



ARKANSAS TECH  
UNIVERSITY

# 2019 Open Enrollment Guide

## OPEN ENROLLMENT

Arkansas Tech places a great value on the benefits that are available to its faculty/staff. Electing your benefits is one of the most important decisions you will continue to make as an employee. This is your once a year opportunity to refine your decision regarding your benefit enrollments.

Benefits are offered to eligible employees who work a minimum of 30 hours per week. This guide is meant to provide information to you regarding the available benefits that Arkansas Tech offers for 2019. Please review the Tech Human Resources website for additional details regarding the available benefits. Please refer to the Summary Plan Description (SPD) for a full description of each Insurance or Group Benefit Plan.

As it was announced earlier in the fall semester, Blue Cross Blue Shield provided a 24.2% increase for the medical plans and a 6.5% increase for the dental plans. Arkansas Tech worked diligently to find a solution to lessen the impact financially to the employee and to try to continue to provide great benefits to employees.

Open Enrollment will occur from November 5 to November 16th. The Human Resources office will have various sessions that you may attend to complete your elections or, similarly to the 2018 enrollment, you may complete the enrollment online. Additional resources regarding the plan changes and summary of benefits will be available online.

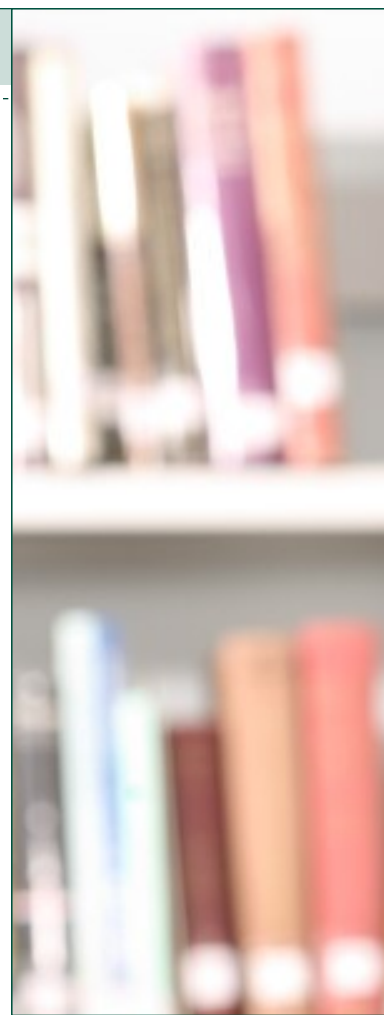
## QUALIFYING LIFE EVENTS

Should you wish to make a change to your enrollments during the normal plan year, the next available time you have to do so will be during the next open enrollment for the next plan year unless you have a qualifying life event.

Some common examples of qualifying life events are:

- ◆ Getting married or divorced
- ◆ Having a baby or adopting a child
- ◆ Loss or gain of medical coverage of a spouse
- ◆ Change in your status of employment
- ◆ Entitlement to Medicare, Medicaid, or CHIP Programs

Should any of these events occur, you have 30 days from the event to make a change to your benefits at Tech. Changes to the benefit must be consistent with the change in status. In the event of a qualifying life event, please reach out to a member of the Human Resources Team to ensure a timely change in your benefits.



### ***Pre-Open Enrollment homework:***

To best prepare for Open Enrollment, you should login to OneTech to review your current deductions. It's always a best practice to check your deductions to be aware of the plans that you are enrolled in as you make decisions for your benefits for next year.

You can review them by logging into OneTech and navigating to your paystub through self-service banner.

If you need assistance reviewing your benefits you can contact a member of HR for help.



## WELLNESS BENEFIT

Regardless of the medical plan that you choose to be enrolled in, all of the plans offered cover wellness visits at from the Primary Care Physician at 100%.

Examples of such visits are:

- ◆ Well Baby Care
- ◆ Immunizations
- ◆ Adult Routine Physical Exams
- ◆ Annual Routine GYN Visit
- ◆ Mammography/Pap Smear
- ◆ PSA Colonoscopy Screenings (ages 50 – 75 years and covered 1 every 10 years)

*You can check your explanation of benefits, your deductible to date, request additional insurance cards, and find providers that are in-network by using [MyBluePrint](#).*

### BENEFIT OF CONTRIBUTING TO AN HSA ACCOUNT

Did you know that the funds you contribute into your HSA account are deducted on a pre-tax basis? This means that your annual taxable income from the IRS is also reduced by the contributions made into this account.

*2019 Individual Contribution*

*Limit: \$3,500*

*2019 Family Contribution Limit:*

*\$7,000*

You can use the funds in your HSA account to pay for qualified medical expenses.

An HSA Account requires an active enrollment each year. In addition to the tax benefit, you have the flexibility to update your enrollment at any time (as long as it is turned into HR prior to the payroll cutoff).

## MEDICAL PLANS

Arkansas Tech offers medical insurance through Blue Cross Blue Shield of Arkansas and offers two types of plans: a high deductible plan with an \$2700 Deductible HSA and a PPO with a \$3500 deductible. The plans cover a wide range of traditional expenses such as doctor visits, surgical services, pregnancy, emergency room services, hospital stays, and diagnostic testing.

The chart below gives a summary of the 2019 medical coverage provided by Blue Cross Blue Shield.

Plan Type	\$2700 H.S.A	\$3500 PPO
<b>Deductible</b>	\$2,700	\$3,500
<b>Out of Net Deductible</b>	\$5,400	N/A
<b>Deductible Definition</b>	Embedded	Fulfillment
<b>Deductible Carryover</b>	No	Yes
<b>Family Deductible</b>	\$5,400	\$7,000
<b>Coinsurance (In/Out of Network)</b>	0%/20%	20%/40%
<b>In Net Co-ins Max True Out of Pocket (Family)</b>	N/A	N/A
<b>Out Net Co-ins Max Primary Care Physician Copay</b>	\$5,400	\$6,000 (\$12,000)
<b>Specialty Care Physician Copay</b>	Unlimited	\$10,000
<b>Drug Coverage</b>	Deductible + Coinsurance*	\$40
<b>Value Formulary</b>	Deductible + Coinsurance*	Deductible + Coinsurance
<b>Mail Order Rx</b>	Deductible + Coinsurance*	\$20/50/70
<b>Inpatient Copay</b>	No	No
<b>ER Copay</b>	Yes	1x (100 days)
<b>Inpatient Copay</b>	Deductible + Coinsurance*	Deductible + Coinsurance
<b>ER Copay</b>	Deductible + Coinsurance*	Deductible + Coinsurance

\*If services is out of network then the cost will be applied

## MEDICAL RATES

The premiums for the medical plans are deducted from your paycheck on a pre-tax basis. Your selection of the plan and tier of coverage will determine your premium. The rates listed below are based a monthly contribution.

	\$2,700 H.S.A.		\$3,500 PPO Plan	
	Employee Portion of Premium	Tech Portion of Premium	Employee Portion of Premium	Tech Portion of Premium
<b>\$0-\$25,000</b>				
Employee Only	\$0.00	\$590.84	\$19.98	\$589.86
Employee & Spouse	\$453.00	\$693.39	\$504.40	\$678.87
Employee & Children	\$188.82	\$633.33	\$219.92	\$628.67
Employee & Family	\$578.06	\$810.71	\$671.40	\$762.11
<b>\$25,000 to \$50,000</b>				
Employee Only	\$26.00	\$564.84	\$38.96	\$570.88
Employee & Spouse	\$479.00	\$667.39	\$523.38	\$659.89
Employee & Children	\$214.82	\$607.33	\$238.90	\$609.69
Employee & Family	\$604.06	\$784.71	\$690.38	\$743.13
<b>\$50,000</b>				
Employee Only	\$52.00	\$538.84	\$74.25	\$535.59
Employee & Spouse	\$505.00	\$641.39	\$558.67	\$624.60
Employee & Children	\$240.82	\$581.33	\$274.19	\$574.40
Employee & Family	\$630.06	\$758.71	\$725.67	\$707.84

### *Did you know?*

A **deductible** is the amount of money that you pay out of pocket before insurance starts to pay for claims?

**Coinsurance** is the cost sharing between the consumer and the health plan and only starts after the deductible is reached.

**Co-Pays** are a fixed out of pocket amount paid by the consumer for covered services.

**Explanation of Benefits (EOB)** are documents provided from the insurance carrier to define charges by providers. They can help you track your deductible and out of pocket costs.

**Deductible Carryover** applies when expenses are incurred in the last quarter of the year and are automatically applied to the next benefit plan year's deductible, regardless of whether the previous year's deductible was met.

**GUARNANTEE  
ISSUE CHANGES  
FOR THE 2019  
OPEN  
ENROLLMENT!**

If you have not already enrolled in a life insurance plan with ATU, the guarantee issue is changing for ONLY the 2019 Open Enrollment.

The guarantee issue for Life Insurance is now **\$200,000**. You can increase your life insurance election to the guarantee issue without the requirement of completing an evidence of insurability form.

You can enroll without needing to complete Evidence of Insurability in the **Short Term AND Long Term** disability plans; however, if you were previously declined due to medical determination then the declination will still stay in effect.

**Don't miss out on this unique opportunity!**

## DENTAL

To ensure that you and your family have access to quality vision care, ATU offers a comprehensive dental benefit provided by Blue Cross network. The premiums for the dental plans are deducted from your paycheck on a pre-tax basis. For additional details, please refer to the Dental Summary of Benefits.

	Employee Premium	Tech Portion of Premium
Employee Only	\$0	\$27.08
Employee & Spouse	\$25.86	\$28.76
Employee & Children	\$22.36	\$28.54
Employee & Family	\$57.89	\$30.85

## LIFE INSURANCE (BASIC & VOLUNTARY)

Life insurance can be essential to the financial security of you and your family. It is essential to understand how the plans work and what benefits would be received.

*Basic Life:* Arkansas Tech offers Basic Life Insurance at 2 times your annual salary at a maximum of \$50,000 of coverage. This insurance includes both a group term life policy and an additional accidental death & dismemberment policy. Arkansas Tech participates in the cost sharing of this premium.

*Voluntary Group Term Life:* In addition to the basic life insurance, if you are age 69 or younger you can elect voluntary life insurance in increments of \$10,000. As a new hire you have a guarantee issue during this enrollment period and can elect up to \$200,000 in life insurance without being subject to evidence of insurability through USABLE. Coverage over \$200,000 up to \$300,000 will be subject to evidence of insurability. Should you elect this coverage, you will be responsible for the premium.

Spouse Coverage – you may choose to elect coverage for your spouse in increments of \$10,000 and may elect up to \$30,000 without being subject to evidence of insurability.

Child Coverage – you may choose to elect coverage for your children (ages 6 months to 26 years) for amounts of \$5,000 or \$10,000.

*Voluntary Accidental Death & Dismemberment:* In addition to the basic life insurance, you can elect voluntary accidental death & dismemberment in increments of \$10,000. Should you elect this coverage, you will be responsible for the premium.

Spouse Coverage – you may choose to elect coverage for your spouse in increments of \$10,000 and may elect up to \$300,000.

Child Coverage – you may choose to elect coverage for your children (ages 6 months to 26 years) for amounts of \$5,000 or \$10,000.

Please refer to the rate packet for the specified premium information.

## VISION

To ensure that you and your family have access to quality vision care, ATU offers a comprehensive vision benefit provided by VSP network. The premiums for the vision plans are deducted from your paycheck on a pre-tax basis. For additional information, please refer to the Vision Summary of Benefits.

	Employee Premium
Employee Only	\$ 9
Employee & Spouse	\$16.67
Employee & Children	\$18.02
Employee & Family	\$25.67

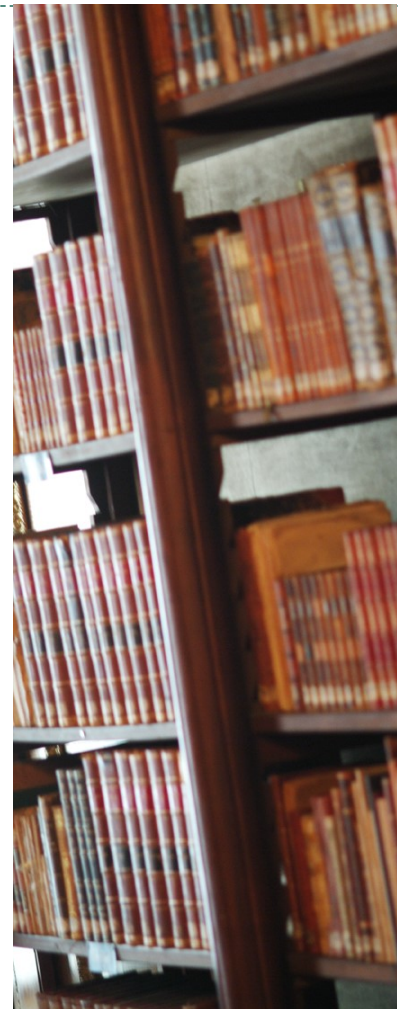


***Don't miss out! The guarantee issue for Life Insurance coverage has increased to \$200,000 during Open Enrollment.***

## DISABILITY PLANS

Disability (Short Term Disability or Long Term Disability) assists in replacing up to 60% of your earnings in the event that injury, illness or pregnancy prevents you from working.

- ◆ **Short Term Disability (STD)** pays a benefit up to 60% of your basic weekly earnings to a maximum of \$1,250, per week, less offsets for other income. Benefits begin on the 8<sup>th</sup> day of a covered disability and are payable up to a maximum of 13 weeks for any one covered disability. This plan will not cover any disability which is caused or contributed by, or results from a condition for which treatment was received during the 12 month period immediately preceding the effective date of coverage and which begins in the first 12 months after the effective date of coverage.
- ◆ **Long Term Disability (LTD)** pays a benefit up to 60% of your basic monthly earnings up to a maximum of \$7,500 per month, less offsets of other income. Benefits begin on the 91<sup>st</sup> day of a covered disability and are payable for 2 years if you are disabled from your own occupation or to your Social Security Normal Retirement Age for any occupation. This plan will not cover any disability which is caused or contributed by, or results from a condition for which treatment was received during the 3 month period immediately preceding the effective date of coverage and which begins in the first 12 months after the effective date of coverage.



## RETIREMENT

Keep in mind that if you have a supplemental account with TIAA, you have an ability to make changes throughout the year. You do not have to wait for Open Enrollment to make changes to your withholdings.

If you do not currently have a supplemental TIAA account, but would like to start contributing additional funds into your retirement then you'll need to follow two steps:

- 1) Complete an electronic enrollment with TIAA to setup your account [here](#).
- 2) Complete an enrollment form with HR.

A supplemental account with TIAA has a maximum annual limit of **\$19,000** (*unless you are over 55 and then your maximum annual limit is \$25,000*). These limits are set by the IRS each year.

## ANCILLARY PLANS

In addition to the plans that Arkansas Tech offers, there are additional ancillary plans you can choose to enroll in:

**Accident Recovery** - provides comprehensive coverage for accidental injuries including hospitalization, rehab and physical therapy. Benefits are paid directly to you and there is no coordination of benefits with the medical plan. Coverage is also available to your spouse and children.

**Hospital Recovery**—provides a lump sum hospital admission benefit that will immediately meet deductible or cover out of pocket costs. Benefits are paid directly to you. Coverage is also available to your spouse and children.

**Critical Care with Cancer** – Benefits are paid directly to you upon the qualified diagnosis of a covered critical illness or first diagnosis of cancer. Coverage is also available to your spouse and children.

Premiums for the ancillary plans are determined by your selection of the plan type and the level of coverage you are electing. Please refer to the rate packet for the specified premium.

If you need additional resources, please contact Arkansas Tech Human Resources at: 479-964-0834

Or you can also review details online at: [www.atu.edu/hr](http://www.atu.edu/hr)

If you are planning on adding any dependents or to update beneficiaries during Open Enrollment, you will need to have their social security numbers and dates of birth for the enrollment.

