Benefits presented in this summary are applicable to regular full-time employees who work at least 30 hours per week.
ABOUT YOUR BENEFITS

ELIGIBILITY
All full-time faculty and staff who work at least 30 hours per week are eligible for coverage under the University’s group and voluntary benefit plans. Spouses and dependent children may enroll in the benefit plans by submitting documentation that verifies eligibility. More information regarding the enrollment of eligible dependents is available at www.uah.edu/hr/benefits/eligibility.

HOW TO ENROLL
New employees must apply for coverage within 31 days of employment through HR Connection, the online benefits portal.

If an employee does not elect coverage within the initial 31-day new hire period, they may enroll during the annual open enrollment period, with coverage to be effective January 1 of the following year.

Outside of open enrollment, employees may enroll only if they have a qualifying life event such as (but not limited to) change in benefit eligibility, involuntary loss of coverage, marriage, divorce, or birth or adoption of children. The employee must notify Benefits and Employee Services with 31 days of the life event.

EFFECTIVE DATE OF COVERAGE
Health coverage may begin on the effective date of employment or the first day of the following month.

Dental and vision coverage may begin the first day of the month following your effective date of employment.

HEALTH PLANS

MEDICAL PLANS
BLUE CROSS BLUE SHIELD OF ALABAMA
Blue Cross Blue Shield of Alabama offers eligible employees a choice between two medical plans for coverage: Traditional Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP). Some of the benefits offered under the medical plans are as follows:

- Preferred Medical Doctor Services (PMD)
- PPO Out-of-State Network
- Inpatient Services
- Hospital Facility Services
- Outpatient Hospital Facility Services
- Physician Services (Office visits, Outpatient Consultations, and Emergency Room visits)
- Enhanced Preventive Care Services
- Mental Health and Substance Abuse (Inpatient and outpatient) Services
- Major Medical Services
- Telemedicine (Teladoc)
PRESCRIPTON DRUG PLAN
Prime Therapeutics
Prime Therapeutics administers the University’s prescription drug plan. Coverage is automatic for employees enrolled in the medical plan and is included in the medical plan premium. AllianceRx Walgreens Prime Specialty Pharmacy provides highly personalized services for complex medical conditions.

DENTAL PLAN
Blue Cross Blue Shield of Alabama Access Plus Dental
Employees may choose either basic or comprehensive coverage under the Blue Cross Blue Shield of Alabama Access Plus Dental plan.

Basic Dental Plan
- Covers diagnostic and preventive services at 90%
- Covers basic services at 80%
- Subject to a $25 deductible for single and $75 for family
- Calendar maximums: in-network - $1,000; out-of-network - $750

Comprehensive Dental Plan
- Covers diagnostic and preventive services at 90%
- Covers basic services at 90%
- Major services covered at 60%
- Subject to a $25 deductible for single and $75 for family
- Orthodontia services covered at 50%; $1,000 lifetime maximum benefit
- Calendar maximums: in-network - $1,250; out-of-network - $1,000

VISION PLAN
VSP
The vision coverage is a nationwide plan that offers both in-network and out-of-network coverage. Plan benefits include routine eye exams, lenses, frames or contacts. Employees also receive a discount for Lasik eye services.

LIFE INSURANCE PLANS | THE STANDARD

BASIC LIFE INSURANCE
Life insurance is provided at no cost to the employee; coverage varies with salary as indicated below:

<table>
<thead>
<tr>
<th>ANNUAL SALARY</th>
<th>COVERAGE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $23,999</td>
<td>$30,000</td>
</tr>
<tr>
<td>$24,000 to $29,999</td>
<td>$37,500</td>
</tr>
<tr>
<td>$30,000 to $39,999</td>
<td>$50,000</td>
</tr>
<tr>
<td>$40,000 and above</td>
<td>125% of salary with a maximum insurance coverage of $300,000.</td>
</tr>
</tbody>
</table>

The Standard also provides a voluntary supplemental group term life insurance. Employees may purchase coverage for themselves, their spouse, and their unmarried dependent children.
BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (AD&D)

The University provides an AD&D policy in the amount of $22,500 at no cost to the employee. Dismemberment coverage varies but is also provided at no cost.

The Standard also provides voluntary Accidental Death and Dismemberment (AD&D) coverage. Employees may purchase coverage for eligible family members.

Travel Assistance Services is available as part of the University-provided life coverage. Services include a full range of medical, travel, legal, and emergency transportation services when the employee travels more than 100 miles from home or internationally on trips up to 180 days.

DISABILITY PLANS

LONG TERM DISABILITY

The Standard

Provided at no cost to the employee

Long Term Disability insurance coverage is applicable when an employee is completely unable to perform the material and substantial duties of his/her normal occupation and unable to perform any other occupation.

After a 90 day elimination period, benefits are 66-2/3% of monthly salary for the first 90 days, then the benefit is reduced to 60%. The LTD maximum benefit is $10,000 per month and the minimum benefit is $100 per month.

SHORT TERM DISABILITY

Lincoln Financial Group

(Does not apply to Faculty appointed on an academic year basis)

Short Term Disability is a voluntary benefit that provides income protection for a short duration in case an employee becomes ill or is injured. After the elimination period, the benefit will be 60% of salary up to a maximum of $1,000 per week. Employees may choose from one of the following plan options:

Plan Option 1: 15-day elimination period
Plan Option 2: 30-day elimination period

RETIREMENT PLANS

TEACHERS’ RETIREMENT SYSTEMS OF ALABAMA (TRSA)

Mandatory Participation

TRSA is a defined benefit program in which the amount of retirement income is determined by years of service, average final salary, and a benefit factor of 1.6500%. Employees are required by state law to participate in the Teachers’ Retirement System of Alabama (TRSA) as a condition of employment. This provision applies to both full-time regular employees and part-time employees working at least 20 hours per week. Employees contribute 6% of their gross annual salary.

An employee is eligible to receive retirement benefits if they are vested (10 years of creditable service) at the age of 62.

If an employee terminates service prior to vesting, they may apply for a refund or roll over of contributions to an IRA or qualifying retirement account.
VOLUNTARY RETIREMENT PROGRAMS

403(b) Retirement Plan
The 403(b) plan is a voluntary, defined-contribution, tax-deferred retirement program and also offers a Roth after-tax option. Eligible employees (full-time exempt faculty and staff) may receive up to 5% matching contributions in the 403(b) plan not to exceed $265,000 annual salary. The cap only applies to employees hired on or after July 1, 1996. Vesting in the 403(b) program is immediate.

457(b) Retirement Plan
The 457(b) Plan is a voluntary, deferred compensation plan which also offers a Roth after-tax plan governed by Internal Revenue Code 457(b). The 457(b) plan offers several investment options, convenient payroll deductions, pre-tax contributions, and tax-deferred growth.

OTHER BENEFITS

FLEXIBLE SPENDING ACCOUNTS
PayFlex
Flexible Spending Accounts (FSAs) are pre-tax reimbursement accounts for eligible medical and dependent care expenses not covered by your benefit plan. Money set aside in these accounts are pre-tax and will reduce your taxable income, providing you with more value for the dollar. Employees must enroll in the FSA program within 31 days of hire or during the annual open enrollment period and may carry over up to $500 of unused health FSA funds to the following calendar year. The Limited Purpose FSA (LPFSA) is being offered to employees who enroll in the HDHP. A LPFSA allows employees to contribute pretax dollars from each paycheck for eligible dental and vision expenses.

Employees may set aside up to $2,650 for the health care account and $5,000 for the dependent care account ($2,500 for married taxpayers filing separate returns).

HEALTH SAVINGS ACCOUNT (HSA)
PayFlex
Health Savings Account (HSA) is a tax-favored savings account which can be used to pay for qualified medical expenses, which includes deductibles, coinsurance, prescription medications, contacts, dental braces, travel and lodging expenses. UAH will contribute money to help pre-fund your HSA. You must be enrolled in the High Deductible Health Plan (HDHP) to enroll in the HSA plan.

EMPLOYEE ASSISTANCE PROGRAM (EAP)
American Behavioral
The Employee Assistance Program is administered through American Behavioral. Employees and their families have access to confidential assessment counseling and referral services (24 hours/7 days week). The program pays for up to five counseling sessions per year at no cost. American Behavioral also offers a wide variety of services and information available online such as self-assessments, newsletter articles, and locator services for childcare.
TUITION ASSISTANCE

The Tuition Assistance Program pays tuition cost for six credit UAH courses per academic year for eligible employees, not to exceed two credit courses per term. One-half of tuition cost for credit courses will be covered for eligible dependents enrolled at UAH. There is not a course limit for spouse and dependents. The tuition assistance program does NOT pay for fees (lab, course or late fees), books or supplies.

This benefit requires that employees complete an Application for Tuition Assistance and submit to the HR office each semester employees and/or dependents enroll in classes.

PAID LEAVE

Vacation (Annual) Leave

(Does not apply to Faculty who have an academic year appointment)

It is the policy of the University to grant paid vacation leave to eligible employees in recognition of their service and as a means of providing periods for rest and relaxation. Staff members earn vacation leave in proportion to their position and length of service as follows:

<table>
<thead>
<tr>
<th>VACATION</th>
<th>LENGTH OF CONTINUOUS FT SERVICE</th>
<th>ANNUALLY</th>
<th>BI-WEEKLY PAY PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-exempt employees</td>
<td>under 5 years</td>
<td>12 days</td>
<td>3.69 hrs</td>
</tr>
<tr>
<td></td>
<td>6-10 years</td>
<td>18 days</td>
<td>5.54 hrs</td>
</tr>
<tr>
<td></td>
<td>11+ years</td>
<td>21 days</td>
<td>6.46 hrs</td>
</tr>
<tr>
<td>Exempt employees</td>
<td>under 5 years</td>
<td>13 days</td>
<td>4.00 hrs</td>
</tr>
<tr>
<td></td>
<td>6-10 years</td>
<td>19 days</td>
<td>5.85 hrs</td>
</tr>
<tr>
<td></td>
<td>11+ years</td>
<td>22 days</td>
<td>6.77 hrs</td>
</tr>
<tr>
<td>Senior Administrative Employees, Research Scientists/Engineers &amp; Twelve Month Faculty</td>
<td></td>
<td>22 days</td>
<td>6.77 hrs</td>
</tr>
</tbody>
</table>

The amount of vacation leave that can be carried to a new fiscal year is the amount you accrued in one year in excess of the maximum allowable limit. The amount over the maximum is converted to sick leave as of October 1 of each year. Upon termination unused vacation is paid out not to exceed the number of days earned in one year.

HOLIDAYS

All full-time regular, full-time temporary, and part-time employees are eligible for paid holidays. Eligible part-time employees receive a prorated share of holiday pay based upon the percentage of time they normally work. The University recognizes the following regular holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Spring Break
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Holiday

Sick leave

(Does not apply to Faculty who have an academic year appointment)

Sick leave is granted for protection in time of illness or incapacitation because of injury. Sick leave is a privilege and must be requested by the employee and approved by the supervisor in each instance. Employees earn 9
days of sick leave per year, accrued at 2.76 hours biweekly. There is no cash payment for unused sick leave when an employee terminates employment.

**Personal Leave**
*(Does not apply to Faculty who have an academic year appointment)*

Each year on October 1, eligible employees will accrue 3 days of personal leave. There is a six month waiting period for accrual of personal leave for new employees. Unused personal leave rolls into sick leave at the end of the fiscal year.

**Faculty and Staff Clinic**
The clinic provides all full-time and part-time Faculty and Staff with selected, on-site, high quality health services. The clinic is staffed by a nurse practitioner, a clinic staff assistant, and a collaborative physician. The clinic provides services that supplement, but do not replace, the services provided by the employee’s primary health care provider. A nominal fee is charged.

**Fitness Center**
The University has an on-site fitness facility that offers a cardio area, weight room, gym, indoor track, and indoor pool. Memberships are provided to regular and temporary full-time employees at no cost. Eligible family members may join at a discounted rate.

**Charger Fit Wellness**
The employee wellness program, “ChargerFit”, provides UAH faculty and staff with integrated and comprehensive health and wellness programs and services to support a healthy and productive workforce. The program allows online access to a comprehensive wellness center and access to various resources that promote health and wellness in the UAH community.

NOTE: This summary of benefits is for general guidance only and is not a contract. Benefits are subject to change as deemed necessary by the University. 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.
Contact Information

For more information or questions on the benefits listed above, please contact Benefits & Employee Services.

The University of Alabama in Huntsville
301 Sparkman Drive
Shelbie King Hall Room 102
Huntsville, AL 35899
Tel 256.824.6640
Fax 256.824.6908
Email: benefits@uah.edu
Website www.uah.edu/hr/benefits