

2023 BENEFITS SUMMARY

for UAB Postdoctoral Employees (21)

Health Care, Dental & Vision Plans

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 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 employees. Effective January 1, 2023, postdoctoral employees will be required to pay a portion of their healthcare cost. Your monthly health care deductions are as follows:

- **Single: \$95.44**
- **Family: \$300.49**

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.

Retirement Plans

Voluntary Retirement Programs

403(b) Plan: The 403(b) plan offered by TIAA is a voluntary, defined-contribution, tax-deferred as well as Roth after-tax plan governed by the Internal Revenue Code 403(b).

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 offered by TIAA includes the same expanded investment options, convenient payroll deductions. There are no University matching contributions under this plan.

Life, Accidental Death/Dismemberment & Disability

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

Voluntary Life Insurance

Rates vary based on age.

- **Maximum Employee 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 for Employee:** 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 not to exceed 100 percent of employee coverage. Guaranteed issue \$30,000 must be elected during the first 60 days of employment without evidence of insurability.
- **Guaranteed Issue for Unmarried Children:** Employee coverage required. \$10,000 for children from live birth until age 26.

Accidental Death & Dismemberment Insurance, Sponsored

Provided at no cost to the eligible employee.

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

Accidental Death & Dismemberment Insurance, Voluntary

Rates vary based on coverage level.

- **Maximum Coverage:** The lesser of 10 times your basic annual earnings or \$500,000. Employee must enroll within 31 days from date of hire, qualifying life event, or during the annual open enrollment period.

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).

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 is offered to employees and family members with a Social Security number. Allstate 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

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**

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, 2023. Benefit eligibility may differ for employees working other than in a postdoctoral employee position.