

# **UAMS Faculty Group Practice (FGP) Benefits Summary Sheet**

Supplement to *Summary of Your Employee Benefits*

**Following are additional benefits provided to faculty who are FGP members**

Updated September 2017

## **Medical and Dental Insurance**

**Your department will pay the premiums for the Classic medical plan and the dental plan, for coverage for you and your family, if your UAMS appointment (percent of time) is 75% to 100%.**

If your UAMS appointment is 50% to 74%, your department will pay a significant portion of the premium and you will pay the balance. Contact Human Resources for specific rates or view online at [www.hr.uams.edu](http://www.hr.uams.edu).

If you elect the Point of Service (POS) medical plan, you will pay the premium difference above the Classic plan.

Coverage is not automatic. Be sure to enroll through Human Resources 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**

**Your department will pay the premiums for your long term disability coverage through the University's Basic and Expanded LTD plans. These plans provide exceptional coverage and should address your disability income protection concerns.**

Coverage is not automatic. You must complete enrollment forms through our local agent, James D. Foss and Associates, (501) 221-3700, within your first month of employment.

The benefit is replacement of 60% of income in event of disability. Income up to \$100,000 is covered under the group "Basic" LTD policy. Income over \$100,000 is covered under an individual "Expanded" LTD policy. The Plan Descriptions are posted at [www.hr.uams.edu](http://www.hr.uams.edu).

The Basic LTD policy provides for a 180-day elimination period before benefits begin. If you become disabled, payments under the plan do not begin until 180 days (6 months) following the last day worked. For the first two years as an FGP member, the Expanded LTD policy provides for a 90-day elimination period before benefits begin, and then reverts to a 180-day elimination period.

With the applicable guidelines, if you become disabled you will use accrued sick and vacation leave to

bridge the gap before benefits begin. At times, particularly early in your career, you may not have enough accrued time to cover this waiting period. Under state law we are prohibited from paying for time not worked or accrued, and we would be unable to continue to pay your salary if no leave time was available.

To assist you with this potential issue and as stated before, the Expanded LTD policy is initially setup with a 90-day elimination period. After being an FGP member for two years, the Expanded LTD policy reverts to a 180-day elimination period, at which time the FGP member is given the option to continue the 90-day elimination period by paying the difference in premium. This is called the **Waiting Period Buy-Down Option**. We encourage you to explore this option when the time comes. The Waiting Period Buy-Down Option is entirely voluntary and may or may not be appropriate to your individual situation. You would be responsible for paying the additional premium surcharge for this option, via payroll deduction.

## Personal Liability Insurance

**Your department will pay the premium for this coverage.**

You have the option to elect a \$1,000,000 Personal Homeowner’s Liability “Umbrella” Policy. This is not automatic and requires your election. Our agent is with Regions Insurance; Chubb is the underwriting company handling the policy, 800-827-7844.

The following is a list of the required underlying limits of liability that you must have in place before enrolling in the umbrella policy:

Coverage	Limit
Homeowner Personal Liability	\$300,000
Registered Vehicle Liability	\$250,000/\$500,000 Bodily Injury \$100,000 Property Damage or \$500,000 CSL
Unregistered Vehicle	\$300,000
Registered Vehicle with Less than Four Wheels Mimimum Amt	\$250,000/\$500,000 Bodily Injury \$100,000 Property Damage or \$500,000 CSL
Watercraft Liability	\$300,000
25 feet or more or more than 50 H.P.	\$500,000
Uninsured/Underinsured Motorist Coverage	\$250,000/\$500,000 Bodily Injury, \$100,000 P.D. or \$500,000 CSL

This is an optional benefit and requires you to positively enroll. Contact the Office of Human Resources, Employee Services, at 686-5650 or [AskHR@uams.edu](mailto:AskHR@uams.edu) to request an enrollment form.

## Athletic Club

The Faculty Group Practice extends an offer to any FGP member who is interested in joining the Little Rock Athletic Club, [www.lrac.com](http://www.lrac.com), or the Little Rock Racquet Club, [www.lrrcfc.com](http://www.lrrcfc.com), for either a family or individual membership. Both facilities offer enrollment all year for FGP 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 FGP 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 premium (Basic and Expanded) taxed as income now, future disability benefits would be tax-free. You will make this election through James D. Foss and Associates.
- Personal Liability insurance premiums – taxable. The amount generally runs less than \$400 per year but is subject to change.
- Athletic Club joining fee – taxable

If you refer to your paystub which is viewable in Employee Self Service, you will see TAX BEN-FGP BENEFIT on the left side under earnings. This shows you any FGP taxable benefit added this month and also shows year to date amounts. Additional federal, state, Social Security and Medicare taxes will be withheld based on this amount.

## Misc.

**Leave benefits** provided to full-time UAMS faculty (*refer to the Faculty Handbook for additional information*):

- 22.5 days vacation (15 hours accrued each month)
- 12 days sick (8 hours accrued each month)
- 11 holidays (includes your birthday)

**Medical malpractice insurance** is paid for physicians. Coverage limits depend on the category assigned. If you have questions about this coverage, please contact either your department administrator or Kemal Kutait/Kristy Montgomery at (501) 614-2077.

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

Please contact our office if you have questions.

UAMS Human Resources – Employee Services  
(501) 686-5650  
[AskHR@uams.edu](mailto:AskHR@uams.edu)

Information in this document is intended only as a general summary of current benefits and procedures which are subject to change. Coverage and processed are defined by actual plan documents, University of Arkansas System, UAMS and FGP policies and procedures.