



UNIVERSITY OF NORTH ALABAMA

Full-Time, Temporary Staff Benefits Summary

Core Benefits



Health Insurance

BlueCross BlueShield of Alabama

bcbsal.org or

The University of North Alabama has a fully-insured group health insurance program with [Blue Cross/Blue Shield of Alabama](#) which includes medical, prescription drug, vision, psychiatric, and substance abuse benefits for full-time university employees, and their eligible dependents. The University covers the full individual premium for eligible employees. An employee may elect from 3 coverage options for additional family members: Employee + Child(ren) - \$320.49/month; Employee + Spouse - \$493.07/month; or Family - \$566.54/month.



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

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

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

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

MISCELLANEOUS BENEFITS

- Access to University Health Services
- Free parking decals
- Direct Deposit

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

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



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Retirement Plans

Pension Plan - *Temporary Employees Eligible After One Year of Continuous Employment*

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

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

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

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



rsa-al.gov or
877-517-0020

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

*FLC - Firefighters, Law Enforcement, and Correctional Officers

HOLIDAY SCHEDULE

- Martin Luther King, Jr. Day
- Winter Break (1 day)
- Spring Break (5 days)
- Good Friday
- Memorial Day
- 4th of July
- Labor Day
- Fall Break (1 day)
- Thanksgiving (3 days)
- Christmas Break (10 days)

QUESTIONS?

For questions regarding this information, please contact:

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