

## UAB Postdoctoral Employee (21) Benefits Summary

[www.uab.edu/benefits](http://www.uab.edu/benefits)

### Health Care, Dental, and 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 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. Effective January 1, 2019, postdoctoral employees will be required to pay a portion of their healthcare cost.

Your **monthly** health care deductions are as follows:

Single: \$87.02

Family: \$274.00

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

Your **monthly** dental care deductions are as follows:

Dental Care Plans	Single	EE + Child(ren)	EE+Spouse or EE + Spouse and Child	Family
BCBS Basic	\$18.78	\$32.17	\$41.38	\$48.05
BCBS Comprehensive	\$35.74	\$61.12	\$79.10	\$91.24

**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.

Your **monthly** vision plan deductions are as follows:

Health Care Providers	Single	EE + Child(ren)	EE+Spouse or EE+ Spouse and Child	Family
Vision Service Plan (VSP) Basic	\$7.84	\$14.84	\$21.42	\$24.94
Vision Service Plan (VSP) Premier	\$13.77	\$21.43	\$35.42	\$44.79

The 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 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

*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 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

## 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

	Aflac Group Accident – Low 2019	Aflac Group Accident – High 2019
Employee	\$5.08	\$10.13
Employee + Child(ren)	\$10.65	\$21.24
Family	\$14.19	\$28.31

### 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

	Monthly Rate
Single Pet	\$11.75
Unlimited Pets	\$18.50

### 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

	Monthly Rate
Employee Only	\$9.95
Employee + Family	\$17.95

## **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://www.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, 2019. Benefit eligibility may differ for employees working other than in a postdoctoral employee position.***