



## 2026 BENEFITS OPEN ENROLLMENT

**October 20, 2025 @ 8:00 am  
through November 3, 2025, 11:59 pm**

**This communication along with the 2026 Open Enrollment Decision Guide has detailed information on all benefits offered by the University of Arkansas at Pine Bluff for 2026.**

### MEDICAL

There are no premium increases for the medical plans, however there are plan design changes, increase in co-pays, deductible, out of pocket maximum, increase in PCP visit and Specialist visit in the **Classic or Premier** Plan. The only change for the Health Savings Plan is individual annual deductible. **Everyone enrolled in the University's medical plan will receive new medical card to be effective January 1, 2026.** Changes for each Medical Plan are listed as follows:

|                              | CLASSIC PLAN              | PREMIER PLAN            | HEALTH SAVINGS PLAN     |
|------------------------------|---------------------------|-------------------------|-------------------------|
| Annual Deductible            |                           |                         |                         |
| Individual                   | From \$1,350 to \$1,400   | From \$800 to \$850     | From \$3,300 to \$3,400 |
| Family                       | From \$2,700 to \$2,800   | From \$1,600 to \$1,700 | None                    |
| Individual Out-of-Pocket Max | From \$5,250 to \$5,300   | From \$3,200 to \$3,250 | None                    |
| Family Out-of-Pocket Max     | From \$10,500 to \$10,600 | From \$6,400 to \$6,500 | None                    |
| PCP Visit                    | From \$35 to \$40         | From \$25 to \$30       | None                    |
| Specialist                   | From \$55 to \$60         | From \$45 to \$50       | None                    |
| Ambulance                    | From \$100 to \$150       | From \$100 to \$150     | None                    |

### Health Savings Account – HSA

Available only for those enrolled or enrolling in the University Health Savings/High Deductible Health Plan:

- The contributions limit for employee only coverage is \$4,400 pre-tax
- For family enrollment (including employee plus spouse and employee plus children) the contribution limit is \$8,750 pre-tax.
- The maximum employee contribution for individual enrollment will be \$4,400 and for family enrollment it will be \$8,750.

The University's contributions for 2026 will remain at \$650 for employees only and \$1,200 for family enrollment. The employer's contribution does count toward the annual maximum contribution limit. Employees who reach age 55 or older by December 31, 2026 are eligible to contribute an additional \$1,000 as catch-up.

***Your HSA will roll over each year, so any money you don't spend will accumulate for future use. When leaving the University, you may take your HSA with you,***

### **Flexible Spending Account (FSA) Medical**

- The medical FSA maximum employee contribution for 2026 is \$3,300.
- The claims submission deadline for 2025 claims will be March 31, 2026.
- The carryover limit for 2026 to 2027 will increase to \$660.
- Participation requires annual enrollment. Employees can enroll in Medical FSA without enrolling in the University health plan.
- Eligible expenses under the Medical FSA include copays, coinsurance, and deductibles as well as medical, prescription drug, dental, vision and hearing expenses.

***If you elect the Health Savings Plan with HSA, you cannot contribute to a Flexible Spending (FSA).***

### **Flexible Spending Account (FSA) Childcare**

- The dependent care maximum household for 2026 is \$7,500.
- For the 2026 plan year, incur expenses by March 15, 2027.
- Submit expenses for reimbursement by March 31, 2027
- After March 31, 2027, unused funds are forfeited.

***Dependent care expenses for day care of after-school care expenses for a child under age 13, an elderly person or a person with disabilities, if you claim that person as a dependent on your tax return.***

### **UMR Live Wells Reward\$ Wellness Program – UMR’s Website opens for enrollment on October 1, 2025**

This program is administered by UMR and available to **employees** enrolled in the UAS health plan. Enrollment for Live Rewards begins October 1, 2025.

To qualify for lower out-of-pocket limits and earn wellness rewards, you must *log in to [umr.com](https://umr.com)* and opt into UMR’s Live Well Reward\$ wellness program by November 3, 2025. In addition to the lower OOP benefits, employees will have the opportunity to earn reward points worth up **to \$500**. The points are earned by participation in addition plans, health screenings and exams, and participating in ongoing condition care programs.

Wellness points can be used on the UMR wellness website **to purchase gift cards, sports and outdoor items, books electronics, home and gardening items, and many other products**. To receive your medical card in a timely manner to reflect the Wellness qualifications, please enroll by November 3, 2025. Wellness rewards are for employees only; dependents cannot receive incentives.

### **Dental**

There will be no changes in premiums, and no plan design changes in the dental plan for January 2026.

### **Supplement Health Insurance Plans**

Critical Illness insurance is also open to new enrollments. **There are benefit enhancements:**

- Removed Age Reduction in benefits language
- Added Cancer Reoccurrence Benefit added- 100% benefits with 180-day separation period on diagnosis dates
- Skin cancer benefit has been added - \$250
- Childhood Disease Conditions have been added
- Added Coma Benefit – 100%
- Add Loss of Speech, Hearing, Sight benefit – 100%
- Added Benign Brain Tumor benefit – 100%

- Added Crohn's Disease benefit – 25%
- Added Severe Burns benefit – 10%
- \$50 Dependent Child Wellness Benefit added

**Enhancements for Accident Protection UHC Insurance:**

|                                            |                                             |                        |
|--------------------------------------------|---------------------------------------------|------------------------|
| Intermediate ICU Admission and Confinement | Uniplegia                                   | Foot Brace             |
| Hospital Observation                       | Triplegia                                   | Wrist Brace            |
| Chiropractic Care                          | Puncture Wound                              | Caregiver Benefit      |
| Bite /Sting                                | Joint Replacement Surgery                   | Mental Health/ PTSD    |
| Increased Burn Benefits                    | Shower Chair                                | Pet Board              |
| Internal Organ Injury                      | Hospital Bed                                | Residence Modification |
| Medically Induced Coma                     | Halo                                        | Service Dog            |
| Vehicle Modification                       | \$50 Dependent Child Wellness Benefit added |                        |

For all other individual insurance products (LegalShield, ID Watchdog, Home and Auto, AD&D, etc.) there are no premium changes, and no plan design changes for January 2026. Enrollment for these individual insurance products can be **completed at any time throughout the year.**

The following supplemental health insurance plans are offered **only during open enrollment, October 20, 2025 through November 3, 2025.** If you would like the coverage, enroll through your Workday.

- Hospital Indemnity Insurance – offers financial compensation if you are admitted into the hospital or ICU and file a claim.
- Accident Insurance – offers financial compensation to use however you'd like if you have a covered injury that requires care, such as being admitted into the hospital, ambulance services, doctor visits, physical therapy, prescriptions, and more.

With every plan, you earn \$50 per year for completing a preventive screening. More detailed information is in the 2026 Open Enrollment Decision Guide located on [UAPB's HR News and Updates](#) and <https://benefits.uasys.edu/>

**Voluntary Benefits**

You can enroll in or change these benefits throughout the year by completing **Evidence of Insurability**, contact Human Resources for the necessary paperwork.

- Short-Term Disability (STD) – benefits start when you have been out of work for 14 days and have used all accrued leave (use of accrued leave is not required for maternity leave); receive 60% salary replacement; for up to \$216,000; last for one year or until you qualify for long-term disability.

- Optional Long-Term Disability- benefit starts after you are disabled for six months; receive 60% salary replacement. If you enroll outside of your new hire eligibility period, benefits will be subject to a 12-month preexisting condition waiting period before benefits begin.
- Optional Life Insurance – enroll in coverage of 1 - 3 X your annual salary; additional coverage may be available but will require evidence of insurability (EOI), contact Human Resources.
- Accidental Death and Disability -coverage for accidents or dismemberment to be paid to your beneficiary. EOI is required, contact Human Resources. The coverage starts at \$25,000 to \$300,000. Spouse covered at 60% of elected coverage and dependent at 20% of coverage, up to \$25,000.

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### **Premium Rates**

9-month and 12-month premium rates are located on the [HR Benefit Website](#). Remember to divide the medical rate in two to get the semi-monthly pay period amount. [U of AR System](#) website location shows the monthly rates.