

UAB Postdoctoral Trainee (20) Benefits Summary

www.uab.edu/benefits

Health Care, Dental, and 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 the times stated above, you will be unable to join until Annual Open Enrollment.

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 2018 total premium cost for single or family coverage.

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

Single: \$458.00

Family: \$1096.00

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

Monthly dental care costs are as follows:

Dental Care Plans	Single	EE + Children	EE+Spouse or EE+ Spouse + Child	Family
BCBS Basic	\$18.78	\$32.17	\$36.38	\$48.05
BCBS Comprehensive	\$35.74	\$61.12	\$69.10	\$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.

Monthly vision plan costs are as follows:

Health Care Providers	Single	EE + Children	EE+Spouse or EE+ Spouse + Child	Family
Vision Service Plan (VSP) Basic	\$7.84	\$14.84	\$19.42	\$24.94

Vision Service Plan (VSP) Premier	\$13.77	\$21.43	\$29.42	\$44.79
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The VSP plan 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.

Life Insurance, Accidental Insurance, 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

Coverage varies with salary as indicated below.

Annual Award	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.	

Accidental Death and Dismemberment Insurance – Sponsored

\$22,500 for accidental death. Dismemberment coverage varies.

Long Term Disability Insurance (Salary Continuation)

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

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, 2017. Benefit eligibility may differ for employees working other than in a postdoctoral trainee position.