

Benefits for Housestaff

January 2019

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 posted on Human Resources' web site, along with insurance rates and our Notice of Privacy Practices. Printed copies are available by request from Human Resources.

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

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 in the My Compass system. 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 enrollment forms in My Compass 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 forms. 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, nor does the University guarantee an annual open enrollment. 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, Basic Life Insurance:** 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.
 - 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 Housestaff Long Term Disability for the Resident:** UAMS will pay the premiums for the Resident's coverage. All housestaff members must participate and must enroll either in My Compass or through the College of Medicine's Housestaff Office.
3. **Other insurance plans,** including Vision, Optional Life, Dependent Life, and Accidental Death & Dismemberment: the Resident is responsible for the cost of coverage, upon making positive election through Human Resources.

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 national 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 or retire. Your HSA grows through contributions made by the University and you. You cannot enroll in this plan if you have other health coverage or are eligible for Medicare. This plan is a qualified high deductible plan per IRS regulations.

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.

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 as the Maternity Management program where you can save \$300 on hospital delivery costs.

Those who participate in the annual wellness program (specifics announced each summer) 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. We may not have a guaranteed annual open enrollment period. However, you may elect to change medical plans each November, to be effective January 1 of the following year.

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. 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 and the SPD are posted 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. We may not have a guaranteed annual open enrollment period.

Vision Plan

The vision plan, insured through Superior Vision, 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. 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. new spouse) may also be added within 30 days, with documentation. 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 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 which are posted on our 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 AD&D insurance at any time. This plan is described in detail in the SPD posted 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 **Basic Long Term Disability** to eligible Housestaff at no cost. The monthly benefit amount is \$1,000. Coverage is effective as of your date of eligibility with completed application in the My Compass onboarding system or to the College of Medicine Housestaff Office.

You may purchase **Optional Long Term Disability** which provides up to an additional \$5,000 per month benefit. You may also add the following benefits to coverage: Cost of Living Adjustment (COLA) rider for inflation protection and Future Insurance Option (FIO) rider guaranteeing future insurability.

This disability program is structured to benefit you while at UAMS and throughout your working career. All inquiries should be made to James D. Foss & Associates at 221-3700, or by email to FossBenefits@uams.edu.

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 these premiums on a pre-tax basis and 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 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 \$2,650 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, orthodontia costs, 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 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. 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 three Section 125 Flexible Benefit Plan benefits 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 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 Liberty Mutual. You can apply for coverage at any time.

Critical Illness Insurance is provided through MetLife. You may enroll within your first 60 days of employment or during announced open enrollment periods. Coverage is available for you and your family (spouse & children).

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. You may choose either or both of the two available fund sponsors: Teachers Insurance and Annuity Association (**TIAA**) and **Fidelity Investments**. You may elect to make contributions at any time during your employment at UAMS. Forms are available in Human Resources. 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.