



**UNIVERSITY  
OF  
SOUTH ALABAMA**

**Summary of Staff  
Employee Benefits  
January 1, 2011**

# UNIVERSITY OF SOUTH ALABAMA STAFF EMPLOYEE BENEFITS

This quick reference guide provides a summary of University staff employee benefits, including a brief description of each benefit. Benefits and an employee's right to them are subject to certain laws and University regulations, individual plan documents and the appropriate duly recorded notice of employee benefits limitations election form. Additional information is provided in the individual plan booklets and brochures. The University reserves the right to either change, modify, or terminate these benefits at any time.

*Employees must enroll in benefit programs within the first 30 days of employment, after a qualifying "change in status" event or during the Open Enrollment period.*

Additional benefits information may be obtained from Human Resources at the following addresses:

## UNIVERSITY OF SOUTH ALABAMA

Human Resources  
650 Clinic Drive  
TRP III, Suite 2200  
Mobile, Alabama 36688-0002  
Phone: (251) 460-6133  
Fax: (251) 460-7483  
E-mail: [hrrmaincampus@southalabama.edu](mailto:hrrmaincampus@southalabama.edu)

## USA MEDICAL CENTER

Human Resources  
2451 Fillingim Street  
Mobile, Alabama 36617-2293  
Phone: (251) 471-7325  
Fax: (251) 471-7075  
E-mail: [hrrsamc@southalabama.edu](mailto:hrrsamc@southalabama.edu)

## USA CHILDREN'S & WOMEN'S HOSPITAL

Human Resources  
1700 Center Street  
Mobile, Alabama 36604-3391  
Phone: (251) 415-1604  
Fax: (251) 415-1606  
E-mail: [hrrsacw@southalabama.edu](mailto:hrrsacw@southalabama.edu)

Human Resources Website  
<http://www.southalabama.edu/hr>

The University of South Alabama is an Equal  
Opportunity/Equal Access Employer

# HEALTH & DENTAL PLAN

The USA Health & Dental Plan provides comprehensive health and dental benefits received within a network of Blue Cross Blue Shield providers. Within the USA Health & Dental Plan is a network of hospitals, physicians, outpatient clinics and other providers affiliated with the University of South Alabama. Their participation in the USA Health & Dental Plan allows members to receive medical care at a lower cost to both the Plan and the member. Outside the state of Alabama, Blue Cross Blue Shield providers are members of the BlueCard PPO Network.

New enrollees and their dependents age 19 and over must be covered under the USA Health & Dental Plan for a period of 270 days before benefits are payable for pre-existing conditions. Certificates of creditable coverage from a previous health plan will not be accepted to offset the pre-existing conditions exclusion. Maintaining insurance from a previous employer, if applicable, may provide coverage until the pre-existing conditions period is satisfied.

Open Enrollment for USA Health & Dental Plan is held annually in November with coverage effective January 1. The 270-day pre-existing conditions period applies during Open Enrollment.

### Employee Cost:

Single	\$101 per month
Family	\$277 per month

### University Cost:

Single	\$348 per month
Family	\$637 per month

The University of South Alabama encourages all employees to adopt healthy lifestyle choices. We have implemented a tobacco cessation program intended to help employees stop using tobacco products, which will greatly improve their health.

Employees and their spouses who declare that they do not use tobacco products (and have not for at least six months) will be eligible to receive a \$25 per month wellness incentive (one per family). Employees are required to certify on the enrollment application that they do not use tobacco products.

Employees who declare that they and their covered spouse do not use tobacco products will pay a monthly premium of \$76 for single and \$252 for family.

Employees and their covered spouses who use tobacco products are not eligible for the \$25 wellness incentive. However, employees and their covered spouses can qualify for the \$25 wellness incentive after they stop using tobacco products for at least six months.

### Premium Conversion

With premium conversion, USA Health & Dental Plan premiums are automatically deducted before any federal, state or Social Security taxes are withheld. The result is a reduction of taxable income equal to the amount paid for health and dental insurance during the calendar year.

## FLEXIBLE SPENDING ACCOUNTS

### Flexible Spending Accounts (SouthFlex)

**Company:** Blue Cross Blue Shield of Alabama

**Website:** [www.bcbsal.com](http://www.bcbsal.com) **Phone:** 800-213-7930

Eligible employees can take advantage of flexible spending accounts which are administered by Blue Cross Blue Shield of Alabama. Participants can set aside pre-tax money through payroll deductions to pay for qualified health care expenses, including deductibles and copays, out-of-pocket dental expenses and qualified dependent child care expenses. Money set aside in these accounts will reduce taxable income, providing participants with more value for the dollar. Blue Cross Blue Shield will automatically reimburse claims for out-of-pocket expenses that are processed by the USA Health & Dental Plan. As other eligible expenses are incurred such as dependent care expenses, claims may be filed for reimbursement. The University pays all administrative expenses for this benefit.

## LIFE & DISABILITY PLANS

### University-Paid Group Term Life Insurance

**Company:** The Standard

**Website:** [www3.standard.com](http://www3.standard.com) **Phone:** 800-628-8600

The University provides at no cost to benefits-eligible employees a group term life insurance plan from The Standard. Coverage is provided in accordance with the following schedule:

<b>Annual Base Salary</b>	<b>Coverage Amounts *</b>
\$12,500 or less	\$25,000
\$12,501 - \$15,000	\$26,500
\$15,501 - \$17,500	\$28,000
\$17,501 - \$20,000	\$32,000
\$20,001 - \$22,500	\$36,000
\$22,501 - \$25,000	\$38,000
\$25,001 - \$30,000	\$42,000
\$30,001 - \$35,000	\$45,000
\$35,001 - \$38,500	\$48,000
\$38,501 and over	125% of salary (\$100,000 maximum benefit)

\*Includes a \$5,000 benefit for spouse and eligible children.

### University-Paid Accidental Death & Dismemberment Insurance

The University provides at no cost to eligible employees an Accidental Death & Dismemberment (AD&D) policy from The Standard in the amount equal to the Basic Term Life Insurance if death was caused by an accident. AD&D also pays a benefit if a serious injury results in dismemberment.

### Additional Group Term Life Insurance

Additional term life insurance equal to one, two, or three times the basic coverage is available to the employee at group rates. Employees applying for additional coverage must be medically underwritten. Additional coverage for spouse and dependent children is available and is also subject to underwriting.

### Teachers' Retirement System—Group Life Insurance

**Organization:** Teachers' Retirement System of Alabama

**Website:** [www.rsa-al.gov](http://www.rsa-al.gov) **Phone:** 877-517-0020

Teachers' Retirement System provides \$15,000 of free term life insurance coverage to full-time active members. Part-time member's insurance is prorated based on FTE. The death benefit payable varies with age, service credit and circumstances of death.

### University Paid—Long Term Disability Insurance

**Company:** Reliance Standard Life Insurance Company

**Website:** [www.rsli.com](http://www.rsli.com) **Phone:** 800-351-7500

The University provides at no cost to eligible employees long term disability insurance through Reliance Standard Life Insurance Company. After a 90-day period of disability, 66 2/3% of the employee's base monthly salary will be paid for permanent or temporary total disability, up to a maximum benefit of \$10,000 a month.

## RETIREMENT PLANS

### The Retirement Systems of Alabama—401(a)

**Organization:** Teachers' Retirement System (TRS)

**Website:** [www.rsa-al.gov](http://www.rsa-al.gov) **Phone:** 877-517-0020

All eligible employees are required by state law to contribute 5% of their gross annual salary to TRS (certain members will be subject to the Annual Compensation Limit). This defined benefit program provides retired employees with a specific benefit payable monthly for the lifetime of the member. In addition to the employee contribution, the University contributes a percentage which is determined by the Alabama Legislature.

TRS members are eligible for retirement benefits at age 60 with 10 years of participating service, or at any age with 25 years of participating service. Accumulated sick leave at retirement may be converted to additional service credit. Upon service retirement, employees are also eligible to join the state's Public Education Employee Health Insurance Plan (PEEHIP). Rates for this plan vary based on years of TRS service.

Individuals resigning from employment before vesting in the program, or before qualifying to receive benefits, may request a refund of their contributions and applicable interest.

### The University of South Alabama 403(b) Plan

**Company:** TIAA-CREF

**Website:** [www.tiaa-cref.org](http://www.tiaa-cref.org) **Phone:** 800-842-2776

TIAA-CREF offers 403(b) supplemental retirement plans that allow eligible employees to invest in fixed and variable annuities and mutual funds. TIAA-CREF also offers a self-directed Brokerage Services Account which gives employees greater flexibility when building and managing their retirement portfolio. Employees may reduce their state and federal taxable income by contributing up to \$16,500 (\$22,000 if over age 50) annually.

Eligible employees will also have an opportunity to contribute post-tax contributions to the TIAA-CREF Roth 403(b). Employees may make pre-tax contributions to the 403(b) and post-tax contributions to the Roth 403(b) subject to a combined limit set by Section 402(g) of the IRS Code.

## The University of South Alabama 457(b) Plan

**Organization:** Retirement Systems of Alabama (RSA-1)

**Website:** [www.rsa-al.gov](http://www.rsa-al.gov)

**Phone:** 877-517-0020

**Company:** TIAA-CREF

**Website:** [www.tiaa-cref.org](http://www.tiaa-cref.org)

**Phone:** 800-842-2776

457(b) plans allow eligible employees to defer receipt of a portion of their salary until some later date, usually at retirement or termination of employment. Contributions are made on a pre-tax basis and accumulate tax-free until withdrawal.

Contributions to 457(b) plans may be made instead of, or in addition to, any 403(b) contributions. Eligible employees may participate in both 403(b) and 457(b) plans in the same year, contributing up to the maximum amounts allowed by federal law to each plan.

### Social Security

Social Security provides protection in the form of retirement benefits, disability income, survivor income and Medicare insurance. Participation is required. For 2011, the employee contribution is 4.2% and the employer contribution is 6.2% of the employee's annual salary up to the maximum taxable earnings base of \$106,800. Contributions for Medicare are 1.45% of the employee's annual salary. The University contributes a matching amount.

## LEAVE AND HOLIDAYS

### Vacation

With supervisor approval, accrued vacation may be used at any time. Vacation may accrue up to a maximum of two times the annual accrual rate. Once two times the annual rate has been accrued, the employee may continue to accrue non-reimbursable vacation which will be converted and transferred to sick leave if not taken by the last day of the last pay period of the fiscal year in which accrued.

Regular full-time employees accrue vacation at the following rate:

Years of Continuous Service	Months of Continuous Service	Days Accrued Per Year	Maximum Vacation Accrual
0 - 3	0 - 36	10	20
4 & 5	37 - 60	12	24
6 & 7	61 - 84	13	26
8 & 9	85 - 108	14	28
10 & 11	109 - 132	15	30
12 & 13	133 - 156	16	32
14 & 15	157 - 180	17	34
16 & 17	181 - 204	18	36
> than 17	205	20	40

### Sick Leave

Sick leave is provided to protect an employee against loss of income when confined at home or in the hospital due to illness or injury or when an employee must have health related professional services which cannot be obtained outside regular work hours, or when an employee must care for a seriously ill member of the immediate family for not more than three days per illness.

Sick leave is accrued at the rate of eight hours (one day) per month, for full-time employment with unlimited accumulation.

### Holidays

Following are the eight scheduled holidays observed each year: New Year's Day, Martin Luther King Day, Mardi Gras Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Day. Additional special holidays may be designated by the President of the University.

## MISCELLANEOUS PLANS

### Tuition Reimbursement

**Employee**—Upon completion of 6 months of employment prior to registration, regular full-time employees may apply for tuition reimbursement for successful completion of up to five credit hours per semester, plus refund of the University registration fee. The employee must receive a minimum grade of a C to be eligible for a refund for a course(s) taken.

**Spouse/Dependents**—Tuition reimbursement is also available to the spouse and unmarried dependent children (under age 25) of employees who are eligible for the education benefit. Reimbursement is 50% of tuition only (no fees) with no hour maximum. Spouse/dependents must receive a minimum grade of D for undergraduate course(s) and C for graduate course(s).

The employee pays the total cost at registration and is reimbursed upon successful course completion and request for reimbursement. In accordance with current federal law, all reimbursements for spouse and eligible dependents classified as graduate students are subject to federal and state income tax.

### MEDEX Travel Assist

**Company:** The Standard

**Website:** [www3.standard.com](http://www3.standard.com)

**Phone:** 800-628-8600

This University paid benefit provides the employee and their eligible dependents with medical, travel, legal and financial assistance services when faced with an emergency while traveling more than 100 miles away from home.

### Employee Assistance Program (EAP)

**Phone:** (251) 461-1346

The EAP offers confidential counseling and referral services at no cost to the employee.

## OTHER BENEFITS

- Use of University facilities
- USA Bookstore discount (10%)
- Twenty-five percent (25%) discount on USAMC and USA Children's & Women's hospital charges after group insurance has paid.
- USA Federal Credit Union
- Free admission to athletic events (excludes tournaments and football)
- A discount, up to 20%, on season tickets for all ticketed sports, up to a maximum of 6 tickets per employee.
- Local Restaurant discounts