

Employee Benefit Guide



A GUIDE FOR PLAN YEAR

2021-22



Your Health is Important!

Your health and the health of your family are important to Alabama State University. This is the reason we offer comprehensive health care coverage with ancillary benefit options to eligible employees and their families. Alabama State University's Benefits Package is designed to focus on your total well-being.

This guide describes Alabama State University's Employee Benefits Package. Please read through all of your materials very carefully. You have many resources available for any questions related to your plans as you enroll and throughout the year. Take advantage of those resources to insure you receive the full benefits you need and all that is available to you. The health care coverage you elect begins with your initial eligibility date and continues through the end of the enrollment year.

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by Alabama State University. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.



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Enrolling in Benefits

The 2021-22 Benefit Plan Year is from October 1, 2021 to September 30, 2022.

It is important that you make your benefit elections within the time frame allowed during your new hire or Open Enrollment period. Postponing the confirmation of your elections will result in a delay in your enrollment processing and mailing of ID cards. In other words, if you wish to see a doctor or fill a prescription soon after your benefits begin, please make your elections in a timely fashion or you may experience a delay. Once you confirm your benefit elections, your next opportunity to change or elect benefits will not be until the next Open Enrollment period, unless you experience a qualifying life event.

IMPORTANT

Current Employees:

You must enroll by Aug. 20, 2021.

New Employees:

You must enroll within 30 days of the date of benefits eligibility.

If you do not complete your enrollment within the designated period, you will not be eligible for any elective benefits for the 2021-22 plan year.

What's New For 2021-22?

>> NO CHANGE IN EMPLOYEE MEDICAL PLAN CONTRIBUTION RATES

ASU's employees and the university have worked hard to stem rising healthcare costs. As a result, employee contribution rates will not change in 2021-22, even though rates are expected to climb by more than 5% nationally.

>> MORE HELP TO REDUCE COSTS

Employee Navigator, our Benefits administrator, can now connect with you via text, phone, online chat or email to help you make full use of your benefits, which limits your out-of-pocket expenses and costly gaps in care.





Benefits Eligibility

All full-time Alabama State University employees are eligible for benefits. Your benefits are effective as follows, unless otherwise noted in this guide:

- The first of the month following 30 days of employment
- Additionally, you may enroll during your annual Open Enrollment period each year, for an October 1, 2021 effective date.

Are my Dependents Eligible?

As a full-time employee, you can also enroll your spouse to whom you are legally married and eligible children, as described below:

- Children up to age 26 (coverage ends the last day of the child's birth month), including natural children, stepchildren and legally adopted children (a legally adopted child is considered eligible from the date the employee assumes a legal obligation for support in anticipation of adoption).
- Unmarried children of any age who are incapable of self-support and who became mentally or physically handicapped before the limiting age (26) and are dependent on you for more than half of their maintenance and support.

Dependent Verification

To activate coverage for your dependents, you are required to submit the appropriate eligibility documentation to Human Resources. Please note, we cannot provide coverage for any dependents who are not verified.

Qualified Life Status Change

After the Open Enrollment deadline has passed, you cannot change your benefit elections until the next Open Enrollment period unless you experience a qualified change in life status that affects your benefits. You must request the change within 30 days of the event. Your benefit election changes will be effective on the date of the qualified life status change.

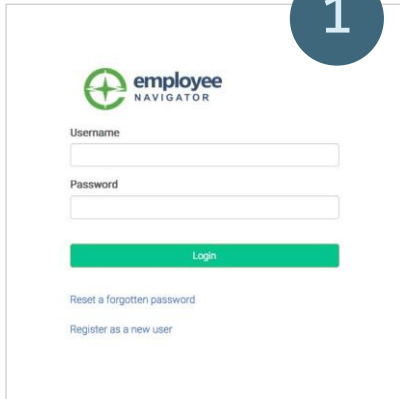
Examples of Change in Status:

- Marriage / Divorce
- Birth / Adoption
- Spouse or dependent loss of coverage or new employment
- Change in work hours / eligibility status
- Death in family
- Loss of dependent status



Enrollment Instructions

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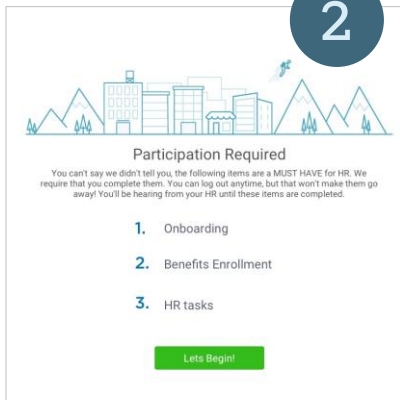
The screenshot shows the Employee Navigator login page. At the top left is the logo with a green cross and the text "employee NAVIGATOR". Below the logo are two input fields: "Username" and "Password". A green "Login" button is positioned below the password field. At the bottom of the page, there are two links: "Reset a forgotten password" and "Register as a new user".

Step 1: Log In

Go to www.employeenavigator.com and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.
- **Company Identifier: ASU**

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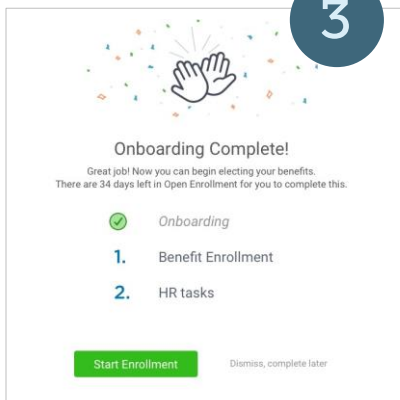


The screenshot shows a page titled "Participation Required" with a city skyline illustration. Below the title is a paragraph: "You can't say we didn't tell you, the following items are a MUST HAVE for HR. We require that you complete them. You can log out anytime, but that won't make them go away! You'll be hearing from your HR until these items are completed." Below this is a numbered list: 1. Onboarding, 2. Benefits Enrollment, 3. HR tasks. A green "Lets Begin!" button is at the bottom.

Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.

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The screenshot shows a page titled "Onboarding Complete!" with a hand icon and confetti. Below the title is a paragraph: "Great job! Now you can begin electing your benefits. There are 34 days left in Open Enrollment for you to complete this." Below this is a list: a green checkmark next to "Onboarding", followed by 1. Benefit Enrollment, 2. HR tasks. At the bottom are two buttons: "Start Enrollment" and "Dismiss, complete later".

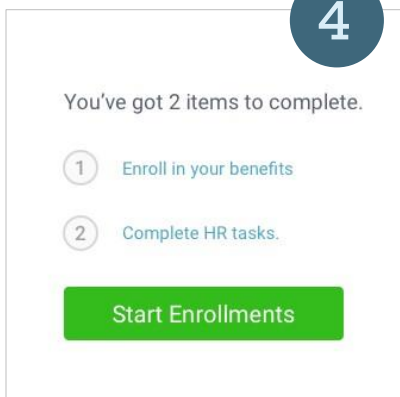
Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

TIP

if you hit "Dismiss, complete later" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "Start Enrollments"

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The screenshot shows a page titled "You've got 2 items to complete." Below the title is a numbered list: 1. Enroll in your benefits, 2. Complete HR tasks. A green "Start Enrollments" button is at the bottom.

Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

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Who am I enrolling?

- Myself
- Elizabeth Reynolds (Spouse)
- Gwen Reynolds (Child)

Step 5: Benefit Elections

To enroll dependents, click the checkbox next to the dependent's name. Below your dependents you can view your available plans and the cost per pay period. To elect a benefit, click **Select Plan** underneath the plan cost.

Click **Save & Continue** at the bottom of each screen to save your elections. If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

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Plan Cost	Employer Contribution	My Cost
\$138.45	\$138.45	\$0.00

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

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Step 7: Review & Confirm Elections

Review the benefits selected on the enrollment summary page to make sure they are correct. **Click Sign & Agree** to complete your enrollment. You can print a summary of your elections or login to view your elections online.

TIP

If you miss a step you'll see Enrollment Not Complete in the progress bar with the incomplete steps highlighted.

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Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click Start Tasks. If your HR department has not assigned any tasks, you're finished!



>> Scan the QR Code with the camera on your phone to view an educational video about healthcare expenses.

Medical

Alabama State University employees are offered medical insurance through Blue Cross Blue Shield of Alabama. Both medical plans offer preventive care at 100%, an out-of-pocket maximum to protect you should a catastrophic event occur, and out-of-network coverage when needed. Although out-of-network coverage is available, using network providers will save you money. You can find Blue Cross Blue Shield of Alabama providers online at www.AlabamaBlue.com or by calling Blue Cross Blue Shield of Alabama at 1-800-292-8868.

Services*	PPO	HDHP
Deductible		
» Individual	\$200	\$3,000
» Family	\$600	\$6,000
Co-insurance	80%	80%
Office Visits		
» Preventive Care	Plan pays 100%	Plan pays 100%
» Primary Care Physician	\$35 copay	80% after Deductible
» Specialist	\$50 copay	80% after Deductible
Emergency Room	\$100 copay	80% after Deductible
Hospital		
» Inpatient (Days 1-5)	\$100/\$50 copay	80% after Deductible
» Outpatient	\$250 copay	80% after Deductible
Out-of-Pocket Maximum		
» Individual	\$1,500	\$6,000
» Family	\$4,500	\$12,000

Monthly Contributions—Medical*						
Employee Salary	Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
	PPO	HDHP	PPO	HDHP	PPO	HDHP
Less than \$25,000	\$39.89	\$0.00	\$271.30	\$0.00	\$469.89	\$0.00
\$25,000 – \$32,500	\$61.24	\$0.00	\$271.30	\$0.00	\$490.79	\$0.00
\$32,501 – \$40,000	\$91.13	\$0.00	\$271.30	\$0.00	\$522.15	\$0.00
Above \$40,000	\$129.56	\$0.00	\$271.30	\$0.00	\$553.50	\$0.00

*In-network services only are illustrated in the charts above. This is meant to be a brief summary only. For full plan details refer to the SPD.


*10 Month and Bi-Monthly Employee contributions are listed on pg.27.


Prescriptions


When you enroll in the ASU medical plan, you are automatically enrolled in prescription drug coverage. Prescription drug coverage is one of the most valuable, but also one of the most expensive benefits offered. Always discuss lower cost alternatives with your physician.

Rx Services*	PPO	HDHP
Retail (30 day supply)		
» Tier 1 Drugs	\$10 copay	\$10 copay
» Tier 2 Drugs	\$20 copay	\$20 copay
» Tier 3 Drugs	\$50 copay	\$50 copay
Mail Order (90 day supply)		
» Tier 1 Drugs	\$20 copay	\$20 copay
» Tier 2 Drugs	\$60 copay	\$60 copay
» Tier 3 Drugs	\$100 copay	\$100 copay

Saving on Prescriptions

- 

If you regularly take the same medications, a mail order program may allow you to get a three-month supply for a lower cost, while saving you trips to the pharmacy, and time waiting in line.
- 

Talk with your doctor about using generics when possible. Generic drugs have the same active ingredients as brand name drugs – without the higher price tag.
- 

Many chain pharmacies offer certain generic medications at deep discounts. In addition, some will dispense certain antibiotic medications for free. Check with your pharmacy to determine if any special programs are available.

ALL Kids

If you meet certain eligibility criteria, your child(ren) may be eligible to receive health insurance through an Alabama Public Health program known as ALL Kids. ALL Kids provides low-cost healthcare coverage for children and teens under the age of 19 who live in Alabama. ALL Kids uses the Blue Cross Blue Shield of Alabama PPO network to provide medical, mental health, and substance abuse benefits.

To learn more information, and see whether your children qualify for this program, please visit www.alabamapublichealth.gov/allkids.





>> Scan the QR Code with the camera on your phone to view an educational video about Dental Insurance.

Dental

Dental coverage is offered through Guardian. Regular dental cleanings and check-ups are extremely important to your overall health, and you are encouraged to take advantage of your preventive dental benefits. Our plan provides for exams and cleanings every six months. You may seek care from any dentist, but by choosing in-network providers, you will lower your out-of-pocket costs. To find an in-network dentist, go to www.GuardianAnytime.com or call 800-541-7846.

Services*	
Deductible	
» Individual	\$50
» Family	\$150
Annual Maximum	\$1,000
Preventative Care	Plan pays 100%; deductible waived
Basic Services	Plan pays 100% after deductible
Periodontic Services	Plan pays 80% after deductible
Prosthetic Services	Plan pays 50% after deductible

Monthly Contributions—Dental		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$0.00	\$21.00	\$37.00

*10 Month and Bi-Monthly Employee contributions are listed on pg.27.

*In-network services only are illustrated in the charts above. This is meant to be a brief summary only. For full plan details refer to the SPD.



Vision



>> Scan the QR Code with the camera on your phone to view an educational video about Vision Insurance.

Vision coverage is offered through Guardian or VSP. Your routine vision exams, eyeglasses or contact lenses are available through a national network of vision care providers (network providers vary based on which Vision plan you choose). In addition to the benefits outlined below, you have access to discounts on lens options and Laser Vision Correction. To find an in-network provider, go to www.GuardianAnytime.com or call 844-557-2646 for Guardian Vision or 877-814-8970 for VSP Vision.

Services*	Guardian	VSP
Eye Exams (Once per 12 months)	\$10 copay	\$10 copay
Frames (Once per 24 months)	Plan pays 100% up to \$130, 20% off amount over \$130	Plan pays 100% up to \$130, 20% off amount over \$130
Lenses (Once per 12 months) » Single Vision » Bifocal » Trifocal	\$20 copay \$20 copay \$20 copay	\$20 copay \$20 copay \$20 copay
Contact Lenses (Once per 12 months in lieu of eyeglass lenses)	\$130 allowance, copay waived	\$130 allowance, copay waived

Monthly Contributions—Vision					
Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
Guardian Low Plan	VSP High Plan	Guardian Low Plan	VSP High Plan	Guardian Low Plan	VSP High Plan
\$7.20	\$9.76	\$12.80	\$17.34	\$20.00	\$27.09

*10 Month and Bi-Monthly Employee contributions are listed on pg.27.

*In-network services only are illustrated in the charts above. This is meant to be a brief summary only. For full plan details refer to the SPD.



Flexible Spending Account (FSA)

FSA

With a Flexible Spending Account (FSA), you can set aside pre-tax dollars to pay for out-of-pocket expenses incurred for either health care or dependent day care. Because the amount you elect is taken on a pre-tax basis, you have the opportunity to save up to an estimated 25% of out-of-pocket expenses!

Based on your estimated amount of medical out-of-pocket expenses, the annual amount you elect for health care expenses is evenly deducted out of each paycheck throughout the year. Once you have elected your FSA amount, you may not change it without a qualifying life event.

A Dependent Care FSA is available to employees who have a dependent child or parent for which they pay expenses such as day care, preschool, or after school care. Funds in the Dependent Care FSA are not to be used for medical care. It is advised that you seek advice from your tax preparer.

FSA Reminders

- You cannot mix funds from one account to another. You may only use Health Care FSA money for health care expenses and Dependent Care FSA for funds for dependent care (day care) expenses.
- Save your receipts. No matter how you access your FSA funds, be sure to keep your receipts to validate your reimbursements.
- You can incur expenses only during the calendar year you are enrolled (Oct. 1, 2021 through Sept. 30, 2021).
- Your entire Health Care FSA balance – even money you have not yet contributed – is available as of Oct. 1, 2021. Dependent care funds are only available as you contribute to them through payroll deductions.
- You must re-enroll each year if you wish to continue funding the account(s).**

Health Care FSA - \$2,750 Max.

Calculation Worksheet	AMOUNT SPENT IN AVG. YEAR
Doctor visits?	
Hospital services?	
X-rays, lab exams, tests?	
Glasses/contacts and cleaning supplies?	
Eye doctor visits?	
Prescriptions?	
Dental expenses?	
Total: regular expenses (max. yearly contribution = \$1,000)	
÷ Number of paychecks you receive each year	
= Amount to deposit into your health care reimbursement plan each pay period	
ANY UNUSED BALANCE OVER \$500 WILL BE FORFEITED BACK INTO THE PLAN.	

Dependent Care FSA \$5,000 Max. filing jointly \$2,500 Max. filing separate

Calculation Worksheet	AMOUNT SPENT IN AVG. YEAR
Last year's tax credit-eligible day care expenses?	
Day care/preschool programs?	
After-school programs?	
Adult day care or elder care?	
+ Any fee increases?	
Total: regular expenses (max. yearly contribution = \$5,000)	
÷ Number of paychecks you receive each year	
= Amount to deposit into your dependent care reimbursement plan each pay period	
ANY UNUSED BALANCE WILL BE FORFEITED BACK INTO THE PLAN.	



>> Scan the QR Code with the camera on your phone to view an educational video about Disability Insurance.

Disability

Whether you are totally disabled and unable to work due to an accident or illness, Alabama State University provides disability benefits. Alabama State University pays the full cost of coverage for Long Term Disability after you have been employed for one year. Additionally, you have the option to purchase Voluntary Disability products through Guardian and AFLAC. Disability benefits will provide for a percentage of your salary once you satisfy the waiting period. If you wish to view options through AFLAC, you will need to contact the dedicated AFLAC representative to enroll.

	Short-Term Disability (provided by Guardian)	Long-Term Disability (provided by Guardian)
Waiting Period	Accident: 7 days Illness: 7 days	180 days
Percentage of Salary Replaced	60% of pre-tax weekly earnings	60% of pre-tax monthly earnings
Maximum Benefit	\$1,000 per week	Lesser of \$5,000 or 60% of covered earnings
Benefits Payable	Up to 26 weeks	To end of disability or normal SSN retirement age

*This is meant to be a brief summary only. Evidence of Insurability, Guaranteed Issue, and Pre-existing Condition Exclusions may apply. For full plan details refer to the SPD. *For a summary of benefit options offered through AFLAC, please contact your independent AFLAC agent.*



>> Scan the QR Code with the camera on your phone to view an educational video about Life and AD&D Insurance.

Life and AD&D

Basic Life and Accidental Death and Dismemberment Insurance

Alabama State University provides each employee with basic life and basic AD&D insurance through Guardian, and pays for the full cost of coverage. Employees receive \$20,000 in coverage.

Supplemental Life Insurance

Alabama State University employees have the option to supplement their life insurance by purchasing additional amounts of coverage through Guardian. In addition, life insurance may be purchased to cover a spouse and/or child(ren) after electing coverage for yourself. Premiums are calculated in the Navigator enrollment system.

	Employee Coverage	Spouse Coverage	Child(ren) Coverage
Voluntary Life Increments	\$10,000	\$5,000	\$10,000
Guaranteed Issue*	\$100,000	\$50,000	\$10,000
Maximum Benefit	\$500,000	\$250,000	\$10,000

*The guaranteed issue amount is the highest amount of coverage that you or your dependents may elect without completing an Evidence of Insurability (EOI) form. This form may also be required if you increase your elected amount in the future. If you elect an amount of coverage above the guaranteed issue limit, or elect to increase your benefit amount at a future date, the benefit amount over the guaranteed issue level will not go into effect until your EOI has been reviewed and approved and payroll deductions have begun. This is meant to be a brief summary only. Evidence of Insurability, Guaranteed Issue, and Exclusions may apply. For full plan details refer to the SPD.



>> Scan the QR Code with the camera on your phone to view an educational video about Critical Illness Insurance.

Critical Illness

Critical Illness insurance from Guardian pays benefits that can be used for non-medical, critical illness-related expenses that your health insurance might not cover. This benefit is in the form of a lump-sum payment, which is paid to you at diagnosis.

- Benefits paid directly to you, unless you assign benefits to someone else
- Available for you or your entire family
- Supplements your present coverage
- Coverage is portable

Sample List of Conditions	1 ST Occurrence	2 nd Occurrence
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Coronary Arteriosclerosis	30%	0%
Organ Failure	100%	50%
Kidney Failure	100%	50%
Loss of Hearing	100%	
Loss of Sight	100%	
Loss of Speech	100%	

Monthly Contributions—Critical Illness						
Issue Age	<30	30-39	40-49	50-59	60-69	70+
Employee						
\$15,000	\$8.26	\$10.06	\$16.06	\$26.26	\$38.40	\$81.76
\$30,000	\$16.50	\$20.10	\$32.10	\$52.50	\$76.80	\$163.50
Spouse						
\$7,500	\$4.14	\$5.04	\$8.04	\$13.14	\$19.20	\$40.88
\$15,000	\$8.26	\$10.06	\$16.06	\$26.26	\$38.40	\$81.76

For a complete listing of benefits, please visit www.guardiananytime.com



>> Scan the QR Code with the camera on your phone to view an educational video about Accident Insurance.

Accident

Accident Coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an on- or off-the-job accidental injury occur. No one plans to have an accident, but one can happen at any moment throughout the day. Accident coverage from Guardian can help pick up where other insurance leaves off. Alabama State University offers two accident plans through Guardian: the Low plan covers off-the-job accidental injuries only, whereas the High plan covers both on- and off-the-job accidents. Choose the plan that best fits your unique needs.

- Guaranteed Issue coverage; no medical exams or tests to take
- 24-hour coverage for yourself or your entire family
- Benefits that correspond with treatment for on- or off- the-job accidental injuries including hospitalization, emergency treatment, and intensive care, plus more
- Pays benefits for open and closed fractures

Monthly Contributions—Accident							
Employee Only Coverage		Employee + Spouse Coverage		Employee + Children Coverage		Family Coverage	
Off Job Only	On & Off Job	Off Job Only	On & Off Job	Off Job Only	On & Off Job	Off Job Only	On & Off Job
\$20.14	\$22.98	\$32.69	\$35.53	\$34.05	\$36.89	\$46.60	\$49.44

**10 Month and Bi-Monthly Employee contributions are listed on pg.27.*



Sample Accident Benefits

FEATURES	OPTION 1	OPTION 2
Burns (2nd Degree/3rd Degree)	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burns - Skin Graft	50% of burn benefit	50% of burn benefit
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child, age 18 years or younger, is participating in an organized sport that is governed by an organization and requires formal registration to participate.	25% increase to child benefits	25% increase to child benefits
Chiropractic Visits	\$50/visit, up to 6 visits	\$50/visit, up to 6 visits
Coma	\$12,500	\$12,500
Concussion Baseline Study	\$25	\$25
Concussions	\$300	\$300
Diagnostic Exam (Major)	\$300	\$300
Dislocations	Schedule up to \$7,000	Schedule up to \$7,000
Doctor Follow-Up Visits	\$75, up to 6 treatments	\$75, up to 6 treatments
Emergency Dental Work	\$400/Crown, \$100/Extraction	\$400/Crown, \$100/Extraction
Emergency Room Treatment	\$250	\$250
Epidural Anesthesia Pain Management	\$100, 2 times per accident	\$100, 2 times per accident
Eye Injury	\$300	\$300
Family Care—Benefit is payable for each child attending a Child Care \$30/day, up to 30 days center while the insured is confined to a hospital, ICU or Alternate Care or Rehabilitative facility due to injuries sustained in a covered accident.		\$30/day, up to 30 days
Fractures	Schedule up to \$8,000	Schedule up to \$8,000
Gun Shot Wound	\$1,000	\$1,000
Hospital Admission	\$1,500	\$1,500
Hospital Confinement	\$300/day - up to 1 year	\$300/day - up to 1 year
Hospital ICU Admission	\$3,000	\$3,000
Hospital ICU Confinement	\$600/day - up to 15 days	\$600/day - up to 15 days
Initial Dr. Office/Urgent Care Facility Treatment	\$125	\$125
Joint Replacement (Hip/Knee/Shoulder)	\$3,500/\$1,750/\$1,750	\$3,500/\$1,750/\$1,750
Knee Cartilage	\$750	\$750
Laceration	Schedule up to \$500	Schedule up to \$500
Lodging - The hospital stay must be more than 50 miles from the insured's residence.	\$150/day, up to 30 days for companion hotel stay	\$150/day, up to 30 days for companion hotel stay
Medical Appliance—Wheelchair, motorized scooter, leg or back brace, cane, crutches, walker, walking boot that extends above the ankle or brace for the neck.	Schedule up to \$600	Schedule up to \$600
Outpatient Therapies	\$50/day, up to 10 days	\$50/day, up to 10 days
Post-Traumatic Stress Disorder	\$500	\$500
Prosthetic Device/Artificial Limb	1: \$1,000 2 or more: \$2,000	1: \$1,000 2 or more: \$2,000
Rehabilitation Unit Confinement	\$150/day, up to 15 days	\$150/day, up to 15 days
Ruptured Disc With Surgical Repair	\$750	\$750
Surgery (Cranial, Open Abdominal, Thoracic, Hernia) Max	Schedule up to \$1,500 Hernia: \$300	Schedule up to \$1,500 Hernia: \$300
Surgery (Exploratory or Arthroscopic)	\$500	\$500
Tendon/Ligament/Rotator Cuff	1: \$750 2 or more: \$1,500	1: \$750 2 or more: \$1,500
Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$0.50 per mile, limited to \$600/round trip, up to 3 times per accident	\$0.50 per mile, limited to \$600/round trip, up to 3 times per accident

For a complete listing of benefits, please visit www.guardiananytime.com



>> Scan the QR Code with the camera on your phone to view an educational video about Cancer Care Insurance.

Cancer

Cancer insurance is an employee benefit that can complement your other insurance offerings. While, most people can appreciate the importance of having health and disability insurance, the costs of cancer can go well beyond what they cover. Cancer insurance may be an affordable way to provide additional funds to help cover out-of-pocket expenses. With cancer insurance, an insured person receives a lump-sum amount for the diagnosis & treatment of cancer which they can spend however they choose. Group cancer insurance is an affordable way for you to address rising medical costs while strengthening your employee benefit package.

Sample List of Benefits	
Initial Diagnosis	Employee \$5,000 Spouse \$5,000 Child \$5,000
Cancer Screening	\$100; \$100 for Follow-Up screening
Radiation Therapy or Chemotherapy	Schedule amounts up to a \$15,000 benefit year maximum.
Bone Marrow / Stem Cell	Bone Marrow: \$10,000 Stem Cell: \$2,500 50% benefit for 2nd transplant. \$1,500 benefit if a donor
Experimental Treatment	\$200/day up to \$2,400/month

Monthly Contributions—Cancer			
Employee Only Coverage	Employee + Spouse Coverage	Employee + Children Coverage	Family Coverage
\$33.44	\$66.25	\$38.07	\$70.89

For a complete listing of benefits, please visit www.guardiananytime.com

Reminders for Benefit Enrollment



Your Responsibility

- Review this booklet in its entirety and determine which benefits are best for you and your family
- If you have questions about the benefits you are offered or need assistance enrolling, contact Human Resources or our partners at McGriff Insurance Services by emailing Murray.Spikings@McGriff.com or calling 205-986-8316.



Your Benefit Resources

Review this guide in detail for a brief overview of the benefits offered to you as an Alabama State University employee. Further details can be found by:

- Registering on the insurance company websites
- Downloading the insurance company smartphone app (if available)
- Calling the insurance company directly



Healthcare Reform and the Medical Plan

In addition to the medical plan you are offered through Alabama State University, you have the option of seeking coverage through the Marketplace at [healthcare.gov](https://www.healthcare.gov). Because the medical coverage through Alabama State University is considered to be affordable coverage, you may not be eligible for a premium tax credit. If you are comparing plans, not only should you look at the benefits, but also the cost of the premiums and payroll deductions in order to determine which plan is best for you and your family. Your costs for coverage under the Alabama State University benefit plans are outlined later in this guide.



>> Scan the QR Code with the camera on your phone to view an educational video about Retirement Plans.

Retirement

Teachers' Retirement System

The Teachers' Retirement System (TRS) provides benefits to qualified individuals employed by state-supported educational institutions, including Alabama State University. Employees have a vested interest after 10 years of creditable service.

- Tier I Employees (those hired prior to January 1, 2013) are eligible to retire at age 60 with at least 10 years of creditable service.
- Tier II Employees (those hired on or after January 1, 2013) are eligible to retire at age 62 with at least 10 years of creditable service.
- Employees are eligible to retire at any age with 25 years of service.
- Beginning Oct 1, 2021, Tier 2 members will be permitted to convert sick leave credit to retirement service credit.

Intent to Retire

Members must notify TRS in writing regarding their intent to retire. An application must be received by TRS no less than 30 days prior, but no more than 90 days prior, to the effective date of retirement. For example, if your retirement date is December 1, 2020, you must submit your application between September 1, 2020 and November 1, 2020.

Member Contributions		
Contributors	Tier I Employees	Tier II Employees
Alabama State University	12.36%	11.22%
Regular Members	7.50%	6.20%
Certified Fire Fighter or Law Enforcement Officer	8.50%	7.20%

Supplemental Retirement

Saving for retirement is an important piece of your overall financial wellness. Because of this, Alabama State University offers a 403(b) retirement plan through National Benefits Services, where you can contribute pre-tax dollars and save for your future.

- Your 403(b) contributions cannot exceed the IRS annual limit of \$19,000.
- If you are age 50 or older, you may be eligible to make an additional “catch-up contribution” of up to \$6,000 on a pre-tax basis.
- If you have at least 15 years of service with Alabama State University, you may be able to qualify for an additional \$3,000 catch up amount.
- You have a choice as to whether you contribute to the plan on a before-tax or after-tax basis.

Make Saving for your Retirement a Priority

A common misconception many people have is that they don't earn enough to start saving for their retirement. But the important thing to consider is to start saving at least a small percentage of your pay as soon as possible. If you can't afford to contribute as much as you would like right away, don't worry. You can opt to increase the rate at which you save in the future. The table on the right shows some examples of salary contributions on a monthly basis.

Current Annual Salary	Salary Contribution Per Month				
	3%	6%	8%	10%	12%
\$20,000	\$50	\$100	\$133	\$167	\$200
\$30,000	\$75	\$150	\$200	\$250	\$300
\$40,000	\$100	\$200	\$267	\$333	\$400
\$60,000	\$150	\$300	\$400	\$500	\$600
\$80,000	\$200	\$400	\$533	\$667	\$800
\$100,000	\$250	\$500	\$667	\$833	\$1,000

The chart above is for illustrative purposes only and is not intended to make promise of return on any contributions or investments you may make.

Leave Programs

Bereavement Leave

Please refer to your Policies and Procedures Manual for specific details.

Personal Leave

Personal leave is available for 10-12 month faculty only. Employees can earn 1½ days per semester and 3 days per academic year.

Personal Leave is not earned during summer semesters. Unused personal leave does not carry over to a new academic year.

Family and Medical Leave (FMLA)

FMLA allows eligible employees to take up to 12 work weeks of unpaid leave during any 12-month period for qualified family or medical illnesses or events. If you have questions related to FMLA or need to begin the leave process, please contact Robin Murry at 334-229-5520 or rmurry@alasu.edu.

Sick Leave

Monthly employees can accumulate 8 hours of sick leave per month. Bi-Weekly employees can accumulate 3.69 hours of sick leave per pay period. Sick leave accumulation is unlimited. Upon separation from Alabama State University, unused sick leave is transferrable to the Teachers' Retirement System (TRS) for service credit upon retirement.

Holidays

Alabama State University observes the following annual holidays:

- **New Years Day**
- **Dr. Martin Luther King, Jr. Day**
- **Good Friday**
- **Memorial Day**
- **Juneteenth**
- **Independence Day**
- **Labor Day**
- **Veteran's Day**
- **Thanksgiving Day**
- **Day after Thanksgiving**
- **Christmas Eve**
- **Christmas Day**

**Additional leave is granted at the discretion of the President and is announced in advanced.*

Annual Leave

Twelve month employees are eligible for annual leave. Employees may accumulate a maximum of 288 hours or 36 days. If applicable, any excess hours will be transferred to an employee's sick leave balance at the end of each calendar year.

Hourly accumulation for Sick Leave and Annual Leave is dependent on years of service with ASU:

SERVICE YEARS	MONTHLY	BI-WEEKLY
1-4 Years	8 Hours	3.69 Hours
5-9 Years	10 Hours	4.62 Hours
10-19 Years	12 Hours	5.536 Hours
20+ Years	16 Hours	7.384 Hours

EAP & Tuition Assistance

Employee Assistance Program

Employees of ASU have access to a free and confidential Employee Assistance Program (EAP) through Integrated Behavioral Health. When you feel pressure from everyday problems like work-related stress or family issues, the EAP can help you get emotional, legal and financial direction. No issue is too big or too small - and there's no extra cost to you.

You and your family can contact an EAP counselor by phone anytime, day or night. Counselors can:

- Give unlimited telephonic counseling
- Arrange for up to three face-to-face visits with a counselor, if you need it
- Connect you with professional resources such as financial advisors and lawyers
- Help resolve ID theft situations

Online resources provide a wealth of tools at your fingertips:

- Tips on handling difficult life events and a depression screening tool
- Parenting information and child/elder care provider finder
- Financial tools to help you plan for major purchases or life events
- State-specific online wills and a legal library

Contact Integrated Behavioral Health counselors 24 hours a day, 7 days a week at 1-800-386-7055 or log on to the website at www.ibhworklife.com. Username: Matters | Password: wlm70101

Tuition Assistance

Full time employees may be eligible for tuition assistance through Alabama State University. If eligible, one three hour course and fees are waived per semester. Half of tuition is waived for an employee's spouse and/or dependents. **The waiver request is due prior to or at the time of course registration.** If you are awarded multiple funds (federal, scholarships, etc.), **no refund will be paid to the employee or dependent of the employee.**





Check the Mail!

Following open enrollment or date of eligibility, make sure you are checking your home mailbox regularly. Insurance carriers will be sending you ID cards as well as your complete summary of benefits and other important documentation. If you have any questions or have not received your ID cards, please reach out to your HR Team.

Questions About Your Benefits?

Contact the ASU

HR Team at 334-229-4667

Where Can I Access My Benefits?

You can view your benefit elections anytime by visiting www.employeenavigator.com



Tips for Filing an Insurance Claim

- 1 Review this guide for carrier contact information.**
Your group/policy numbers will also be listed here.
- 2** Have the following information ready for you and/or the dependent or spouse associated with the claim
 - **Name**
 - **Address**
 - **Date of Birth**
 - **Social Security Number**
 - **Treating Physician's Name, address and phone / fax number**
- 3 Additional paperwork will likely be required.**
Please contact your HR Representative at 334-229-4667 if you have any questions.



Notices

Full versions of the below notices along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC) can be found by logging into Employee Navigator. If you are unable to access these for any reason, contact Human Resources for a printed copy.

HIPAA PRIVACY AND SECURITY – NOTICE OF PRIVACY PRACTICES

Summary: HHS regulations require that participants be provided with a detailed explanation of their privacy rights, the plan's legal duties with respect to protected health information, the plan's uses and disclosures of protected health information, and how to obtain a copy of the Notice of Privacy Practices.

HIPAA PORTABILITY – NOTICE OF SPECIAL ENROLLMENT RIGHTS

Summary: This notice describes a group health plan's special enrollment rules including the right to special enroll within 30 days of the loss of other coverage or of marriage, birth of a child, adoption, or placement of a child for adoption, or within 60 days of a determination of eligibility for a premium assistance subsidy under Medicaid or CHIP.

COBRA – FIRST NOTICE OF COBRA RIGHTS

Summary: This notice advises covered employees, covered spouses, and covered dependents of the right to purchase a temporary extension of group health coverage when coverage is lost due to a qualifying event.

CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT NOTICE (CHIPRA)

Summary: This annual notice notifies employees of potential state opportunities for premium assistance to help pay for employer-sponsored health coverage.

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE (WHCRA)

Summary: Participants and beneficiaries of group health plans who are receiving mastectomy-related benefits can choose to have breast reconstruction following a mastectomy.

PRESCRIPTION DRUG COVERAGE AND MEDICARE

Summary: Entities that offer prescription drug coverage on a group basis to active and retired employees and to Medicare Part D eligible individuals – must provide, or arrange to provide, a notice of creditable or non-creditable prescription drug coverage to Medicare Part D eligible individuals who are covered by, or who apply for, prescription drug coverage under the entity's plan. This creditable coverage notice alerts the individuals as to whether or not their prescription drug coverage is at least as good as the Medicare Part D coverage.

HEALTH CARE REFORM NOTICE: NOTICE OF EXCHANGE/ MARKETPLACE

Summary: Employer must provide all employees with an Exchange Notice that includes a description of services provided by the Exchange. The notice must explain the premium tax credit available if a qualified health plan is purchased through the Exchange. The employee must also be informed that they may lose the employer contribution to any benefit plans offered by the employer if a health plan through the Exchange is elected.

MEDICAL PRE-TAX PREMIUMS PLAN

Summary: Enrollment in a pre-tax premium plan authorizes premiums for group health plan benefits to be payroll deducted on a pre-tax basis.

WELLNESS PROGRAM DISCLOSURE

If it is unreasonably difficult due to a medical condition for you to achieve the standard for reward or if it is medically inadvisable for you to attempt to achieve the standard for reward under your employer's wellness program, please contact your employer's Human Resources representative to develop another way for you to qualify for the wellness program reward.

10 Month & Bi-Monthly Contributions

10 Month Contributions—Medical						
Employee Salary	Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
	PPO	HDHP	PPO	HDHP	PPO	HDHP
Less than \$25,000	\$47.87	\$0.00	\$325.56	\$0.00	\$563.87	\$0.00
\$25,000 – \$32,500	\$73.49	\$0.00	\$325.56	\$0.00	\$588.95	\$0.00
\$32,501 – \$40,000	\$109.36	\$0.00	\$325.56	\$0.00	\$626.58	\$0.00
Above \$40,000	\$155.47	\$0.00	\$325.56	\$0.00	\$664.20	\$0.00

Bi-Monthly Contributions—Medical						
Employee Salary	Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
	PPO	HDHP	PPO	HDHP	PPO	HDHP
Less than \$25,000	\$19.95	\$0.00	\$135.65	\$0.00	\$234.95	\$0.00
\$25,000 – \$32,500	\$30.62	\$0.00	\$135.65	\$0.00	\$245.40	\$0.00
\$32,501 – \$40,000	\$45.57	\$0.00	\$135.65	\$0.00	\$261.08	\$0.00
Above \$40,000	\$64.78	\$0.00	\$135.65	\$0.00	\$276.75	\$0.00

10 Month Contributions—Dental		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$0.00	\$25.20	\$44.40

Bi-Monthly Contributions—Dental		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$0.00	\$10.50	\$18.50

10 Month Contributions—Vision					
Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
Guardian Low Plan	VSP High Plan	Guardian Low Plan	VSP High Plan	Guardian Low Plan	VSP High Plan
\$8.64	\$11.71	\$15.36	\$20.81	\$24.00	\$32.51

Bi-Monthly Contributions—Vision					
Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
Guardian Low Plan	VSP High Plan	Guardian Low Plan	VSP High Plan	Guardian Low Plan	VSP High Plan
\$3.60	\$4.88	\$6.40	\$8.67	\$10.00	\$13.55

10 Month Contributions—Accident							
Employee Only Coverage		Employee + Spouse Coverage		Employee + Children Coverage		Family Coverage	
Off Job Only	On & Off Job	Off Job Only	On & Off Job	Off Job Only	On & Off Job	Off Job Only	On & Off Job
\$24.17	\$27.58	\$39.23	\$42.64	\$40.86	\$44.27	\$55.92	\$59.33

Bi-Monthly Contributions—Accident							
Employee Only Coverage		Employee + Spouse Coverage		Employee + Children Coverage		Family Coverage	
Off Job Only	On & Off Job	Off Job Only	On & Off Job	Off Job Only	On & Off Job	Off Job Only	On & Off Job
\$10.07	\$11.49	\$16.35	\$17.77	\$17.03	\$18.45	\$23.30	\$24.72

10 Month Contributions—Critical Illness						
Issue Age	<30	30-39	40-49	50-59	60-69	70+
Employee						
\$15,000	\$9.91	\$12.07	\$19.27	\$31.51	\$46.08	\$98.11
\$30,000	\$19.80	\$24.12	\$38.52	\$63.00	\$92.16	\$196.20
Spouse						
\$7,500	\$4.97	\$6.05	\$9.65	\$15.77	\$23.04	\$49.06
\$15,000	\$9.91	\$12.07	\$19.27	\$31.51	\$46.08	\$98.11

Bi-Monthly Contributions—Critical Illness						
Issue Age	<30	30-39	40-49	50-59	60-69	70+
Employee						
\$15,000	\$4.13	\$5.03	\$8.03	\$13.13	\$19.20	\$40.88
\$30,000	\$8.25	\$10.05	\$16.05	\$26.25	\$38.40	\$81.75
Spouse						
\$7,500	\$2.07	\$2.52	\$4.02	\$6.57	\$9.60	\$20.44
\$15,000	\$4.13	\$5.03	\$8.03	\$13.13	\$19.20	\$40.88

10 Month Contributions—Cancer			
Employee Only Coverage	Employee + Spouse Coverage	Employee + Children Coverage	Family Coverage
\$40.13	\$79.50	\$45.68	\$85.07

Bi-Monthly Contributions—Cancer			
Employee Only Coverage	Employee + Spouse Coverage	Employee + Children Coverage	Family Coverage
\$16.72	\$33.13	\$19.04	\$35.45

Important Contact Information

	CARRIER	GROUP #	PHONE	WEB
Medical	BCBS of AL	88942	1-800-292-8868	www.AlabamaBlue.com
Dental	Guardian	515887	1-800-541-7846	www.GuardianAnytime.com
Vision	Guardian / VSP	515887	1-844-557-2646 1-877-814-8970	www.GuardianAnytime.com
Flexible Spending Account	TASC		1-800-422-4661	www.tasconline.com
Short Term Disability	Guardian	515887	1-800-268-2525	www.GuardianAnytime.com
Long Term Disability	Guardian	515887	1-800-538-4583	www.GuardianAnytime.com
Basic & Voluntary Life Insurance	Guardian	515887	1-800-525-4542	www.GuardianAnytime.com
Accident	Guardian	515887	1-800-541-7846	www.GuardianAnytime.com
Critical Illness	Guardian	515887	1-800-268-2525	www.GuardianAnytime.com
Employee Assistance Program	Integrated Behavioral Health		1-800-386-7055	www.ibhworklife.com.
Teachers' Retirement Fund	RSA		1-877-517-0020	www.rsa-al.gov
403(b) Retirement	National Benefits Services		1-385-988-6425	www.nbsbenefits.com
Worksite Benefits	Aflac		334-301-3895	www.aflac.com

Murray Spikings
McGriff Insurance Services
205-986-8316
Murray.Spikings@McGriff.com

Human Resources
334-229-4667
www.alasu.edu/hr



Please note that this guide is a general summary of your benefits. For specific details, you may refer to each carrier's summary plan description. Every effort has been made to ensure that this booklet accurately represents the benefits offered. However, if there are any discrepancies between the terms in this book and the terms in the plan document, the plan document will prevail.