

# 2026 EMPLOYEE BENEFITS



UNIVERSITY OF  
CENTRAL  
ARKANSAS™



# YOUR UCA BENEFIT EXPERTS



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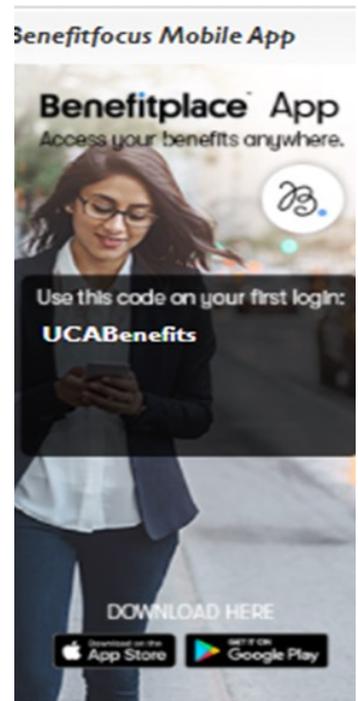
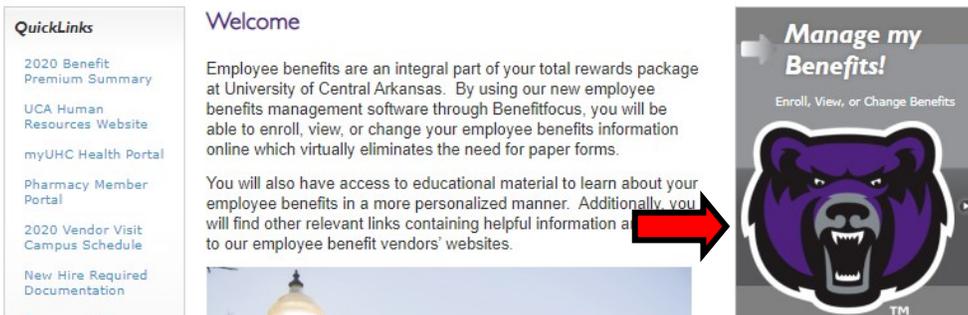
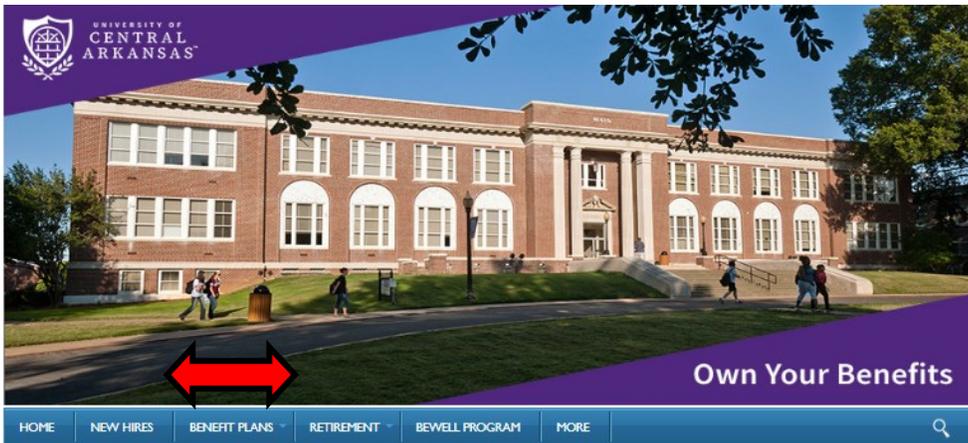
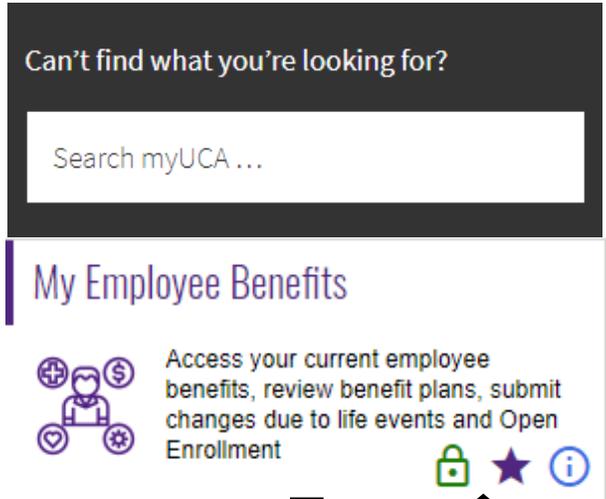


The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. This is not a guarantee of coverage. The text contained in this Summary was taken from various summary plan descriptions and benefit information. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

# BENEFITFOCUS

## Get Started

- Go to <http://my.uca.edu>, and log in using your UCA credentials. Do not use Internet Explorer.
- Search MYUCA for **My Employee Benefits**. The My Employee Benefits task bar should appear. *Note: It is recommended that you save this task bar as a favorite by clicking on the star in the bottom right corner.*
- Click on the **My Employee Benefits** icon to land on the Communications Portal Homepage.



## Communications Portal Homepage

- Browse the main navigation bar at the top of the page to learn what UCA has to offer. You can view plan documents, forms, retirement information, new hire information, what you will need for Qualifying Life Events, plus much more.
- Click the purple bear to enter the **Benefits Portal**. Here, you can enroll, view or change your specific benefit plans.
- Download the **Benefitfocus App** on your Smartphone.

*Note: Before you log in on the app, first you must enter the Communications Portal to view your **Company Code**. Then enter the Benefits Portal and click on **Login Information** to view your username and create your password.*

# Navigate Benefits Portal Homepage to learn where items are located

On the **top bar** find the following sections:

- **Profile** to view your personal information.

*Note: You cannot update your personal information from the Benefits Portal. This must be done in Self-Service or by contacting HR.*

1. **Your Beneficiaries** to view or update life insurance beneficiaries
2. **Your Dependents** to view or edit your dependent information
3. **Document Center** to view, manage, and upload your documents related to life events

- **Benefits**

1. **Your Benefits** to view current benefits
2. **Learning Center** to view helpful videos that explain different types of benefits
3. **Benefits Report** to view employee summary report, 1095 documents, and view employee detail report

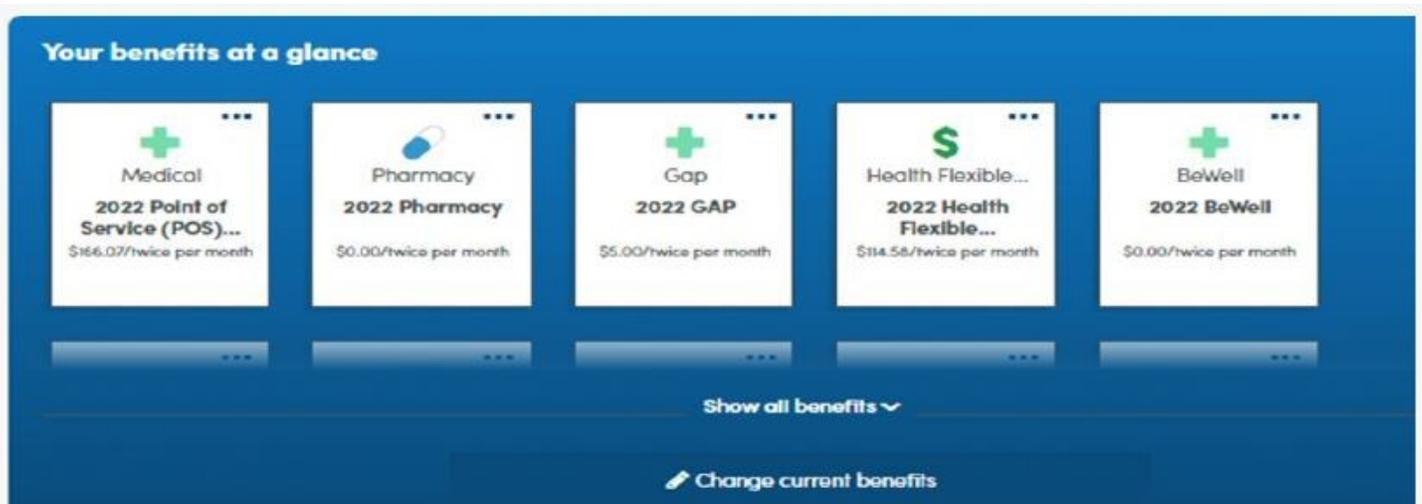
- **Quick Links**

1. **HSA/FSA Claims and Balances** to enroll in a **supplemental** retirement account (SRA or Roth) or edit

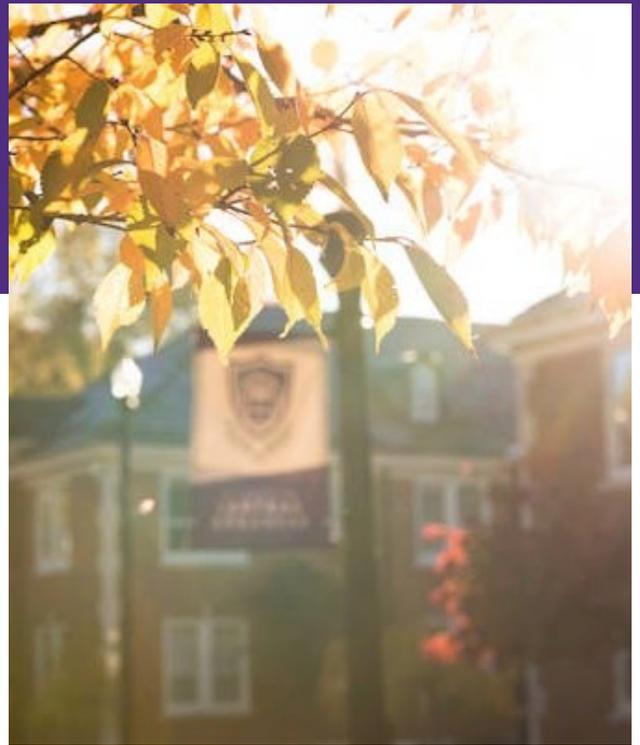


## How to begin electing benefits or change benefits

- Click **Get Started** to choose your new benefits and complete enrollment
- Click **Change current benefits** if you experience a qualifying life event change.



# THINGS TO REMEMBER



UCA is dedicated to providing employees with a benefit program that is both comprehensive and competitive. We know that your benefits are important to you and your family.

This guide provides a general overview of your benefit choices to help you select the coverage that is right for you and your family.

We encourage you to review each section and discuss your benefits with your family members; paying close attention to applicable copayments and deductibles.

## Who is Eligible?

If you are a full-time employee you are eligible to enroll in the benefits described in this guide. The following family members are eligible for coverage:

- Legal Spouse
- Dependent Children up to age 26

## How to Enroll

During the open enrollment window you must login and complete your benefits enrollment for the 2026 plan year. Instructions on how to use the BenefitFocus platform are found on the previous pages.

Once you have made your final elections and the open enrollment window has closed, you will not be able to change them until the next open enrollment period, unless you have a qualified change in status.

## When to Enroll

Open Enrollment for the 2026 Plan Year is: October 20 - October 31, at 11 P.M.

2025 New Hires - 2026:

- You have 30 days to enroll.
- Your Medical, Gap, Dental, and Retirement plans are effective date of hire. Coverage will be effective retroactively to your date of hire.
- The rest of your employee benefits are effective the first day of the month following 30 days of employment.
- If you do not enroll within 30 days of hire all employee paid plans will be waived/declined.

## How to Make Changes...

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you.

**Remember, changes must be submitted via BenefitFocus within 30 days or you will need to wait until open enrollment.** No exceptions can be made.

# RETIREMENT OPTIONS

## REQUIRED

UCA offers two retirement plans through TIAA (Teachers Insurance and Annuity Association) and Arkansas Teacher Retirement System (available only to new employees if previously vested with ATRS). As a first step, select your retirement plan within BenefitFocus, then register for an online account with either TIAA or ATRS to see up-to-date account information.



### **Defined Contribution Plan:**

- 6% employee contributions
- 10% employer contributions

### **Vesting Schedule:**

- 25% - up to 2<sup>nd</sup> anniversary date
- 50% - up to 3<sup>rd</sup> anniversary date
- 75% - up to 4<sup>th</sup> anniversary date
- 100% - 4<sup>th</sup> anniversary date



### **Defined Benefit Pension Plan:**

- 7% employee contributions
  - 15% employer contributions
- (available only if previously vested with ATRS)

## Simple Steps to Set Your Path

1. Visit **TIAA.org/uca**
2. Click Ready to **Enroll**. Choose the plan and **Begin Enrollment**  
*First-time to TIAA? Register and then log in.  
Already register? Log in with your ID and password.*
3. Follow the prompts to choose your investments and set your contribution amounts

Schedule a session at **TIAA.org/schedulenow** or call TIAA at **800-732-8353**, weekdays, 7 a.m. to 9 p.m. (CT).

## ATRS Website

Login or register at **artrs.gov** for specific account information and compute benefit estimates.

## Executive Director Updates

Sign up at **artrs.gov** and stay current on ATRS news.

**IMPORTANT:** Set up your beneficiary information in your retirement plan by logging into your retirement account. You can update your beneficiaries at any time. You do not have to wait for a qualified life event or open enrollment to do so.

# RETIREMENT OPTIONS

## SUPPLEMENTAL

UCA offers a supplemental retirement plan through TIAA (Teachers Insurance and Annuity Association). This plan is available to all employees providing another method of retirement saving to place yourself on the path toward financial freedom. Pre-tax and Roth (after-tax) options are available. Annual limits are determined by the IRS. (Contributions to your “required” retirement plan are not included within this annual limit.) Additional catch-up contributions are allowed for employees age 50+.



### Contributions are payroll deducted either on:

- a Pre-tax basis which will lower your taxable income

**AND/OR**

- An after-tax basis (Roth) offering tax-free withdrawals in the future

### Steps to Enroll:

1. Select your plan within Benefitfocus and enter a percentage or a dollar amount for each pay period.
2. Visit [Tiaa.org/uca](https://Tiaa.org/uca)
  - Click **ready to enroll**. Choose the plan and **begin enrollment**.

### To learn more schedule an appointment today!

Experienced TIAA Retirement experts are available for consultation providing one on one personal advice and education because knowledge is power. To connect with a TIAA financial consultant visit [www.TIAA.org/schedulenow](https://www.TIAA.org/schedulenow) or call TIAA at **800-732-8353**, weekdays, 7 a.m. to 9 p.m. (CT).



# GAP PLAN

## APPLICABLE TO THOSE ENROLLED IN A UCA MEDICAL PLAN

Gap is designed to help reimburse a portion of the PPO deductible and a portion of the CDHP out-of-pocket maximum. Gap coverage is only available to full-time benefits-eligible employees who are covered under UCA's group health plans with BlueAdvantage Administrators.

### 2026 Point of Service Health Plan

- The gap plan for single coverage will reimburse a maximum of \$500 per calendar year for claims applied to the last \$500 of your \$2000 deductible.
- A gap plan with one or more dependents will have a maximum reimbursement of \$1,000 per calendar year for claims applied to the last \$1,000 of the \$4,500 deductible.

### 2026 Consumer Driven High Deductible Plan

- The gap plan for single coverage will reimburse a maximum of \$500 per calendar year for claims applied after the \$3,000 deductible is met. For clarification, the entire deductible of \$3,000 must be applied before the gap plan can reimburse a maximum of \$500 on your next \$500 of out-of-pocket expenses.
- A gap plan with one or more dependents will have a maximum reimbursement of \$1,000 per calendar year for claims applied after the \$5,000 deductible is met. For clarification, the entire deductible of \$5,000 must be applied before the gap plan can reimburse a maximum of \$1,000 on your next \$1,000 out-of-pocket expenses.

Monthly Costs	12 Month Employee	9 Month Employee	Max Annual Benefit
Employee Only	\$0	\$0	\$500
Employee + Spouse	\$10	\$13.33	\$1,000
Employee + Child(ren)	\$10	\$13.33	\$1,000
Employee + Family	\$10	\$13.33	\$1,000

# MEDICAL & PRESCRIPTION BENEFITS

UCA offers two options for medical coverage through BlueAdvantage Administrators of Arkansas, including a Preferred Provider Organization plan and a Consumer Driven Health Plan (IRS Qualified High Deductible Health Plan). Please be sure that your doctors participate with the network in order to obtain the highest level of benefits.

Option 1: Preferred Provider Organization Plan	In Network
<b>Deductible</b>	
Individual	\$2,000
Family	\$3,500
<b>Coinsurance</b>	20% coinsurance
<b>Out-of-Pocket Maximum</b>	
Individual	\$4,500
Family	\$8,500
<b>Office Visits</b>	
Primary Care	\$20 copay
Specialist	\$35 copay
Urgent Care	\$50 copay
<b>Emergency Room Visit</b>	\$200 copay
<b>Inpatient Services</b>	20% coinsurance after deductible
<b>Outpatient Surgical</b>	20% coinsurance after deductible
<b>Prescription Copays</b>	\$15 / \$50 / \$75 / \$150
<b>Mail Order Prescriptions</b>	90 Day supply available on some maintenance drugs—not available for specialty prescriptions.

## Preferred Provider Organization Monthly Rates—12 Month Rates

	**Employee	Employer	Total
Employee Only	\$95.39	\$595.58	\$690.97
Employee + Spouse	\$435.75	\$989.82	\$1,425.57
Employee + Child(ren)	\$310.49	\$1,001.58	\$1,312.07
Employee + Family	\$694.15	\$1,261.35	\$1,955.50
*Special Family	\$327.79	\$1,627.71	\$1,955.50

\*Special Family applies when two married employees are on the same plan. Email [ucabewell@uca.com](mailto:ucabewell@uca.com) to find out about Special Family BeWell Discounts.

\*\*Employees monthly rate will be reduced to \$20 for BeWell participants that completed qualifying employee wellness activities between November 1, 2024 and October 31, 2025.

Nine Month Rates can be found on the HR website and within BenefitFocus.



# MEDICAL & PRESCRIPTION BENEFITS *continued*

The Consumer Driven Health Plan is an IRS Qualified High Deductible Health Plan. Throughout this guide we will refer to the High Deductible Health Plan as the Consumer Driven Health Plan. This plan is Health Savings Account (H.S.A.) eligible.

Option 2: Consumer Driven Health Plan	Single	Family
<b>Deductible</b>		
Individual	\$3,000	\$5,000
Family		\$5,000
Coinsurance	20% coinsurance	20% coinsurance
<b>Out-of-Pocket Maximum</b>		
Individual	\$5,000	\$7,050
Family		\$9,000
<b>Office Visits</b>		
Primary Care	20% coinsurance after deductible	20% coinsurance after deductible
Specialist	20% coinsurance after deductible	20% coinsurance after deductible
Urgent Care	20% coinsurance after deductible	20% coinsurance after deductible
Emergency Room Visit	20% coinsurance after deductible	20% coinsurance after deductible
Inpatient Services	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Surgical	20% coinsurance after deductible	20% coinsurance after deductible
Prescription	After Ded \$15 / \$50 / \$75 / \$150	After Ded \$15 / \$50 / \$75 / \$150
Mail Order Prescriptions	90 Day supply available on some maintenance drugs—not available for specialty prescriptions.	

## Consumer Driven Health Plan Monthly Rates—12 Month Rates

	**Employee	Employer	Total
<b>Employee Only</b>	<b>\$54.69</b>	\$449.47	\$504.16
<b>Employee + Spouse</b>	<b>\$321.15</b>	\$729.49	\$1,050.64
<b>Employee + Child(ren)</b>	<b>\$230.38</b>	\$743.16	\$973.54
<b>Employee + Family</b>	<b>\$538.46</b>	\$898.59	\$1,437.05
<b>*Special Family</b>	<b>\$255.06</b>	\$1,181.99	\$1,437.05

\*Special Family applies when two married employees are on the same plan.

\*\*Employees monthly rate will be reduced to \$20 for BeWell participants that completed qualifying employee wellness activities between November 1, 2024 and October 31, 2025.

Nine Month Rates can be found on the HR website and within BenefitFocus.



**BlueAdvantage  
Administrators of Arkansas**  
An Independent Licensee of the Blue Cross and Blue Shield Association

# UCA BeWell

BeWell is UCA's employee well-being and health promotion program. All faculty and staff members enjoy cost-free access to a comprehensive suite of health-promoting programming and resources to support all dimensions of work-life wellness. Additionally, benefits-eligible employees and retirees enrolled in UCA's health insurance can complete activities to qualify for a discount on health insurance premiums and earn BearBucks.

## BeWell Program Highlights

- Financial incentives: Health insurance discount and BearBucks
- Wellness webinars and workshops
- Free membership to HPER Fitness Center
- Health coaching
- Diabetes education and prevention program
- Weight management program
- On-site flu vaccines and annual health screenings

The annual BeWell program cycle is **November 1 to October 31**. All participation components for financial incentives must be completed and submitted by the **October 31** deadline.

For current program information visit: <https://uca.edu/bewell/>.



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BeWell

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP) provides assessment, short-term counseling, information and referral (if indicated) for benefits-eligible employees, as well as their spouses and dependents, who experience distress. Services are confidential and there is no cost to you or your family members for utilizing EAP. Meet with a licensed counselor in Conway or Little Rock. Phone and virtual sessions are also available.

## EAP can help with any of the following:

- Anger management
- Anxiety
- Depression
- Stress management
- Anger management
- Eldercare
- Grief/bereavement
- Individual life skills training
- Life/career coaching
- Personal/emotional concerns
- Referral/resource assistance
- Relationships
- Short-term individual and family counseling
- Substance Abuse
- Wellness training
- Work-related issues

To schedule a consultation call 501-686-2588 or visit: <https://uca.edu/bewell/eap/>.



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BeWell

# TAX-ADVANTAGE ACCOUNTS

*Increase your take-home pay by reducing your taxable income!*

## Health Savings Account - *You must elect the CDHP to opt into this account*

A Health Savings Account (HSA) is a unique, tax-advantaged account that can be used to pay for current or future healthcare expenses. When combined with UCA's Consumer Driven Health Plan (CDHP), it offers savings and tax advantages that a Copay Plan can't duplicate. With a HSA, you will have:

- A savings account used for eligible medical expenses as well as deductibles, co-insurance, prescriptions, vision expenses, and dental care. A complete list of qualified expenses can be found on the IRS website at IRS.gov
- Unused funds that will roll over year to year; no "use it or lose it" penalty
- The potential to build more savings through investing; members choose from a variety of self-directed investment options with no minimum balance
- Additional retirement savings; after age 65, funds can be withdrawn for any purpose without penalty, but may be subject to income tax if not used for IRS-qualified medical expenses
- **If you are a Medicare Part A participant, you are not eligible to contribute to a HSA.**

Coverage Level	UCA Monthly Match	UCA Annual Front Load Contribution	2025 Limit*	2026 Limit*	Age 55+ Catch-Up
Employee Only	\$50	\$300	\$4,300	\$4,400	Additional \$1,000
Employee + Spouse	\$100	\$600	\$8,550	\$8,750	Additional \$1,000
Employee + Child(ren)	\$100	\$600	\$8,550	\$8,750	Additional \$1,000
Family	\$100	\$600	\$8,550	\$8,750	Additional \$1,000
Special Family	\$100	\$600	\$8,550	\$8,750	Additional \$1,000

\*\*UCA Annual Front Load Contribution is in January and if enrolling at a later date, amounts will be prorated.

\*Annual Contribution Limit's include both UCA and employee contributions.

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# TAX-ADVANTAGE ACCOUNTS *continued*

## Flexible Spending Account

A Medical FSA is a wonderful tool to use pre-tax dollars toward your eligible medical, dental and vision expenses. For example—your FSA can be used to pay for deductibles, coinsurance, prescriptions and office visit co-pays. Does your child need braces? You can use your FSA to pay for their orthodontia expenses on a pre-tax basis saving you money!

- Subject to “Use it or lose it clause” You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the 2026 plan year.
- The amount you elect will be divided equally over the course of the year and will be deducted pre-tax.
- UCA offers a carryover feature allowing you to carryover the allowable IRS maximum to the next calendar year. Along with this feature there is a deadline of March 30th to submit claims incurred during the previous plan year.
- Note CDHP enrollees who elect the HSA do have access to a Limited Purpose FSA. Please see HR for more information.

**2026 Maximum Annual Contribution: \$3,400 with \$680 carryover to 2027**

**2025 Maximum Annual Contribution: \$3,300 with \$660 carryover to 2026**

**A Flexible Spending Account can be used to pay for a variety of qualified medical expenses including copays, prescriptions, hearing aids, dental care, eyeglasses. A complete list of qualified expenses can be found on the IRS website at IRS.gov.**

## Dependent Care Flexible Spending Account

Eligible expenses for dependent care services are for children 12 and under, a disabled spouse, or an incapacitated parent as long as the participant incurs the expense while the participant and spouse work or attend school full-time.

**2026 Maximum Annual Contribution: \$7,500**



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# DENTAL BENEFITS

Taking good care of your teeth and gums may be a key factor in your health. When building your benefits package, you can choose to include dental benefits, offered through BlueAdvantage Administrators of Arkansas.

Services	Base Plan	Enhanced Plan
<b>Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Preventive Services:</b> Exams, Cleanings, X-rays	100%	100%
<b>Basic Services:</b> Fillings, Simple Extractions, Root Canals, Oral Surgery	80%	80%
<b>Major Services:</b> Dentures, Crowns, Implants	Not covered	50%
<b>Annual Individual Maximum</b>	\$1,250	\$1,250
<b>Carryover Maximum</b>	\$450	\$450
<b>Child Orthodontics</b> (Lifetime Maximum )	Not covered	\$1,000 Lifetime Maximum
Monthly Costs	Employee Base	Employee Enhanced
<b>Employee Only</b>	\$0.00	\$0.00
<b>Employee + Spouse</b>	\$11.14	\$21.70
<b>Employee + Child(ren)</b>	\$11.14	\$21.70
<b>Employee + Family</b>	\$27.80	\$47.48
<b>*Special Family</b>	\$11.14	\$21.70

\*Special Family applies when two married employees are on the same plan.

Nine Month Rates can be found on the HR website and within BenefitFocus.

## Dental Xtra

Arkansas Blue Cross and Blue Shield members who are enrolled in Dental Xtra receive additional dental benefits that can improve overall health, enhance quality of life, and lower medical and dental care costs.

Find out how Dental Xtra can make a difference in your health! Visit: [www.arkansasbluecross.com/members/dental-xtra](http://www.arkansasbluecross.com/members/dental-xtra)

# VISION BENEFITS



It's estimated that more than half of all Americans need vision correction. When you choose vision benefits through UCA, you're getting an affordable way to keep an eye on your vision—and your health!

Benefits are offered through Superior Vision.

Services	Purple Plan	Grey Plan
<b>Eye Exam</b>	(Once per calendar year) \$10 copay	(Once per calendar year) \$10 copay
<b>Lenses</b> Single Vision Bifocal Trifocal	(Once per calendar year) \$20 copay \$20 copay \$20 copay	(Once per calendar year) \$20 copay \$20 copay \$20 copay
<b>Frames</b>	(Once per calendar year) \$150 retail allowance	(Once per 2 calendar years) \$130 retail allowance
<b>Contact Lenses</b>	(Once per calendar year) \$150 retail allowance	(Once per calendar year) \$120 retail allowance
<b>Your Cost Per Month</b>		
<b>Employee Only</b>	\$8.94	\$6.86
<b>Employee + Dependent</b>	\$12.90	\$9.98
<b>Employee + Family</b>	\$22.86	\$17.90

Nine Month Rates can be found on the HR website and within BenefitFocus.

## Refractive Surgery

Superior Vision has a nationwide network of independent refractive surgeons and partnerships with leading LASIK networks who offer members a discount. These discounts range from 10%-50%, and are the best possible discounts available to Superior Vision.

## Discount Features

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts (range from 10% - 30%) prior to service as they vary.



# LIFE AND AD&D COVERAGE

The University of Central Arkansas provides you with Basic Employee Life & AD&D as well as the opportunity to purchase dependent Life Insurance to help increase your family's financial security. You will automatically be enrolled in the employer paid life and AD&D coverage and UCA will pay the full cost of this coverage for you!

**How Are Life Insurance and AD&D Insurance Different?** AD&D insurance covers exactly what its name states: accidental death and dismemberment.

**What does this mean?** In the event of a fatal accident – or an accident that results in you losing your eyesight, speech, hearing, a limb or use of a limb – AD&D will pay you or your beneficiaries a specified amount.

The life and AD&D coverages are provided through OCHS, a subsidiary of Securian Financial Group, Inc.



## Benefit Highlights

### Class 1: Employees Hired before 1/1/1999

**Life Amount** 1x annual earnings, up to \$250,000

**AD&D Amount** 1x annual earnings, up to \$250,000

**Guarantee Issue\*** \$250,000

### Class 2: Employees Hired on or after 1/1/1999

**Life Amount** 1x annual earnings, up to \$250,000

**AD&D Amount** 1x annual earnings, up to \$250,000

**Guarantee Issue\*** \$250,000

*Age Reduction Schedule Applies: Benefits will reduce by 35% at age 65.*

**IMPORTANT: Review your beneficiary information in BenefitFocus** to make sure those listed are up to date. You can update your beneficiaries at any time. You do not have to wait for a qualified life event or open enrollment to do so.



# VOLUNTARY LIFE AND AD&D COVERAGE

During annual enrollment, no evidence of insurability (EOI) is required for child coverage. EOI is required for all other elections.

**Are you a Newly Hired Employee?** A special guarantee issue opportunity is available for you if you are within your initial enrollment period of 30 days. No evidence of insurability is required for the following guarantee issue amounts:

Employee - 3x annual salary up to \$400,000

Spouse - all coverage amounts

Child - all coverage amounts

**Evidence of Insurability is required for all elections above the guaranteed amounts listed above.**

Benefit Highlights	
<b>Employee Benefits</b>	
<b>Life Amount</b>	7x Annual Salary, up to \$1,000,000 (minimum benefit of 1x salary)
<b>AD&amp;D Amount</b>	7x Annual Salary, up to \$1,000,000 (minimum benefit of 1x salary)
<b>Guarantee Issue</b>	3x Annual Salary up to \$400,000 (new hires only)
<b>Spouse Plan</b>	
<b>Life and AD&amp;D Amount</b>	Flat \$25,000 Life and AD&D
<b>Guarantee Issue</b>	Flat \$25,000 Life and AD&D (new hires only)
<b>Child(ren) Plan / Birth to age 26</b>	
<b>Life and AD&amp;D Amount</b>	Flat \$10,000 Life and AD&D *One premium covers all eligible dependent children

BenefitFocus will illustrate your appropriate age rate and any current benefit you have elected and have been approved for. For your convenience, the spouse and child rates are listed below.

Spouse per month cost (based on employee age)	\$25,000 Spouse Unit Cost	Child per month cost	\$10,000 Child Unit Cost
Up to 34	\$2.40	<b>All Dependent Children</b>	\$1.50
35-44	\$3.40		
45-54	\$8.88		
55-64	\$22.25		
65-75	\$56.40		



# SHORT-TERM DISABILITY

## Short-Term Disability (STD)

Pregnancy, a scheduled surgery, or an unplanned illness or injury could keep you off the job and without income for an extended period of time. STD can protect part of your paycheck should you become disabled. Coverage is issued through Lincoln Financial Group.

The following is a high-level benefit description of the insurance. Full benefits, exclusions and limitations can be found in the certificate of insurance issued by your employer.

Benefit Highlights
<b>STD pays 60% of your weekly salary</b> , up to \$3,000 per week (with a maximum covered salary of \$52,000).
Your STD benefits <b>begin on the 15th day</b> following an accident or illness, you may receive this benefit for up to 26 weeks.
<b>Evidence of Insurability:</b> When you are first offered this coverage (and during approved open enrollment periods), you may be able to take advantage of this important coverage with no evidence of insurability (proof of health).
<b>Pre-existing conditions:</b> If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

## Voluntary Short-Term Disability Premium

**Here's how little you pay with group rates.** Use the employee voluntary short-term disability premium rate table provided below to calculate your cost and benefit. The following example calculates the monthly cost for an employee with annual earnings of \$35,400. **Note:** The maximum weekly covered earnings are equal to the maximum weekly benefit divided by the benefit percentage.

Calculation	Example	You
<b>Step 1</b> Enter the monthly premium rate per \$10 of weekly benefit.	\$.0712	
<b>Step 2</b> Enter your weekly earnings. Divide your annual earnings by 52.	\$681	
<b>Step 3</b> If your weekly earnings are greater than the maximum weekly covered earnings of \$5,000, indicate \$5,000. Otherwise, indicate the amount from Step 2.	\$681	
<b>Step 4</b> Calculate your weekly benefit. Multiply Step 3 by 0.60	\$408	
<b>Step 5</b> Enter your weekly benefit in increments of \$10. To calculate, divide the amount in Step 4 by 10.	40.8	
<b>Step 6</b> Calculate your cost. Multiply Step 1 by Step 5.	\$29.08	



# LONG-TERM DISABILITY

## Long-Term Disability

Long-Term Disability (LTD) Insurance helps safeguard your financial security by replacing a portion of your income while you are unable to work. LTD benefits are intended to protect your income for a long duration. Coverage is issued through OCHS, and underwritten by Madison National Life Insurance Company.

The following is a high-level benefit description of the insurance. Full benefits, exclusions and limitations can be found in the certificate of insurance issued by your employer.

### Benefit Highlights

LTD pays **66 and 2/3% of monthly base income**, up to \$15,000 per month (Previously our plan covered up to \$8,500 per month.)

Your LTD benefits will **begin on the latter of the 181st day** of disability **or the day after using all your accumulated sick leave** and may continue to your social security normal retirement age.

**Pre-existing conditions:** Benefits will not be paid if your disability begins in the first 12 months following the effective date of your coverage and your disability is caused by, contributed to by or the result of a pre-existing condition, unless you had no treatment of the pre-existing coverage for 6 consecutive months after your effective date of coverage. During the 3 months prior to your effective date of coverage if you received medical treatment or consultation, took or were prescribed medications or received care or services this clause may apply. See the certificate for additional information.

**Tax-Choice Option:** Because UCA pays your premiums, any approved benefits payable to you are considered taxable income. To change the taxable nature of your disability benefit you have an option to make an election to pay taxes on the premium that is paid on your behalf by the university. **This option applies to new hires only.**

#### What this means for you if you choose to pay taxes on the premiums...

- If you become disabled, there would be no taxes payable on the long term disability benefits you receive.
- If you elect a taxable premium, you will be taxed on the premium that UCA pays for your Disability coverage. The cost impact to you will be based on your individual income tax bracket.

No matter what choice you make, UCA will continue to pay long term disability premiums on your behalf.



# ACCIDENT BENEFITS

Lincoln Financial Group's Accident Insurance provides a cash benefit based on the accident/injuries sustained by you or a covered family member. The benefit is paid directly to you, and you decide the best way to spend it. **It's that simple!** As a UCA employee, you have two plan options when choosing your benefits.

## Why Do I Need Accident Insurance?

Do you ride a bike or drive a car? Jog or play sports? Accidents can happen when you least expect it. Are you prepared financially to pay the expenses that can occur as a result? What about day to day activities that can lead to accidental injuries, like cooking, walking down the stairs, or driving to work?

Accident Insurance is a way to ensure you're able to stay ahead of the out-of-pocket expenses associated with medical treatments. While you can't predict when an accident will happen, you can at least be prepared financially.

### It pays to have accident insurance.

You receive a cash benefit if a covered injury results in any of the following:

- Emergency room visits
- Ambulance transportation
- Hospital admission and confinement
- Intensive care
- Certain surgeries
- Fractures and dislocations
- Lacerations
- Concussions
- Child sports injuries
- And more...

And if you have multiple injuries from the same accident, you may receive a separate cash benefit for each of your injuries and covered treatments.

## Health Assessment Benefit

You also receive a \$50 cash benefit every year you and any of your covered family members complete a single covered assessment test.

**Covered health assessment tests include:** Annual physical exam, dental preventive exam, depression screening, eye exam, hearing exam, osteoporosis screening, accident and fall prevention counseling, substance abuse counseling or screening, tetanus immunization, child immunizations, concussion screening and school or sports physical.

### Low Plan Cost Per Month

Employee	\$5.77
Employee/Spouse	\$9.79
Employee/Child(ren)	\$11.01
Family	\$14.90

### High Plan Cost Per Month

Employee	\$8.30
Employee/Spouse	\$13.85
Employee/Child(ren)	\$15.37
Family	\$20.77



# CRITICAL ILLNESS BENEFITS

Critical Illness Insurance covered by Lincoln Financial Group provides a cash benefit if you or a covered family member are diagnosed with a critical illness or event. These benefits are paid in addition to what is covered under your health insurance, and there are no waiting periods or overall plan maximums.

With Critical Illness Insurance, you receive a cash benefit if you are diagnosed with one of the following:

- Heart attack
- Stroke
- Invasive cancer
- End stage renal failure
- Major organ failure (heart, lung, liver, pancreas, or intestine)
- Cerebral palsy
- Cleft lip, cleft palate
- Type 1 diabetes
- Vascular disease
- Benign brain tumor
- And more...

Benefit Highlights	
<b>Employee</b>	\$10,000 or \$20,000
<b>Spouse</b>	\$5,000 or \$10,000 (up to 50% of the employee coverage amount)
<b>Child(ren)</b>	\$5,000 or \$10,000 (up to 50% of the employee coverage amount)
Heart Attack, Stroke, Major Organ Failure, End Stage Renal (Kidney) Failure, Invasive Cancer	100%
Arterial/Vascular Disease, Non-Invasive Cancer/Cancer in Situ	25%
Skin Cancer (paid once per lifetime)	\$250

**\*No money is due at enrollment.** Your premium simply comes out of your paycheck.

### Health Assessment Benefit

You also receive a \$50 cash benefit every year you and any of your covered family members complete a single covered assessment test.

## Personal Health Advocate

With this plan, you have access to a personal health advocate who can assist you in managing healthcare services for you and your entire family. With support from medical directors, registered nurses and benefits and claims experts, they can help you:

- Find the right health care providers
- Understand diagnoses and treatment options
- Research and arrange second opinions
- Facilitate pre-authorizations and synchronize benefits
- Coordinate care and insurance or benefit payments

**Call:** 866-799-2728 | **Email:** [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

**Visit:** [HealthAdvocate.com/members](http://HealthAdvocate.com/members)

**Download the App today!**



# CRITICAL ILLNESS BENEFIT RATES

Employee Monthly Premium - Non-Tobacco			Employee Monthly Premium - Tobacco		
Employee Age	\$10,000	\$20,000	Employee Age	\$10,000	\$20,000
0-29	\$5.60	\$11.20	0-29	\$6.92	\$13.84
30-39	\$8.85	\$17.70	30-39	\$12.51	\$25.02
40-49	\$14.42	\$28.84	40-49	\$23.75	\$47.50
50-59	\$21.97	\$43.94	50-59	\$41.60	\$83.20
60-69	\$35.66	\$71.32	60-69	\$73.83	\$147.66
70+	\$72.80	\$145.60	70+	\$130.13	\$260.26

Spouse Monthly Premium - Non-Tobacco			Spouse Monthly Premium - Tobacco		
Employee Age	\$10,000	\$20,000	Employee Age	\$10,000	\$20,000
0-29	\$2.80	\$5.60	0-29	\$6.92	\$13.84
30-39	\$4.43	\$8.85	30-39	\$12.51	\$25.02
40-49	\$7.21	\$14.42	40-49	\$23.75	\$47.50
50-59	\$10.99	\$43.94	50-59	\$41.60	\$83.20
60-69	\$35.66	\$71.32	60-69	\$73.83	\$147.66
70+	\$72.80	\$145.60	70+	\$130.13	\$260.26

Dependent Child(ren) Monthly Premium		
Employee Age	\$10,000	\$20,000
0-26	\$3.51	\$7.02

# OTHER EMPLOYEE BENEFITS

As an employee of University of Central Arkansas, there are many other benefits and opportunities on campus that are made available to you.

- BearCard and BearBucks
- Campus Dining
- Campus Bookstore
- Employee Wellness Program
- Employee Assistance Program
- Health services at the Student Health Clinic
- The HPER (Health and Physical Education and Recreation) center is available to benefits eligible employees at no cost. Membership for spouses and dependents may be purchased.
- Library
- Mailing and Postal Services
- Special Events and Reynolds Performance Hall tickets
- Tuition Remission program is available for:
  - Undergraduate courses - eligible employees, spouses and dependents pay 20% of regular in-state registration and applicable fees
  - Graduate courses - eligible employees and spouses pay 20% of regular in-state registration and applicable fees
- University Athletic event tickets



# CONTACT INFORMATION

Please refer to this list when you need to contact one of our benefit vendors.

Plan	Carrier	Phone	Website
<b>Medical</b>	BlueAdvantage	1-800-370-5852	<a href="http://www.blueadvantagearkansas.com">www.blueadvantagearkansas.com</a>
<b>Prescription</b>	Prime Therapeutics	1-800-424-0472	<a href="http://www.primetherapeutics.com/member">www.primetherapeutics.com/member</a>
<b>Dental</b>	BlueAdvantage	1-888-223-4999	<a href="http://www.blueadvantagearkansas.com">www.blueadvantagearkansas.com</a>
<b>Flexible Spending Account &amp; Health Savings Account</b>	ASI Flex	1-800-659-3035	<a href="http://www.asiflex.com">www.asiflex.com</a>
<b>Vision</b>	Superior Vision	1-800-507-3800	<a href="http://portal.superiorvision.com/account/login/member">portal.superiorvision.com/account/login/member</a>
<b>Basic Life/AD&amp;D and Voluntary Life and AD&amp;D</b>	OCHS/Securian	Customer Service: 1-800-392-7295 Life Claims: 1-888-658-0193	<a href="http://www.ochsinc.com">www.ochsinc.com</a>
<b>Long-Term Disability</b>	OCHS/Madison National	Customer Service: 1-800-392-7295 Disability Claims: 1-800-356-9601	<a href="http://www.ochsinc.com">www.ochsinc.com</a>
<b>STD, Accident, Critical Illness</b>	Lincoln Financial	1-877-275-5462	<a href="http://www.lfg.com">www.lfg.com</a>
<b>UCA Human Resources</b>	Human Resources	501-450-3181	<a href="http://www.uca.edu/hr/benefits">www.uca.edu/hr/benefits</a> Email: <a href="mailto:employeebenefits@uca.edu">employeebenefits@uca.edu</a>



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