



EMPLOYEE BENEFITS SUMMARY GUIDE

2026



BENEFITS ELIGIBILITY

Review the **Benefits Eligibility Matrix** to determine the benefits you and your dependent(s) are eligible to receive. **Use the QR code to locate your employment category and employee class code.**



HOW TO ENROLL

Login to myBama, navigate to the **Employee** page and click the **Benefitfocus** logo then follow the instructions to enroll or make changes to your benefits. The Benefitplace mobile app is also available to download.

Benefitfocus



ENROLLMENT DEADLINE

New employees must enroll in benefits within 30 days of your date of hire. It's important to review the following summary so you can elect benefits for which you are eligible to meet your needs. The choices you make will remain in effect for the current calendar year unless you experience a qualifying life event (QLE).

HEALTHCARE BENEFITS

MEDICAL PLANS WITH PHARMACY



BlueCross BlueShield of Alabama

UA offers a choice between two medical plans with a range of coverage levels and costs, so you have the flexibility to select the option that's best for you. Employees may choose from two plans both administered by BlueCross and BlueShield of Alabama: (1) Preferred Provider Organization (PPO) Plan, OR (2) High Deductible Health Plan (HDHP). By enrolling in a medical plan, you will also receive a bundled pharmacy benefit for prescription drug coverage administered by Prime Therapeutics. Prime is an independent subsidiary that provides pharmacy benefit management (PBM) services for BlueCross and BlueShield. Coverage is automatically provided to employees enrolled in either medical plan and is included in the premium cost.

DENTAL

A comprehensive dental plan, administered by BlueCross and BlueShield, is offered to employees and their families. The plan provides the freedom to seek care from any dentist, but plan participants may incur significantly higher out-of-pocket expenses if using an out-of-network dentist.

VISION

A vision plan covers an annual comprehensive eye exam and helps pay for eyeglass frames and lenses, or prescription contact lenses. VSP Vision Care offers a provider network consisting of more than 40,000 private and retail chains nationwide. Other exclusive discounts available to members.

TAX-FAVORED ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS (FSA)

Employees may enroll in a healthcare flexible spending account (HCFSA) and contribute pre-tax, then request reimbursement for qualified medical expenses not covered by other insurance. With the HCFSA, your entire annual contribution amount is available immediately. The dependent care flexible spending account (DCFSA) permits reimbursement for eligible childcare expenses for dependent children under age 13. Funds contributed to either flexible spending account will reduce your taxable income, providing employees with more value for the dollar.

HEALTH SAVINGS ACCOUNT (HSA)

Employees enrolled in the High Deductible Health Plan (HDHP) only are eligible to participate in the Health Savings Account (HSA). You may contribute pre-tax with the ability to change contributions on a monthly basis during the year. Employees will receive an annual employer contribution (seed money) to help pay for eligible health care expenses including your first-dollar deductible, coinsurance, prescriptions, dental and vision expenses, etc. Investment options are also available to participants with a minimum \$1,000 account balance to accumulate earnings tax-free.



SCAN QR CODE FOR DETAILED INFORMATION

QUESTIONS?

205.348.7732  HR@UA.EDU

RETIREMENT PLANS

Mandatory and Voluntary



DID YOU KNOW? UA HR Bot is a virtual assistant available 24-7 to answer your questions about Human Resources and it's conveniently located on our website. Simply click the crimson, conversation bubble icon in the lower right-hand corner of any webpage and ask a question.

RETIREMENT PLANS

MANDATORY TEACHERS' RETIREMENT SYSTEM 401(A) PLAN

All regular/renewable, full-time and part-time employees who work a standard schedule greater than half-time (0.5 FTE) are required by law to contribute a percentage of their gross annual salary to TRS' 401(a) plan, part of the Retirement Systems of Alabama. **Enrollment in TRS is automatic as of hire date.** Employee contribution percentage varies from 6.2 - 7.5% per month based on membership tier, with a higher rate for Fire, Law Enforcement, and Correctional Officers (FLC) members.

An employee is considered *vested* in the Teachers' Retirement System with 10 years of creditable service earned. Upon retirement after vesting, the 401(a) defined benefit pension plan provides a specific benefit amount (calculated based on salary and service credit) payable monthly for the lifetime of the retiree. Retirees are also eligible to join the state's Public Education Employee Health Insurance Plan (PEEHIP). Rates for PEEHIP coverage vary based on years of TRS service and age at retirement related to Medicare-eligibility.

Membership Tiers: Employees with creditable service prior to Jan. 1, 2013 are classified as Tier 1 members, while employees with service beginning after Jan. 1, 2013 are classified as Tier 2 members:

- **Tier 1 members** are eligible to retire with 25 years of creditable service at any age, OR at age 60 with at least 10 years of creditable service.
- **Tier 2 members** are eligible to retire at age 62 with at least 10 years of creditable service.
- Members who resign from qualifying employment before vesting with 10 years of service, or before qualifying to retire, may request a refund of their contributions plus applicable interest.



VOLUNTARY 403(B)

TIAA is the vendor through which eligible employees can participate in the University of Alabama System's voluntary 403(b) plan. The defined contribution plan allows participants to invest in mutual funds. Contributions are normally made on a pre-tax basis, but Roth post-tax contributions are also available. The University makes a matching contribution of up to 5% of gross monthly pay for all exempt regular, full-time faculty and staff contributions to the 403(b) plan. Any contributions above 5% are not matched. Non-exempt staff are not eligible for match funds. To enroll, login to myBama and select the TIAA logo under 'Voluntary Retirement Savings Plans' on the Employee page.

VOLUNTARY 457(B)

The 457(b) plans allow eligible employees to defer receipt of a portion of their salary until some later date, usually at retirement or termination of employment. TIAA administers the University of Alabama System's 457(b) plan, or RSA offers an alternative 457(b) plan known as RSA-1. Contributions are normally made on a pretax basis, but Roth post-tax contributions are also available with TIAA. Defined contributions to 457(b) plans may be made instead of, or in addition to, any 403(b) contributions. Eligible employees may participate in both 403(b) and 457(b) plans in the same year, contributing up to the maximum amount allowed by federal law to each plan. To enroll with TIAA, login to myBama, navigate to the Employee page and and select the TIAA logo under 'Voluntary Retirement Savings Plans'. Enrolling in RSA-1 requires a separate, paper form.



Financial consultants from TIAA are available each month to meet with employees to discuss retirement planning.



SCAN QR CODE FOR RETIREMENT INFORMATION

QUESTIONS?

205.348.7732 HR@UA.EDU



DISABILITY AND LIFE INSURANCE



Your University-Paid Group Term Life and AD&D coverage from **THE STANDARD** comes with more than protection—it includes the **LIFE SERVICES TOOLKIT**. This free resource offers helpful tools for estate and financial planning, wellness support, funeral arrangements, and more, giving you and your family added peace of mind.



DISABILITY AND LIFE INSURANCE

SCAN QR CODE FOR DISABILITY AND LIFE INSURANCE INFORMATION



UA-PAID GROUP TERM LIFE

The University provides group term life insurance **at no cost to eligible employees**. The life insurance pays your beneficiary a designated amount upon your death, including a special feature known as Accelerated Benefit Option which allows access to up to 80% of your group term life insurance value (maximum of \$240,000) should you become terminally ill. Coverage varies per annual base salary level:

- Up to \$23,999 = \$30,000 coverage
- \$24,000 to \$29,999 = \$37,500 coverage
- \$30,000 to \$39,999 = \$50,000 coverage
- > \$40,000 = 125% salary (\$300,000 maximum coverage)

UA-PAID LONG-TERM DISABILITY (LTD)

UA provides LTD insurance at no cost to eligible employees. LTD provides you with salary continuation (starting at 66 2/3% of current salary, not to exceed \$10,000 per month) if you are unable to work for at least 90 days waiting period as a result of "total disability" due to non-work-related serious illness or injury. If your claim is approved by The Standard after receipt of medical documentation, benefits are payable on the 91st day from the date of disability. After 90 days of LTD payments, the benefit decreases to 60% of pre-disability earnings reduced by deductible income and continues at that rate for the duration of the claim.

UA-PAID ACCIDENTAL DEATH & DISMEMBERMENT

UA provides AD&D coverage of \$22,500 at no cost to eligible employees. The AD&D benefit is payable if death was caused by an accident (i.e., employee's beneficiary would receive both UA-Paid Group Term Life and UA-Paid AD&D benefit if an employee dies in an accident). The AD&D policy pays prorated benefits if a serious injury results in dismemberment. AD&D coverage also provides Travel Assistance Services, including medical, travel, legal and financial assistance services when an employee is faced with an emergency while traveling more than 100 miles away from home.

VOLUNTARY GROUP TERM LIFE

Eligible employees have the option of purchasing additional term life insurance of up to five (5) times the eligible employee's annual base salary rounded up to the nearest \$1,000 with a maximum of \$1.4 million.

The policy is guaranteed to be issued for employees electing the lesser of three (3) times salary or \$500,000 if the application is approved during the first 30 days of employment; \$30,000 guaranteed issue limit for spouses. After the first 30 days, Evidence of Insurability is required.

VOLUNTARY SHORT-TERM DISABILITY (STD)

Eligible employees have the option to purchase additional STD insurance that pays 60% of the employee's salary up to a maximum weekly benefit of \$1,000. Post-tax employee-paid premiums vary by the employee's age and selected plan option (with an elimination benefit waiting period of 14 days or 29 days). STD coverage is guaranteed issue if the initial application is approved during the first 30 days of employment. After the first 30 days, employees will be subject to a late enrollment penalty including a 60-day extended benefit waiting period for the first 12 months of coverage. STD claims will automatically rollover to LTD if an eligible employee remains disabled for 90+ days.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT

Eligible employees have the option of purchasing additional accidental death & dismemberment (AD&D) individual or family coverage with a minimum coverage of \$25,000. The amount selected is the lesser of ten (10) times the base annual earnings or \$500,000. New employees are only eligible to enroll in a voluntary AD&D plan during their first 30 days of employment, or at open enrollment.



The Life Services Toolkit
Resources and Tools to Support You and Your Beneficiary

EMPLOYEE RESOURCES



UA's **BUILDING COMMUNITY AT THE CAPSTONE** program brings employees together through fun, welcoming events like Campus Tours, Cookies & Conversation with UA leaders, Legendary Locations tours, and the Employee Resource Fair. These events are a great way to meet new people, explore campus, and feel more connected to the UA community.



PAID TIME OFF

Eligible staff and administrative faculty may accrue up to 22 days of reimbursable annual/vacation leave per year and up to 12 days of sick leave per year, proportional to the employee's length of service and subject to proration for part-time employees based on full-time equivalency (FTE).

UA provides up to 20 days of paid leave to include holidays, and administrative leave to eligible employees, including but not limited to bereavement, jury duty and extended holiday break periods. UA also provides four (4) weeks of parental leave.

SCAN QR CODE FOR EMPLOYEE HANDBOOK AND POLICY MANUAL FOR DETAILED INFORMATION



EMPLOYEE ASSISTANCE

GuidanceResources by **ComPsych** is UA's **EAP** service provider. GuidanceResources offers eligible employees and family members five (5), free and confidential counseling sessions per episode for issues such as marital and family issues, emotional problems, substance abuse, financial and job-related concerns. Additionally, eligible employees may schedule unlimited telephonic sessions for work-life issues like legal advice, tax assistance, childcare resources, relocation services, and more!

LIFE LOCK

Eligible employees have the option to purchase identity theft protection from LifeLock with Norton Benefit Premier. LifeLock combines comprehensive identity theft protection with device security and protection against online privacy threats with SafeCam. Enhanced features include Home Title Monitoring, Bank Account Takeover Alerts and Three Bureau Credit Monitoring.

EDUCATION BENEFIT

The University offers an educational benefit to all regular, full-time and part-time employees as of their hire date, and their spouses and unmarried, dependent child(ren) up to age 26 are eligible after 6 months of continuous, qualifying employment. Admission to UA is required before an employee, spouse or dependent can receive the tuition benefit. Eligible employees are encouraged to submit the educational benefit application at least one month prior to the beginning of the academic year (i.e., begins with Fall term and ends with Summer II term.) Educational benefits received by an employee, their spouse, and/or child(ren) may be taxable to the employee.



WELLNESS PROGRAM

WellBAMA is the University's health and wellness program for faculty and staff and intentionally designed to provide the expertise, resources, and motivation to improve our employees' overall wellbeing. This free, personalized program includes confidential health screenings and individual health coaching, wellness classes and webinars, opportunities to connect and move, along with a wide range of other resources and wellness-related programs. Register today through your WellBAMA portal to start earning points and up to \$100 in rewards!

EXCLUSIVE DISCOUNTS

BAMA PERKS gives UA faculty and staff access to exclusive discounts at local and national businesses, including restaurants, gyms, lodging, and entertainment. Just show your Action Card or use a provided promo code, and the savings apply at checkout.

SCAN QR CODE FOR A FULL LIST
OF BAMA PERKS PARTNERS

