

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	\$80 Monthly, or \$40 biweekly	\$570 Monthly, or \$285 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 - \$2750  Do not pay taxes on sheltered amounts	
Long Term Disability (LTD) Must work 20+ hrs/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 Plan 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	

<b>Short Term Disability</b> 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	
<b>Critical Illness</b> 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	
<b>Accident Benefit</b> 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	
<b>Sick Leave</b>	Accrue and carry up to 75 days Earn 1 day per month worked Does not cash out if employment ends		
<b>Holidays</b>	Approximately 17 days per year, or as Cabinet determines		
<b>Vacation</b> No carry over from year to year  (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		
<b>Miscellaneous</b>	Tuition Reduction (has waiting period) for employee and/or dependents; Rec Center use; golf course discount; Access to Mobile Educators Credit Union; Barnes & Noble (some discounts)		