



2023 EMPLOYEE BENEFITS

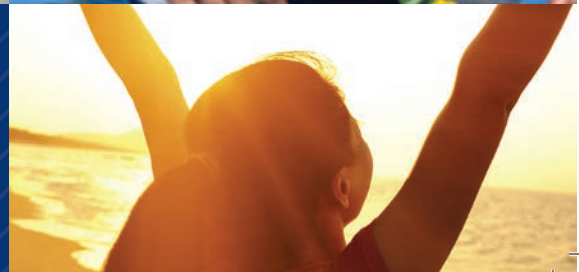
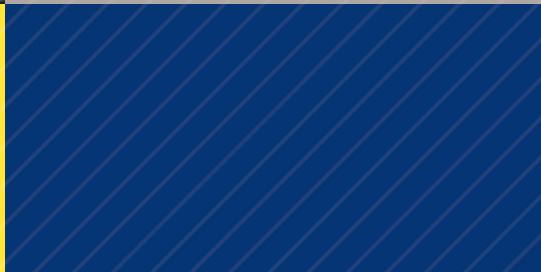




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Welcome

At The University of Alabama in Huntsville (UAH), it's our employees who make the difference in our success. That's why, each year, you have the opportunity to choose from a variety of benefits that can make a real difference in your life. We offer a broad range of benefits, including health care, life insurance, disability insurance, and much more. You can customize a benefits program that's exactly right for your personal situation.

This guide provides a summary of your benefit options. Please review it carefully and make your elections before the deadline. All elections you make during the Open Enrollment period will be effective on January 1, 2023. No changes will be allowed at any other time unless you have a Qualified Life Event (such as a birth, death, divorce, marriage, etc.).

If you have questions about your benefits, please call Human Resources at **256-824-6640**.



Website: www.uah.edu/hr/benefits

Phone: **256-824-6640**

Email: benefits@uah.edu



UAH Benefit Eligibility Matrix

	Staff Regular *FT	Staff Regular *FT	Staff Regular PT	Staff Temp *FT	Staff Temp PT	Faculty Academic *FT	Faculty Calendar *FT	Faculty Temp FT	Faculty Temp PT	Post- Docs	Other PT Employees
Employee Class	SE, LE	SN, LN	PE, PN	TE, TN	PE, PN	FA, F9, FD	FC	FV	FT	PD	LP, HR
PPO Health Plan	✓	✓		✓		✓	✓	✓		✓	
High Deductible Health Plan	✓	✓		✓		✓	✓	✓		✓	
Dental Insurance	✓	✓		✓		✓	✓	✓		✓	
Vision Insurance	✓	✓		✓		✓	✓	✓		✓	
Flexible Spending Accounts	✓	✓		✓		✓	✓	✓		✓	
Health Savings Account	✓	✓		✓		✓	✓	✓		✓	
University Provided Group Life Insurance	✓	✓				✓	✓				
University Provided AD&D Insurance	✓	✓				✓	✓				
Voluntary Life Insurance	✓	✓	✓			✓	✓				
Voluntary AD&D Insurance	✓	✓	✓			✓	✓				
University Provided Long-Term Disability	✓	✓				✓	✓				
Voluntary Short-Term Disability	✓	✓				✓	✓			✓	
Teachers' Retirement System – 401(a) Plan	✓	✓	✓			✓	✓				
403(b) Retirement Plan – Employee Deferral	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



	Staff Regular *FT	Staff Regular *FT	Staff Regular PT	Staff Temp *FT	Staff Temp PT	Faculty Academic *FT	Faculty Calendar *FT	Faculty Temp FT	Faculty Temp PT	Post- Docs	Other PT Employees
Employee Class	SE, LE	SN, LN	PE, PN	TE, TN	PE, PN	FA, F9, FD	FC	FV	FT	PD	LP, HR
403(b) Retirement Plan – Employer Matching	✓					✓	✓				
457(b) Retirement Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Employee Assistance Program (EAP)	✓	✓	✓			✓	✓				
Faculty and Staff Clinic	✓	✓	✓			✓	✓			✓	
Fitness Center	✓	✓				✓	✓				
Tuition Assistance Program	✓	✓				✓	✓				
Leave: Vacation, Sick & Personal Leave	✓	✓					✓				
Paid Time Off										✓	
Holiday & Administrative Leave	✓	✓	✓	✓			✓			✓	
Voluntary Identity Theft	✓	✓				✓	✓				

*Full-time regular employees who work at least 30 hours per week are benefits eligible(.75fte).

Staff Employee Class (hired through HR)		Faculty Employee Class (hired through Academic Affairs)		Other Employee Classes	
SE	Staff Regular Full Time, Exempt	FA	Faculty Academic - paid over 12 months	PD	Post-doc Student Employees
SN	Staff Regular Full Time, Non-Exempt	F9	Faculty Academic – paid over 9 months	ST	Student Employees
LE	Staff Regular Full Time, Exempt (RS)	FC	Faculty Calendar – paid over 12 months	GG	GTA's /GRA's
LN	Staff Regular Full Time, Non-Exempt (RS)	FD	Faculty Deferred Pay – charged over 9, paid over 12 months		
PE	Staff Part-time, Exempt	FT	Faculty Temporary Part Time		
PN	Staff Part-time, Non-Exempt	FV	Faculty Temporary Full Time		
TE	Staff Temporary Full-time, Exempt	LP	Part-Time Lecturer		
TN	Staff Temporary Full-time, Non-Exempt				
HR	Staff Hourly, On-Call				



Eligibility

If you are a regular, full-time employee working at least 30 hours per week, you are eligible for benefits. Most of your benefits are effective on the first day of the month following your date of hire. You may also enroll your eligible dependents for coverage. Eligible dependents include the following:

- » Your legal spouse
- » Children under the age of 26, regardless of student, dependency, or marital status
- » An incapacitated child over age 26, unmarried, and permanently incapacitated before age 26; child is not able to support him/herself and fully dependent on you for support
- » A grandchild who is under 26 years of age and is legally adopted by the employee or placed for adoption



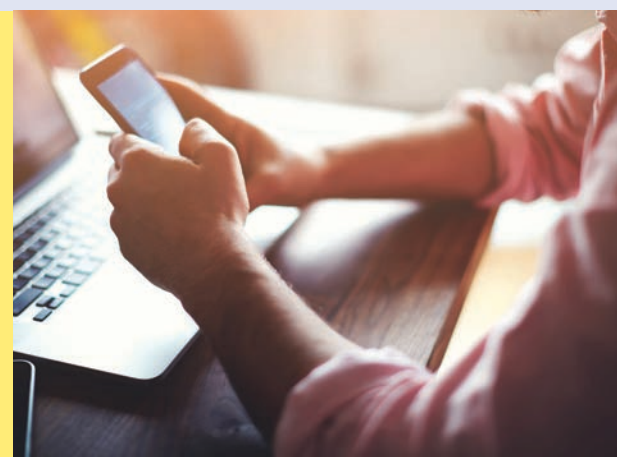
Qualified Life Events

Generally, you may only change your benefit elections during the Open Enrollment period. However, since life happens, you also may change your benefit elections during the year if you experience a Qualified Life Event.

Qualified Life Event		Documentation Needed
Change in marital status	<ul style="list-style-type: none">• Marriage• Divorce/Legal Separation• Death	<ul style="list-style-type: none">• Copy of marriage certificate• Copy of divorce decree• Copy of death certificate
Change in number of dependents	<ul style="list-style-type: none">• Birth or adoption• Step-child• Death	<ul style="list-style-type: none">• Copy of birth certificate or copy of legal adoption papers• Copy of birth certificate plus a copy of the marriage certificate between employee and spouse• Copy of death certificate
Change in employment	<ul style="list-style-type: none">• Change in your eligibility status (i.e., full-time to part-time)• Change in spouse's benefits or employment status	<ul style="list-style-type: none">• Notification of increase or reduction of hours that changes coverage status• Notification of spouse's employment status that results in a loss or gain of coverage

Changing Benefits After Enrollment

During the year, you cannot make changes to your medical, dental, vision or Flexible Spending Accounts unless you have a Qualified Life Event. You must notify Benefits and Employee Services within 31 days of the Qualified Life Event, or you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).



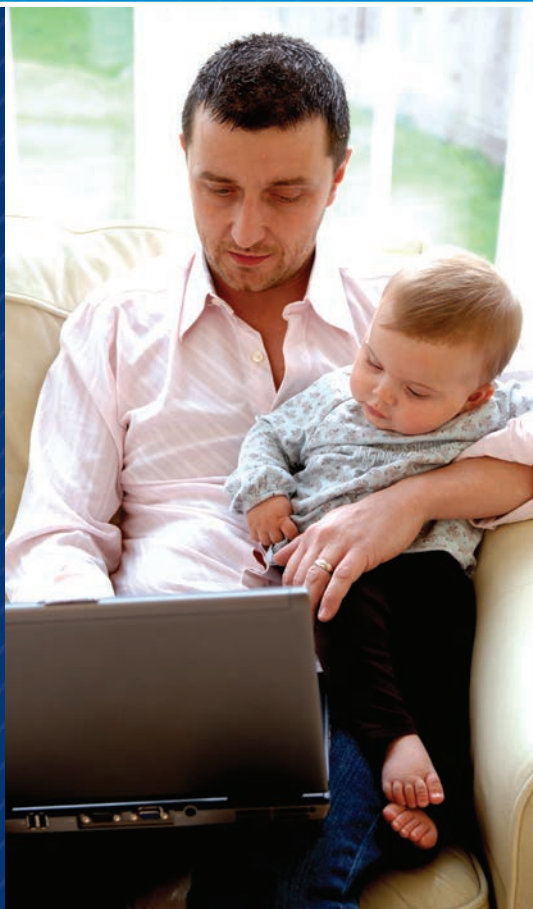


Employee Bi-Monthly Premium Contributions

Medical	PPO Plan		HDHP Plan	
Single	12 Month Employee	9 Month Employee	12 Month Employee	9 Month Employee
\$40,000 or Less	\$36.25	\$48.33	\$30.00	\$40.00
\$40,001 – \$80,000	\$50.00	\$66.67		
Over \$80,000	\$59.00	\$78.67		
Employee and Children				
\$40,000 or Less	\$80.00	\$106.67	\$100.00	\$133.33
\$40,001 - \$80,000	\$168.00	\$224.00		
Over \$80,000	\$210.00	\$280.00		
Family				
\$40,000 or Less	\$96.75	\$129.00	\$150.00	\$200.00
\$40,001 – \$80,000	\$225.75	\$301.00		
Over \$80,000	\$290.25	\$387.00		

Dental	12 Month Employee	9 Month Employee
Single	\$14.67	\$19.56
Employee + One Dependent	\$28.75	\$38.33
Family	\$36.73	\$48.97
Vision		
Employee	\$4.04	\$5.39
Employee + One Dependent	\$8.79	\$11.72
Family	\$14.15	\$18.87

- » Health, dental & vision premiums are paid from pretax dollars as allowed by Section 125 of the IRS code.
- » Premiums are deducted twice per month from the first two payroll checks issued in the month.
- » To calculate 9-month premiums, multiply premium by 24 and divide by 18 payroll checks.
- » Insurance is effective the first day of the month following start of employment/eligibility.
- » When selecting the 9-month pay option, insurance premiums amounts may be adjusted anytime a mid-year change in coverage is made. This includes any cancellations, additions, or changes in coverage tier made during annual open enrollment or as a result of a qualifying life event. The adjustment may result in the employee owing the university additional premium to be recouped on the following check.



Medical Plans

Our medical coverage administered by **BlueCross BlueShield of Alabama** provides you and your family the protection you need for everyday health issues or when the unexpected happens.

You can choose from either the PPO Health Plan or High Deductible Health Plan (HDHP). Each medical plan offers:

- » Comprehensive health care benefits
- » In-network preventive care covered at 100%
- » Coverage for eligible children up to age 26
- » Prescription drug coverage

Choose the Plan That's Right for You

The key difference between the plans is the amount of money you'll pay each pay period and when you need care. The plans have different:

- » **Annual deductible amount** – the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay
- » **Out-of-pocket maximums** – the most you will pay each year for eligible network services including prescriptions
- » **Copay and coinsurance** – money you pay toward the cost of covered services



BlueCross BlueShield
of Alabama



Visit www.bcbsal.com



Call 1-800-239-5772

Save when you use in-network providers

In-network providers offer the highest level of benefits and lower out-of-pocket costs. Network providers charge you reduced fees but providers outside the plan's network set their own rates, which means you may have to pay the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

Smart RxAssist for Provider-Administered Drugs

Effective January 1, 2023, BCBS of AL will work with HealthSmartRx, an independent company providing medical specialty drug management services. Many "specialty medications" are administered through infusion in a hospital or clinic setting. To make these treatments more affordable, many drug companies have established financial assistance programs. These programs can be hard to navigate, but Smart RxAssist by HealthSmartRx Solutions is here to help! If your doctor recommends infusion treatment using a specialty drug, Smart RxAssist Patient Advocates will help you get the care you need while reducing or eliminating high out-of-pocket expenses for your medications.

If you would like to proactively seek enrollment or if you have any questions about the program, please contact HealthSmartRx at **1-833-800-4033**.



Medical Plan Comparison

	PPO	HDHP
	IN-NETWORK	IN-NETWORK
UAH Contribution to HSA		
Individual	N/A	\$500
Family		\$1,000
Calendar Year Deductible <i>Members pay this amount before receiving benefits from the plan.</i>		
Individual	\$150 per person	\$1,500
Family		\$3,000
Calendar Year Out-of-Pocket Maximum (Includes Deductible)		
Individual	\$2,500	\$3,500
Family	\$7,150	\$7,000
Preventive Care See AlabamaBlue.com/PreventiveServices	Plan pays 100%	Plan pays 100%
Primary Care Physician	\$35 copay*	Covered at 80%*
Specialist Office Visit & ER Physician	\$55 copay*	Covered at 80%*
Telemedicine (Teladoc)	\$20 copay*	Covered at 80%*
Inpatient Hospital Services	\$400 copay*	Covered at 80%*
Outpatient Hospital Services	\$150 copay*	Covered at 80%*
Outpatient X-Ray and Lab	\$125 copay*	Covered at 80%*
Emergency Room Care	\$150 copay*	Covered at 80%*
Emergency Room Care (Non-Medical Emergency)	20% coinsurance and \$150 copay*	Covered at 80%*
Physical Therapy	Covered at 80%* limited to 30 visits	Covered at 80%* limited to 30 visits
Rehabilitative/Habilitative Occupational & Speech Therapy	Covered at 80% limited to 30 visits	Covered at 80%* limited to 30 visits
Speech & Occupational Therapy for treatment of autism from birth – 18 years old	Covered at 80%	Not Covered

*Services are subject to the calendar year deductible before the plan begins paying for benefits.





Telemedicine



Teladoc™ is a great alternative to urgent care and emergency room visits because it provides you 24/7/365 access to U.S. board-certified doctors – receive the treatment you need in an easy and timely manner. You also have the ability to send your visit results to your primary care physician. And guess what else? Using Teladoc is a flat \$20 copay on the PPO plan and 80% after deductible on the HDHP.



24/7/365



Quality Doctors



No ER Wait



Lower Member Cost

Connecting with a Doctor is as Easy as 1 – 2 – 3

Step 1: Request a Consult 24/7/365

Access to Teladoc's nationwide network of board-certified doctors is available via video, phone or mobile app. Once you book and pay for your consult, receipts can be found in your Teladoc account.

Step 2: Talk with a Doctor

Within minutes, a state-licensed doctor will review your medical history and contact you via video or phone. Teladoc consults have no time limit so you can speak to the doctor as long as needed.

Step 3: Resolve the Issue

A doctor will diagnose and prescribe medication, if medically necessary, electronically to the pharmacy of your choice. After the consult, health records are updated, payment is processed and you, the member, are satisfied.

Remote Health Care Can Treat Many Common Health Issues

Teladoc doctors can diagnose many health issues like cold and flu symptoms, allergies, rash, skin problems and so much more! If medically necessary, a prescription will be sent to the pharmacy of your choice.

Here is a small sample of things Teladoc doctors have treated:

Cold & Flu Symptoms

Allergies

Bronchitis

Urinary Tract Infection

Respiratory Infection

Sinus Problems

Mental Health

Dermatology

Talk to the doctor. Take as much time as you need — there's no limit!

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.



Visit www.Teladoc.com/Alabama and click on "Set Up Account" or visit [Facebook.com/Teladoc](https://www.facebook.com/Teladoc)



Call 1-855-477-4549
Teladoc.com/mobile



Healthy Skin Made Easier

Coming Soon: January 1, 2023

Personalized skin care for your skin type by web or app

You no longer have to wait weeks for an appointment. Simply use your Teladoc account to upload images of your skin condition and one of our U.S. board-certified dermatologists will provide a diagnosis and treatment plan customized for your skin condition.

Please note

Our Dermatology service uses images only. Communication with the dermatologist takes place through the message center.

Here's How it Works

1. Upload images of your skin condition with a description
2. Get a custom treatment plan in 2 days or less with a prescription if needed
3. Ask follow-up questions through the secure message center at no charge for up to seven days

Feel Like Yourself Again

Coming Soon: January 1, 2023

Access to a licensed therapist by phone or video

Don't wait to get the support you need. In addition to your Teladoc General Medical services, you now have Mental Health. Get confidential counseling seven days a week for conditions like depression, anxiety, stress, marital or family issues, and much more by phone or video.

Schedule your appointment today.

The Benefits of Using Teladoc Mental Health

- ✓ Choose the therapist or psychiatrist who best fits your needs
- ✓ Speak with an expert from wherever you are most comfortable
- ✓ Schedule an appointment on your time
- ✓ Confidential treatment for as little or as long as you need

Teladoc doesn't offer a crisis hotline. Appointments must be scheduled.

How do I sign up for virtual dermatology or mental health services?

- » Visit teladoc.com
- » Call 800-TELADOC
- » Download the app

Pharmacy Comparison

	PPO	HDHP
	IN-NETWORK	IN-NETWORK
Prescription Drug Annual Deductible	\$150 per person (does not apply to generic drugs)	Included in the Medical Calendar Year Deductible
Prescription Drug Out-of-Pocket Maximum (Includes Rx Deductible)		
Individual	\$2,500	Included in the Medical Out-of-Pocket Maximum
Family	\$7,150	
Retail Prescription Drugs		
Generic (Tier 1)	\$15 copay	Covered at 80%*
Preferred Brand (Tier 2)	\$45 copay*	Covered at 80%*
Non-Preferred Brand (Tier 3)***	\$65 copay*	Covered at 80%*
Specialty (Tier 4)	\$125 copay*	Covered at 80%*
Mail Order Prescription Drugs		
Generic (Tier 1)	\$10 copay	Covered at 80%*
Preferred Brand (Tier 2)	\$35 copay*	Covered at 80%*
Non-Preferred Brand (Tier 3)**	\$55 copay*	Covered at 80%*
Fertility Drugs		
	Covered	Not covered

*Services are subject to the calendar year deductible before the plan begins paying for benefits.

**If a generic equivalent drug is available the employee will pay the cost difference between the generic drug and the brand drug plus the applicable copay.

Decision Support Tool

PLANSelect will help you pick the best value health plan option given your expected medical needs. After answering a handful of multiple choice questions, the proprietary algorithm provides a personalized financial analysis and recommendation, considering both premium and expected out-of-pocket cost (copays, etc.), as well as other important plan features. Unbiased ... simple to use ... informative.

Using PLANSelect

1

Step 1: Login to the Employer site

Go to myplanselect.com/da_navigation/6144b74fdca2f

2

Step 2: Answer 4 questions

After accepting the user agreement, the model will walk you through 4 simple multiple choice questions about your medical needs. You can finish in a couple minutes, no research required.

3

Step 3: Review Analysis and Recommendation

PLANSelect provides a financial analysis that ranks the plans based on finding the highest value, providing the services you need for the lowest total cost.

4

Step 4: Enroll

Run multiple scenarios if you like. Once you make a decision, return to our enrollment system to make your selection.

A Guide to Your Pharmacy Benefits

Blue Cross and Blue Shield of Alabama works alongside Prime Therapeutics, a third-party pharmacy benefit manager, to ensure you and your family are getting the prescription drug benefits you deserve. We find ways to help limit the cost of increasing drug prices, and provide you with a network of pharmacies that share a commitment to obtaining the best medications available for the best price.



How Do My Pharmacy Benefits Work?

A drug list solution that targets a lower cost-of-care.

Visit AlabamaBlue.com/DrugList and select the drug list (also known as a formulary) specific to your plan to view the list of medicines covered under your Blue Cross pharmacy benefits. Doctors and pharmacists have carefully selected the generic and brand-name drugs on the list. Drugs that aren't included in this list may cost you more.

What you should know

- » For covered medications, the amount you pay is called your copay, or cost share.
- » The remaining amount of your drug cost is covered by Blue Cross.
- » Your plan may also have a deductible, which is the amount you must pay before your plan begins to pay.

A pharmacy network that offers increased access and savings.

Blue Cross and Prime work with certain pharmacies to make medications more affordable for you. These specific pharmacies make up your plan's preferred pharmacy network – often called an "in-network retail pharmacy." Obtaining medications from a pharmacy that is not in your network could cost you more money.

Find your network pharmacy at AlabamaBlue.com/PharmacyLocator.

An experienced specialty pharmacy you can trust.

Specialty drugs are high-cost drugs that are used to treat complex or ongoing medical conditions, such as multiple sclerosis, hemophilia, hepatitis C and rheumatoid arthritis. Specialty drugs are dispensed by specialty pharmacies.

- » Accredo, an Express Scripts® pharmacy, offers a full-service specialty pharmacy and is part of your Pharmacy Select Network.
- » Accredo's experienced pharmacists and dedicated staff focus on providing education and support to members living with chronic or complex health conditions.

For more information, visit www.accredo.com or call 833-599-0728.

A home delivery service that provides you easy access.

Mail order drug service in the Home Delivery Network is provided by Amazon Pharmacy.¹ They can fill your brand and generic medicines, and if eligible, provide a 90-day supply of your medicine with free standard shipping. With Amazon Pharmacy you will also have access to MedsYourWay™ discount card pricing.²

With Amazon Pharmacy you can expect:

- » Easy sign-up and convenient online shopping
- » Free home delivery with shipment tracking
- » Clear, easy-to-understand pricing showing the lowest available price of your copay or MedsYourWay™ drug discount card
- » The ability to manage your medicines and view order history
- » 24 / 7 / 365 access to a pharmacist

For more information, visit AlabamaBlue.com/HomeDeliveryNetwork or call 855-793-5326.

Manage Your Prescriptions Online

Register for or log in to your myBlueCross account at AlabamaBlue.com. Located on the right-hand side of the myBlueCross home page, the Manage My Prescriptions section provides links* for you to access tools to:

- » **Find Drug Pricing** — Find prescription drugs and pricing based on a specific pharmacy. If your medicine isn't covered by your plan, talk to your doctor about switching to a drug that is included on your drug list.
- » **View Prescription History** — See your prescription drug claims history, including the fill day and the price you paid.
- » **Home Delivery Network** — Order specific drugs through Amazon Pharmacy in 90-day supplies.

¹Amazon Pharmacy does not dispense controlled substances (Schedule II medications). ²MedsYourWay™ prescription drug discount card, administered by Inside Rx LLC is not insurance. You are responsible for the cost of prescription(s) when using the card. Limitations apply. *Note: Some links direct you to Prime's website. A Third Party Website Disclaimer will appear. Click "Accept" to access the pharmacy tools noted above.

Health Savings Account (HSA)

An HSA is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, by **PayFlex**, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan.



Visit www.payflex.com



Call 1-800-284-4885

How a Health Savings Account (HSA) Works



Eligibility

You must be enrolled in the High Deductible Health Plan

Contributions

The University contributes: \$500 (Employee Only) \$1,000 (Family)

You contribute on a pretax basis and can elect how much you contribute from each paycheck up to the IRS maximum of \$3,850 if you enroll only yourself, or \$7,750 if you enroll in family coverage. You can make an additional \$1,000 catch-up contribution if you are age 55 or over.



Eligible Expenses

Medical, dental, vision and prescription drug expenses incurred by you and your eligible family members. If you have an HSA, you are not eligible for the Health Care FSA.

Using Your Account

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



Your HSA is always yours – no matter what

One of the best features of an HSA is that any money left in your HSA account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the University or retire, your HSA goes with you and you can continue to pay and save for future eligible health care expenses.



The HDHP and HSA: How They Work Together

Together, your and UAH's contributions can cover a portion of your deductible and coinsurance.



Free In-Network Preventive Care

To emphasize the importance of wellness, preventive care is covered at 100%, if you receive this care from in-network providers.

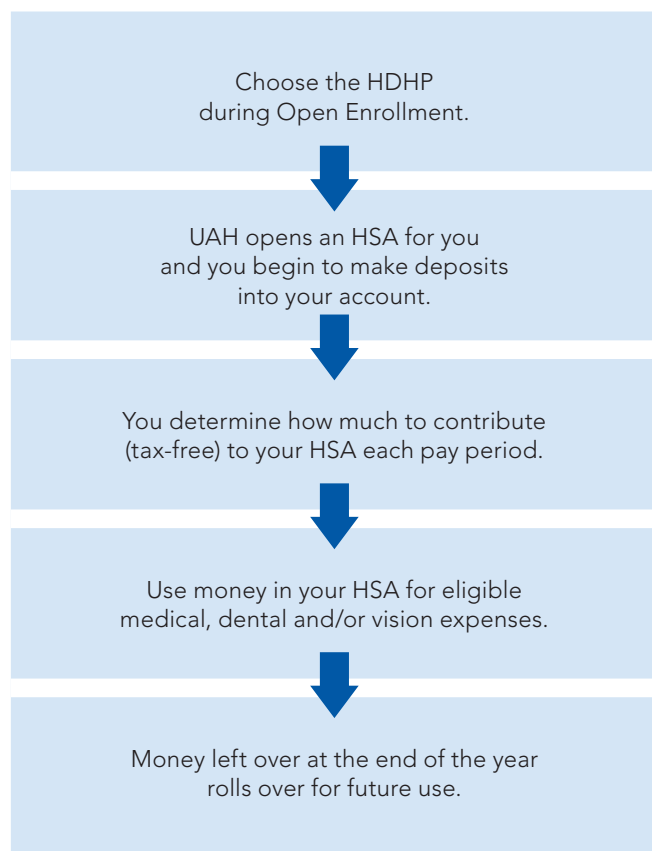


Deductible

You pay for your initial medical costs until you meet your annual deductible. This deductible is higher compared to the other medical plan, but offset by HSA contributions you and UAH may make.

How the HSA Works

Please note: Funds available for reimbursement are limited to the balance in your HSA.



Yolanda enrolls herself only in the HDHP with HSA. She chooses to use her HSA to pay for covered services – this reduces her out-of-pocket amount needed to meet her deductible before her health plan begins to pay.

Year 1 Example	Year 2 Example
UAH deposits \$500 in Yolanda's HSA	UAH deposits \$500 in Yolanda's HSA
She contributes \$3,000 for a total of \$3,500	She contributes \$3,000 for a total of \$3,500
	\$2,800 rolls over from last year for a total of \$6,300
She uses her HSA to pay \$700 of eligible expenses	She uses her HSA to pay \$1,250 of eligible expenses
She has \$2,800 in her HSA to roll over to next year	She has \$5,050 in her HSA to roll over to next year



Dental Plan

Your dental health is an important part of your overall wellness. Dental insurance, with BlueCross BlueShield of Alabama, gives you a reason to smile — it's affordable and covers preventive care (including regular checkups) as well as fillings, bridges, crowns, and other dental services.



BlueCross BlueShield
of Alabama



Visit www.bcbsal.com



Call 1-844-239-5772

When you enroll in the dental plan, you may visit any dentist you choose, but Access Plus in-network providers offer larger discounts and can file your claims for you. If you prefer to see an out-of-network provider, keep in mind, since they are not under a contract, they may charge you for any amount billed in excess of the negotiated discounted rate.

The amount you pay for your coverage is based on who you cover.

GENERAL PROVISIONS

Deductible	\$50 deductible per member per calendar year; \$150 family maximum.
Annual Dental Maximum	Combined in and out-of-network maximum of \$1,000 per member each calendar year. Additional \$500 benefit available if services are received in-network.
Lifetime Orthodontic Maximum	\$1,000 lifetime maximum per person.

DIAGNOSTIC AND PREVENTIVE (Exams and Cleanings)

Covered at 100% of the allowed amount, no deductible. Includes:

- Dental exams up to twice per benefit period.
- Full mouth x-rays, one set during any 36 consecutive months.
- Bitewing x-rays, one set per benefit period.
- Other dental x-rays, used to diagnose a specific condition.
- Routine cleanings, twice per benefit period.
- Tooth sealants on teeth numbers 3, 14, 19, and 30, limited to one application per tooth each 48 months. Benefits are limited to a maximum payment of \$20 per tooth. Limited to the first permanent molars of children through age 13.
- Fluoride treatment for children under age 19 twice per benefit period.
- Space maintainers (not made of precious metals) that replace prematurely lost teeth for children under age 17.

RESTORATIVE (Fillings and Root Canals)

Covered at 80% of the allowed amount, subject to the deductible. Includes:

- Fillings made of silver amalgam and synthetic tooth color materials on the front upper and lower tooth numbers 5–12 and 21–28.
- Simple tooth extractions.
- Direct pulp capping, removal of pulp and root canal treatment.
- Repairs to removable dentures.
- Emergency treatment for pain.
- 12 month waiting period for new entrants into the plan (except fillings and simple extractions).

SUPPLEMENTAL (Oral Surgery and Anesthesia)

Covered at 80% of the allowed amount, subject to the deductible. Includes:

- Oral surgery for tooth extractions and impacted teeth.
- General anesthesia given for oral or dental surgery.
- Treatment of the root tip of the tooth including its removal.
- 12-month waiting period for new entrants into the plan.

PERIODONTIC (Gum Disease)

Covered at 80% of the allowed amount, subject to the deductible. Includes:

- Periodontic exams twice per benefit period.
- Removal of diseased gum tissue and reconstructing gums.
- Removal of diseased bone.
- Reconstruction of gums and mucous membranes by surgery.
- Removing plaque and calculus below the gum line for periodontal disease per quadrant every two years.
- Periodontal surgery once per quadrant, every three years.
- 12-month waiting period for new entrants into the plan.

PROSTHETIC (Crowns and Dentures)

Covered at 50% of the allowed amount, subject to the deductible. Includes:

- Full or partial dentures.
- Fixed or removable bridges.
- Inlays, onlays, or crowns to restore diseased or accidentally broken teeth, if less expensive fillings are not adequate.
- Dental implants.
- 12-month waiting period for new entrants into the plan.

ORTHODONTIC (Braces)

Covered at 50% of the allowed amount, no deductible.

- Limited to a lifetime maximum of \$1,000.
- 12-month waiting period for new entrants into the plan.

Payments are based on the Dental Network Fee Schedule or the "Allowed Amount", depending on which provider you choose to use. This is not a contract. Benefits are subject to the terms, limitations and conditions of the group contract.





Vision Plan

You may elect vision care coverage with **VSP**, which provides affordable, quality vision care nationwide. Although vision care services and supplies are covered in-network and out-of-network, your benefits are generally greater when you use in-network providers. Your costs are based on the family members you choose to cover. Members will not receive an insurance card from VSP. Simply let your optometrist know that you are covered through VSP and they can validate your coverage.

vsp
vision care



Visit www.vsp.com



Call 1-800-877-7195

Benefit	Description	In-Network	Out-of-Network
		You Pay	Reimbursement
Well/Vision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$15	Up to \$50
Prescription Glasses		\$25	Up to \$50
Frame	<ul style="list-style-type: none"> \$170 allowance for a wide selection of frames \$190 allowance for featured frame brands 20% savings on the amount over your allowance Every other calendar year 	Included in Prescription Glasses	Up to \$70
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal lenses or lenticular lenses Polycarbonate lenses for dependent children Every calendar year 	Included in Prescription Glasses	Up to \$50
Lens Enhancements	<ul style="list-style-type: none"> Scratch-resistant coating Anti-reflective coating Standard progressive lenses Polycarbonate – Adult Photochromic Average savings of 35-40% on other lens enhancements Every calendar year 	\$0 \$35 \$0 \$23-\$28 \$62-\$76	N/A
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$120 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year 	Up to \$60	Up to \$50
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> Additional coverage for members with diabetic eye disease, glaucoma or age-related macular degeneration. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. As needed 	\$20	

Save with VSP Coverage	Without VSP Coverage	With VSP Coverage
Exam	\$157	\$15
Frames	\$170	\$25
Bifocals	\$126	
Scratch-Resistant Coating	\$43	
UV Protection	\$24	\$14
Member-only Annual Contribution	n/a	\$96.96
Total	\$520.00	\$150.96

**Average Annual Savings with
VSP Providers: \$369.04**

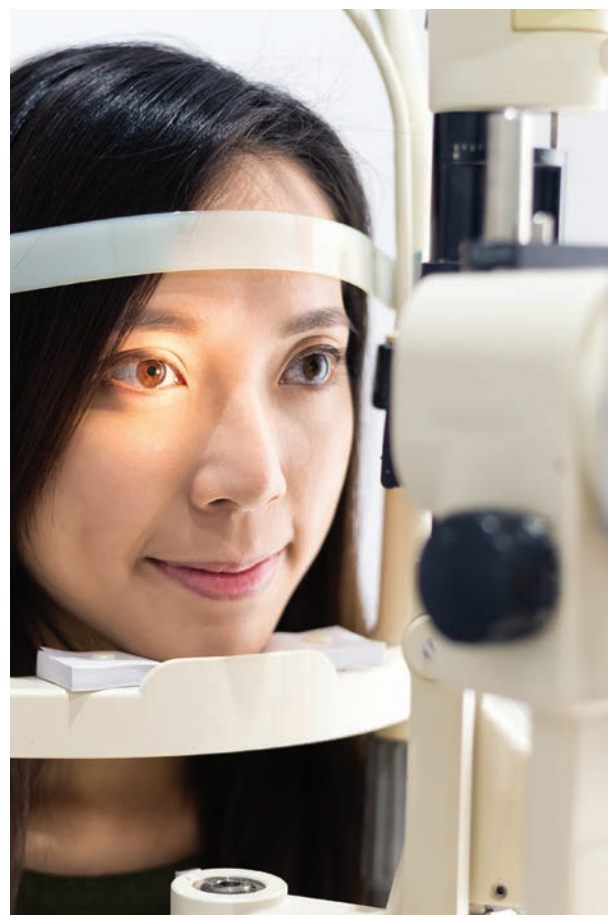
Save Up to 60% on Brand-name Hearing Aids

TruHearing® helps all VSP® Vision Care members save up to 60% on a pair of hearing aids.

TruHearing provides you with:

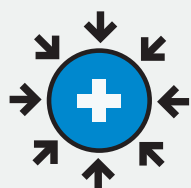
- » Three provider visits for fitting and adjustments
- » 45-day trial
- » Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- » 48 free batteries per hearing aid

Learn more at truhearing.com/vsp or call 877-396-7194.



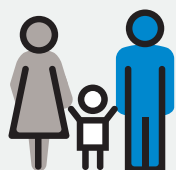
Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using tax-free dollars. Our FSAs are administered by **PayFlex**. **There are two types of FSAs — the Health Care FSA and the Dependent Care FSA.**



Health Care FSA

Used to pay for services not covered by your medical, dental or vision plan such as copays, coinsurance, deductibles, prescription expenses, lab exams and tests, contact lenses and eyeglasses.



Dependent Care FSA

Used to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time. You cannot use your Health Care FSA to pay for Dependent Care expenses.

It's easy to use these accounts:

- 1 First, you contribute to the account(s) with pretax dollars deducted from your paycheck. That means no taxes (federal, state or Social Security) will be withheld from any of those dollars.
- 2 Then, you pay for certain eligible expenses out of your pocket as usual. You may use your debit card or submit a claim (along with the appropriate documentation) to be reimbursed for those expenses from the dollars in your account.

Important Notes!

There is a **"use it or lose it"** rule imposed by the IRS. In other words, if you do not spend all the money in your FSA by December 31, any unused dollars in your account(s) after the deadline will be forfeited. You have 90 days from the end of the plan year to submit claims.

If you are a participant in a Health Savings Account (HSA), you are not eligible for the Health Care FSA reimbursement account.



Visit www.payflex.com



Call 1-800-284-4885

Comparing (FSA) Flexible Spending Accounts



PAYFLEX®

Health Care	Dependent Care
Contribute up to \$2,850 per year, pretax.	Contribute up to \$5,000 per year, pretax, or \$2,500 if married and filing separate tax returns.
Receive a debit card to pay for eligible medical expenses.	You must submit claims and be reimbursed if you enroll in this FSA; no debit cards are provided (funds must be available in your account).
Eligible expenses include medical copays, coinsurance, deductibles, eyeglasses, over-the-counter medications prescribed by your doctor.	Can only be used to pay for eligible dependent care expenses including day care, after-school programs and elder care programs.
Submit claims up to March 31 of the following year for expenses from January 1 to December 31.	Submit claims up to March 31 of the following year for expenses from January 1 to December 31.
If you do not spend all the money in this FSA by December 31 , per IRS regulations, unused dollars will be forfeited for pretax contributions.	If you do not spend all the money in this FSA by December 31 , per IRS regulations, unused dollars will be forfeited for pretax contributions.

How You Can Save on Taxes With FSAs

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



	Health Care FSA		Dependent Care FSA	
	WITHOUT ACCOUNT	WITH ACCOUNT	WITHOUT ACCOUNT	WITH ACCOUNT
Your Taxable Annual Income	\$50,000	\$50,000	\$50,000	\$50,000
Account Deposit (Before Taxes)	N/A	\$2,500	N/A	\$5,000
Taxable Wages	\$50,000	\$47,500	\$50,000	\$45,000
Federal & Social Security Taxes	\$14,325	\$13,609	\$14,325	\$12,894
Expense (After Taxes)	\$2,500	N/A	\$5,000	N/A
Take Home (Net)	\$33,175	\$33,891	\$30,675	\$32,106
Annual Tax Savings	\$0	 \$716	\$0	 \$1,431



Life and Accidental Death & Dismemberment (AD&D) Insurance

It's important to give some serious thought to what expenses and income needs your dependents would have if something happened to you. To make sure you have financial protection, the University offers several different types of Life and AD&D insurance administered by **The Standard**.

Basic Life insurance is provided at no cost to you, and you are automatically enrolled even if you don't elect medical coverage. If you purchase additional Life insurance for yourself, you may also purchase coverage for your spouse and dependent children.

AD&D insurance is provided as part of your Basic Life coverage and provides you specified benefits for a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary(ies).

Basic Life	Coverage Amount
Employee's Annual Salary	
Up to \$23,999	\$30,000
\$24,000 to \$29,999	\$37,500
\$30,000 to \$39,999	\$50,000
\$40,000 and above	1.25 times your salary, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, to a maximum of \$300,000

Basic AD&D	Coverage Amount
All Employees	For a covered accidental loss of life, coverage amount is \$22,500; for other losses, a percentage of this benefit is paid

Voluntary Life and AD&D Coverage

Voluntary Optional Life insurance for you, your spouse, and children can help protect your family during difficult times. Eligible employees may purchase Voluntary Life and AD&D for themselves and their family.

Coverage For	Coverage Available
Employee	Increments of \$50,000 up to 5 times your salary, to a maximum of the lesser of \$1,400,000 or a multiple of your salary up to 5 times your annual salary
Spouse	Increments of \$10,000 up to \$150,000 – not to exceed 100% of employee coverage
Child(ren)	\$10,000, not to exceed 100% of employee coverage

Employee Age on January 1	Monthly Employee and Dependent Rate per \$1,000
< 25	0.036
25–29	0.045
30–34	0.054
35–39	0.071
40–44	0.091
45–49	0.136
50–54	0.208
55–59	0.359
60–64	0.553
65–69	0.993
70+	1.722



Visit www.standard.com



Call 1-855-757-4714

Guaranteed Issue

Newly eligible employees have 60 days to apply for voluntary life coverage. The Guaranteed Issue amount is the lesser of three times your annual earnings, or \$500,000. The excess will be subject to medical underwriting requirements. For spouse coverage, the Guaranteed Issue amount is \$30,000. The excess will be subject to medical underwriting approval. All late applications and requests for coverage increases will require medical underwriting approval.

Imputed Income

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security, and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.

Travel Assistance

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



Disability Insurance

If you have a serious injury or illness that keeps you from working, how will you pay your bills? Disability insurance, administered by **The Standard**, replaces a portion of your income when you are unable to work due to a qualified illness or non-work-related injury.



Visit www.standard.com



Call 800-368-1135

Voluntary Short-Term Disability (STD)

(Does not apply to on-the-job injuries)

Pregnancy, a scheduled surgery or an unplanned illness or injury could keep you off the job and without income for an extended period of time. STD can protect part of your paycheck should you become disabled.

Coverage	Benefit	
Short-Term Disability Option 1	<ul style="list-style-type: none">• 60% of your weekly earnings to a maximum of \$1,000 per week• Benefit begins after 14 days of disability• Maximum benefit period 76 days	
	Your Age (as of January 1)	Rate per \$10 of weekly benefit
	<54	\$0.180
	55-59	\$0.240
	60-64	\$0.290
	65-69	\$0.310
	70-74	\$0.350
	75+	\$0.390
Short-Term Disability Option 2	<ul style="list-style-type: none">• 60% of your weekly earnings to a maximum of \$1,000 per week• Benefit begins after 29 days of disability• Maximum benefit period 61 days	
	Your Age (as of January 1)	Rate per \$10 of weekly benefit
	<54	\$0.130
	55-59	\$0.170
	60-64	\$0.210
	65-69	\$0.230
	70-74	\$0.260
	75+	\$0.280

Calculate Your Monthly Premium

x 0.60 x

÷ 10 =

Enter your weekly earnings
(cannot be more than \$1,667).

Enter your rate from the rate table.
Rate per \$10 of weekly benefit.

This amount is an estimate of how
much you'd pay each month.

Long-Term Disability (LTD)

LTD makes sure you have a portion of your income replaced if you can't work for an extended period of time due to a non-work-related illness or injury. Certain exclusions and pre-existing condition limitations may apply.

LTD is provided at no cost to you – you are automatically covered as a full-time employee and no enrollment is needed.

Coverage	Benefit
Long-Term Disability	<ul style="list-style-type: none">• 66–2/3% of your monthly salary for the first 90 days, then the benefit is reduced to 60%, with a maximum of \$10,000 per month.• Benefit begins after 90 days of disability. See group contract for limitations on duration of benefits and return to work provisions.

A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.

Benefit Waiting Period

If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 90 days and remain continuously disabled, as defined by the plan. LTD Benefits are not payable during the benefit waiting period.

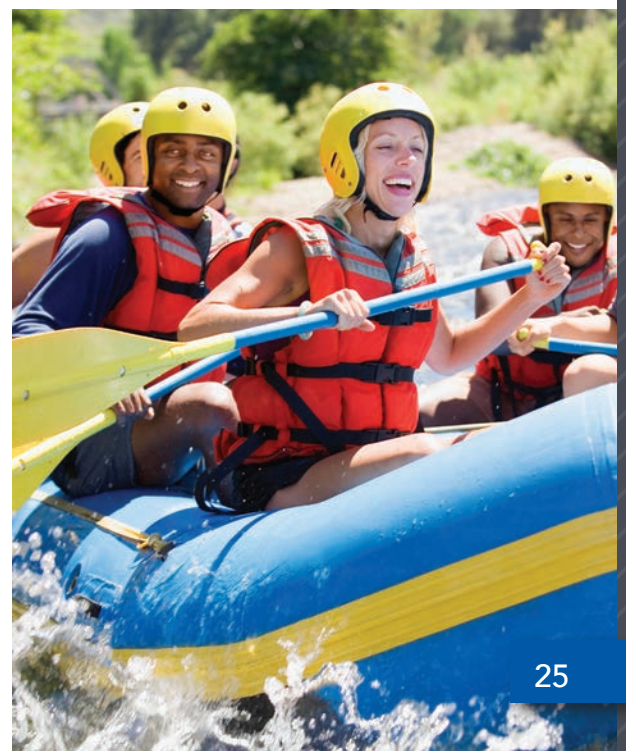
Preexisting Condition Exclusion

A general description of the Preexisting Condition Exclusion is included in the LTD Employee Certificate Booklet.

- » Preexisting Condition Period: The 90-day period just before your insurance becomes effective.
- » Exclusion Period: 12 months

Own Occupation Period

For the plan's definition of disability, as described in your brochure, the Own Occupation Period is the first 24 months for which LTD Benefits are paid.





ID Theft Benefits



Your Employee Benefit Can Help Protect Your Identity and Devices. Everyday we put our information at risk on the internet. Everyday activities like online shopping, banking, and even browsing can expose your personal information, making you more vulnerable to cybercrime.

LifeLock with Norton Benefit Plans combine leading identity theft protection and device security against online threats, viruses, ransomware and malware, at home and on-the-go. Let us help protect your identity, your devices and your online privacy, in an always connected world.

ID Theft	12 Month Employee	9 Month Employee
Single	\$4.45 bi-monthly	\$5.93 per payroll check
Employee + Family	\$7.95 bi-monthly	\$10.59 per payroll check

12 Month Employee premiums shown are based on 24 payroll checks
9 Month Employee premiums shown are based on 18 payroll checks



Visit www.my.norton.com



Call 1-800-607-9174

LIFELOCK IDENTITY THEFT PROTECTION

LifeLock Identity Alert™ System	Sex Offender Registry Reports
LifeLock Mobile App (Android™ & iOS)	Online Account Monitoring
Downloading the app does not provide protection.	Prior Identity Theft Remediation†
Dark Web Monitoring	U.S.-based Identity Restoration Specialists
LifeLock Privacy Monitor™	24/7 Live Member Support
USPS Address Change Verification	Million Dollar Protection™ Package
Lost Wallet Protection	Credit Application Alerts
Reduced Pre-Approved Credit Card Offers	Credit Monitoring
Fictitious Identity Monitoring	Annual Credit Report & Credit Score
Data Breach Notifications	Monthly Credit Score Tracking
Credit, Checking & Savings Account Activity Alerts	Credit Application Alerts
Checking & Savings Account Application Alerts	One-Bureau
Bank Account Takeover Alerts	Credit Monitoring
403b & 457b Investment Account Activity Alerts	Annual Credit Report & Credit Score
File Sharing Network Searches	Monthly Credit Score Tracking

NORTON DEVICE SECURITY

Secures PCs, Macs, Smartphones/Tablets	Parental Controls
Online Threat Protection	Smart Firewall
Password Manager	Cloud Backup

ONLINE PRIVACY

SafeCam	
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† Subject to eligibility requirements defined in Terms & Conditions at www.lifelock.com/legal/prior-id-theft-remediation.



Planning for Retirement

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.



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. 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 enrolled after January 1, 2013 (Tier 2), contribute 6.2% of their gross annual salary. Employees enrolled prior to January 1, 2013 (Tier 1), contribute 7.5% of their gross salary. Law enforcement Officers contribute an additional 1%.

A Tier 2 employee is eligible to receive retirement benefits if they are vested (10 years of creditable service) at the age 62. A Tier 1 employee is eligible to receive retirement benefits if they are vested (10 years of creditable service) at age 60 or regardless of age with 25 or more years of credited service. 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.



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 the annual compensation limit set by the IRS. The limit 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, pretax contributions, and tax-deferred growth.



For 401(a) Retirement Plan visit
www.rsa-al.gov

For 403(b) Retirement Plan visit
www.tiaa.org/public/tcm/uasystem



For TRSA Retirement Plan
Call 877-517-0020

For TIAA Retirement Plan
Call 800-842-2252



For UAH Retirement Site visit
www.uah.edu/hr/benefits/retirement



Additional Benefits

Employee Assistance Program

Everyone needs a little help from time to time. That's why we offer you and your eligible family members access to licensed counselors through our Employee Assistance Program (EAP) with **Uprise Health**. The EAP is available to you whether or not you elect other benefits coverage through the University.

You can contact the EAP to provide resources for the following:

- » Stress
- » Marital or family problems
- » Anxiety and depression
- » Substance abuse (alcohol and/or drugs)
- » Financial issues
- » Child care issues – including identifying schools, daycare, tutors, and more
- » Aging parents
- » Pet care
- » Maintenance and repair providers
- » Community volunteer opportunities

Through the EAP, you and your family can receive immediate support and guidance, as well as assessments and referrals for further services. It's important to note that all EAP conversations are voluntary and strictly confidential. In addition, there's never a cost to you when you contact an EAP counselor. The University pays the full cost for up to five counseling sessions per year.



Visit www.uprisehealth.com/members

*Ask UAH Human Resources Department for the access code to login



Call 1-800-925-5327

Savi Student Loan Forgiveness Program

Available beginning January 1, 2023

Program Summary

Are you feeling overwhelmed by student debt? UAH employees working in public service may be eligible for Public Service Loan Forgiveness (PSLF). PSLF is a federal program that can provide financial relief to eligible borrowers by forgiving the balance of your loan tax free after 120 qualifying payments.

TIAA and Savi can help you with federal forgiveness programs. Despite the potentially huge benefits of this program, the rules and requirements are complex, and the loan forgiveness success rate has been relatively low. That's why UAH and TIAA have joined forces with Savi, a social impact tech company, to offer a service that can help you successfully take advantage of programs like PSLF. The savings can be significant. That gives you money to meet other financial goals, whether it's building up an emergency fund, saving more for retirement or paying off other debts.

Who is eligible?

The PSLF program requirements are summarized below. Eligibility is based on these and several other factors, including income, debt amount, number of dependents and other personal information. Even if your income is high, you may still be eligible. In less than 20 minutes, Savi can help determine your eligibility and assist in the enrollment process.

Employment in public service

You must work full time (30 or more hours per week or as defined by your employer) for a 501(c)3 not-for-profit, government organization or another select not-for-profit for each month you hope to count towards your 120 qualifying payments.

Loans through the federal Direct Loan Program

You must have a federal student loan issued through the Direct Loan Program of the U.S. Department of Education. You may also qualify if you consolidate your federal student loans to a Direct Loan.

Enrollment in an income-driven repayment (IDR) plan

You must enroll in an IDR, which bases your payment on your income, debt amount, dependents and other criteria.



Email partners@bysavi.com



Call 1-833-604-1226

10 years of monthly payments

You have to make 120 on-time monthly payments in the IDR, though not necessarily consecutive or with the same employer. Payments before you switched to an IDR may also count toward forgiveness.

Enrolling in PSLF

If you decide to enroll in the PSLF program, you will need to complete the proper paperwork and meet several ongoing requirements to receive the full benefits. Managing all of the required steps has historically been challenging for borrowers. That's why Savi offers a service to help you enroll and remain compliant with all of the program rules. The modest annual fee² covers:

- » Generating all forms electronically and checking them prior to submission
- » Tracking applications and forms with loan servicers and employers
- » Providing payment and application filing reminders to ensure important deadlines are met
- » Tracking the accrual of PSLF credits throughout the process to prevent surprises at the end of the repayment period

Program Options

Option 1: Do it yourself service. FREE to all UAH employees!

Benefits: Leverage Savi's calculator and review repayment options. Manually apply for repayment and forgiveness programs through Department of Education. Access custom onboarding sessions and bi-monthly webinars.

Option 2: Essential Service. Total Annual application cost: \$60. UAH will cover ½ the cost each year. Employees will be responsible for \$30 each year you are enrolled in the essential service program.

Benefits: All of the benefits from option 1, plus fully digitized forgiveness and savings plans forms. One on one support with student loans. Access custom onboarding and bi-monthly webinars.

Savi experts keep you on track and help you through the entire process. They're also available to help if your circumstances or the program rules change at any time.



For information on paid leaves, visit:
www.uah.edu/hr/benefits/work-life/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:

Length of Continuous Full-time Service	Annual Leave	Bi-weekly Pay Period
Non-Exempt Employees		
Under 5 years	12 days	3.69 hours
6 – 10 years	18 days	5.54 hours
11+ years	21 days	6.46 hours
Exempt Employees		
Under 5 years	13 days	4.00 hours
6 – 10 years	19 days	5.85 hours
11+ years	22 days	6.77 hours
Senior Administrative Employees, Research Scientists/Engineers and Twelve-Month Faculty		
	22 days	6.77 hours

The amount of vacation leave that can be carried to a new fiscal year is the amount you accrued in one year. The amount over one years accrual 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. UAH recognizes the following regular holidays:

- » New Year's Day
- » Martin Luther King Jr. Day
- » Spring Break
- » Memorial Day
- » Juneteenth 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 nine 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 three 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. To contact Faculty and Staff Clinic visit: www.uah.edu/clinic or call **256-824-2100**.

Tuition Assistance

(This may be a taxable benefit. It does not apply to audit classes.)

The Tuition Assistance Program pays tuition cost for six credit UAH courses per academic year for eligible employees, not to exceed six credit hours per semester. 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 you complete an Application for Tuition Assistance and submit to the HR office each semester that employees and/or dependents enroll in classes. For more information visit, www.uah.edu/hr/benefits/work-life/tuition-assistance.



For FMLA policy overview and requirements, visit: www.uah.edu/hr/policies-and-procedures/family-and-medical-leave-act





UAH Wellness Program

In an effort to promote healthy living, we offer a number of wellness initiatives to eligible UAH employees. Recharge your way to a healthy 2023! Participate in the Charger Fit Wellness Program to explore new ways to improve your health.

HealthComp

For UAH employees, HealthComp (formerly Gilsbar) administers your employee wellness incentive program. Your wellness program offers a menu of health and wellness education and resources, including telephonic and online health coaching. Visit www.HCHealthBenefits.com to register.

Wellness Incentive: Increased for 2023!

Eligible employees have the opportunity to receive a \$150 annual wellness incentive by completing the program requirements by October 31, 2023.

- » Complete the Health Assessment - Available through the online wellness portal (50 points)
- » Complete the Biometric Screening** (50 points)
 - » All eligible employees who complete a biometric screening and receive an additional \$50 gift card mailed to your home!
- » Earn 400 Total Points

*More point earning activities can be found at HCHealthBenefits.com. Log in to the wellness center and click the "Incentives & Rewards" tile for more details on each point earning opportunity. Activities will also be listed monthly in the Charger Fit Wellness Newsletter.

**Employees can visit their PCP or the Faculty and Staff Clinic to get the biometric screening completed.

BURNALONG: NEW for 2023!

BURNALONG, by Healthcomp, is a new enhancement offering flexible, on-demand health and wellness video classes. Class and category suggestions are offered that support individual fitness goals and range from 3 minutes to 2 hours to fit any schedule. You can invite friends, family and co-workers to join in live private group classes.

BURNALONG also offers video classes on 50+ categories spanning physical, mental, and financial wellness. Some examples are:

- » Yoga
- » Fit Over 50
- » Arthritis
- » Adaptive Workouts
- » Mindfulness
- » Nutrition
- » Seniors
- » Sleep
- » Parkinson's

Best of all, each employee can invite up to 4 friends and family members to join free.

Other Charger Fit Wellness Programs

Workout with Charger Fit

Charger Fit has partnered with the Faculty Staff Clinic and the University Fitness Center for a weekly fitness/exercise opportunity that will allow you to reach your fitness goals all while having a good time exercising with your fellow UAH friends and colleagues. All participants who attend all events each month will be entered for a \$50 Visa Gift Card. You will also receive 30 points towards your wellness incentive for each day you participate.

Wondr Health Weight Management Program

In partnership with Blue Cross and Blue Shield of Alabama, the Wondr Health program is a simple online program that uses informative videos and learning tools to teach you how to lose weight and improve your health. It is available via your desktop, laptop or mobile device.

Employee Assistance Plan (EAP)

Uprise Health offers a confidential, assessment counseling, and referral service for employees and their families who need help in the following areas: Family and Marital Issues, Legal and Financial Referrals, Stress Related issues, alcohol and Drug Abuse, Emotional Issues. EAP services are available for all regular, full time and part-time employees and their eligible dependents, up to 5 free visits per year per episode. Services are available 24 hours a day.

University Fitness Center Membership

All regular full-time faculty and staff UAH employees can obtain free membership to the University Fitness center! The fitness center offers an indoor track, cardiovascular Center, Group Fitness Classes, Weight

Room, Gymnasium, Indoor Pool, and more! View more information by visiting:

www.uah.edu/university-recreation/fitness-center.

Livongo Diabetes Management

Livongo, offers a new approach to diabetes management that combines the latest technology with coaching. Program participants will receive a free Welcome Kit which includes: a cellularly connected glucometer, unlimited test strips and lancets, a lancing device, and a carrying case. Participants can also take advantage of unlimited coaching and tons of support through the smartphone and web applications.

Virta Health Diabetes Management

Virta Health offers clinical treatment to reverse type 2 diabetes and prediabetes safely and sustainability with no medications, starvation, or surgery. Virta is a medically supervised, research-backed treatment proven to reverse type 2 diabetes through nutrition ketosis. Virta's treatment is done online, and patients are medically supervised as they lower A1C, eliminate diabetes medications, and lose weight. Virta includes medical supervision, a personal 1 on 1 health coach, tools for biomarker feedback, on demand resources, and an easy to use mobile and desktop application.

Wellness Wednesday

Virtually join us once a month for an informative session on a variety of wellness topics presented by subject matter experts. Increase your knowledge and earn 30 points towards your wellness incentive.

Monthly Newsletters

Don't forget to check out the monthly Charger Fit newsletter publication each month! Our new letters provide up information on the Wellness Program, Wellness related articles, Wellness Events/Challenges, healthy recipes, and more!

Activity Challenges

A variety of activity challenges offered throughout the year to help you meet your move goals.

View more information about the Charger Fit Wellness Program by visiting www.uah.edu/hr/wellness.



Benefit Costs

UAH pays the full cost of many of your benefits. For others, UAH and you share the cost or you pay the full cost. Pretax means the cost comes out of your pay before taxes are deducted. After-tax means your cost comes out of your pay after taxes are deducted. The chart below shows who pays for each benefit and the related tax treatment.

Benefit	Who Pays	Tax Treatment
Medical	UAH/You	Pretax
Dental	You	Pretax
Vision	You	Pretax
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	UAH	Subject to imputed tax
Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance	You	After-tax
Disability Coverage	UAH	Short-term disability: post tax Long-term disability: only taxed on paid claims
Flexible Spending Accounts	You	Pretax
Travel Assistance	UAH	NA
Tuition Benefits	UAH/You	Varies
Employee Assistance Plan (EAP)	UAH	NA
ID Theft	You	After-tax
Teachers' Retirement Systems of Alabama (TRSA)	UAH/You	Pretax
403(b) Retirement Plan	UAH*/You	Pretax or Roth
457(b) Retirement Plan	You	

*If in an eligible employee classification.

There's an App for That!



Alabama Blue

The Alabama Blue mobile app is available for your smart phone or mobile device. Save Time. Get your plan details, such as copay amounts, and deductibles.

- » Find a Doctor — Find a doctor, hospital or dentist nearby. Add the listing to your phone contacts with just one click.
- » Claims — Quickly access and review your most recent claim statements.
- » Virtual ID Card — View and email your ID card(s) to physicians and/or dependents.



Teladoc

With the Teladoc app, members request and access telehealth appointments to meet with a doctor for general medical concerns like flu, bronchitis, allergies, and more. The doctor can remotely diagnose, treat, and prescribe medication when needed. New for UAH in 2023, members will be able to use the Teladoc app to remotely meet with a provider for mental health and dermatology related issues. Refer to pages 11 and 12 for more information.



Livongo

The Livongo app, by Teladoc Health, is where members living with diabetes that are registered for the Livongo program can track their blood glucose readings as well as track their diet with a food log. You receive 24/7 support for out-of-range readings, get personalized tips, action plans, and can connect with a coach. Members can also order test strips with one tap. The app helps members understand their patterns and trends to help better control their diabetes to live better and healthier lives.



PayFlex

Plan, save and pay on the go with the PayFlex mobile app. PayFlex's app allows you to manage your account, submit claims, transfer funds to and from your HSA, access eligible expenses, pay providers directly from your account and more.



VSP

With the VSP Vision Care app, you can manage your eye care needs at any time and from anywhere. Find a doctor, check your coverage, access your vision card, and shop the latest in eyewear fashion 24/7. Caring for your eyes has never been so easy.



LifeLock Identity

Identity Theft Protection is hard. Norton makes it easy for you with the LifeLock Identity app. You're across town—and someone is taking out a bank loan in your name. They will send you an identity alert. If it's not you taking out that loan, you can respond right away, and they will go to work on your behalf.



LifeLock 360

Norton 360 for mobile provides powerful layers of phone protection and top-level mobile security for your device. It combines security and antivirus features to help protect against ransomware, malware, spyware, and other online threats so you can bank, browse and shop online with full privacy and peace of mind. And, with our secure, global VPN servers, you can encrypt your internet traffic on the go before accessing your favorite apps and websites.



HealthComp

The HealthComp Wellness App (formerly Gilsbar) is a way for you to access our wellness program on the go. Access account information, wellness initiatives, health and wellness education and resources, rewards and more.



Important Contacts

Coverage	Contact	Phone	Website/Email
Benefits and Employee Services	University of Alabama in Huntsville	256-824-6640	www.uah.edu/hr/benefits benefits@uah.edu
Medical	BlueCross BlueShield of Alabama	800-239-5772	www.bcbsal.com
Prescription	Prime Therapeutics Accredo Specialty Drugs Amazon Mail Order	800-239-5772 833-599-0728 855-793-5326	www.bcbsal.com www.accredo.com www.alabamablue.com/homedeliverynetwork
Health Savings Account (HSA)	PayFlex	844-729-3539	www.payflex.com
Telemedicine	Teladoc	855-477-4549	www.teladoc.com/alabama
Dental	BlueCross BlueShield of Alabama	800-239-5772	www.bcbsal.com
Vision	VSP	800-877-7195	www.vsp.com
Flexible Spending Accounts (FSA)	PayFlex	800-284-4885	www.payflex.com
Life and AD&D Long-Term Disability Short-Term Disability	The Standard	855-757-4714	www.standard.com/university-alabama-huntsville
Travel Assistance	Assist America	Within United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda: 800-872-1414 Everywhere Else: +1 609-986-1234	www.standard.com/travel
401(a) Retirement Plan	Teachers' Retirement Systems of Alabama (TRSA)	877-517-0020	www.rsa-al.gov
403(b) Retirement Plan	TIAA	800-842-2252	www.tiaa.org/uasystem
RSA-1 Retirement Plan	TRSA	877-517-0020	www.rsa-al.gov/rsa-1
Employee Assistance Program (EAP)	Uprise Health	800-395-1616	www.uprisehealth.com/members
Wellness Program Diabetes Management Type 2 Diabetes Reversal	Charger Fit Wellness Livongo VIRTA	256-824-6640 800-945-4355	www.HCHealthBenefits.com welcome.livongo.com (Use code "UAHUNTSVILLE") virtahealth.com/join/uas
ID Theft	Norton LifeLock	800-607-9174	www.my.norton.com

When did you last update your beneficiaries?

Life is uncertain and changes will occur. When changes occur, your beneficiary choices may need to be updated. It is very important to ensure beneficiaries for your life insurance and retirement benefits are designated, and you have the peace of mind of knowing that your assets will be distributed to the person(s) of your choosing. The Beneficiary Update Campaign is to ensure that your life insurance and retirement beneficiaries are up to date. Naming your beneficiaries and putting essential documents in place puts you in control and can make a difference for the people and causes you care about. You can change your beneficiaries at any time throughout the year. Don't delay – it only takes a couple of minutes!

- » Eliminate confusion about what should be done with your hard-earned money or insurance proceeds.
- » Save time – without a beneficiary, there may be a delay in transferring funds.
- » Give your loved one peace of mind and a sense of financial wellness.

Update or Review Your Beneficiary

Act now and review your beneficiaries for your Basic Life, Supplemental Life Insurance, TRS 401(a) Pensions benefits, and TIAA 403(b) and 457(b) plans (if applicable).

Life Insurance:

Log on to HR Connection and select "Enroll or View your Benefits Now." You will be routed to BenefitFocus through Single Sign-on.

1. Select "Profile" at the top right of the screen, then "Your beneficiaries."
2. Under the Manage your beneficiaries header, you have the ability to add, edit, or remove beneficiaries for your Life Insurance and AD&D policies and Voluntary Life Insurance and AD&D policies (if elected).

TRS:

Teachers Retirement System 401(a) Pension Plan participants can view their beneficiary through your Member Online Services (MOS) account or contact TRS to confirm the beneficiary designation on record. If you need to make a change or update your beneficiary, you will need to complete and return the Designation of Beneficiary Prior to Retirement form to TRS. This form requires notarization. You may contact the benefits team to schedule a time to have this form notarized.

TIAA:

Log into your TIAA account through the UAH Retirement Site. Select the "LOGIN TO TIAA" banner to be directed to your individual account. Once logged in, under the Actions tab, choose Add/Edit Beneficiaries. From there, you can designate and select how much each should receive. It is important to remember that Retirement plan assets will be transferred according to the terms of your plan's beneficiary designation, not by the terms of your will. If there's no named beneficiary, fulfilling your wishes may face significant delays and costs.

Who to Contact With Questions

Please contact Benefits at **256-824-6640** or Benefits@UAH.edu with any questions regarding designating Life Insurance beneficiaries.

For questions regarding TRS Pension Plan, please contact Retirement Systems of Alabama at **334-517-7000**.

For questions regarding 403(b) or 457(b), please contact TIAA at **800-842-2252**.



Annual Notices & Disclosures

As required by law, each year The University of Alabama discloses Annual Legal Notices for the benefit plans available to eligible staff and faculty.

You have the opportunity to access documents furnished electronically and to print copies by visiting the UAH benefit website <https://www.uah.edu/hr/benefits/insurance/model-notices>.

1. ACA Nondiscrimination Notice
2. Creditable Drug Coverage Notice
3. Notice of COBRA Continuation Coverage Rights
4. Notice of Health Information Practices
5. Health Care Reform
6. Blue Cross/Blue Shield HIPAA Privacy Notice
7. HIPAA Special Enrollment Notice
8. Medicaid and the Children's Health Insurance Program Notice
9. Mental Health Parity Notice
10. Newborns' and Mothers' Health Protection Act
11. PayFlex Notice of Privacy Practices
12. Patient Protection Disclosure Notice
13. Protecting Your Health Information Privacy Rights
14. Summary of Benefits and Coverage HDHP
15. Summary of Benefits and Coverage PPO
16. Women's Health and Cancer Rights Act Notice

You also have the right to request and receive (free of charge) paper copies of any documents received electronically by contacting the UAH Human Resources Department.

Notes

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 of Alabama in Huntsville. 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 us!

Email: benefits@uah.edu
Phone: 256-824-6400

Want to learn more? All benefits details are available on our website:
www.uah.edu/hr/benefits

