

Your Insurance & Flex Benefits





Welcome to UAMS!

- We offer an excellent employee benefit package
- This is the intro to
- *Specific classes of employees may not be eligible for all insurances. Exceptions are noted in italics on each benefit module.*

What insurances are offered?

View the presentation on each to learn more.

- Medical – 3 plans
- Dental
- Vision – 2 plans
- Section 125 Flex Plans – Flexible Spending Accounts and Premium Conversion
- Life (Basic and ‘Buy Up’ Optional Life on your life, Dependent Life on your family; Accidental Death & Dismemberment)
- Disability (Basic and ‘Buy Up’ Optional coverage for Short Term and Long Term Disability)
- Voluntary Plans: home/auto, critical illness, ID theft protection, pre-paid legal

STD and LTD not offered to Medical Residents.

Faculty Group Practice (FGP) members have separate LTD coverage.

FGP members may elect Optional Personal Liability in My Compass.

Am I eligible for benefits?

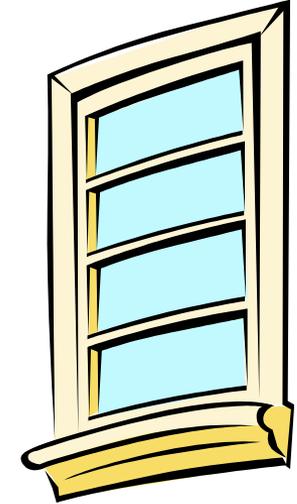
- Yes, if you are in a regular staff or faculty position (not temp, not extra help, not student position), or you are a Resident, and...
- Your appointment is 50% or greater (you work 20 hours or more per week), and...
- You are hired to work for a period of at least 6 months

In your benefits package (online)

- **Benefits Summary**, a brief guide to the benefits offered to UAMS employees
 - Your best “one place” short description of your benefits
 - Detailed Summary Plan Descriptions (SPDs) for each group benefit plan are posted on our website so you can access them at any time. Help UAMS in its green initiative by accessing SPDs online. You can also visit our office to view the SPD or ask your manager to help you.

- **Rate sheet**. Note the different columns for monthly and biweekly and different rates for part-time versus full-time.

Enrollment Window



- **One month (up to 31 days)**
from your first day in a benefits-eligible position
- During this time you may enroll in any of the group benefit plans, no health screenings
Restrictions may apply to voluntary plans, more details later.
- Mark the one month date on your calendar so you don't miss the deadline

Is there a waiting period for coverage to take effect?

- Yes
- Based on the date you sign up (and within your one-month window), your coverage will start on the **first day of the NEXT calendar month***

** Exception: Effective date of medical coverage for Medical Residents is the first day of training.*

Examples of Effective Dates

Example 1

Hired July 5

Enroll July 6

Coverage begins Aug 1

Example 2

Hired July 5

Enroll Aug 2

Coverage begins Sept 1

Example 3

Hired July 1

Enroll July 5

Coverage begins Aug 1

Example 4

Hired July 1

Enroll July 1 or earlier

Coverage begins July 1

Waiting period

- It takes about 3 weeks to process enrollment, activate your coverage, and vendors to mail insurance cards
- Your coverage may begin before you get your insurance cards, especially if you enroll late in the month
- **If you access your benefits before you get your cards, you may have to pay out of pocket**
(unless your provider can delay filing the claim)
- But you can file a manual claim after-the-fact to be reimbursed what insurance would have paid. Claim forms are on our website.

More on effective dates

- Make sure your benefits are in effect before you see a doctor or dentist or fill a prescription
- You pay your premium after-the-fact, meaning the deduction from your paycheck will be for past coverage. For example, the deduction from the January 31 paycheck is to pay for Jan 1-31 coverage.
 - If you're paid monthly, your first deduction will be a full deduction
 - If you're paid biweekly and the pay period does not begin exactly on the 1st day of the month, your first premium will be prorated -- a partial deduction
- **Always look at your pay stub in Employee Self Service, every time!**

Whom can I cover?

YES, you can cover...

- ✓ **Your spouse**
(as defined by the U.S. Supreme Court)

- ✓ **Your children younger than age 26**
(can cover stepchildren only if you are married to the parent)

NO, you cannot cover...

- ✗ Divorced Ex-Spouse and their Children
- ✗ Common Law Spouse
- ✗ Parents
- ✗ Boyfriends or Girlfriends
- ✗ Fiancés
- ✗ Grandchildren, Nieces and Nephews*
- ✗ Children age 26 or older (unless disabled, pre-approval required)

* not eligible for coverage unless you have full custody and have legally adopted them (court documentation is always required)

Proof of dependent status (e.g., copy of marriage license, birth certificate) is required at the time of enrollment.

Heads up

You'll receive two letters from Wageworks, our benefit vendor who handles COBRA and HIPAA notifications. Neither letter requires any action on your part.

- HIPAA notice advises of your one-month period to elect benefits
- COBRA notice advises of option to temporarily continue certain benefits should you leave UAMS or otherwise become ineligible for benefits in the future

Benefit Questions?

- Call HR/Employee Services at (501) **686-5650**
- Visit the Office of Human Resources Monday-Friday, 7:30 - 4:30 located on 4th floor, wing C of Central Building
- Send an email to **AskHR@uams.edu**
- Visit our web site at **www.hr.uams.edu**

