

# UNIVERSITY OF CENTRAL ARKANSAS

## Summary of Employee Benefits & Rates – 2010

### COVERAGE & COST

**Medical Insurance** – United Health Care \$1,000 Annual Deductible (UCA covers \$500 of the deductible. See GAP Insurance below)

Monthly rates for:	<u>12-month</u>	<u>9-month</u>
Employee	\$ 51.00	\$ 68.00
Two-Party	272.00	362.68
Family	432.98	577.32
Special Family*	202.06	269.42

\*Both spouses full-time employees.

+Visit [www.myuhc.com](http://www.myuhc.com) for a complete listing of network physicians.

#### **Gap Plan** (monthly rates)

	<u>12-month</u>	<u>9-month</u>
Employee	\$ -0-	\$ -0-
Employee + 1	10.00	13.33
Family	10.00	13.33

UCA reimburses the second \$500 applied to the health insurance deductible for hospital stays, outpatient tests and surgeries.

#### **Retirement Options**

<u>PLAN</u>	<u>EMPLOYEE CONTRIBUTION</u>
Arkansas Teacher Retirement System Defined Benefit Plan	6% of Gross Salary (5 year vesting plan)
AR Public Employee Retirement System Defined Benefit Plan	5% of Gross Salary (5 year vesting plan)
TIAA/CREF Defined Contribution Plan	Minimum of 6% required (4 year vesting plan)

Withdrawal restrictions apply to all retirement plans.

**Supplemental Retirement Accounts** - No UCA contribution. Plans are available through TIAA-CREF and VALIC for all UCA employees. Employee and TDA limits determine percentage withheld. Please see a HR representative for more information.

Coverage for all of the above begins on the date of full-time employment.

### COVERAGE & COST

**Dental Insurance** – Blue Cross Blue Shield of Arkansas (monthly rates)

	<u>BASE (new employee)</u>		<u>ENHANCED</u>	
	<u>12-month</u>	<u>9-month</u>	<u>12-month</u>	<u>9-month</u>
Employee	\$ -0-	\$ -0-	\$ -0-	\$ -0-
Employee/Spouse	10.52	14.02	20.48	27.32
Employee/Child(ren)	10.52	14.02	20.48	27.32
Employee/Spouse/Child(ren)	29.94	39.92	51.10	68.12
Special Family*	12.90	17.20	22.02	29.36

\*Both spouses full-time employees.

All new employees must remain on the base plan for one year and then may opt to move to the enhanced plan.

#### **Basic Life Insurance – USABLE Life**

No charge to employee. Equal to base annual salary rounded to next thousand with \$25,000 minimum.

#### **Optional Life Insurance – USABLE Life** (monthly rates)

You may select 1, 2, or 3 times your annual salary. Rates are age-based and per \$1,000 of coverage.

	<u>12-month</u>	<u>9-month</u>
Under 35	\$0.096	\$0.128
35 – 39	\$0.115	\$0.1533
40 – 44	\$0.134	\$0.1787
45 – 49	\$0.21	\$0.28
50 – 54	\$0.343	\$0.4573
55 – 59	\$0.638	\$0.8507
60 – 64	\$0.856	\$1.1413
65 – 69	\$1.21	\$1.6133
70 – 74	\$2.21	\$2.9467
75 – 79	\$4.01	\$5.3467

#### **Long Term Disability – USABLE Life**

No charge to employee. One year pre-existing conditions exclusion and a 180-day elimination period.

#### **Cafeteria Plan - DATAPATH**

Flexible spending accounts are available for full-time benefits-eligible employees.

#### **Supplemental Products – ALLSTATE**

An ALLSTATE representative will contact you about supplemental products. Insurance premiums may also be pre-taxed. Please ask a representative for more details.

Coverage for all of the above begins on the first of the month, following 90 days of full-time benefits-eligible employment.

**UNIVERSITY OF CENTRAL ARKANSAS**  
Summary of Employee Benefits & Rates – 2010

**TIAA-CREF 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-cref.org](http://www.tiaa-cref.org)

**APERS & ATRS Vesting Schedule**

Five years of creditable service.

For more information visit: [www.apers.org](http://www.apers.org)  
[www.atrs.state.ar.us](http://www.atrs.state.ar.us)

**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.