

November 1, 2012

To: Cooperative Extension Employees

Welcome to Open Enrollment!

The University of Arkansas Division of Agriculture Cooperative Extension Service is offering an Open Enrollment for our health, dental and vision plans and announcing the annual Flexible Spending Account Enrollment. This enrollment period will begin **November 1, 2012 and end Friday, November 30, 2012.** **All enrollments and changes will be effective January 1, 2013.**

During this open enrollment period, you can:

- Enroll in health, dental or vision plans.
- Add or delete dependents from your health, dental or vision plans
- Change your health care elections between the Classic and the Point of Service Plans
- Change your vision insurance election between Basic and Enhanced Plans
- Change the status of health, dental, and vision premiums from after-tax to pre-tax, or pre-tax to after-tax.
- Cancel your health, dental, or vision plans
- Enroll in Flexible Spending Accounts (Health Care Reimbursement and Dependent Care Reimbursement). **Annual enrollment required.**

You may go to http://www.uaex.edu/depts/HR/open_enrollment.htm to download the required enrollment / change forms for all enrollments, cancellations, deletions and changes listed above.

All completed enrollment and/or change forms must be received in Human Resources by November 30, 2012. Completed forms may be submitted by (1) fax to 501-671-2251; (2) mail; or (3) in person.

If you do not want to make any changes to your health, dental or vision benefits, you **do not** have to do anything – your current coverage will automatically carry over into 2013.

This information is also available on the **Benefits or Open Enrollment tab in Spot** to assist you through the open enrollment period.

Remember your enrollment deadline is Friday, November 30, 2012. Contact Human Resources at (501) 671-2219 or by email at dejohnson@uaex.edu or vthompson@uaex.edu if you have any questions.

Del Johnson
Benefits Manager

UA Medical Plan - UMR www.umar.com:

Effective January 1, 2013, the University of Arkansas System will move health plan third party administrator services from QualChoice to **UMR**, a United Health Care company. **There will be no changes to health plan design, co-payments, deductibles or coinsurance and no increases in premiums for January 2013.**

If you do not wish to make changes in your current health coverage, you do not need to do anything.

The University of Arkansas UMR Medical Plan Comparison Chart effective January 1, 2013 and UMR Health Insurance Premiums Semi-Monthly Rate Sheet and TPA Question and Answer information is available on the [Benefits or Open Enrollment tab in Spot](#).

Required forms to enroll or change Medical Plan Options during open enrollment:

- Enroll in the health plan - [EBEN-106](#).
 - Add eligible dependents or delete dependents - [EBEN-106](#).
 - Your children are eligible for coverage under your insurance up to age 26. They do not have to be in school, do not have to be living with you, and can be married.
Note of Caution: When your dependent turns 26 years of age and is no longer eligible for health benefits, you must notify Human Resources by completing and submitting template [EBEN-106](#) to drop him/her from your plan. Otherwise, premiums will continue to be deducted from your pay even though your dependent will not have coverage.
 - Change your health coverage election from/to pre-tax to/from post-tax - [EBEN-111](#).
 - Change your health coverage election to/from Classic Plan from/to Point of Service Plan - [EBEN-111](#).
 - Cancel your health coverage - [EBEN-225](#).
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MedImpact:

Within the health plan there are several changes to the prescription drug program:

- 1) Two classes of drugs will be moved to the Reference Based Pricing (RBP) model: Testosterones and Statins (medications for high cholesterol). RBP is a method of reimbursement by the plan that covers all drugs in a specific class at the same dollar amount.
- 2) Extended release versions of drugs for Attention Deficit Hyperactivity Disorder (ADHD) will move to 100% copayment for individuals 26 years old and older. Regular release ADHD medications will still be available to this group at the traditional copayment structure.
- 3) All brands of angiotensin receptor blockers (ARB) will be moved to tier 3. This includes Atacand and Exforge. Most generic ARBs will be available at the \$10 copayment.

Individuals with current prescriptions affected by these changes will receive a letter from MedImpact addressing their specific changes and options.

Required forms to enroll and or change medical plan options can be downloaded: [Go to Spot and click on the Open Enrollment tab or the Benefits tab Employee Benefits/Benefits/University of Arkansas Group Benefits](#)

Remember: All completed forms must be received in Human Resources by November 30, 2012. Completed forms may be submitted by (1) fax to 501-671-5521; (2) mail; or (3) in person.

UA Dental Plan Delta Dental – www.deltadentalar.com:

No rate or plan design changes for January 1, 2013.

The University of Arkansas Delta Dental PPO Plus Premier Schedule of Benefits and Delta Dental Insurance Premiums Semi-Monthly Rate sheet is available on the [Benefits or Open Enrollment tab in Spot](#).

Required forms to enroll or change Dental Plan Options during open enrollment:

- Enroll in the dental coverage - [EBEN-105](#).
- Cancel your dental coverage - [EBEN-225](#).
- Add eligible dependents - [EBEN-105](#).

Note: If you want dental coverage for a child who will be turning 3 years of age any time in 2013, that child **must to be enrolled now**. Your children are eligible for coverage under your insurance up to age 26. They do not have to be in school, do not have to be living with you, and can be married.

- Drop dependents that are no longer eligible for coverage - [EBEN-105](#).

Note: When your dependent turns 26 years of age and is no longer eligible for dental benefits, you must notify Human Resources by completing and submitting template [EBEN-105](#) to drop him/her from your plan. Otherwise, premiums will continue to be deducted from your pay even though your dependent will not have coverage.

- Change premium payments from pre-tax/post-tax status - [EBEN-105](#).

If you do not wish to make changes in your current dental coverage, you do not need to do anything.

Required forms to enroll and or change dental plan options can be downloaded: [Go to Spot and click on the Benefits tab/Employee Benefits/University of Arkansas Group Benefits or the Open Enrollment tab](#).

Remember: All completed forms must be received in Human Resources by November 30, 2012.

Completed forms may be submitted by (1) fax to 501-671-2251; (2) mail; (3) in person.

UA Vision Plan Superior Vision – www.superiorvision.com:

The Superior Vision Plan helps lower out-of-pocket cost at the point of service with allowances for frames, lenses and contacts. Exams are covered with co-pays. There are also discounts for refractive surgery. Superior Vision offers an “Enhanced” plan and a “Basic” plan.

The University of Arkansas Superior Vision Plan chart and documentation on How to Use the Plan is available on the [Benefits tab](#) or the [Open Enrollment tab](#) in Spot.

The vision plan has gone for two years without a premium increase and there will be a small increase in premiums effective January 1, 2013.

Superior Vision Rates

	BASIC		ENHANCED	
	2012	2013	2012	2013
EE	\$5.66	\$5.88	\$11.62	\$11.86
EE/SP	\$11.22	\$11.66	\$22.98	\$23.44
EE/CH	\$10.98	\$11.42	\$22.52	\$22.98
FAM	\$16.70	\$17.36	\$34.24	\$34.92

The Superior Vision Plan requires you to participate the **entire** calendar year; you cannot cancel your coverage during the year.

In order to get the best benefit, the use of a Superior Vision participating provider is recommended. Check “Locate a Provider” on Superior Vision’s website at www.superiorvision.com.

Required forms to enroll or change Vision Plan Options during open enrollment:

- Enroll/change/cancel vision coverage – [Superior Vision Plan Application Form](#)

If you do not wish to make changes in your current vision coverage, you do not need to do anything.

Required Superior Vision Plan Application form to enroll and or change vision plan options can be downloaded: [Go to Spot and click on the Benefits tab/Employee Benefits/University of Arkansas Group Benefits or the Open Enrollment tab.](#)

Remember: All completed forms must be received in Human Resources by November 30, 2012. Completed forms may be submitted by (1) fax to 501-671-2251; (2) mail; (3) in person.

UA Flexible Spending Accounts:
Health Care Reimbursement
Dependent Care Reimbursement

For the new plan year 2013, UMR will be the new flexible spending account vendor.

Flexible Spending Accounts (health care reimbursement and/or dependent care reimbursement) **require annual enrollment**. The maximum annual contribution to the 2013 Health Care Reimbursement Account is \$2,500; the minimum is \$120. The maximum annual contribution to the 2013 Dependent Care Reimbursement Account is the least of: your salary, your spouse's salary, \$5,000 annually (if married filing a joint return or single filing head of household); \$2,500 annually (if married filing separate returns), or your expenses.

Remember over-the-counter (OTC) products are no longer reimbursable through your flexible spending account without a prescription from your doctor. You should carefully and conservatively estimate how much you might spend over the next calendar year, because any money not spent is forfeited. This is commonly referred to as "use-it-or-lose-it."

Required form to enroll in the Flexible Spending Accounts (FSA) during open enrollment:

- Enroll in FSA - [EBEN-112](#)

The Flexible Spending Accounts require ANNUAL ENROLLMENT

Required form to enroll in the flexible spending account can be downloaded: [Go to Spot and click on the Benefits tab/Employee Benefits/University of Arkansas Group Benefits or the Open Enrollment tab.](#)

Remember: All completed forms must be received in Human Resources by November 30, 2012. Completed forms may be submitted by (1) fax to 501-671-2251; (2) mail; (3) in person.

Voluntary Insurances:

The University will continue to offer individual insurance products including life and disability insurance, auto, homeowners, long-term care and critical illness. **No group open enrollments for these products are currently scheduled.** Additionally, some of these benefits do have new employee enrollment windows and pre-existing exclusions. **[Enrollment opportunity details and related information are available by going to Spot and clicking on the Benefits tab/Employee Benefits/University of Arkansas Group Benefits or selecting the Open Enrollment tab.](#)**

Federal Employees Health Benefit (FEHB)

Open Season 11/12/2012 through 12/10/12

This year's Federal Benefits Open Season for the FEHB (Federal Employee's Health Benefits Plan) only will run from Monday, November 12 through Monday, December 10, 2012, for changes effective January 1, 2013.

Most FEHB plans will see rate changes for 2013. For a list of FEHB rate changes, click on the following link and select your applicable plan:

<http://www.opm.gov/INSURE/HEALTH/PLANINFO/2013/states/ar.asp>

You are encouraged to visit OPM's website at www.opm.gov/insure/opensession for details on plan options.

If you **do not** wish to make changes in your current health coverage, you **do not** need to do anything.

To make changes to your FEHB plan, complete the **SF2809 – Health Election Form**, and submit to Del Johnson in Human Resources no later than December 10, 2012.

Catastrophic Leave Bank Program

The Catastrophic Leave Bank Program annual donation drive runs from **December 1 through December 31, 2012**. A detailed explanation of the Catastrophic Leave Bank Program is available by going to Spot and click on the [Benefits tab/Employee Benefits/Leave and Holidays/C.E.S.P. 7-8 Catastrophic Leave Bank Program](#).

All full time employees are eligible to donate part of their sick or annual leave to the Catastrophic Leave Bank. Donations are strictly voluntary. The minimum donation is one hour. A donation cannot be accepted if it would reduce the combined sick and annual leave balance of the donor to less than 80 hours.

Required form to donate sick or annual leave to the Catastrophic Leave Bank:

- Annual Donation Form - [EBEN-103](#)

Forms should be sent to Laverna Waddell in Financial Services before December 31, 2012.

Note: Accrued annual leave over 240 hours and sick leave over 960 hours may not be carried over into the new calendar year. That excess time will be lost if not used or donated to the Catastrophic Leave Bank program before December 31.

Legal Notices

The following notices have been enclosed as required by Federal Law

- [Medicare Part D Creditable Coverage Disclosure Notice](#)
- [University of Arkansas System Notice of Privacy Practices](#)
- [Premium Assistance Under Medicaid and the Children's Health Insurance Program \(CHIP\)](#)

If you have difficulty accessing Spot or using the links, please contact Del Johnson, Benefits Manager or Veda Thompson, Human Resources Specialist, in Human Resources by phone at 501-671-2219 or by email at dejohnson@uaex.edu / vtompson@uaex.edu

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