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Benefits Summary

A brief guide to the benefits offered to UAMS employees

The University of Arkansas for Medical Sciences offers a wide variety of benefits to eligible employees and their families. This publication only highlights the benefits. It is not a guarantee of benefits. Employees should seek information from the Office of Human Resources regarding eligibility, costs and options to make benefit changes. Certain employee groups - such as College of Medicine Faculty Group Practice and Residents in the College of Medicine, Regional Programs, Pharmacy and Pastoral Care programs- may not be eligible for all benefits described in this summary. Please refer to the Summary Plan Description (SPD) for a full description of each Insurance or Group Benefit Plan. Insurance rates are posted on our web site at www.hr.uams.edu (click on Benefits). Official documents including the SPDs, Notice of Privacy Practices, plus a description of benefits in the federally required "Uniform Summary of Benefits and Coverage" format, are posted on the University of Arkansas System's website, www.uasys.edu. Printed copies are available by request through the Office of Human Resources.

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. With a goal of assisting you in being healthy, most in-network preventive services are covered in full, at no cost to you. All plans are administered by UMR but are self-insured by the University of Arkansas. Prescription drug benefits are administered by MedImpact.

Enjoy cost savings by choosing to come to UAMS for your care. The UAMS "SmartCare" benefit option is available under all plans. Depending on the medical plan you choose, you'll have lower copays, deductibles, coinsurance or out of pocket maximum costs, as well as a dedicated employee concierge to help you make appointments.

Classic is the primary plan. It is similar to an HMO as care must be provided in-network (exception for emergencies that arise while traveling). The network is national under UnitedHealthcare. Most employees are enrolled in Classic.

Premier is a "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. This plan also has coverage, at a reduced level, for out-of-network care.

The Health Savings Plan has the lowest premiums. But until you meet the deductible, you pay all medical 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—a tax-advantaged account used to pay eligible medical, dental, vision and prescription expenses. Your HSA grows through contributions made by the University and you. This plan is a qualified high deductible plan per IRS regulations.

Visit our website for detailed benefit descriptions. Visit www.umar.com/oss/cms/UMR/UAS to view the University of Arkansas System Provider Network, which is nationwide. 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 are available through UMR. Visit our web site for additional programs such as the Maternity Management program where you can receive \$300 off hospital delivery costs and the Real Appeal weight loss program.

Those who participate in the wellness program (specifics announced each year) are eligible to receive Live Well Reward\$ and take advantage of lower out of pocket expenses.

You may enroll in a medical plan at these times:

1) within your first 30 days of employment; 2) within 30 days of a qualified event such as marriage, birth of a child, divorce, death, or loss of other coverage; or 3) during an announced open enrollment. Coverage takes effect the first day of the month following both a) your hire date or qualified event date, and b) the date you successfully complete enrollment.

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, preventive and orthodontia 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 Arkansas Blue Cross and Blue Shield but is self-insured by the University of Arkansas.

A schedule of benefits, the SPD and a link to the AR Blue Cross web site are posted online.

You may enroll in the dental plan at these times:

1) within your first 30 days of employment; 2) within 30 days of a qualified event such as marriage, birth of a child, divorce, death or loss of other coverage; or 3) during an announced open enrollment period. Coverage as a new employee or due to a qualified event takes effect the first day of the month following both a) the event date, and b) the date you successfully enroll.

Vision Plan

The vision plan, insured through EyeMed, benefits those who have vision impairments and wear corrective eye wear. It helps lower 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 or during annual open enrollment. Newly eligible family members (e.g. marriage) may also be added within 30 days due to a qualified event.

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

Life Insurance

Term Life Insurance provides a payment to family or other beneficiaries in the event of death while you are employed by the University. 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, and is payable to your beneficiary in the event of your death.

You may 'buy up' an additional one, two, three, or four times your salary (up to a maximum of \$500,000 without providing Evidence of Insurability, EOI and up to \$750,000 with approved EOI.) 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 dependent 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 covered at one-half of the elected spouse's coverage.

These plans are described in detail in the SPDs which are posted online. You may enroll in the Optional and/or Dependent Life Insurance plans within your first 30 days of employment. Coverage takes effect the first

of the following month. After this period, you can apply for coverage (called “evidence of insurability”), but the carrier reserves the right to deny coverage based on health condition. However, when you gain your first dependent (a spouse or child), you have 30 days to add coverage.

Accidental Death and Dismemberment

You may purchase AD&D insurance to provide coverage for yourself, your spouse and your dependent 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, your spouse is covered at 60% of your covered amount; children are covered at 20% of your coverage amount up to \$25,000.

You may enroll in or change AD&D insurance at any time and changes take effect the first of the following month. This plan is described in detail in the SPD posted online.

Disability (Short and Long Term)

Disability coverage assists in replacing up to 60% of your earnings in the event that injury, illness or pregnancy prevents you from working, and after you exhaust your paid leave time. Short Term Disability (STD) covers such absences longer than 2 weeks and up to 12 weeks. If a medical absence extends beyond 6 months, it converts to Long Term Disability (LTD) and provides a benefit until you are no longer disabled or reach age 65.

UAMS provides **Basic Short Term Disability** and **Basic Long Term Disability** to you at no cost. Basic STD covers your first \$45,000 of salary and Basic LTD covers your first \$20,000 of salary.

If your salary exceeds that which is covered under the basic plans, you may ‘buy up’ additional coverage. You may enroll within your first 30 days of employment or otherwise become eligible. If your annual salary is over \$45,000 you may enroll in **Optional Short Term Disability**. If your annual salary is over \$20,000, you may enroll in **Optional Long Term Disability**. After the initial 30-day enrollment period, you cannot enroll until an open enrollment period is offered.

These plans are described in detail in the SPDs posted online.

Note: Faculty Group Practice members and Physician Residents have separate disability coverage – see those benefit summaries or visit our web site for details.

Critical Illness Plan

You may purchase a \$10,000 or \$20,000 Critical Insurance Plan, insured through UnitedHealthcare, for yourself and eligible dependents. The plan pays a lump sum directly to you in the event of a critical illness diagnosis, such as heart attack, stroke, invasive cancer or advanced Alzheimer’s. The plan also includes a \$50 annual wellness credit.

You may enroll in Critical Illness during your first 30 days of employment or during annual open enrollment. Changes may also be allowed due to a qualifying event such as marriage or birth.

Hospital Indemnity Insurance

You may purchase Hospital Indemnity insurance to provide financial compensation for yourself, your spouse and your dependent children in the event of a hospital or ICU admission. Three different plan options are available. This plan can be utilized to pay for bills, living expenses, or to add to your Health Savings Account (HSA). You can also earn \$50 per year for completing one preventative test, such as blood work, mammograms, and other screenings.

You may enroll in the hospital indemnity insurance plan at these times:

1) within your first 30 days of employment and/or 2) during an announced open enrollment period. Coverage as a new employee takes effect the first day of the month following both a) the event date, and b) the date you successfully enroll.

Accident Insurance

You may purchase Accident insurance to provide financial compensation for yourself, your spouse and your dependent children in the event of a covered injury that requires care, such as being admitted into the hospital, ambulance services, doctors’ visits, physical therapy, prescriptions, and more. Three different plan options are available. You can also earn \$50 per year for completing one preventative test, such as blood work, mammograms, and other screenings.

You may enroll in the accident insurance plan at these times:

1) within your first 30 days of employment and/or 2) during an announced open enrollment period. Coverage as a new employee takes effect the first day of the month following both a) the event date, and b) the date you successfully enroll.

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 these insurance plans do cover many health care expenses, there are copays and deductibles, plus services which may not be covered. With our **Health Care Flexible Spending Account**, you may set aside up to \$3,200 annually through payroll deductions to be used for such out-of-pocket medical expenses, and thereby pay for these expenses with pre-tax dollars. This 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).

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 daycare expenses (reduced to \$2,500 if married and filing separately). The account may be used to help pay for the expenses of childcare 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 Flexible Spending Accounts within your first 30 days. The next opportunity to renew or change your election will be the annual open enrollment period held in the fall, to be effective January 1 of the following year. You may also make changes within 30 days of a qualifying event as defined by the IRS (includes marriage, birth of a child, divorce, and death).

For more information or to review the SPD, visit our web site. **Note that those enrolled in the Health Savings Medical Plan are not eligible to enroll in a Health Care Flexible Spending Account, as one cannot have both a Health Care FSA and a Health Savings Account.**

Retirement Plans

The **University of Arkansas Retirement Plan (UARP)** is a 403(b) and 457(b) "defined contribution" plan. That means your benefits are based on contributions made to the plan by you and UAMS, plus the growth or interest earnings of those contributions.

You will make a required contribution to the plan as a condition of employment. The required contribution is 5%.

You are encouraged to make additional voluntary contributions, particularly to receive the full employer match. Because the UARP is a dual plan -- a combination of a 403(b) plan and a 457(b) plan -- you may contribute up to two times the applicable IRS limit on tax-deferred contributions. You can also make after-tax Roth 403(b) contributions. UAMS automatically contributes an amount equal to 5% of your salary to the plan, upon your completion of benefit elections during your onboarding. But if your combined required and voluntary contributions exceed 5%, UAMS will match your additional contributions up to 10% per pay period (within IRS limits). This means you can get a dollar to dollar match on your contributions. You become "vested," meaning you are entitled to keep the UAMS employer contributions, after being in the plan for two years.

The UARP offers many investment options through one or both of the plan's vendors/record keepers: **TIAA** (Teachers Insurance and Annuity Association), and **Fidelity**. You'll find links to their internet sites on our web site.

The UARP is described in detail in the plan document and in additional information found online.

NOTE: All employees may make contributions to the UARP. Those ineligible for the UAMS employer match -- including Residents (Physician, Pharmacy and Chaplain), temporary employees, extra help, student employees, and employees who work less than 20 hours a week -- may make unmatched pre-tax and after-tax Roth contributions. Contact the Office of Human Resources for information or visit our web site.

Voluntary Insurance Plans

The University of Arkansas offers the advantage of group discounted rates for the following benefit plans.

Group Home/Auto Insurance is provided through Farmers GroupSelect. You may enroll at any time directly to the vendor and set up bank draft.

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.

Leave Benefits

Full-time employees are eligible for the following leave benefits. Part-time employees may be eligible for leave on a prorated basis. [Residents may not accrue leave the same as regular employees and should check within the Housestaff Office for additional information.]

- 11 paid **holidays** annually
- 12 days of annual **vacation** leave. Accrual rate increases at 3, 5, 12 and 20 years of service. (Monthly-paid, 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 240 hours of paid Parental 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 on undergraduate courses at all of the University of Arkansas campuses.

You may take up to 132 undergrad semester credit hours at 50% of the cost of tuition. Your spouse and unmarried dependent children may also take up to 132 undergrad hours at a discount -- 50% discount at the employee's home campus, 40% discount at other UA campuses. The discount is applicable to web based or distance education courses offered through any campus or through eVersity.

Visit our website to apply online for a tuition discount.

Misc Benefits

- Business Travel Insurance
- Cafeteria discount
- Univ. of Ark. Federal Credit Union
- Discounts at area merchants & restaurants through Access Perks
- Employee Assistance Program
- Fitness center on-site
- Gift shops
- Child Development Center
- Employee Same-Day Primary Care Clinic
- On-site medical, dental and ophthalmology clinics
- Prescription discount; on campus delivery service
- Unemployment insurance
- Vacation/theme park discounts
- Workers' compensation
- On campus parking/shuttle service

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.