

Type of Benefit	CURRENT Summary of benefit	CURRENT Single Cost	CURRENT Family Cost
Health Currently Blue Cross/Blue Shield of Alabama Available if work 30 + hours a week	BlueCard Preferred Provider Org (PPO) In-Network benefits: E.g., No primary physician needed; choose own specialist when a Preferred Medical Doctor (PMD); The following apply: In-Network Physician is \$30 copay Major medical deductible is \$300/calendar yr; typically 70% BCBS portion & 30% employee for the next \$1500 Prescriptions: name brand drugs fall under major medical (Generic drugs are reimbursed at 100% generally). Pay Pharmacy either way. Hospital deductible is \$200, with a \$25 co-pay for days 2-5 of hospital stay Employee's portion tax sheltered unless opts out	\$40 Monthly, or \$20 biweekly	\$530 Monthly, or \$265 biweekly
Dental 30 hrs/wk	Currently BCBS; available generally if working 30+ hours/wk; covers some child orthodontia Also a PPO Plan Employee's portion tax sheltered unless opts out	\$16 Monthly, or \$8 biweekly	\$80 Monthly, or \$40 biweekly
Vision must work 20 hrs/wk	VSP network-Guardian/ Exam Copay \$10. Materials Copay \$25 Employee's portion tax sheltered unless opts out	9.79 mo or \$4.90/biweekly	\$24.58 mo or \$12.29/biweekly
Life must work 20 hrs/wk	One times annual budsal or base faculty contract (rounded up to nearest \$1000) with \$50,000 maximum Also adds Accidental Death & Dismemberment	Free .32 for spouse and/or dependents	Voluntary coverage available Price varies depending on coverage
Flexible Benefits 125 Plan 20 hrs/wk	Can tax shelter child care or care for parent for employee (and spouse, if married) to work; up to \$5000 Can tax shelter between \$250 and \$2650 for approved unreimbursed medical expenses; e.g., doctor co-pays and deductibles, glass, dental work	Cost: Amount of choice between \$250-\$2650 Do not pay taxes on sheltered amounts	
Long Term Disability (LTD) Must work 20hrs/wk	Insures generally 66 2/3% of annual (or faculty base contract) if Totally Disabled for 90 days or more until age 65	Cost depends on salary; the cost is split 50/50 between SHC and employee	
Retirement Must work 20 hrs/wk	403(B) Defined Contribution Plan after 1 year of full time service in higher ed above GA level; Employee must sign up to implement Requires at least 20 hrs/wk (1,000 plus hrs/yr); TIAA and Fidelity are Investment Options Employee can make voluntary tax-deferred contributions even when not eligible for the Plan	These \$\$ are sheltered from federal & state tax These \$\$ are sheltered from federal & state tax	

Short Term Disability 20 hrs/wk	Covers you if you are out more than 14 days; last until you hit the 90 day mark for long term disability to start	Cost depends on salary	
Critical Illness 20 hrs/wk	Covers cancer type 1 & 2, heart attack, kidney failure, organ transplant, stroke, coronary artery bypass graft ; \$\$ paid to you should one of these occur; does NOT cover actual sickness	see rate sheet	
Accident Benefit 20 hrs/wk	Pays you \$\$ should you receive certain treatments for a accident; e.g. Have to ride in an ambulance \$150; x-ray \$30	see rate sheet	
Sick Leave	Accrue and carry up to 75 days Earn 1 day per month worked Does not cash out if employment ends		
Holidays	Approximately 17 days per year, or as Cabinet determines		
Vacation (Time accrues over, e.g., 12 month period)	Exempt Employee below Cabinet level 10 days/calendar yr for 1-3 full calendar years of service 15 days/calendar yr for 4-8 full calendar years of service 20 days/calendar yr for 9 years and beyond Non-exempt Employee 10 days/calendar yr for 1-6 full calendar years of service 15 days/calendar yr for 7-12 full calendar years of service 20 days/calendar yr for 13 years and beyond		
Miscellaneous	Tuition Reduction for employee and/or dependents; Rec Center use; golf course discount; Access to Mobile Educators Credit Union; Barnes & Noble (some discounts)		