

Benefits Summary for UAB Employees

uab.edu/benefits

Healthcare Plans

For new employees, coverage under UAB's healthcare plans will begin on the date of employment. Employees who wish to enroll in one of UAB's healthcare plans may do so within 31 days of their hire date or a separate qualifying event.

If for some reason you do not enroll during the times stated above, the next opportunity to do so will be during the annual open enrollment period (usually during October with a January 1 effective date). UAB's medical, dental, and vision plans are stand-alone programs. Premiums for medical, dental, and vision insurance are pre-tax deductions from your paycheck.

Traditional Medical Plans

UAB offers eligible employees a choice of three stand-alone traditional medical plans: Viva UAB, Viva Access and Blue Cross/Blue Shield. Traditional plans are characterized by lower out-of-pocket costs (copays and deductibles) for covered services when compared to the consumer-driven health care plan (see below), and do not include a high annual deductible that must be met before insurance begins paying.

Consumer Driven Health Plan with HSA

UAB offers eligible employees a consumer-driven health plan, Viva Choice. The difference between a traditional health plan and the Viva Choice CDHP is that in exchange for meeting a higher combined medical and Rx deductible, you will have lower monthly premiums. Viva Choice is paired with a Health Savings Account (HSA) that enables you to set aside pre-tax via payroll or after tax dollars to pay for qualified, out-of-pocket expenses

Dental Plans

UAB offers eligible employees a choice of two dental plans — Basic or Comprehensive coverage — provided by Blue Cross/Blue Shield of Alabama (BCBS).

Under the Basic plan, preventive and diagnostic services are covered at 90 percent of usual, customary and reasonable (UCR) charges. Basic services are covered at 90 percent of UCR subject to a \$25 deductible. In addition to the Basic dental benefits, the Comprehensive plan covers major services at 60 percent of UCR subject to the deductible. Orthodontic services are covered at 50 percent of UCR up to a \$1,000 per patient lifetime maximum.

Vision Plans

UAB offers eligible employees a choice of Basic or Premier vision coverage, provided by Vision Service Plan (VSP).

VSP offers employees 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.



Mandatory & Voluntary Retirement Programs

Mandatory Retirement Program

TEACHERS' RETIREMENT SYSTEM OF ALABAMA

The Teachers' Retirement System of Alabama (TRS) is a defined benefit pension plan (a specific benefit available upon retirement.) Participation is mandatory, and employees contribute a percentage of their gross monthly tax-sheltered contributions up to the IRS 401(a) annual earnable compensation maximum. In addition to the employee contribution, the university contributes a percentage (as determined by the Alabama Legislature) of the institution's total payroll, which is deposited into the State General Retirement Fund. An employee is considered vested in the TRS program when 10 years of creditable service is earned. Employees hired before January 1, 2013 are classified as a Tier 1 member. Employees hired after January 1, 2013 are classified as a Tier 2 member. For Tier 1 members, retirement income is provided 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, retirement income is provided at age 62 to employees with 10 or more years of participating TRS service credit. Upon service retirement, employees are also eligible to join the state's Public Education Employee Health Insurance plan (PEEHIP). Rates for this plan vary based on years of TRS creditable service.

If you should terminate your service before qualifying for retirement benefits, please contact the UAB Benefits Office for counseling and/or to apply for a refund of your accumulated contributions.

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 and VALIC for investments. Vesting in the 403(b) plan is immediate. UAB matches the individual's contributions up to 5% of gross monthly pay not to exceed the IRS 401(a) annual compensation limit. Eligibility for matching is limited to full-time regular exempt employees.

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 as well as Roth after-tax contributions, and tax-deferred growth through both TIAA and VALIC. There are no UAB matching contributions under this plan.

NOTE: The IRS 401(a) annual compensation limit is \$275,000 effective July 1, 2018, and applies to the 403(b) programs.

Educational Assistance for Employees and Their Families

Educational assistance benefits are available to eligible UAB employees and their spouses and/or dependent children. A brief summary of each benefit is outlined below. Eligible coursework must be taken at UAB for UAB academic credit and is subject to grade point average requirements. See the full policy and certification requirement under Section 319 of the UAB Policy and Procedures Manual.

PROVIDED TO	AVAILABLE	BENEFIT
UAB employees	After six months full-time regular employment	100% in-state tuition for all undergraduate, graduate & professional program courses at UAB
Unmarried dependent children and children of sponsored adults of UAB employees (up to age 26)	Employee must be full-time regular status and have one year of continuous service*	50% in-state tuition assistance for all undergraduate credit courses at UAB (limited to 50% even if both parents are full-time UAB employees)
Spouses and sponsored adults of UAB employees	Employee must be full-time regular status and have one year of continuous service*	50% in-state tuition assistance for undergraduate credit courses up to 18 semester hours
Unmarried dependent children and children of sponsored adults of UAB retirees (up to age 26)	Employee must have been in full-time regular status at time of retirement	50% in-state tuition assistance for all undergraduate credit courses at UAB

* Waiting period is waived for children and spouses of full-time regular faculty members.

Life, Accidental Death/Dismemberment & Disability

Group Term Life Insurance, Sponsored

Provided at no cost to the eligible employee; 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% 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 15 days old up to 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: 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)

Paid Time Off

Vacation Time

EMPLOYMENT STATUS	LENGTH OF CONTINUOUS SERVICE	ACCRUAL RATE PER PAY PERIOD	ACCRUAL MAXIMUMS PER YEAR TOTAL	
Non Exempt Paid Full-Time Employees (40 hours per week)	1 through 10 Years	3.70 Hours	96 Hours (12 Work Days)	192.00 Hours
	11 through 20 Years	5.23 Hours	136 Hours (17 Work Days)	272.16 Hours
	21 or More Years	6.77 Hours	176 Hours (22 Work Days)	352.08 Hours
Exempt Paid Full-Time Employees (40 hours per week)	1 through 5 Years	1.25 Days	15 Work Days	30 Work Days
	6 through 15 Years	1.67 Days	20 Work Days	40 Work Days
	16 or More Years	1.83 Days	22 Work Days	44 Work Days

Once the maximum vacation time accrual has been reached, any vacation earned over the maximum may be transferred to sick leave credit. People hired into senior administrative officer and executive positions are entitled to the maximum vacation benefits as soon as they are employed.

Faculty members on 12-month appointments accrue 22 working days of vacation per year. Faculty members on nine-month appointments do not accrue vacation credit (effective Aug. 1, 2013).

(over)

Sick Leave

Sick leave is provided by UAB for the income protection of employees when they must take time away from work for medical reasons. Sick leave is also available for other individuals as defined in the sick leave policy under Section 303 of the UAB Policy and Procedures Manual. Regular full-time employees and 3/12-hour shift employees accrue sick leave at the rate of 10 days per year. There is no cap on the number of sick leave days an employee may accrue with UAB.

The accrual rate for sick leave benefits for faculty with nine-month appointments is 7.5 days for each nine months of service under a regular appointment. Nine-month faculty working under a full-time appointment with UAB during the summer may accrue an additional 2.5 days of sick leave. Sick leave is available for use during the initial six-month probationary period for an employee's own serious health condition. Credit is given based on the initial date of employment in an eligible status.

Holidays, Regular & Personal

Regular full-time employees are entitled to 11 paid holidays each year—eight designated and three personal. The eight designated holidays are New Year's Day, Dr. Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. If a holiday falls on a Saturday, it will be observed on the preceding Friday; if the holiday falls on a Sunday, it will be observed on the following Monday.

In addition to the eight designated holidays, a regular full-time employee who has completed the initial six-month probationary period may take three working days during the year as personal holidays. These personal holidays must be taken between July 1 and June 30 each year. (Exact dates will vary for biweekly paid employees.) Unused personal holidays will be forfeited; in July, three new days will be added for the coming year. Personal holidays must be taken prior to notice of termination; they will not be paid as terminal leave or during the period of notice.

Special Holiday Information

Due to the special requirements of UAB Hospital and UAB Police Department, the holiday policy for employees in those units is somewhat different from the policy for other employees.

UAB Hospital and UAB Police Department employees have 11 personal holidays per year rather than three personal and eight designated holidays. These 11 holidays may be scheduled at any time during the year with the supervisor's approval. For biweekly paid employees, the holidays must be requested prior to the beginning of the pay period in which they are to be taken.

For full-time regular monthly paid and 3/12-hour shift employees, personal holidays will accrue at the rate of .92 days per month, up to a maximum of 11 days. Full-time regular biweekly paid employees will accrue these holidays at a rate of 3.38 hours per pay period, up to a maximum of 88 hours. New employees are eligible to use personal holiday time as it is accrued.

NOTE: 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; therefore, employees should refer to the governing documents for full and accurate information specific to each benefit.

Benefit eligibility may differ for employees working other than full-time regular positions.



2019 Premium Rates for Healthcare Plans

UAB's healthcare plans are stand-alone programs. Premiums for medical, dental and vision are pre-tax deductions from your paycheck. Listed below are the monthly costs for each plan. Please note that the monthly cost will be split over the 1st and 2nd check of the month for bi-weekly paid employees.

2019 MONTHLY HEALTHCARE PLAN DEDUCTIONS					
	HEALTH CARE PLAN	SINGLE	EE + CHILD(REN)	EE + SPOUSE or EE + SPOUSE + 1 CHILD	FAMILY
CDHP Medical Plan	Viva Choice	\$76.00	\$257.07	\$327.07	\$366.18
Traditional Medical Plans	Viva UAB	\$91.14	\$277.54	\$358.94	\$419.31
	Viva Access	\$153.94	\$469.34	\$569.34	\$663.73
	Blue Cross/Blue Shield	\$182.77	\$557.24	\$667.24	\$843.34
Dental Plans	BCBS Basic	\$18.78	\$32.17	\$41.38	\$48.05
	BCBS Comprehensive	\$35.74	\$61.12	\$79.10	\$91.24
Vision Plans	VSP Basic	\$7.84	\$14.84	\$21.42	\$24.94
	VSP Premier	\$13.77	\$21.43	\$35.42	\$44.79

Flexible Spending Account

UAB employees can take advantage of flexible spending accounts, which are pre-tax 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 with more value for the dollar.

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

Health Savings Account

Only employees enrolled in the Viva Choice CDHP are eligible to participate in a HSA account and will be automatically enrolled in the HSA upon enrollment in the Viva Choice CDHP plan. UAB will pre-fund your account \$600 for single plans and \$1,200 for non-single plans elected during Open Enrollment. Outside of Open Enrollment, UAB will pre-fund a prorated amount based on the number of pay periods remaining in the calendar year at the time of enrollment. Once funds are available in your account, you can use those funds to pay for eligible expenses. Unused funds roll over from year to year and your HSA stays with you, even if you switch employers, change health plans or retire.

You may elect to contribute pre-tax dollars directly through payroll or after-tax dollars on your own, up to the annual limit of \$3,500 for single and \$7,000 for non-single.

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 Jan. 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 2019, the amount is \$76 per month (up to \$912 per year) subject to applicable taxes. Employee's regular medical premium will remain tax-sheltered.

2019 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	\$24,120	\$32,480	\$40,840	\$49,200	\$57,560	\$65,920	\$74,280	\$82,640

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.

2019 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

PrivacyArmor by InfoArmor is offered to employees and family members with a Social Security number. InfoArmor 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.

2019 MONTHLY ID THEFT PROTECTION DEDUCTIONS		
SUPPLEMENTAL PLAN	EMPLOYEE ONLY	EMPLOYEE + FAMILY
Identity Theft Protection	\$9.95	\$17.95

Pet Discount

The Pet Discount includes a veterinary discount plan and a prescription savings plan to participants for single or multiple pets.

PET ASSURE VETERINARY DISCOUNT PLAN

Pet Assure is a discount plan that can provide 25% 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.

PETPLUS PRESCRIPTION SAVINGS PLAN

Receive wholesale pricing on brand-name scripts, flea/tick products, vitamins/supplements, heartworm preventatives and prescription food. Online orders fulfilled by PetCareRx. Same day pickup available for most prescriptions at over 50,000 Caremark pharmacies.

2019 MONTHLY PET DISCOUNT PROGRAM DEDUCTIONS		
SUPPLEMENTAL PLAN	SINGLE PET	UNLIMITED PETS
Pet Benefit Solution	\$11.75	\$18.50

More information about all plan offerings can be found in the UAB for Me Benefits Portal at uab.edu/hrintouch, or by contacting the UAB Benefits Department by email at benefits@uab.edu or by calling 205-934-3458.

