



# BENEFITS GUIDE

20

25

# 2025 Enrollment Highlights

- **Medical**

- We partner with BlueAdvantage Arkansas to offer medical coverage. There are three Medical plan options – Classic Plan, Premier Plan, and a High Deductible Plan.

- **Dental**

- Dental Insurance is offered through BlueCross BlueShield of Arkansas.

- **Vision**

- Vision Insurance is offered through VSP.

- **Life and Disability**

- We partner with Unum to offer you the following:
  - Life and AD&D (company provided)
  - Voluntary Life and AD&D
  - Voluntary Short-Term Disability
  - Long-Term Disability (company provided)

- **Supplemental Benefits**

- You have the option to purchase the following supplemental benefits:
  - Critical Illness (offered through Unum)
  - Accident (offered through Unum)
  - Cancer (offered through USAble Life)

# Eligibility to Enroll

## Employees

- Full-time
- Working 30 hours or more per week

## Spouses

- Legally married spouses

## Dependent Children

- To age 26 for most plans
- Please review enrollment materials for exceptions to age limitations

# Enrollment Deadlines

New employees

**30 days**

from hire date

Annual Enrollment

**November**

**1-15, 2024**

Mid-Year changes

**31 days**

from special event







# **Medical and Prescription Plan**

# Medical and Pharmacy Coverage



Blue Advantage  
Administrators of  
Arkansas



No Cost for In-Network  
Preventive Care



True Blue PPO Network  
for Classic  
National Blue Card  
Network for Premier  
and HSA



Blueadvantagearkansas  
.com

# Medical Plan Summary

	Classic Plan	Premier Plan	Health Savings Plan
Network	In-Network	In-Network	In-Network
Calendar Year Deductible			
Individual	\$1,500	\$1,000	\$3,300
Family	\$3,000	\$2,000	\$6,600
Coinsurance (after you reach your deductible you pay a small percentage of total expense)			
You pay	20%	20%	20%
Out-of-Pocket Maximum (includes deductible, copays, and coinsurance expenses)			
Individual	\$4,000	\$3,000	\$6,650
Family	\$8,000	\$6,000	\$13,300
Healthcare Services			
Preventive Care	100% covered	100% covered	100% covered
Primary Care Visit	\$35 copay	\$35 copay	20% after ded.
Emergency Room	20% plus \$200 copay	20% plus \$200 copay	20% after ded.
Urgent Care	\$35 copay	\$35 copay	20% after ded.
Out-of-Network			
Deductible (Individual/Family)	\$3,000/\$6,000	\$2,000/\$4,000	\$6,600/\$13,200
Out-of-Pocket Maximum (Individual/Family)	\$8,000/\$16,000	\$6,000/\$12,000	\$13,300/\$26,600
Coinsurance	40%	40%	40%

# Pharmacy Plan Summary

Prescription Drugs	Classic Plan	Premier Plan	Health Savings Plan
<b>31-Day Supply</b>			
Generic	\$12	\$12	80% after deductible
Preferred Brand	\$50	\$50	
Brand	\$80	\$80	
Specialty Brand	\$100	\$100	
Maximum Annual Out-of-Pocket	\$2,000 Individual/\$4,000 Family	\$2,000 Individual/\$4,000 family	Combined with medical
<b>90-Day Supply</b>			
Generic	\$36	\$36	80% after deductible
Preferred Brand	\$150	\$150	
Brand	\$240	\$240	

*\*In-Network only; Out-of-Network not covered*



# **Blue Advantage – Chronic Condition Management**

- BlueAdvantage offers chronic condition management through your health plan.
- Chronic conditions include:
  - Asthma (adult and youth)
  - Congestive heart failure (CHF)
  - Chronic obstructive pulmonary disease (COPD)
  - Coronary artery disease
  - Renal disease
- To learn more about the program, call the toll-free number at 800.225.1891.

# Wellness Benefits

- ASU offers a menu of wellness benefits at no cost to you or your family.

<b>Livongo by Teledoc Health</b>	<b>Musculoskeletal Management with Hinge Health</b>	<b>BenefitBump Maternity Management</b>
<ul style="list-style-type: none"><li>• An advanced blood glucose meter and blood pressure monitor</li><li>• Available for Diabetes, Hypertension, Weight Management, and more!</li></ul>	<ul style="list-style-type: none"><li>• Conquer back or joint pain without drugs or surgery!</li><li>• Hinge Health's programs include: a free tablet computer and wearable sensors, unlimited 1-on-1 health coaching, and personalized exercise therapy</li></ul>	<ul style="list-style-type: none"><li>• BenefitBump is there to support you or your partner's/spouse's path to parenthood.</li><li>• Visit <a href="https://mybenefitbump.com">mybenefitbump.com</a> or download the BenefitBump mobile app to register.</li></ul>



**Saving Money Tax-Free**

# HDHP with Health Savings Account (HSA)



You decide when and how to use your HSA savings



Leftover HSA savings rollover and always belong to you



Build an emergency nest-egg or save for retirement



Must satisfy deductible before plan shares cost



Once deductible is met you pay coinsurance



Coinsurance is paid until you reach out-of-pocket maximum

# Eligibility to Have an HSA

**You cannot  
be claimed  
on someone  
else's tax  
return**

**You cannot  
be enrolled  
in Medicare,  
Tricare, or  
Tricare for  
Life**

**You cannot  
be enrolled  
in another  
non-  
qualified  
health plan**

**You have not  
received VA  
benefits in  
the past  
three  
months\***

**\*Unless your benefits are for a service-related disability**





# HSA Eligible Expenses



**Common  
eligible  
expenses**



**Common  
ineligible  
expenses**

**Visit [www.irs.gov](http://www.irs.gov) and view Section 213(d) of the IRS Tax Code publication 502 "Medical and Dental Expenses" for a complete list**

# Funding Your HSA

2025 IRS HSA Limits	
Individual Coverage (Employee Only)	\$4,300
Family Coverage (Any other coverage tier)	\$8,550
Age 55+ or older	\$1,000+ catch-up contribution



# Flexible Spending Account (FSA)

- Healthcare FSA
  - Covers out-of-pocket eligible medical, dental, and vision expenses
  - Examples: copays, coinsurance, eye exams, medications (with a prescription)
- Dependent Care FSA
  - Covers out-of-pocket costs for dependent care
  - Examples: daycare and afterschool program costs

Visit [www.irs.gov](http://www.irs.gov) - Section 213(d) of the IRS Tax Code  
Healthcare and Limited Health FSAs: Section 502 "Medical and Dental Expenses"  
Dependent Care FSA: Section 503 "Child and Dependent Care Expenses"

# Important FSA Rules and Reminders

- Must declare an election for the entire plan year

Coverage Level	IRS Mandated Limit for 2025
Healthcare FSA	\$3,300
Dependent Care FSA*	\$5,000*
*\$2,500 if married and filing separately	

- Healthcare FSA—funds available in full on first day of plan year
- Dependent Care FSA—funds available as you accrue them
- “Use it or lose it”—plan carefully
- Cannot participate in Healthcare FSA program if you enroll in the Health Savings Plan and open a Health Savings Account (HSA)



# **Dental and Vision Coverage**



# Dental Insurance Through BlueCross BlueShield of Arkansas

	High Option	Low Option
<b>Annual Deductible Per Member</b>	\$50	\$50
<b>Diagnostic and Preventive Services</b>	\$0, deductible waived	\$0, deductible waived
<b>Basic Restorative Services</b>	Covered at 80% after deductible	Covered at 50% after deductible
<b>Major Restorative Services</b>	Covered at 50% after deductible	Covered at 50% after deductible
<b>Orthodontia Services</b> (for eligible dependent children under age 19)	Covered at 50% after deductible	Not covered
<b>Plan Maximums (maximum amount BlueCross BlueShield of Arkansas pays)</b>		
<b>Annual Benefit Maximum</b>	\$1,500 per member	\$1,500 per member
<b>Lifetime Orthodontia Max</b> (in addition to Annual Benefit Maximum)	\$1,500	Not covered

To find an in-network provider, visit [www.arkansasbluecross.com](http://www.arkansasbluecross.com) or call 888.223.4999.

# Vision Insurance Through VSP

Benefit	Copay	Frequency
Well Vision Exam	\$10 copay	Every calendar year
Prescription Glasses		
\$150 Allowance for Wide Selection of Frames	\$10 per member	Every other year
Single Vision, Lined Bifocal, and Line Trifocal Lenses	\$10 per member	Every calendar year
Polycarbonate Lenses for Dependent Children	\$10 per member	Every calendar year
Contacts (instead of glasses)		
\$150 Allowance for Contacts	Copay does not apply	Every calendar year
Contact Lens Exam (fitting and evaluation)	\$60	Every calendar year

To find an in-network provider, visit [vsp.com](https://vsp.com) or call 800.877.7195.



# Life and Disability

# Life and AD&D Insurance through Unum

- **Company Paid Life and AD&D\***
  - No cost to you
  - Equal to 1.5x your annual salary up to \$50,000
  - Would receive an additional Accidental Death and Dismemberment (AD&D) payment in addition to basic life payment under certain circumstances
  - Make sure you designate a beneficiary for this benefit during enrollment
- **Voluntary Life and AD&D**
  - You can purchase additional life insurance for you and your dependents through Unum.
  - Employee: Can be purchased in \$25,000 increments
  - Spouse: For coverage over \$25,000 or for an increase of more than \$5,000, you must submit Evidence of Insurability (EOI).
  - Optional AD&D insurance can also be purchased in increments of \$25,000.

*\*Employer paid Life and AD&D will not be visible when enrolling.*

# Disability Insurance through Unum

## Long-Term Disability\*

- ASU provides Long-Term Disability insurance for eligible employees.
- Benefit is 60% of your salary up to \$6,000/month
- 180-day elimination period
- Long Term Disability—replaces a portion of your income during a long-term recovery from a non-work-related illness or accident

## Short-Term Disability

- You have the option to purchase short-term disability.
- Rates are based on your age.
- You can purchase coverage up to 66 2/3% of your weekly salary up to \$600.
- Short Term Disability—replaces a portion of your income during the initial weeks of a non-work-related illness or accident

*\*Employer paid Long-Term Disability will not be visible when enrolling.*





# **Additional Benefits**

# Unum Accident Insurance

- Not just for emergency treatment, hospital stays, and medical exams
  - Includes coverage for other expenses you may face, such as transportation and lodging needs
- When you have a covered accident, Unum will send payment directly to you and you decide the best way to spend your benefit.
- Covers injuries occurring on and off the job
- Coverage is portable which means you can take this plan with you if you no longer work for Arkansas State University.
- Annual wellness benefit - \$50
- You'll receive cash benefits for these and other expenses:
  - Dislocations
  - Concussions
  - Intensive care unit confinement
  - Ambulance, ground, and air
  - Emergency room visits

# Unum Critical Illness

- Pays a lump-sum benefit if a covered person is diagnosed with a major illness such as heart attack, stroke, cancer, etc.
  - **Employees:** can elect \$10,000, \$20,000, or \$30,000 of coverage
  - **Spouses:** coverage of 50% the employee amount
  - **Children:** coverage of 50% the employee amount
- Rates never change and you take your coverage with you if you leave or retire
- Annual wellness benefit - \$50

# Cancer Insurance through USAbLe Life

- ASU offers employees the opportunity to purchase cancer insurance through USAbLe Life. You can purchase individual plans as well as family plans. Evidence of insurability is required. Below are some highlights of the three plan levels offered.

	Plan 1	Plan 2	Plan 3
Inpatient Hospital Confinement	Pays \$100 per day for first 60 days, \$200 for each subsequent day	Pays \$250 per day for first 60 days, \$500 for each subsequent day	Pays \$300 per day for first 60 days, \$600 for each subsequent day
Inpatient or Outpatient Radiation, Chemotherapy and Blood, and Plasma	\$5,000 maximum per calendar year	\$10,000 maximum per calendar year	\$15,000 maximum per calendar year
Inpatient or Outpatient Surgery and Anesthesia	\$1,000 maximum per operation	\$2,000 maximum per operation	\$4,000 maximum per operation

# MASA Medical Transport Solutions

- The MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation services within the US and Canada.
- After the group health plan pays its portion, MASA MTS works with providers to deliver our Members \$0 in out-of-pocket costs for emergency transport.
- The transportation included is:
  - Emergent Air Transportation
  - Emergent Ground Transportation
  - Non-Emergency Inter-Facility Transportation
  - Repatriation/Recuperation



# Retirement Provided by TIAA

## Retirement Plan

- ASU offers a 403(b) retirement plan to all benefit eligible employees.
- You must contribute to the plan as a condition to employment.
- ASU contributes an equal amount of 10% your salary, and you contribute an amount equal to 6% your salary.
- Contributions begin on your first paycheck, or retroactive if your benefit enrollment is not completed before your first paycheck is issued.

## Supplemental Plan options

- Employees may also make voluntary post-tax contributions to a 403(b) or a 457(b).
- You may enroll at any time of year, including Open Enrollment, and elections will be effective on the first pay period after elections are made.
- Elections made during Open Enrollment will begin January 1.
- Elections made at other times of the year will be effective on the first pay period after the election is made.

**Employees may make investment elections at [www.tiaa.org/astate](http://www.tiaa.org/astate).**

\*Employees hired prior to 1/1/2012 may participate in APERS or ARTRS for the primary retirement plan.

\*\*If you currently have VALIC as your retirement provider, we will continue to payroll deduct and contribute to your account.

# How to Enroll

Review your enrollment materials.



Determine your enrollment decisions.



Gather information you'll need like SSNs and birthdates.



Enroll online at  
<https://usable.benselect.com/Enroll/Login.aspx>.



Print your election results for your records.

# More Questions?

- Review your enrollment materials
- Carrier websites:
  - [www.Blueadvantagearkansas.com](http://www.Blueadvantagearkansas.com)
  - [www.medimpact.com](http://www.medimpact.com)
  - [www.mybenefitbump.com](http://www.mybenefitbump.com)
  - [www.hingehealth.com](http://www.hingehealth.com)
  - [www.vsp.com](http://www.vsp.com)
  - [www.unum.com](http://www.unum.com)



THANK YOU FOR WATCHING OUR BENEFITS ENROLLMENT VIDEO!

