

University of Arkansas at Monticello

Summary of Fringe Benefits

(Based upon 100% appointment)

This is not a legal document. Complete benefits descriptions and exclusions are contained in the Summary Plan Descriptions.

Updated December 10, 2009

Major Medical Insurance (See Summary of Medical Plans Comparison)

The University has a comprehensive self-funded health plan administered by QualChoice of Arkansas.

- Classic Plan - Restrictive when choosing a medical provider; however, the premiums are less expensive. Benefits are similar to Option 1 in Point of Service Plan.
- Point of Service Plan - Allows employees to select between two options. Option 1 allows access to QualChoice network doctors. Option 2 allows access to providers not included in the QualChoice network.
- See Rate Sheets
- Enrollment by employee must be within 31 days of employment hire date or qualified family status change.
- www.qcark.com
- 1-800-235-7111

Dental Insurance (See Schedule of Benefits)

- Provides two routine periodic examinations and cleanings per calendar year at 100% (deductible waived). Pays 80% for fillings and extractions; 50% for crowns, bridges, implants, and dentures. Calendar year deductible of \$50 per individual; \$100 per family. Annual maximum is \$1,500. Administered by Delta Dental.
- Carry Over Benefits – You may be eligible to have some of your unused maximum benefit carry over into the future.
- Employee 40% University 60%
- See Rate Sheets
- Enrollment by employee must be within 31 days of employment hire date or qualified family status change.
- www.deltadental.com
- 1-800-462-5410

Vision Insurance (See Outline of Benefits)

- Vision insurance is administered by Superior Vision.
- Employee 100%
- See Rate Sheets
- Enrollment by employee must be within 31 days of employment hire date or qualified family status change.
- www.superiorvision.com
- 1-800-507-3800

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Disability Insurance

Basic Long-term Disability (LTD)

- Benefit is 60% of salary up to \$20,000 with benefit up to \$1,000 after waiting period of six months. Coordinated (off-set) with other benefits such as Social Security, Arkansas Teacher Retirement, Arkansas Public Employees Retirement, etc.
- University 100%
- Enrollment by University for Basic LTD
- www.unumprovident.com

Optional Long-Term Disability

- Additional coverage of up to \$5,000 benefit per month above basic LTD after waiting period of six months. Coordinated (off-set) with other benefits such as Social Security, Arkansas Teacher Retirement, Arkansas Public Employees Retirement, etc.
- Employee 100%
- See Rate Sheets
- Enrollment by employee must be within 31 days of employment hire date or qualified family status change. Subsequent enrollment subject to Evidence of Insurability.
- www.unumprovident.com
- 1-800-621-6403

Life Insurance

Basic Life Insurance

- Coverage provided by the University based on employee's salary up to \$50,000 maximum.
- University 100%
- Enrollment by employee must be within 31 days of employment hire date.
- www.unumprovident.com
- 1-800-621-6403

Optional Life Insurance

- Additional amount of coverage available is based on rate factor times elected coverage of 1, 2, 3, or 4 times amount of employee's salary.
- Employee 100%
- See Rate Sheets
- Enrollment by employee must be within 31 days of employment hire date or qualified family status change.
- www.unumprovident.com
- 1-800-621-6403

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Dependent Life Insurance

- Can elect coverage of \$10,000, \$15,000, or \$20,000 on spouse; each dependent child covered for 50% of the level of spouse (children ages 14 days-6 months covered for \$100).
- Employee 100%
- See Rate Sheets
- Enrollment by employee must be within 31 days of employment hire date or qualified family status change.
- www.unumprovident.com
- 1-800-621-6403

Accidental Death and Dismemberment

- Employee only coverage or employee with family coverage. Available coverage ranges from \$25,000 up to \$300,000, however, coverage amount cannot exceed fifteen (15) times your annual salary. Flat rate per increment of coverage. (Under family coverage the spouse is covered for 60% of employee benefit and each dependent child is covered for 20% of employee benefit.)
- Employee 100%
- See Rate Sheets
- Enrollment by employee available through out the year.
- www.hartford.com
- 1-800-621-6403

Retirement

TIAA/CREF and Fidelity (Defined Contribution Plans)

- The University will contribute a sum equal to 5% of your salary into Teachers Insurance and Annuity Association College Retirement Equities Fund (TIAA/CREF) and/or Fidelity Investments for your retirement with no contribution required by you. You may elect to have a portion of your salary deducted on either a “pre tax” or “after tax” basis. The University will match this contribution up to 10% of your salary. You may also have an amount deducted greater than 10% through TIAA/CREF or Fidelity including a 457 plan. Employees may also contribute to a TIAA/CREF and/or Fidelity account if one of the defined benefits plans listed below is elected as the employee’s primary retirement plan.
- Enrollment by employee must be within 31 days of employment hire date.
- www.tiaa-cref.org
- 1-800-842-2776
- www.fidelity.com
- 1-800-343-0860

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Arkansas Public Employees Retirement System (APERS) (Defined Benefit Plan)

-Employees may elect to participate in APERS as their primary retirement plan. You must have five (5) years of service to vest with APERS. New employees must contribute 5% on a pre-tax basis.

-Enrollment by employee must be within 31 days of employment hire date.

-www.apers.org

-1-800-682-7377

Arkansas Teachers Retirement System (ATRS) (Defined Benefit Plan)

-ATRS is offered only to employees with a minimum of five years of previous service with Arkansas Teachers Retirement System. Contributing or non-contributing status depends on prior service.

-Enrollment by employee must be within 31 days of employment hire date.

-www.atrs.state.ar.us

-1-800-666-2877

Flexible Benefit Plans (Cafeteria Plans)

The Flexible Benefit Plan program provides three areas of possible employee cost savings: Health Care Spending Accounts, Dependent Care Spending Accounts, and Pre-Tax Health, Dental, and Vision Premiums.

The Internal Revenue Code Regulation prevents any changes being made to pre-tax contributions during the year without a "Qualified Family Status Change" (change in coverage due to marriage, birth of child, and etc.)

-Pre-Tax Health, Dental, and Vision Premiums

Employees may elect to pre-tax their health, dental, and vision premiums at the time of employment. However, employees have the option before each calendar year to change their election.

-Health Care Spending Accounts and Dependent Care Spending Accounts

This allows employees who have certain eligible out-of-pocket and/or dependent care expenses to withhold money from their pay on a pre-tax basis. As these eligible expenses occur, employees may withdraw this money for payment against these eligible expenses. Requires an annual election.

Carry Over for Health Care Spending Accounts – You have until March 15 of the following year to incur any qualifying expense to claims against the previous year's outstanding unused balance.

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-Enrollment by employee must be within 31 days of employment hire date or qualified family status change. Also, election prior to beginning of each calendar year.

-www.conexis.org

-1-888-442-6272

Leave

Annual Leave (Vacation)

-Twelve-month faculty and non-classified staff accrue 15 hours per month (22.5 days per year). Classified staff earn at a rate based upon years of service (first year 8 hours per month or 12 days per year). Maximum year-end carryover of 240 hours or 30 days. Faculty (non twelve-month) appointments are not eligible for vacation.

Sick Leave

-Accrue 8 hours per month or 12 days per year up to a maximum year-end carryover of 960 hours. Eligible classified employees may be paid for some sick leave upon retirement.

Children's Education Activity Leave

-Allows employees an opportunity to participate in their children's (grandchildren's) educational activities (preK-12) by granting eight hours of children's educational activity leave per calendar year.

Catastrophic Leave

-Full-time employees may be eligible to participate in one of the University's Catastrophic Leave Plans for faculty and staff. You must have two years of University service to apply for Catastrophic Leave.

Family and Medical Leave

-An eligible employee may be off for a maximum period of twelve (12) weeks per calendar year due to the serious illness of a family member or for the employee. You must have one year of eligible service to be eligible for Family and Medical Leave. Family and Medical Leave protection runs concurrently with sick and/or annual leave, if available.

Holiday Pay

-Eleven paid holidays allowed by the State of Arkansas and the University Board of Trustees. The day on which some holidays are taken may be directed by the University.

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Court & Jury Leave

-If you are called to serve, or required to appear by the Court, the University will pay your normal salary in addition to any compensation by the Court.

Military Leave

-With military orders, you will be granted 15 days per calendar year for annual training requirements or other duties performed in an official duty status. Necessary travel time is also allowed. The maximum number of military days that can be accrued in any one year is 30 days.

Privileges and Benefits

Credit Union

-Credit Union payroll deductions can be made to the Arkansas Superior Federal Credit Union.

-www.asfcu.coop/

-1-800-643-2160

Q CARE (If health insurance is elected)

-Q CARE is our medical management program. Their resources include Health Advisors, Nurse Call, Ask eDoc, Health Coaches, Care Management, Care Manager, Health Risk Assessments, and Healthy Lifestyle Assessments. They can help you and your family with your various needs.

-www.qcark.com

-1-866-232-0447

Family UAM I.D. Cards

-Your family members may obtain a UAM ID card. The employee must complete a form for each family member, available from the UAM Personnel Office (Contact Mary Foster). After the form is processed (usually overnight), the ID's are made in the Residence Life Office.

Library Privileges

-Use of the Library is open to all Faculty and Staff. UAM ID Card is required.

Athletic Events

-All employees are admitted free of charge to athletic events with UAM ID card.

Exercise Center

-You and your family may utilize the Exercise Center facility on campus within approved timeframes by presenting your current UAM ID. Contact Student Health Services for additional information.

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UAM Bookstore

- A full-service bookstore provides limited check cashing and discounts on some products.

Discounts

- As an employee of the University, you may be eligible for discounts from certain hotels and other vendors.

Tuition Remission

- Employees may take any combination of undergraduate or graduate semester credit hours at a tuition cost of 10% of the cost of tuition (no fees) for courses offered by the employee's campus or at 30% of the cost of full tuition for courses offered by any other campus within the University. All applicable fees are to be paid in full for any enrollment. The waiver benefit is applicable to credit classes only. Spouses and dependent children may take up to 132 undergraduate semester credit hours at 50% of tuition/fees at UAM and 60% of tuition/fees at any other UA campus.

Voluntary Products

Group Long Term Care

- Employee/family/extended family coverage. Contact CNA Insurance at 1-877-777-9072.
- Employee 100%
- www.ltcbenefits.com

Group Auto and/or Homeowner Insurance

- Provides group savings on auto and home insurance. Contact Liberty Mutual at 1-800-524-9400.
- Employee 100%
- www.libertymutual.com

MetLife

- Critical Illness Insurance coverage may be elected through MetLife. 1-800-GET-MET8 (1-800-438-6388 extension for Critical Illness)
- Premiums are not pre-taxed.
- www.metlife.com

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Mandated Benefits

Social Security

- As an employee of the University, you are a participant in the Social Security System, providing retirement, disability, and death benefits in addition to Medicare. Contact the local Social Security Office for information.
- Employee 50% University 50%

Workers' Compensation

- Provides compensation when you are injured on the job.
- University 100%

Unemployment Insurance

- Provides compensation when you lose your job through no fault of your own. Contact State Employment Security Division for information.
- University 100%