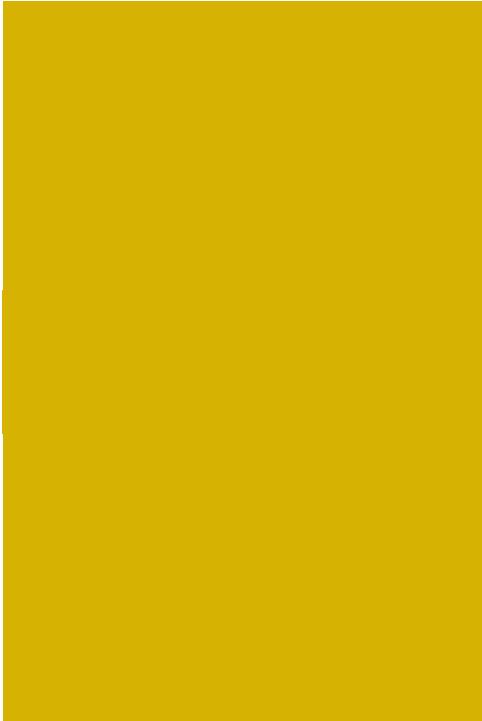




# A Guide to Your Benefits 2018

Open Enrollment  
November 1- 15, 2017  
Time to Enroll!



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*The University of Alabama in Huntsville (UAH) offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This guide provides a summary of important benefits changes for the 2018 plan year. Please review it carefully so you can choose the coverage that's right for you.*

For more information, please visit us online at [www.uah.edu/hr/open-enrollment](http://www.uah.edu/hr/open-enrollment).

The annual Open Enrollment period is your opportunity to review and make changes to your current benefit elections for medical, dental, vision insurance, as well as Flexible Spending Accounts (FSA).

### Key Factors

### How to Enroll

<ul style="list-style-type: none"> <li>Open Enrollment begins November 1 and ends November 15</li> </ul>	<ul style="list-style-type: none"> <li>Open Enrollment changes are made online through <a href="#">HR Connection</a>, our secure, online enrollment portal.</li> </ul>
<ul style="list-style-type: none"> <li>Changes made during this period are effective January 1, 2018</li> </ul>	<ul style="list-style-type: none"> <li>Log in to <a href="http://my.uah.edu">my.uah.edu</a> and click <a href="#">HR Connection</a> under Human Resources Self Service.</li> </ul>
<ul style="list-style-type: none"> <li>Current benefit elections for medical, dental and vision will continue into the next plan year unless you make changes</li> </ul>	<ul style="list-style-type: none"> <li>Attend one of the campus sessions listed below to learn more about our changes for 2018 and for assistance in making your election changes.</li> </ul>
<ul style="list-style-type: none"> <li>Current Flexible Spending (FSA) and Dependent Care Account (DCA) participants must re-enroll for 2018.</li> </ul> <p><b>Note: FSA Debit cards will not be reissued unless your card has expired.</b></p>	<ul style="list-style-type: none"> <li>Visit Human Resources in Shelbie King Hall 102 for assistance.</li> </ul>

## Information Sessions

Date	Time	Location
11/6/2017	1:45 – 2:45 pm	Shelbie King Hall Room 127
11/7/2017	1:00 – 2:30 am	Facilities & Operations: Physical Plant Building
11/8/2017	9:00 – 10:30 am	Student Services Building Room 201
11/9/2017	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building
11/10/2017	3:00 – 4:00 pm	Shelbie King Hall Room 127
11/14/2017	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building

## Self-Funded Health Plan

UAH operates a self-funded health plan, which means that the University is financially responsible for all medical claims incurred by eligible plan members. In 2015, 2016 and 2017, the health insurance claims of participants was greater than the employee and employer contributions to the plan. The University has exhausted the monies in the health insurance reserve fund to cover the cost of the excess claims. The increased claims can be attributed to higher drug costs, higher

utilization of the plan, and catastrophic claims. While UAH has taken steps this year to minimize the impact of these losses, our ability to continue providing our employees with access to dependable and comprehensive healthcare coverage requires additional changes for the 2018 plan year. Therefore, we have had to implement plan design changes and premium increases to adequately fund and maintain the viability of the health insurance plan.

## 2018 Plan Design Changes

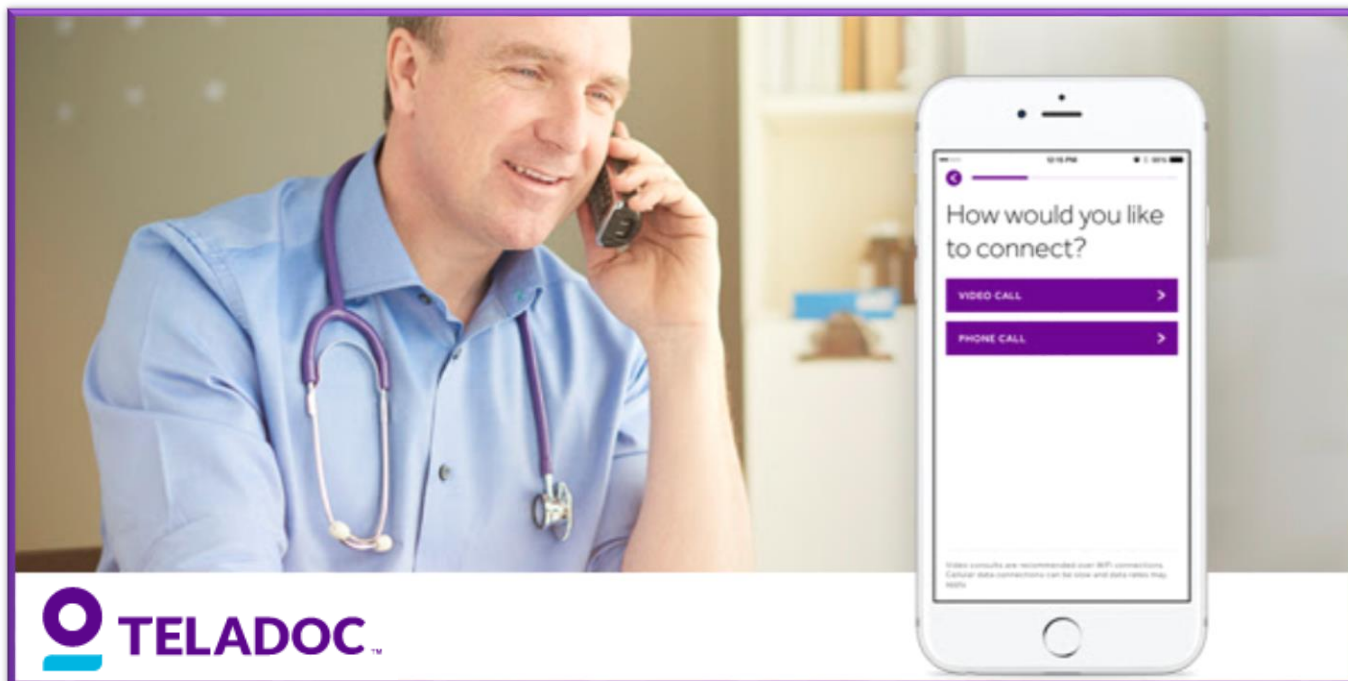
### Medical

Blue Cross Blue Shield of Alabama | 800.239.5772 | [alabamablue.com](http://alabamablue.com)

Blue Cross Blue Shield of Alabama is the medical plan provider for UAH. The plan offers comprehensive health care benefits, including free preventive care services and wellness and disease management programs at no additional cost.

Alabama Blue 2018 Medical Plan Design Changes			
Calendar Year Deductibles		Medical Outpatient Facility and Physician Services	Copay
Calendar Year Deductible (Individual)	\$125 per person per calendar year	Office visits & consultations by Specialist	\$40
		Medical Emergency Room Visit	\$125
Annual Out-of-Pocket Maximum (Includes Deductible)	\$2,500 individual / \$7,150 maximum per family	Non-Emergency Room Visit	\$125
		Physician: Diagnostic Lab, X-Ray & Tests (MRI, PET, CAT, cardiac scan, colonoscopy, endoscopy)	\$35
Teladoc (Telephone & Online Video Physician)		Outpatient Facility: Diagnostic Lab, X-Ray & Tests	\$75
\$20 copay per consultation (active medical participants only)		Intensive Outpatient Program / Partial Hospitalization	\$40
Plan Exclusion: The removal of bony impacted wisdom teeth			
Please refer to the plan summary <a href="#">here</a> for more information.			
2018 Medical Plan Premium Rates			
Type of Coverage	Total Bimonthly Premium	UAH Pays Bimonthly	Employee Pays Bimonthly
<b>Single</b>			
Salary \$35,700 or less	\$322.00	\$291.00	\$31.00
Salary \$35,701 – \$61,200	\$322.00	\$283.00	\$39.00
Salary \$61,201 – \$102,000	\$322.00	\$276.50	\$45.50
Salary over \$102,000	\$322.00	\$274.00	\$48.00
<b>Employee + Dependent Children</b>			
Salary \$35,700 or less	\$509.00	\$437.00	\$72.00
Salary \$35,701 – \$61,200	\$509.00	\$368.00	\$141.00
Salary \$61,201 – \$102,000	\$509.00	\$325.75	\$183.25
Salary over \$102,000	\$509.00	\$302.00	\$207.00
<b>Family (Employee/Spouse/Children)</b>			
Salary \$35,700 or less	\$718.00	\$632.00	\$86.00
Salary \$35,701 – \$61,200	\$718.00	\$531.00	\$187.00
Salary \$61,201 – \$102,000	\$718.00	\$466.00	\$252.00
Salary over \$102,000	\$718.00	\$445.00	\$273.00
<b>Note:</b> To calculate 9 month premiums, multiply the bimonthly premium by 24 and divide by 18 payroll checks.			

## What's New in 2018



Employees who are currently enrolled in UAH medical coverage now have access to a great health benefit. We've partnered with **Teladoc**® to provide you with a convenient and affordable way to receive quality medical care. **Teladoc** lets you talk with experienced doctors by phone or video anytime, anywhere. It is a convenient option on nights and weekends when the Faculty and Staff Clinic and your primary physician office is closed. All **Teladoc** doctors are board-certified, state-licensed and can treat many health issues, including:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Skin problems
- Respiratory infections
- Sore throat
- Sinus problems
- And more!

If medically necessary, a prescription will be sent to the pharmacy of your choice. To learn more about Teladoc, visit the Open Enrollment site.

## Employee Wellness Program

**Charger Fit** is thrilled to announce that we have partnered with **Gilsbar** for the 2018 Charger Fit Wellness Program. **Gilsbar** offers wellness solutions to produce happier and healthier people. The **Gilsbar** wellness platform exclusively designed for UAH will provide online access to a comprehensive wellness center. Online features include access to the health risk assessment, online workshops and webinars, health logs, device trackers, incentive management, and challenge tools. Also available through **Gilsbar** is Personal Health Coaching where you can work with your own coach to help you meet health and fitness goals. Be on the lookout for next year's Charger Fit Wellness Program and instructions on creating your **Gilsbar** account ...More to come!



Employees who participate in Charger Fit in 2018 will be eligible for a \$75 cash incentive in the December 2018 payroll check. Charger Fit will continue to offer the **Fitbit program** in 2018 allowing employees the opportunity to purchase Fitbit devices at reduced rates.

Go Chargers!

## Pharmacy

OptumRx | [optumrx.com](http://optumrx.com) | 844.265.1771

OptumRx offers employees who are enrolled in the health insurance plan prescription drug coverage. BriovaRx Specialty Pharmacy provides highly personalized service for complex conditions including cancer, rheumatoid arthritis, multiple sclerosis, and more.

Optum Rx 2018 Pharmacy Plan Design Changes			
Prescription Drug Deductible (per person per calendar year)	\$125	The deductible is waived for generic drugs	
Annual Out-of-pocket Maximum	\$2,500 (max \$7,150 per family)	The contract maximum is embedded into the family maximum, so no individual will have out-of-pocket cost exceeding \$2,500 for the calendar year.	
In-Network (PPO) Drug Copays			
	<i>For a 1-31 day supply</i>	<i>For a 32-90 day supply (maintenance drugs only)</i>	<b>Home Delivery (Mail Order Drugs)</b>
Tier 1 Drugs (Generic)	\$15	\$30	<i>Home delivery is available to order up to a 90-day supply of maintenance or long-term medication for delivery to your home, office or location you choose. Copays for mail order drugs are \$5 less than retail copays.</i>
Tier 2 Drug (Preferred Brand) *	\$40	\$80	
Tier 3 Drug (Non-Preferred Brand)*	\$60	\$120	
Tier 4 Drug (Specialty)	\$125	N/A	
<i>Please refer to the plan summary <a href="#">here</a> for more information.</i>			
*Tier 2 or Tier 3 Drugs with a Generic Equivalent: Member will pay applicable copay plus the difference in drug cost between the Tier 2 or Tier 3 drug and generic drug.			

- Drugs may be subject to quantity limits and prior authorization from your physicians. Please refer to our website [here](#) for more information.
- Tier 4 (Specialty) drugs will only be covered through *Briova Rx*. Specialty drugs are limited to a 30 day supply per fill.

### Pharmacy Cost

Pharmacy costs now represent over 27% of the total cost of the UAH medical plan and are expected to increase significantly as new specialty drugs become available. Studies indicate that pharmacy costs will account for 50 percent of total healthcare costs nationwide by 2018. With costs rising at such unsustainable rates, plans are implementing cost control measures such as:

- Narrowing the list of preferred drugs
- Requiring doctors to obtain prior authorization before prescribing certain types of drugs
- Placing quantity limits on the number of drugs dispensed.

OptumRx updates its drug formulary\* list each year on January 1st and July 1<sup>st</sup>. Making changes twice a year allows the plan to keep pace with current market trends, price changes, and new clinical information. Many times these updates represent a small percentage of all prescriptions. If you are taking a drug that has a formulary change, you will receive a letter 30-60 days prior to the effective date.

\*The formulary groups medications by the conditions they treat. Each medication is placed in a tier that indicates the amount you pay to fill a prescription. Medications may move to a higher tier when they are more costly

and have lower-cost options available. You can also visit [optumrx.com](http://optumrx.com) to view the formulary and find lower-cost medications with greater health care value. What are some ways you can save on prescription drug costs?

- Ask for generic drugs when available.
- Ask your physician for free samples to ensure that you can tolerate the medication and that it is effective. Physicians regularly receive free samples of medications.

## Dental Coverage

Blue Cross Blue Shield of Alabama | 800.239.5772 | [alabamablue.com](http://alabamablue.com)

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health.

UAH now offers dental plans through Alabama Blue: Access Plus Dental Basic Plan and the Access Plus Dental Comprehensive Plan.



Plan Provision	Access Plus Basic	Access Plus Comprehensive
<b>Annual Deductible</b> (Individual/Family)	\$25/\$75	\$25/\$75
<b>Annual Maximum</b> (per person)		
In-Network	\$ 1,000	\$ 1,250
Out-of-Network	\$ 750	\$ 1,000
<b>Diagnostic and Preventive Care:</b> Includes cleanings, fluoride treatments, sealants and x-rays	90%	90%
<b>Basic Services:</b> Includes fillings, periodontics, scaling and root planing, and oral surgery	80%	90%
<b>Major Services:</b> Includes crowns, bridges and full and partial dentures	Not covered	60%
<b>Orthodontia</b>	Not covered	50% \$1,000 lifetime maximum
<i>Please refer to the plan comparison <a href="#">here</a> for more information.</i>		



2018 Dental Plan Premium Rates			
Type of Coverage	Monthly Rate	Bimonthly Rate	
<b>Basic</b>			
Single	\$18.78	\$9.39	
Family	\$45.06	\$22.53	
<b>Comprehensive</b>			
Single	\$35.83	\$17.92	
Family	\$81.00	\$40.50	

## Vision Coverage

VSP | 800.877.7195 | [vsp.com](http://vsp.com)

The vision plan covers routine eye exams and also pays for a portion of the cost of glasses or contact lenses.

There will be no premium change to your vision benefit for 2018. For more information, [click here](#) to review the plan summary.

**Bimonthly Premium: Employee only \$4.04 | Family \$11.62**




Frame allowance will increase to \$170 for 2018

## Flexible Spending Accounts

PayFlex | 800.284.4885 | [payflex.com](http://payflex.com)

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pretax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.

fsaAccount Type	Eligible Expenses	Annual Contribution Limits	
<b>Health Care FSA with carryover</b>	Medical, dental, vision, copays, coinsurance, deductibles, eyeglasses, doctor-prescribed over the counter medications	\$2,650 per year  Carry-over up to \$500 (participation in 2018 is required)	
<b>Dependent Care FSA</b>	Dependent care expenses (such as day care, after school programs or elder care programs)	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income



**Meet Pete, our interactive PayFlex adviser!**

Are you considering a PayFlex account? Not sure how much to contribute? Or how much you'll save? Pete, our interactive adviser, is here to help. He's friendly and ready to help you understand the benefits of enrolling in a pretax account and how much to contribute.

Visit [payflex.jellyvision-conversation.com](http://payflex.jellyvision-conversation.com) to meet Pete and get started today.

### Important Information About FSAs

Your FSA elections will be in effect from January 1 through December 31. Claims for reimbursement must be submitted by **March 31, 2018**.

You may carry-over up to \$500 of unused health FSA funds into the next year. However, you must participate in 2018 to access the carry over funds.

The health FSA money carried over to the next year may be used only for claims incurred within the new plan year. Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.

### Advantages of an FSA

With an FSA, the money you contribute is never taxed—not when you put it in the account, not when you are

reimbursed with the funds from the account, and not when you file your income tax return at the end of the year.

### Save on Your Taxes

Here is an example of how much you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.

### FSA Savings

	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pretax contribution to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$11,701	\$12,355
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses	\$36,299	\$35,645
<b>Extra Take Home Pay with an FSA</b>	<b>\$654</b>	

*\*This is an example only, and may not reflect your actual experience. It assumes a 25% Federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will also save on any state taxes as well.*

### Calculate Your Savings

To help determine your potential savings when participating in FSA and/or DCA account, use the PayFlex calculator tools [here](#).

### PayFlex Debit Card

The PayFlex Card® provides a simple way to spend the money in your PayFlex® account. It is similar to a debit card since it electronically accesses the money loaded onto the card when used to pay for eligible expenses. All you need to do is select your eligible item, swipe your card, and save your receipt! Medical expenses paid with your debit card may require documentation to substantiate your transactions. Visit our website for tips on how to receive text and email alert reminders.



The PayFlex Card is available only to Healthcare FSA participants. Direct Deposit is also available for FSA and DCA reimbursements.



## Faculty and Staff Clinic

The UAH Faculty & Staff Clinic (FCS) provides employees on-site, high quality health services. The clinic is staffed by board certified Nurse Practitioners who are qualified to diagnose medical problems, order treatments, prescribe medications, and make referrals. The clinic is a great benefit to employees because:

- It saves employees \$30 per office visit - Physician office visit copay is \$35 vs. the clinic visit is \$5.
- It does not submit medical claims to Blue Cross/Blue Shield; therefore, our claims are lower which keep our employee premiums down.
- They are conveniently located on campus in Wilson Hall Room 327 which reduces travel time.
- The amount of time in the waiting room is reduced.
- Hours of operation allow for visits before or after the start of your work day.



For more information or to schedule an appointment, please call 256-824-2100.

## Affordable Care Act Form 1095-C



If you were considered a full-time employee or were covered by the UAH medical plan for any month of this calendar year, you will receive an additional tax reporting form around the same time you receive your W-2 for 2017. The new form is called Form 1095-C. This form will be sent to your home mailing address by January 31, 2018. ***Please make sure your correct mailing address is on file.***

### Important IRS Requirements

Employees may receive emails from the Benefits team soliciting missing Social Security Numbers for dependent(s) with health care coverage through the University. The request is legitimate and is resulting from IRS regulations related to the Affordable Care Act (ACA).

If you have received an email from our office, please follow the instructions to update your dependent information through our secure online benefits enrollment portal, HR Connection. If you have questions, please contact our office at [benefits@uah.edu](mailto:benefits@uah.edu).

## 403(b) Contribution Limit Change 2018 Cost of Living Adjustments

The IRS has increased the contribution limit for participants in a 403(b) and most 457 plans from \$18,000 to \$18,500. Participants age 50 and over can tax defer an additional \$6,000 for a total of \$24,500. This limit applies to participants in VALIC and/or TIAA plans.

Employees can enroll in the 403b and/or 457b retirement plan, change or stop contributions, and obtain plan information through Retirement Manager, a convenient web-based access point for managing your voluntary 403b and 457b retirement savings 24/7. Please visit our website [here](#) for more information.



## Benefit Basics

### Eligibility

As a UAH employee, you are eligible for benefits if you work at least 30 hours per week. Benefits are effective on the first day of the month following your date of hire.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- ➔ Your legal spouse
- ➔ Your spouse by Common Law Marriage
- ➔ Your children up to age 26.

Documentation that verifies eligibility of your spouse and dependent children is required.

More information regarding the enrollment of eligible dependents is available [here](#).

*Once your benefit elections become effective, they remain in effect until the end of the year. You may only change coverage within 30 days of a qualified life event.*

### Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- ➔ Marriage
- ➔ Divorce or legal separation
- ➔ Birth of your child
- ➔ Death of your spouse or dependent child
- ➔ Adoption of or placement for adoption of your child
- ➔ Change in employment status of employee, spouse or dependent child
- ➔ Qualification by the Plan Administrator of a child support order for medical coverage
- ➔ Entitlement to Medicare or Medicaid

You must notify Human Resources within 30 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next annual enrollment period to make changes (unless you experience another qualified life event).

For more information about your benefits, visit our website [here](#).

**For more information regarding Open Enrollment email us at [benefits@uah.edu](mailto:benefits@uah.edu) or call 256.824.6640**

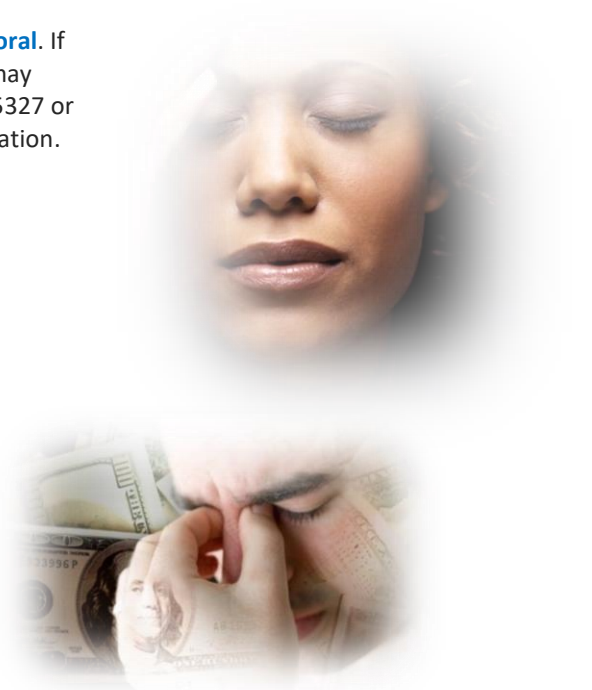
## Employee Assistance Program (EAP)

UAH provides an employee assistance program (EAP) to all eligible employees—at no cost to you. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. You or a member of your household receive up to five free counseling sessions with an EAP professional.

EAP counselors will assist you with concerns such as:

- ➔ Marital and relationship issues
- ➔ Alcohol and drug abuse
- ➔ Stress management
- ➔ Family/parenting problems
- ➔ Work relationships
- ➔ Legal assistance
- ➔ Wellness information

Our provider is **American Behavioral**. If you need help or guidance, you may reach out to the EAP at 800.925.5327 or visit our website for more information.



## Frequently Asked Questions (FAQs)

### Q What is open enrollment?

**A** Open enrollment is your opportunity to make benefit choices for the upcoming plan year. During Open Enrollment, you may change your plan options and/or add or remove eligible dependents from your coverage. These are the benefits you may select, change, or waive:

- Medical, dental, and vision insurance
- Healthcare Flexible Spending Accounts
- Dependent Day Care Flexible Spending Accounts

### Q When is Open Enrollment?

**A** Open Enrollment begins on Wednesday, November 1<sup>st</sup> and continues through Wednesday, November 15<sup>th</sup> at 11:59 p.m.

### Q Is it necessary to respond?

**A** Yes, if you want to make changes to your benefits. However, if you want to continue the same benefits and do not want to participate in the Flexible Spending Account program, you do not have to respond.

### Q How do I make changes?

**A** Open Enrollment changes may be made online through the HR Connection web portal. [Click here](#) for instructions.

### Q When do the benefits I choose or the changes I make become effective?

**A** Changes made during open enrollment are effective on January 1, 2018.

### Q What happens to my benefits if I do not respond?

**A** All current benefit elections will be carried forward into the 2018 plan year except for the Flexible Spending Account (FSA) plan. **FSA participants must elect to participate in the plan and designate a contribution amount for 2018.**

### Q What if I do not have a computer or need assistance enrolling?

**A** Human Resources has scheduled six designated meeting times to assist employees with the open enrollment process. Refer to page 3 for a list of scheduled sessions. You may also visit our office in Shelbie King Hall Room 102 for assistance.

### Q Is the “use-it-or lose-it” rule still in place for the healthcare Flexible Spending Account plan?

**A** Participants may carry over to 2018 – instead of forfeiting - up to \$500 in unused funds that were tax-deferred in 2017.

- You may carry over up to \$500 in unused health FSA balance from 2017 to the 2018.
- The health FSA money carried over to 2018 may be used only for claims incurred in 2018.

### Q How long can dependents stay on my UAH health insurance plan?

**A** Dependent children may remain in the health plans until age 26, whether they are single or married, or have access to other insurance coverage. Click [here](#) for the complete list of eligibility requirements.

# CONTACTS



PLAN	PROVIDER	PHONE NUMBERS	WEBSITE
Medical	Blue Cross Blue Shield of Alabama	800.239.5772	<a href="http://www.alabamablue.com">www.alabamablue.com</a>
Dental	Blue Cross Blue Shield of Alabama	800.239.5772	<a href="http://www.alabamablue.com">www.alabamablue.com</a>
Vision	VSP	800.877.7195	<a href="http://www.vsp.com/go/UAH">www.vsp.com/go/UAH</a>
Pharmacy	OptumRx	844.265.1771	<a href="http://www.optumrx.com">www.optumrx.com</a>
Specialty Pharmacy	BriovaRx (Tier 4 drugs only)	855.427.4682	<a href="http://www.briovarx.com">www.briovarx.com</a>
Flexible Spending Account	PayFlex	800.284.4885	<a href="http://www.payflex.com">www.payflex.com</a>
Dependent Care Account	PayFlex	800.284.4885	<a href="http://www.payflex.com">www.payflex.com</a>
Employee Assistance Program	American Behavioral	800.925.5327	<a href="http://www.americanbehavioral.com">www.americanbehavioral.com</a>
401(a) Defined Benefit Retirement Plan	Teachers' Retirement Systems of Alabama (TRS)	877.517.0020	<a href="http://www.rsa-al.gov">www.rsa-al.gov</a>
403(b) Defined Contribution Retirement Plan	TIAA	800.842.2276	<a href="http://www.tiaa.org/public/tcm/uah">www.tiaa.org/public/tcm/uah</a>
	VALIC	800.448.2542	<a href="http://www.valic.com/uah">www.valic.com/uah</a>
Life Insurance (University Provided and Voluntary)	The Standard Insurance Company	855.757.4714	<a href="http://www.standard.com">www.standard.com</a>
Long Term Disability	The Standard Insurance Company	800.368.1135	<a href="http://www.standard.com">www.standard.com</a>
Voluntary Short Term Disability (calendar year employees only)	Lincoln Financial Group	800.423.2765	<a href="http://www.lfg.com">www.lfg.com</a>



## About this OE Guide

This benefit summary provides selected highlights of the UAH employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the University. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between information provided through this summary and the actual terms of the policies, contracts and plan documents are governed by the terms of these policies, contracts and plan documents. UAH reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time.

