



# 2024

## BENEFITS GUIDE

This publication contains important information about your employee benefit program.

**Please read thoroughly.**



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## Welcome

As an Arkansas State University System employee, you play a tremendous part in our university’s ultimate success. That’s why our goal is to ensure that you are offered an attractive and competitive benefits program. We hope that, in addition to your compensation package, the selection of benefits offered through our program will help guarantee the financial, emotional, and physical security your family needs.

It is extremely important to our university to keep our employees engaged, productive, and committed to reaching shared goals and objectives. We also understand that being an employee is only part of your story; you have a life outside of your job here. That’s why our benefits program is designed to help you achieve maximum potential at work and at home.

This benefits guide is an important way we communicate with you regarding our benefits program. Additionally, we hope this guide helps to educate and empower you as you elect the coverage and support that you and your family desire.

### IMPORTANT INFORMATION

Plan elections are binding for the remainder of the policy year unless you experience a qualifying life event. An IRS qualifying event consists of marriage, divorce, death or legal separation, change in work status, or termination or commencement of your spouse’s coverage. If you experience a qualifying event, you will have 31 days from the date of the event to notify your human resources office and make adjustments to your elections.

# Medical Summary

## Schedule of Blue Advantage Administrators of Arkansas for January 1 to December 31, 2024, Plan Year

	Classic Plan		Premier Plan		Health Savings Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Calendar Year Ded.</b>						
Individual	\$1,500	\$3,000	\$1,000	\$2,000	\$3,200	\$6,400
Family	\$3,000	\$6,000	\$2,000	\$4,000	\$6,400	\$12,800
<b>Coinsurance</b>						
	20%	40%	20%	40%	20%	40%
<b>Out-of-Pocket Maximum</b>						
Individual	\$4,000	\$8,000	\$3,000	\$6,000	\$6,650	\$13,300
Family	\$8,000	\$16,000	\$6,000	\$12,000	\$13,300	\$26,600
<b>Office Visits</b>						
Primary Care Physician	\$35 copay	40% after ded.	\$35 copay	40% after ded.	20% after ded.	40% after ded.
Specialists	\$50 copay	40% after ded.	\$50 copay	40% after ded.	20% after ded.	40% after ded.
Telemedicine	\$20 copay	N/A	\$20 copay	N/A	\$45 copay	N/A
Urgent Care	\$35 copay	40% after ded.	\$35 copay	40% after ded.	20% after ded.	40% after ded.
<b>Hospital Services</b>						
Inpatient	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Outpatient	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	20% after ded.
Emergency Room	20% plus \$200 copay	40% plus \$200 copay	20% plus \$200 copay	40% plus \$200 copay	20% after ded.	20% after ded.
<b>Preventive Care</b>						
Annual GYN Exam	Covered 100%	Available in-network only	Covered 100%	Available in-network only	Covered 100%	Available in-network only
Wellness and Adult Immunizations	Covered 100%	Available in-network only	Covered 100%	Available in-network only	Covered 100%	Available in-network only
Well-Childcare and Immunizations	Covered 100%	Covered 100% for children under age 19	Covered 100%	Covered 100% for children under age 19	Covered 100%	Covered 100% for children under age 19
<b>Prescription Drugs</b>						
<b>31-Day Supply</b>						
Generic	\$12	Not covered	\$12	Not covered	80% after ded.	Not covered
Preferred Brand	\$50		\$50			
Brand	\$80		\$80			
Specialty Drug	\$100		\$100			
Maximum Annual Out-of-Pocket	\$2,000 individual/ \$4,000 family		\$2,000 individual/ \$4,000 family			
<b>90-Day Supply</b>						
Generic	\$36	Not covered	\$36	Not covered	80% after ded.	Not covered
Preferred Brand	\$150		\$150			
Brand	\$240		\$240			

Note: On HSA plan, preventive Rx is covered at 100% not subject to deductible.



# Health Plan Options

ASU offers three different health plan options:

1. The Classic Plan utilizes the Arkansas True-Blue PPO Network and is a good choice for employees who primarily use Arkansas providers or providers in Memphis who are part of the Baptist network
2. The Premier Plan utilizes the National Blue Card Network and is generally the best choice for employees who utilize providers outside the state of Arkansas including Methodist in Memphis
3. The Health Savings Plan is a high deductible plan that utilizes the National Blue Card Network

A list of providers for the network is available on the Arkansas Blue Advantage website at: <https://secure.blueadvantagearkansas.com/healthcare-providers/#/ChooseNetwork>.

- For Classic, select True Blue PPO
- For Premier or Health Savings Plan, select Nationwide Providers



# New for 2024!

## Livongo by Teledoc Health

Livongo means living healthier at no cost to you!

An advanced blood glucose meter and blood pressure monitor, plus the support you need. Available to you and offered by your employer or health plan.

- Livongo for Diabetes
  - Connected meter
  - Unlimited strips and lancets
- Livongo for Hypertension
  - Connected monitor
  - One-on-one coaching
- Livongo for Weight Management
  - Connected scale
  - Expert guidance
- ...And more programs!
  - Health experts
  - Personalized plans

## Musculoskeletal Management with Hinge Health

Conquer back or joint pain without drugs or surgery! You and your family members get free access to Hinge Health's programs for back or joint pain, which includes:

- A free tablet computer and wearable sensors
- Unlimited 1-on-1 health coaching
- Personalized exercise therapy

Eligibility: Employees and dependents 18+ enrolled in BCBSAR medical plan through Arkansas State University are eligible.

To learn more call **855.902.2777**, or apply at: [hingehealth.com/](https://hingehealth.com/)





## Benefit Bump Maternity Management

Thinking about growing your family? Are you already expecting or in the adoption or fertility treatment process?

Arkansas State University has partnered with BenefitBump to support our faculty and staff and their partners/spouses on their path to parenthood. Free for you and your spouse/partner, BenefitBump's digital support and human guides will help you:

- Navigate your pregnancy, adoption, fertility treatment, or surrogacy journey.
- Understand your maternity and parental leave availability and how to apply for that time off.
- Create a childcare plan and find a childcare provider.
- Order a breast pump and access breastfeeding support.
- Understand your employer's benefits.
- Create a return-to-work plan.
- Manage your stress and anxiety on your path to parenthood.

Ready to sign up? Visit [mybenefitbump.com](https://mybenefitbump.com) or download the BenefitBump mobile app. When registering, use the invitation code 'A-STATE'. Not to spoil the surprise, but your family will have the opportunity to get several free gifts throughout your engagement with the program.

Questions? Contact BenefitBump at **888.286.7314** or [participantservices@benefitbump.com](mailto:participantservices@benefitbump.com)



# BlueAdvantage—Chronic Condition Management

Managing a chronic condition can be complex and frustrating. You and your dependents with chronic conditions do not have to manage alone!

## What is Chronic Condition Management?

BlueAdvantage Administrators of Arkansas chronic condition management helps you and your dependents manage any of these chronic conditions:

- Asthma (adult and youth)
- Congestive heart failure (CHF)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- Renal disease

## Who is Eligible to Participate?

If you've been diagnosed with one of these conditions, you may call the toll-free number at **800.225.1891** to learn about the program. You also may be contacted by one of our registered nurses (R.N.s) to join the program. The program is part of your health plan, available at no additional cost.

## What Services Are Available?

Once you are enrolled, R.N.s will work with you to help set goals and manage conditions by:

- Providing educational materials to help you develop self-management skills
- Follow-up phone calls to help you reach your goals for chronic condition management
- Providing a toll-free telephone number that you can call for answers to your questions apart from scheduled calls with your R.N.
- Discussing your care with your doctor, with your permission
- Helping you find helpful community resources (like support groups, assistance with medication expenses, etc.)
- Providing education on healthy living



# Focus Areas For Self-Management Technique

(According to the National Standards of Care for Disease Management)

## Asthma

- Asthma action plan
- Asthma triggers
- Asthma medications
- Peak flow meter
- Diet and asthma

## Cardiovascular Health

- Blood pressure
- Cholesterol
- Cardiac procedures and aftercare
- Diet and heart health

## Chronic Obstructive Pulmonary Disease

- COPD medications
- Spirometry
- Diet and COPD

## Congestive Heart Failure

- Sodium and fluid restriction
- CHF medications
- Weight management

## Renal Disease

- Understanding the 5 stages of kidney disease
- Renal action plan
- Medication management
- Renal diet planning
- Symptoms and testing

## Teaching Topics Related to Each Condition:

- Cause and treatment
- Smoking cessation
- Exercise
- Weight management
- Tips for talking with your doctor

## Questions?

Call the toll-free chronic condition management helpline at **800.225.1891** or go online at [blueadvantagearkansas.com](http://blueadvantagearkansas.com). We look forward to supporting you.



# BlueAdvantage Case Management— Healthcare Help When You Need It

## Our Case Managers

Case managers have the experience and knowledge to serve patients who have complex health issues. BlueAdvantage Administrators of Arkansas case managers have experience in acute care, critical care, emergency department, home healthcare, high-risk neonatal and maternity, rehabilitation nursing, cancer care, surgery, orthopedics, respiratory, and more. Each case manager upholds the professional and ethical standards of the Code of Professional Conduct for Case Managers.

## How a Case Manager Helps

A case manager is part of your healthcare team and will talk to you and your doctor(s) to help develop a plan for your needs. There are many perks when you have the help of a case manager.

**Better communication:** You'll have better, more productive conversations with your doctors and other providers. A case manager will make sure you understand what to ask during office visits, and help you get the information you need.

**Help you stay healthy:** Your case manager helps you discover new ways to stay healthy through preventive care. He/she will identify local resources available to you.

**Get the right healthcare:** Make sure you see the right providers at the right time (in the right place). Part of the case manager's job is to guide you through the healthcare system and get the help you need.

**Make better decisions:** Learn how to participate in your own medical decision-making. Case managers help you understand your clinical condition and how your health insurance benefits will support your treatment. You'll be equipped with the information you need to make decisions about your condition and your treatment options, and you'll get help understanding your health insurance coverage, too.

With a case manager, you're more informed and more likely to follow your treatment plan. Learn more about having a case manager as part of your healthcare team at [blueadvantagearkansas.com](https://blueadvantagearkansas.com).



## Let's Talk About Case Management

Dealing with a surgery, a lifelong illness or a cancer diagnosis can be overwhelming. When you're sick, a case manager can help you understand your condition, the healthcare system and advocate for you. Case management is designed to help you:

- Find your way through your healthcare coverage
- Understand your health issue
- Participate on your own healthcare team
- Identify problems that prevent you from getting better
- Follow your treatment plan

Case management is available to enrolled employees at no additional cost. If you're in the hospital, you may visit with an BlueAdvantage case manager.

## Want to Learn More?

To learn more about case management or contact a case manager, visit us online at [blueadvantagearkansas.com/members/understanding-your-insurance/case-management](https://blueadvantagearkansas.com/members/understanding-your-insurance/case-management) or call us at **800.225.1891**, Monday through Friday, 8 a.m. to 4:30 p.m. We'd love to hear from you.



# Wellness Benefits

## Routine Adult Care

- Routine physical exam—\$0 copayment when you see an in-network primary care physician; the plan covers one physical exam per calendar year
- PSA (available for males age 40 and over)—\$0 copayment when you see an in-network physician, limited to one per calendar year
- Routine gynecological exam—\$0 copayment when you see an in-network physician. Includes office visit, pap smear, urinalysis, hematocrit or hemoglobin, and hemocult stool culture; the plan covers one routine gynecological exam per year
- Mammography (screening)
  - In-network reimbursement rate 100%, no deductible; limited to one per calendar year
  - Limited to the following frequency schedule: Age 35 through 39, one exam; age 40 and older, one exam every calendar year; Members with a family history may be eligible for annual exams before age 40
- Adult immunizations—\$0 copayment

## Routine Child Coverage

- In-network provider—\$0 copayment available for children from birth through age 6
- Routine child immunizations—\$0 copayment available for children from birth through age 18

## Tobacco Cessation Programs

Tobacco cessation assistance is covered under the plan. Over-the-counter drugs and prescription drugs are covered under the prescription drug card as long as the member has a prescription written by a valid provider.

Stay on top of your health and regularly scheduled preventive care—mammograms, routine physicals, and well-childcare.





# Prescription Drug Plan

- The medical plan includes a pharmacy benefit with copays of \$12 for generic prescriptions, \$50 for preferred brand names, \$80 for non-preferred brand names, and \$100 for specialty drugs
- If a generic is available, it will automatically be selected unless the employee elects to pay the difference between the cost of the brand name and the generic, plus the copay
- If a contraceptive is available as a generic, the brand name will not be covered under the plan, and not all contraceptives will be available free of charge
- Your Blue Advantage Administrators insurance card is also your pharmacy card
- For questions regarding your prescription drugs, please contact EBRX at **833.339.8402**

## Use the Prescription Drug Price Quote Tool

- View medication cost based on your pharmacy plan, see if there are lower cost alternatives, and compare prices between MedImpact home delivery pharmacy and retail pharmacies

### Contact Information

- **833.339.8402**
- [medimpact.com](https://www.medimpact.com)



# BlueCross BlueShield of Arkansas Dental Insurance

Maintaining healthy teeth and gums and seeking professional treatment when dental problems arise is important to your overall health.

Arkansas State University System offers two dental plan options: a high option and a low option. Both the high option and the low option cover diagnostic and preventive services at 100%.

The high option covers 80% of basic services, while the low plan covers 50% of basic services. Both plans cover 50% of major services. The high option also covers orthodontia for dependents 18 and under. The high option costs more than the low option.

Plan	High Option	Low Option
Deductible	\$50 per member	\$50 per member
Coinsurance		
Diagnostic and Preventive Services	Covered at 100%, no deductible	Covered at 100%, no deductible
Basic Restorative Services	Covered at 80% after deductible	Covered at 50% after deductible
Major Restorative Services	Covered at 50% after deductible	Covered at 50% after deductible
Annual Maximum	\$1,500 per member	\$1,500 per member
Orthodontia Services (Eligible Dependent Children Under Age 19)	Covered 50% after deductible \$1,500 lifetime maximum	No coverage
Maximum Rollover Benefit	\$500	\$500

Please refer to the ASU summary plan description (SPD) for plan coverage, limitations, and restrictions.





# VSP Vision Insurance

## Keep Your Eyes Healthy With Arkansas State University and VSP® Vision Care

Your eyes deserve the best care to keep them healthy year-after-year. Find an eyecare provider who's right for you. To find a VSP doctor or retail chain affiliate, visit [vsp.com](http://vsp.com) and choose the VSP Choice option or call **800.877.7195**.

Benefit	Copay	Frequency
Well Vision Exam	\$10 per member	Every calendar year
<b>Prescription Glasses</b>		
\$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
<b>Contacts (instead of glasses)</b>		
\$150 Allowance for Contacts, Copay Does Not Apply		Every calendar year
Contact Lens Exam (fitting and evaluation)	\$60	Every calendar year

Covered lens enhancements now include UV coating, tinted lenses, and color coating.

Please refer to the ASU summary plan description (SPD) for plan coverage, limitations, and restrictions.

### Choice of Providers

You may choose any eyecare provider—your local VSP doctor, a retail chain affiliate, or any other provider. Once your benefit is effective, visit [vsp.com](http://vsp.com) for your complete benefit description and choose the VSP Choice option, or view the plan summary located on the employee portal.

# Flexible Spending Accounts

## Healthcare Reimbursement

The healthcare FSA permits you to pay for unreimbursed healthcare expenses for you and your family on a pre-tax basis. Each year you set aside an amount of money through fixed payroll deductions to help pay for expenses, such as deductibles, coinsurance, or healthcare services not covered under your healthcare plan.

Under the pre-tax healthcare reimbursement benefit, you may choose to contribute any amount up to \$3,050 annually. As you incur eligible expenses, simply swipe your Optum Financial card. The card automatically pays for and substantiates most eligible expenses at the point of purchase. If you do not use the Optum Financial card to pay for an eligible expense, simply log into your online or mobile account, click add a new request for payment or reimbursement, enter the required information, and follow the instructions to submit your documentation via upload, fax, or postal mail. You may receive your reimbursement by check or direct deposit.

Arkansas State University offers flexible spending account arrangements that provide an important tax advantage. A flexible spending account (FSA) is an employer-sponsored plan that lets you deduct dollars from your paycheck and put them into a special account that's protected from taxes. The monies in these accounts can be used to pay for qualified expenses incurred for healthcare or daycare. The IRS requires that you forfeit any funds left in your account after the end of the plan year. You will have until March 15 of the following year to spend your healthcare FSA fund, so you'll want to estimate your annual contribution needs carefully.

## Dependent Daycare Reimbursement

The dependent daycare FSA permits you to pay for certain dependent childcare and expenses for certain dependents who are incapable of self-care on a pre-tax basis. Like the healthcare FSA, you set aside an amount of money through fixed payroll deductions to help pay for expenses, such as babysitters, childcare centers, and specialized care for your parents living with you, or a spouse who cannot care for himself or herself.

Under the dependent daycare reimbursement benefit, you may elect to contribute up to \$5,000 per year (Note: if your spouse also participates in a pre-tax daycare account, your combined contribution total must not exceed \$5,000). Contributions are automatically deducted from your regular paychecks. After you pay your daycare provider, you submit proof of your expense and a reimbursement check is sent to you. It's that easy!



# How Do I Use My HSA?

There are two components to the HSA Plan.

1. The plan—the plan requires that you meet a deductible (the point at which coinsurance begins) before the plan will pay for any expenses. The plan is considered an employer benefit subject to ERISA rules.
2. The health savings account (HSA)—this is a voluntary tax-preferred account that permits you to save money on a pre-tax basis to be used for qualified medical expenses. The IRS requires you to meet specific eligibility rules to open and contribute to an HSA. Enrollment in the plan does not automatically qualify you for the HSA—the HSA eligibility rules can be used to determine whether you qualify. The HSA is not considered an employer benefit subject to ERISA rules.

## Examples of Qualified HSA Expenses\*

- Inpatient and outpatient costs
- Prescriptions
- Dental care and braces
- Eye exams and surgery
- Glasses and contacts
- Mental healthcare
- Medical supplies
- Fertility treatment
- Nursing home care

\* You are ultimately responsible for ensuring your expenses are qualified. This is not a complete list of qualified expenses. Visit [irs.gov](https://www.irs.gov) for additional guidance.

## Pay Your Way

With our HSA program, you can pay for eligible expenses quickly and easily. Choose the option that's most convenient for you.

### HSA Debit Card



Use your debit card at the doctor's office, pharmacy, or when paying a bill through the mail. HSA debit cards can be ordered for your spouse and tax dependents too.



### Pay Online

Pay your bills online in a few simple steps from your smart phone or computer.



### Reimburse Yourself Later

If you don't have your card or don't have enough money in your HSA—that's okay! Reimburse yourself from your HSA later that day, later that week, or many years from now.



## What Expenses are Eligible for Reimbursement From an HSA?

An HSA may reimburse IRS-qualified medical expenses incurred by you, your spouse, and your tax dependents (even if the spouse and dependent children are not enrolled in the HDHP). Learn more about eligible expenses by visiting [irs.gov](https://www.irs.gov) and view section 213(d) of the tax code.

In addition to qualified medical expenses, the following insurance premiums may be reimbursed from an HSA.

- COBRA premiums
- Health insurance premiums while receiving unemployment benefits
- Qualified long term care premiums (the reimbursable amount depends on one's age)
- Any health insurance premiums paid, other than for an insurance carrier supplemental "Medigap" policy, by individuals age 65 and over

## Can Ineligible Expenses be Paid for or Reimbursed From an HSA?

Technically, yes. You are in charge of your account and spending your funds appropriately. The company doesn't monitor this for you. If you use your HSA to pay for something that's not qualified by the IRS or likewise reimburse yourself for a purchase that's not qualified, you may be taxed and penalized for that expense.

## What Expenses are Not Eligible for Reimbursement From an HSA?

The following expenses may not be reimbursed from an HSA.

- Premiums for an insurance carrier supplemental policies
- Expenses covered by another health plan
- Expenses incurred prior to the date the HSA was established

## How Much Can I Contribute?

The IRS limits how much you can contribute into your HSA each year. These limits include any employer money contributed to your account.

- Individual coverage—\$4,150
- Family coverage—\$8,300

### Age 55 or Older?

You may be able to contribute an additional \$1,000 per year on top of these limits.

# UNUM Life Insurance

## Group Life and AD&D

Arkansas State University provides basic life insurance for benefit-eligible employees and their families. Basic life insurance for employees is equal to 1.5 times your annual salary up to a maximum benefit of \$50,000.

Dependent Coverage	Benefit
Basic Life—Spouse	\$2,000*
Basic Life—Children (live birth to six months)	\$1,000
Basic life—Children (six months to 19 or 25 if full-time student)	\$2,000

\* Please note that an employee cannot be covered as a spouse or dependent on dependent or supplemental spouse or supplemental child life.

## Additional Term Life Insurance

You also have the opportunity to purchase additional term life insurance through Unum as a new hire or during open enrollment without evidence of insurability. Open enrollment increases are limited to one increment without evidence of insurability. However, you may apply for additional coverage by submitting evidence of insurability forms.

You may purchase term life insurance on yourself in increments of \$25,000. Premium is based on age and increases as you get older.

You may purchase additional term life on your family if you have purchased additional life insurance on yourself. Premiums on spouses are based on your age and will increase as you get older. For spouse coverage over \$25,000 or for an increase of more than \$5,000 during open enrollment, you must complete an EOI form.

Optional life coverage amounts reduce at age 65, 70, 75, 80, 85, and 90.

## Optional Accidental Death and Dismemberment (AD&D)

Optional accidental death and dismemberment insurance is also available for you and your family. You may purchase coverage in increments of \$25,000.



# UNUM Long Term Disability

## Long Term Disability (LTD)

Arkansas State University provides long term disability insurance for benefits eligible employees. ASU pays 100% of the premium. The plan is administered by UNUM.

- Long term disability provides income if you become disabled and are no longer eligible to work
- You are covered under the long term disability plan on the first of the month following 90 days of employment
- Benefit is 60% of salary up to a maximum of \$6,000 per month
- There is a 180-day elimination period before you are eligible for benefits if you become disabled
- Two-year, pre-existing condition clause

**FOR MORE DETAILED INFORMATION,  
PLEASE REVIEW THE SUMMARY PLAN  
DOCUMENT AT [ASUSYSTEM.EDU](https://www.asusystem.edu).**







# UNUM Short Term Disability

## Short Term Disability Coverage

ASU offers employees the ability to purchase short term disability insurance. Short term disability provides income if you are unable to work due to a qualified illness or accident.

### Plan Information

- Employees pay 100% of the premium
- The plan is administered by UNUM

### AVAILABLE PLANS

- Plan 1 begins payment on the 8th day off work and pays up to 26 weeks
- Plan 2 begins payment on the 15th day off work and pays up to 26 weeks
- You must meet plan requirements to qualify for disability payments; pre-existing condition period of one year must be met in order to be eligible for benefits

### Rates

Rates are based on age and the amount of disability insurance you purchase. You may purchase insurance to cover up to 66 2/3% of your weekly salary, up to \$600.

### Enrollment

You may enroll during your first 30 days of employment, or you may apply for coverage during annual open enrollment.



# UNUM Accident and Critical Illness Insurance

Regular expenses, big and small, can add up. Think about your ability to pay for those expenses if you or your family member were seriously injured as a result of a covered accident or experienced a covered critical illness. Unum's Accidental Injury and Critical Illness insurance can supplement your health plan and provide you and your family with the coverage and additional financial protection you may need for expenses associated with an unplanned covered accident or illness. These plans pay benefits directly to you. What you do with the money is all up to you!

## Accident

Accidents can happen in an instant affecting you or a loved one. Accident Insurance is designed to help families plan for the healthcare bumps ahead and take some of the uncertainty and financial insecurity out of getting better. The tax-free benefit resulting from non-work-related injuries or accidents. Below is a snapshot of some of the accidents that are covered. Please refer to your plan documents for more information on Unum's Schedule of Benefits.

- Portable—coverage is portable which means you can take this plan with you if you no longer work for Arkansas State University.
- Be well benefit—provides a benefit amount of \$50 for a health screening test taken during a preventive visit by a covered person; the benefit is limited to payment of one benefit amount per calendar year for each covered person.

Benefit Amount	
<b>Treatment</b>	
Ground Ambulance/Air Ambulance	\$300/\$1,000
Emergency Room Treatment	\$150
Emergency Dental Repair	\$90-\$350
Transportations (per one-way trip)	\$100
Family Care (Per Day)	\$50
Pet Boarding (Per Day)	\$50
<b>Hospital</b>	
Hospital Admission	\$1,000
Daily Stay (per day up to 365 days for a covered Accident)	\$300
ICU Admission	\$1,000
<b>Injuries</b>	
Concussion	\$200
Eye Injury	\$200
Internal Injuries	\$200
Loss of a Digit	\$1,000-\$2,000
Dislocations	\$200-\$4,125

# Critical Illness

There are a lot of expenses associated with a critical illness and a major medical plan may not cover them all. Critical Illness coverage helps you focus on recuperation instead of the distraction of out-of-pocket costs. Like Life Insurance which pays your beneficiary a lump-sum benefit upon death; a Critical Illness plan pays you a cash benefit upon a diagnosis of a covered illness.

- Guaranteed issue—each year during open enrollment, you can elect this coverage without medical questions.
  - Employee: Option to elect \$10,000, \$20,000, or \$30,000 as applied for by the employee and approved by Unum. Guaranteed issue is \$30,000.
  - Spouse: 50% of employee coverage amount
  - Child(ren): 50% of employee coverage amount
- Portable—coverage is portable which means you can take this plan with you if you no longer work for Arkansas State University.
- Be well benefit—provides a benefit amount of \$50 for a health screening test taken during a preventive visit by a covered person; the benefit is limited to payment of one benefit amount per calendar year for each covered person.

Please refer to your Unum Schedule of Benefits for an expanded view of the available benefits.

Covered Conditions	Benefit Amount %
Invasive Cancer (including all Breast Cancer)	100%
Non-Invasive Cancer	25%
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Coronary Artery Disease (Major)	50%
Coronary Artery Disease (Minor)	10%
Amyotrophic Lateral Sclerosis (ALS)	100%
Parkinson’s Disease	100%
Multiple Sclerosis	100%
Muscular Dystrophy	100%
Benign Brain Tumor	100%
Loss of Sight	100%
Coma	100%
End-Stage Renal (Kidney) Failure	100%
Major Organ Failure Requiring Transplant	100%





# USAbile Life Cancer Insurance

## Cancer Insurance

Arkansas State University offers employees the opportunity to purchase cancer insurance through USAbile life. Employees may enroll within 31 days of hire, or during open enrollment. Employees may purchase individual plans as well as family plans. Evidence of insurability is required.

USAbile life offers three levels of cancer plans that pay cash to employees diagnosed with cancer. The plans cover hospital confinements, radiation, chemotherapy, and surgery. Below are some highlights for each plan. Please review the USAbile brochure and summary plan description for more information.

	Plan I	Plan II	Plan III
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

Enroll in the Emergent Plus plan today and protect you and your family against the financial burden of massive out-of-pocket ambulance costs, all at an affordable group rate.

## Emergent Plus Membership Benefits

A MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation service within the United States and Canada, regardless of whether the provider is in or out of a given group healthcare benefits network.

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.

### Emergent Air Transportation

In the event of a serious medical emergency, Members have access to emergency air transportation into a medical facility or between medical facilities.

### Emergent Ground Transportation

In the event of a serious medical emergency, Members have access to emergency ground transportation into a medical facility or between medical facilities.

### Non-Emergency Inter-Facility Transportation

In the event that a Member is in stable condition in a medical facility but requires a heightened level of care that is not available at their current medical facility, Members have access to non-emergency air or ground transportation between medical facilities.

### Repatriation/Recuperation

Suppose you or a family member is hospitalized more than 100-miles from your home. In that case, you have benefit coverage for air or ground medical transportation into a medical facility closer to your home for recuperation.





# Retirement

## Retirement Plan Options

ASU offers a 403(b) retirement plan to all benefit eligible employees. All benefit eligible employees must contribute to the plan as a condition of employment. In addition all employees, except student employees, may make voluntary pre-tax contributions to a 403(b) and/or 457(b) plan.

### Retirement Plan Information for Benefit Eligible Employees\*

- ASU contributes an amount equal to 10% of your salary, and you contribute an amount equal to 6% of your salary
- Contributions begin on your first paycheck, or retroactive if your benefit enrollment is not completed before your first paycheck is issued
- TIAA is our provider
- Employer contributions vest after one year of employment

### Supplemental Plan Information for All Employees (except students)

- Employees may make voluntary post-tax contributions to a 403(b) or a 457(b)
- TIAA is our provider

### Supplemental Plan Enrollment

You may enroll at any time of year, including open enrollment. Elections made during open enrollment will begin on January 1. Elections made at other times of the year will be effective on the first pay period after the elections 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.









This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.