



myBenefits at a glance

Arkansas State University offers a variety of benefits for its benefits eligible employees.* The information below is a brief summary of each benefit provided or offered to ASU employees. Please visit the ASU system benefits website at www.asusystem.edu/mybenefits or human resources office for additional information.

HEALTH AND WELFARE BENEFITS

To be covered under the Health and Welfare benefit plans, you generally need to make your elections within 31 days of hire. You can also elect or apply for benefits during open enrollment although some changes will require evidence of insurability. You may also make some changes within 31 days of a qualified family status change such as marriage, death, new baby or divorce.

| BENEFIT | WHO PAYS | DESCRIPTION |
|--|---|--|
| MEDICAL Arkansas BlueAdvantage Classic Plan, Premier Plan or Health Savings Plan | ASU pays a majority of the premium. You pay the difference through pre-tax payroll deduction. | All plans provide in-network and out-of-network services. The Premium Plan offers a national network, a lower deductible and out-of-pocket maximum than the Classic Plan. The Classic Plan is limited to Arkansas providers and some providers in border cities and has a lower premium than Premier. Both plans offer a \$35 co-pays for a primary care office visits, \$50 for specialist office visit, 80% co-insurance for in-network covered services and 60% co-insurance for out-of-network covered services. Both plans include a pharmacy card, with \$12, \$50, \$80 or \$100 co-pays. The Health Savings Plan is a high deductible plan. There are no copayments, you will pay the deductible and coinsurance for services including prescriptions. |
| DENTAL Blue Cross | You pay the full cost through pre-tax payroll deduction. | Choice of Low plan and High plan. Provides preventative (cleanings, exams, X-rays) as well as fillings, some extractions, root canals, crowns, bridges and partials. \$1,500 maximum per year coverage. High option includes orthodontic coverage for children under 19. |
| VISION VSP | You pay the full cost through pre-tax payroll deduction. | Well vision exams with a \$10 co-pay every calendar year; prescription glasses or contact lens allowance. |
| FLEXIBLE SPENDING ACCOUNTS CONNECTYOURCARE | You shelter your contribution through pre-tax payroll deduction. ASU pays the monthly administrative fee. | Health Care: Tax shelter between \$240 and \$2,750 per employee for eligible out-of-pocket health care expenses. Dependent Day Care: Tax shelter between \$240 and \$5,000 per household of annual childcare (daycare) costs. |
| HEALTH SAVINGS ACCOUNTS CONNECTYOURCARE | You shelter your contribution through pre-tax payroll deduction. ASU may contribute to the HSA account. | Must be enrolled in the Health Savings Plan. Tax shelter up to \$3,600 individual or \$7,200 family for eligible out-of-pocket health care expenses. |
| GROUP LIFE - BASIC UNUM | ASU pays the full cost for basic employee life, basic AD&D and family coverage (age restrictions apply). | Basic Employee Life Coverage 1.5 x annual salary up to \$50,000 Basic Family Coverage Spouse \$2,000; Children from birth to 6 months \$1,000; Children 6 months to 19 (25 if full-time student) \$2,000. |

| | | |
|--|--|--|
| GROUP LIFE – OPTIONAL UNUM | You pay the full cost through after-tax payroll deduction. | Supplemental employee, spouse and child(ren) coverage is available. |
| ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE UNUM | You pay the full cost through after-tax payroll deduction. | Supplemental Employee and Family coverage available. Death benefits are paid in addition to any life insurance benefits. AD&D pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight. Family coverage is 50% on spouse and 10% on eligible children. |
| BENEFIT | WHO PAYS | DESCRIPTION |
| LONG-TERM DISABILITY COVERAGE UNUM | ASU pays the full cost. | Benefit is 60% of salary up to a maximum of \$6,000 per month. 180 day elimination period. Effective date is first of month after completion of 90 days of service. |
| SHORT-TERM DISABILITY COVERAGE UNUM | You pay the full cost through after-tax payroll deduction. | Two plans to choose from Plan 1, benefits begin on 8 th day Plan 2, benefits begin on 15 th day Benefits range from \$150 to \$600 per week not to exceed 66 2/3% of salary. |
| CANCER INSURANCE USAbLe | You pay the full cost through pre-tax payroll deduction. | Choice of three plans. Benefits are paid if diagnosed with most cancers. Plans available for employee only, employee plus one child, and family. |

SAVINGS AND INVESTMENT

All non-student employees are required to contribute to a retirement plan** as a condition of employment.

| BENEFIT | WHO PAYS | DESCRIPTION |
|---|--|---|
| OPTIONAL RETIREMENT PLAN 403(b) TIAA (Benefits eligible employees) | ASU contributes an amount equal to 10% of your salary up to IRS maximum. You contribute an amount equal to 6% of your salary on a tax-deferred basis through payroll deduction up to the IRS maximum. | Employees are vested after 12 calendar months of benefits eligible service. Investment options include guaranteed accounts, equities, fixed income, money market and real estate. |
| SUPPLEMENTAL RETIREMENT PLAN 403(b) And 457(b) TIAA | You may contribute up to the IRS limit. 2021 limits are \$19,500 for employees under 50, and \$26,000 for employees 50 and over. Contributions are payroll deducted on a tax-deferred basis. | Employees are immediately vested. Investment options include guaranteed accounts, equities, fixed income, money market and real estate. Available to all employees, including those participating in APERS, ATRS, and non-benefit eligible. Students are not eligible. |
| BENEFIT | WHO PAYS | DESCRIPTION |
| OTHER SAVING OPPORTUNITIES | You are eligible for other investment products through TIAA and VALIC as an employee of ASU even if you are currently enrolled in ATRS or APERS. | TIAA and VALIC offer employees the opportunity to investment through bank draft to products such as ROTH IRA's, mutual funds and after-tax annuities for both employees and their spouses. |

*Benefits eligible employees are defined as employees appointed to regular benefits eligible position work at least 20 hours per week.

**Employees hired prior to 2012 may be enrolled in a state retirement plan. Non-benefit eligible employees participate in the 403(b) Social Security Alternative Plan in lieu of contributing to Social Security. Student employees, while in a student status, are not eligible to participate in retirement plan.

MAKING LIFE BETTER BENEFITS

The following benefits are also available for ASU benefit eligible employees. Visit your Human Resources website for more information.

| BENEFIT | DESCRIPTION | | | | | | | | | | | | | | | | | | |
|----------------------------------|--|---------------------|----------------|-----------------|-------------------|-------|---------|-------------------|----------------|---------|--------------------|----------------|---------|---------------------|----------------|---------|---------------|----------------|-----------|
| ANNUAL LEAVE | <p>Annual Leave (vacation) is accrual rates based on length of service and status. Full-time classified employees earn vacation as follows:</p> <table><thead><tr><th>Years of Employment</th><th>Accrue Monthly</th><th>Accrue Annually</th></tr></thead><tbody><tr><td>1 through 3 years</td><td>1 day</td><td>12 days</td></tr><tr><td>3 through 5 years</td><td>1 day, 2 hours</td><td>15 days</td></tr><tr><td>5 through 12 years</td><td>1 day, 4 hours</td><td>18 days</td></tr><tr><td>12 through 20 years</td><td>1 day, 6 hours</td><td>21 days</td></tr><tr><td>Over 20 years</td><td>1 day, 7 hours</td><td>22.5 days</td></tr></tbody></table> <p>Non-classified 12 month employees accrue 22.5 days of vacation annually. Nine month faculty and coaches do not accrue vacation.</p> | Years of Employment | Accrue Monthly | Accrue Annually | 1 through 3 years | 1 day | 12 days | 3 through 5 years | 1 day, 2 hours | 15 days | 5 through 12 years | 1 day, 4 hours | 18 days | 12 through 20 years | 1 day, 6 hours | 21 days | Over 20 years | 1 day, 7 hours | 22.5 days |
| Years of Employment | Accrue Monthly | Accrue Annually | | | | | | | | | | | | | | | | | |
| 1 through 3 years | 1 day | 12 days | | | | | | | | | | | | | | | | | |
| 3 through 5 years | 1 day, 2 hours | 15 days | | | | | | | | | | | | | | | | | |
| 5 through 12 years | 1 day, 4 hours | 18 days | | | | | | | | | | | | | | | | | |
| 12 through 20 years | 1 day, 6 hours | 21 days | | | | | | | | | | | | | | | | | |
| Over 20 years | 1 day, 7 hours | 22.5 days | | | | | | | | | | | | | | | | | |
| SICK LEAVE | Full time employees accrue 8 hours per month. | | | | | | | | | | | | | | | | | | |
| CATASTROPHIC LEAVE | Employees who have 80 hours of vacation and/or sick leave in the system at the onset of an illness or injury and have completed two years of service are eligible to apply for catastrophic leave. Contact your Human Resources office for more information. | | | | | | | | | | | | | | | | | | |
| HOLIDAYS | Campuses are closed for 11 holidays per year. Holidays are either observed on the actual date or accrued for the employee to use during the winter break. | | | | | | | | | | | | | | | | | | |
| CHILD EDUCATION LEAVE | Arkansas law provides for 8 hours of annual leave for the purpose of attending or assisting with the educational activities of a child. | | | | | | | | | | | | | | | | | | |
| EMPLOYEE ASSISTANCE | Some campuses provide an Employee Assistance program. Please contact Human Resources for more information. | | | | | | | | | | | | | | | | | | |
| TUITION/EDUCATIONAL LEAVE | ASU gives a generous discount of 75% off undergraduate tuition for most programs to its full-time employees and their eligible dependents. They also discount some graduate programs at 50%. Some programs are exempt from the tuition discount. Please check with the program or your Human Resources office to confirm program eligibility. Employees may take up to three hours weekly of educational leave during the fall and spring semesters to attend class at manager's discretion. | | | | | | | | | | | | | | | | | | |
| WELLNESS | ASU encourages a healthy work/family life by providing a variety of services and programs including up to three hours of leave each week to participate in wellness activities. Wellness leave is at manager's discretion and cannot be used in addition to educational leave. | | | | | | | | | | | | | | | | | | |
| BOOKSTORE | Employees are eligible for discounts at the campus bookstore. | | | | | | | | | | | | | | | | | | |
| ATHLETIC EVENTS | All ASU employees may purchase season football and basketball tickets for themselves and their immediate family at a reduced rate. | | | | | | | | | | | | | | | | | | |

Important: summary plan descriptions are available at www.asusystem.edu/mybenefits and general university policies are available at www.asusystem.edu.

Prepared by ASU System Office, 501 Woodlane, Suite 600, Little Rock, AR 72201, 501-660-1003
Revised 10/20/2020