

Employee Benefit Guide



A GUIDE FOR PLAN YEAR

2023-24



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.

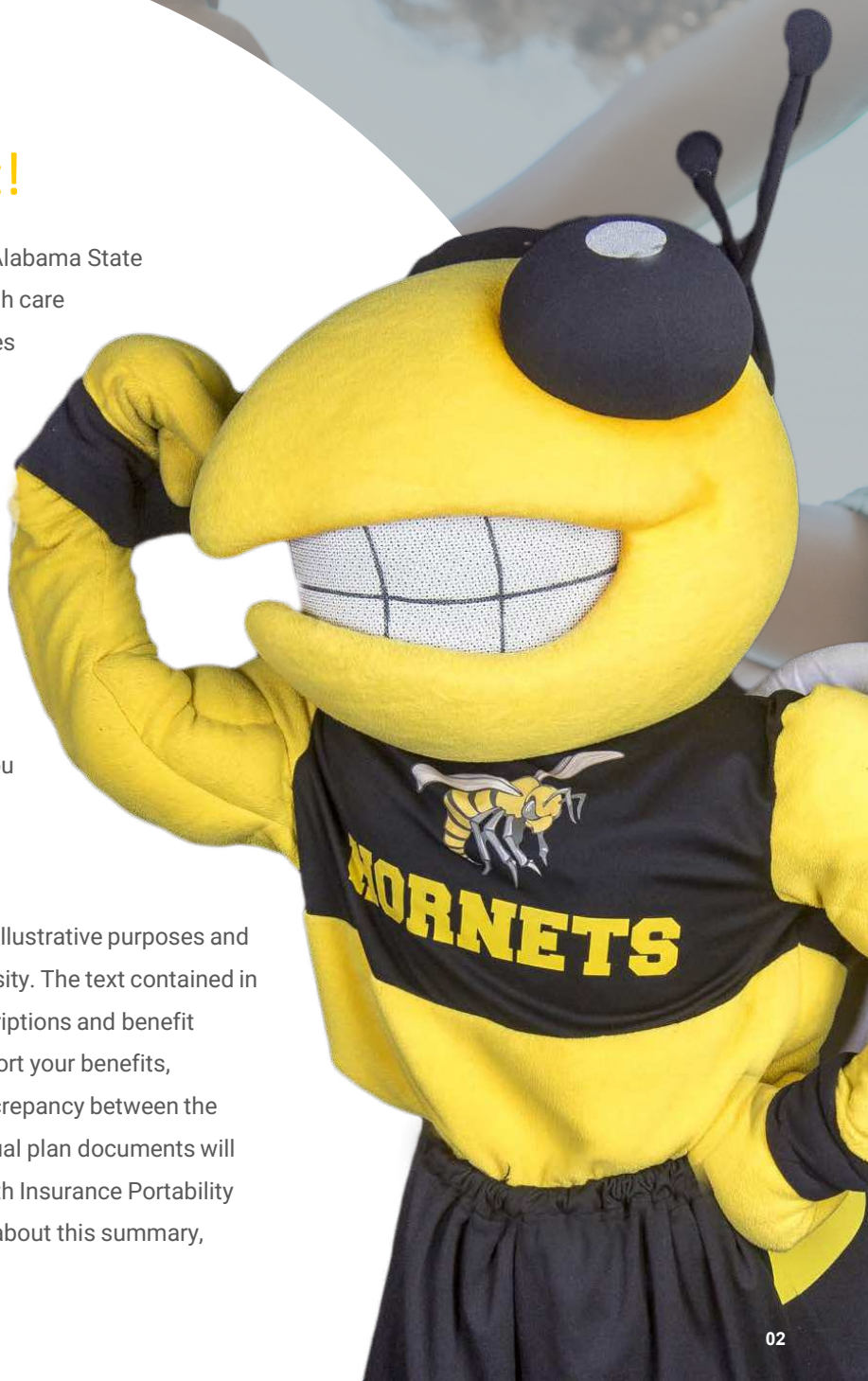
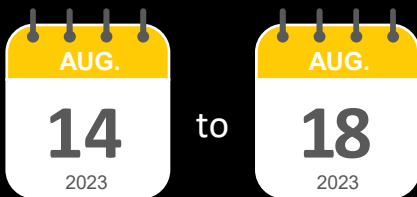


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Enrolling in Benefits

The 2023-24 Benefit Plan Year is from October 1, 2023 to September 30, 2024.

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. 18, 2023.

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 2023-24 plan year.

What's New For 2023-24?

>> INSURANCE CARRIER CHANGES & ENHANCED BENEFIT OFFERINGS!

Rising costs and inflation have hit hard this year. That's why ASU has worked hard to lower costs for our employees where we can. ASU has partnered with several new insurance carriers this year to offer enhanced benefits while lowering employee deductions for several plans. Details on new carriers and benefits are listed below:

Dental –
New Carrier
(BCBS)

Added an Ortho plan option for dependent children to age 26. Insurance coverage is moving back to BCBS of AL.

Vision –
New Carrier
(Aflac & VSP)

Aflac will offer vision benefits through the Davis network for a reduced cost. VSP plan rates have also been lowered. *Make sure to verify your current provider is in-network with either carrier before enrolling.*

Flexible Spending
Accounts –
New Vendor
(PrimePay)

ASU is partnering with a new vendor for your Medical FSA and Dependent Care Spending Accounts. You will receive new cards in the mail from PrimePay.

****Note: to better align with your BCBS Medical plan, Medical FSA cards will now be reloaded in January. To make this transition, you will be able to elect a limited amount to use during October – December 2023. Everyone will be eligible to elect a new coverage amount for 2024 in November.**

Life Insurance –
New Carrier
(Symetra)

Increased Guarantee Issue amounts without raising rates.

****For this Open Enrollment only, elect up to the Guarantee Issue amount with NO health questions asked. Perfect time to add or increase coverage for yourself and/or spouse and children.**

Whole Life
Insurance
(Mass Mutual)

New Benefit Offering from Mass Mutual. Permanent whole life insurance that does not term after a certain age or time period. Speak to an enrollment rep to learn about this life insurance offering.

Short Term & Long
Term Disability –
New Carrier
(Symetra)

****For this Open Enrollment only, add Short Term Disability coverage with NO health questions asked.**

Accident and
Critical Illness

Now offered exclusively through Aflac Group. Group plans allow ASU to offer employees increased savings with the same great coverage.

Hospital Insurance

New Benefit Offering through Aflac. Speak to an enrollment rep about how this benefit can help compliment your medical plan.





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 1st effective date.

Are my Dependents Eligible?

As a full-time employee, you can also enroll your spouse or qualifying domestic partner 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.

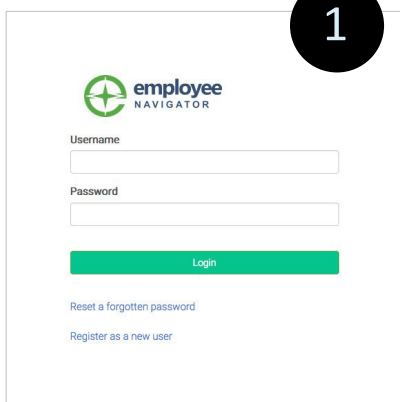
Examples of Change in Status:

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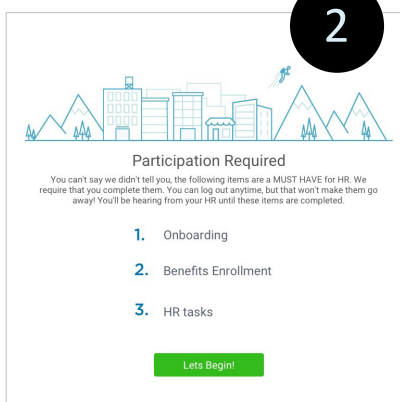
The screenshot shows the Employee Navigator login page. At the top left is the logo with a green cross icon and the text "employee NAVIGATOR". Below the logo are two input fields: "Username" and "Password". A green "Login" button is positioned below the password field. At the bottom of the page, there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

- Click on your Registration Link in the email to you by your admin or **Register as a new user**.
- Create an account and create your own username and password.
- Complete the fields on the next page. Please make certain your First and Last name is the same spelling as on file with HR.
- **Company Identifier: AlaStaUni2023**

2

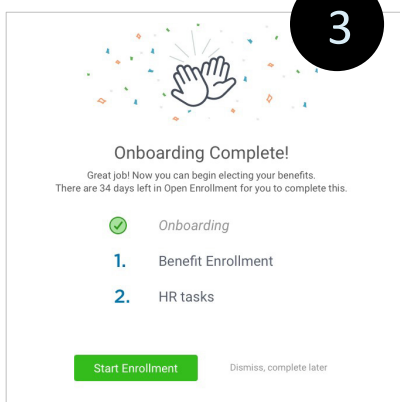


The screenshot shows a "Participation Required" page with a city skyline illustration at the top. Below the illustration, the text reads: "Participation Required. You can't say we didn't tell you, the following items are a MUST HAVE for HR. We require that you complete them. You can log out anytime, but that won't make them go away! You'll be hearing from your HR until these items are completed." A list of three items follows: 1. Onboarding, 2. Benefits Enrollment, and 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 an "Onboarding Complete!" page with a hand icon and confetti. The text says: "Onboarding Complete! Great job! Now you can begin electing your benefits. There are 34 days left in Open Enrollment for you to complete this." A list of two items follows: 1. Benefit Enrollment and 2. HR tasks. A green "Start Enrollment" button is at the bottom left, and a link "Dismiss, complete later" is at the bottom right.

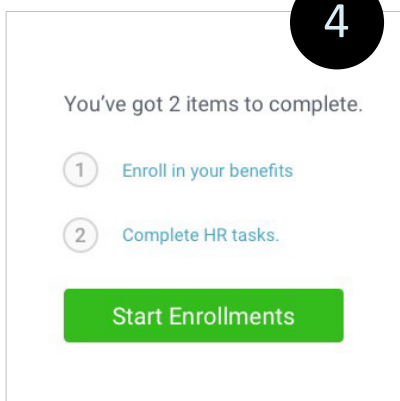
Step 3: Onboarding (For first time users, if applicable)

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"

4



The screenshot shows a "Start Enrollments" page. At the top, it says "You've got 2 items to complete." Below this is a list of two items: 1. Enroll in your benefits and 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.

6

Plan Cost	Employer Contribution	My Cost
\$138.46	\$138.46	\$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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Progress 6 of 8

- ✓ 1. Personal Information
- ✓ 2. Dependent Information
- ✓ 3. Medical
- ⚠ 4. Dental
- ✓ 5. Vision
- ✓ 6. HSA
- ✓ 7. FSA
- 8. Enrollment Summary

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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High Five! Enrollment Complete!

You've only got one more item to complete.

- ✓ Enroll in your benefits
- 1. HR Tasks

Start Tasks [Dismiss, complete later](#)

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!



>> Click on the icon above 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*	Buy Up	Core
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	
	Buy Up	Core	Buy Up	Core	Buy Up	Core
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.25.


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*	Buy Up	Core
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.**





>> Click on the icon above to view an educational video about dental insurance.

Dental

Dental coverage is offered through Blue Cross Blue Shield of Alabama. 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.AlabamaBlue.com or by calling Blue Cross Blue Shield of Alabama at 1-800-292-8868.

Services*	Base Plan	Base Plan With Ortho
Deductible » Individual » Family	\$50 \$150	\$50 \$150
Annual Maximum	\$1,000	\$1,000
Preventative Care	Plan pays 100%; deductible waived	Plan pays 100%; deductible waived
Basic Services	Plan pays 100% after deductible	Plan pays 100% after deductible
Periodontic Services	Plan pays 80% after deductible	Plan pays 80% after deductible
Prosthetic Services	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontic Services	Not Covered	Plan pays 50% after deductible; \$1,000 Max Lifetime Benefit Dependent Children Only

Monthly Contributions—Dental Base Plan		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$10.00	\$24.00	\$54.00

Monthly Contributions—Dental Plan with Ortho		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$10.00	\$27.00	\$62.50

*10 Month and Bi-Monthly Employee contributions are listed on pg.25.

*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 Insurance

>> Click on the icon above to view an educational video about Vision insurance.

Vision

Vision coverage is offered through Aflac’s Davis vision network 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.DavisVision.com or call 800-999-5431 or go to www.VSP.com or call 877-814-8970 for VSP Vision.

New for 2023 – VSP LightCare

Even if you don’t wear prescription glasses or contact lenses, scheduling an annual eye exam is important for your overall health. With VSP LightCare, you can use your frame and lens benefit to get non-prescription sunglasses or blue light filtering glasses.

Services*	Davis	VSP
Eye Exams (Once per 12 months)	\$10 copay	\$10 copay
Frames (Once per 24 months)	\$130 Allowance	\$130 Allowance
Lenses (Once per 12 months)		
» Single Vision	\$25 copay	\$20 copay
» Bifocal	\$25 copay	\$20 copay
» Trifocal	\$25 copay	\$20 copay
Contact Lenses (Once per 12 months in lieu of eyeglass lenses)	\$130 allowance	\$130 allowance,

*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.

Monthly Contributions—Davis Vision through Aflac		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$7.11	\$12.65	\$19.76

Monthly Contributions—VSP w/ LightCare		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$9.80	\$14.21	\$25.48

*10 Month and Bi-Monthly Employee contributions are listed on pg.25.



Flexible Spending Accounts Health Care FSA

ASU offers Flexible Spending Accounts (FSAs) through PrimePay. Health Care FSAs help you pay for eligible medical, dental, and vision costs by allowing you to set aside pre-tax contributions. Health Care FSA funds are available to use as of October 1st, even if you have not contributed funds through your payroll deductions.

HOW IT WORKS

You determine the amount you wish to have deducted from each paycheck, and the funds are automatically deposited to your account(s). You may only use Health Care FSA money for health care expenses. You must re-enroll each year to continue funding the account(s), and you can incur expenses only during the plan year you are enrolled.

2023 SPECIAL ENROLLMENT WINDOW

ASU is moving the annual renewal date for your FSA coverage to January 1st, effective 01/01/2024. This change will allow your Health Care FSA dollars to be fully funded when your calendar year deductible resets with your BCBS medical plan. To better prepare employees for this change, ASU will be offering a limited FSA enrollment for the months of October - December 2023. You will re-enroll for 2024 during a special Open Enrollment in November.

PRIMEPAY - NEW FSA PROVIDER

ASU has changed FSA providers for 2023. You will receive new Debit Cards in the mail to use for your medical expenses. *Note: you may be asked to provide receipts for your health care expenses. Please keep all receipts from purchases made with your PrimePay debit card.* Visit the PrimePay booth at the benefit fair for more information.

CONTRIBUTION LIMITS

The Internal Revenue Service (IRS) sets the annual contribution levels for FSAs. You are responsible for monitoring the amounts deposited into your accounts not to exceed the maximum annual limits. For 2023, the Health Care FSA contribution limit is \$3,050.

ELIGIBLE EXPENSES

Use your Health Care FSA funds to pay for out-of-pocket medical, dental, hearing, and vision expenses such as copays, prescriptions, supplies, appliances, and some OTC items.

FSA Reminders

- “Use it or lose it” – unused health care amounts over \$500 will be forfeited, so estimate wisely.
- 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 period you are enrolled (Oct. 1, 2023 through December 31, 2023).
- Your entire Health Care FSA balance – even money you have not yet contributed – is available as of Oct. 1, 2023.
- **You must re-enroll during a special enrollment period in November if you want to continue benefits in 2024.**

Health Care FSA

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.



Flexible Spending Accounts Dependent Care Spending Account

ASU offers Flexible Spending Accounts (FSAs) through PrimePay. Dependent Care Spending Accounts (DCAs) help you pay for eligible dependent care out-of-pocket costs by allowing you to set aside pre-tax contributions. Dependent Care funds are only available as you contribute. All employees are eligible for a Dependent Care FSA.

HOW IT WORKS

You determine the amount you wish to have deducted from each paycheck, and the funds are automatically deposited to your account(s). You may only use Dependent Care FSA funds for dependent care expenses. You must re-enroll each year to continue funding the account(s), and you can incur expenses only during the plan year you are enrolled. Unused dependent care funds will be forfeited, so estimate wisely.

2023 SPECIAL ENROLLMENT WINDOW

ASU is moving the annual renewal date for your FSA coverage to January 1st, effective 01/01/2024. To better prepare employees for this change, ASU will be offering a limited FSA enrollment for the months of October - December 2023. You will re-enroll for 2024 during a special Open Enrollment in November.

PRIMEPAY - NEW FSA PROVIDER

ASU has changed FSA providers for 2023. You will receive new Debit Cards in the mail to use for your eligible dependent care expenses. *Note: you may be asked to provide receipts for expenses incurred. Please keep all receipts from purchases made with your PrimePay debit card.* Visit the PrimePay booth at the benefit fair for more information.

CONTRIBUTION LIMITS

The Internal Revenue Service (IRS) sets the annual contribution levels for FSAs. You are responsible for monitoring the amounts deposited into your accounts not to exceed the maximum annual limits. For 2023, the FSA contribution limits for DCAs are \$5,000 per household (\$2,500 if married, filing separately).

ELIGIBLE EXPENSES

Use Dependent Care FSA funds to pay for qualified daycare expenses for children aged 12 and younger and a spouse or an adult-dependent incapable of self-care. Eligible expenses include daycare, preschool, summer day camp, elder care, and in-home aids.

FSA Reminders



- “Use it or lose it” – unused health care amounts over \$500 will be forfeited, so estimate wisely.
- 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 period you are enrolled (Oct. 1, 2023 through December 31, 2023).
- Dependent Care funds are only available as you contribute.
- **You must re-enroll during a special enrollment period in November if you want to continue benefits in 2024.**

Dependent Care FSA

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.



Term Life	Permanent Life
	
>> Click on the icon above to view an educational about the differences between term and whole life policies.	

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 Symetra, and pays for the full cost of coverage. Employees receive \$20,000 in coverage.

SUPPLEMENTAL TERM LIFE INSURANCE

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

WHOLE LIFE INSURANCE

Alabama State University employees have the option to purchase a whole life (or permanent) insurance policy through Mass Mutual. A Whole Life insurance policy through Mass Mutual provides a guaranteed death benefit at a set premium. That means no increased premium or decreased benefit as you age. A Whole Life policy also accumulates cash-value, and may be eligible for dividends. Premiums are calculated in Employee Navigator during enrollment.

	Term Life Insurance	Whole Life Insurance
Employee Coverage	\$10,000 increments up to the lesser of \$500,000 or 5x your annual salary. \$150,000 Guarantee Issue*	\$10,000 increments up to \$150,000 All amounts Guarantee Issue if participation requirements are met.
Spouse Coverage	\$5,000 increments up to \$250,000 \$50,000 Guarantee Issue*	Whole life not offered for spouses. \$10,000 or \$20,000 term policy available
Maximum Benefit	\$10,000 One premium for all covered children	Whole life not offered for child(ren). \$10,000 or \$20,000 term policy available

*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.



Disability Insurance

[>> Click on the icon above to view an educational 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 through Symetra and Aflac. Disability is insurance for your paycheck should you become disabled due to an off-the-job injury or illness. This coverage will provide a percentage of your salary once you satisfy the waiting period.

LONG-TERM DISABILITY

ASU offers Long-Term disability (LTD) insurance and pays the full cost of the coverage. Employees are eligible for benefits after one full year of employment.

SHORT-TERM DISABILITY

ASU offers employees the option to purchase Voluntary Short-Term disability in addition to company-paid LTD benefits. Disability benefits will provide for a percentage of your salary once you satisfy the waiting period. Each employee is unique. ASU encourages you to speak with an enrollment counselor to determine which STD plan is best for you and your family.

	Group Short-Term Disability (provided by Symetra)	Individual Short-Term Disability (provided by Aflac)	Long-Term Disability (provided by Symetra)
Waiting Period	Accident: 7 days Illness: 7 days	Varies	180 days
Percentage of Salary Replaced	60% of pre-tax weekly earnings	Varies	60% of pre-tax monthly earnings
Maximum Benefit	\$1,000 per week	Varies	Lesser of \$7,500 or 60% of covered earnings
Benefits Payable	Up to 26 weeks	Varies	To end of disability or normal Social Security 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.



>> Click on the icon above to view an educational about hospital insurance.

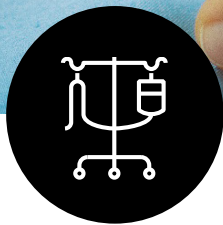
Hospital Indemnity

ASU now offers Group Hospital Indemnity coverage through Aflac. Hospital coverage helps employees and their families manage any financial related costs due to an inpatient hospitalization. You can receive benefits when you or a covered member of your family is admitted to the hospital for a covered accident, illness, or childbirth. The money can help you pay for expenses your medical insurance does not cover, such as co-insurance, co-pays, and deductibles. It can even help with out-of-pocket expenses your medical insurance plan was never meant to cover, such as transportation and meals for family members, help with child care, or time away from work.

Sample List of Benefits	
Hospital Admission Benefit <i>per confinement</i>	\$500
Hospital Confinement <i>per day</i>	\$100 max 31 days per confinement
Hospital ICU Benefit <i>per day</i>	\$100 max 10 days per confinement
Intermediate Intensive Care Step-Down Unit <i>per day</i>	\$50 max 10 days per confinement
Health Screening Benefit	\$50

Monthly Contributions—Hospital Indemnity			
Employee Only Coverage	Employee + Spouse Coverage	Employee + Children Coverage	Family Coverage
\$15.86	\$27.64	\$23.12	\$34.90

*10 Month and Bi-Monthly Employee contributions are listed on pg.25.



>> Click on the icon above to view an educational about Critical Illness insurance.

Critical Illness

Critical Illness insurance from Aflac pays benefits that can be used however you want. The money can help pay out-of-pocket medical expenses, as well as other non-medical expenses that can arise from a critical illness diagnosis. This benefit is in the form of a lump-sum payment, which is paid to you at diagnosis. You can elect up to \$30,000 in coverage for yourself and \$15,000 for your spouse. Coverage for your child(ren) is included at no additional cost. Cost of coverage is based on the amount of coverage you choose and your age as of October 1, 2023.

Critical Illness

- Heart Attack
- Stroke
- Major Organ Transplant
- Coronary Artery Bypass Surgery
- End-stage kidney failure
- Sudden Cardiac Arrest
- Bone Marrow Transplant
- Type 1 Diabetes

Progressive Diseases

- Amyotrophic Lateral Sclerosis (ALS)
- Advance Alzheimer's disease
- Multiple Sclerosis (MS)
- Advanced Parkinson's disease

Supplement Conditions

- Loss of sight
- Loss of hearing
- Loss of speech
- Coma
- Permanent Paralysis

Specific Childhood Conditions

- Cerebral Palsy
- Cleft Lip or Palate
- Phenylalanine Hydroxylase Deficiency Disease (PKU)
- Down Syndrome
- Spina Bifida
- Cystic Fibrosis
- Autism – one time \$3,000 benefit

Health Screening Benefit

Each family member who has Critical Illness coverage can receive up to \$100 for getting a covered health screening test. This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.



Accidents can happen to **anyone, anywhere, at any time.**

>> Click on the icon above to view an educational about Accident coverage.

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 Aflac can help pick up where other insurance leaves off. Alabama State University offers two accident plans through Aflac. Although both plans cover the same types of accidental injuries, the High plan pays out a larger benefit with each claim.

- 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	
Low	High	Low	High	Low	High	Low	High
\$8.48	\$15.57	\$13.97	\$26.24	\$17.62	\$34.33	\$23.11	\$45.00

**10 Month and Bi-Monthly Employee contributions are listed on pg.25.*



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

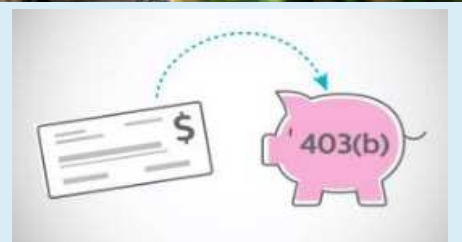
Where Can I Access My Benefits?

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.



>> Click on the icon above to view an educational about Retirement options.

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, 2023, you must submit your application between September 1, 2023 and November 1, 2023.

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 Guidance Resources. 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:

- Arrange for up to five 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
- Financial tools to help you plan for major purchases or life events
- State-specific online wills and a legal library

Contact Guidance Resources counselors 24 hours a day, 7 days a week at 1-888-327-9573 or log on to the website at www.guidanceresources.com. Web ID: SYMETRA

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.**





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
\$12.00	\$28.80	\$64.80

Bi-Monthly Contributions—Dental		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$5.00	\$12.00	\$27.00

10 Month Contributions—Dental with Ortho		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$12.00	\$32.40	\$75.00

Bi-Monthly Contributions—Dental		
Employee Only Coverage	Employee + One Dependent Coverage	Family Coverage
\$5.00	\$13.50	\$31.25

10 Month Contributions—Vision					
Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
Aflac Davis	VSP	Aflac Davis	VSP	Aflac Davis	VSP
\$8.53	\$11.76	\$15.18	\$17.05	\$23.71	\$30.58

Bi-Monthly Contributions—Vision					
Employee Only Coverage		Employee + One Dependent Coverage		Family Coverage	
Aflac Davis	VSP	Aflac Davis	VSP	Aflac Davis	VSP
\$3.56	\$4.90	\$6.33	\$7.11	\$9.88	\$12.74

10 Month Contributions—Accident							
Employee Only Coverage		Employee + Spouse Coverage		Employee + Children Coverage		Family Coverage	
Low	High	Low	High	Low	High	Low	High
\$10.18	\$18.68	\$16.76	\$31.49	\$21.14	\$41.20	\$27.73	\$54.00

Bi-Monthly Contributions—Accident							
Employee Only Coverage		Employee + Spouse Coverage		Employee + Children Coverage		Family Coverage	
Low	High	Low	High	Low	High	Low	High
\$4.24	\$7.79	\$6.99	\$13.12	\$8.81	\$17.17	\$11.56	\$22.50

10 Month Contributions—Hospital			
Employee Only Coverage	Employee + Spouse Coverage	Employee + Children Coverage	Family Coverage
\$19.03	\$33.17	\$27.74	\$41.88

Bi-Monthly Contributions—Hospital			
Employee Only Coverage	Employee + Spouse Coverage	Employee + Children Coverage	Family Coverage
\$7.93	\$13.82	\$11.56	\$17.45

Important Contact Information

	CARRIER	GROUP #	PHONE	WEB
Medical	BCBS of AL	88942	1-800-292-8868	www.AlabamaBlue.com
Dental	BCBS of AL	88942	1-800-292-8868	www.AlabamaBlue.com
Vision	Aflac – Davis Vision VSP		1-800-999-5431 1-800-877-7195	www.DavisVision.com www.VSP.com
Flexible Spending Account	PrimePay		1-855-892-6272	www.primepay.com/login
Short Term Disability	Symetra	01-020675-00	1-877-377-6773	www.symetra.com
Traditional Short Term Disability	Aflac		1-800-992-3522	www.Aflac.com
Long Term Disability	Symetra	01-020675-00	1-877-377-6773	www.symetra.com
Basic & Voluntary Life Insurance	Symetra	01-020675-00	1-877-377-6773	www.symetra.com
Whole Life Insurance	Mass Mutual		1-800-272-2216	www.MassMutual.com
Accident	Aflac		1-800-433-3036	www.Aflac.com
Critical Illness	Aflac		1-800-433-3036	www.Aflac.com
Hospital Insurance	Aflac		1-800-433-3036	www.Aflac.com
Traditional Cancer Insurance	Aflac		1-800-992-3522	www.Aflac.com
Employee Assistance Program	Guidance Resources		1-888-327-9573	www.GuidanceResources.com Web ID/Sponsor: Symetra
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



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.