

UNIVERSITY OF CENTRAL ARKANSAS
SUMMARY OF EMPLOYEE BENEFITS RATES – 2019
<http://uca.edu/hr/>

Medical Insurance – United Health Care with annual deductible

	Point of Service Plan – Plan 1		Consumer Driven Health Plan – Plan 2		
	<u>12-Month</u>	<u>9-Month</u>	<u>12-Month</u>	<u>9-Month</u>	<u>HSA Match</u>
Employee	\$64.26	\$85.68	\$37.66	\$50.21	Up to \$50
Employee/Spouse	\$304.44	\$405.92	\$223.15	\$297.53	Up to \$100
Employee/Children	\$211.02	\$281.36	\$156.83	\$209.11	Up to \$100
Family	\$478.92	\$638.56	\$370.53	\$494.04	Up to \$100
Special Family*	\$228.63	\$304.84	\$174.43	\$232.57	Up to \$100

*Both employees work full time at UCA.

Plan 1 - \$1,500 deductible. See Gap Insurance below.

Plan 2 - \$2000 deductible – (not eligible for HSA if enrolled in Medicare). See Gap Insurance below.

Visit www.myuhc.com for a complete listing of network physicians.

Health insurance rates will be reduced by \$30 per month for BeWell Participants.

Gap Plan – (available with either health plan)

	<u>12-Month</u>	<u>9-Month</u>
Employee	\$0	\$0
Employee +1	\$10.00	\$13.33
Family	\$10.00	\$13.33

UCA reimburses the last \$500 applied to the health insurance deductible for both health insurance plans.

COVERAGE FOR HEALTH, GAP AND DENTAL BEGINS ON THE DATE OF FULL-TIME EMPLOYMENT.

Dental Insurance – Blue Advantage of Arkansas with \$50 annual deductible

	BASE		ENHANCED	
	<u>12-Month</u>	<u>9-Month</u>	<u>12-Month</u>	<u>9-Month</u>
Employee	n/a	n/a	\$0	\$0
Employee/Spouse	\$11.14	\$14.86	\$21.70	\$28.94
Employee/Children	\$11.14	\$14.86	\$21.70	\$28.94
Family	\$27.80	\$37.08	\$47.48	\$63.32
Special Family*	\$13.68	\$18.24	\$23.35	\$31.12

*Both employees work full time at UCA.

Basic Life Insurance – USABLE Life

No charge to employee. Coverage is equal to base annual salary rounded to the next thousand with \$25,000 minimum and \$250,000 maximum.

Optional Life Insurance – USABLE Life

Employee may select 1, 2, or 3 times the base annual salary with a \$350,000 maximum. Rates are age-based and per \$1000 of coverage.

	<u>12-Month</u>	<u>9-Month</u>
Under 35	\$0.091	\$0.1213
35-39	\$0.109	\$0.1453
40-44	\$0.127	\$0.1693
45-49	\$0.200	\$0.2666
50-54	\$0.326	\$0.4346
55-59	\$0.606	\$0.8080
60-64	\$0.813	\$1.0840
65-69	\$1.150	\$1.5330
70-74	\$2.100	\$2.8000
75+	\$3.810	\$5.0800

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Long Term Disability – USABLE Life

No charge to employee. One year pre-existing conditions and a 180 day elimination period.

Cafeteria Plan – DATAPATH

Flexible spending accounts are available for medical, dental and vision expenses. (HSA participants are restricted to a Limited Flexible spending account for dental and vision expenses only.)

Dependent Care flexible spending account is also available.

Supplemental Products – Allstate & Superior Vision

Please ask a representative for more details.
 See Superior Vision premiums on this page.

Coverage for Life Insurance, Long Term Disability, Cafeteria Plan, and Supplemental Products begin on the first of the month following 90 days of full time benefits eligible employment.

Retirement Options

<u>PLAN</u>	<u>EMPLOYEE CONTRIBUTION</u>
TIAA Defined Contribution Plan	6% of Gross Salary (4 year vesting plan)
Arkansas Teacher Retirement System Defined Benefit Plan www.artrs.gov/	6% of Gross Salary Not available to new employees unless previously vested with ATRS
Arkansas Public Employees Retirement Defined Benefit Plan www.apers.gov/	Not available to new employees as of September 2016

Supplemental Retirement Accounts

No UCA contribution. Plans are available through TIAA for all UCA employees. Employee and TDA limits determine percentage withheld. Please see a HR representative for more information.

TIAA Vesting Schedule

University's Portion Vested

0 through year 2	25%
Completion of year 2 through year 3	50%
Completion of year 3 through year 4	75%
Completion of 4 years	100%

Employee's contributions are automatically vested.
 For nine-month faculty, a year is defined as a COMPLETE academic year.
 For more information visit: www.tiaa.org

Vision Plan – Superior Vision

	<u>Purple Plan</u>		<u>Gray Plan</u>	
	<u>12-Month</u>	<u>9-Month</u>	<u>12-Month</u>	<u>9-Month</u>
Single	\$8.94	\$11.92	\$6.86	\$9.15
2 – Party	\$12.90	\$17.20	\$9.98	\$13.31
Family	\$22.86	\$30.48	\$17.90	\$23.87

Student Health Center - \$10 payment plus cost of supplies used (if any).

HPER Center – Free access for employees, membership fee for family members.

Tuition Remission – 80% discount for undergraduate classes for employee, spouse and dependent children.
 80% discount for graduate classes for employee and spouse.