



# UNIVERSITY OF NORTH ALABAMA

## Faculty Benefits Summary

### Core Benefits

#### Health Insurance

The University of North Alabama 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. An employee may elect from 3 coverage options for additional family members: Employee + Child(ren) - \$320.49/month; Employee + Spouse - \$493.07/month; or Family - \$566.54/month.

The medical portion of the plan includes coverage for both inpatient and outpatient medical care through Blue Cross/Blue Shield's PPO network. Those covered under the University's plan enjoy Blue Card PPO coverage which includes in-network coverage for any physician or facility in the Blue Cross/Blue Shield network, regardless of location. Initial enrollment for the health plan is conducted during new-hire orientation. Annual open enrollment is during February with an effective date of March 1 of each year. The [Health Plan at a Glance](#) document and [Health Plan Booklet](#) on the HR website provide detailed information regarding the group coverage.

*Expanded Psychiatric and Substance Abuse Benefits (EPS)* are offered as part of the Blue Cross/Blue Shield health plan. For assistance in finding a provider, please refer to the HR website or call Blue Cross/Blue Shield at 1-800-292-8868.

*Air Medical Services*, also a part of the plan, provide covered transportation services to a hospital near a covered member's home should he/she be hospitalized while more than 150 miles from home.

#### Blue Cross Blue Shield Vision Provided by the University

The vision coverage, a part of the health insurance plan, affords each covered employee and dependent \$250 in routine vision benefits every two calendar years. The benefit limits start new each even year. Refer to the HR website to locate a network vision provider.

#### Prescription Insurance

Prescription benefits provide for 100% reimbursement of expenses for generic drugs with no deductible. Expenses for brand-name drugs are subject to a \$350 deductible and are then reimbursed at 80%. The [Health Plan at a Glance](#) document and [Health Plan Booklet](#) on the HR website provide detailed information regarding the prescription coverage. In order to receive a reimbursement and/or credit toward the annual deductible for prescription costs, a prescription claim must be filed. Filing prescription claims online is both easy and convenient. Better yet, it ensures a speedier reimbursement, often in as little as three days! Use the link located on the HR website or download the Blue Cross/Blue Shield of Alabama mobile app to file online prescription claims. Claims can also be sent through the mail by using the prescription claim form located on the HR website along with a link to help you locate in-network pharmacies.

#### Dental Insurance

The dental coverage provides for basic and preventive services at 100% and restorative services at 80% of the Preferred Dental Fee Schedule, subject to the annual deductible of \$25 per family member, \$75 maximum per family. Periodontic and Prosthetic services are covered at 50% of the Preferred Dental Fee Schedule, subject to the deductible. An employee may elect family coverage for a monthly premium of \$34.59.

#### Basic Group Life Insurance

The University 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. This coverage reduces to an amount equal to the employee's annual base salary at age 70. The provider for this coverage is Guardian Life Insurance Company.

Also, for eligible active employees, a death benefit of the payment of accrued sick leave or 60 workdays, whichever is smaller, is paid to the employee's beneficiary by the University.

*\*excludes those on a visiting or one year appointment*

#### 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. Coverage generally continues until age 65-70, depending on the age of the employee when LTD benefits begin. This benefit is offset by social security disability benefits and Teachers' Retirement System benefits, if applicable. The cost for this benefit is paid in full by the University for eligible employees. The provider is Guardian Life Insurance Company. Initial enrollment for these coverages is conducted during new-hire orientation. To file a claim for life or long-term disability insurance benefits, the beneficiary or employee should contact the Office of Human Resources.

#### **Life Insurance Provided by the Teachers' Retirement Systems of Alabama (TRS)**

As a member of the Teachers' Retirement System of Alabama, eligible employees also have death benefits available through TRS. For details of these benefits, refer to pages 12 and 13 of the TRS Member Handbook.



[bcbsal.org](http://bcbsal.org) or  
800-292-8868





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### Retirement Plans

#### Pension Plan

The TRS is a defined benefit plan qualified under Section 401(a) of the Internal Revenue Code. Eligible employees are categorized by the TRS as Tier 1 (member prior to 01/01/2013) or Tier 2 (member on or after 01/01/2013). As explained in the TRS Member Handbooks, the plan provides disability and service retirement benefits to members and survivor benefits to qualified beneficiaries. *\*excludes those on a visiting or one year appointment*

A defined benefit plan provides the member with a specific benefit at retirement by calculating his/her retirement benefit based on a formula, which is listed in each respective plan's handbook located on the HR website or can be calculated using the Retirement Systems of Alabama (RSA) Retirement Benefit Estimate Calculator located on the TRS website. Benefits are payable monthly for the lifetime of the member, possibly continuing for the lifetime of his/her beneficiary. Participation in the TRS is **mandatory** if a person is employed in a position eligible for coverage in a non-temporary capacity on at least on a one-half time basis earning at least the federal minimum wage. Once enrolled, the member must continue participation until employment is terminated. The chart below provides details and differences between Tier 1 and Tier 2.



rsa-al.gov or  
877-517-0020

Tier I to Tier II Retirement Comparison (Act 2012-377)		
	TIER 1 EMPLOYEE	TIER 2 EMPLOYEE
DATE OF EMPLOYMENT	Prior to January 1, 2013	On or After January 1, 2013
MEMBER CONTRIBUTION RATE	7.5% for Regular Employees 8.5% for FLC* Employees	6.0% for Regular Employees 7.0% for FLC* Employees
EMPLOYER CONTRIBUTION RATE	12.36%	11.22%
RETIREMENT ELIGIBILITY	25 years of service at any age 10 years of service at the age of 60	NO 25 year retirement 10 years of service at the age of 62 (56 for FLC Employees)
RETIREMENT FACTOR	2.0125%	1.6500%
AVERAGE FINAL SALARY	Average of the highest three years of the last ten years	Average of the highest five years of the last ten years
BENEFIT CAP	None	80% of Average Final Salary
RETIREMENT CONTRIBUTIONS ON OVERTIME PAY	Earnable Compensation cannot exceed 120% of base pay	Earnable Compensation cannot exceed 125% of base pay

*\*FLC - Firefighters, Law Enforcement, and Correctional Officers*

### VOLUNTARY SUPPLEMENTAL RETIREMENT PLANS

#### 403(b) Plan with TIAA-CREF

The TIAA-CREF Supplemental Retirement Plan is a voluntary deferred compensation plan. By contributing pre-tax dollars, a member lowers his/her taxable income and reduces the amount of taxes he/she pays. There is no minimum contribution amount, and the contributions may be increased, decreased, or stopped at any time and as often as desired by the member.

The maximum amount a member may defer per year is 100% of his/her includable compensation reduced by other tax-deferred retirement contributions and pre-tax salary reductions, but not more than the following annual contribution maximums:

Year: 2020  
Under Age 50: \$19,000  
Age 50 and Over: \$26,000

#### 457 Plan with RSA

RSA-I is a voluntary deferred compensation plan offered by RSA. As explained in the **RSA-I brochure**, by contributing pre-tax dollars, a member lowers his/her taxable income and reduces the amount of taxes he/she pays. RSA-I is a payroll deduction which makes saving easy and convenient. There is no minimum contribution amount, and the contributions may be increased, decreased, or stopped at any time and as often as desired by the member.

The maximum amount a member may defer per year is 100% of his/her includable compensation reduced by other tax-deferred retirement contributions and pre-tax salary reductions, but not more than the following annual contribution maximums:

Year: 2020  
Under Age 50: \$19,000  
Age 50 and Over: \$26,000





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### Supplemental (Voluntary) Benefits

The University provides a \$6.00 per month credit to eligible employees to offset the cost(s) for supplemental benefits. All full-time regular\* faculty are eligible for this benefit on the first day of the month following the completion of 90 days of employment.

\*excludes those on a visiting or one year appointment



#### Cancer & Intensive Care Insurance

The Allstate Cancer Policy provides benefits for the necessary treatment of cancer or a specified disease. Treatment must be received in the United States or its territories. See the brochure and schedule of benefits on the HR website for full details. Payment is supplemental to benefits paid by any other insurance policy and is made directly to the employee by Allstate. To enroll, visit Human Resources during the Open Enrollment Period each year. A wellness benefit is payable once a year for each covered adult for cancer-screening tests such as PSA blood tests, mammography, pap smears, bone marrow tests, and other specific screenings. To file a wellness claim, print, complete, and fax the Cancer Wellness Claim Form found on the HR website to Hunter Benefits Group at 256.383.9523. Policy rates are detailed on the chart to the right.

Plan Type		Monthly Premium	Bi-Weekly Premium
HIGH PLAN	Individual	\$31.51	\$15.75
	Family	\$53.92	\$26.96
LOW PLAN	Individual	\$14.13	\$7.06
	Family	\$24.20	\$12.10



#### Short-Term Disability Insurance

This plan from Dearborn National provides a weekly benefit to an employee whose illness or injury causes him/her to be unable to work for over 14 days. Coverage is for up to 90 days from the date of injury/illness. Premiums are age- and income-based. To enroll, you must visit Human Resources during the Open Enrollment Period each year.

Plan Type	Monthly Premium	Bi-Weekly Premium
Employee Only	\$21.97	\$10.99
Employee Plus Spouse	\$31.20	\$15.60
One Parent Family	\$36.92	\$18.46
Two Parent Family	\$47.84	\$23.92

#### Personal Accident Insurance

Provides 24-hour accident coverage to covered employees and eligible dependents. Qualifying events include those due to an accident and resulting in: admission to a hospital; emergency transportation by ambulance; emergency treatment in a hospital, urgent care facility, university infirmary, or physician's office; confinement in an intensive care unit; or physical therapy. Diagnoses include: dislocations, fractures, eye injuries, broken teeth, paralysis, burns, lacerations, concussions, and others. An optional spouse disability rider is available as well. Payment is supplemental to benefits paid by any other insurance policy and is made directly to the employee by AFLAC. To enroll, you must visit Human Resources during the Open Enrollment Period each year. A wellness benefit is payable once per year per policy. Policy rates are in the chart to the left.



#### Hospital Indemnity Insurance

Provides supplemental benefits for hospital confinement resulting from sickness or injury, including maternity. An Initial Hospital Rider is available as well. Payment is supplemental to benefits paid by any other insurance policy and is made directly to the employee by AFLAC. To file a claim, print and complete the Hospitalization/Sickness Claim Form located on the HR website and fax to Hunter Benefits Group at 256.383.9523. The AFLAC Hospital Indemnity policy pays a Physician's Visit Benefit for services rendered under the supervision of a physician, after the effective date of your policy. To file a claim, print and complete the Physician's Visit Benefit Claim Form and fax to Hunter Benefits Group at 256.383.9523. To enroll, you must visit Human Resources during the Open Enrollment Period each year. Policy rates are based on the employee's age at the time of enrollment and do not increase due to age.

#### Long-Term Care Insurance

Long-term care insurance pays benefits for care received in a variety of facilities and settings (nursing home, assisted living, in-home assistance, etc.) with an emphasis on private care in the home. The policy offered to UNA employees through LifeSecure even allows flexible benefit payments for care and assistance received in the home provided by a spouse or other relative. The purchase of long-term care insurance is very important to financial planning and asset protection, and it should be considered carefully. This *voluntary* coverage is available to all full-time, regular employees and their eligible family members with personal consultations provided by LTCI specialists. The University has a partnership with LTCI Plans, LLC, an Alabama-based firm specializing in long-term care insurance plans. If you have an interest in speaking with a long-term care representative, you may contact John King, Managing Partner.





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## Faculty Benefits Summary

### Supplemental (Voluntary) Benefits *(continued)*

#### Supplemental Vision Insurance (VSP)

The VSP Supplemental Vision Plan provides benefits for an eye exam and glasses or contact lenses annually. Payment for these benefits is made directly to the eye-care provider; this payment is in addition to your current vision coverage with Blue Cross/Blue Shield. It is highly recommended that you consider this policy only if you plan to use one of the listed network providers. To search for additional providers, refer to the VSP website. The plan also offers discounts on LASIK procedures and a hearing benefit. Enrollment takes place once per year during the University's Open Enrollment Period. Rates for the vision plan are in the chart to the right.

Plan Type	Monthly Premium	Bi-Weekly Premium
Employee Only	\$14.48	\$7.24
Employee Plus One	\$20.99	\$10.50
Family	\$37.63	\$18.82



#### Flexible Spending Accounts, Medical and Dependent Care

The University offers a flexible spending plan through HealthEquity, a third-party administrator for Blue Cross/Blue Shield. The plan is available to all full-time, regular employees. A flexible spending plan allows an employee to set aside pre-tax dollars for certain medical and dependent care expenses incurred throughout the year. This plan allows eligible employees to set aside up to \$2,600 for medical and up to \$5,000 for dependent care expenses annually. Eligible expenses can be for the participant and his/her spouse and eligible dependents, whether covered under the University's health plan or not. Enrollment for this plan occurs in the fall of each year as coverage is based on the calendar year. Each participant must re-enroll each year. More information about this plan can be found on the HR website.

#### Air Evac Lifeteam Membership

Air Evac Lifeteam is the greater Shoals area's provider of air ambulance service. Air Evac provides emergency medical transport to an appropriate medical facility based on the nature of the injury/illness. The air medical services provided by the University's Blue Cross/Blue Shield health insurance cover ONLY transportation services for an already hospitalized patient to a hospital near a his/her home should he/she be hospitalized while more than 150 miles from home. In contrast, Air Evac services are used to transport an injured/ill patient to the most appropriate treating facility. The purchase of an Air Evac Lifeteam membership ensures that a covered member incurs no out-of-pocket expenses for these services. In addition, an Air Evac membership covers an entire household provided all household members are listed on the enrollment form. The price for a membership as part of the UNA group is an annual, lump-sum payroll deduction of \$50.00. Enrollment in this plan occurs each year during the February open-enrollment period.

#### Tuition Remission

**Faculty:** Full-time and adjunct faculty are eligible for full remission of tuition and fees for up to six graduate or undergraduate credit hours during any school term under this benefit. Courses under this benefit are provided only on a space available basis and must be registered for during late registration.

**Spouses of Employees:** A spouse of a continuous, full-time faculty member or qualifying retiree is eligible for full tuition and fee remission of one graduate or undergraduate course during any school term under this benefit excluding continuing education courses. Courses for spouses under this benefit are provided only on a space available basis and must be registered for during late registration.

**Dependent Children:** The University provides for full remission of basic fall and spring tuition and fees (75% remission for summer terms) for undergraduate enrollment at the University for eligible children of full-time faculty employed on a continuous basis and retirees. Other details and exclusions apply. Please refer to the HR website for full details.



#### **PAID TIME OFF**

**Sick Leave:** Full-time regular faculty members 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. Sick leave may be used to provide compensation during various types of absences such as:

- **Personal or immediate family illness/accident leave and physician appointments:** An employee may take sick leave if he/she is unable to work due to illness or injury or for health-related professional services which cannot be obtained outside regular work hours.
- **Maternity/Paternity leave:** Sick leave can be used for up to six weeks' postpartum. Furthermore, an employee can take an additional six weeks of unpaid maternity/paternity leave through the Family and Medical Leave Act (FMLA).
- **Bereavement leave (death of a family member):** An employee may take time off due to a death in the immediate family and may charge the time off to sick leave. An employee may also take sick leave to attend the funeral of family members (outside the immediate family) and friends.
- **Personal leave:** An employee is allowed time away from work to take care of extraordinary legal or personal business matters. Personal leave should be approved in advance, and work requirements take priority over personal leave. Only two days per calendar year of personal leave are authorized with an additional three days of leave which may be approved by the appropriate vice president when circumstances warrant such action.

*\*The University also offers a voluntary leave donation program, allowing one employee to assist another in the case of a prolonged medical condition (including maternity leave).*

*\*Additional information regarding sick leave usage can be found on the HR Website under the Employee Policy Manual and Handbook.*