



Questions? Contact HR Service Center | (205) 348-7732 | hrrsvctr@ua.edu | www.hr.ua.edu/benefits/benefits-summary

Benefits Eligibility

To determine which of the following benefits you and/or your dependent(s) are eligible to receive, [review the Benefits Eligibility Matrix](#) and locate your employment status (i.e., employee class code) in the Employment Status Category Key at the bottom of the page.

Enrollment Deadline

New employees must enroll in benefits **within 30 days of your date of hire**. It is important to review the following information so you can enroll in benefits for which you are eligible and will meet your needs. The choices you make will be in effect for the remainder of the calendar year unless you experience a **qualifying life event (QLE)** (i.e., marriage, divorce, birth of a child, unpaid leave of absence, loss/gain other coverage, etc.).

How to Enroll

[Login to myBama](#), select the BenefitFocus icon under the **Employee tab** and follow the instructions to enroll or make changes to your benefits.

HEALTHCARE BENEFITS

Medical Plans

UA offers a choice of 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 options administered by BlueCross BlueShield of Alabama: **Preferred Provider Organization (PPO) Plan** or the **High Deductible Health Plan (HDHP)**

Pharmacy Benefits

UA provides **prescription drug coverage administered by Prime Therapeutics**. Prime Therapeutics is an independent company that provides pharmacy benefit management services to BlueCross BlueShield of Alabama. Coverage is automatically provided to employees enrolled in either medical plan because it is **included** in the premium.

Dental Plan

A **comprehensive dental plan** is offered for 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. UA retirees enrolled in dental coverage as of the date of retirement are eligible to continue dental coverage with direct billing from BlueCross and BlueShield.

Vision Plan

A **vision plan** covers an annual comprehensive eye exam and helps pay the cost of frames, lenses, or contacts. UnitedHealthcare offers a provider network consisting of more than 30,000 private practice and retail chains nationwide. UA retirees enrolled in vision coverage as of the date of retirement are eligible to continue coverage with direct billing from UnitedHealthcare (+ \$3/mo. service fee).

Flexible Spending Accounts

Employees may enroll in the **healthcare flexible spending account (HCFSAs)** and contribute pre-tax, then request reimbursement for qualified medical expenses not covered by other benefit plans. With the HCFSAs, your entire annual contribution amount is available to you immediately.

The **dependent care flexible spending account (DCFSAs)** permits reimbursement for approved childcare expenses for dependent children under age 13. Money in these spending accounts will reduce taxable income, providing employees with more value for the dollar.

Health Savings Account

Employees enrolled in the High Deductible Health Plan (HDHP) are also 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 available to participants with a minimum account balance and accumulate tax-free earnings.

For more information visit: <https://hr.ua.edu/benefits/health-care-benefits>



DISABILITY AND LIFE INSURANCE

University-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 an employee 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 max coverage)

Coverage includes complimentary access to the **Life Services Toolkit**: <https://hr.ua.edu/benefits/disability-and-life-insurance/life-services-toolkit>

University Paid Accidental Death & Dismemberment

The University provides an **accidental death & dismemberment (AD&D) policy** with 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 University-Paid Group Term Life and AD&D benefit if employee dies in an accident). The benefit also pays if a serious injury results in dismemberment (i.e., partial benefit paid if employee loses a limb). AD&D coverage also provides Travel Assistance Services, including medical, travel, legal and financial assistance services when faced with an emergency while traveling more than 100 miles away from home.

Coverage includes complimentary access to the **Life Services Toolkit**: <https://hr.ua.edu/benefits/disability-and-life-insurance/life-services-toolkit>

University-Paid Long-Term Disability

The University provides **long term disability (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.

Voluntary Short-Term Disability

Eligible employees have the option to purchase additional **short-term disability (STD) insurance** that pays 60% of the eligible employee's salary up to a maximum weekly benefit of \$1,000. Post-tax employee-paid premiums vary by plan option (elimination/waiting period of 14 days or 29 days) and the employee's age.

The policy is guaranteed issue if the initial application is approved during the first 60 days of employment. If approved after the first 60 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 the LTD benefit if an eligible employee remains disabled for 90+ days.

Voluntary Group Term Life

Eligible employees have the option of purchasing **additional term life insurance** of up to five 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 times salary or \$500,000 if the application is approved **during the first 60 days of employment**; \$30,000 guaranteed issue limit for spouses.

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 times the base annual earnings or \$500,000.

New employees are only eligible to enroll in a voluntary AD&D plan during their first 60 days of employment.

For more information visit: <https://hr.ua.edu/benefits/disability-and-life-insurance>



DID YOU KNOW? **BAMAbot** 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 and ask a question.



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RETIREMENT PLANS

Mandatory Teachers' Retirement System of Alabama 401(a) Plan

All eligible employees are required by state law to contribute a percentage of their gross annual salary to TRS' [401\(a\) plan](#), part of the Retirement Systems of Alabama.

The **defined benefit pension plan** provides retired employees with a specific benefit payable monthly for the lifetime of the member. An employee is considered vested in the TRS system with at least 10 years of creditable service earned. Upon service retirement (i.e., vested in TRS), employees are also eligible to join the state's [Public Education Employee Health Insurance Plan \(PEEHIP\)](#) (<https://www.rsa-al.gov/peehip/>). Rates for this plan vary based on years of TRS service and age at retirement.

Membership Tiers: Employees hired *before* Jan. 1, 2013 are classified as **Tier 1 members**, while employees hired *after* Jan. 1, 2013 are classified as **Tier 2 members**. For Tier 1, members are eligible to retire with 25 years of participating TRS service at any age, OR at age 60 with at least 10 years of service. For Tier 2, members are eligible to retire at age 62 to employees with at least 10 years of participating TRS service credit.

Individuals resigning from employment before vesting in the program, or before qualifying to receive benefits, may request a refund of their contributions and applicable interest.

Voluntary 403(b) Plan

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 regular full-time faculty and exempt staff contributions to the 403(b) plan. Any contributions above 5% are not matched.

To enroll, [login to myBama](#) and select the TIAA logo under '**Voluntary Retirement Savings Plans**' in the Employee tab.

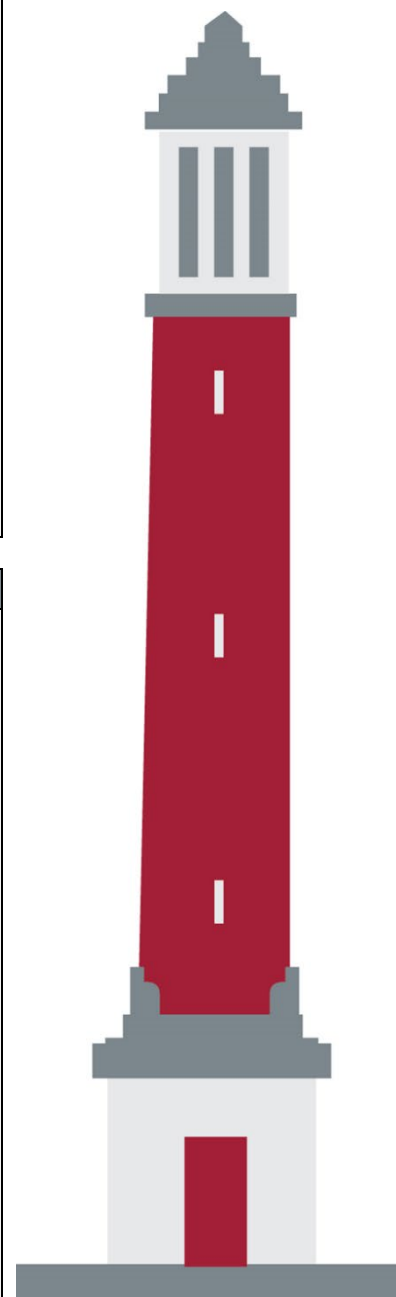
Voluntary 457(b) Plan

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, while RSA offers an alternative 457(b) plan known as RSA-1.

Contributions are normally made on a pre-tax 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, [login to myBama](#) and select the TIAA logo under '**Voluntary Retirement Savings Plans**' in the Employee tab.



For more information: <https://hr.ua.edu/benefits/retirement/retirement-plans>

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MISCELLANEOUS BENEFITS

Employee Assistance Program

Uprise Health offers eligible employees up to five free confidential face-to-face counseling sessions per episode for issues such as marital and family issues, emotional problems; substance abuse; financial and job-related concerns. Additionally, eligible employees can schedule unlimited telephonic sessions for non-clinical work/life issues such as grief, change, relationship issues and stress: <https://hr.ua.edu/wellness-work-life/employee-assistance-program>

WellBAMA

WellBAMA is the University's signature wellness program for faculty and staff employees and intentionally designed to promote health and improve our employees' quality of life. This free, personalized program includes confidential health screening and individual health coaching, preventive wellness examination, exercise classes, along with a wide range of other resources and wellness-related programs to motivate and support your individual health goals. New employees can register for your free health screening today!

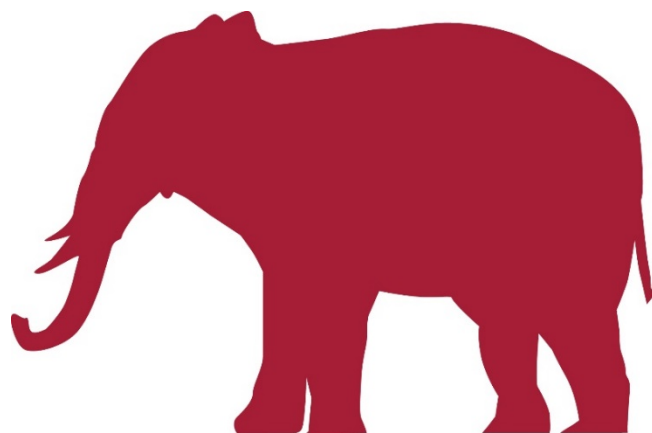
<https://wellness.ua.edu/wellbama>

Educational Tuition Benefit

The University offers an **educational benefit** to all regular, full-time and part-time employees as of their hire date, and their eligible spouses and unmarried, dependent child(ren) up to age 26 **after 6 months of continuous eligible 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 and ends with Summer II term.)

Educational benefits received by an employee, their spouse, and/or child(ren) may be taxable to the employee. For more information, contact the Tax Office:

<https://taxoffice.ua.edu/fringe-benefit-taxation/>



Identity Theft Protection

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.

Bama Perks

The **Bama Perks discount program** provides exclusive discounts for current faculty and staff. Employees have the opportunity to save at various businesses and retailers, specifically featuring local restaurants, gyms, lodging, arts and entertainment and more. Most registered vendors will require proof of your employee Action Card to redeem the discount, while others may want you to enter a discount code on their website. The discount will be applied at the time of purchase.

Annual, Sick, Holiday and Administrative Leave Benefits

Eligible staff employees may accrue up to 30 days of reimbursable annual 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). **The University also observes official paid holidays** and provides paid administrative leave to certain eligible employees for specific reasons, including but not limited to bereavement leave and jury duty.

- **Employee Handbook:** <https://hr.ua.edu/employee-handbook-and-policy-manual>
- **Faculty Handbook:** <https://facultyhandbook.ua.edu/>

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