

# UAB Resident 2021 Benefits Summary

## Health Care, Dental & Vision Plans

As a new resident, coverage under UAB's group health care, dental or vision plans begins on the date of employment. Residents, who wish to enroll in one of 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. UAB's health care, dental and vision plans are stand-alone programs. Premiums for health, dental and vision insurance are deducted from your paycheck on a pre-tax basis.

### Monthly health care deductions are as follows:

HEALTH CARE PROVIDERS	SINGLE	EMPLOYEE+CHILD(REN)	FAMILY
Viva Choice	\$76.00	\$257.07	\$347.07
Viva UAB	\$93.93	\$286.04	\$400.07
Viva Access	\$153.94	\$469.34	\$609.34
Blue Cross/PMD	\$182.77	\$557.24	\$747.24

### Monthly dental care costs are as follows:

DENTAL CARE PLANS	SINGLE	EMPLOYEE+CHILD(REN)	FAMILY
BCBS Basic	\$18.78	\$32.17	\$44.38
BCBS Comprehensive	\$35.74	\$61.12	\$86.10

- **BCBS 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.
- **BCBS 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.

### Monthly vision plan costs are as follows:

VISION PLANS	SINGLE	EMPLOYEE+CHILD(REN)	FAMILY
VSP Basic	\$6.59	\$12.48	\$20.97
VSP Premier	\$11.58	\$18.02	\$37.67

The Vision Service Plan (VSP) plan offers employees coverage for routine eye exams, lenses and frames, contacts and discounts for LASIK eye surgery. The **VSP Basic Vision Plan** includes new replacement frames every other calendar year. The **VSP 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, pre-tax as well as Roth after-tax plan governed by the Internal Revenue Code 403(b). There are no University matching contributions under this plan.
- **457(b) Plan:** UAB also offers a voluntary, defined-contribution, pre-tax 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 and convenient payroll deductions. There are no University matching contributions under this plan.

## Flexible Spending Accounts

Pretax reimbursement accounts administered by PayFlex for eligible medical and dependent care expenses. You can set aside pre-tax money via payroll deductions to pay for health care and dependent care expenses not covered by your benefit plan. Money set aside in these accounts will reduce your taxable income, providing you more value for the dollar.

You can set aside up to \$2,650 in 2021 for a health care account. For dependent care accounts, you can set aside \$5,000 or \$2,500 for married taxpayers filing separate returns. Residents must enroll within 31 days from date of hire, qualifying life event, or during the annual open enrollment period.

## Life Insurance, Accidental Insurance, Disability

### GROUP TERM LIFE INSURANCE — Sponsored

Provided at no cost to the resident. 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 a maximum insurance coverage of \$300,000

### GROUP UNIVERSAL LIFE INSURANCE — Voluntary

Rates vary based on age.

- *Maximum Resident 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 Resident:* 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 & Guaranteed Issue:* Employee coverage required. Amount elected by you in multiples of \$10,000 up to \$150,000 not to exceed 100% of employee coverage. Guaranteed Issue amount is \$30,000.
- *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 resident. \$22,500 for accidental death. Dismemberment coverage varies.

### ACCIDENTAL DEATH & 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 to the resident. 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 resident.

## Premium Assistance

UAB provides premium assistance to eligible active employees by giving a medical premium discount based on family size and total combined household income. To apply for this discount, active employees must submit the Premium Assistance Application and furnish acceptable proof of total annual household income based on their most recently filed Federal Income Tax Return. Application deadline is 60 days from January 1 each plan year; or 60 days from the effective date of enrollment in a medical plan for newly eligible employees.

The amount of the discount provided is equal to the lowest cost single plan employee medical premium offered. For 2021, the amount is \$76 per month (up to \$912 per year) subject to applicable taxes. Employee's regular medical premium will remain tax-sheltered.

2021 UAB MEDICAL PREMIUM ASSISTANCE (2 times federal poverty level)								
Total Family Size as reported on Federal Tax Return	1	2	3	4	5	6	7	8
Annual Household Income as reported on Federal Tax Return	\$25,520	\$34,480	\$43,440	\$52,400	\$61,360	\$70,320	\$79,280	\$88,240

## 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.

#### Monthly accident insurance deductions are as follows:

ACCIDENT INSURANCE PLANS	SINGLE	EMPLOYEE+CHILD(REN)	FAMILY
Aflac Group Accident – Low	\$5.08	\$10.65	\$14.19
Aflac Group Accident – High	\$10.13	\$21.24	\$28.31

### 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 in the UAB for Me benefits portal.
- **PETPlus Prescription Savings Plan:** Receive members-only pricing on brand-name scripts, flea/tick products, vitamins/supplements, heartworm preventatives and prescription food.

#### Monthly pet benefits deductions are as follows:

SINGLE PET	UNLIMITED PETS
\$11.75	\$18.50

## 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.

### Monthly ID Theft Protection deductions are as follows:

EMPLOYEE ONLY	EMPLOYEE + FAMILY
\$9.95	\$17.95

## Other Employee Benefits

### PAID TIME OFF

All leave taken is at the discretion of the resident's program director, who must take into consideration any restrictions on leave established by the certifying board and/or Residency Review Committee for the specialty and the training requirements of the program.

Each program must provide its residents with written, program-specific policies on leave, which must address the effect of leaves of absence, for any reason, on satisfying the criteria for completion of the residency program. A resident may be required by the program director to complete additional training equivalent to any leave taken in excess of that allowed by the training requirements of the program.

Residents must obtain prior approval from the program director, or his/her designee, for all leave, with the exception of emergencies or sudden illness.

The following is a summary of vacation and sick leave policies established by the Hospital, which generally apply to all residents, except as modified by the policies established by the individual programs. To view the complete and current resident leave policy (to include Family and Medical Leave), see the [GME Policies & Procedures Manual](#).

### VACATION

The working year is defined in terms of 52 weeks, of which a maximum of three (3) work weeks for vacation purposes will be paid by the Hospital. Vacation unused at the end of a year may not be carried forward to the next year. Vacation unused at the time of termination is not reimbursable but may be taken as terminal leave, at the program director's discretion, through June 30.

### SICK LEAVE

Salary deductions generally are not made for time lost due to illness or injury if such time does not exceed three (3) work weeks.

*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 1, 2021. Benefit eligibility may differ for employees working other than in a resident position.*