



UNIVERSITY OF  
ARKANSAS

Finance &  
Administration  
*Human Resources*

# GUIDE TO NEW EMPLOYEE BENEFITS

*Effective Date: 1/1/26*

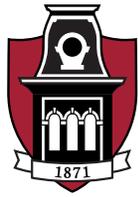
RETIREMENT | HEALTH  
DENTAL | VISION  
FLEXIBLE SPENDING  
HSA | WELLNESS  
TIME OFF

# Welcome Home

The University of Arkansas is a land-grant institution ranking among the nation's top two percent of universities with the highest level of research activity. The university works to advance Arkansas and build a better world by providing transformational opportunities and skills, and nurturing creativity, discovery and the spread of new ideas and innovations. The U of A, one of the largest employers in Arkansas, is the seventh fastest-growing university in the nation and is consistently ranked among the top universities and best values in the United States. Fayetteville is a welcoming Ozark Mountains community, honored as one of the best places to live in the U.S. annually with a national reputation for its focus on the arts, world-class biking and outdoors amenities in The Natural State, and overall quality of life.

As an employer, the U of A is committed to fostering a work environment where everyone feels a sense of belonging, works toward a meaningful purpose, and has the data, resources, connections and foundation of support to be most effective, grow and advance their careers, and thrive in their personal and professional lives. As employees explore the U of A's vibrant and unique campus community, the university seeks to reward them for the work they do to advance its strategic mission and greater purpose to serve Arkansans.

This focus includes offering a robust total rewards package featuring intrinsic benefits such as tuition waivers for employees and their families, flexible work schedules, discounts on season tickets to Razorback athletic events, discounts at local businesses and access to university facilities like the Pat Walker Health Center and University Recreation Fitness Center, as well as traditional benefits such as university contributions to health, dental, life and disability insurance, 12 official holidays, immediate leave accrual, and a choice of retirement programs with university contributions ranging from 5-10% of employee salaries.



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**Scan the QR Code to view 2025  
benefits plan details from the  
University of Arkansas System**



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# Selecting Benefits

Choosing employee benefits is one of the most important decisions a person will make as an employee at the university and Human Resources strives to ensure employees are informed when making those decisions. Employees must be 50% appointed (average 20+ hours) or greater and not in a student position, such as Graduate Assistant, to be eligible for employee benefits. Participation in certain benefits is mandatory and considered a condition of employment. Basic insurance benefits are 100% paid by the University.

## Mandatory benefits are:

- Basic Life Insurance
- Basic Long-Term Disability Insurance
- Employer contributions to retirement
- Required 5% employee contributions to retirement

Other benefits 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 only enrolling in mandatory benefits. You must submit dependent documentation if you are covering dependents i.e. spouse or children on your U of A benefit plans.

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

Visit the HR website at <http://hr.uark.edu/> for new employee orientation dates.

More information about enrolling in benefits, which is managed in Workday, is included in this booklet. Contact HR at 479-575-5351 or [hrbenf@uark.edu](mailto:hrbenf@uark.edu) for assistance.

# Selecting Benefits - How Do I Enroll

## Here's what you will need before you begin:

- Your UARK ID and password.
- 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 U of A health, dental and vision insurance plans (see column to left for requirements).

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## 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 the 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 on the first day of the following month after your enrollment and documentation is submitted to the Benefits Partner.



# Selecting Benefits - How Do I Enroll

## Complete Your Benefits Enrollment Process

You can complete a paper enrollment process and submit the forms to Human Resources if you are unable to complete your enrollment on Workday. 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 from the New Employee Benefits Enrollment section of the Human Resources website and from the Human Resources office. Submit completed enrollment forms to Human Resources:

University of Arkansas  
Human Resources  
222 Administration Building  
Fayetteville, AR 72701  
FAX 479-575-6971  
Email [hrbenf@uark.edu](mailto:hrbenf@uark.edu)

## Dependent Documentation

You must submit dependent documentation if you are covering dependents on your U of A 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

# Health Coverage

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 nationwide networks of providers.

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

## Who 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 required. See "How Do I Enroll" page for additional information.

### 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 (HSA)—see pages 16-17.

### CLASSIC PLAN

If you select the Classic Plan, you will have mid-range premiums and 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—see pages 16-17.

### 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. Eligible for a healthcare FSA—see pages 16-17.

## Find A Provider

Medical - UMR	Pharmacy - MedImpact
<ul style="list-style-type: none"> <li>• Go to UMR's website - <a href="http://www.umar.com">www.umar.com</a></li> <li>• Click on "Find a Provider"</li> <li>• Choose the "University of Arkansas System" to search for an in-network provider</li> </ul>	<ul style="list-style-type: none"> <li>• Go to MedImpact's website - <a href="http://mp.medimpact.com/uas">mp.medimpact.com/uas</a></li> <li>• Click on "Create an account" and set up your login</li> <li>• Click on "Pharmacy Search"</li> </ul>

# University of Arkansas System Medical Plans Comparison Summary

Beginning January 1, 2025, here is what you will pay under each medical plan.

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

# Health Plan Features

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## Infertility Treatment

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 Medical Summary Plan Description found on the U of A System website: <https://benefits.uasys.edu/health-and-wellness/medical/>.

## Health Coverage Premiums

Health Insurance premiums at the university are divided among four different salary bands. Employees in the lower salary bands receive a larger percentage of employer contribution than employees in the higher salary bands. Note: employees who are less than 100% appointed have different premiums which can be found on the HR website. See page 11 for a table of health premiums.

## Prescription Drugs

The prescription part of the University of Arkansas Health Coverage plan is administered by MedImpact. MedImpact has a nationwide network of pharmacies, including most chains. The U of A prescription drug formulary is maintained by the University of Arkansas System Pharmacy Advisory Committee, which is comprised 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 receive a 90-day supply (one copayment for each 30-day supply) after you have filled two 30-day supplies.

## Preventative Care

The University of Arkansas health coverage plan promotes wellness. Annual physicals, annual OB/GYN exams and well-baby visits are covered at 100%.

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## 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 including 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.

## Nutritional Counseling

One annual visit with a dietitian and up to three additional visits in conjunction with health coaching for those who have a BMI of 27 or above. For three 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](http://www.enroll.realappeal.com). Have your health insurance ID card accessible during enrollment.

## MedImpact Direct Specialty Program

With the MedImpact Direct Specialty Program (MIDS), it's not just about your medication—it's about the entire specialty drug process. MIDS provides you with clinical consultations and support to ensure you understand how to take your medication, potential side effects, and more.

Specialty drugs are generally high-cost prescription medications taken for a complicated illness. Not all specialty medications are included in the program. Currently, the program focuses on oncology medications and highly utilized specialty medications.

Specialty medications that are covered by the MIDS program are only available through specialty pharmacies at UAMS, Birdi and Biolgics.

## Prior Authorization

For prior authorization requests, please contact EBRx:

Phone: 833.650.0475

Fax: 877.540.9036

## Disease Management

- The Smoking Cessation Program provides free PCP visits and \$0 copayments for Chantix, a medication for nicotine addiction.
- By participating in the Pregnancy Management Program, you will receive a \$300 discount for 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 required. Call UMR at 888-438-6105 for more information.

# Health Plan Premiums

January 2026						
Salary Tiers	Health Savings Plan		Classic Plan		Premier Plan	
<b>Salaries Below \$39,000</b>	12 Month	9 Month	12 Month	9 Month	12 Month	9 Month
Employee Only	\$28.73	\$40.56	\$40.58	\$57.29	\$171.33	241.88
Employee & Spouse	\$72.16	\$101.87	\$161.30	\$227.72	\$477.60	674.26
Employee & Child(ren)	\$55.20	\$77.93	\$115.57	\$163.16	\$359.35	507.32
Family	\$90.91	128.34	\$207.11	\$292.39	\$641.84	906.13
<b>Salaries \$39,000-\$54,999</b>	12 Month	9 Month	12 Month	9 Month	12 Month	9 Month
Employee Only	\$32.28	\$45.57	\$44.54	\$62.88	\$175.30	247.48
Employee & Spouse	\$83.51	\$117.90	\$172.65	\$243.74	\$488.95	690.28
Employee & Child(ren)	\$66.56	\$93.97	\$126.94	\$179.21	\$370.72	523.37
Family	\$106.59	\$150.48	\$222.79	\$314.53	\$657.52	928.26
<b>Salaries \$55,000-\$99,999</b>	12 Month	9 Month	12 Month	9 Month	12 Month	9 Month
Employee Only	\$35.48	\$50.09	\$48.09	\$67.89	\$178.85	252.49
Employee & Spouse	\$94.86	\$133.92	\$184.01	\$259.78	\$500.31	706.32
Employee & Child(ren)	\$77.93	\$110.02	\$138.31	\$195.26	\$382.09	539.42
Family	\$130.12	\$183.70	\$246.32	\$347.75	\$681.05	961.48
<b>Salaries \$100,000+</b>	12 Month	9 Month	12 Month	9 Month	12 Month	9 Month
Employee Only	\$36.20	\$51.11	\$48.90	\$69.04	\$177.60	250.73
Employee & Spouse	\$106.22	\$149.96	\$195.36	\$275.80	\$506.70	715.34
Employee & Child(ren)	\$87.03	\$122.87	\$147.41	\$208.11	\$387.37	546.88
Family	\$149.72	\$211.37	\$265.92	\$375.42	\$693.83	979.52

**\*Note:**

All premiums are collected semi-monthly and are pre-tax. 9-month premiums are collected over 17 pay periods during the months of September – 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

The University of Arkansas 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.

## Find a Provider

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

## Who 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 required. See "How Do I Enroll" page for additional information.

## 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 accumulate \$1,500 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 will 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's 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.

## Schedule of Dental Services

**Individual Deductible** – (Basic and Major Services) \$50

**Family Deductible** – Two 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 means a calendar year, the period from January 1 to December 31 of each year. Applies to Coverage A, B and C

## How to register for Dental Xtra

Go to Arkansas Blue Cross Blue Shield's website at [uasdental.blueadvantagearkansas.com](http://uasdental.blueadvantagearkansas.com) and select the "Enroll Now" button in the Dental Xtra section. You will receive a letter telling you about the additional dental benefits for which you are eligible.

## Additional Information

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

Go to <http://hr.uark.edu/>

Go to "Benefits"

Click on Dental Coverage Claims, and Appeals

	In Network	Out-of-Network	
<b>TYPE A CHARGES: PREVENTIVE SERVICES (not subject to deductible)</b>			
Exams	100%	90%	
Radiographic Images (X-rays)	100%	90%	
Fluoride Treatment	100%	90%	
Prophylaxis (cleaning)	100%	90%	
Sealants	100%	90%	
<b>TYPE B CHARGES: BASIC RESTORATIVE SERVICES</b>			
Fillings	80%	72%	
Extractions	80%	72%	
Surgical and Non-Surgical Periodontics	80%	72%	
Endodontics (root canals)	80%	72%	
Anesthesia	80%	72%	
<b>TYPE C CHARGES: MAJOR RESTORATIVE SERVICES</b>			
Inlays, Onlays, Crowns	50%	45%	
Partials and Dentures	50%	45%	
Implants	50%	45%	
<b>ORTHODONTIA SERVICES (not subject to deductible)</b>			
Diagnostic, Active, Restorative Treatment	50%	40%	
<b>DENTAL XTRA (Included)</b>			
Two additional cleanings 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.			
<b>ROLLOVER BENEFIT</b>			
In-Network calendar-year aggregate maximum	Yearly Threshold Amount	Available Rollover amount to use next year/beyond	Accumulated Rollover Maximum
\$1,500	\$750	\$375	\$1,500

## Semi-monthly Dental Premiums

	Campus, System Office, CJI, Arch Survey	
75%-100% Appointed	12 Month	9 Month
Employee Only	\$8.00	\$11.29
Employee & Spouse	\$16.50	\$23.29
Employee & Child(ren)	\$13.92	\$19.66
Emp. Spouse & Child(ren)	\$22.42	\$31.66

**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.

# Vision Insurance

Vision Insurance, in partnership with EyeMed, is available to you through your employment with the University of Arkansas. 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.

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

<sup>1</sup>Exams at Plus Providers are \$0 co-pay. Frame allowances at Plus Providers increase by \$50.

<sup>2</sup>Standard includes contact lens fit and two follow-up visits; Premium includes 10% off retail price, then apply \$40 allowance

<sup>3</sup>Conventional & Disposable (in network): \$0 copay; 15% off balance over \$120 allowance; Medically Necessary: \$0 copay; paid in full

<sup>4</sup>Contacts - Out of Network: Conventional/Disposable: up to \$84; Medically Necessary: up to \$210

<sup>5</sup>Plan allows member to receive either contacts and frame, or frames and lens services

## 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-Reflective 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

## Additional Information

- Go to the Human Resources website to find additional info about Vision Insurance.
- Go to <http://hr.uark.edu/>
- Go to “Benefits”
- Click on Vision Plan

## Who 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 required. See “How Do I Enroll” page for additional information.

## 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 manages all claims & paperwork.

# Flexible Spending Accounts

## Additional Information

- Visit the Human Resources website to find the FSA SPD and other information:
- Go to <http://hr.uark.edu/>
- Go to "Benefits"
- Click on FSAs & HSAs
- FSA Registration occurs through Workday as part of selecting your benefits task.

## Important FSA Info:

- There can be no transfer of funds between accounts.
- Expenses must be incurred from the 1st day of the plan year, or your eligibility date, through Dec. 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 any time during the year.

	Healthcare FSA	Dependent Care FSA
<b>Eligibility</b>	All eligible employees, excluding those participating in the Health Savings Plan	All eligible employees
<b>2026 Contribution Maximum</b>	\$3,300	\$7,500 (married and filing jointly or single) \$3,750 (married and filing separately)
<b>Plan Year Rollover</b>	Any amount between \$50 up to \$660	Unused funds are forfeited
<b>Eligible Expenses</b>	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 if you claim them as a dependent on your tax return. Expenses must be incurred because you and your spouse are working or looking for work.
<b>Paying for Expenses</b>	Pay for expenses directly with a UMR FSA debit card or receive a reimbursement by submitting a reimbursement claim form and itemized receipt	Receive a reimbursement by submitting a reimbursement claim form and itemized receipt

## HSA:

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

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

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

### Additional Information about Eligible Covered Services

More information is available at the New Employee Benefits Enrollment section of HR's website or at UMR's website at [www.umar.com](http://www.umar.com). Publications 502 (Health Care Reimbursement) and 503 (Dependent Care) will provide the most detailed information and are available from [www.irs.gov](http://www.irs.gov).

## 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 Roll-over	Any amount over \$50 up to \$660	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 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 <a href="http://www.irs.gov">www.irs.gov</a> .	

# 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 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 highest 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 **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 four times salary, Evidence of Insurability (EOI) is not required.

You may purchase **Dependent 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.

Coverage	Semi-monthly Cost – paid with after-tax dollars		
Basic Life Insurance	Coverage is mandatory and 100% paid by the university		
Additional Life Insurance  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 two	Coverage is optional and 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
	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	
Dependent Life Insurance	Coverage is optional and 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 and 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

When you're 100 miles or more from home—whether for work or leisure—you and eligible family members have access to emergency travel assistance, included in your Basic Life Insurance coverage. This benefit, provided at no cost, helps you locate medical providers, arrange emergency transportation, secure legal referrals, or replace lost items like passports or credit cards. Additionally, it offers support for medical monitoring, translation services, and even emergency evacuations. While this program does not cover costs directly, it provides essential assistance to keep you safe and supported during travel emergencies, wherever you are.

## Who can I cover? (Dependent Life)

- A person to whom you are legally married.
- Children from 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

## Additional Information

- Visit the Human Resources website to find Life Insurance SPD and other information.
- Go to <http://hr.uark.edu/>
- Go to “Benefits”
- Go to “Catastrophic Care”

# Accidental Death and Dismemberment

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			
	12 Month		9 Month	
	Single	Family	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

AD&D Coverage		
Loss of Payable	Life	100% of Principle Sum Payable
Sum Payable	One hand or one foot	50% of Principle
Sum Payable	Sight of one eye, speech,	50% of Principle
Sum Payable	or hearing in both ears Two or more of losses listed above	100% of Principle
Sum Payable	Thumb and 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 loss must occur:**  
**Within 365 days of the date of the accident.**

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

## Additional Information

Visit the Human Resources website to find the AD&D Insurance SPD and other information.

Go to <http://hr.uark.edu/>

Go to "Benefits"

Go to "Catastrophic Care Benefits"

## 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

# 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
- 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. An Extended Benefit Waiting Period would be in effect 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.

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.)

Coverage under Basic STD ends at midnight after 3 years of employment. You will receive a notification from Workday when you lose Basic STD coverage. You will then have 31 days from the date you lose coverage to change your STD enrollment, including your election for Supplemental STD insurance. As long as you enroll during the 31-day enrollment period, you will not be subject to the extended benefit waiting period. As long as you complete your enrollment within the 31-day window, your newly elected coverage will be effective retroactive to the date you lost Basic STD—there will be no break in coverage.

## **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.

## **Employee-Paid Voluntary Short-Term Disability**

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

You will have an opportunity to enroll in Voluntary STD when you lose Basic STD coverage. If you do not enroll in Voluntary STD during the 31-day enrollment period, you will be subject to an extended benefit waiting period. Review the Short Term Disability Policy for more information.

*9-Month Premiums: Faculty on a 9-month appointment pay a higher premium September through May to cover the following summer.*

# Long-term Disability

The University of Arkansas 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 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.

Coverage	Semi-monthly Cost – paid with after-tax dollars	
Basic Long-term Disability	Coverage is mandatory and 100% paid by the university	
Optional Long-term Disability	Coverage is optional and 100% paid by the employee \$0.47 per \$100.00 of covered pay Formula for calculating semi-monthly cost:	
	12 Month	9 Month*
	1. Divide annual salary by 24	1. Divide annual salary by 17
	2. Subtract 1,666.67	2. Subtract 2,222.22
	3. Divide by 100	3. Divide by 100
	4. Multiply by \$0.546 for cost	4. Multiply by \$0.546 for cost

**\*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 (September-August) over 9 months (September-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 five years, whichever 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 income you receive from:

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

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.
- Underwent diagnostic procedures, including self-administered procedures
- Took prescribed drugs or medications

# Critical Illness Insurance

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

## How it Works:

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.

Call to submit a claim: (866) 556-8298, 8:00 AM to 8:00 PM (ET), Monday through Friday.

## What's covered with this plan:

**Base Benefit:** Cancer - invasive or non-invasive, chronic renal failure, coronary artery disease, heart attack, heart failure, major organ failure, muscular dystrophy, stroke

**Partial Benefit:** Amyotrophic lateral sclerosis (Lou Gehrig's disease), cerebral palsy, cystic fibrosis, diphtheria, encephalitis, multiple sclerosis, tuberculosis

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

The wellness benefit helps pay for preventive care and other screenings – complete at least one 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

## Wellness Benefit Details

\*A covered spouse can also earn a benefit.

\*The benefit will only be paid one 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.

# Critical Illness Insurance

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

United HealthCare Voluntary Critical Illness Semi-monthly Premiums									
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

# 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 will receive a cash benefit to use any way you choose. Plus, there is 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

# UHC Accident Insurance

You can choose from three options:

- Option 1: \$20,000 lifetime benefit
- Option 2: \$30,000 lifetime benefit
- Option 3: \$50,000 lifetime benefit

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

For a complete list of all covered conditions and benefit payment amounts, see your official plan documents at [benefits.uasys.edu/documents/plan-documents](https://benefits.uasys.edu/documents/plan-documents).

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.

# UHC Hospital Indemnity Insurance

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
Premiums	Option 1	Option 2	Option 3
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

For a complete list of all covered conditions and benefit payment amounts, see your official plan documents at [benefits.uasys.edu/documents/plan-documents](https://benefits.uasys.edu/documents/plan-documents).

# 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 will receive a cash benefit to use any way you choose. Plus, there is a yearly wellness benefit of up to \$50. All you need to do is complete one preventive screening or test.

## Additional Wellness Benefit Puts 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 three 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
- Hemocult stool analysis
- Mammography
- Pap smear
- Serum cholesterol test to determine HDL and LDL levels
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

# Retirement

## U of A 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 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 U of A, 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 U of A 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 U of A employment ends will forfeit any employer contributions made by the university. The U of A has a once vested, always vested rule. If you previously worked for any U of A System campus and were vested when you left employment, you will retain that vesting status when you are re-employed by any System Campus. Please inform HR of any prior U of A System employment. If you are not vested when you leave U of A employment and return to the university with a separation of more than 30 days your vesting period will start over.

## Additional Information

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

Go to <http://hr.uark.edu/>

Go to "Benefits"

Click on Retirement Benefits

## Required Contributions

The required employee contribution must be tax deferred.

## What is Vesting?

**U of A 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 age 65
- You become disabled as determined by Social Security or U of A's Disability Insurance provider.

## 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. Voluntary contribution limits for 2026 for combined tax-deferred and Roth contributions are:

2026 Plan Limits	Employees Below Age 50	Employees age 50 and Above
403(b) Plan	\$24,500	\$32,500 (\$35,750 for ages 60-63)
457(b) Plan	\$24,500	\$32,500 (\$35,750 for ages 60-63)
<b>Total:</b>	<b>\$49,000</b>	<b>\$65,000</b>

Additionally, under IRS limits in 2026, the U of A can only make the employer contributions on \$360,000 of your gross pay.

The 403(b) plan is the U of A 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 managing 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 five years from the year of your first U of A 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 U of A Retirement Plan offers many investment options through one or both fund sponsors:

Fidelity Investments –Go to [netbenefits.com/uark](https://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](https://www.tiaa.org/uasys) or call TIAA directly at 1-800-842-2252 to learn more.

U of A 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 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.

## Employee Required Contributions

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) of \$72,000 for 2026. The additional \$8,000 402(g) limits for employees 50 or older do not apply to the 415(c) limits. Contributions to the 457(b) plan also do not apply to the 415(c) limits.

## 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.

## 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.

## Individual Counselors from both Fidelity & TIAA

Regularly available on campus to provide free, on-site, individual retirement planning counseling sessions. Contact Fidelity and TIAA directly for appointments.

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### Contact Fidelity directly:

1-800-343-0860

[netbenefits.com/uark](https://netbenefits.com/uark)

To schedule Individual Counseling, call:  
1-800-642-7131

### Contact TIAA directly:

1-800-842-2552

[www.tiaa.org/uasys](https://www.tiaa.org/uasys)

To schedule Individual Counseling, call:  
1-800-732-8353

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.

<b>Tier 1: Target Date Funds</b>	<b>Ticker Symbol</b>	<b>Plan</b>
Vanguard Institutional Target Retirement Income Fund Institutional Shares	VITRX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2010 Fund Institutional Shares	VIRTX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2015 Fund Institutional Shares	VITVX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2020 Fund Institutional Shares	VITWX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2025 Fund Institutional Shares	VRIVX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2030 Fund Institutional Shares	VTTWX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2035 Fund Institutional Shares	VITFX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2040 Fund Institutional Shares	VIRSX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2045 Fund Institutional Shares	VITLX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2050 Fund Institutional Shares	VTRLX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2055 Fund Institutional Shares	VIVLX	Fidelity & TIAA
Vanguard Institutional Target Retirement 2060 Fund Institutional Shares	VILVX	Fidelity & TIAA
<b>Tier 2: Passive Funds</b>	<b>Ticker Symbol</b>	<b>Plan</b>
Vanguard Extended Market Index Fund Institutional Shares	VIEX	Fidelity & TIAA
Vanguard Institutional Index Fund Institutional Shares	VINIX	Fidelity & TIAA
Vanguard Total Bond Market Institutional Shares	VBTIX	Fidelity & TIAA
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	Fidelity & TIAA

Tier 3: Actively Managed Funds	Ticker Symbol	Plan
American Funds Europacific Growth Fund	RERBX	TIAA
CREF Money Market	QCMMIX	TIAA
CREF Social Choice Account	QCSCIX	TIAA
CREF Stock Account Class	QCSTIX	TIAA
Harbor Capital Appreciation Retirement	HNACX	TIAA
Metropolitan West Total Return Bond Plan	MWTSX	TIAA
TIAA Real Estate Account	QREARX	TIAA
TIAA Traditional	GRA	TIAA
Fidelity® Contrafund® - Class K	FCNKX	Fidelity
Fidelity® Diversified International Fund - Class K	FDIKX	Fidelity
Fidelity® Total Bond Fund	FTBFX	Fidelity
Lincoln Stable Value Fund	HLSVAX	Fidelity
Principal Real Estate Securities Institutional Call	PIREX	Fidelity
Vanguard FTSE Social Index Fund Investor Shares	VFTSX	Fidelity
MassMutual Small Cap Growth Equity Fund	MSGZX	Fidelity & TIAA
Goldman Sachs Small Cap Value Class R6	GSSUX	Fidelity & TIAA
JP Morgan Value Advantage Fund Class L	JVAIX	Fidelity & TIAA
MassMutual Select Mid Cap Growth Equity Fund II Class I	MEFZX	Fidelity & TIAA
MFS Mid Cap Value Fund Class R6	MVCKX	Fidelity & TIAA
Vanguard Federal Money Market Fund Investor Shares	VMFXX	Fidelity & TIAA

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.	Fidelity & TIAA

**In-Service Cash** is available to active employees ages 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 the employer contributions.

*Review the U of A Retirement Summary Plan Description (SPD) for a more detailed summary of plan provisions. See the Investment Options Guide for descriptions of the funds available.*

# Voluntary Benefits

Voluntary benefits are private, individual policies you can purchase directly through the carrier or payroll deduction. The university offers four different voluntary benefits: **Group Rated Auto/Home Insurance**, **Pre-paid Legal**, **529 College Savings Plan** and **Identity Theft**. You may keep the Voluntary benefits when you leave University of Arkansas employment by continuing to pay the premium directly to the provider. 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	529 College Savings
Benefit	You have access to auto and home insurance from Farmers Group Select. Take advantage of special discounts and benefits that could save you money.  *No payroll deduction	LegalShield 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 U.S. The average victim will spend \$9,650 and 330 hours trying to resolve problems. ID Watchdog offers complete identity theft protection.	The Arkansas 529 Plan allows anyone to save for higher education through a variety of portfolio and savings options to fit every type of investor. Funds contributed to an Arkansas 529 account grow tax-deferred and can be withdrawn without penalties for qualified education expenses related to any two-year trade school, vocational school, four-year college, or university nationwide, and even private school tuition

See the New Employees page on HR's website at <https://hr.uark.edu>. Click on "Benefits Overview" and then "New Employee Benefits Enrollment." Scroll down to the "Voluntary Benefits" section.

LegalShield and ID Watchdog can be payroll-deducted. Be sure to enroll either through Workday or through the provider and not both. It is your responsibility to ensure you are not double-enrolled. If you enroll through Workday, the premiums will be payroll-deducted. If you enroll through the provider directly, you will pay the provider directly.

Info	Group Rated Auto/ Home - Farmers	Pre-paid Legal - LegalShield	Identity Theft Watchdog - ID	529 College Sav- ings
<b>Plan Features</b>	<ul style="list-style-type: none"> <li>• Up to 15% off the cost of your coverage.</li> <li>• Automatic payment discount</li> <li>• Safe driving rewards</li> <li>• A loyalty discount for years of service</li> <li>• Multi-policy discounts</li> <li>• Multi-vehicle savings</li> <li>• 24/7 superior service</li> </ul>	<p>Membership includes:</p> <ul style="list-style-type: none"> <li>• Personal legal advice on unlimited issues</li> <li>• Letters/calls made in your behalf</li> <li>• Contracts &amp; documents reviewed</li> <li>• Will, Living Will &amp; Health Care Power of Attorney</li> <li>• Moving traffic violations</li> <li>• IRS Audit Assistance</li> <li>• Trial Defense (If named as defendant in a covered civil action).</li> <li>• Uncontested divorce, separation, adoption &amp;/or name change</li> <li>• More 24/7 Emergency Access</li> </ul>	<p>ID Watchdog searches billions of data points &amp; 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.</p>	<p>Every calendar year, your contributions to the 529 plan can be deducted from your state income taxes – up to \$10,000 if you are filing jointly, or \$5,000 per taxpayer. If you elect to contribute through the payroll deduction, simply log in once your account is established and navigate to the ‘contributions’ section. This will generate a form for you to print out and take to U of A Payroll Office</p>
<b>Steps to enroll</b>	<p>Contact Farmers at 1-800-438-6381 or online at: <a href="http://www.myautohome.farmers.com/">www.myautohome.farmers.com/</a></p>	<p>Website: <a href="http://www.legalshield.com/info/uas">www.legalshield.com/info/uas</a> For questions, contact Stephanie Walker at 870-295-0417</p>	<p>Call 1-866-513-1518 or go to: <a href="http://identitybenefits.com/?code=UniversityofArkansas">http://identitybenefits.com/?code=UniversityofArkansas</a></p>	<p>Enroll online at <a href="http://www.arkansas529.org">www.arkansas529.org</a></p>

# Life Changes and Your Benefits

You have 31 days from your benefits-eligible appointment date to enroll in coverage. If you do not 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 within 31 days of the qualifying event and documentation of the qualifying event is required. See below options for enrolling or changing your elections later.

## Additional Information

Visit the HR website to find additional information.

Go to <http://hr.uark.edu/>

Go to “Benefits”

Go to “Changes to Benefits” in each section for change options.

	Enroll in Coverage	Cancel Coverage	Change Coverage
Health, Dental and 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	<u>Tax-exempt Premiums</u> - 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 going on or off LWOP
Optional and 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 Optional STD at any time LTD only during new hire or open enrollment period STD subject to Extended Waiting Period and LTD will exclude pre-existing conditions for first 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 and 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 going on or off LWOP	Health and 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 going on or off LWOP	Health and 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 going on or off LWOP

## Additional Information

**Coordinating Family Coverage:** Employees with spouses or children who are also U of A 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 parents.

**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 or children turning 26).

# Benefits Resources

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

# Other Campus Resources

Services	Phone	Address	Web Address	Email address
<b>Human Resources</b>				
Benefits <ul style="list-style-type: none"> <li>• Retirement</li> <li>• Insurance</li> <li>• Retiree Benefits</li> <li>• Leave Benefits – Catastrophic Leave, FMLA, LWOP</li> </ul>	575-5351	ADMN 222	<a href="http://hr.uark.edu">http://hr.uark.edu</a>	<a href="mailto:hrbenf@uark.edu">hrbenf@uark.edu</a> <a href="mailto:hrleave@uark.edu">hrleave@uark.edu</a>
Class/Comp <ul style="list-style-type: none"> <li>• Classification/Compensation</li> </ul>	575-5351	ADMN 222	<a href="http://hr.uark.edu">http://hr.uark.edu</a>	<a href="mailto:hrcc@uark.edu">hrcc@uark.edu</a>
Employee Services <ul style="list-style-type: none"> <li>• Dual Career Network</li> <li>• Employee Relations</li> <li>• Employment</li> <li>• RazorTemps</li> </ul>	575-5351	ADMN 222	<a href="http://hr.uark.edu">http://hr.uark.edu</a>	<a href="mailto:hremploy@uark.edu">hremploy@uark.edu</a>
Payroll <ul style="list-style-type: none"> <li>• Supplemental Pay and LWOP Deducts</li> <li>• Payroll Adjustments and Accounting</li> <li>• Miscellaneous Deducts (voluntary and involuntary)</li> <li>• Coordination of Workers' Comp Benefits</li> </ul>	575-5351	ADMN 222	<a href="http://hr.uark.edu">http://hr.uark.edu</a>	<a href="mailto:payroll@uark.edu">payroll@uark.edu</a>
Talent Development <ul style="list-style-type: none"> <li>• Training &amp; Development</li> </ul>	575-5351	ADMN 222	<a href="http://hr.uark.edu">http://hr.uark.edu</a>	<a href="mailto:hrtrain@uark.edu">hrtrain@uark.edu</a>

Services	Phone	Address	Web Address	Email Address
Environmental Health & Safety	575-5448	FAMA	<a href="http://ehs.uark.edu/">http://ehs.uark.edu/</a>	
Facilities Management	575-5050	FAMA	<a href="http://fama.uark.edu/">http://fama.uark.edu/</a>	
Health Center	575-4451	HLTH	<a href="http://health.uark.edu/">http://health.uark.edu/</a>	
Human Resources	575-5351	ADMN 222	<a href="http://hr.uark.edu">http://hr.uark.edu</a>	hr@uark.edu
ID Card Office	575-7563	ARKU 212	<a href="http://campuscardoffice.uark.edu/">http://campuscardoffice.uark.edu/</a>	idcard@uark.edu
Mailing Services	575-2404	ARKU 105	<a href="http://pmcs.uark.edu/">http://pmcs.uark.edu/</a>	
Parking & Transit	575-7275	ADSB 131	<a href="http://parking.uark.edu/">http://parking.uark.edu/</a>	
Telephone Services	575-2000	BAND 5	<a href="http://telephone.uark.edu/">http://telephone.uark.edu/</a>	
Treasurer's Office	575-5651	ADMN 215	<a href="http://treasurer.uark.edu/">http://treasurer.uark.edu/</a>	
UARK Account Username	575-2905	ADSB	<a href="http://www.uark.edu/newuser">www.uark.edu/newuser</a>	
UARK Federal Credit Union	521-1199	1025 N. Garland	<a href="http://www.uarkfcu.com">www.uarkfcu.com</a>	
University IT Services	575-2905	ADSB	<a href="http://uits.uark.edu">http://uits.uark.edu</a>	
U of A Police Department	575-2222	ADSB 180	<a href="http://uapd.uark.edu/">http://uapd.uark.edu/</a>	
Support	Phone	Address	Web Address	Email Address
Arkansas Employee Assistance Program	973-9072	300 N. College Ave	<a href="http://www.uams.edu/eap">www.uams.edu/eap</a>	
Office of Equal Opportunity and Compliance	575-4019	WAAX 4	<a href="http://oeoc.uark.edu/">http://oeoc.uark.edu/</a>	
Veterans Upward Bounds	575-2442	1 University Ave	<a href="http://vub.uark.edu/">http://vub.uark.edu/</a>	
Workday Support - This is the system that is utilized for Purchasing, Travel, Accounting and Employee Functions				
Workday training, support, and help			<a href="http://Workday.uark.edu">Workday.uark.edu</a>	
Miscellaneous				
Merchant Discounts	575-5351	ADMN 222	<a href="https://hr.uark.edu/benefits/discounts.php">https://hr.uark.edu/benefits/discounts.php</a>	hrbenf@uark.edu
Arkansas Athletics	575-6533	FBAC	<a href="http://arkansasrazorbacks.com/">http://arkansasrazorbacks.com/</a>	
Athletics Ticket Sales	575-5151	1295 S. Razorback Road	1295 S. Razorback Road	raztk@uark.edu
UREC (Membership)	575-4646	HPER	<a href="http://imrs.uark.edu/">http://imrs.uark.edu/</a>	
Handbooks				
Faculty	575-2151		<a href="http://provost.uark.edu/72.php">http://provost.uark.edu/72.php</a>	
Staff	575-5351	ADMN 222	<a href="http://hr.uark.edu/currentemployees/153.aspx">http://hr.uark.edu/currentemployees/153.aspx</a>	hremploy@uark.edu
Campus Tours				
On Campus Tours	575-5346	HUNT 200	<a href="http://admissions.uark.edu/">http://admissions.uark.edu/</a>	uofa@uark.edu
Virtual Campus Tour	575-5346	HUNT 200	<a href="http://admissions.uark.edu/">http://admissions.uark.edu/</a>	uofa@uark.edu

## 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 U of A 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 into Workday, employees must have a UARK email and password.

## Annual Leave

The U of A System implemented changes to the annual leave accrual schedule effective Jan. 1, 2025. All eligible employees now accrue leave on a uniform schedule starting at 10 hours per month, increasing to 15 hours per month after five years of employment. Current employees will maintain their existing rate or be adjusted to the new schedule based on the higher of the two accrual rates. Part-time employees earn leave in proportion to their time worked.

Year of Employment	Revised Accrual Schedule
1	10 hours monthly
2	12 hours monthly
3	12 hours monthly
4	14 hours monthly
5	14 hours monthly
6+	15 hours monthly

## 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 appointment.

## Additional Information

To log into Workday go to:  
<http://myapps.microsoft.com/>

\*log in 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

## The maximum annual leave

that can be transferred to a new calendar year or paid out at termination (subject to a maximum dollar limit based on your years of services) is 240 hours.

## The maximum sick leave

that can be transferred to a new calendar year is 960 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.

# Holidays

## Holiday Schedule:

Go to: <https://vcfa.uark.edu/fayetteville-policies-procedures/vcfa/4092.php>

## You must be in a paid status

(not on leave without pay) on your normally scheduled workday 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 holiday occurs. If you work on 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.

There are ordinarily 12 official paid holidays and 1-2 additional days when the university is closed, and which are charged to your annual leave. The usual schedule includes the following holidays organized by fiscal year:

- 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 the Governor.

- Christmas Eve (Dec. 24)
- Christmas Day (Dec. 25)
- Christmas Holiday (In lieu of Veterans Day)
- Christmas Holiday (In lieu of employee's birthday)
- Christmas Holiday (1-3 days charged to annual leave as needed)
- New Year's Day (Jan. 1)
- Dr. Martin Luther King's Birthday (4th Monday in January)
- Friday of Spring Break
- Memorial Day

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

# Other Benefits

- **Dual Career Employment Network.** Provides family members of a newly hired employee employment referral resources and assistance. Contact 479-575-5351.
- **Library use.** Mullins Library use is open to all employees. Contact 479-575-4101.
- **Athletics tickets.** Call 479-575-5151 for men's and 479-575-7321 for women's events. Discounts may apply.
- **UREC membership.** Both individual and family memberships are offered in the University Recreation facilities (locker fee separate). Call 479-575-2842.
- **Bookstore.** Offers employee discounts with U of A faculty/staff ID. 479-575-2155.
- **Credit union.** Membership at UARK Federal is available, call 479-521-1199.
- **Razorbucks.** Use Razorbucks for purchases at many campus locations including the University Bookstore, Razorback Shop, Library, Dining Halls, Union Food Court and other U of A dining facilities, and the University Post Office. Go to the ID and Information Office at ARKU 427 or visit [razorbucks.uark.edu](http://razorbucks.uark.edu).
- **Access Perks.** Access Perks is a mobile app that offers discounts for U of A employees on travel, restaurants, entertainment and hotels. Visit [benefits.uasys.edu/work-life/employee-discounts](http://benefits.uasys.edu/work-life/employee-discounts).

# 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

U of A employees who begin taking classes, resume taking classes, or begin a new degree program will receive a 90% reduction in tuition and miscellaneous student fees waived at the Fayetteville campus 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 system 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 in the University of Arkansas system.

## 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 one that is permanently or totally disabled. You may be requested to furnish documentation to confirm your dependent's eligibility.

## 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 taxes on the amount over \$5,250. Any amount over \$5,250 per calendar year will be taxed by the university.

## Waivers:

A new waiver is required for each fall, spring, and summer semester. See the Treasurer's Office website for tuition waiver forms and for additional information.

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## Exclusions and 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 is 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 six 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.*

*Contact the Treasurer's Office at 479-575-2004 for questions.*

# Annual Leave Exchange Program

Beginning March 1, 2026, a new Annual Leave Exchange Benefit allows you to convert unused annual leave to cash reimbursements for student loan payments. After an exchange is approved, your annual leave balance will be reduced, and cash will be added to your paycheck as taxable income.

## Eligibility

- Your annual leave balance must be at least 80 hours after you make an exchange.
- The student loan must be in your name and used for qualified higher education expenses for yourself, your spouse, or your dependent.
- You have no disciplinary warnings or actions related to leave within the previous 12 months.

## How it Works

You can exchange your accrued annual leave for payments toward qualified student loans up to \$7,500 per year. These payments are considered taxable under federal law.

The IRS does not allow a dollar-for-dollar exchange of annual leave. When you exchange your annual leave time for cash payments, there will be a 14% exchange reduction.

You will need to upload proof of a student loan payment (screenshot, receipt, etc.) when you submit your exchange request. Your proof document must include your name as the signer on the loan. The student loan payment must have been made on or after July 1, 2025, to be exchanged.

Employees can login to PTO Exchange on [myapps.microsoft.com](https://myapps.microsoft.com) to initiate an exchange.

Example	Exchange
Employee Making \$25/hour with 8 hours of leave exchanged	$8 \text{ Hours} \times \$25 = \$200 \text{ in Annual Leave}$ $200 \times .14(14\%) = \$28 \text{ Discount}$ $\$200 - \$28 = \$172 \text{ Additional Earnings}$ <i>The \$172 will be added to your paycheck as "additional earnings" and eight hours will be deducted from your annual leave balance. The \$172 payment will be taxed like your regular paycheck.</i>

# Arkansas Employee Assistance Program

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 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.

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

## EAP Offices:

3425 Futrall Dr.  
Fayetteville, AR 72703

5800 W 10th St., Ste. 601  
Little Rock, AR 72204

## Contact the EAP at:

1-479-973-9072

1-501-686-2588

1-800-542-6021

[www.uams.edu/eap](http://www.uams.edu/eap)

# 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 U of A 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 U of A for five 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 five continuous years, all immediately prior to retirement. Retirees who meet these criteria can keep health, dental, and vision insurance.

Retirees may also qualify for a retiree ID with benefits including faculty/staff admission to campus activities and events, continued discounts for some athletic events, use of the library, parking permits, waiver of fees for enrollment in university courses, UREC membership and free access to U of A email.

## Retiree Health Insurance

Retirees who are not Medicare-eligible will be in the same plan as active employees.

Retirees who are Medicare-eligible will participate in the U of A United Healthcare Medicare Advantage Plan.

Retirees who are Medicare-eligible must be enrolled in Medicare Parts A and B.

Retirees pay 100% of the premium.

## Eligibility for Retiree ID

Age 65 or older with five continuous years of service

Age 62 or older with 10 continuous years of service

Any age with 20 years of continuous service

# Stay Informed

## The Human Resources website has valuable information

Visit <http://hr.uark.edu> for:

- Benefits information
- Payroll information
- Assistance in hiring employees
- Assistance in applying for positions
- Leave information (holiday schedule, catastrophic leave, FMLA)
- Tuition discounts information and links
- Employee Assistance Plan
- Employee handbooks
- Training and development calendar

Go to Workday, [myapps.microsoft.com](https://myapps.microsoft.com), to:

- Enroll in your U of A insurance, FSA, and retirement as a new employee
- Make ongoing changes to your U of A benefits plans and beneficiaries
- Update your personal data (addresses, phone numbers, emergency contact information, etc.)
- Access your earnings statements
- View and change your W-4 status for federal and state withholding

*The University of Arkansas has an excellent Total Rewards Package. This publication only highlights certain aspects of this Total Rewards Package and is not a guarantee of benefits. Employees should seek additional information from Human Resources regarding eligibility, costs, and options. Please refer to the Summary Plan Descriptions (SPD) for a full description of each insurance or Group Benefit Plan. SPDs are posted at <http://hr.uark.edu/benefits/default.aspx>.*

# Staff Senate

The mission of the Staff Senate is to represent and advocate for staff employees by working cooperatively to enhance the quality and productivity of the work environment at the University of Arkansas.

In addition to addressing issues related to the work environment for staff as well as serving as the representative governing body of the university's staff, the Staff Senate has several ongoing or annual programs. These include:

- The Staff Picnic which is held each year in May (see the Staff Senate website at <http://staffsenate.uark.edu> for more information).
- Staff Senate Scholarships that are awarded to staff members who are working on a college degree.
- Recognition of staff members for individual achievement (Employee of the Quarter) and teamwork (Outstanding Staff Team Award).

## Stay informed about Staff Senate and learn who your Staff Senators are:

- Go to the Staff Senate's website at <http://staffsenate.uark.edu/membership.php> to get a list of current Staff Senators. You can email any Staff Senator to get updates or to share questions or concerns with them.
- You can send an email to the Staff Senate at [ssenate@uark.edu](mailto:ssenate@uark.edu). Your questions and/or concerns will be directed to the appropriate Staff Senate member or committee.
- Sign up for the Staff Senate listserv by sending a subscription request to [staffsenatenews@listserv.uark.edu](mailto:staffsenatenews@listserv.uark.edu).
- Staff Senate on Facebook: <https://www.facebook.com/UofAStaffSenate>



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