



Benefits “At a Glance” Matrix

09-27-11

Benefit	Who Pays	When Eligible**	What to Know
Medical Plan	UA & Employee	Immediately	Administered by Blue Cross/Blue Shield
Dental Plan	Employee	Within one month of hire date	Blue Cross Blue Shield Dental Plan
Vision Plan	Employee	Within one month of hire date	UnitedHealthcare Vision Plan
Flexible Spending Accounts	Employee	Immediately	Tax savings on medical and dependent care
University Paid Group Term Life Insurance	UA	Immediately	Coverage varies with salary
University Paid AD&D Insurance	UA	Immediately	\$22,500 coverage
Voluntary Group Term Life Insurance	Employee	Immediately	Additional group term life insurance
Voluntary AD&D Insurance	Employee	Immediately	Additional AD&D insurance
University Paid LTD Insurance	UA	Immediately	Payments after 90 days of disability
Teachers' Retirement System - 401(a) Plan	UA & Employee	Immediately	* Mandatory 7.25% employee contribution
University of Alabama System 403(b) Plan	UA &/or Employee	Immediately	Tax exempt savings plan
University of Alabama System 457(b) Plan	Employee	Immediately	Deferral of income & taxes to later date
Long-Term Care Insurance	Employee	Immediately	LTC insurance at group rates
Employee Assistance Program	UA	Immediately	Confidential counseling & referral services
Educational Benefit Program	UA	Immediately for employee & 6 months for dependent	Employee & dependent tuition benefits
Annual Leave (vacation)	UA	Immediately	Generous paid vacation
Sick Leave	UA	Immediately	Equates to 1 day earned per mo. (PT leave prorated)
Holiday & Administrative Leave	UA	Immediately	Generous leave benefits

* TRS is not mandatory for Temporary Full-Time & Temporary Part-Time Faculty in year 1 but are eligible if FTE > .50. TRS is mandatory beginning 13th month.

** Most benefits require active enrollment by employee – some require enrollment within 30 days of start date or eligibility date.