For more details regarding each benefit listed below, please visit the HR website at https://www.una.edu/humanresources/benefits or click on the links below.

**Health Insurance**
UNA has a fully-insured group health insurance program with Blue Cross/Blue Shield of Alabama, which includes medical, prescription drug, vision, psychiatric, and substance abuse benefits for full-time university employees, and their eligible dependents. The University covers the full individual premium for eligible employees.

Blue Cross Blue Shield of Alabama Health/Vision/RX – Monthly Premiums

<table>
<thead>
<tr>
<th>Tier</th>
<th>Employee Cost</th>
<th>UNA Cost</th>
<th>Total Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.00</td>
<td>$557.95</td>
<td>$557.95</td>
</tr>
<tr>
<td>+Child(ren)</td>
<td>$362.65</td>
<td>$557.95</td>
<td>$920.60</td>
</tr>
<tr>
<td>+Spouse</td>
<td>$557.94</td>
<td>$557.95</td>
<td>$1,115.89</td>
</tr>
<tr>
<td>+Spouse &amp; Child(ren)</td>
<td>$641.08</td>
<td>$557.95</td>
<td>$1,199.03</td>
</tr>
</tbody>
</table>

**Dental Insurance**
UNA also provides dental coverage through Blue Cross/Blue Shield of Alabama. The University covers the full individual premium for eligible employees.

Blue Cross Blue Shield of Alabama Dental – Monthly Premiums

<table>
<thead>
<tr>
<th>Tier</th>
<th>Employee Cost</th>
<th>UNA Cost</th>
<th>Total Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.00</td>
<td>$27.54</td>
<td>$27.54</td>
</tr>
<tr>
<td>Family</td>
<td>$36.34</td>
<td>$27.54</td>
<td>$63.88</td>
</tr>
</tbody>
</table>

**Life Insurance**
UNA provides all eligible employees with basic life insurance at no cost to the employee. The basic life coverage level is 1.5 times the covered employee’s annual base salary with a maximum benefit of $400,000. Included with your basic life coverage is Accidental Death and Dismemberment coverage at 3 times the covered employee’s annual salary. The provider for this coverage is Symetra.

As a member of the Teachers’ Retirement System of Alabama (TRS), eligible employees have life benefits available through the TRS. Also, for eligible active employees, a death benefit of the payment of accrued sick leave is paid to the employee's beneficiary by the University.

**Long-Term Disability Insurance**
This coverage provides benefits after a 90-day period of disability. The monthly benefit is 60% of the covered employee’s monthly base salary not to exceed $10,000 per month. The cost for this benefit is paid in full by the University for eligible employees and the provider for this coverage is Symetra.

**Retirement Plans**
The Teachers’ Retirement System of Alabama (TRS) is a defined benefit plan in which participation is mandatory for eligible employees. Eligible employees are categorized by the TRS as Tier I or Tier II members.

Rates below are effective as of October 1, 2023
- Tier I – Employee contribution rate is 7.5% for regular employees and 8.5% for law enforcement employees.
- Tier II – Employee contribution rate is 6.2% for regular employees and 7.0% for law enforcement employees.

Voluntary TIAA-Cref 403(b) Plan – this retirement plan is a voluntary, supplemental, deferred compensation plan.
Voluntary RSA-1 457 Plan – this plan is a voluntary, supplemental, deferred compensation plan offered by the Retirement Systems of Alabama.

Supplemental (Voluntary) Benefits
The University provide a $6.00 per month credit to eligible employees to offset the cost(s) for supplemental, voluntary benefits. All full-time regular employees are eligible for this benefit on the first day of the month following the completion of 90 days of employment.

- Flexible Spending Accounts – HealthEquity
- Cancer Insurance – Allstate
- Short-Term Disability Insurance – Fort Dearborn Life
- Life Insurance – Symetra
- Accident Coverage – Symetra
- Critical Illness Insurance – Symetra
- Hospital Indemnity Coverage – Symetra
- Vision Insurance – VSP
- Air Evac Lifeteam
- Long-Term Care Insurance – LTCi Plans

Remission of Tuition and Fees
UNA provides remission of tuition to eligible employees and to their spouses and qualified dependent children.

Paid Time Off
Vacation Leave – AMSTI employees on an 11-month contract are eligible for 20 vacation days per year beginning on October 1 of each year. These days are not eligible to be rolled from year-to-year and are not payable if not used.

Sick Leave – AMSTI employees on an 11-month contract are entitled to 96 work hours (12 workdays) of sick leave each year at the employee’s regular rate of pay regardless of length of service.

Paid Holidays – Full-time, regular employees are eligible for paid holidays.

Miscellaneous Benefits
- University ID Card (Mane Card)
- Athletic Ticket Discounts
- University Bookstore Discount
- Free Parking
- Credit Union Membership
- Kilby Laboratory School
- Employee Wellness Center
- Employee Wellness Program
- Faculty/Staff Meal Plan
- Travel Assistance
- Identity Theft Assistance
- Mental & Emotional Health Benefits
- Terminal Degree Assistance Program