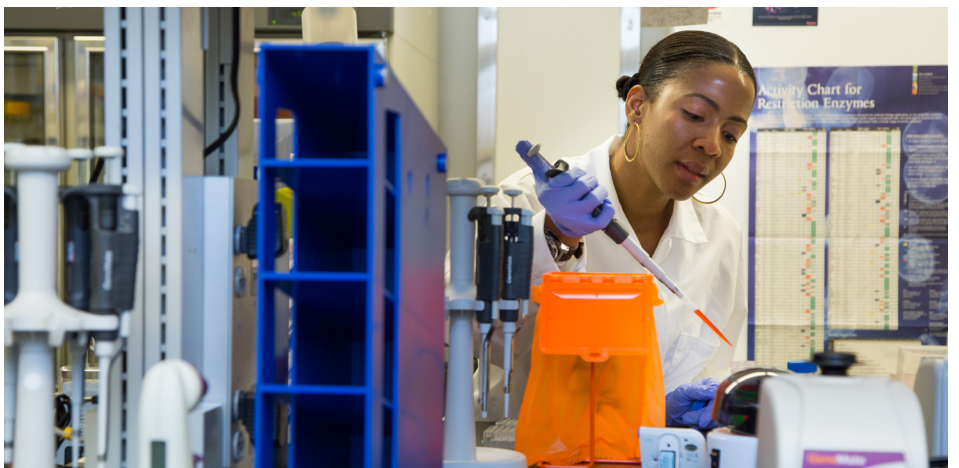




University of South Alabama
Health Care Authority

**Summary of
Staff Employee
Benefits
January 1, 2022**



USA HEALTH CARE AUTHORITY STAFF EMPLOYEE BENEFITS

Welcome to the University of South Alabama - #WeAreSouth! This guide provides important information about the benefits offered to new employees of USA Health Care Authority, including a brief description of each benefit. You may also obtain additional information from the Human Resources website at <http://www.southalabama.edu/departments/financialaffairs/hr/>. Benefits and an employee's right to them are subject to certain laws, University and USA Health Care Authority regulations and individual plan documents. Additional information is provided in the individual plan booklets and brochures. The University and the USA Health Care Authority reserve the right to either change, modify, or terminate these benefits at any time.

New Employee Enrollment

It is important to review and understand these benefits so that you can enroll in the plans for which you are eligible and that meet your needs. The choices you make will be in effect for the remainder of the calendar year unless you experience a qualifying change in status event.

New 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 held annually in November with coverage effective January 1.

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: hmaincampus@southalabama.edu

USA HEALTH

Human Resources
210 Cox Street
Mobile, Alabama 36604-3391
Phone: (251) 415-1604 • Fax: (251) 415-1606
E-mail: hrhealth@health.southalabama.edu

USA HEALTH UNIVERSITY HOSPITAL

Human Resources
2451 University Hospital Drive
Mobile, Alabama 36617-2293
Phone: (251) 471-7325 • Fax: (251) 471-7075
E-mail: hrhealth@health.southalabama.edu

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

The USA Health Care Authority is an EO/AA
Employer – minorities/females/veterans/disabilities/
sexual orientation/gender identity

USA HEALTH & DENTAL PLANS

The USA Health Care Authority offers two comprehensive plans which include health, dental and pharmacy benefits. Employees may choose to enroll in either of these two plans, as a new employee or during open enrollment, by selecting the one that best fits their needs. The **USA CHOICE PLAN** and the **USA SELECT PLAN** is administered by Blue Cross Blue Shield of Alabama. The employee receives a summary of the benefit plans to assist in the decision-making process.

USA CHOICE PLAN: Benefits are received within a network of Blue Cross Blue Shield providers or within the USA Health network of hospitals, physicians, outpatient clinics and other providers affiliated with the University of South Alabama. By using a USA Health provider, the member receives medical care at a lower cost to both the Plan and the member.

USA SELECT PLAN: This plan is a narrow network design based on USA Health medical providers and providers from the BCBS PPO network. The USA Select benefit design has no deductibles or copays when using a USA Health network provider. Other BCBS PPO providers are covered at 70%. By using a USA Health provider, this will ensure you are receiving the very best benefit possible.

Monthly Employee Cost:	Single*	Family*
USA Choice Plan	\$142	\$472
USA Select Plan	\$90	\$300

*Includes the non-tobacco wellness incentive of \$50

Monthly University Cost:	Single	Family
USA Choice Plan	\$535	\$1,124
USA Select Plan	\$381	\$795

Pharmacy Benefits

The USA Choice Plan and USA Select Plan provides prescription drug coverage administered by Prime Therapeutics, Inc. Coverage is automatic for employees and eligible dependents enrolled in the Plan.

USA Wellness Program

The University of South Alabama and the USA Health Care Authority encourage 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 \$50 wellness incentive (one per family). Employees are required to certify on the enrollment application that they do not use tobacco products.

Employees and their covered spouses who use tobacco products are not eligible for the \$50 wellness incentive. However, employees and their covered spouses can qualify for the \$50 wellness incentive after they stop using tobacco products for at least six months.

The USA Choice and Select Plans are committed to helping you achieve your best health. The wellness incentive is available to all employees. If you think you might be unable to meet the standard under this Wellness Program, you may qualify for an opportunity to earn the same reward by different means. Contact the USA Human Resources department for additional information.

Premium Conversion

Premiums for the USA Choice and Select Plans 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

Health Equity, Inc.
Website: www.healthequity.com
Phone: 866-346-5800

Eligible employees can take advantage of flexible spending accounts by setting 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. Each plan provides a VISA® reimbursement account card for use when you incur a qualified medical expense. Participants may also submit expenses through the online participant portal for reimbursement. 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: Sun Life
Website: sunlife.com **Phone: 800-247-6875**

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

Annual Base Salary	Coverage Amounts *
\$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 Sun Life 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 base annual salary 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.

University Paid-Short Term Disability Insurance

Company: Sun Life

Website: sunlife.com

Phone: 800-247-6875

The University provides at no cost to eligible employees short term disability insurance through Sun Life. After a 7-day period, benefits are paid at 60% of the employee's total weekly earnings, up to \$1,000 per week for a covered disability. Benefits are payable up to 12 weeks, as long as the employee remains unable to work due to a covered disability.

University Paid-Long Term Disability Insurance

Company: Sun Life

Website: sunlife.com

Phone: 800-247-6875

The University provides at no cost to eligible employees long term disability insurance through Sun Life. After a 90-day period of disability, 60% 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

USA Health Care Authority

457(b) Deferred Compensation-Matching Retirement Plan/401(a) Combination Plan

Company: TIAA

Website: www.tiaa.org

Phone: 800-842-2776

The USA Health Care Authority provides a deferred compensation plan which enables employees to use pre-tax income to contribute to their retirement. Participation is voluntary. The plan currently matches employee contributions dollar for dollar up to 5% of salary. These plans allow eligible employees to invest in fixed and variable annuities and mutual funds in tax-deferred accounts. The employer matched funds are invested in the 401(a) Combination Plan.

Eligible employees will be fully vested in the employer matching contributions at the completion of three (3) years of continuous employment.

Employees may reduce their state and federal taxable income by contributing up to \$20,500 (\$27,000 if over age 50) annually.

With this deferred compensation plan, employees make their own investment decisions. Depending on their personal investment goals, employees can choose one or more of the plan's investment options, each of which offers a different combination of risk and return. The transfer and withdrawal restrictions of the funds and accounts also differ and should be taken into consideration. Employees may choose a fund based on their closest estimated retirement year or may build their own portfolio from the funds available.

USA Health Care Authority

457(b) Deferred Compensation Plan - Supplemental Retirement

Company: TIAA

Website: www.tiaa.org

Phone: 800-842-2776

The USA Health Care Authority provides a 457(b) retirement plan that allows eligible employees to invest in fixed and variable annuities and mutual funds. Employees may contribute non-matched pre-tax contributions above the 5% match to the 457(b) Deferred Compensation Retirement Plan.

Employees will also have an opportunity to contribute post-tax contributions to the Roth 457(b). Employees may make pre-tax contributions to the 457(b) and post-tax contributions to the Roth 457(b) subject to a combined limit set by Section 402(g) of the IRS Code.

There is also 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 \$20,500 (\$27,000 if over age 50) annually.

Social Security

Social Security provides protection in the form of retirement benefits, disability income, survivor income and Medicare insurance. Participation is required. In 2022, the employee and the USA Health Care Authority contribute 6.2% of the employee's annual salary up to the maximum taxable earnings base of \$147,000. Contributions for Medicare are 1.45% of the employee's annual salary. The USA Health Care Authority contributes a matching amount.

PAID TIME OFF

The Paid Time Off (PTO) benefit program provides employees with paid time away from work that they can use for vacation, sick leave, personal leave, and holiday observances.

Full-time benefits-eligible employees accrue PTO hours as follows:

Years of Continuous Service	Days Accrued Per Year	Monthly Accrual Rate
0-5 yrs (0-60 months)	25	2.08 days per month
5- 10 yrs (61- 120 months)	29	2.42 days per month
10 or more years (121+months)	33	2.75 days per month

Benefits eligible part-time employees accrue PTO on a prorated basis. For new hires, accruals begin on the initial date of employment.

Employees who do not use all of the PTO hours they accrue within the fiscal year (10/1-9/30) may roll over

unused PTO hours from one fiscal year to the next. These hours may not exceed 480 (60 days) on October 1.

Employees may elect to cash out up to 80 PTO hours (prorated based on FTE) each year during open enrollment. Employees are required to have an 80-hour (10 days) balance at the time the payment is issued. PTO is paid at 100% of the employee's salary rate.

Upon separation of employment, employees are not eligible for payment of unused accrued PTO hours. This includes resignations, terminations, and retirements.

MISCELLANEOUS BENEFITS

Educational Benefit Plan

Employee - Upon completion of 6 months of employment prior to the first day of classes per the University Academic Calendar, regular full-time employees may qualify for a tuition credit for up to five credit semester hours, plus the University registration fee. The tuition credit rate is based on the prevailing College of Arts and Sciences undergraduate tuition rate for all course levels. Employees must maintain at least a 2.0 institutional grade-point average for undergraduate course work and a 3.0 institutional grade-point average for graduate course work for continued eligibility.

Spouse/Dependents - Tuition credit is also available to the spouse and unmarried dependent children (under age 25 on the first day of classes) of employees who are eligible for the educational benefit. The tuition credit is 50% of tuition only (no fees) with no hour maximum. The tuition credit rate is based on the prevailing College of Arts and Sciences undergraduate tuition rate for all course levels. The spouse/dependent children must maintain at least a 2.0 institutional grade-point average for undergraduate course work and a 3.0 institutional grade-point average for graduate course work for continued eligibility.

In accordance with current Internal Revenue Service regulations, educational benefits received by an individual who is a dependent of the employee, are treated as taxable income to the employee.

Assist America Emergency Travel Assistance and Identify Theft Protection

Company: Sun Life

Website: sunlife.com

Phone: 800-247-6875

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. Identify theft protection is provided to proactively protect your personal financial information.



SouthAlabama.edu/JagFit@South

Live. Learn. Feel. Engage. Join the Movement!

JagFit@South Health and Wellness Initiative is available to all University employees. With a focus on health, exercise, nutrition, emotional wellness and sustainability, the University is prioritizing a culture change at South Alabama. Visit the JagFit@South website for information on fun and exciting exercise and wellness challenges along with quality giveaways to employees who join the health and wellness movement and reach specific milestones. Learn more at www.southalabama.edu/JagFit.

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 University Hospital and USA Children's & Women's hospital charges after group insurance has paid
- USA Federal Credit Union
- Free admission to single ticketed 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

Benefits “At a Glance” Matrix

Benefit	Who Pays	When Eligible*	What to Know
Medical Plan	USA HCA & Employee	First of month following date of employment**	Administered by Blue Cross Blue Shield of Alabama
Dental Plan	USA HCA & Employee	First of month following date of employment (if enrolled in Medical Plan)**	Administered by Blue Cross Blue Shield of Alabama
Pharmacy Benefits	USA HCA & Employee	First of month following date of employment (if enrolled in Medical Plan)**	Administered by Prime Therapeutics, Inc.
Flexible Spending Accounts	Employee	First of month following date of employment	Administered by Health Equity, Inc. Provides tax savings on medical and dependent care expenses
University Paid STD Insurance	USA HCA	First of month following date of employment*	Covers 60% of total weekly wages, up to \$1,000 per week after a 7 day waiting period.
University Paid LTD Insurance	USA HCA	First of month following date of employment**	Payments after 90 days of disability
University Paid Group Term Life Insurance	USA HCA	First of month following date of employment**	Coverage varies with salary
University Paid AD&D Insurance	USA HCA	First of month following date of employment**	Coverage equals amount of Term Life
Voluntary Additional Group Term Life Insurance (Employee)	Employee	First of month following date of employment**	Available coverage equal to 1x, 2x or 3x base annual earnings (subject to medical underwriting)
Voluntary Additional Group Term Life Insurance (Spouse)	Employee	First of month following date of employment**	\$25,000 additional coverage
Voluntary Additional Group Term Life Insurance (Children)	Employee	First of month following date of employment**	\$10,000 additional coverage
HCA 457(b)/401(a) Deferred Compensation Matching Retirement Plan	USA HCA & Employee	Immediately	Pre-tax matching contributions up to 5% with TIAA. Must be a regular benefits-eligible employee to participate
HCA 457(b) Deferred Compensation Retirement Plan (Supplemental Retirement)	Employee	Immediately	Pre-tax or Roth savings Plan for contributions above the match with TIAA
Employee Educational Benefit	USA HCA	Upon completion of 6 months of employment	Employee & dependent tuition credit benefits. Requires full-time employment
Employee Assistance Program	USA HCA	Immediately	Confidential counseling and referral services
Paid Time Off (PTO)	USA HCA	Immediately	Number of days vary based on years of service. PTO can be used for vacation, sick leave, holiday observance and personal leave. Voluntary cash out provision of up to 80 hours (prorated for PT employees) allowed annually

* Most benefits require active enrollment by the employee within 30 days of employment date.

** Employees are eligible to participate in the designated benefits if a regular employee and appointed to work a schedule of 30 hours or more per week (.75 FTE).