

Year-end Benefit Options

Benefit Changes
for January 2010

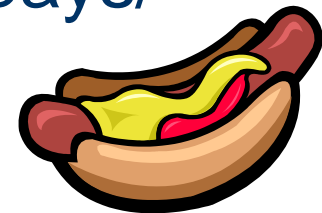
What benefits do I have now?

- First step is to review your current benefit elections
- Refer to ***Your Personal Benefits Statement***
 - Mailed out week of Oct 7
- Or log into ESS, Employee Self Service
 - Link is on our homepage, www.uams.edu/ohr
 - Access 24/7
- Or call Human Resources/Employee Services at 686-5650

First the good news



- Yes, we're having MEDICAL and DENTAL open enrollment, first time in 3 years!
- Also open enrollment for VISION and FSA's
- No rate increases, nor changes in co-pays/ deductibles
- The Employee Benefit Fair is back!
 - Wed, Nov 18, 9am to 3:30pm, Ed 2 ground floor





Biweekly Rates

- If you are paid biweekly, you will see a slight premium increase in 2010
For example, employee only Classic changes from \$37.72 to \$39.18
- Why? We return to normal “26 paychecks a year.”
- Remember -- rates slightly decreased in 2009 due to the extra 27th paycheck
- Everyone pays the same annual rate, divided by number of paychecks in a year (12 monthly, 26 biweekly)

Medical insurance

What's new for 2010? **All good.**

- Limit on number of mental health visits removed
 - Mental health benefits will be same under Classic or POS
 - Pre-authorization after initial mental health visit still required

- New “Kick the Nic” smoking cessation program.
 - 12 week program; 2 free PCP visits, free Chantix



- New hearing aid coverage (\$1,400 per ear every 3 years)

- No changes to drug formulary

But keep in mind that the formulary is subject to change at anytime as new drugs come on the market

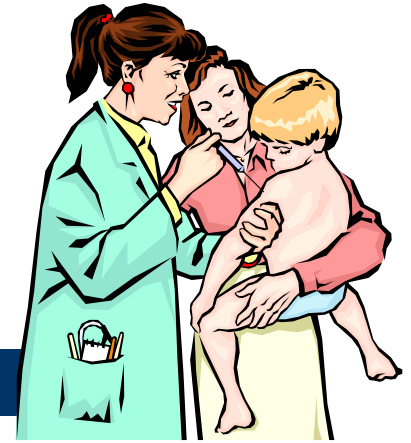
New UAMS OB benefit program Effective January 1, 2010



- Women covered under UA medical plan...
- who deliver a baby at UAMS...
- will have up to \$1,000 written off their hospital bill after QualChoice pays
 - For example, your \$750 annual deductible and \$250 hospital inpatient copay will both be waived
 - If you have already satisfied your deductible, up to \$750 of your 20% coinsurance will be waived
- Contact **UAMS Pregnancy, Birth and Baby Center** regarding our obstetric services
- Contact QualChoice if you have questions about maternity benefits provided through our medical plan

Medical insurance

What you need to do

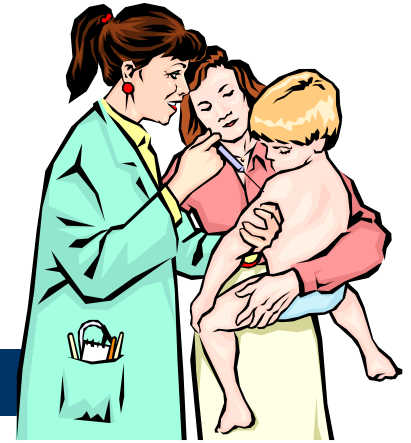


New Participants:

- Sign up during this special open enrollment
- Complete QualChoice enrollment form **by Dec 18** and send to UAMS Human Resources
- Coverage will start 1-1-2010

Medical insurance

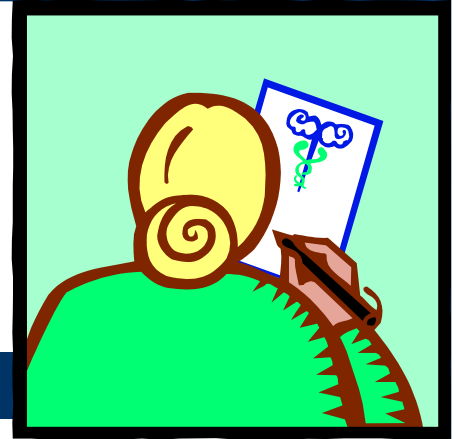
What you need to do



Current Participants:

- No action required if you want to keep your current coverage and not make any changes
- Add eligible family members (due to open enrollment)
- Change plans... from Point of Service to Classic or vice versa (ask about Alternative POS plan if you live out of state)
- Send forms to UAMS Human Resources **by Dec 18**

Medical insurance Change plans? Your decision.



- **Classic Managed Care Plan**
 - Similar to an HMO, therefore no benefits if you go outside the network (exception for emergencies while travelling)
 - Lower premium
 - no TMJ coverage
- **Point of Service Plan**
 - Same in-network benefits as Classic, but also pays some if you go out-of-network (after separate deductible is satisfied)
 - Higher premium because of the additional benefits, flexibility
 - some TMJ coverage
 - Recommended if any of your covered family members live out-of-state

Dental insurance

What's new for 2010?



- No changes to benefits or rates at this time
- Special open enrollment window
 - Through 12-18-2009, for new coverage to take effect 1-1-2010

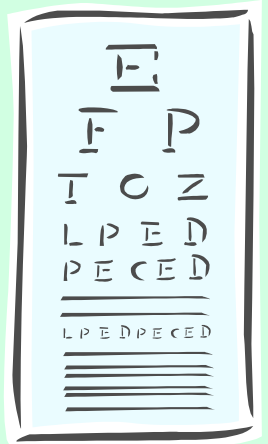
Dental insurance

What you need to do



- Current Participants
 - No action required if you want to keep your current coverage. Automatically carries over into 2010.
 - Complete a form **by Dec 18** if you want to add or drop family members. Particularly look at young children you may not have added yet.
- New Participants
 - Complete a form **by Dec 18** to enroll yourself and eligible family

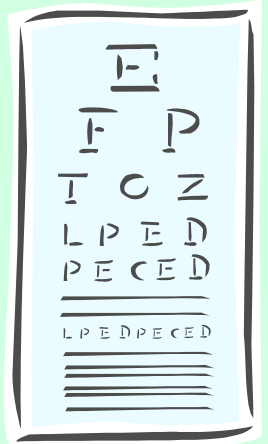
Vision plan What's new?



- No change to current “Basic” plan benefits or rates
- New “Enhanced” plan being added 1-1-2010 as a second option
 - Can get new frames every year instead of every 2 years
 - Frame allowance is higher (from \$120 to \$150)
 - Covers no-line bi or trifocals, UV and scratch coatings

Vision plan

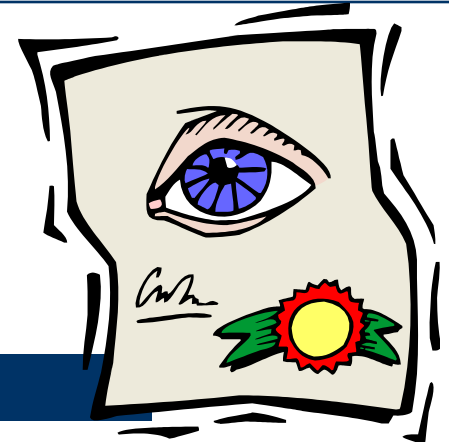
Open enrollment



- Superior Vision (the carrier) is offering open enrollment
- **Dec 18** is deadline to enroll in Basic or Enhanced plan
- New coverage takes effect 1-1-2010
- If you have a vision impairment, this plan helps lower your costs for frames, lenses and contacts
- Best benefit if you go to a provider in the Superior Vision network. UAMS Jones Eye Clinic is in the network.

Vision plan

What you need to do



- Current Participants
 - No action required if you want to keep your current coverage. Automatically carries over into 2010.
 - Complete a form **by Dec 18** if you want to change to Enhanced plan or change family members who are covered, or drop all coverage
- New Participants
 - Complete a form **by Dec 18** to enroll yourself and eligible family
- Plan your 2010 healthcare FSA accordingly in regards to eyeglasses and contacts

Family coverage

Verify dependents are legit



- Legal spouse ok
- Natural and adopted children ok
- Step-children ok only if they live with you in your home
- DROP immediately:
 - Divorced ex-spouse
 - Children age 19 or older who are not in school full-time and/or get married
- NOT eligible to be covered:
 - Girlfriend, boyfriend, domestic partner, fiancée, common law spouse
 - Your spouse's children who do not live in your home
 - Grandchildren, nieces, nephews

Section 125 Premium Conversion

What you need to do



- No action required if you don't want to change how your Medical/Dental/Vision premiums are currently deducted from your paycheck
- If you want to change to have your premiums deducted on a **pre-tax** basis, complete the premium conversion form **by Dec 18**
- Or vice versa --you want to change from pre-tax to post-tax – fill out the same form **by Dec 18**
- Changes take effect first paycheck of 2010
- FYI, most employees elect to pre-tax their premiums to reduce their taxes. Risk is that you're locked into that deduction and coverage for the calendar year unless you're within 31 days of a qualified event.

Flexible Spending Accounts

What's new?



Conexis will send out new benefit cards in Jan 2010

- applies to those who enroll in a 2010 medical FSA
- Conexis now handling the card in-house vs. using a third party partner
 - 😊 one web site, www.conexis.org, to view all FSA transactions – card swipes and manual claims
 - 😊 real-time access within seconds of card swipe

Flexible Spending Accounts

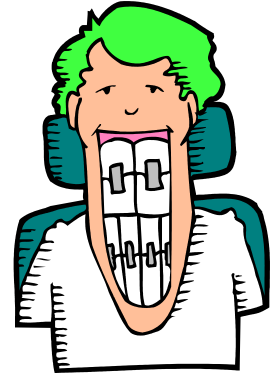
More on the benefit card



- No changes at this time on where you can swipe your card
 - **YES**...Merchants who have a health care merchant category code: physicians, dentists, vision care offices, hospitals
 - **YES**... stand-alone pharmacies and retail stores that have an “IIAS” (their computer system has been modified to meet IRS requirements). Walgreens, Kroger, Wal-Mart, Sam’s Club and Target are ok.
 - **NO**...stand-alone pharmacies or retail stores that do not have an IIAS.
- ALWAYS keep your receipts when you swipe your card. Conexis may request you to send them. IRS rules dictate this.
- Benefit Card use is voluntary. You can always opt instead to manually file a reimbursement like you have in the past.

Flexible Spending Accounts

What you need to do



- Consider if you will have at least \$120 out-of-pocket medical costs in 2010 to do a health care FSA
- Consider if you will have daycare costs in 2010 to do a dependent care FSA
- If so and you're comfortable with the FSA claim process, "use it or lose it" & other IRS regs, enroll on-line at www.conexis.org **by Dec 18, 2009**
- Current participants: be sure to re-enroll if you want to participate next year. FSA's automatically end on Dec 31.

Flexible Spending Accounts

What you need to do



Deadline dates for 2009 claims

- OK to use your Conexis card through **Dec 31**
- OK to incur 2009 FSA expense past Dec 31, but no later than **March 15**. This is extra 75-day “grace period” to spend down your old year money. Pay out of your pocket and then file manual claim to be reimbursed.
- **March 31, 2010 remains deadline to file claims on your 2009 FSA money.**

What about other UA group benefits?

- No changes to Life or Long Term Disability insurance rates. You can apply for supplemental life coverage at any time, subject to health screening and approval by the carrier.
- No change to AD&D insurance. You can add or change this benefit at any time.
- Visit www.uams.edu/ohr and click on **Benefits** for detailed information about these benefits.
- Are your beneficiaries up to date?

What about the voluntary insurances?

- You can contact the carrier directly to apply for coverage:

- Liberty Mutual (home/auto)
- CNA (long term care)
- MetLife (critical illness)

MetLife held open enrollment in August and is therefore not offering new coverage to current employees at this time. New employees can enroll within 60 days of hire.



- Go to www.uams.edu/ohr and select **Benefits**, then the particular insurance for additional information and contact information.

What about retirement?



- No change to UAMS 10% match
- You can change your contribution % at any time.
Try to do 10% so you enjoy the full match.
- IRS limits are not changing in 2010
 - Tax-deferred limit will remain \$16,500
 - X 2 = \$33,000 because we have 403(b) and 457(b) plans
 - Add in \$5,500 (x 2) if age 50 or older by 12-31-2010
- You can change your investments or beneficiaries at any time. Contact TIAA-CREF or Fidelity.

Where to get forms, ask questions



- **Employee Benefits Fair**
 - Wed, Nov 18, 9am to 3:30pm, ground floor Ed 2
- **Employee Services, Human Resources**
 - Room 1R08, first floor, Barton Research Building
 - Also across from old ER, ground floor Central Hospital
 - Or call 686-5650
- **www.uams.edu/ohr, **Benefits Open Enrollment** . Or click on **Benefits**, then each of the individual insurance and retirement plans.**

December 18, 2009 is the deadline !!!

- Please mark this date on your calendar
- Human Resources must receive your forms by 4:30 on Friday, December 18. Or if you are enrolling in an FSA, this is the last day you can enroll on Conexis' website.
- Sorry, we can't accept any forms or late enrollment appeals after this date.

