

**Enhanced Benefit Program
University of Arkansas for Medical Sciences
Supplement to Employee Benefits**

Effective July 1, 2026, the Enhanced Benefit Program (EBP) will replace the Faculty Group Practice (FGP) benefit program. Employees currently enrolled in the Faculty Group Practice as of June 30, 2026, will be grandfathered and will transition to the Enhanced Benefit Program (EBP).

Eligibility Requirements for Enhanced Benefit Program after 7/1/2026:

- Employed College of Medicine (COM) clinical faculty (MD/DO) at the rank of Assistant Professor or above who are Full-time (1.0)
- UAMS Clinical Faculty (MD/DO) at the rank of Assistant Professor with VA appointments where their UAMS time is 50% or greater
- UAMS Leadership limited to Cabinet Members

Grandfathered employees will transition to the Enhanced Benefit Program (EBP-G) at their current FTE and role. Subsequent changes that result in a drop in FTE from the current level or below 1.0, or a change in role that does not meet EBP eligibility requirements, will result in the loss of EBP eligibility effective the date of the change. Benefit premium changes will be effective the first of the month following the effective date of the change.

If the FTE reduction is due to an approved ADA accommodation, eligibility for EBP will remain in effect unless the FTE falls below the required FTE to be benefit eligible.

Faculty members who have been or will be approved for phased retirement per policy 12.5.03 will continue to receive EBP benefits per the terms of the policy.

For new employees, eligibility for the Enhanced Benefit Program will be outlined in your offer letter. Employees are eligible for the current benefit offerings upon hire date and subject to any required waiting periods. Employee Benefit plans, including the Enhanced Benefit Program, are reviewed annually and are subject to change or elimination based on the needs of the institution.

Determining EBP Eligibility

Scenario	EBP/EBP-G Eligible?	Notes
Current FGP member either full-time or part-time on 6/30/2026.	Yes	Grandfathered in at FTE and role
Current EBP/EBP-G member, FTE reduces after July 1, 2026 but remains benefits-eligible	No	Loses EBP eligibility effective date of FTE reduction
Current EBP/EBP-G member, FTE reduces due to ADA accommodation	Yes	Grandfathered — exception applies
Current EBP/EBP-G member, FTE reduces per phased retirement policy (12.5.03)	Yes	Grandfathered — exception applies/remains

Scenario	EBP/EBP-G Eligible?	Notes
Current PT EBP-G member, FTE increases but remains less than 1.0	Yes	Grandfathered – exception applies/remains
Current EBP-G member, changes to non-qualifying role after 7/1/26	No	Loses eligibility effective date of role change
New COM clinical faculty, MD/DO, 1.0 FTE, Asst. Professor or above	Yes	New eligibility
New COM clinical faculty, MD/DO, below 1.0 FTE	No	Not eligible due to FTE
Cabinet Member	Yes	New eligibility

Medical & Dental Insurance

UAMS offers flexible and affordable medical plans with no-cost wellness benefits. For Enhanced Benefit Program participants, UAMS will pay 100% of health plan premiums if you elect the Classic or Health Savings Plan, plus pay your dental premiums, for coverage for you and your family.

If you elect the Premier Plan, you will pay the premium difference above the Classic Plan.

Coverage is not automatic. You must enroll through the Workday onboarding process within your first month of employment. Coverage takes effect the first day of the following month after you submit enrollment forms, but no earlier than your appointment date. Due to this waiting period, ideally, you should submit enrollment forms before your appointment date so that coverage can take effect on the earliest possible date.

Long Term Disability (LTD) Insurance

UAMS will pay the premiums for your long-term disability coverage through the University's group LTD plan.

Coverage is 60% salary replacement and protects your UAMS annual base salary + most incentive pay, up to \$500,000. You will automatically be enrolled; however, you must elect taxation of the UAMS-paid premium within your first month of employment.

“Tax Me Now” (also referred to as after-tax, noncontributory premium included) means the premium is added to your gross income so that taxes are withheld. By making this election, any future benefits provided by this plan would be non-taxable. This election is irrevocable, with one exception, once you reach at least age 60, you may elect before January 1 of any year to change to “tax me later” and thus stop paying taxes on the UAMS-paid premium.

“Tax Me Later” (also referred to as pre-tax, noncontributory-premium excluded) means the UAMS-paid premium will NOT be added to your gross income. By making this election, any future benefits provided by the plan would be taxable. This election is irrevocable and cannot be changed. This is also the default should not elect “tax me now” within your first month.

FYI, because the maximum monthly premium is less than \$200, most elect “tax me now.”

Athletic Club

The Enhanced Benefit Program extends an offer to any member who is interested in joining the Little Rock Athletic Club, www.lrac.com, or the Little Rock Racquet Club, www.lrrcfc.com, for either family or individual membership. Both facilities offer enrollment all year for UAMS members. You are responsible for paying the membership or joining fee at the time of registration and will be given a receipt that you may provide to your department for reimbursement. However, monthly dues would be your responsibility.

Taxable Benefits

Some of the additional benefits awarded to EBP members and paid by your department on your behalf are taxable per IRS regulations and some are not.

- Medical and Dental insurance premiums – not taxable.
- Long Term Disability - depends. Premium taxability is based on your individual election. If you elect to have the employer-paid premiums taxed as income now, future disability benefits would be tax-free. You will make this election in My Compass during your onboarding.
- Athletic Club joining fee – taxable. If you refer to your pay slip which is viewable in your Workday profile, you will see LTD/Athletic Club Imputed Income under Earnings. This shows you any EBP taxable benefit added this month and shows year-to-date amounts. Additional federal, state, Social Security and Medicare taxes will be withheld based on this amount.

Please refer to the standard Summary of Your Employee Benefits for a summary of other benefits, including life insurance, short-term disability, 403(b) and 457(b) retirement plans, flex plans, tuition discount, and various campus services. Please also visit the Office of Human Resources website at www.hr.uams.edu for Plan Descriptions and additional benefits information.

Please contact our office if you have questions.

UAMS Office of Human Resources

Phone: (501)686-5650

Email: AskHR@uams.edu

Location: 4 C Central Building

Website: www.hr.uams.edu