As a postdoctoral employee, coverage under UAB’s group health care, dental, or vision plans begins on the date of employment. Postdoctoral employees, who wish to enroll in UAB's health care, dental, or vision plans, may do so within 31 days of hire date or a qualifying life event.

If you do not enroll during the times stated above, you will be unable to join until Annual Open Enrollment.

Viva Health is the health care plan offered to Postdoctoral Employees. The premium for both single and family coverage is paid by the University.

Your monthly dental care deductions are as follows:

<table>
<thead>
<tr>
<th>Dental Care Plans</th>
<th>Single</th>
<th>EE + Up to 2</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>MetLife Basic</td>
<td>$18.08</td>
<td>$33.68</td>
<td>$46.26</td>
</tr>
<tr>
<td>MetLife Comprehensive</td>
<td>$34.42</td>
<td>$63.96</td>
<td>$87.84</td>
</tr>
</tbody>
</table>

MetLife Dental Plan Basic Option - Preventive and diagnostic are covered at 90% usual, customary, reasonable (UCR). Basic services are covered at 90% UCR subject to a $25 deductible.

MetLife Dental Plan Comprehensive Option - In addition to the Basic dental benefits, the Comprehensive plan covers major services at 60% UCR subject to the deductible. Orthodontics is covered at 50% UCR up to a $1,000 lifetime maximum per patient.

Your monthly vision plan deductions are as follows:

<table>
<thead>
<tr>
<th>Health Care Providers</th>
<th>Single</th>
<th>EE + Up to 2</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Service Plan (VSP)</td>
<td>$7.84</td>
<td>$15.74</td>
<td>$24.94</td>
</tr>
</tbody>
</table>

The VSP plan offers coverage for routine eye exams, lenses and frames, contacts, and discounts for LASIK eye surgery. VSP is a nationwide plan that offers both in-network and out-of-network coverage. UAB Eye Care, the University Optometric Group (private faculty practice group at UAB) and the UAB Department of Ophthalmology – Ophthalmology Services Foundation all participate in the VSP network.
Retirement Plans

Voluntary Retirement Programs

• 403(b) Plan
The 403(b) plan is a voluntary, defined-contribution, tax-deferred as well as Roth after-tax plan governed by the Internal Revenue Code 403(b). Eligible employees can choose between both TIAA/CREF and VALIC for investments. Vesting in the 403(b) plan is immediate. The University matches the individual’s contributions up to 5% of gross monthly pay not to exceed the IRS 401(a) annual compensation limit.

• 457(b) Plan
UAB also offers a voluntary, defined-contribution, tax deferred as well as Roth after-tax plan governed by Internal Revenue Code 457(b). Similar to the 403(b) plan, the 457(b) plan offers the same expanded investment options, convenient payroll deductions, pre-tax contributions, and tax-deferred growth through both TIAA-CREF and VALIC. There are no University matching contributions under this plan.

Life Insurance, Accidental Insurance, Disability

Group Term Life Insurance – Sponsored
Coverage varies with salary as indicated below.

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $23,999</td>
<td>$30,000</td>
</tr>
<tr>
<td>$24,000 to $29,999</td>
<td>$37,500</td>
</tr>
<tr>
<td>$30,000 to $39,999</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

$40,000 and above, 125% of salary with a maximum insurance coverage of $300,000.

Group Universal Life Insurance – Voluntary
Rates vary based on age

Maximum Coverage – Up to five times your Basic Annual Earnings or in $50,000 increments to a maximum of the lesser of five times Basic Annual Earnings or $1.4 million.

Guaranteed Issue – The lesser of three times your Basic Annual Earnings or $500,000; must be elected during the first 60 days of employment without evidence of insurability.

Spouse Life Coverage and Guaranteed Issue – Employee coverage required. Amount elected by you in multiples of $10,000 up to $150,000. Guaranteed issue amount is $30,000.

Guaranteed Issue for Unmarried Children – Employee coverage required. $1,000 for children 15 days to under 6 months old. $10,000 for children 6 months and older.

Accidental Death and Dismemberment Insurance – Sponsored
Provided at no cost.

$22,500 for accidental death. Dismemberment coverage varies.

Accidental Death and Dismemberment Insurance – Voluntary
Rates vary based on coverage level.

Maximum Coverage -- up to $500,000
Long Term Disability Insurance (Salary Continuation)  
Provided at no cost.
After a 90-day waiting period, 66 2/3% monthly salary (not to exceed $10,000 per month) for the first 90 days of disability. After 90 days, 60% monthly salary (not to exceed $10,000 per month). This benefit is provided at no cost to the post doctoral employee.

Other Employee Benefits

Paid Time Off

Vacation Leave
Six months after the effective appointment date, all Postdoctoral Scholars are eligible for ten (10) paid working days per year. Vacation days do not accrue and cannot be carried over from year to year. All requests for vacation leave should be made in writing and must be approved by the direct supervisor. Postdoctoral Scholars and their supervisors are responsible for maintaining appropriate records.

Sick Leave
Ten (10) paid working days per year. Sick leave should not be used as vacation. Sick days do not accrue and cannot be carried over from year to year.

Maternity/Paternity Leave
Twenty-two (22) paid successive working days immediately following or just prior to birth or adoption of a child. If both spouses are employed as postdoctoral fellows, each one is eligible for a consecutive term of maternity/paternity leave. Additional, non-paid leave, following the provisions of the Family Medical Leave Act, must be requested and approved by the supervisor.

To view the complete and current postdoctoral leave policy, please review online at http://postdocs-uab.infomedia.com/content.asp?ID=235369

NOTE: Although every effort has been made to give you accurate information, there could be errors in the content. This summary of benefits is for general guidance only and is not a contract. All benefits are subject to the terms, conditions, and limitations of the contracts governing them. Costs identified above are effective January 01, 2015. Benefit eligibility may differ for employees working other than in a postdoctoral employee position.