printed copies are available by request from Human Resources. Insurance rates and other benefit details are found on our website.

UAMS Office of Human Resources
(501) 686-5650
www.hr.uams.edu (click “Benefits”)

Rules about enrollment deadlines and effective dates

1. All new Residents are required to complete an *Acknowledgement of Benefit Policies* form when completing their onboarding. This form outlines benefits eligibility criteria, insurance enrollment deadlines and retirement participation information.
2. Medical Insurance takes effect the first day of the training program, provided the Resident completes the required online enrollment forms within their first 30 days of initial appointment to the training program.
3. All other benefits are generally effective the first of the month following the date the Resident completes the required enrollment. In order to be eligible for benefits to take effect the earliest possible date, the Resident must complete and remit the required forms **before** the first day of beginning the training program.
4. There are no late enrollments for Medical Insurance or Dental Insurance, other than during an open enrollment period as announced by the University of Arkansas System Office. Unless a Resident elects to make a change on account of and consistent with a “qualified event” (e.g. marriage, birth, divorce), the first 30 days of their benefits-eligible training may be their only opportunity to enroll.

Information about responsibilities for the cost of coverage

1. **Medical, Dental:** Coverage includes the following, provided the Resident enrolls within 30 days of the initial appointment to the training program.
 - a. **Medical Insurance for the Resident:** UAMS will pay the premiums for the Resident’s Classic Plan or Health Savings Plan coverage only, provided the Resident makes positive election for coverage. UAMS will pay a portion of the premium should the Resident elect the Premier Plan.
 - b. **Medical Insurance for Family Members:** UAMS will pay a portion of the premium in accordance with the University of Arkansas benefit plan document, provided the Resident makes positive election for coverage.

- c. **Dental Insurance:** UAMS will pay a portion of the premium for the Resident and his/her family members in accordance with the University of Arkansas benefit plan document, provided the Resident makes positive election for coverage.
 - d. **Basic Life Insurance for the Resident:** UAMS will pay the premiums for the Resident's coverage.
2. **Basic Life Insurance, Long Term Disability for the Resident:** UAMS will pay the premiums for the Resident's coverage. Coverage is automatic, no enrollment required.
 3. **Other insurance plans,** including Vision, Optional Life, Dependent Life, Accidental Death & Dismemberment, and Critical Illness: the Resident is responsible for the cost of coverage, upon making positive election.

For information about the following descriptions, contact the UAMS Office of Human Resources by phone at (501) 686-5650, by email at AskHR@uams.edu, or visit our web site, www.hr.uams.edu.

Medical Plan

You have three medical plans to choose from: **Classic, Premier, and Health Savings**. All plans cover a wide range of traditional expenses such as doctor visits, surgical services, pregnancy, emergency room services, hospital stays, and diagnostic testing. Towards the goal of assisting you in being healthy, most in-network preventive care is covered in full, at no cost to you. All plans are administered by UMR but are self-insured by the University of Arkansas.

Classic is the primary plan. It is similar to an HMO as care can only be provided through in-network providers (exception for emergencies that arise while traveling). However, the network is nation-wide under UnitedHealthcare.

Premier is the "gold" plan with the highest premiums. But you'll pay the least out-of-pocket of the three medical options when you receive care from in-network providers. Benefits are also available out-of-network, although at a lower rate.

The Health Savings Plan has the lowest premiums. But until you meet the deductible, you pay for all expenses yourself. Once you meet the deductible, you share the cost of covered medical and prescription drug expenses with the Plan through coinsurance. This plan includes a Health Savings Account (HSA) – a tax-advantaged account used to pay eligible medical, dental, vision and prescription expenses. Money in your HSA stays with you year after year, no "use it or lose it" rule. The HSA belongs to you, which means you can take it with you if you leave the University. Your HSA grows through contributions made by the University and you. You cannot enroll in this plan if you have other health coverage. This plan is a qualified high deductible plan.

Rates, summary plan descriptions and a side-by-side "medical plans at a glance" comparison of the plan options are posted on our web site. Do not just look at the premium costs; carefully review the benefits to see which plan works best for you and your family.

Enjoy cost savings by choosing to come to UAMS for your care. The UAMS SmartCare benefit option is available under all three plans. You'll enjoy lower copays, deductibles and coinsurance costs, as well as a dedicated employee concierge to help you make appointments. To select a UAMS physician, visit www.uamshealth.com.

Free disease management counseling for chronic conditions such as diabetes, asthma, hypertension, high cholesterol, obesity and tobacco use is available through UMR. Visit our web site for additional programs such the Real Appeal weight loss program and the Maternity Management program where you can save \$300 on hospital delivery costs.

Those who participate in the annual wellness program and complete the required steps are eligible to receive enhanced medical benefits the following year, including avoidance of a tobacco surcharge.

You may enroll in Medical Insurance at these times:

1) within your first 30 days of employment (coverage takes effect the first day of your training program); or
2) within 30 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 and dependent documentation is received by Human Resources; however, newborns are covered retroactive to date of birth.

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 extractions, oral surgery, crowns, bridges, spacers and implants, and partial orthodontia coverage for children. The dental plan is administered by Arkansas Blue Cross and Blue Shield but is self-insured by the University of Arkansas.

Dental benefit details can be found on our web site.

You may enroll in Dental Insurance at these times:

1) within your first 30 days of employment; or 2) within 30 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 and dependent documentation is received by Human Resources.

Vision Plan

The vision plan benefits those who have vision impairments and wear corrective eye wear. The plan helps to lower your out-of-pocket costs when you get an eye exam and purchase frames, lenses or contacts.

You may enroll in the vision plan within your first 30 days of employment. Newly eligible family members (e.g. new spouse) may also be added within 30 days, with documentation. Open enrollment periods will be offered at the discretion of the carrier.

Visit our web site for a detailed description of the two vision plans, Basic and Enhanced.

Life Insurance

Life insurance provides a payment to family or other beneficiaries in the event of your death. UAMS provides **Basic Life Insurance** to you at no cost. Coverage is equal to one times your salary, up to a maximum of \$50,000.

You may purchase an additional one, two, three, or four times your salary (up to a maximum of \$500,000) by enrolling in **Optional Life Insurance**. Again, the benefit is payable to your beneficiary in the event of your death.

You may purchase life insurance on your spouse and eligible children by enrolling in **Dependent Life Insurance**. The benefit is payable to you in the event of their death. You may choose \$10,000, \$15,000, or \$20,000 coverage for your spouse. Children are automatically covered at one-half of the elected spouse's coverage.

These plans are described in detail in the SPD's found on the UA System web site. You may enroll in the Optional and/or Dependent Life Insurances within your first 30 days of employment. 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.

Accidental Death and Dismemberment

You may purchase AD&D insurance to provide coverage for yourself, your spouse and your eligible children in the event of accidental death (full benefit) or dismemberment (partial benefit). Coverage amounts are available in \$25,000 increments up to a maximum of \$300,000. If you elect family coverage, you would first elect your coverage amount; then your spouse is covered at 60% of that amount and children are covered at 20% of that amount up to \$25,000.

You may enroll in or change AD&D insurance at any time. Changes take effect the first of the following month. Details can be found on our web site.

Disability

Disability coverage assists in replacing earnings in the event of a long-term injury or illness which prevents you from working. UAMS provides **Long Term Disability** coverage to eligible Housestaff at no cost, through The Standard Insurance Company. The monthly benefit amount is 60% salary replacement based on earnings as of last day of work prior to disability.

Critical Illness

The Critical Illness plan pays money directly to you in a lump-sum should you or a covered family member be diagnosed with invasive cancer, heart attack, stroke or other critical illness. You may use this payment as you see fit, such as paying for copays and deductibles, travel to treatment centers, child care, rent, etc. A \$50 annual wellness credit is also paid for completing a health screening test such as a mammogram or colonoscopy. \$10,000 and \$20,000 coverage is available. Visit our web site for rates and a complete list of qualifying conditions.

You may enroll in Critical Illness Insurance within your first 30 days of employment. Changes may also be made within 30 days of a qualified event such as marriage or birth of a child. Coverage takes effect the first day of the month following the date of your written election.

Section 125 Flexible Benefit Plan

Section 125 of the United States Tax Code allows for your medical, dental and vision premiums to be deducted on a pre-tax basis, thereby reducing your taxable income. All employees enrolled in any of these plans will automatically have their premiums deducted on a pre-tax basis.

While our insurance plans do cover many health care expenses, there are co-payments, deductibles and services which may not be covered. With our **Health Care Flexible Spending Account**, you may set aside up to \$2,750 annually through payroll deductions to be used for such out-of-pocket medical expenses, and thereby pay for these expenses with pre-taxed dollars. This increases your take-home pay by reducing your taxes. Many employees choose to establish an account to pay their medical insurance co-pays and deductible, plus out of pocket costs for orthodontia and prescription eyewear.

With a **Dependent Care Flexible Spending Account**, you may set aside up to \$5,000 annually through pre-tax payroll deductions to be used for dependent care expenses (\$2,500 if you are married and file separately). The account may be used to help pay for daycare or care of other immediate family members while you work. If you elect to participate, you may not take the childcare credit for the same expenses when you file your income tax returns.

You may elect to participate in a Flexible Spending Account within your first 30 days. The next opportunity to renew or change your election will be the annual open enrollment period, to be effective January 1 of the following year. You may also make changes within 30 days of a qualified event (as defined by the IRS; includes marriage, birth of a child, divorce and death).

For more information, visit our web site. **Note that Health Savings Medical Plan participants are not eligible to enroll in a Health Care Flexible Spending Account.**

Voluntary Benefits

The University of Arkansas offers the advantage of group discounted rates for the following benefit plans. You would contact the carrier to apply for coverage. Visit our web site for contact information.

Group Home/Auto Insurance is provided through Farmers. You can apply for coverage at any time.

Identity Theft Protection is provided through ID Watchdog. You may enroll at any time.

Prepaid Legal is provided through LegalShield. You may enroll at any time.

Retirement Plan

You are eligible to make personal, tax-deferred contributions to Tax Deferred Annuities, or TDAs. After-tax Roth contributions are also available. You may choose either of the two available fund sponsors: Teachers Insurance and Annuity Association (**TIAA**) or **Fidelity Investments**. You may elect to make contributions at any time during your employment at UAMS. Forms are available in Human Resources and online. For more information, visit our web site.

College Tuition Discount

Eligible Housestaff and their families receive a tuition waiver benefit at all of the University of Arkansas campuses.

Employees may take up to 132 undergraduate semester credit hours at 50% of the cost of tuition. Spouses and unmarried dependent children may take up to 132 undergraduate semester credit hours and receive a 50% tuition discount at the employee's campus or 40% tuition discount at other University of Arkansas campuses. The discount is applicable to web based or distance education courses offered through any campus or through eVersity.

Visit our web site to apply online for a tuition discount.

Miscellaneous Benefits

Business travel insurance	GreenRide (carpooling)
Cafeteria discount	Library privileges
Univ. of Ark. Federal Credit Union	Employee Walk-In Clinic
Discounts at area merchants & restaurants	Medical and Dental clinics on campus
Employee Assistance Program	Prescription discount; on-campus delivery service
Fitness Center on-site	Vacation/theme park discounts
Gift shops	Workers' Compensation

The University of Arkansas for Medical Sciences does not discriminate in employment or in any of its services on the basis of race, color, religion, national origin, creed, service in the uniformed services, status as a protected veteran, sex, age, marital or family status, pregnancy, physical or mental disability, genetic information, gender identity, gender expression, or sexual orientation.

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