



May 21, 2018

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Human Resources announces the following updates in your UA benefits effective July 1, 2018.

The required employee contribution to the UA Retirement Plan will increase from 2% to 3%.

- As announced previously in the spring of 2016 and 2017, the required employee retirement contribution will increase by 1% each July 1 through July 1, 2020, until we get to the maximum required employee contribution of 5%.
- The required contribution must be tax-deferred. Employees making after-tax Roth contributions will find that the first 3% of their contributions will be categorized as tax-deferred required and any additional voluntary contributions Roth after-tax. Your total contribution will not increase.
- Employees currently contributing less than 3% will have their contributions increased to 3%.

Total UA Health Coverage premiums increase by 1%.

- No increases to co-payments or deductibles and no changes in plan design for 7/1/2018.

As announced last fall, the UA System is beginning a three-year process of reducing the subsidy (employer contribution) for health coverage for all Family Coverage tiers (Employee/Spouse, Employee/Children and Employee/Spouse/Children). See 2nd page for the new employee 7/1/2018 premiums.

- The reduction in the employer subsidy will occur each July 1 through July 1, 2020. This reduction in the employer subsidy was announced to all employees during the November 2017 Open Enrollment period and samples of the July 1, 2018, premiums were available.
- The majority of the health plan costs continue to be paid by the University. UA System-wide in 2017, the University contributed about \$125M toward the cost of health care and employees contributed about \$36M. Prior to January 2018, UAF paid on average 81% of the cost of coverage monthly premiums. While this employer subsidy is in line for "employee-only" coverage with those paid by other employers in the community and across the region, it is much higher than those employer contributions paid by other employers for dependent coverage. The average employer subsidy for dependent coverage for our peer group ranges from 62% to 72%.
- The University works to provide a competitive, sustainable Health Plan and addressing dependent subsidies supports those efforts. Adjusting subsidy levels may help the University avoid considering a Working Spouse Exclusion or an overall Spouse Exclusion again in the immediate future.
- Even after all these changes, the University is still paying a major portion of the total monthly premium cost. And with this change the costs to employees will remain very competitive with the costs at other employers in Arkansas and across the region.
- **Chancellor Steinmetz plans to redirect any savings realized by the Fayetteville Campus from the transition in the subsidy for all Family Coverage tiers into a pool for employee salaries.**

No changes to Dental, Life and Disability Insurance premiums or coverage for 7/1/2018.

Contact Human Resources at 479-575-5351 or at hrbenf@uark.edu if you have any questions.

Richard Ray
Benefits Director

Premiums 7/1/2018	CLASSIC PLAN 75%-100% APPOINTED		HEALTH SAVINGSPLAN 75%-100% APPOINTED		PREMIER PLAN 75%-100% APPOINTED	
Below \$28,000	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$68.73	\$91.64	\$38.19	\$50.92	\$137.87	\$183.83
Emp & Sp	\$183.08	\$244.11	\$114.88	\$153.17	\$402.41	\$536.55
Emp & Ch(ren)	\$141.43	\$188.58	\$85.71	\$114.28	\$311.88	\$415.84
Emp, Sp & Ch(ren)	\$245.21	\$326.95	\$151.67	\$202.23	\$539.78	\$719.71
\$28,000 - \$38,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$68.73	\$91.64	\$38.19	\$50.92	\$137.87	\$183.83
Emp & Sp	\$199.37	\$265.83	\$131.17	\$174.89	\$431.20	\$574.93
Emp & Ch(ren)	\$151.95	\$202.60	\$96.23	\$128.31	\$327.67	\$436.89
Emp, Sp & Ch(ren)	\$263.13	\$350.84	\$169.59	\$226.12	\$566.52	\$755.36
\$39,000 - \$54,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$75.60	\$100.81	\$45.06	\$60.08	\$144.74	\$192.99
Emp & Sp	\$211.96	\$282.62	\$143.76	\$191.68	\$450.39	\$600.52
Emp & Ch(ren)	\$163.39	\$217.85	\$107.67	\$143.56	\$347.42	\$463.23
Emp, Sp & Ch(ren)	\$280.33	\$373.77	\$186.79	\$249.05	\$593.27	\$791.03
\$55,000 - \$99,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$81.79	\$109.05	\$51.25	\$68.33	\$150.93	\$201.24
Emp & Sp	\$225.05	\$300.07	\$156.85	\$209.13	\$469.58	\$626.11
Emp & Ch(ren)	\$175.23	\$233.64	\$119.51	\$159.35	\$367.17	\$489.56
Emp, Sp & Ch(ren)	\$302.68	\$403.58	\$209.14	\$278.85	\$633.38	\$844.51
\$100,000 - \$149,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$83.16	\$110.88	\$52.62	\$70.16	\$152.30	\$203.07
Emp & Sp	\$240.73	\$320.97	\$172.53	\$230.04	\$488.77	\$651.69
Emp & Ch(ren)	\$187.51	\$250.01	\$131.79	\$175.72	\$382.96	\$510.61
Emp, Sp & Ch(ren)	\$326.27	\$435.03	\$232.73	\$310.31	\$666.82	\$889.09
Above \$150,000	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$84.54	\$112.72	\$54.00	\$72.00	\$153.68	\$204.91
Emp & Sp	\$257.55	\$343.40	\$189.35	\$252.47	\$517.55	\$690.07
Emp & Ch(ren)	\$201.33	\$268.44	\$145.61	\$194.15	\$406.66	\$542.21
Emp, Sp & Ch(ren)	\$347.09	\$462.79	\$253.55	\$338.07	\$700.25	\$933.67
Premiums 7/1/2018	CLASSIC PLAN 50%-74% APPOINTED		HEALTH SAVINGSPLAN 50%-74% APPOINTED		PREMIER PLAN 50%-74% APPOINTED	
Below \$28,000	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$121.75	\$162.33	\$91.21	\$121.61	\$226.23	\$301.64
Emp & Sp	\$299.54	\$399.39	\$231.34	\$308.45	\$582.32	\$776.42
Emp & Ch(ren)	\$238.69	\$318.25	\$182.97	\$243.96	\$463.92	\$618.56
Emp, Sp & Ch(ren)	\$409.01	\$545.35	\$315.47	\$420.63	\$793.85	\$1,058.47
\$28,000 - \$38,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$121.75	\$162.33	\$91.21	\$121.61	\$226.23	\$301.64
Emp & Sp	\$313.39	\$417.86	\$245.19	\$326.92	\$603.91	\$805.21
Emp & Ch(ren)	\$247.63	\$330.18	\$191.91	\$255.88	\$475.76	\$634.35
Emp, Sp & Ch(ren)	\$424.25	\$565.66	\$330.71	\$440.95	\$813.91	\$1,085.21
\$39,000 - \$54,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$127.59	\$170.12	\$97.05	\$129.40	\$231.38	\$308.51
Emp & Sp	\$324.09	\$432.12	\$255.89	\$341.19	\$618.30	\$824.40
Emp & Ch(ren)	\$257.35	\$343.14	\$201.63	\$268.84	\$490.57	\$654.10
Emp, Sp & Ch(ren)	\$438.86	\$585.15	\$345.32	\$460.43	\$833.97	\$1,111.96
\$55,000 - \$99,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$132.85	\$177.13	\$102.31	\$136.41	\$236.03	\$314.70
Emp & Sp	\$335.22	\$446.96	\$267.02	\$356.03	\$632.69	\$843.59
Emp & Ch(ren)	\$267.42	\$356.56	\$211.70	\$282.27	\$505.39	\$673.85
Emp, Sp & Ch(ren)	\$457.87	\$610.49	\$364.33	\$485.77	\$864.05	\$1,152.07
\$100,000 - \$149,999	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$134.01	\$178.69	\$103.47	\$137.96	\$237.05	\$316.07
Emp & Sp	\$348.54	\$464.72	\$280.34	\$373.79	\$647.09	\$862.78
Emp & Ch(ren)	\$277.86	\$370.48	\$222.14	\$296.19	\$517.23	\$689.64
Emp, Sp & Ch(ren)	\$477.92	\$637.23	\$384.38	\$512.51	\$889.13	\$1,185.51
Above \$150,000	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH	12-MONTH	*9-MONTH
Employee Only	\$135.18	\$180.25	\$104.64	\$139.52	\$238.09	\$317.45
Emp & Sp	\$362.84	\$483.79	\$294.64	\$392.85	\$668.67	\$891.56
Emp & Ch(ren)	\$289.61	\$386.14	\$233.89	\$311.85	\$535.00	\$713.34
Emp, Sp & Ch(ren)	\$495.62	\$660.82	\$402.08	\$536.11	\$914.21	\$1,218.94

***9-Month Premiums**
 Nine-month faculty and staff paying premiums over 9 months pay an additional premium amount September through May that is set aside and used to fund monthly premiums for June, July and August. The 9-month premiums shown in this chart are the correct premiums for coverage that is effective September 1 and remain unchanged through the following August. Because this premium change is effective July,1, an additional amount will be due to adequately fund the premiums for July and August. This additional amount, once calculated, will be deducted from the 8/31/2018 check.