

**UNIVERSITY OF CENTRAL ARKANSAS**  
**SUMMARY OF EMPLOYEE BENEFITS RATES – 2021**  
<http://uca.edu/hr/>

**Medical Insurance – United Health Care with annual deductible**

	<b>Point of Service Plan – Plan 1</b>		<b>Consumer Driven Health Plan – Plan 2</b>		
	<b><u>12-Month</u></b>	<b><u>9-Month</u></b>	<b><u>12-Month</u></b>	<b><u>9-Month</u></b>	<b><u>HSA Match</u></b>
Employee	\$66.83	\$89.10	\$39.17	\$52.22	Up to \$50
Employee/Spouse	\$316.62	\$422.16	\$232.08	\$309.44	Up to \$100
Employee/Children	\$219.46	\$292.62	\$163.10	\$217.46	Up to \$100
Family	\$498.08	\$664.10	\$385.35	\$513.80	Up to \$100
Special Family*	\$237.78	\$317.04	\$181.41	\$241.88	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](http://www.myuhc.com) for a complete listing of network physicians.

**Health insurance rates will be reduced by \$20 or \$40 per month for BeWell participants that completed qualifying employee wellness activities between November 1, 2019 and October 31, 2020.**

**Gap Plan – (available with either health plan)**

	<b><u>12-Month</u></b>	<b><u>9-Month</u></b>
Employee	\$0	\$0
Employee/Spouse	\$10.00	\$13.33
Employee/Child(ren)	\$10.00	\$13.33
Family	\$10.00	\$13.33

Provides gap reimbursement for:

Point of Service Plan - the last \$500 applied to the deductible, and

Consumer Driven Health Plan - the first \$500 applied to the co-insurance.

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

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

	<b>BASE</b>		<b>ENHANCED</b>	
	<b><u>12-Month</u></b>	<b><u>9-Month</u></b>	<b><u>12-Month</u></b>	<b><u>9-Month</u></b>
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*	\$11.14	\$14.86	\$21.70	\$28.94

\*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.

	<b><u>12-Month</u></b>	<b><u>9-Month</u></b>
Under 35	\$0.096	\$0.1280
35-39	\$0.116	\$0.1547
40-44	\$0.136	\$0.1814
45-49	\$0.216	\$0.2880
50-54	\$0.355	\$0.4734
55-59	\$0.663	\$0.8840
60-64	\$0.890	\$1.1867
65-69	\$1.261	\$1.6814
70-74	\$2.256	\$3.0080
75+	\$4.187	\$5.5827

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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 – Benefitfocus**

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 <a href="http://www.arters.gov/">www.arters.gov/</a>	6% of Gross Salary Not available to new employees unless previously vested with ATRS
Arkansas Public Employees Retirement Defined Benefit Plan <a href="http://www.apers.gov/">www.apers.gov/</a>	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](http://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>
<b>Single</b>	\$8.94	\$11.92	\$6.86	\$9.15
<b>2 – Party</b>	\$12.90	\$17.20	\$9.98	\$13.31
<b>Family</b>	\$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.