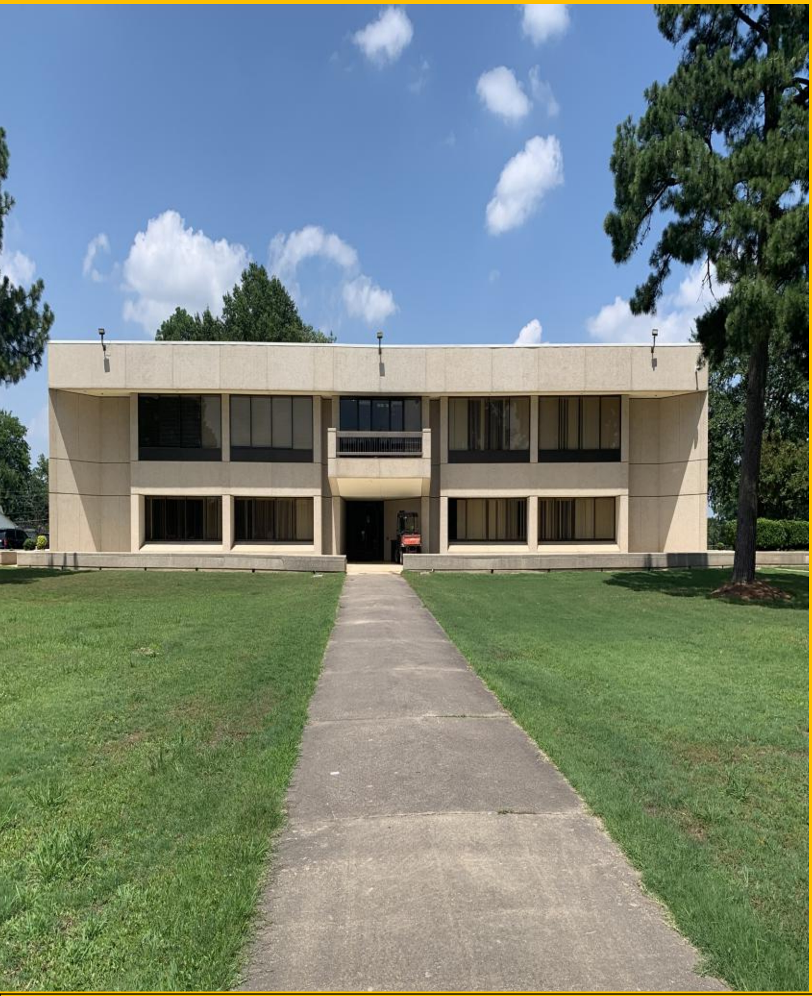
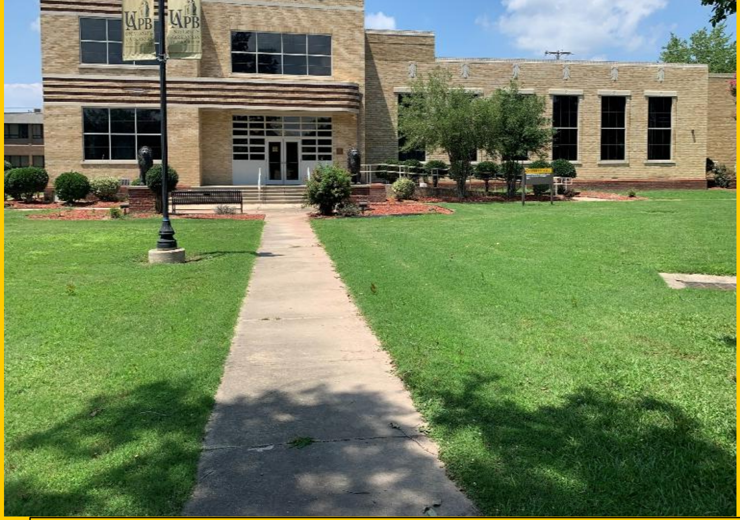
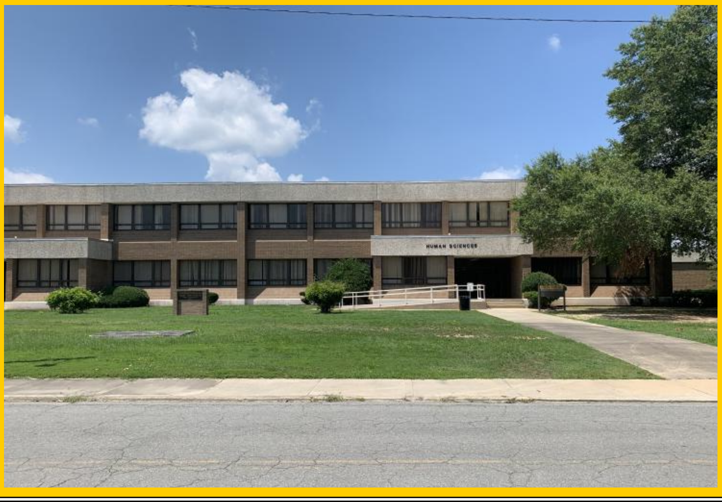
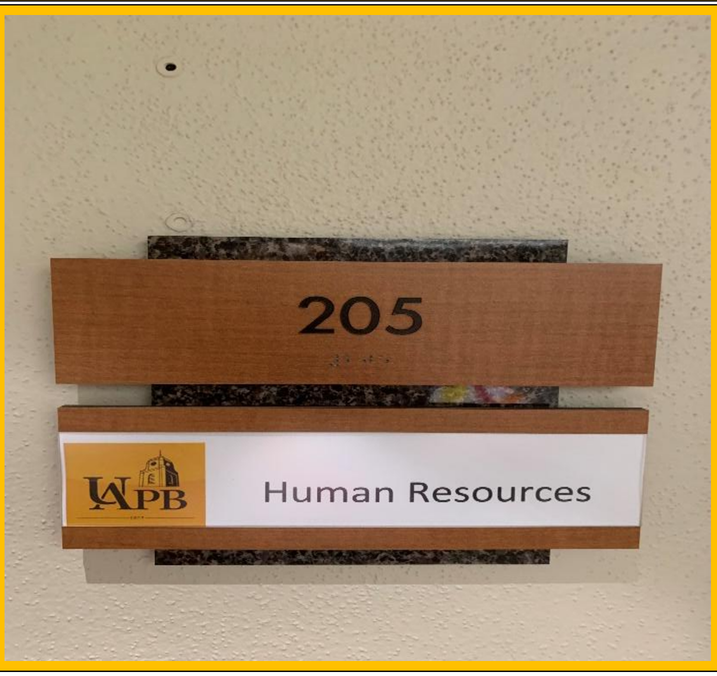
UNIVERSITY OF ARKANSAS AT PINE BLUFF







NEW EMPLOYEE ENROLLMENT BENEFITS BOOKLET



RETIREMENT | HEALTH | DENTAL | VISION | FLEXIBLE SPENDING

HSA | WELLNESS | VOLUNTARY PRODUCTS | TIME OFF | DISABILITY

Revised 07/01/2025cah

Welcome to the University of Arkansas at Pine Bluff. Choosing your employee benefits is one of the most important decisions you will make as an employee. Review the information in this booklet and the information available from the New Employee Benefits Section of the Human Resources website carefully to make sure that you are making informed decisions.

You must be 50% appointed (average 20+ hours) or greater and not in a student position, such as Senior Graduate Assistant, Graduate Assistant, or Extra-Help to be eligible for employee benefits through the University of Arkansas at Pine Bluff.

Participation in certain benefits is mandatory and considered a condition of employment. Mandatory insurance benefits are 100% paid by the University. Mandatory benefits are:

- Basic Life Insurance
- Basic Short-Term Disability Insurance (for Classified Staff only)
- Basic Long-Term Disability Insurance
- Employer contributions to retirement
- Required employee contributions to retirement

The other University of Arkansas at Pine Bluff benefits, like health coverage, dental coverage, and insurance, accidental death & dismemberment insurance, are optional and can be waived. Employees pay for all or a portion of the premiums for optional benefits. Completion of the enrollment process is required, even if you only plan to enroll in the mandatory benefits. See the "*How Do I Enroll*?" section of this booklet for enrollment instructions.

New employees have 31 days from their benefits-eligible appointment dates to enroll in their benefits. Mandatory benefits are effective with your benefits-eligible appointment date. Optional benefits are effective the first day of the month following your benefits-eligible appointment date or the date you complete the benefits enrollment process, whichever is later. Documentation of dependent eligibility is required to cover eligible family members on your health and dental coverage and vision insurance.

Contact Human Resources at 870-575-8400 or by email at hunterc@uapb.edu or brownk@uapb.edu if you have any questions.

"WELCOME TO THE PRIDE"

CONTENTS

How Do I Enroll?

Dependent Documentation

You must submit dependent documentation if you are covering dependents on your UA health, dental or vision insurance. Send legible copies, not originals. Required documents are:

- **Spouse** – government-issued marriage license signed by the county clerk, state registrar or other assigned government official.
- **Biological child** – government-issued birth certificate identifying you as the parent (hospital certificate acceptable **only** for children less than 31 days old).
- **Step-child** – government-issued birth certificate identifying your spouse as a parent AND a government-issued marriage license showing you married to a parent.
- **Adopted child** – court document showing adoption placement, petition for adoption or final adoption certificate (must include date of birth)
- **Legal Ward/Guardian Child/Foster Child under age 18** – court or agency documentation AND a government-issued birth certificate
- **Medical Support Order** – court documents ordering you to provide insurance for your biological child
- **Adult Disabled Child** – government-issued birth certificate identifying you as a parent AND medical certification of disability prior to age 26. If a stepchild, a government-issued marriage license also required.

Now it's time for you to complete your enrollment in your University of Arkansas at Pine Bluff benefits. Remember you only have 31 days from the date of your benefits-eligible appointment to complete the enrollment process. Your optional benefits will be effective the first day of the following month following the date you complete the enrollment process.

Here's what you'll need before you begin:

- Covered dependents' names, dates of birth, gender, and social security numbers (required for enrollment in health insurance).
- Beneficiaries' names, dates of birth, gender, and relationship to you.
- Documentation of Dependent Eligibility is required for covering any dependent on your UAPB's health, dental and vision insurance plans (see column to left for requirements).

COMPLETE YOUR ONLINE BENEFITS ENROLLMENT PROCESS

You can complete your benefits enrollment online using Workday. Additional information is available from the New Employee Benefits Enrollment section of Human Resources website.

1. Open Google Chrome and go to http://myapps.microsoft.com/.
2. Click on the Workday application.
3. Once your onboarding is complete, you will have an Inbox item labeled "Benefits Change for Life Event." Click on the inbox item and complete your enrollment. Note: If you are covering dependents, you will be prompted to upload your documentation
4. Your enrollment will go to the Benefits Partner for approval. Benefits are effective the first day of the following month after your enrollment and documentation are submitted to the Benefits Partner.

You can also complete a paper enrollment process and submit the forms to Human Resources. Partial enrollment paperwork will not be accepted. *Do not complete and turn in enrollment forms if you complete the Workday enrollment process above*. Forms are available on the UAPB's Human Resources home page by clicking on Forms and in the Office of Human Resources. Submit completed enrollment forms to Human Resources:

University of Arkansas at Pine Bluff
Human Resources
1200 N University Drive
MailSlot 4942
Administration Building, Room 205
FAX: 870-575-4653
Email: hunterc@uapb.edu or brownky@uapb.edu

Retirement

UA Retirement Plan – 403(b)/457(b) plan

Participation in a retirement plan is required for all University of Arkansas benefits-eligible employees. The University of Arkansas at Pine Bluff Retirement plan is a 403(b)/457(b) Defined Contribution Plan. A Defined Contribution Plan is a plan that does not pay a specific benefit when you retire and where the retirement benefit is dependent on the earnings or losses of your chosen investment options. At retirement or separation of service from the UAPB, you can withdraw your vested contributions in lump sum amounts over time subject to plan limitations.

Employee and Employer Contributions

Employees are required to contribute 5% of their gross pay to their UAPB retirement plan. The University's contribution will not be less than 5% and will increase to match your combined required and voluntary contributions in excess of 5% up to a maximum employer contribution of 10%. Employees may contribute additional unmatched contributions in excess of 10%. Contributions are subject to IRS limits.

Your Required	Your Voluntary	University	Total
5%	0%	5%	10%
5%	1%	6%	12%
5%	2%	7%	14%
5%	3%	8%	16%
5%	4%	9%	18%
5%	5%	10%	20%
5%	6+%	10%	21%+

Vesting

Employer retirement contributions for all faculty and staff hired July 1, 2016, and after will be vested at the end of 24 consecutive months of employment in a benefits-eligible position. Employee contributions are 100% vested immediately. Employees not vested when UAPB employment ends will forfeit any employer contributions made by the University of Arkansas. The University of Arkansas at Pine Bluff has a **once-vested*, always-vested*** rule. If you previously worked for any UA System campus and were vested when you left employment, you will retain that vesting status when you are re-employed by any UA System Campus. Be sure to let HR know of any prior UA System employment. If you are not vested when you leave UAPB employment and return to the UAPB with a separation of more than 30 days your vesting period will start over again.

Additional Information

Go to the Human Resources website to find the Retirement Summary Plan Description and other additional information.

- Go to UAPB HR's home page
- Click on "Benefits"
- Click on Summary Plan Description

Required Contributions

The required employee contribution must be tax-deferred.

What is Vesting?

UAPB Retirement Plan - Nonforfeitable ownership by employees of retirement contributions made by the employer on their behalf. In addition to the 24-month vesting rule, you will also be vested if, while employed in a benefits-eligible position:

- You die
- You reach the age of 65
- You become disabled as determined by Social Security or UA's Disability Insurance provider.

Employee Required Contributions are not included in the 402(g) limits but will be included in the overall 415(c) plan contribution limits (combined employee and employer contributions. For more information, please, go tohttps://benefits.uasys.edu/retirement-plan/university-of-arkansas-retirement-plan/ .

Prior Contributions
Your retirement limits accumulate from all employer sources for the calendar year. If you think that your combined contributions for the calendar year will reach your retirement limits, contact HR with other retirement plan participation information.

Can I change my original retirement elections?
You can change your voluntary retirement contribution elections every month. This includes the amount you are contributing and changing your vendor choice between TIAA & Fidelity*. You cannot contribute to both TIAA & Fidelity in the same pay cycle.* You can change your contribution or vendor any time online through Workday.

How Much Can I Contribute?

Employees can contribute up to 100% of their salaries after required taxes and other payroll deductions, not to exceed the IRS limit. For yearly maximum contributions, please go to https://benefits.uasys.edu/retirement-plan/university-of-arkansas-retirement-plan/ .

The 403(b) plan is the UAPB Retirement Plan's primary plan. You will only participate in the 457(b) plan if you reach your 402(g) limit in your 403(b) plan before the end of the calendar year. You will provide your directions for handling your contributions if you reach your 403(b) or 402(g) limits when completing your retirement plan enrollment.

How Do I Contribute?

You may contribute to your 403(b) plan in two ways:

- **Traditional tax-deferred** – contributions and earnings will be subject to income taxes when withdrawn. The required contribution is tax-deferred.
- **Roth after-tax** – voluntary contributions made on an after-tax basis and are included in current taxable income; earnings are tax exempt if they are part of a qualified distribution (at least 5 years from the year of your first UA Roth 403b contribution and after you have reached age 59½).

You will want to choose your Roth and tax-deferred contributions based on your age, time horizon and current/future tax bracket.

Where Do I Contribute?

The University of Arkansas at Pine Bluff Retirement Plan offers many investment options through one or both fund sponsors:

- **Fidelity Investments** –Go to netbenefits.com/uark or call Fidelity directly at 1-800-343-0860 to learn more.
- **TIAA** - Teachers Insurance and Annuity Association. Go to www.tiaa.org/uasys or call TIAA directly at 1-800-842-2252 to learn more.

UAPB employees have the option of investing their contributions in a streamlined selection of funds or setting up a self-directed brokerage account to invest in their choice of thousands of mutual funds. TIAA and Fidelity will continue to be the investment providers but funds from Vanguard, JP Morgan and others will be available in the core lineup through both Fidelity and TIAA. See the next page for the funds available. If you do not make a fund election you will be defaulted to the Target Date Funds closest to your 65th birthday.

Retirement

To simplify your choices, the University has created the following investment tiers within Fidelity and TIAA's lineup so you can choose an investment style that helps you meet your retirement goals and needs. You do not need to choose from just one category; you may invest using any or all of these categories.

Tier 1: Target Date Funds	**Ticker Symbols**	**Plan**
Vanguard Institutional Target Retirement Income Fund Institutional Shares	VITRX	**Both Fidelity & TIAA**
Vanguard Institutional Target Retirement 2010 Fund Institutional Shares	VIRTX	
Vanguard Institutional Target Retirement 2015 Fund Institutional Shares	VITVX	
Vanguard Institutional Target Retirement 2020 Fund Institutional Shares	VITWX	
Vanguard Institutional Target Retirement 2025 Fund Institutional Shares	VRIVX	
Vanguard Institutional Target Retirement 2030 Fund Institutional Shares	VTTWX	
Vanguard Institutional Target Retirement 2035 Fund Institutional Shares	VITFX	
Vanguard Institutional Target Retirement 2040 Fund Institutional Shares	VIRSX	
Vanguard Institutional Target Retirement 2045 Fund Institutional Shares	VITLX	
Vanguard Institutional Target Retirement 2050 Fund Institutional Shares	VTRLX	
Vanguard Institutional Target Retirement 2055 Fund Institutional Shares	VIVLX	
Vanguard Institutional Target Retirement 2060 Fund Institutional Shares	VILVX	
Tier 2: Passive Funds	**Ticker Symbols**	**Plan**
Vanguard Extended Market Index Fund Institutional Shares	**VIEX**	**Both Fidelity & TIAA**
Vanguard Institutional Index Fund Institutional Shares	**VINIX**	
Vanguard Total Bond Market Institutional Shares	**VBTIX**	
Vanguard Total International Stock Index Fund Institutional Shares	**VTSNX**	
Tier 3: Actively Managed Funds	**Ticker Symbols**	**Plan**
American Funds Europacific Growth Fund	**RERBX**	**TIAA**
CREF Money Market	**QCMMIX**	
CREF Social Choice Account	**QCSCIX**	
CREF Stock Account Class	**QCSTIX**	
Harbor Capital Appreciation Retirement	**HNACX**	
Metropolitan West Total Return Bond Plan	**MWTSX**	
TIAA Real Estate Account	**QREARX**	
TIAA Traditional	**GRA**	
Fidelity® Contrafund® - Class K	**FCNKX**	**Fidelity**
Fidelity® Diversified International Fund – Class K	**FDIKX**	
Fidelity® Total Bond Fund	**FTBFX**	
Lincoln Stable Value Fund	**HLSVAX**	
Principal Real Estate Securities Institutional Call	**PIREX**	
Vanguard FTSE Social Index Fund Investor Shares	**VFTSX**	
MassMutual Small Cap Growth Equity Fund	**MSGZX**	**Both Fidelity & TIAA**
Goldman Sachs Small Cap Value Class R6	**GSSUX**	
JP Morgan Value Advantage Fund Class L	**JVAIX**	
MassMutual Select Mid Cap Growth Equity Fund II Class I	**MEFZX**	
MFS Mid Cap Value Fund Class R6	**MVCKX**	
Vanguard Federal Money Market Fund Investor Shares	**VMFXX**	
Tier 4: Self Directed Brokerage		**Plan**
Provides you with the opportunity to invest in a broad range of investment options beyond those offered directly through the plans. Contact Fidelity at 800-343-0860 for a fact sheet and a commission schedule for applicable fees and risks. Contact TIAA at 800-927-3059 if you have questions about a TIAA Brokerage Account. The self-directed brokerage tier includes investments beyond those in the plan lineup. The plan neither evaluates nor monitors the investments available in the self-directed brokerage tier. It is your responsibility to ensure that the investments you select are suitable to your situation.		**Both Fidelity & TIAA**

Contact Fidelity directly:
1-800-343-0860
netbenefits.com/uarkhttp://www.tiaa-cref.org/uasys
To schedule Individual Counseling, call:
1-800-642-7131

Contact TIAA directly:
1-800-842-2552
www.tiaa.org/uasys
To schedule Individual Counseling, call:
1-800-732-8353

Individual Counselors from both Fidelity & TIAA are usually available on campus to provide free, on-site, individual retirement planning counseling sessions. Contact Fidelity & TIAA directly for appointments and/or check the Campus Bulletin in the Human Resource section.

In-Service Cash is available to active employees age 59 ½ and older. Using this option, active employees can have access to their (employee) contributions while still employed. Employees must separate from service to have access to employer contributions.

You should review the UAPB Retirement Summary Plan Description (SPD) for a more detailed summary of plan provisions

Health Coverage

Additional Information
Go to the Human Resources website to find the Summary Plan Description, Plan Comparisons, Prescription Formulary, and other additional information.

- Go to https://www.uasys.edu/
- Go to "Benefits"
- Click on Health & Wellness - Medical
- Click on Medical Benefit Summary Plan Description

Whom can I cover?

- Your lawful spouse,
- Children from birth to the date they turn 26
- Children include biological child, legally adopted child, stepchild, and eligible foster child,
- Dependent Eligibility Documentation is required. See "How Do I Enroll" pages 28-29 for additional information.

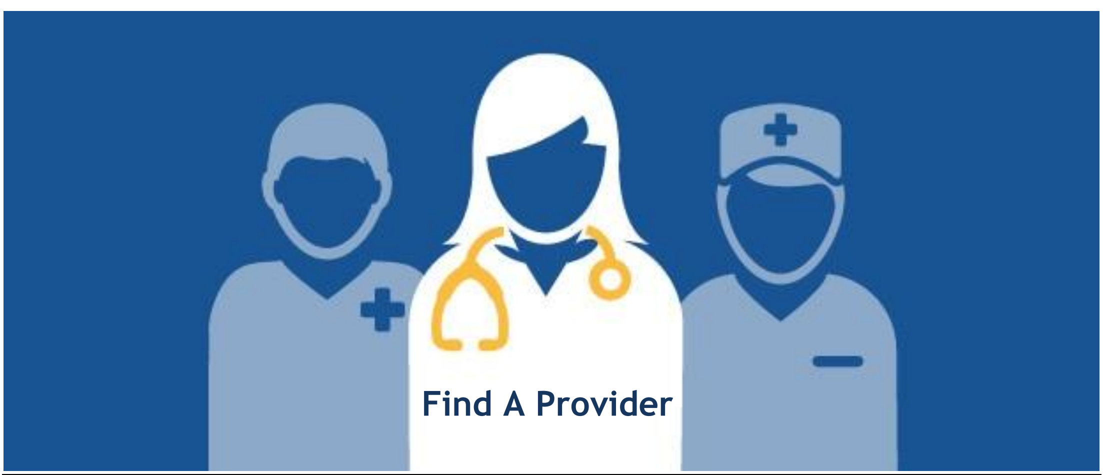
The University of Arkansas Health Coverage Plan is a self-funded plan. Claims are administered by **UMR** (a division of United Healthcare) and participants use UMR providers as their in-network providers. The prescription drug portion of the University's Health Coverage plan is administered by **MedImpact.** Both UMR and MedImpact offer nation-wide networks of providers.

You have a choice of three health plans (all administered by UMR) for you and your family's health coverage:

CLASSIC PLAN
If you select the Classic Plan, you will have mid-range premiums & mid-range out- of-pocket costs. There are no benefits for out-of-network providers other than for true emergencies. Participants are eligible for a healthcare FSA.

HEALTH SAVINGS PLAN
If you select the Health Savings Plan, you will have the lowest premiums but will have the highest out-of-pocket costs. Services for out-of-network providers will be covered at reduced rates. Participants are eligible for a Health Savings Account (HAS.

PREMIER PLAN
If you select the Premier Plan, you will pay the highest premiums but will have the lowest out-of-pocket costs. Services for out-of-network providers will be covered at reduced rates.

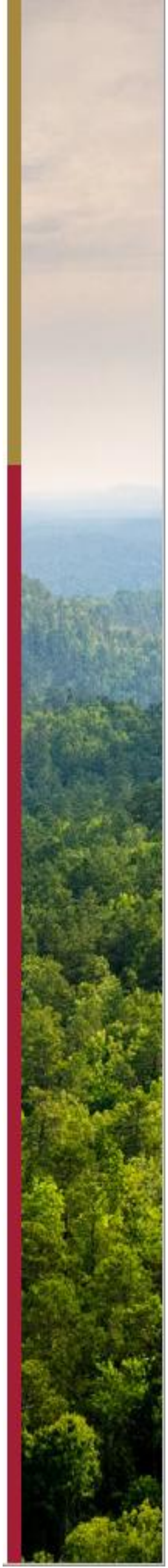


Medical – UMR	Pharmacy - MedImpact
• Go to UMR's website – www.umr.com • Click on "Find a Provider" • Choose the "University of Arkansas System" to search for an in-network provider	• Go to MedImpact's website – mp.medimpact.com/uas • Click on "Create an account" and set up your login • Click on "Pharmacy Search"

Beginning January 1, 2026, here's what you'll pay under each medical plan.

		Classic Plan		Premier Plan		Health Savings Plan	
		SmartCare	Non-SmartCare	SmartCare	Non-SmartCare	SmartCare	Non-SmartCare
Deductible	Individual	$850	$1,400	$550	$850	$3,400	
	Family	$1,700	$2,800	$1,100	$1,700	$6,000	
Coinsurance		20%	25%	15%	20%	5%	10%
Out-of-Pocket Maximum	Individual	$4,800 Wellness: $3,500	$5,300 Wellness: $4,050	$2,750 Wellness: $2,400	$3,250 Wellness: $2,750	$6,250	$6,750
	Family	$9,600 Wellness: $7,000	$10,600 Wellness: $8,100	$5,500 Wellness: $4,800	$6,500 Wellness: $5,500	$12,300	$13,300
Primary Care Office Visit		$25	$40	$15	$30	5% after deductible	10% after deductible
Specialist Office Visit		$45	$60	$35	$50	5% after deductible	10% after deductible
Preventive Care* ACA- and ACIP-compliant wellness and well-baby visits, immunizations and screenings		Plan covers 100% of ACA- and ACIP-qualified preventive care		Plan covers 100% of ACA- and ACIP-qualified preventive care		Plan covers 100% of ACA- and ACIP-qualified preventive care	
Disposable Medical Supplies Test strips, oxygen filters, lancets, etc.		Plan covers 100%, up to $800 in disposable supplies		Plan covers 100%, up to $800 in disposable supplies		10% after deductible	
Hospital Inpatient Services		$150 copay, then 20% after deductible	$300 copay, then 25% after deductible	$150 copay, then 15% after deductible	$300 copay, then 20% after deductible	5% after deductible	10% after deductible
Emergency Room Visit		$350 copay, then 25% after deductible (waived if admitted)		$350 copay, then 20% after deductible (waived if admitted)		10% after deductible	
Therapy Services Speech, physical, occupational (copay on initial evaluation visit only)		$40 evaluation copay, then 20% after deductible	$55 evaluation copay, then 25% after deductible	$30 evaluation copay, then 15% after deductible	$45 evaluation copay, then 20% after deductible	5% after deductible	10% after deductible
Outpatient Diagnostic Lab Services		20%	25%	15%	20%	5% after deductible	10% after deductible
Outpatient Diagnostic Testing and Surgical Services		20% after deductible	$160 copay, then 25% after deductible	15% after deductible	$80 copay, then 20% after deductible	5% after deductible	10% after deductible
Advanced Imaging CT, PET, MRI (prior authorization required)		$75 copay, then 20% after deductible	$150 copay, then 25% after deductible	$50 copay, then 15% after deductible	$100 copay, then 20% after deductible	5% after deductible	10% after deductible
Urgent Care Visit		$55		$50		10% after deductible	
Prescription Drugs							
Out-of-Pocket Maximum	Individual	$1,900		$1,900		Combined medical and prescription drug out-of-pocket maximum	
	Family	$3,800		$3,800			
Tier 1		$18 copay		$14 copay		10% after deductible	
Tier 2		$62 copay		$57 copay			
Tier 3		$97 copay		$92 copay			

*Preventive services that are covered with no cost share are those services described in the United States Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the CDC, and HRSA guidelines for women, as well as children, including the American Academy of Pediatrics Bright Futures periodicity guidelines.



Infertility Treatment

In 2019, Infertility Treatment was added as a benefit of the University of Arkansas at Pine Bluff Health Plan. The maximum lifetime benefit is $30,000 ($20,000 for medical and $10,000 for pharmacy). Coverage includes Associated IVF prescription drugs, Artificial insemination, Gamete intrafallopian tube transfer (GIFT), Intracytoplasmic sperm injections (ICSI), Medical costs for donor sperm/eggs, and genetic testing to diagnose infertility. Some exclusions apply. You can enroll in UMR's Maternity Management Program for assistance with claims, pre-approvals, and options. Call 844.604.6244 to enroll.

Claims Appeals

Employees who disagree with a denial of a medical claim or a rescission of coverage determination can request that the Plan review its initial determination by submitting a written request to the Plan. There are two levels of internal appeal and a third level through a right to an external review. There are timelines and specific procedures for all three levels of the appeals process. For more information and assistance with filing an appeal, please reach out to a Benefits Representative or refer to the Plan Description found on the UA System website: https://benefits.uasys.edu/health-and-wellness/medical/.

Health Coverage Premiums

Health Insurance premiums at the University of Arkansas at Pine Bluff are divided among four different salary bands. Employees in the lower salary bands receive a larger percentage of employer contributions than employees in the higher salary bands. On the next page, you will find listed the employee premiums for Health Coverage. Note, employees who are less than 100% appointed have different premiums which can be found on the HR website.

Prescription Drugs

The prescription part of the University of Arkansas at Pine Bluff Health Coverage plan is administered by **MedImpact**. MedImpact has a nation-wide network of pharmacies, including most chains. The UA prescription drug formulary is maintained by the University of Arkansas System Pharmacy Advisory Committee, which is composed of faculty and clinical pharmacists, physicians and nurse practitioners who advise the Committee on the most recent medical research results. The Committee's recommendations are based on the latest available evidence-based studies.

You pay one co-payment for each 30-day supply of drugs. Certain maintenance medications will allow you to get a 90-day supply (one copayment for each 30-day supply) after you have filled two 30-day supplies.

Specialty Drug Distribution Program

MedImpact Direct Specialty will handle claims for all specialty drugs. These drugs will be filled through one of two partnered pharmacies: UAMS or Kroger. If you are on one of the following medications, you will need to set up an account with one of the partnered pharmacies to fill your prescriptions: Humira, Enbrel, Otezla, Xolair, Imbrucvica, Revlimit, Ibrance, Xtandi, Jakafi, Venclextra, Imatinib, Deplixent, Gilenya, Stelara, Tecfidera, Cimzia, Glatopa, or Capecitabine. Please call 1-877-391-1103 for questions regarding this program. This program does not affect your tier, copay, or coinsurance.

HEALTHY YOU

Your journey to wellness starts here

The University of Arkansas at Pine Bluff health coverage plan promotes wellness. Annual physicals, annual OB/GYN exams and well-baby visits are covered at 100%. New employees enrolled in UAPB health coverage will be required to complete a Tobacco/Nicotine Pledge. Employees who do not complete the Tobacco/Nicotine Pledge or do not certify their enrollment in a tobacco cessation program or who elect to continue to use tobacco/nicotine will be charged a $25 per paycheck Tobacco Surcharge, in addition to the semi-monthly premium. Nine-month appointed faculty will pay a prorated amount over nine months. All employees will recertify annually.

Nutritional Counseling

One annual visit with a dietitian and up to 3 additional visits in conjunction with health coaching for those who have a BMI of 27 or above. For 3 additional visits, prior authorization is required and continued approval contingent upon program compliance.

Real Appeal

Real Appeal is an online weight loss program available to you at no additional cost through our health benefits plan. With Real Appeal, you get a transformation coach who leads online group sessions; online tools to help track your food, activity, and weight loss progress; and a success kit with recipes, scales, workout DVDs and more shipped right to your door. Get started today at www.enroll.realappeal.com. Have your health insurance ID card accessible during enrollment.

Bariatric Surgical Procedures

Bariatric Surgical Procedures are covered if you have a body mass index of 40 without co-morbidity or BMI of 35 or greater with obesity-related co-morbid medical conditions including hypertension, cardiopulmonary condition, sleep apnea, diabetes, or any life-threatening or serious medical condition that is weight induced. You must demonstrate that dietary attempts at weight control have been ineffective through completion of a structured diet program such as Weight Watchers or Jenny Craig; and within the 12-month period immediately prior to the request for the surgical treatment have completed a structured physician-supervised diet program of no less than six months duration and including all the following: documentation in the medical record of participation by the physician, no weight gain during the program, behavior modification supervised by a qualified professional, consultation with and participation in a reduced-calorie diet program supervised by a dietician or nutritionist, and exercise regimen (unless contraindicated). Completion of a psychological examination of the member's readiness and fitness for surgery and the necessary postoperative lifestyle changes must also be completed. Facilities for procedures are restricted to accreditation under ACS, ASMBS and MBSAQIP. No experimental or investigational procedures will be covered. Procedures are limited to one procedure and one revision per lifetime. Cosmetic procedures are not included. Patients must be 18 years of age or older. See the plan document for more information.

Disease Management

- **The Smoking Cessation Program** provides free PCP visits and $0.00 copayments for Chantix, a medication for nicotine addiction.
- By participating in the **Pregnancy Management Program**, you'll receive a $300 discount off of hospital expenses if you enroll in the 1st trimester or $150 if you enroll in your 2nd trimester. For more information, call UMR at 1-888-438-6105
- **The Metabolic Weight Loss** programs can qualify you for up to a $1,000/lifetime benefit for individuals with a BMI of 30 and above who participate in coaching. Prior authorization is required. Call UMR at 888-438-6105 for more information.

Health Plan Premiums- Monthly Medical Rates

Salary Tiers	Classic Plan		Health Savings Plan		Premier Plan	
Salaries $30,000 and below	**12 Month**	**9 Month**	**12 Month**	**9 Month**	**12 Month**	**9 Month**
Employee Only	$153.88	$217.24	$83.44	$117.80	**$428.62**	$605.12
Employee & Spouse	$407.70	$575.58	$215.44	$304.16	$1072.32	$1513.86
Employee & Child(ren)	$297.00	$419.30	$166.92	$235.66	$809.34	$1142.60
Family	$529.50	$747.52	$279.02	$393.92	$1442.98	$2027.14
Salaries $30,001 -$60,000	**12 Month**	**9 Month**	**12 Month**	**9 Month**	**12 Month**	**9 Month**
Employee Only	$166.88	$235.60	$96.44	$136.14	$441.62	$623.46
Employee & Spouse	$407.70	$575.58	$215.44	$304.16	$1072.32	$1513.86
Employee & Child(ren)	$321.28	$453.58	$166.92	$236.66	$833.62	$1176.88
Family	$544.06	$768.08	$293.58	$414.46	$1457.54	$2057.70
Salaries $60,001-$90,000	**12 Month**	**9 Month**	**12 Month**	**9 Month**	**12 Month**	**9 Month**
Employee Only	$176.88	$249.72	$106.44	$150.26	$461.62	$637.45
Employee & Spouse	$427.40	$603.38	$235.14	$331.96	$1123.02	$1541.68
Employee & Child(ren)	$338.28	$477.58	$208.90	$294.92	$860.62	$1200.88
Family	$575.18	$840.25	$324.70	$458.40	$1488.66	$2101.64
Salaries $90,001 and above	**12 Month**	**9 Month**	**12 Month**	**9 Month**	**12 Month**	**9 Month**
Employee Only	$186.88	$263.84	$116.44	$164.38	$461.62	$651.70
Employee & Spouse	$458.40	$647.16	$266.14	$375.72	$1123.02	$1585.44
Employee & Child(ren)	$348.28	$491.68	$218.90	$309.04	$860.62	$1215.00
Family	$595.18	$840.26	$344.70	$486.64	$1508.66	$2129.86

Note:

Premiums shown are monthly.

All premiums are collected semi-monthly and pre-tax.

9-month premiums are collected over 17 pay periods during the months of September thru May to prepay for the months of June, July and August. If premiums are increased in January 9-month employees may be subject to an adjustment to ensure they have paid enough to cover their summer benefits

Dental Coverage

Additional Information

Go to the Human Resources website to find the Dental Plan Summary and other additional information.

- Go to https://www.uasys.edu/
- Go to "Benefits"
- Click on Health & Wellness – Dental
- Click on Dental Summary Plan Description
- "Benefits"

Whom can I cover?

- Your lawful spouse
- Children from birth to the date they turn 26
- Children include biological child, legally adopted child, stepchild and eligible foster child
- Dependent Eligibility Documentation is required.

How to register for Dental Xtra

Go to Arkansas Blue Cross Blue Shield's website at uasdental.blueadvantagearkansas.com and select the "Enroll Now" button in the Dental Xtra section. You'll receive a letter telling you about the additional dental benefits you're eligible to receive.

The University of Arkansas at Pine Bluff Dental Coverage 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 fluoride treatments, extractions, oral surgery, crowns, bridges, spacers and implants. The dental plan is administered by **Arkansas Blue Cross Blue Shield** but is self-insured by the University of Arkansas.

SCHEDULE OF DENTAL SERVICES

Individual Deductible – (Basic and Major Services) $50

Family Deductible – 2 Family Members (Basic and Major Services) $100

Annual Maximum Payment – Per Person Per Calendar Year $1,750

Orthodontic Lifetime Maximum – $2,000

Benefit Period – A benefit period for each eligible participant shall mean a calendar year, the period from January 1st to December 31st of each year. Applies to Coverage A, B and C

	In Network	Out-of-Network
TYPE A CHARGES: PREVENTIVE SERVICES (not subject to deductible)		
Exams	100%	90%
Radiographic Images (X-rays)	100%	90%
Fluoride Treatment	100%	90%
Prophylaxis (cleaning)	100%	90%
Sealants	100%	90%
TYPE B CHARGES: BASIC RESTORATIVE SERVICES		
Fillings	80%	72%
Extractions	80%	72%
Surgical and Non-Surgical Periodontics	80%	72%
Endodontics (root canals)	80%	72%
Anesthesia	80%	72%
TYPE C CHARGES: MAJOR RESTORATIVE SERVICES		
Inlays, Onlays, Crowns	50%	45%
Partials and Dentures	50%	45%
Implants	50%	45%
ORTHODONTICE SERIVCES limited to covered persons to age 18 (not subject to deductible)		
Diagnostic, Active, Restorative Treatment	50%	40%
DENTAL XTRA (Included)		
Two additional cleanings are covered per year (a total of four) for members with one of the following qualifying conditions: diabetes, coronary artery disease, oral cancer, Sjogren's syndrome, stroke or pregnancy. Dental Xtra benefits may not be combined by members with more than one condition.		

ROLLOVER BENEFIT			
In-Network calendar-year aggregate maximum **$1,500**	Yearly Threshold Amount **$750**	Available Rollover amount to use next year/beyond **$375**	Accumulated Rollover Maximum **$1,500**

Dental Coverage

ROLLOVER BENEFIT

If no more than $750 claims dollars are paid in a calendar year and if you have at least one dental claim for the calendar year, your calendar year coverage maximum will increase by $375. You can stockpile $1,500 in total rollover dollars.

CHOOSING YOUR DENTAL NETWORK

You have the freedom to choose any licensed dentist for covered services. However, it works to your advantage to choose a dentist from the Arkansas Dental Select Plus network. You'll get the deepest discounts and pay less out of pocket when you choose a dentist from the Arkansas Dental Select Plus network of providers. If you visit an out-of-network dentist, you may be required to complete forms yourself or pay a service charge to the dentist. Payment to the out-of-network dentist will be based on Arkansas Blue Cross Blue Shield fee schedule and not billed charges.   You are responsible for paying 100% of any amounts over the fee schedule, plus your percentage portion of the fee schedule amount.

Monthly Dental Premiums

75%-100% Appointed	**12 Mon**	**9 Mon**
Employee Only	$16.64	$23.50
Employee & Spouse	$34.32	$48.46
Employee & Child(ren)	$28.97	$40.90
Emp. Spouse & Child(ren)	$46.65	$65.86

9 Month Premiums: Faculty on a 9-month appointment pay an additional premium September through May to prepay for the following summer. 9-month premiums are collected over 17 semi-monthly pay periods.

Find a Provider

- Visit Arkansas Blue Cross Blue Shield's website: uasdental.blueadvantagearkansas.com
- Click on Search
- Enter your zip code and select the number of miles you are willing to drive
- Enter name or specialty type
- Click Search

Vision Insurance

Vision Insurance, in partnership with **EyeMed**, is available to you through your employment with the University of Arkansas at Pine Bluff. Vision Insurance helps lower your out-of-pocket costs when getting an eye exam and purchasing glasses or contacts.

EyeMed provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a nationwide network of both ophthalmologists and optometrists. EyeMed contracts with both local providers and many national and regional chain locations.

Participation in Vision Insurance is required for the full calendar year; you cannot cancel coverage or delete eligible dependents during the calendar year.

SCHEDULE OF VISION INSURANCE BENEFITS

	BASIC PLAN		ENHANCED PLAN	
Co-Payments	Exam[1]	$10	Exam[1]	$10
Services/Frequency	Exam	1 per plan year	Exam	1 per plan year
	Frames	1 per 2 plan years	Frames	1 per plan year
	Lenses	1 per plan year	Lenses	1 per plan year
	Contact Lenses	1 per plan year	Contact Lenses	1 per plan year
Benefits[5]	In-Network	Out-of-Network	In-Network	Out-of-Network
Frames	$125 retail allowance[1]	Up to $91	$150 retail allowance[1]	Up to $105
Contact Lens Fitting (standard[2])	$25 co-pay	Up to $40	$25 co-pay	Up to $40
Contact Lens Fitting (premium[2])	$25 co-pay	Up to $40	$25 co-pay	Up to $40
Lenses (standard) per pair:				
Single Vision	$25 co-pay	Up to $30	$20 co-pay	Up to $30
Bifocal	$25 co-pay	Up to $50	$20 co-pay	Up to $50
Trifocal	$25 co-pay	Up to $70	$20 co-pay	Up to $70
Lenticular	$25 co-pay	Up to $70	$20 co-pay	Up to $70
Progressive (standard)	$80 co-pay	Up to $50	$20 co-pay	Up to $50
Progressive (premium)	$110-200 co-pay	Up to $50	$50-195 co-pay	Up to $50
Contact Lenses[3] [4]	$120 retail allowance	Up to $84	$150 retail allowance	Up to $105

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements.
[1]Exams at Plus Providers are $0 co-pay. Frame allowances at Plus Providers increase by $50.
[2]Standard includes contact lens fit and two follow-up visits; Premium includes 10% off retail price, then apply $40 allowance
[3]Conventional & Disposable (in network): $0 copay; 15% off balance over $120 allowance; Medically Necessary: $0 copay; paid in full
[4]Contacts – Out of Network: Conventional/Disposable: up to $84; Medically Necessary: up to $210
[5]Plan allows members to receive either contacts and frames, or frames and lens services

Vision Insurance

DISCOUNT FEATURES

Participants should check the EyeMed provider directory for providers who offer discounts for additional purchases. Discounts may vary by lens type and are subject to change without notice. Discounts do not apply if prohibited by the manufacturer.

LENS OPTIONS

	In-Network	Out-of-Network
Anti-Reflective Coating – Standard	$45	Up to $23
Anti-Relective Coating – Premium	$57-85	Up to $23
Photochromic – Non-Glass	$75	Not covered
Polycarbonate – Standard	$40	Not Covered
Scratch Coating – Standard Plastic	$15 b/$0 e	Not Covered
Tint – Solid and Gradient	$15	Not Covered
UV Treatment	$15 b/$0 e	Not Covered
All Other Lens Options	$20% off retail	Not Covered

OTHER BENEFITS

- **Hearing Care from Amplifon Network: Up to 64% off hearing aids; call 1.877.203.0675 for more information**
- **LASIK or PRK from U.S. Laser Network: 15% off retail or 5% off promo price; call 1.800.988.4221 for more information**

Semi-Monthly Vision Insurance Premiums

	BASIC		ENHANCED	
	12 Mon	**9 Mon***	**12 Mon**	**9 Mon***
Employee Only	$2.34	$3.31	$4.74	$6.69
Employee & Spouse	$4.65	$6.57	$9.37	$13.23
Employee & Child(ren)	$4.55	$6.43	$9.18	$12.97
Family	$6.92	$9.78	$13.96	$19.71

9-Month Premiums: Faculty on a 9-month appointment pay an additional premium September through May to prepay for the following summer, paying for 12 months (Sept-Aug) over 9 months (Sept-May).

Find a Provider

- **Go to EyeMed's website at www.eyemed.com**
- **Click on Find an eye doctor**
- **Choose Insight network and select either Use My Location or Enter your zip code and select Search by Zip; you can also search by doctor's name or by Online providers/Lasik providers**

Additional Information

Go to the Human Resources website to find additional info about Vision Insurance.

- Go to https://www.uasys.edu/
- Go to "Benefits"
- Click on Health & Wellness - Vision
- Click on EyeMed Vision Summary Plan Description

Whom can I cover?

- Your lawful spouse
- Children from birth to the date they turn 26
- Children include biological child, legally adopted child, stepchild and eligible foster child
- Dependent Eligibility Documentation is required

How to use the plan - Network Provider

- Identify yourself as an EyeMed Vision participant and present your EyeMed ID card.
- The provider will call EyeMed to verify your coverage and obtain an authorization number.
- Network provider handles all claims & paperwork.

FSA

Flexible Spending Accounts

Additional Information

- Go to https://www.uasys.edu
- Go to "Benefits"
- Click on Health & Wellness -Flexible Spending Accounts
- Click on Flexible Spending Accounts Summary Plan Description

Important FSA Info:

- There can be no transfer of funds between accounts.
- Expenses must in incurred from the 1st day of the plan year, or your eligibility date, through December 31, or your termination date, whichever comes first.
- You must re-enroll in FSAs every year during the annual enrollment period.
- Reimbursement requests must be made no later than March 31 of the following year.
- If you use your FSA Benny Card to pay for your healthcare expenses, save your receipts. You may be required to provide documentation that it was an eligible expense.

Flexible Spending Accounts (FSA) are tax-exempt accounts that you can use to pay for eligible medical, dental, vision, prescription, and dependent daycare expenses. Your contributions to an FSA are deducted from your pay before taxes, which lowers your taxable income. You have two FSA options:

- **Healthcare FSA –** Employees who participate in the Health Savings Plan are not eligible for the Healthcare FSA. All other benefits-eligible employees are eligible to participate in a Healthcare FSA.
- **Dependent (day) Care Account** – All benefits-eligible employees are eligible to participate in the Dependent Care FSA.

You elect your contribution for the remainder of the calendar year within 31 days of your benefits-eligible appointment date and annually after that during Open Enrollment. Contributions will be deducted from your paycheck exempt from taxes. You will have access to your full Healthcare FSA annual contribution amount at any time during the year.

	Healthcare FSA	Dependent Care FSA
Eligibility	All eligible employees, excluding those participating in the Health Savings Plan	All eligible employees
2026 Contribution Maximum	$3,300	$7,500 (married & filing jointly or single) $3,750(married and filing separately)
Plan Year Rollover	Any amount between $50 up to $570	Unused funds are forfeited
Eligible Expenses	Medical, prescription drug, dental & vision expenses, including copays, coinsurance & deductibles	Dependent care expenses for daycare or after-school care expenses for a child under age 13, an elderly person, or a person with disabilities as long as you claim them as a dependent on your tax return. Expenses must be incurred because you & your spouse are working or looking for work.
Paying for Expenses	Pay for expenses directly with a UMR FSA debit card or receive reimbursement by submitting a reimbursement claim form & itemized receipt	Receive a reimbursement by submitting a reimbursement claim form & itemized receipt

Additional information about eligible covered services

You can get additional information from the UMR's website at www.umr.com. Publications 502 (Health Care Reimbursement) and 503 (Dependent Care) will provide the most detailed information and are available from www.irs.gov.

Health Savings Accounts (HSA)

Once you enroll in the Health Savings Plan, you will open a Health Savings Account (HSA) with Optum Bank. You'll receive a debit card to pay for your eligible health care expenses, along with detailed information about your account.

The IRS requires the following in order for you to enroll in an HSA:

- You ***must be enrolled*** in the Health Savings Plan.
- You can't have other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible.
- You or your spouse can't have a Healthcare FSA or Health Reimbursement Account (HRA) in the same year that you have an HSA.
- You can't be eligible for or enrolled in Medicare, covered by TRICARE, or have received Veterans Administration (VA) benefits in the three previous months.
- You can't be claimed as a dependent by someone else.

What's Right for Me – FSA versus HSA

	Healthcare FSA	HSA
2026 Contribution Maximum*	$3,300 pre-tax Elect contribution amount for the year. No changes allowed during the year without an eligible qualifying event.	• Individual: $4,400 pre-tax • Family: $8,750 pre-tax
Plan Year Rollover	Any amount over $50 up to $570	Any amount
Account Ownership	Accounts are owned by the University. If you leave, you can continue to use it through COBRA; once COBRA ends account balance is forfeited.	You own the account. You can take it with you if you leave the University or retire.
Account Growth	• Your contributions	• Your contributions • University contributions • Transfers • Interest • Investment income
Access to Funds	Full yearly contribution any time during the plan year	Only funds deposited in the account
Reimbursement	File eligible claims for the plan year by March 31 of the following year	HSA funds can be used to pay for any eligible services incurred after your start date
Eligible Expenses	Copayments or deductibles, dental care, vision care, qualifying prescriptions, certain medical equipment. For a full list of qualified medical expenses, visit www.irs.gov.	

2023 UAPB HSA Contributions

- Individual: Up to $650
- Family: Up to $1,200

The employer contribution is pro-rated based on enrollment date.

It's Your Money

Money in your HSA is always yours – if you don't use your entire balance, it will roll over to the next year. Also, if you leave UAPB employment, you can take the account with you.

* Includes University contributions to HSA. $1,000 additional catch-up contribution allowed on HSA if you are 55 or older.

Life Insurance

Life insurance provides a payment to family or other beneficiaries in the event of death. Coverage is provided by **Standard Insurance Company (The Standard)**. The University of Arkansas at Pine Bluff provides **Basic Life insurance** to you at no cost. Participation is mandatory and your coverage is equal to one time your Annual Earnings, rounded to the next higher multiple of $1,000, if not already a multiple of $1,000, not to exceed $50,000.00.

You may purchase an additional one, two, three or four times your salary (up to a maximum of $750,000), by enrolling in the **Additional Life insurance**. You pay 100% of the cost for Additional Life Insurance. For new hire eligibility or for qualified life event changes **IF** the requested life enrollment is less than $500,000 and less than 3x salary Evidence of Insurability (EOI) is not required.

You may purchase **Dependents Life Insurance** to cover your eligible family members. 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.

Whom can I cover? (Dependents Life)

- A person to whom you are legally married.
- Children from live birth to the date they turn 26
- Disabled child (documentation required)
- Children include biological child, legally adopted child, stepchild, foster child, dependent grandchild if living in your home or a child living in your home for whom you are the court-appointed legal guardian.
- Dependent Verification Form required

Coverage	Semi-Monthly Cost – paid with after tax dollars		
BASIC LIFE INSURANCE	**Coverage is mandatory & 100% paid by the University.**		
ADDITIONAL LIFE INSURANCE	**Coverage is optional & 100% paid by the employee.**		
	Current Age	**12 Mon**	**9 Mon**
	Less than 30	$0.037	$ 0.049
	30 but <35	$0.053	$0.071
To calculate your semi-monthly premium: **1. Multiply annual salary by 1, 2, 3 or 4 (based on coverage election). Round to next $1,000. Cap at $750,000.** **2. Divide by 1,000** **3. Multiply by Age Rate** **4. Divide by 2**	35 but < 40	$0.060	$0.080
	40 but <45	$0.075	$0.100
	45 but <50	$0.112	$0.149
	50 but <55	$0.172	$0.231
	55 but <60	$0.321	$0.428
	60 but <65	$0.493	$0.657
	65 but <70	$0.950	$1.267
	70 and older	$1.533	$2.071
DEPENDENTS LIFE INSURANCE	**Coverage is optional & 100% paid by the employee.**		
	Coverage	**12 Mon**	**9 Mon***
	$10,000	$1.43	$2.01
	$15,000	$2.14	$3.01
	$20,000	$2.85	$4.02

Reduction in coverage for Basic Life & Optional Life

- If you reach age 70 but not age 75, coverage reduces by 35% of pre-age 70 coverage.
- If you reach age 75 or more, coverage reduces by 50% of pre-age 70 coverage.

Worldwide Emergency Travel Assistance is provided to you and eligible family members as part of your Basic Life Insurance. When traveling for business or pleasure, in a foreign country or 100 miles or more away from home, you can count on getting help in the event of an emergency. This is not an insurance plan and will not pay bills but instead will provide you with assistance.

Accidental Death and Dismemberment

(AD&D)

You may purchase **Accidental Death & Dismemberment Insurance** for yourself, your spouse and your eligible dependent children in the event of accidental death (full benefit) or dismemberment (partial benefit). Coverage is provided by **Standard Insurance Company (The Standard)**. If you enroll in family coverage, your spouse is covered at 60% of your elected dollar coverage and children are covered at 20% of your elected dollar coverage up to a maximum coverage for children of $25,000.

Coverage amounts are available in $25,000 increments up to a maximum coverage of $300,000.

Coverage	Semi-Monthly Cost – paid with after tax dollars					
	12Mon	Single	Family	**9 Mon***	Single	Family
$25,000		$0.19	$0.38		$0.27	$0.53
$50,000		$0.38	$0.75		$0.53	$1.06
$75,000		$0.56	$1.13		$0.80	$1.59
$100,000		$0.75	$1.50		$1.06	$2.12
$125,000		$0.94	$1.88		$1.33	$2.65
$150,000		$1.13	$2.25		$1.59	$3.18
$175.000		$1.32	$2.63		$1.86	$3.71
$200,000		$1.50	$3.00		$2.12	$4.24
$225,000		$1.69	$3.38		$2.39	$4.76
$250,000		$1.88	$3.75		$2.65	$5.29
$275,000		$2.06	$4.13		$2.92	$5.82
$300,000		$2.25	$4.50		$3.18	$6.35

9-Month Premiums: Faculty on a 9-month appointment pay an additional premium September through May to prepay for the following summer.

AD&D Coverage

Loss of:		
	Life	100% of Principle Sum Payable
	One hand or one foot	50% of Principle Sum Payable
	Sight of one eye, speech, or hearing in both ears	50% of Principle Sum Payable
	Two or more of losses listed above	100% of Principle Sum Payable
	Thumb & index finger of same hand	25% of Principle Sum Payable
	Quadriplegia	100% of Principle Sum Payable
	Hemiplegia	50% of Principle Sum Payable
	Paraplegia	75% of Principle Sum Payable

AD&D Reduction Due to Age

Coverage reduces by:

- 35% at age 70
- 55% at age 75
- 70% at age 80
- 85% at age 85.

AD&D loss must occur: Within 365 days of the date of the accident.

Short-term Disability

Short Term Disability income will be reduced by income you receive from:

- Worker's Compensation
- Social Security Benefits
- Unemployment Benefits
- Other income benefits

You will be considered disabled if you meet the following Own Occupation definition of disability:

- Unable to perform with reasonable continuity the material duties of your own occupation; and
- Suffer a loss of at least 20% in your pre-disability earnings when working in your own occupation.

Will the Short-Term Disability plan cover pre-existing conditions?

The Short-Term Disability plan does not exclude pre-existing conditions from coverage. The Optional Short-Term Disability plan does have an Extended Benefit Waiting Period for enrollments more than 31 days from your benefits-eligible appointment date:

- The Benefit Waiting Period is 12 months.
- After the first 12 months of coverage the Benefit Waiting Period would then become the longer of 14 days or exhaustion of accumulated leave.

Employer-Paid Basic Short-Term Disability

The university offers employer-paid Basic Short-Term Disability (STD) insurance for your **first 3 years of employment**. Coverage is provided automatically at no cost to you and is administered by Standard Insurance.

Basic STD insurance provides 60% of your pre-disability salary, up to $45,000. Benefits commence after a 14-day absence from work following the use of all accrued leave. (You do not have to use all of your accrued leave before taking maternity leave.)

Maximum Benefit Period – You can continue to receive Short-Term Disability benefits for as long as you continue to meet the definition of disability up to a maximum of 12 weeks of Short-Term Disability benefits.

Elimination Period – You must be continuously disabled and off work for 14 days, or the exhaustion of your accumulated sick and vacation leave (whichever is greater) before you can begin receiving Short Term Disability benefits. Employees going on Short Term Disability due to childbirth will not have to exhaust their accumulated leave prior to going on Short Term Disability.

Basic	Supplemental*	Voluntary**
100% employer paid	$0.285 per $100 of covered annual salary	$0.570 p $100 of base salary

* When you are enrolled in Basic STD coverage, Supplemental STD covers 60% of the first $4,153 of your weekly pre-disability earnings.

** Voluntary STD covers 60% of the first $4,153 of your weekly pre-disability earnings.

Coverage	Semi-Monthly Cost – paid with after tax dollars
BASIC SHORT TERM DISABILITY	Coverage is mandatory & 100% paid by the University.

Employee-Paid Supplemental Short-Term Disability

While you have Basic STD coverage, you can elect optional, employee-paid Supplemental Short-Term Disability (STD) insurance, which provides 60% of the first $4,153 of your weekly pre-disability earnings.

If you do not enroll in Supplemental STD during your new-hire enrollment period, you will be subject to an extended benefit waiting period. Review the Short- Term Disability Policy for more information.

Long-term Disability

Long Term Disability benefits assist in replacing earnings in the event of a long-term injury or illness that prevents you from working. Coverage is provided by **Standard Insurance Company (The Standard)**.

The University of Arkansas at Pine Bluff at provides **Basic Long-Term Disability** coverage to you at no cost. Participation is mandatory and your monthly benefit would be 60% of your covered salary (salary not to exceed $20,000).

You may purchase the **Optional Long-Term Disability** plan to cover a salary in excess of $20,000, up to a maximum covered salary of $500,000. The maximum benefit is still 60% of the covered salary.

<table>
<tr><th>Coverage</th><th colspan="2">Semi-Monthly Cost – paid with after tax dollars</th></tr>
<tr><td>BASIC LTD</td><td colspan="2">Coverage is mandatory & 100% paid by the University.</td></tr>
<tr><td rowspan="7">OPTIONAL LTD</td><td colspan="2">Coverage is optional & 100% paid by the employee.
$0.546 per $100.00 of covered pay
Formula for calculating semi-monthly cost:</td></tr>
<tr><td>12 Month</td><td>9 Month*</td></tr>
<tr><td>1. Divide annual salary by 24</td><td>1. Divide annual salary by 17</td></tr>
<tr><td>2. Subtract 1,666.67</td><td>2. Subtract 2,222.22</td></tr>
<tr><td>1. Divide by 100</td><td>3. Divide by 100</td></tr>
<tr><td>4. Multiply by $0.0.546 for cost</td><td>4. Multiply by $0.546 for cost</td></tr>
</table>

<u>*9-Month Premiums:</u> Faculty on a 9-month appointment pay an additional premium September through May to prepay for the following summer, paying for 12 months (Sept-Aug) over 9 months (Sept-May). Nine-month faculty starting after September will pay a higher premium to adequately fund the following summer.

Elimination Period – Disability income begins after 180 days from the last day worked or the end of your accumulated sick leave, whichever is later.

Maximum Benefit Period – If approved for LTD benefits, you may receive your monthly benefits for as long as you remain disabled, up to age 65. If your disability begins over age 60, you will be eligible for the following maximum benefit period:

Age at Disability	Maximum Benefit Period
61 or younger	To age 65 or for 5 years, whichever is longer
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

LTD income will be reduced by the income you receive from:

- Worker's Compensation
- Unemployment Compensation
- Social Security Benefits
- Other income benefits

Employees who make more than $500,000 a year will be given an opportunity at a later date to purchase a private policy to cover their salaries in excess of $500,000.

Will the Long-Term Disability plan cover pre-existing conditions?

Any new enrollments will be subject to a 12-month pre-existing condition waiting period. Any claims made during the first 12 months of coverage will be considered pre-existing if during the 3-month period prior to your effective date of coverage you:

- Consulted a physician
- Received medical treatment, services or advice
- Undergone diagnostic procedures, including self-administered procedures
- Taken prescribed drugs or medications

Critical Illness Insurance

Pays You Cash For A Qualifying Critical Illness

UHC's Critical Illness Protection Plan is designed to provide support in the event you're diagnosed with a covered critical illness.

How it works:	What's covered with this plan:	Earn $50:	Wellness Benefit details:
The United Healthcare Critical Illness Protection Plan sends a lump-sum payment directly to you after your diagnosis to help you stay on top of your bills. There are no restrictions on how you use the money you receive – mortgage or rent payments, groceries, childcare during treatment, out-of-pocket health plan costs, prescriptions, transportation, etc.	Base Benefit: Cancer-Invasive, Cancer – non-invasive, chronic renal failure, coronary artery disease, heart attack, heart failure, major organ failure, muscular dystrophy, stroke Partial Benefits: Amyotrophic Lateral Sclerosis (Lou Gehrig's disease), Cerebral Palsy, Cystic Fibrosis, Diphtheria, Encephalitis, Multiple Sclerosis, Tuberculosis *For a complete list of all covered conditions & benefit payment amounts, see your official plan documents.	The wellness benefit helps pay for preventive care and other screenings – complete at least 1 of the following tests to earn $50: Blood test for breast cancer, colon cancer, myeloma, ovarian cancer, prostate cancer, or triglycerides; bone marrow testing; breast ultrasound; chest x-ray; colonoscopy; fasting blood glucose test; flexible sigmoidoscopy; hemoccult stool analysis; mammography; pap smear; serum cholesterol test to check HDL and LDL; stress test on a bicycle or treadmill; thermography	*A covered spouse can also earn a benefit. *The benefit will only be paid 1 time per calendar year, regardless of the test performed. The benefit is paid in addition to any other payments you and/or your covered spouse receives under the policy. *See your official critical illness plan document for more info.

United HealthCare Voluntary Critical Illness Semi-Monthly Premiums									
Option 1:	**$10,000**								
		12M Premiums					**9M Premiums**		
Age Range	Emp Only	EE & Sp	EE & Ch	Family		Emp Only	EE & Sp	EE & Ch	Family
Under 25	$0.70	$1.35	$1.20	$1.85		$0.99	$1.91	$1.69	$2.61
25-29	$0.95	$1.85	$1.45	$2.35		$1.34	$2.61	$2.05	$3.32
30-34	$1.30	$2.50	$1.80	$3.00		$1.84	$3.53	$2.54	$4.24
35-40	$1.80	$3.55	$2.30	$4.05		$2.54	$5.01	$3.25	$5.72
40-44	$2.90	$5.80	$3.40	$6.30		$4.09	$8.19	$4.80	$8.89
45-49	$4.70	$9.65	$5.20	$10.15		$6.64	$13.62	$7.34	$14.33
50-54	$6.85	$14.35	$7.35	$14.85		$9.67	$20.26	$10.38	$20.96
55-59	$9.40	$19.90	$9.90	$20.40		$13.27	$28.09	$13.98	$28.80
60-64	$13.35	$28.35	$13.85	$28.85		$18.85	$40.02	$19.55	$40.73
65-69	$19.20	$39.45	$19.70	$39.95		$27.11	$55.69	$27.81	$56.40
70-74	$13.68	$26.63	$14.18	$27.13		$19.31	$37.59	$20.01	$38.29
75+	$19.08	$34.53	$19.58	$35.03		$26.93	$48.74	$27.64	$49.45
Option 2:	**$20,000**								
Age Range	Emp Only	EE & Sp	EE & Ch	Family		Emp Only	EE & Sp	EE & Ch	Family
Under 25	$1.40	$2.70	$2.40	$3.70		$1.98	$3.81	$3.39	$5.22
25-29	$1.90	$3.70	$2.90	$4.70		$2.68	$5.22	$4.09	$6.64
30-34	$2.60	$5.00	$3.60	$6.00		$3.67	$7.06	$5.08	$8.47
35-39	$3.60	$7.10	$4.60	$8.10		$5.08	$10.02	$6.49	$11.44
40-44	$5.80	$11.60	$6.80	$12.60		$8.19	$16.38	$9.60	$17.79
45-49	$9.40	$19.30	$10.40	$20.30		$13.27	$27.25	$14.68	$28.66
50-54	$13.70	$28.70	$14.70	$29.70		$19.34	$40.52	$20.75	$41.93
55-59	$18.80	$39.80	$19.80	$40.80		$26.54	$56.19	$27.95	$57.60
60-64	$26.70	$56.70	$27.70	$57.70		$37.69	$80.05	$39.11	$81.46
65-69	$38.40	$78.90	$39.40	$79.90		$54.21	$111.39	$55.62	$112.80
70-74	$27.35	$53.25	$28.35	$54.25		$38.61	$75.18	$40.02	$76.59
75+	$38.15	$69.05	$39.15	$70.05		$53.86	$97.48	$55.27	$98.89

Critical Illness Insurance

UHC Accident Insurance

Accidental injuries might put a stop to your plans, but the **Accident Protection Plan** can help with the expenses from an unexpected event. If you have a covered injury that requires medical attention, like a burn, concussion or fracture, you'll receive a cash benefit to use any way you choose. Plus, there's a yearly wellness benefit of up to $50 per year. All you need to do is complete one preventive screening or test.

What's Covered

Even with health insurance, an accidental injury can cost you thousands of dollars. Lost wages from missing work, health insurance deductibles and daily living expenses can create long-term financial problems. Accident insurance helps cover the added costs you may face following an injury.

Here is a short list of injuries and services that may qualify for a benefit payment:

- Ambulance services
- Emergency room and urgent care
- Doctor visits
- Hospital admission and stays
- Medical appliances (e.g., crutches, wheelchair, walker)
- Rehabilitation
- Burns
- Concussions
- Fractures/dislocations
- Lacerations (cuts)
- Prescriptions
- Organized sports injuries
- Lodging, travel and childcare

For a complete list of all covered conditions and benefit payment amounts, see your official plan documents.

Premiums	Option 1	Option 2	Option 3
Employee Only	$1.91	$2.52	$3.33
Employee + Spouse	$3.03	$4.00	$5.29
Employee + Child(ren)	$3.53	$4.85	$6.57
Employee + Family	$5.50	$7.50	$10.12

Critical Illness Insurance

UHC Hospital Indemnity Insurance

Even with health insurance, paying for a hospital stay can mean a lot of money coming out of your pocket to pay for your care. The **Hospital Indemnity Protection Plan** helps take care of that burden. If you receive covered hospital care, such as hospital admission and confinement or staying in the ICU, you'll receive a cash benefit to use any way you choose. Plus, there's a yearly wellness benefit of up to $50 per year. All you need to do is complete one preventive screening or test.

Base Plan Benefits	Option 1	Option 2	Option 3
Hospital/ICU Admission*	$500	$1,000	$1,500
Hospital Confinement	$100	$150	$200
ICU Confinement	$100	$150	$200

For a complete list of all covered conditions and benefit payment amounts, see your official plan documents.

Premium			
Employee Only	$2.87	$4.75	$6.63
Employee + Spouse	$5.67	$9.42	$13.15
Employee + Child(ren)	$4.81	$8.17	$11.54
Employee + Family	$8.08	$13.67	$19.26

Additional wellness benefits may be money in your pocket.

To earn $50 each year, complete at least one of these screenings or tests:
*If you are enrolled in multiple plans (Critical Illness, Accident, or Hospital Indemnity) and complete more than one of these screenings, you could receive up to $150 in wellness benefits ($50 for each exam up to 3 exams).

- Blood test for breast cancer (CA 15-3)
- Blood test for colon cancer (CEA)
- Blood test for myeloma (serum protein electrophoresis)
- Blood test for ovarian cancer (CA 125)
- Blood test for prostate cancer (PSA)
- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- Chest X-ray
- Colonoscopy
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- Serum cholesterol test to determine HDL and LDL levels
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

Voluntary Benefits

Voluntary products are private, individual policies you can purchase directly through the carrier or payroll deduction. The University offers four different voluntary products: **Group Rated Auto/Home Insurance**, **Pre-Paid Legal,** and **Identity Theft**. You may keep the Voluntary Products when you leave University of Arkansas employment by continuing to pay the premium directly to the vendor. All enrollment, questions and claims go directly through the provider, not through Human Resources.

Info	**Group Rated Auto/Home - Farmers**	**Pre-Paid Legal – LegalShield**	**Identity Theft - ID Watchdog**	
Benefit	You have access to auto and home insurance from Farmers Group Select. Take advantage of special discounts and benefits that could save you hundreds. *no payroll deduction	Gives you access to attorneys who can provide advice or assistance on a variety of legal issues.	Identity theft is the fastest growing crime in the US. The average victim will spend $9,650 and 330 hours trying to resolve problems. ID Watchdog offers complete identity theft protection.	
Plan Features	• Up to 15% off the cost of your coverage. • Automatic payment discount • Good driving rewards • A loyalty discount for years of service • Multi-policy discounts • Multi-vehicle savings • 24/7 superior service	Membership includes: • Personal legal advice on unlimited issues • Letters/calls made in your behalf • Contracts & documents reviewed • Will, Living Will & Health Care Power of Attorney • Moving traffic violations • IRS Audit Assistance • Trial Defense (If named as defendant in a covered civil action). • Uncontested divorce, separation, adoption &/or name change • More 24/7 Emergency Access	ID Watchdog searches billions of data points & alerts you of any changes to your credit, financial transactions, personal information, and more. Additional benefits include social networks alerts, sex offender notifications, and a password manager. ID Watchdog offers a 24/7 Customer Care Center and fully managed resolution services.	
Steps to enroll	Contact **Farmers** at 1-800-438-6381 or online at: www.myautohome.farmers.com/	Website: www.legalshield.com/info/uas For questions, contact Stephanie Walker at 870-295-0417.	Call 1-866-513-1518 or go to: http://identitybenefits.uas	

Life Changes & Your Benefits Coverage

You have 31-days from your benefits-eligible appointment date to enroll in coverage. If you don't enroll in coverage during this period, you may need a qualifying event to enroll. You may also need a qualifying event to enroll dependents later. Cancelling coverage or deleting dependents may also require a qualifying event. **Remember, all changes must be made with 31 days of the qualifying event and documentation of the qualifying event is required.** See below for options for enrolling or changing your elections later.

	Enroll in Coverage	Cancel Coverage	Change Coverage
Health, Dental & Vision	Can enroll in coverage with a HIPAA Qualifying event: • Loss of eligibility for other coverage • Employer contributions for other coverage cease • Marriage • Birth or adoption	Tax-exempt Premiums - must have a qualifying event: • Marriage, birth or adoption • Divorce or annulment • Spouse beginning or ending employment • Employee or spouse employment changes: part-time to full-time or full-time to part-time or going on or off LWOP.	Can add dependents with HIPAA Qualifying event: • Loss of eligibility for other coverage • Employer contributions for other coverage cease • Marriage or divorce • Death of spouse • Birth or adoption Delete dependents (Tax-exempt Premiums) - must have a qualifying event: • Marriage, birth, adoption, divorce • Spouse or child terminates employment • Employee or spouse employment changes: part-time to full-time or full-time to part-time or goes on or off LWOP.
Optional & Dependent Life	Must complete Evidence of Insurability requirements. Subject to plan approval.	Can cancel coverage at any time without a qualifying event	To Increase coverage must complete Evidence of Insurability requirements. Subject to plan approval. Can reduce coverage at any time.
Optional Disability	Can enroll in Opt STD at any time. LTD only during new hire or open enrollment period. STD subject to Extended Waiting Period & LTD will exclude pre-existing conditions for 1st 12 months	Can cancel coverage at any time.	N/A
AD&D	Can enroll at any time.	Can cancel coverage at any time.	Can change coverage at any time.
Flexible Spending (All changes must be consistent with your QE, as determined by the administrator)	Health & Dependent Care: • Marriage or divorce • Birth or adoption • Death of spouse Dependent Care Only: • Spouse terminates employment • Employee or spouse employment changes: part-time to full-time or full-time to part-time or goes on or off LWOP.	Health & Dependent Care: • Marriage or divorce • Birth or adoption • Death of spouse Dependent Care Only • Spouse terminates employment • Employee or spouse employment changes: part-time to full-time or full-time to part-time or on/off LWOP.	Health & Dependent Care: • Marriage or divorce • Birth or adoption • Death of spouse Dependent Care Only • Spouse terminates employment • Employee or spouse employment changes: part-time to full-time or full-time to part-time or goes on or off LWOP.

Additional Information

Coordinating Family Coverage: Employees whose spouses or children are also UA employees must carefully coordinate their benefits enrollment. You cannot be covered as both an employee and the dependent of an employee. Children cannot be covered under both parent's plans.

Keep Your Coverage Current: Remember, it is your responsibility to add new dependents (through marriage, birth, or adoption) to your insurance plans within 31 days of the date of your qualifying event. It is equally important that you delete dependents who become ineligible for coverage (through divorce, children turning 26).

Benefits Resources

Benefits Area	Provider	Online	Phone
Retirement	TIAA 730 Third Ave New York, NY 10017	www.tiaa.org/uasys/	1-800-842-2252
	Fidelity P.O. Box 770002 Cincinnati, OH 45277	www.fidelity.com/uark	1-800-343-0860
Health Plan	UMR 115 W Wausau Ave Wausau, WI 54402	www.umr.com	1-888-438-6105
Prescription Drug Plan	MedImpact 10680 Treena St 5th Floor San Diego, CA 92131	https://mp.medimpact.com/uas	1-800-788-2949
Dental Plan	Arkansas BCBS P.O. Box 2181 Little Rock, AR 72203	uasdental.blueadvantagearkansas.com	1-844-662-2281
Vision Insurance	EyeMed	www.eyemed.com	1-866-800-5457
Flexible Spending Accounts	UMR P.O. Box 8022 Wausau, WI 54402	www.umr.com	1-866-868-0145
Life, Disability & AD&D Insurance	The Standard 920 SW Sixth Ave Portland OR, 97204	www.standard.com	1-888-641-7194
Critical Illness Insurance	United Healthcare		1-800-444-5854 option 1
Group Rated Auto/Home	Farmers	www.myautohome.farmers.com/	1-800-438-6381
Pre-Paid Legal	LegalShield	www.legalshield.com/info/uas	1-870-295-0417
Identity Theft Protection	ID Watchdog	www.idwatchdog.com	1-866-513-1518
Employee Assistance Program	UAMS	www.uams.edu/eap/	1-800-542-6021

Resources

Other Campus Resources

Services	Phone	Address	Web Address	Email address
Human Resources				
Benefits • Retirement • Insurance • Retiree Benefits • Leave Benefits – Catastrophic Leave, FMLA, LWOP	**575-8863 or 8402**	ADMN 205	https://www.uapb.edu/administration/finance_administration/human_resources/benefits.aspx	hrbenf@uapb.edu williamssm@uapb.edu hunterc@uapb.edu
Class/Comp • Classification/Compensation • Employment	**575-8408**	ADMN 205	https://www.uapb.edu/administration/finance_administration/human_resources.aspx	smithld@uapb.edu hickmanc@uapb.edu
Employee Services • Employee Relations	**575-8405**	ADMN 205	https://www.uapb.edu/administration/finance_administration/human_resources.aspx	hickmanc@uapb,edu
Payroll • Supplemental Pay & LWOP Deducts • Payroll Adjustments & Accounting • Miscellaneous Deducts (voluntary & involuntary) • Employment Verification	**575-8403 or 8406**	ADMN 103	https://www.uapb.edu/administration/finance_administration/human_resources.aspx https://www.uapb.edu/administration/finance_administration/human_resources/benefits.aspx	blaked@uapb.edu mccoya@uapb.edu payrolloffice@uapb.edu
Talent Development • Training & Development • Workday Security Access	**575-8405**	ADMN 205	https://www.uapb.edu/administration/finance_administration/human_resources.aspx	hickmanc@uapb.edu
Services				
Environmental Health & Safety	**575-8958**	FAMA	https://www.uapb.edu/administration/finance_administration/facilities_management.aspx	finleye@uapb.edu
Facilities Management	**575-8831**	FAMA	https://www.uapb.edu/administration/finance_administration/facilities_management.aspx	langleyt@uapb.edu
Health Center	**575-7107**	INFIRMARY	https://www.uapb.edu/administration/student_affairs/health_services.aspx	holmesb@uapb.edu
Human Resources	**575-8400**	ADMN 222	https://www.uapb.edu/administration/finance_administration/human_resources.aspx	williamssm@uapb.edu
ID Card Office	**575-8104**	POLICE HEADQUARTER	https://www.uapb.edu/administration/student_affairs/police_and_public_safety.aspx	ferrelll@uapb.edu
Mailing Services	**575-7158 or 7159**	MAIL CENTER		dockettd@uapb.edu
Parking & Transit	**575-8104**	POLICE HEADQUARTER	https://www.uapb.edu/administration/student_affairs/police_and_public_safety.aspx	ferrelll@uapb.edu
Telephone Services	**575- 4773**	ADM BO01	techservices@uapb.edu	ttechservices@uapb.edu
Treasurer's Office	**575-8866**	ADMN 1		chilkdsa@uapb.edu
UAPB Account Username	**575-2905**	ADM BO01	techservices@uapb.edu	techservices@uapb.edu
AM&N/UAPB Federal Credit Union	575-2173	1410 University Drive	https://uapbfcu.virtualcu.net/	uapbfcu@sbcgobal.net
Watson Memorial Library	575-4525	Library	https://www.uapb.edu/administration/academic_affairs/john_brown_watson_memorial_library.aspx	donaldsonm@uapb.edu
University IT Services	575-4773	ADMBO01	techservices@uapb.edu	techservice@uapb.edu
U of A Police Department	**575-8102**	POLICE HEADQUARTER	https://www.uapb.edu/administration/student_affairs/police_and_public_safety.aspx	allenlm@uapb.edu
Arkansas Employee Assistance Program	800-542-6021		www.uams.edu/eap	hunterc@uapb.edu
Office of Equal Opportunity and Compliance	575-8053	Delta, Room 112	titlix@uapb.edu	davistn@uapb.edu
Workday training, support and help	575-8402	ADM 205		williamssm@uapb.edu
Miscellaneous				
Cafeteria (Meal Plans)	**575-8954**	Davis Sut. Union	https://uapb.campusdish.com/	
Follett Bookstore	575-8856	Davis Stu. Union	https://www.bkstr.com/arkansasatpinebluffstore	
Athletics Ticket Sales	**575-8601**	Stadium	https://uapblionsroar.com/	jonesbk@uapb.edu

Resources

workday

Workday is a self-service site that allows employees to view their personal payroll, benefits and leave information.

From Workday you can:

- Enroll in, update, or view your UA Benefits (insurance and retirement)
- View, print or email earning statements
- View, print or email leave reports
- View, print or email hourly time sheets
- Create or update direct deposit information
- Update home or campus address and phone
- Update W4 information

To log on to Workday employees must have a UARK email and password.

Additional Information

To log in to Workday go to:
http://myapps.microsoft.com/

* login with your institution credentials for Office 365 (you may be prompted to authenticate via Multi-Factor Authentication or set up MFA if you have not done so previously)

* locate and **click the 'Workday' icon** from the available applications list

*you will automatically be logged into Workday

TIME OFF

Annual Leave

Twelve-month benefit-eligible employees will earn annual leave based on the following schedule. If the position's FLSA status is exempt, you will accrue 15 hours of annual leave per month if the position's FLSA status is non-exempt will accrue according to years of service.

Beginning	Through	Monthly	Annually
1st year	3rd year	8 hours	12 days
4th year	5th year	10 hours	15 days
6th year	12th year	12 hours	18 days
13th year	20th year	14 hours	21 days
21st year		15 hours	22.5 days

Benefits-eligible non-classified staff who are on a 12-month position and are 100% appointed will accrue 15 hours of annual leave a month or 22.5 days a year. Individuals on a 9-month or 10-month appointment do not earn annual leave.

The maximum annual leave that can be transferred to a new calendar year or paid out at termination is 240 hours.

Prior State Service

If you have worked for another Arkansas state agency or state-supported institution of higher education in an eligible position, you may be given credit for your years of full-time service. Complete the "Prior Service Notification & Authorization" form.

Sick Leave

Benefits-eligible employees who are 100% appointed will accrue 8 hours of sick leave a month. Employees who are 50%-99% appointed will accrue sick leave on a prorated basis based on their percentage of appointments.

The maximum sick leave that can be transferred to a new calendar year is 960 hours.

You must be in a paid status (not on leave without pay except for FMLA, Worker's Compensation) on your normally scheduled work day before the holiday and after the holiday to be eligible for the paid holiday.

Holidays in Workday
Holidays are loaded for you into Workday during the month in which the holidays occur. If you end up working the holiday, you will need to make an adjustment to your holiday entry and the remaining hours will be moved to annual leave at the end of the month.

Holidays

There are ordinarily twelve official paid holidays and one or two additional days when the University is closed and which are charged to your annual leave. The usual schedule includes the following holidays:

- Independence Day (July 4)
- Labor Day (first Monday in September)
- Thanksgiving Day (4th Thursday in November)
- Day after Thanksgiving* (Friday after the 4th Thursday in November)
  **If approved by Governor.*
- Christmas Eve (December 24)
- Christmas Day (December 25)
- Christmas Holiday (In lieu of Veteran's Day)
- Christmas Holiday (In lieu of employee's birthday)
- Christmas Holiday (1-6 days charged to annual leave as needed)
- New Year's Day (January 1)
- Dr. Martin Luther King's Birthday (4th Monday in January)
- Friday of Spring Break
- Memorial Day

When a holiday (except December 25) falls on a Saturday, the preceding Friday is observed; when December 25 falls on a Saturday the following Monday is observed. When a holiday (except December 24) falls on a Sunday, the following Monday is observed.

TUITION discount

Eligibility

All full-time (100% appointed) active benefits-eligible employees, their spouses, and their eligible dependent children (as defined by the Internal Revenue Service) are eligible for a reduction in tuition. Employees cannot be on leave without pay other than workers' compensation, military or family medical leave. Eligibility begins with the final day of regular registration following continuous employment in a full-time position with the University for one complete fall or spring semester.

Employee Discount

UAPB employees who begin taking classes, resume taking classes, or begin a new degree program after May 1, 2017, will receive a 50% reduction in, but will be limited to no more than 132 discounted credit hours for undergraduate classes and no more than 72 discounted credit hours for graduate classes. All discounts from previous enrollment are applicable to the 132 undergraduate and 72 graduate benefit hours cap. Eligible employees can receive a 50% discount for undergraduate courses only taken at any other University of Arkansas campus, up to 132 credit hours.

Dependent Discount

Spouses and eligible dependent children will receive a 50% discount for undergraduate classes only, up to 132 credit hours. Spouses and eligible dependent children can receive a 40% discount in undergraduate classes (limited to 132 credit hours) at any other campus of the University of Arkansas.

Exclusions & Limitations:

- Employee discount applies to Resident Tuition and miscellaneous student fees only; no discount for college, course, or distance education fees. Fees for credit classes only, audited classes on a space available basis only.
- Spouse/dependent discount applies to Resident Tuition only. No student fees are waived.
- Payroll deduction available for the remaining balance after the discount is applied.
- Tuition discount does not apply to Law School, Medical School or self-paced courses.
- Total employee enrollment at reduced rates shall not exceed 11 semester credit hours per fall and spring semester and a total of 6 semester credit hours during the summer terms.
- Employees can request supervisor approval for up to five hours of release time to attend one class per semester during working hours. Additional classes taken during regular working hours must be made up with flex time or annual leave.

Is this benefit taxable?

Per IRS Code section 127, if your employer pays more than $5,250 for educational benefits for you during the calendar year, you must pay tax on the amount over $5,250. Any amount over $5,250 per calendar year will be taxed by the University.

Dependent Eligibility

The dependent student must be your lawful spouse or a dependent child as defined by the IRS. A dependent child per the IRS is a full-time student under the age of 24 at the end of the year or the student is permanently or totally disabled. You may be requested to furnish documentation to confirm your dependent's eligibility.

Waivers:

A new waiver is required for each fall, spring and summer semester.

Arkansas Employee Assistance Program

Contact the EAP at:
1-479-973-9072
1-501-686-2588
1-800-542-6021
www.uams.edu/eap

The EAP is not involved in grievance or disciplinary problems and is not designed to replace any Human Resources or management procedures. The EAP does not provide long-term psychotherapy or court-ordered treatment.

Benefits-eligible University employees and their eligible family members have access to an Employee Assistance Program (EAP). Your privacy is protected by state and federal law and professional standards of confidentiality. Any records or notes remain within the EAP and are not part of your personnel file or medical records.

The University of Arkansas at Pine Bluff pays the entire cost of this program. If you are referred by the EAP to a community resource in a specialized area and you choose to participate in this program, you will be responsible for the costs.

The EAP is a good place to start when you are facing problems. Your first appointment provides an opportunity for you and the EAP consultant to identify the problem by working together to begin to outline solutions. The EAP provides counseling, information and referrals for employees in the areas of:

- Stress Management
- Relationships
- Grief/bereavement
- Substance abuse
- Life balance
- Elder care
- Personal/emotional concerns
- Compassion fatigue
- Work-related issues
- Anger management

The EAP helps supervisors, managers and employees troubleshoot problems and provides training and educational programs to improve the overall health and wellness of the organization.

Retiree Health Insurance

- Retirees not Medicare eligible will be in the same plan as active employees.
- Retirees Medicare eligible will participate in the UA United Healthcare Medicare Advantage Plan.
- Retirees Medicare eligible must be enrolled in Medicare Parts A & B.
- Retirees pay 100% of the premium.

Eligibility for Retiree ID

- Age 65 or older with 5 continuous years of service,
- Age 62 or older with 10 continuous years of service,
- Any age with 20 years of continuous service.

Steps to Retirement

Step 1	Step 2	Step 3	Step 4	Step 5
Consult with TIAA/Fidelity	**Consult with the Benefits Office**	**Determine your Eligibility**	**Submit Benefits Forms**	**Enjoy your retiree benefits**

To qualify to purchase retiree insurance, employees must meet, at the time they leave University employment, one of two retiree insurance eligibility criteria:

- **10-70-10 Rule** – Has been employed by the UAPB for 10 consecutive years in a benefits-eligible position, has a combination of age and years of service totaling 70 and has participated in the applicable insurance plan for 10 consecutive years, all immediately prior to retirement. Retirees who meet these criteria can keep health, dental, and vision insurance.
- **5-65-5 Rule** – Has been employed by the UA for 5 consecutive years in a benefits-eligible position, is age 65 or older at the time of retirement and has participated in the applicable insurance plan for 5 continuous years, all immediately prior to retirement. Retirees who meet these criteria can keep health, dental, and vision insurance.