

# 2025 Benefits & Wellbeing Summary

## for UAB Residents

### Healthcare Plans

For new employees, coverage under UAB's healthcare plans will begin on the date of employment. Employees who wish to enroll in one of UAB's healthcare plans may do so within 31 days of their hire date or a separate qualifying event. If for some reason you do not enroll during the times stated above, the next opportunity to do so will be during the annual open enrollment period (usually during October with a January 1 effective date). UAB's medical, dental and vision plans are stand-alone programs. Premiums for medical, dental and vision insurance are pre-tax deductions from your paycheck.

#### **TRADITIONAL MEDICAL PLANS**

UAB offers eligible employees a choice of three stand-alone traditional medical plans: Viva UAB, Viva Access and Blue Cross/Blue Shield. Traditional plans are characterized by lower out-of-pocket costs (copays and deductibles) for covered services when compared to the consumer-driven health plan (see below), and do not include a high annual deductible that must be met before insurance begins paying.

#### **CONSUMER DRIVEN HEALTH PLAN WITH HSA**

UAB offers eligible employees a consumer-driven health plan (CDHP), Viva Choice. The difference between a traditional health plan and a CDHP is that in exchange for meeting a higher combined medical and Rx deductible, you will have lower monthly premiums. Viva Choice is paired with a health savings account (HSA) that enables you to set aside pre-tax via payroll or after tax dollars to pay for qualified, out-of-pocket expenses.

#### **DENTAL PLANS**

UAB offers eligible employees a choice of Basic or Comprehensive dental coverage, provided by Blue Cross/Blue Shield of Alabama (BCBS). Under the Basic plan, preventive and diagnostic services are covered at 90 percent of usual, customary and reasonable (UCR) charges. Basic services are covered at 90 percent of UCR subject to a \$25 deductible. In addition to the Basic dental benefits, the Comprehensive plan covers major services at 60 percent of UCR subject to the deductible. Orthodontic services are covered at 50 percent of UCR up to a \$1,000 per patient lifetime maximum.

#### **VISION PLANS**

UAB offers eligible employees a choice of Basic or Premier vision coverage, provided by Vision Service Plan (VSP). VSP offers employees coverage for routine eye exams, lenses and frames, contacts and discounts for LASIK eye surgery. The Basic plan includes new replacement frames every other calendar year. The Premier plan includes new replacement frames every year. Both plans offer in-network and out-of-network coverage. UAB Eye Care, the University Optometric Group (private faculty practice group at UAB) and the UAB Department of Ophthalmology — Ophthalmology Services Foundation all participate in the VSP network.



HUMAN RESOURCES

The University of Alabama at Birmingham

# 2025 Premium Rates for Healthcare Plans

UAB’s healthcare plans are stand-alone programs. Premiums for medical, dental and vision are pre-tax deductions from your paycheck. Listed below are the monthly costs for each plan. Please note that the monthly cost will be split over the first and second check of the month for biweekly paid employees.

2025 MONTHLY HEALTHCARE PLAN DEDUCTIONS				
HEALTHCARE PLAN		SINGLE	EMPLOYEE + CHILD(REN)	FAMILY
CDHP Medical Plan	Viva Choice	\$89.76	\$301.18	\$406.96
	Viva UAB	\$116.17	\$353.78	\$494.84
Traditional Medical Plans	Viva Access	\$185.65	\$566.00	\$734.90
	Blue Cross/Blue Shield	\$207.43	\$632.00	\$848.00
Dental Plans	BCBS Basic	\$18.78	\$32.17	\$44.38
	BCBS Comprehensive	\$35.74	\$61.12	\$86.10
Vision Plans	VSP Basic	\$5.23	\$9.90	\$16.63
	VSP Premier	\$9.18	\$14.29	\$29.88

## FLEXIBLE SPENDING ACCOUNT

UAB employees can take advantage of flexible spending accounts, which are pre-tax reimbursement accounts administered by Inspira Financial, for eligible medical and dependent care expenses. You can set aside pre-tax money via payroll deductions to pay for healthcare and dependent care expenses not covered by your benefit plan. Money set aside in these accounts will reduce your taxable income, providing you with more value for the dollar. You can set aside up to \$3,300 per year in a healthcare flexible spending account. For dependent care accounts, you can set aside \$5,000 or \$2,500 for married taxpayers filing separate returns. Employees must enroll within 31 days from date of hire, qualifying life event, or during the annual open enrollment period.

## HEALTH SAVINGS ACCOUNT

Only employees enrolled in the Viva Choice CDHP are eligible to participate in a health savings account (HSA) and will be automatically enrolled in the HSA upon enrollment in the Viva Choice CDHP. UAB will pre-fund your account \$600 for single plans and \$1,200 for non-single plans elected during open enrollment. Outside of open enrollment, UAB will pre-fund a prorated amount based on the number of pay periods remaining in the calendar year at the time of enrollment. Once funds are available in your account, you can use those funds to pay for eligible expenses. Unused funds roll over from year to year and your HSA stays with you, even if you switch employers, change health plans or retire. You may elect to contribute pre-tax dollars directly through payroll or after-tax dollars on your own, up to the annual limit of \$4,300 for single and \$8,550 for non-single.



# Premium Assistance

UAB provides premium assistance to eligible active employees by giving a medical premium discount based on family size and total combined household income. To apply for this discount, active employees must submit the Premium Assistance Application and furnish acceptable proof of total annual household income based on their most recently filed Federal Income Tax Return. Application deadline is 60 days from January 1 each plan year, or 60 days from the effective date of enrollment in a medical plan for newly eligible employees. The amount of the discount provided is equal to the lowest cost single plan employee medical premium offered. For 2025, the amount is \$89.76 per month (up to \$1,077.12 per year) subject to applicable taxes. Employee’s regular medical premium will remain tax-sheltered.

2025 UAB MEDICAL PREMIUM ASSISTANCE (2 times federal poverty level)								
Total Family Size as reported on Federal Tax Return	1	2	3	4	5	6	7	8
Annual Household Income as reported on Federal Tax Return	\$30,120	\$40,880	\$51,640	\$62,400	\$73,160	\$83,920	\$94,680	\$105,440

# Paid Time Off

All leave taken is at the discretion of the resident’s program director, who must take into consideration any restrictions on leave established by the certifying board and/or Residency Review Committee for the specialty and the training requirements of the program.

Each program must provide its residents with written, program-specific policies on leave, which must address the effect of leaves of absence, for any reason, on satisfying the criteria for completion of the residency program. A resident may be required by the program director to complete additional training equivalent to any leave taken in excess of that allowed by the training requirements of the program. Residents must obtain prior approval from the program director, or his/her designee, for all leave, with the exception of emergencies or sudden illness.

The following is a summary of vacation and sick leave policies established by the Hospital, which generally apply to all residents, except as modified by the policies established by the individual programs. To view the complete and current resident leave policy (to include Family and Medical Leave), please review the GME Policies and Procedures online at [uab.edu/medicine/home/residents-fellows](http://uab.edu/medicine/home/residents-fellows).

## VACATION

The working year is defined in terms of 52 weeks, of which a maximum of three (3) work weeks for vacation purposes will be paid by the Hospital. Vacation unused at the end of a year may not be carried forward to the next year. Vacation unused at the time of termination is not reimbursable but may be taken as terminal leave, at the program director’s discretion, through June 30.

## SICK LEAVE

Salary deductions generally are not made for time lost due to illness or injury if such time does not exceed three (3) work weeks.



More information about benefit plan options can be found online in the UAB for Me Benefits Portal at [uab.edu/hrintouch](http://uab.edu/hrintouch), or by contacting the UAB Benefits Department by email at [benefits@uab.edu](mailto:benefits@uab.edu) or by calling **205-934-3458**.

# Voluntary Supplemental Plans

## ACCIDENT INSURANCE

Accident protection is offered to employees and family members through both a Low and High plan option through AFLAC. AFLAC provides supplemental financial support to cover out-of-pocket expenses for items incurred as the result of a non-work related accident. Examples include ambulance, concussion, traumatic brain injury, coma, burns, emergency dental work and fractures. Employees who wish to enroll may do so within 31 days of their hire date or a separate qualifying event. Qualifying events include but are not limited to change in marital status; addition of a dependent due to birth, adoption, or placement for adoption; and/or change of benefit eligibility status.

2025 MONTHLY ACCIDENT INSURANCE DEDUCTIONS			
SUPPLEMENTAL PLAN	EMPLOYEE	EMPLOYEE + CHILD(REN)	FAMILY
AFLAC Group Accident — Low	\$5.08	\$10.65	\$14.19
AFLAC Group Accident — High	\$10.13	\$21.24	\$28.31

## IDENTITY THEFT PROTECTION

Allstate Identity Protection Pro Plus is a comprehensive identity theft protection program offered to employees and family members with a Social Security number. Allstate Identity Protection Pro Plus provides identity theft and credit monitoring services featuring a 24/7 U.S. based customer care center, dark web, financial activity monitoring, social media monitoring, lost wallet, credit alerts and credit lock. Mobile app available.

2025 MONTHLY ID THEFT PROTECTION DEDUCTIONS		
SUPPLEMENTAL PLAN	EMPLOYEE ONLY	EMPLOYEE + FAMILY
Identity Theft Protection	\$9.95	\$17.95

## PET BENEFIT SOLUTIONS

Pet Benefit Solutions total pet plan provides a veterinary discount plan and a prescription savings plan to participants with single or multiple pets. Also included is access to a pet help line staffed by veterinary experts and a lost pet recovery service for cats and dogs.

### ■ Pet Assure Veterinary Discount Plan

Pet Assure is a discount plan that can provide 25 percent savings on in-house medical services when using network veterinarians. Eligible services range from well visits and immunizations to dental cleaning or emergency or surgical care. Because Pet Assure is not insurance, there are no forms to fill out, no waiting for reimbursements and no denials of coverage — even pets with pre-existing conditions are accepted — and no age limits apply. See a list of Birmingham-area participating veterinarians online.

### ■ PetPlus Prescription Savings Plan

Receive members-only pricing on brand-name scripts, flea/tick products, vitamins/supplements, heartworm preventatives and prescription food.



2025 MONTHLY PET BENEFIT SOLUTIONS DEDUCTIONS		
SUPPLEMENTAL PLAN	SINGLE PET	UNLIMITED PETS
Pet Benefit Solutions	\$11.75	\$18.50



# Voluntary Retirement Programs

## 403(B) PLAN

The 403(b) plan offered by TIAA is a voluntary, defined-contribution, pre-tax as well as Roth after-tax plan governed by the Internal Revenue Code 403(b). There are no University matching contributions under this plan.

## 457(B) PLAN

UAB also offers a voluntary, defined-contribution, pre-tax as well as Roth after-tax plan governed by Internal Revenue Code 457(b). Similar to the 403(b) plan, the 457(b) plan offered by TIAA includes the same expanded investment options and convenient payroll deductions. There are no University matching contributions under this plan.



# Life, Accidental Death/Dismemberment & Disability

## GROUP TERM LIFE INSURANCE, Sponsored

Provided at no cost to the eligible employee; coverage varies with salary as indicated below.

ANNUAL SALARY	COVERAGE
up to \$23,999	\$30,000
\$24,000 to \$29,999	\$37,500
\$30,000 to \$39,999	\$50,000
\$40,000 and above	125% of Salary with Maximum Insurance Coverage of \$300,000

## LIFE INSURANCE, Voluntary

Rates vary based on age.

- **Maximum Employee Coverage:** Up to five times your Basic Annual Earnings or in \$50,000 increments to a maximum of the lesser of five times Basic Annual Earnings or \$1.4 million.
- **Guaranteed Issue for Employee:** The lesser of three times your Basic Annual Earnings or \$500,000; must be elected during the first 60 days of employment without evidence of insurability.
- **Spouse Life Coverage and Guaranteed Issue:** Employee coverage required. Amount elected by you in multiples of \$10,000 up to \$150,000 not to exceed 100 percent of employee coverage. Guaranteed issue \$30,000 must be elected during the first 60 days of employment without evidence of insurability.
- **Guaranteed Issue for Unmarried Children:** Employee coverage required. \$10,000 for children from live birth until age 26.

## ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE, Sponsored

Provided at no cost to the eligible employee.

- \$22,500 for accidental death; dismemberment coverage varies.

## ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE, Voluntary

Rates vary based on coverage level.

- **Maximum Coverage:** The lesser of 10 times your basic annual earnings or \$500,000. Employee must enroll within 31 days from date of hire, qualifying life event, or during the annual open enrollment period.

## LONG-TERM DISABILITY INSURANCE (SALARY CONTINUATION), Sponsored

Provided at no cost to the employee.

- After a 90-day waiting period, 66 2/3 percent monthly salary (not to exceed \$10,000 per month) for the first 90 days of disability; after 90 days, 60 percent monthly salary (not to exceed \$10,000 per month).



## Health & Wellbeing

### UAB EMPLOYEE WELLNESS

UAB Employee Wellness provides resources and opportunities to help employees live well — from a dynamic schedule of wellness programs and initiatives to online and on-campus tools, classes and screenings that make it easy to make healthy choices in the workplace. Available services include...

- **My Health Rewards** is a no cost, voluntary program that rewards eligible employees for participating in healthy behaviors such as completing age/gender specific screenings, participating in care-management programs, logging physical activity and more. Participants can earn up to \$350 a year. [uab.edu/myhealthrewards](https://uab.edu/myhealthrewards)
- **Wellscreens**, a free biometric health screening, is offered annually to eligible employees. The 15-minute screening measures blood pressure, total cholesterol, LDL cholesterol, HDL cholesterol, blood sugar, BMI, triglycerides and cholesterol ratio/cardiac risk. [uab.edu/wellscreens](https://uab.edu/wellscreens)

### UAB EMPLOYEE ASSISTANCE & COUNSELING CENTER

The UAB Employee Assistance & Counseling Center (EACC) offers free, confidential support services designed to help identify, understand and resolve work-related and personal issues and maintain a successful work/life balance. The EACC offers up to 15 free counseling sessions per year to eligible employees and members of their immediate household; individual, couples and family counseling are available. Additional services include...

- Financial counseling
- Life coaching
- Tobacco cessation
- Art therapy
- Play therapy
- Alcohol and drug abuse aftercare
- Eldercare services
- EMDR
- Critical incident stress management services
- Case management services
- Supervisory training and consultation
- Career counseling, and more

To learn more about available Health & Wellbeing services, visit UAB Employee Wellness at [uab.edu/wellness](https://uab.edu/wellness) or email [uabwellness@uab.edu](mailto:uabwellness@uab.edu), and visit UAB Employee Assistance & Counseling Center at [uab.edu/eacc](https://uab.edu/eacc) or email [uabeacc@uab.edu](mailto:uabeacc@uab.edu).





# Educational Assistance for Employees & Families

Educational assistance benefits are available to eligible UAB employees and their spouses and/or dependent children. A brief summary of each benefit is outlined below. Eligible coursework must be taken at UAB for UAB academic credit and is subject to grade point average requirements. See the full policy and certification requirement under Section 319 of the UAB Policies and Procedures Library.

PROVIDED TO	AVAILABLE	BENEFIT
UAB employees	After six months full-time regular employment	100% in-state tuition for all undergraduate, graduate & professional program courses at UAB
Unmarried dependent children and children of sponsored adults of UAB employees (up to age 26)	Employee must be full-time regular status and have one year of continuous service*	50% in-state tuition assistance for all undergraduate credit courses at UAB (limited to 50% even if both parents are full-time UAB employees)
Spouses and sponsored adults of UAB employees	Employee must be full-time regular status and have one year of continuous service*	50% in-state tuition assistance for undergraduate credit courses at UAB up to 18 semester hours
Unmarried dependent children and children of sponsored adults of UAB retirees (up to age 26)	Employee must have been in full-time regular status at time of retirement	50% in-state tuition assistance for all undergraduate credit courses at UAB

\* Waiting period is waived for children and spouses of full-time regular faculty members.

Although every effort has been made to ensure the information provided is accurate, errors may occur. This summary of benefits is for general guidance only and is not a contract. All benefits are subject to the terms, conditions and limitations of the contracts governing them. Costs identified above are effective January 01, 2025. Benefit eligibility may differ for employees working other than in a postdoctoral employee position.

