

## Health Care, Dental, and Vision Plans

For new employees, coverage under UAB's group health care, dental, or vision plans may begin either on the date of employment or on the first day of the month following the date of employment. Employees who wish to enroll in one of UAB's health care, dental or vision plans 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 in benefit eligibility status.

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 health care, dental, and vision plans are stand-alone programs. Premiums for health, dental, and vision insurance are pretax deductions from your paycheck.

### MetLife Dental Plan Basic Option

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.

### MetLife Dental Plan Comprehensive Option

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 Service Plan (VSP) Vision Plan

The VSP plan offers employees coverage for routine eye exams, lenses and frames, contacts, and discounts for LASIK eye surgery.

VSP is a nationwide plan that offers both 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

### Mandatory Retirement Program

#### Teachers' Retirement System of Alabama

The Teachers' Retirement System of Alabama (TRS) is a defined pension benefit plan (a specific benefit available upon retirement.) Participation is mandatory, and employees contribute 5 percent of their gross monthly tax-sheltered contributions up to the IRS 401(a) annual earnable compensation maximum. Certified, full-time law enforcement officers contribute 6 percent of gross monthly pay up to the IRS 401(a) annual earnable compensation maximum and receive one additional year of retirement credit for every five years of prior employment. 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.

Retirement income is provided at age 60 to employees with 10 or more years of participating TRS service or at any age to employees with 25 years of participating TRS service. Accumulated sick leave at retirement may convert to additional 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 Program

### Teachers Insurance & Annuity Association-College Retirement Equities Fund (TIAA-CREF)

TIAA-CREF is a tax-sheltered annuity program in which UAB matches the individual employee's contributions up to 5 percent of gross monthly pay (not to exceed the IRS 401(a) annual compensation limit). The program offers the individual a choice as to the distribution of the total deposit to be placed in TIAA (fixed annuity), CREF (variable annuity), and CREF (mutual funds). Eligibility for matching is limited to full-time regular monthly paid employees.

## Flexible Spending Accounts

UAB employees can take advantage of flexible spending accounts, which are pretax reimbursement accounts administered by Blue Cross and Blue Shield of Alabama (BCBS) for eligible medical and dependent care expenses. You can set aside pretax 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 \$10,000 per year in a health care account. For dependent care accounts, you can set aside \$5,000, or \$2,500 for married taxpayers filing separate returns. Employees must enroll directly with the Benefits Office within 31 days from date of hire, qualifying life event, or during the annual open enrollment period.

## Life Insurance, Accidental Insurance, and Disability

### Group Term Life Insurance—Sponsored

*Provided at no cost to the employee; coverage varies with salary as indicated below*

Annual Salary	Coverage
Up to \$11,999	\$22,500
\$12,000 to \$17,999	\$25,200
\$18,000 to \$23,999	\$30,000
\$24,000 to \$29,999	\$37,500
\$30,000 to \$39,999	\$50,000
\$40,000 and Above	125 Percent 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 salary
- **Guaranteed Issue for Spouse:** Amount elected by you in multiples of \$10,000 up to \$150,000. Guaranteed Issue amount is \$30,000
- **Guaranteed Issue for Unmarried Children:** \$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 to the employee*

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

### Accidental Death and 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 directly with the Benefits office 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)

(over)

## Other Employee Benefits

### MetLife Long-Term Care

MetLife Long-Term Care provides benefits for an array of services, including home health care, assisted-living facility care, adult day care, and respite care. To enroll in the plan, call MetLife at 205-970-9782, ext. 157 or ext. 130. You may also visit MetLife's Web page at [www.uabltc.com](http://www.uabltc.com).

### Educational Assistance for Employees and Their Families

Educational assistance benefits are available to 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 Employee	After six months full-time regular employment	In-state tuition for up to 18 semester hours at UAB taken at any time during the academic year
Dependent Children of UAB Employees*	To unmarried dependent children under age 26; employees must be full-time regular status and have one year of continuous service; the benefit is limited to 50 percent even if both parents are full-time UAB employees	50 percent tuition assistance for all undergraduate and graduate credit courses at UAB
Spouses of Employees*	To spouses of full-time regular status employees who have one year of continuous service	In-state tuition for up to 18 semester hours at UAB taken any time during the academic year

\* For full-time regular faculty members, the waiting period is waived for children and spouses

## Paid Time Off

### Vacation Time

	Length of Continuous Service	Accrual Rate Per Pay Period	Accrual Maximums Per Year Total	
Biweekly 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
Monthly 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 accrue 16.5 working days of vacation during the nine-month period of their regular appointment (beginning September 1, 1993), and they may accrue an additional 5.5 days of vacation leave if they work under a full-time contract with UAB during the summer or, if they work under less than a full-time contract with UAB during the summer, may accrue fewer than 5.5 days of vacation leave but at the same rate of 1.833 days per month.

## **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. State law allows unused accrued sick leave to be converted to creditable service for service retirement purposes. The Teachers' Retirement System of Alabama will certify no more than a maximum of 12 sick leave days per year.

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 not available to be used until the completion of the initial six-month probationary period. Credit is given retroactively to the initial date of regular employment.

## **Holidays, Regular and 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 for Essential Employees**

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

UAB University Hospital, UAB Police Department, and UAB Call Center 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.*



## 2010 Premium Rates for UAB Medical, Dental, and Vision Plans

UAB's health care, dental, and vision plans are stand-alone programs. Premiums for health, dental and vision are pretax deductions from your paycheck.

Listed below are the monthly costs for each of our plans. Please note that the monthly cost will be split over the 1st and 2nd check of the month for bi-weekly paid employees.

Your Monthly Health Care Deductions			
Health Care Providers	Single	Employee + Up to 2	Family
VivaUAB	\$56.56	\$188.00	\$283.50
Viva Access	\$111.50	\$311.86	\$462.36
Blue Cross/PMD	\$210.36	\$557.10	\$857.26

Your Monthly Dental Care Deductions			
Dental Care Plans	Single	Employee + Up to 2	Family
MetLife Basic	\$18.22	\$33.96	\$46.64
MetLife Comprehensive	\$34.12	\$63.42	\$87.10

Your Monthly Vision Care Deductions			
Vision Care Provider	Single	Employee + Up to 2	Family
VSP	\$7.68	\$15.42	\$24.44

*NOTE: the IRS 401(a) annual compensation limit is \$245,000 effective July 1, 2009 – June 30, 2010. It applies to the Teacher's Retirement and TIAA/CREF programs.*

More information about all of our plan offerings can be found on the Benefits website at [www.uab.edu/benefits](http://www.uab.edu/benefits), by e-mail at [Benefits@uab.edu](mailto:Benefits@uab.edu) or by calling our office at (205) 934-3458.



