

2023 BENEFITS SUMMARY

for UAB Postdoctoral Trainee (20)

Health Care, Dental & Vision Plans

As a postdoctoral trainee, you are eligible for stand-alone medical, dental, and vision coverage. Enrollment begins on the date of appointment. Postdoctoral trainees who wish to enroll in the 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 these time periods, you will be unable to join until the Annual Open Enrollment period.

Health Care Plan

Viva Health is the health care plan offered to postdoctoral trainees. Postdoctoral trainees will receive with their trainee payment an additional IRS reportable award equivalent to the 2023 total premium cost for single or family coverage. Your monthly health care deductions are as follows:

- **Single: \$527.55**
- **Family: \$1,262.86**

A tobacco surcharge of \$50 will be deducted monthly for those who declare themselves tobacco users.

Dental Plans

Your monthly dental care deductions are as follows:

DENTAL PLANS	SINGLE	EMPLOYEE + CHILD(REN)	FAMILY
BCBS Basic	\$19.16	\$32.83	\$45.27
BCBS Comprehensive	\$36.47	\$62.34	\$87.82

Blue Cross/Blue Shield of Alabama (BCBS) Dental Plan Basic: Preventive and diagnostic are covered at 90% usual, customary, reasonable (UCR). Basic services are covered at 90% UCR subject to a \$25 deductible.

Blue Cross/Blue Shield of Alabama (BCBS) Dental Plan Comprehensive: 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.

Vision Plans

Your monthly vision plan deductions are as follows:

VISION PLANS	SINGLE	EMPLOYEE + CHILD(REN)	FAMILY
Vision Service Plan (VSP) Basic	\$5.23	\$9.90	\$16.63
Vision Service Plan (VSP) Premier	\$9.18	\$14.29	\$29.88

The Vision Service Plan (VSP) plan offers coverage for routine eye exams, lenses and frames, contacts, and discounts for LASIK eye surgery. The Basic vision plan includes new replacement frames every other calendar year. The Premier vision plan includes new replacement frames every year. Both plans offer 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.

Voluntary Supplemental Plans

Accident Insurance

Accident protection is offered to employees and family members through both a Low and High plan option through AFLAC. AFLAC provides supplemental financial support to cover out-of-pocket expenses for items incurred as the result of a non-work related accident. Examples include ambulance, concussion, traumatic brain injury, coma, burns, emergency dental work and fractures. Employees who wish to enroll may do so within 31 days of their hire date or a separate qualifying event. Qualifying events include but are not limited to change in marital status; addition of a dependent due to birth, adoption, or placement for adoption; and/or change of benefit eligibility status.

2023 MONTHLY ACCIDENT INSURANCE DEDUCTIONS			
SUPPLEMENTAL PLAN	EMPLOYEE	EMPLOYEE + CHILD(REN)	FAMILY
AFLAC Group Accident — Low	\$5.08	\$10.65	\$14.19
AFLAC Group Accident — High	\$10.13	\$21.24	\$28.31

Identity Theft Protection

Allstate Identity Protection Pro Plus is a comprehensive identity theft protection program offered to employees and family members with a Social Security number. Allstate Identity Protection Pro Plus provides identity theft and credit monitoring services featuring a 24/7 U.S. based customer care center, dark web, financial activity monitoring, social media monitoring, lost wallet, credit alerts and credit lock. Mobile app available.

2023 MONTHLY ID THEFT PROTECTION DEDUCTIONS		
SUPPLEMENTAL PLAN	EMPLOYEE ONLY	EMPLOYEE + FAMILY
Identity Theft Protection	\$9.95	\$17.95

Pet Benefit Solutions

Pet Benefit Solutions total pet plan provides a veterinary discount plan and a prescription savings plan to participants with single or multiple pets. Also included is access to a pet help line staffed by veterinary experts and a lost pet recovery service for cats and dogs.

PET ASSURE VETERINARY DISCOUNT PLAN

Pet Assure is a discount plan that can provide 25 percent savings on in-house medical services when using network veterinarians. Eligible services range from well visits and immunizations to dental cleaning or emergency or surgical care. Because Pet Assure is not insurance, there are no forms to fill out, no waiting for reimbursements and no denials of coverage — even pets with pre-existing conditions are accepted — and no age limits apply. See a list of Birmingham-area participating veterinarians online.

PETPLUS PRESCRIPTION SAVINGS PLAN

Receive members-only pricing on brand-name scripts, flea/tick products, vitamins/supplements, heartworm preventatives and prescription food.

2023 MONTHLY PET BENEFIT SOLUTIONS DEDUCTIONS		
SUPPLEMENTAL PLAN	SINGLE PET	UNLIMITED PETS
Pet Benefit Solutions	\$11.75	\$18.50

Life, Accidental Death/Dismemberment & Disability

Postdoctoral trainees will receive with their trainee payment an additional IRS reportable flat award representing the cost for providing the life, accidental, and disability insurance.

Group Term Life Insurance, Sponsored

Provided at no cost; coverage varies with salary as indicated below.

ANNUAL SALARY	COVERAGE
up to \$23,999	\$30,000
\$24,000 to \$29,999	\$37,500
\$30,000 to \$39,999	\$50,000
\$40,000 and above	125% of Salary with Maximum Insurance Coverage of \$300,000

Accidental Death & Dismemberment Insurance, Sponsored

Provided at no cost to the eligible employee.

- \$22,500 for accidental death; dismemberment coverage varies.

Long-Term Disability Insurance (Salary Continuation), Sponsored

Provided at no cost to the employee.

- After a 90-day waiting period, 66 2/3 percent monthly salary (not to exceed \$10,000 per month) for the first 90 days of disability; after 90 days, 60 percent monthly salary (not to exceed \$10,000 per month).

Paid Time Off

Vacation Time

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 uab.edu/postdocs.

- **Postdocs**
- **Current UAB Postdocs**
- **Information You Know**