



# UNIVERSITY OF NORTH ALABAMA

## Employee Policy Manual and Handbook

### BENEFITS PROGRAMS AND INFORMATION

#### Overview

The University of North Alabama offers a comprehensive benefits program that provides protection and services to meet the needs of its employees throughout various stage of life. To get detailed information about each benefit offered, please refer to the [Benefits](#) section of the [Office of Human Resources's website](#) or to contact the Office of Human Resources at extension 4291.

#### Benefits Eligibility

The eligibility of staff and service employees for University of North Alabama benefits/privileges is determined by the employee's employment status classification. Each eligible employee must have health insurance under the University's group plan or show proof of being insured under another plan. In addition to the narrative below, a [chart](#) also details benefit eligibility by classification.

Full Time, Regular Faculty (9 or 12 months) members are eligible for the following benefits:

- Medical/vision and dental insurance (individual and family)
- Basic life and AD&D insurance (after 90 days of employment)
- Long-term disability insurance (after 90 days of employment)
- Sick leave (including personal leave)
- Paid holidays
- Tuition remission (employee, spouse, and a dependent child)
- Teachers' Retirement System participation
- TIAA CREF (403b plan)
- RSA 1 (457 plan)
- Optional life insurance
- Cafeteria plan participation
- Discount athletic tickets
- Supplemental benefits

Full Time, Regular Staff employees and 12 month non-teaching Faculty members are eligible for the following benefits:

- Medical/vision and dental insurance (individual and family)
- Basic life and AD&D insurance (after 90 days of employment)
- Long-term disability insurance (after 90 days of employment)
- Annual and sick leave (including personal leave)\*
- Paid holidays
- Tuition remission (employee, spouse, and a dependent child)
- Teachers' Retirement System participation
- TIAA CREF (403b plan)
- RSA 1 (457 plan)
- Optional life insurance
- Cafeteria plan participation
- Discount athletic tickets
- Supplemental benefits

*\*for non-exempt employees, eligibility begins after 90-day new hire probationary period has been completed*

Three Quarters' Time Faculty (9 or 12 month) members are eligible for the following benefits:

- Medical/vision and dental insurance (individual and family)
- Basic life and AD&D insurance (after 90 days of employment)
- Long-term disability insurance (after 90 days of employment)
- Sick leave (including personal leave)
- Paid holidays
- Tuition remission (employee, spouse, and a dependent child)
- Teachers' Retirement System participation
- TIAA CREF (403b plan)
- RSA 1 (457 plan)
- Optional life insurance
- Cafeteria plan participation
- Supplemental benefits

Three Quarters' Time Staff employees are eligible for the following benefits:

- Medical/vision and dental insurance (individual and family)
- Basic life and AD&D insurance (after 90 days of employment)
- Long-term disability insurance (after 90 days of employment)
- Annual and sick leave\* (including personal leave): Accrues at an hourly rate based on hours worked
- Paid holidays
- Tuition remission (employee, spouse, and a dependent child)
- Teachers' Retirement System participation
- TIAA CREF (403b plan)
- RSA 1 (457 plan)
- Optional life insurance
- Cafeteria plan participation
- Supplemental benefits

*\*for non-exempt employees, eligibility begins after 90-day new hire probationary period has been completed*

Half Time Faculty members are eligible for the following benefits:

- Medical/vision and dental insurance: If elected, the University pays half of the individual premium.
- Sick leave (including personal leave): Accrues at half the regular rate.
- Paid holidays
- Tuition remission (employee only)
- Teachers' Retirement System participation
- Cafeteria plan participation (for medical and dental only)

Half Time, Regular Staff employees are eligible for the following benefits:

- Medical/vision and dental insurance: If elected, the University pays half of the individual premium.
- Annual and sick leave\* (including personal leave): Accrues at an hourly rate based on hours worked.
- Paid holidays (if scheduled to work)
- Tuition remission (employee only)
- Teachers' Retirement System participation
- Cafeteria plan participation (for medical and dental only)

*\*for non-exempt employees, eligibility begins after 90-day new hire probationary period has been completed*

Part Time, Regular Staff employees are eligible for the following benefits:

- Tuition remission (employee only)

Full Time, Temporary Staff employees are eligible for the following benefits:

- Medical/vision: Available to those employees with a contract over 60 days in duration.
- Dental insurance: Available to those employees with a contract over 9 months in duration.
- Paid holidays (those that fall during employee's regular work period)
- Teachers' Retirement System (mandatory participation after one year of employment)

Adjunct Faculty members are eligible for the following benefits:

- Tuition remission (employee only)

### **Continuation of Benefits Upon Leave or Separation**

An employee is entitled to the continuation of certain benefits during absences due to vacation, sickness, on-the-job injuries, long-term disability, leave without pay or leave of absence, termination, and retirement.

**Leave Without Pay, Leave of Absence, and Long-Term Disability:** An employee's benefits will remain in effect as long as he/she remains active (defined as being on the payroll). When an employee exhausts his/her leave, is placed in a "leave-without-pay" (LWOP) or "leave-of-absence" (LOA) status, or is placed on long-term disability (LTD), his/her benefit entitlements change. When an employee moves into the LWOP, LOA (without pay for reason of illness), or LTD status, the following outlines how his/her various benefits are handled:

- Accrual of annual and/or sick leave ceases.
- The University continues to pay the employee's individual health/vision and dental benefit premiums for six months from the employee's last day worked or from the last day of paid leave. The employee may continue the family coverage by paying the family premium. After the employee has exhausted his/her six-month entitlement during which the University paid the individual premiums, he/she is no longer eligible for coverage under the University's group plan. However, he or she may continue coverage under the provisions of the Consolidated Omnibus Reconciliation Act (COBRA).
- Employees enrolled in any supplemental insurance coverage(s) must pay the monthly premium for any of the coverage(s) he/she wishes to continue during his/her absence. It should be noted that the University does not contribute the \$6.00 monthly premium credit during period of LWOP, LOA, or LTD.
- The University continues to pay the premiums for Basic life and LTD benefits for six months from the employee's last day worked or from the last day of paid leave.
- When/if an employee returns to full duty from LWOP, LOA, or LTD, his/her health/vision, dental, life, LTD, and any elected supplemental policies will be reinstated effective the date of his/her return provided all employee-paid premiums are current.

**Termination:** Upon termination, an employee may continue his/her individual health/vision and dental benefits and the coverage for his or her dependents under the provisions of COBRA by paying 102% of the current premium. Basic life and supplemental benefits may be continued by the employee on a direct-pay basis with each benefit provider.

**Retirement:** If retirement under the TRS occurs:

- Individual or family health/vision and dental insurance coverage under the University's group plan will be discontinued. An employee under the age of 65 who retires under the TRS is eligible for health insurance coverage under the Public Education Employees' Health Insurance Program (PEEHIP). TRS offers other optional benefits such as dental and vision to retirees during its open enrollment period. An employee over the age of 65 who retires under the TRS or reaches the age of 65 after retirement is eligible for health insurance coverage under Medicare and supplemental coverage under [PEEHIP](#).
- University retirees are eligible to elect to continue the basic life coverage at the group rate.
- Selected supplemental benefits may be continued by the employee on a direct-pay basis with each benefit provider.
- Retirees may elect to continue existing dental and/or supplemental vision coverage under the COBRA provisions.
- Miscellaneous benefits available to University retirees:
  - ◆ Full use and check-out privileges at Collier Library.
  - ◆ Upon request, may continue to obtain current decals/tags from the University Police Department which will permit campus parking in spaces reserved for faculty and staff. Without current decals/tags, only the spaces reserved for visitors may be used.
  - ◆ Upon request, may use the Wellness Center in Flowers Hall. Inquires should be directed to the Administrative Assistant in the department of Health, Physical Education, and Recreation.

**Continuation of Benefits During Leave of Absence Without Pay (not related to sickness):** Once an employee exhausts his/her accrued leave, he or she may be placed in a leave-without-pay status for short periods of time or leave of absence for periods up to six months. The employee may be eligible to continue his/her health/vision, dental, basic life, LTD, and other supplemental benefits at his/her own expense.

## **Death Benefits**

In the event of the death of an active, full-time or part-time regular employee, the beneficiary selected by the employees entitled to certain death benefits. The Office of Human Resources maintains the forms necessary to establish a beneficiary. There are separate beneficiary forms for each of the benefits listed below. It is suggested that an employee ensures his/her beneficiary information is up to date at all times. Any changes to this information must be made in person in the Office of Human Resources.

If an employee dies before he/she retires from the University, his/her beneficiary is eligible to receive the following:

- **Basic Life insurance:** In the event of the death of an employee under the age of 65, his/her beneficiary receives one and one-half times the employee's current annual base salary. For active employees, the benefit amount is reduced by 25% each five years starting at age 65.
- **Teachers' Retirement System (TRS) death benefits:** Members of the Teachers' Retirement System of Alabama have death benefits available through the TRS. The benefits are detailed in the [TRS Member Handbook](#).
- **Sick leave benefits:** Upon the death of an eligible active employee, the estate of the employee will receive payment for 50% of accrued but unused sick leave, not to exceed 50% of 1,200 hours.
- **Annual leave benefits:** Upon the death of an employee, the beneficiary receives payment for all accrued annual leave.

- Unpaid earned biweekly or monthly salary (including accrued compensatory time, if any): Upon the death of an employee, that portion of the biweekly or monthly salary earned by the employee is paid to the beneficiary.
- Continuation of health insurance: In the event of the death of an employee who has family health insurance coverage under the University's group plan, the covered spouse and/or dependents are entitled to continuation of health insurance coverage for 36 months under the provisions of COBRA. That law allows the spouse and dependents to remain on the University's group plan by paying 102% of the premiums.

Upon the death of a retiree of the University, the designated beneficiary is eligible to receive the following:

- Basic Life insurance: If the retiree is under the age of 65, his/her beneficiary receives one and one-half times the employee's annual base salary effective the date of retirement. This benefit amount is reduced to \$10,000 upon the end of the month in which the retiree attains age 65 and to \$0 upon the end of the month in which the retiree attains age 70.
- Teachers' Retirement System (TRS) death benefits: Retirees of the Teachers' Retirement System of Alabama have death benefits available through the TRS. The benefits are detailed in the [TRS Member Handbook](#).