



Life Events/Benefits Matrix

“Here’s How UAMS Benefits Can Work For You”

Be sure to contact the Office of Human Resources within 31 days of these events as your window to make changes will close 31 days after the event

<i>In This Event:</i>	Medical & Dental Insurance	Vision Plan	Basic & Optional Life Insurances	Dependent Life, AD&D Insurances	Long Term Disability Insurance	Flexible Spending Accounts	Retirement Benefits
<i>Initial Hire</i>	May elect	May elect	Automatically covered in Basic, may elect Optional	May elect	Automatically covered in Basic, may elect Optional	May elect	UAMS contributes, you may elect to contribute
<i>Marriage</i>	Add spouse (or drop if moving to spouse’s plan)	Add spouse	Review beneficiary	Add spouse, review beneficiary	No change	May enroll or change contributions	Review beneficiary
<i>Birth or Adoption</i>	Add child to medical now, to dental at age 2 (a)	Add child	Review beneficiary	May add child, review beneficiary	No change	May enroll or change contributions	Review beneficiary
<i>Divorce, Annulment, Legal Separation</i>	Cancel spouse’s coverage; spouse may be eligible for continued coverage under COBRA		Review beneficiary	Cancel spouse coverage, review beneficiary	No change	May change contributions	Review beneficiary
<i>You become totally disabled</i>	Group coverage ends, may elect to continue under COBRA, or as a retiree if meet eligibility requirements		AD&D ends; Life coverage may continue at no cost until you’re no longer disabled, you retire, or you reach age 65		Benefits begin after 6 months of total disability	Participation ends	Benefits may be withdrawn
<i>Your child reaches age 19, not a full-time student</i>	Cancel child’s coverage; may elect to continue under COBRA		No change	Cancel child’s coverage	No change	No change	No change
<i>Leave of absence without pay</i>	Coverage may continue unless you elect to drop coverage. Continue paying while on LOA. Any back premiums will be deducted your first paycheck when you return to work.					Deduction adjusts when you return to work. Some changes allowed.	UAMS stops contributing, resumes when you return to work
<i>Your Retirement</i>	If eligible, may elect retiree benefits; otherwise, coverage ends unless you elect to continue under COBRA		Eligible retirees may continue \$10,000 policy	Coverage ends	Coverage ends	Participation ends or may elect COBRA continuation	If vested, may elect to receive benefits
<i>Death</i>	Dependents may continue coverage under COBRA or Surviving Family provisions		Benefit is payable	Benefit may be payable	Coverage ends	Survivor may elect COBRA continuation	Survivor benefits may be available
<i>You leave UAMS or change to a benefits ineligible position</i>	May elect to continue for up to 18 months under COBRA		Coverage ends. You may convert or port to individual policies.			Participation ends, or you may elect COBRA continuation	If vested, you may receive benefits now or later

This is not an inclusive list of all life events that may affect your benefits. Please refer to the Summary Plan Descriptions (SPD’s) posted at www.uams.edu/ohr or contact the Office of Human Resources at (501) 686-5650 for more information.

(a) If you pre-tax your dental premium, children under age 3 may only be added during Section 125 Open Enrollment, held each November, to be effective January 1st of the following year. Best to contact our office when your child turns age 2.