

Benefits for Housestaff

January 2009

The University of Arkansas for Medical Sciences offers a variety of benefits to eligible Housestaff 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.uams.edu/ohr (click on 'Benefits')

Rules about enrollment deadlines and effective dates

1. All new Residents are required to complete an *Acknowledgement of Benefit Policies* form at the time of Registration with the College of Medicine Housestaff Office. This form outlines benefits eligibility criteria, insurance enrollment deadlines and retirement participation information, as required by the I.R.S. The original will be maintained by Human Resources.
2. Medical Insurance takes effect the first day of the training program, provided the Resident submits the required enrollment forms to Human Resources within their first 31 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 submits the required enrollment forms to Human Resources. 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 offer an annual open enrollment. Unless a Resident elects to make a change on account of and consistent with a "qualified status change" (e.g. marriage, birth, divorce), the first 31 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 31 days of the initial appointment to the training program.
 - a. **Medical Insurance for the Resident:** UAMS will pay the premiums for the Resident's 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 at the time of Registration 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, (501) 686-5650, www.uams.edu/ohr.

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, many in-network preventive services are covered in full, at no cost to you. Both plans are administered by QualChoice of Arkansas but are self-insured by the University of Arkansas. Prescription drug benefits are the same for either plan and are administered by Caremark.

The Point of Service plan is a "dual option 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 provider in the network 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 would 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 your primary care physician or other in-network provider, similar to an HMO. There are no benefits for out-of-network providers other than true emergencies.

A comparison of the Point of Service and Classic plans and SPD's for both plans are posted on our website at www.uams.edu/ohr.

Visit QualChoice's website at www.qcark.com for a list of network providers. Log in as a member and visit QCare for free Internet access to physicians ("Ask a Doc"). Free health coaching for chronic conditions such as diabetes, asthma, hypertension, high cholesterol, obesity and tobacco use is also available through QCare.

You may enroll in Medical Insurance at these times:

- 1) within your first 31 days of employment (coverage takes effect the first day of your training program), or
- 2) within 31 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 is received by Human Resources. We do not have an annual open enrollment period. 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 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 and the SPD is posted on our website at www.uams.edu/ohr. Delta's website is www.deltadentalar.com.

You may enroll in Dental Insurance at these times:

1) within your first 31 days of employment; or 2) within 31 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 is received by Human Resources. We do not have an annual open enrollment period. Refer to the SPD for further information.

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. Visit our website at www.uams.edu/ohr to view the vision plan benefit outline and SPD.

You may enroll in the vision plan within your first 31 days of employment. Newly eligible family members (e.g. marriage) may also be added within 31 days. Open enrollment periods will be offered at the discretion of the carrier and are not guaranteed to be held annually.

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 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 SPD's which are posted on our website at www.uams.edu/ohr. You may enroll in the Optional and/or Dependent Life Insurances within your first 31 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 dependent children in the event of accidental death (full benefit) or dismemberment (partial benefit). A spouse is covered at 60% of your elected dollar coverage and children are covered at 20% of your elected dollar coverage. Coverage amounts are available in \$25,000 increments up to a maximum of \$300,000.

You may enroll in AD&D insurance at any time. This plan is described in detail in the SPD posted on our website at www.uams.edu/ohr.

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 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.

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 the medical and dental 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 \$5,000 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, over-the-counter 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 dependent care 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 three Section 125 Flexible Benefit Plan benefits within your first 31 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 31 days of a qualified "change in status" (as defined by the IRS; includes marriage, birth of a child and divorce).

For more information, visit our Flexible Spending Account plan administrator's website at www.conexis.org. The SPD is posted on our website at www.uams.edu/ohr.

Voluntary Benefits

The University of Arkansas offers the convenience of payroll deduction and the advantage of group discounted rates for the following benefit plans. Enrollment is handled through the carrier.

Long Term Care Insurance is provided through CNA (Continental Casualty Company). You may enroll within your first 60 days of employment and generally be guaranteed coverage. Evidence of insurability is required if you apply after 60 days. Coverage is also available for your extended family members, including spouse, parents, in-laws, and grandparents. Visit CNA's website at www.ltcbenefits.com (password is UALTC) for more information.

Group Home/Auto Insurance is provided through Liberty Mutual. You can apply for coverage at any time. For more information, visit www.libertymutual.com/lm/arkempl.

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.

Retirement Plan

You are eligible to make personal, pre-tax contributions to Tax Deferred Annuities. You may choose either or both of the two available fund sponsors: Teachers Insurance and Annuity Association-College Retirement Equities Fund (**TIAA-CREF**) and **Fidelity Investments**. You may elect to make contributions at any time during your employment at UAMS. Application forms are available in Human Resources. For more information, visit www.uams.edu/ohr.

College Tuition Discount

Eligible Housestaff and their families receive a tuition discount at all of the University of Arkansas campuses: UA at Fayetteville, UA at Little Rock, UA Medical Sciences, UA at Pine Bluff, UA at Monticello, UA at Fort Smith, UA Phillips Community College in Helena, UA Community College in Hope, UA Community College in Batesville, Cossatot Community College of the UA in DeQueen, and the UA Community College in Morrilton.

You may take undergraduate and graduate courses (except professional courses) at UAMS at 10% of the tuition cost (in other words, 90% discount). You receive a 70% tuition discount at the other UA campuses. Your spouse and unmarried dependent children enrolled at the University of Arkansas receive a discount on undergraduate courses: a 50% tuition discount at UAMS, a 40% tuition discount at the other UA campuses. The campus where coursework is taken is solely responsible for which courses are eligible and which courses, if any, are excluded from the discount.

Tuition discount forms are available in the Office of Human Resources and at www.uams.edu/ohr.

Miscellaneous Benefits

Bus passes discount	GreenRide (car pooling)
Business travel insurance	Library privileges
Cafeteria discount	Ophthalmology & dental hygiene services on campus
Credit Union	Payroll deduction for U.S. Savings Bonds
Discounts at area merchants & restaurants	Prescription discount
Employee Assistance Program	Vacation/theme park discounts
Fitness Center on-site (Get Healthy UAMS)	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, sex, age, or disability.

