

# Benefits Bulletin

## Announcing Important 2019 Benefit Changes

The University of Arkansas is focused on protecting our most important asset—you! We're making changes to enhance our overall wellness program and ensure you have access to resources that will help you be healthy and stay that way.

### What's Changing for 2019

Here's an overview of 2019 benefits changes. Details are provided throughout this Bulletin. You can find more information about the changes and your 2019 benefits in your Open Enrollment Decision Guide, which will be mailed to your home in late October.

- Participate in The University's new wellness program for more opportunities to earn incentives for healthy lifestyle choices.
- Complete the *Tobacco/Nicotine Pledge and Notice* and, if applicable, enroll in a tobacco cessation program to avoid a \$50 per month tobacco surcharge.
- Get on track to a healthier weight and lifestyle with the new Real Appeal weight loss program.
- Get more in your Health Savings Plan's HSA with an increased University contribution: \$500 for individual coverage, \$1,000 for families.
- Pay a \$250 copay for emergency room visits if you're in the Classic Plan or Premier Plan. The copay will be waived if you're admitted to the hospital.
- Coverage for infertility treatment and services will be new for 2019.
- Enroll in Optional Long Term Disability coverage up to your annual base salary. Until now, Optional Long Term Disability coverage was limited to \$80,000 of annual base salary.
- Receive the same coverage for insulin pumps and supplies as any other covered medical expense if you're currently enrolled in the Disease Management Program.

Please read this Bulletin carefully. You'll receive detailed information about your 2019 benefits in your Open Enrollment materials, coming to your home mailbox soon.

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**Coming Soon:**  
**2019 Open Enrollment:**  
**November 1 – 30, 2018**

**Important!** If you want to contribute to a Flexible Spending Account (FSA) in 2019, you **must** enroll even if you are contributing to an FSA now.

# NEW! Wellness Program

To participate in The University's wellness program, just complete **two** simple steps toward becoming a healthier you. Plus, you'll get wellness incentives under the new program and avoid possible surcharges by participating.

## What Do You Need to Do?

To complete the wellness program and qualify for the 2019 wellness incentive:

1. Visit an in-network provider between **November 1, 2017 and November 1, 2018** for a qualified wellness program visit, **AND**
2. Complete the *Tobacco/Nicotine Pledge and Notice* during 2019 Open Enrollment.

## Understanding the Steps

### Step 1: Qualified Wellness Visit

Visit an in-network provider for a qualified office visit. UMR will use your claims data to determine if you completed your visit—there's nothing for you to submit or report.

**To earn 2019 incentives, you must complete your visit by November 1, 2018. If you have had an office visit since November 1, 2017, you've already completed Step 1!**

If you have not had a visit, schedule your office visit **now** to make sure it's completed before November 1, 2018. Confirm your completed visit on the UMR Member Portal: [umr.com](http://umr.com).

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**What is a Qualified Office Visit?** A qualified office visit includes any office visit you have with an in-network primary care provider (that is, a family, general, geriatrics or internal medicine doctor) or a specialist (such as a specialist in cardiology, OB/GYN, oncology, gastroenterology, endocrinology, hematology, pulmonology, nephrology, infectious diseases, neurologist or rheumatology). This includes **any** visit for:

- Preventive exams or screenings
- Treatment of a condition or diagnosis
- Management of a chronic disease.

Note: Qualified office visits do **not** include visits to dermatologists, allergists, podiatrists, ophthalmologists or optometrists.

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## Step 2: Complete the Tobacco/Nicotine Pledge and Notice

If you do not use tobacco/nicotine products, you must complete the *Pledge* during Open Enrollment and agree to continue to remain tobacco-free.

If you DO use tobacco/nicotine products, you must complete the *Pledge* during Open Enrollment, including committing to enrolling in and completing a recognized tobacco cessation program in 2019. Many recognized tobacco cessation programs that provide services or one-on-one counseling are available at **no cost** to you, including:

| Recognized Tobacco Cessation Programs                |                |   |
|--|----------------|---|
| Program  | Phone          | Website   |
| 1-800-Quit Now                                       | (877) 448-7848 | <a href="https://www.quit.com/maintain/quit-smoking-hotlines.html">https://www.quit.com/maintain/quit-smoking-hotlines.html</a>   |
| Arkansas Stamp Out Smoking                           | (800) 784-8669 | <a href="http://www.stampoutsmoking.com/">http://www.stampoutsmoking.com/</a>   |
| Pat Walker Health Center                             | (479) 575-4451 | <a href="https://health.uark.edu/wellness-health/programs.php">https://health.uark.edu/wellness-health/programs.php</a>   |
| The American Cancer Society Quit for Life            | (800) 227-2345 | <a href="https://www.cancer.org/healthy/stay-away-from-tobacco/smoke-free-communities/create-smoke-free-workplace/quit-for-life.html">https://www.cancer.org/healthy/stay-away-from-tobacco/smoke-free-communities/create-smoke-free-workplace/quit-for-life.html</a> |
| The American Lung Association – Freedom from Smoking | (800) 586-4872 | <a href="http://www.lung.org/stop-smoking/join-freedom-from-smoking/">http://www.lung.org/stop-smoking/join-freedom-from-smoking/</a>   |
| The National Cancer Institute Quitline               | (800) 422-6237 | <a href="https://smokefree.gov/">https://smokefree.gov/</a>   |
| UA Little Rock Health Services Center                | (501) 569-3188 | <a href="https://ualr.edu/health/on-campus-tobacco-cessation-consultations/">https://ualr.edu/health/on-campus-tobacco-cessation-consultations/</a>   |
| UAMS Freedom From Smoking Program                    | (501) 944-5934 | <a href="https://cancer.uams.edu/patients-family/prevention/quit-smoking-programs/">https://cancer.uams.edu/patients-family/prevention/quit-smoking-programs/</a>   |
| UMR's Tobacco-free 4 Life Program                    | (877) 369-0285 | <a href="http://www.umar.com">www.umar.com</a>  |

For all employees except those at UAF or UAMS, visit the UMR Member Portal at [umar.com](http://umar.com) to complete the *Tobacco/Nicotine Pledge and Notice*. If this is your first time on the Member Portal, you'll need to register. Click "Need a Username? Register Here" and follow the steps to complete your registration. Once you're logged in:

1. Select the "Health Center" tab
2. Click "Wellness Activity Center"
3. Click "Get Started" and you will be redirected to the wellness page
4. Click "Log Your Activities and Events" to complete the *Pledge*.

If you do not complete the *Tobacco/Nicotine Pledge and Notice*, you choose to continue to use tobacco/nicotine, or you use tobacco/nicotine and do not commit to enrolling in and completing a recognized tobacco cessation program, you will be assessed the **\$50 monthly tobacco surcharge** (that's \$600 per year!).

You'll pay the surcharge through payroll deductions on an after-tax basis for the **entire 2019 calendar year**. If you're assessed the surcharge, you can submit an updated *Tobacco/Nicotine Pledge and Notice* or enroll in a tobacco cessation program by **July 1, 2019**. If you do so, you'll avoid the \$50 monthly surcharge from July 1, 2019 through December 31, 2019.

## Wellness Program Incentives

If you complete the steps, you can earn the following incentives, based on your medical plan coverage:

| Classic Plan   | Health Savings Plan   | Premier Plan   |
|--|---|--|
| Medical out-of-pocket maximum savings of \$1,400 individual/\$2,800 family | Additional \$90 contribution to your Health Savings Account | Medical out-of-pocket maximum savings of \$500 individual/\$1,000 family |

Note: You do not need to complete a qualified wellness exam to participate in a tobacco cessation program and avoid the \$50 monthly tobacco surcharge.

Log on to the UMR Member Portal to complete the *Tobacco/Nicotine Pledge and Notice* during Open Enrollment. Note: The *Pledge* only applies to you, **not** your spouse or enrolled dependents.

**Get Help Quitting—Free of Charge!** Visit your in-network primary care physician for tobacco cessation assistance at no cost to you (limited to two visits per year). Plus, you can receive no-cost Chantix (prescription smoking-cessation medication)—patches or gum. **Important: Your office visit must be coded as a tobacco cessation visit in order for the \$0 copay to apply.**

## Are You an Employee of UAF or UAMS?

Log on to your own campus portal to complete the *Pledge*, you will **not** use the UMR Member Portal.

# NEW! Real Appeal Weight Loss Program

**Real Appeal is an online weight loss program, available for free to you when you're enrolled in a University of Arkansas medical plan.** Real Appeal will help you lose weight and live a healthier life overall with a customized weight-loss plan.

With Real Appeal, you'll get:

- A year of support provided by a Transformation Coach who will develop a simple, customized weight-loss plan that fits your needs, preferences, lifestyle and goals.
- Unlimited, 24/7 access to digital content including workout videos, food trackers, activity and weight analysis and feedback, recipes and more.
- Weekly online coaching sessions with your Transformation Coach and a group of fellow members who share in your challenges and successes and provide accountability for your efforts.
- A Success Kit, with healthy weight management tools including fitness guides, a recipe book, a weight scale, workout DVDs and more.

To learn how the program can help you meet your goals, visit [umr.com](http://umr.com).

# NEW! Launching Our Revamped Benefits Website

We're redesigning our benefits website—[www.uasys.edu/benefits](http://www.uasys.edu/benefits)—to better serve your needs. We understand it may be challenging to find the up-to-date and relevant benefits-related information you need, online. From the University of Arkansas System site to the individual campus sites, there's a lot of information out there.

This is why we're completely redesigning the site, to provide you with a one-stop-shop for all benefits information, even the benefits that are specific to your campus.

## New Features for the Website

Here are some of the features we'll be adding to the benefits site to make it better suit your needs.

The screenshot shows the UAMS benefits website interface. At the top, there's a navigation bar with categories like Health & Wellness, Retirement, Other Benefits, Enrolling, Documents, and Contacts. Below this, there's a section for '2019 Open Enrollment' with a date range of November 1 through November 30, 2018. A 'For More Details' section features two document thumbnails: 'Open Enrollment Decision Guide' and 'September Benefits Bulletin'. To the right, there's a '2019 Enrollment Materials' section with links to '2019 Open Enrollment Benefits Bulletin', '2019 Open Enrollment Decision Guide', and '2019 HR Open Enrollment Notice'. Below that is an 'Important Documents' section with links to 'Insurance Premiums', 'Dependent Documentation Requirements', 'Summaries of Benefits and Coverage', and 'Summer Plan Elections'. On the right side of the screenshot, four callout boxes with red bars and gold lines point to specific features: 'Filter by College or University' (pointing to the top navigation), 'New, easier-to-use navigation' (pointing to the 'Enrolling' dropdown), 'Updated content' (pointing to the '2019 Enrollment Materials' section), and 'Campus-specific documents, updates and promotions' (pointing to the 'Important Documents' section).

The site will be rolled out in two phases:

**Phase 1:** In early October 2018, you'll see a redesigned Open Enrollment section.

**Phase 2:** In 2019, the rest of the revamped site will become available, allowing you to find all the benefits information you need in one online place.

Look for information about new site features, in your Open Enrollment Decision Guide and in 2019.

# Your Medical Plan Choices

Medical coverage will generally stay the same for 2019 and you'll still have three medical options to choose from: the Classic Plan, the Health Savings Plan and the Premier Plan. However, there will be a few enhancements and changes to your coverage starting January 1, 2019.

## 2019 Medical Plan Changes

- **The University will contribute more to your Health Savings Account if you are in the Health Savings Plan.** You'll receive \$500 if you have individual coverage (up from \$420) or \$1,000 if you have family coverage (up from \$840). Use this money to pay for eligible medical expenses before you meet the deductible or when you share the cost of services with The University (e.g., coinsurance).
- **If you're in the Classic Plan or the Premier Plan, when you or a covered dependent visits the emergency room, you'll pay a \$250 copay.** The copay will be waived if you're admitted to the hospital.
- **Receive coverage for infertility treatment and services when received from an in-network provider or facility,** up to a \$17,500 medical services lifetime maximum and a \$7,500 prescription drug lifetime maximum.
- **If you are currently enrolled in the Disease Management Program, insulin pumps and supplies will be covered the same way as any other covered expense** (deductible, then coinsurance).

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**Contribute more to your HSA in 2019; there are terrific tax advantages!** IRS contribution maximums are increasing to \$3,500 for individual coverage and \$7,000 for family coverage. Contribution limits are your contributions + University contributions.

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Enroll in Optional Long Term Disability up to your annual base salary. Until now, Optional Long Term Disability coverage was limited to \$80,000 of annual base salary. Review LTD coverage in your Open Enrollment Decision Guide and enroll during Open Enrollment.

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## Are You Taking Advantage of SmartCare?

If you are enrolled in any University of Arkansas medical plan, you can save on health care costs by visiting a provider at a University of Arkansas for Medical Services (UAMS) facility. If you are in the Classic Plan or Premier Plan, you may save money on certain expenses through lower deductibles, out-of-pocket maximums, copays and coinsurance. If you are in the Health Savings Plan, you may save money through lower coinsurance.

Note: UAF employees covered under The University of Arkansas medical plan may save on health care costs through the SmartCare program by visiting the Pat Walker Health Center.

Read your Open Enrollment Decision Guide for SmartCare details.



The information provided in this Bulletin is of a general nature only and does not replace or alter the official rules and policies contained in the official plan documents that legally govern the terms and operation of The University of Arkansas benefit plans. If this publication differs in any way from the official plan documents, the official plan documents always govern. Receipt of this publication does not guarantee eligibility for benefits. The University of Arkansas has the right to modify benefits at any time.



## What's Next?

**Mid-October:** Open Enrollment materials mailed to your home

**November 1 – 30:** Open Enrollment

Open Enrollment meeting details and enrollment forms will be available on the newly redesigned benefits website in late October. More information will also be provided in your Open Enrollment Decision Guide.

**Questions? Contact your campus HR representative.**

