

Office of Human Resources

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Medical and Dental Open Enrollment

Great news! The University of Arkansas has announced an Open Enrollment for our medical and dental plans. Friday, December 18 is the deadline for you to enroll, or to change your current medical plan. No evidence of insurability, pre-existing condition exclusion, or waiting period applies. You can enroll in the medical and/or dental plan for the first time, or add your spouse and/or eligible children. Changes would take effect on January 1, 2010.

Please read the enclosed items carefully. They will help you make important decisions about your family's coverage. Additional information is also posted at www.uams.edu/ohr (select "Benefits", then "Medical" or "Dental"). You may also view the insurance presentation made to new employees at Orientation as a refresher. Enclosed are:

1. **Medical Plans Comparison:** describes the two medical plans, Point of Service (POS) and Classic. If you live out-of-state, please contact our office about your plan options under the "Alternative POS" plan.
2. **Dental Schedule of Benefits:** describes dental benefits
3. **Rate Sheet** (printed on back of this page): biweekly and monthly rates for the two medical plans and for the dental plan, effective 1-1-2010.

Two medical benefit enhancements take effect 1-1-2010: the limit on the number of mental health visits is removed (result is that in-network benefits will now be the same under Classic as POS, with the exception of some TMJ coverage under POS) and new "Kick the Nic" smoking cessation benefit.

There are no copay or deductible changes at this time. Nor are rates changing. However, rates will slightly increase for biweekly-paid employees because we revert back to 26 paychecks per year in 2010 (premiums were spread out over an extra 27th paycheck in 2009).

Also enclosed is a Medicare Part D "creditable coverage" letter. Unless you or a covered family member are on Medicare (e.g. age 65+), this will not apply to you. It only applies to those who are eligible to enroll in a Medicare prescription plan. This letter is also posted on our website, along with information on how your UA medical coverage is affected when you become eligible for Medicare.

Again, the deadline to enroll in or make changes to your medical and dental coverage is Friday, December 18. Forms can be picked up in Human Resources or printed off our Web site, www.uams.edu/ohr, "Benefit Open Enrollment." Come to the Employee Benefits Fair on November 18 to visit with QualChoice and Delta Dental representatives.