

AMSTI 11-Month Benefit Summary

For more details regarding each benefit listed below, please visit the HR website at <https://www.una.edu/humanresources/benefits> or click on the links below.

Health Insurance

UNA has a fully-insured group health insurance program with [Blue Cross/Blue Shield of Alabama](#), which includes medical, prescription drug, vision, psychiatric, and substance abuse benefits for full-time university employees, and their eligible dependents. The University covers the full individual premium for eligible employees.

Blue Cross Blue Shield of Alabama Health/Vision/RX – Monthly Premiums

<u>Tier</u>	<u>Employee Cost</u>	<u>UNA Cost</u>	<u>Total Premium</u>
Employee	\$0.00	\$649.45	\$649.45
+Child(ren)	\$422.13	\$649.45	\$1,071.58
+Spouse	\$649.45	\$649.45	\$1,298.90
+Spouse & Child(ren)	\$746.22	\$649.45	\$1,395.67

Dental Insurance

UNA also provides dental coverage through [Blue Cross/Blue Shield of Alabama](#). The University covers the full individual premium for eligible employees.

Blue Cross Blue Shield of Alabama Dental – Monthly Premiums

<u>Tier</u>	<u>Employee Cost</u>	<u>UNA Cost</u>	<u>Total Premium</u>
Employee	\$0.00	\$27.54	\$27.54
Family	\$36.34	\$27.54	\$63.88

Life Insurance

UNA provides all eligible employees with basic life insurance at no cost to the employee. The basic life coverage level is 1.5 times the covered employee's annual base salary with a maximum benefit of \$400,000. Included with your basic life coverage is Accidental Death and Dismemberment coverage at 3 times the covered employee's annual salary. The provider for this coverage is [Symetra](#).

As a member of the [Teachers' Retirement System of Alabama \(TRS\)](#), eligible employees have life benefits available through the TRS. Also, for eligible active employees, a death benefit of the payment of accrued sick leave is paid to the employee's beneficiary by the University.

Long-Term Disability Insurance

This coverage provides benefits after a 90-day period of disability. The monthly benefit is 60% of the covered employee's monthly base salary not to exceed \$10,000 per month. The cost for this benefit is paid in full by the University for eligible employees and the provider for this coverage is [Symetra](#).

Retirement Plans

The [Teachers' Retirement System of Alabama \(TRS\)](#) is a defined benefit plan in which participation is mandatory for eligible employees. Eligible employees are categorized by the TRS as Tier I or Tier II members.

Rates below are effective as of October 1, 2024

- Tier I – Employee contribution rate is 7.5% for regular employees and 8.5% for law enforcement employees.
- Tier II – Employee contribution rate is 6.2% for regular employees and 7.0% for law enforcement employees.

[Voluntary TIAA-Cref 403\(b\) Plan](#) – this retirement plan is a voluntary, supplemental, deferred compensation plan.

[Voluntary RSA-1 457 Plan](#) – this plan is a voluntary, supplemental, deferred compensation plan offered by the Retirement Systems of Alabama.

[Supplemental \(Voluntary\) Benefits](#)

The University provide a \$6.00 per month credit to eligible employees to offset the cost(s) for supplemental, voluntary benefits. All full-time regular employees are eligible for this benefit on the first day of the month following the completion of 90 days of employment.

- Flexible Spending Accounts – HealthEquity
- Cancer Insurance – Allstate
- Short-Term Disability Insurance – Fort Dearborn Life
- Life Insurance – Symetra
- Accident Coverage – Symetra
- Critical Illness Insurance – Symetra
- Hospital Indemnity Coverage – Symetra
- Vision Insurance – VSP
- Air Evac Lifeteam
- Long-Term Care Insurance – LTCi Plans

[Remission of Tuition and Fees](#)

UNA provides remission of tuition to eligible employees and to their spouses and qualified dependent children.

[Paid Time Off](#)

[Vacation Leave](#) – AMSTI employees on an 11-month contract are eligible for 20 vacation days per year beginning on October 1 of each year. These days are not eligible to be rolled from year-to-year and are not payable if not used.

[Sick Leave](#) – AMSTI employees on an 11-month contract are entitled to 96 work hours (12 workdays) of sick leave each year at the employee's regular rate of pay regardless of length of service.

[Paid Holidays](#) – Full-time, regular employees are eligible for paid holidays.

[Miscellaneous Benefits](#)

- [University ID Card \(Mane Card\)](#)
- [Athletic Ticket Discounts](#)
- [University Bookstore Discount](#)
- [Free Parking](#)
- [Credit Union Membership](#)
- [Kilby Laboratory School](#)
- [Employee Wellness Center](#)
- [Employee Wellness Program](#)
- [Faculty/Staff Meal Plan](#)
- [Travel Assistance](#)
- [Identity Theft Assistance](#)
- [Mental & Emotional Health Benefits](#)
- [Terminal Degree Assistance Program](#)