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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 your 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, AHEC, 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. SPDs and insurance rates are posted on our web site at [www.hr.uams.edu](http://www.hr.uams.edu) (click on Benefits). Our Notice of Privacy Practices, plus a description of benefits in the federally required "Uniform Summary of Benefits and Coverage" format, is also posted on our web site. Printed copies are available by request through the Office of Human Resources.

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## Medical Plan

You have two medical plans to choose from: **Point of Service** or **Classic**. Both plans pay benefits on 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 services are covered in full, at no cost to you. Both plans are administered by UMR but are self-insured by the University of Arkansas. Prescription drug benefits are the same for either plan and are administered by MedImpact.

Enjoy cost savings by choosing to come to UAMS for your care. The UAMS "SmartCare" benefit option is available under both the Classic and Point of Service plans. You'll enjoy lower copays, deductibles and out of pocket maximum costs, as well as a dedicated employee concierge to help you make appointments.

If you pick the Point of Service plan, your out-of-pocket costs are determined by whether you seek care from an in-network provider or an out-of-network provider. Seeing your PCP or another in-network provider has the least out-of-pocket expense, plus better preventive benefits. Seeing a doctor or other provider who is not in the network means you'd pay a higher share of the bill.

If you select the Classic Plan you will enjoy a lower premium cost than the Point of Service Plan. However, benefits are only provided if you access care through doctors and other providers that are in-network. There are no benefits for out-of-network providers other than true emergencies. However, the network is national. Most employees elect the Classic Plan.

SPDs and an "at a glance" one-page description of the medical plans are posted on our web site.

Visit [www.umar.com/oss/cms/UMR/UAS](http://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](http://www.uamshealth.com).

Free health coaching and prescriptions for chronic conditions such as diabetes, asthma, hypertension, high cholesterol, obesity and tobacco are available through UMR and our wellness vendor, OnLife. Visit our web site for additional programs such as the Maternity Management program where you can receive \$300 off hospital delivery costs.

Those who participate in the wellness program (specifics announced each summer) are eligible to receive enhanced medical benefits.

### 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 period. Coverage as a new employee or due to a qualified event generally takes effect the first day of the month following the date your written election and dependent documentation is received by Human Resources.

However, you may elect to change plans (from Point of Service to Classic, or vice versa) each November, to be effective January 1 of the following year. Refer to the SPD for further information.

## 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 fluoride treatments, extractions, oral surgery, crowns, bridges, spacers and implants. The dental plan is administered by Delta Dental of Arkansas but is self-insured by the University of Arkansas.

A schedule of benefits, the SPD and a link to Delta Dental's web site are posted on our web site.

### 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 generally 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, insured through Superior Vision, 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. There are also discounts for refractive surgery.

You may enroll in the vision plan within your first 30 days of employment. Newly eligible family members (e.g. marriage) may also be added within 30 days. Open enrollment periods will be offered at the discretion of the carrier and are not guaranteed to be held annually.

Visit our web site for a detailed benefit 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 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, and is payable to your beneficiary in the event of your death.

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 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 on our web site.

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.

## 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 AD&D insurance at any time. This plan is described in detail in the SPD posted on our web site.

## 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 elect the optional plans. 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 on our web site.

## Section 125 Flexible Benefit Plan

Section 125 of the United States Tax Code allows you to reduce your taxable income by the amount you pay for medical, dental and vision insurance. Therefore, you may elect the **Premium Conversion** plan to pay your premiums on a pre-tax basis, and therefore reduce the amount withheld from your paycheck for Federal, State and FICA (Social Security/Medicare) taxes. Individual savings will vary based on your income, number of exemptions, and your tax bracket.

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 \$2,550 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. The account may be used to help pay for the expenses of childcare or care of other immediate family members. 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 any of these Section 125 Flexible Benefit Plan options within your first 30 days. The next opportunity to renew or change your election will be the Section 125 open enrollment period held each November, 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, death).

For more information or to review the SPD, visit our web site.

## 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 being phased in over five years: 1% starting July 2016 and increasing by 1% each year until it reaches 5% in 2020.

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 required paperwork). But if your combined required and voluntary contributions exceed 5%, UAMS will match your additional contributions up to 10% per pay period. 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 working two years.

The UARP offers many investment options through one or both of the plan's fund sponsors/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 the additional information you'll find on our web site.

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

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.

## Voluntary Insurance Plans

The University of Arkansas offers the convenience of payroll deduction and the advantage of group discounted rates for the following benefit plans. You would contact the carrier to apply for coverage.

**Group Home/Auto Insurance** is provided through Liberty Mutual. You can apply for coverage at any time. For more information, visit [www.libertymutual.com/uarmedsciences](http://www.libertymutual.com/uarmedsciences).

**Critical Illness Insurance** is provided through MetLife. You may enroll within your first 60 days of employment. Coverage is available for you and your family (spouse & children). For more information, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

Additional information about these plans is provided at New Employee Orientation and is also available on our web site.

## 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 their 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
- 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.

## Misc Benefits

- Bus pass discount
- Business Travel Insurance
- Cafeteria discount
- Univ. of Ark. Federal Credit Union
- Discounts at area merchants & restaurants
- Employee Assistance Program
- Fitness center on-site
- Gift shops
- GreenRide (car pooling)
- Library privileges
- OnLife wellness
- Employee Walk-In Clinic
- Medical and dental clinics
- Prescription discount
- Unemployment insurance
- Vacation/theme park discounts
- Workers' compensation

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*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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