

# 2020-2021 Employee Benefits Summary



**ASU**

**ALABAMA STATE  
UNIVERSITY**

**Office of Human Resources**

**Councill Hall, Room 235 | 334-229-4667 | [www.alasu.edu/hr](http://www.alasu.edu/hr)**

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## Special Notices

### Important State and Federal Notices:

A summary of these notices can be found on page 15 of this booklet. A printed copy of these notices, along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC), can be obtained by contacting Human Resources.

- HIPAA Notice of Special Enrollment
- Women’s Health & Cancer Rights
- Privacy Practice and Rights Under HIPAA
- Wellness Program Notice
- General COBRA Notice of Rights
- CHIPRA Notice
- Medicare Part D Creditable Coverage Notice
- Health Care Reform Provision Notices

## 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.

# Eligibility

## 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, 2020 effective date.

**Eligible dependents include:**

- Your legal spouse
- Your natural, adopted, or step-children up to age 26

## Enrolling in Benefits

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.

## Qualifying Life Events

Changes throughout the year can only be made within 30 days of a qualifying life event. Examples of a qualifying life event include:

- Marriage
- Divorce
- Birth or adoption of a child
- Loss of coverage elsewhere

To report a life event, contact the Human Resources Department. Documentation for one of the above qualifying events must be provided.

## Your Responsibility

- Review this booklet in its entirety
- 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 [Jennifer.Persich@McGriff.com](mailto:Jennifer.Persich@McGriff.com) or calling 205-986-6554.

## 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](http://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.

# Medical & Prescriptions

## 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](http://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

## 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](http://www.alabamapublichealth.gov/allkids).**

## 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.



### 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, will save 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.

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

\*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 Accounts

## Flexible Spending Accounts

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!

### Health Care – \$2,750 Maximum

Based on your estimated amount of medical out-of-pocket expenses, the annual amount you elect 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. Please be aware that any unused balance over \$500 will be forfeited back into the plan. Please note: employees enrolled in the HDHP w/HSA Medical Plan may use FSA funds for dental and/or vision expenses only.

### Dependent Care – \$5,000 Maximum

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

- “Use it or lose it” unused Health Care amounts over \$500 or any unused Dependent Care funds 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 plan year you are enrolled (October 1, 2020 through September 30, 2021).
- Your entire Health Care FSA balance – even money you have not yet contributed – is available as of October 1, 2020. 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).
- Employees enrolled in the HDHP w/HSA Medical Plan may use FSA funds for dental and/or vision expenses



### 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 = \$2,700)

÷ Number of paychecks you receive each year

= Amount to deposit into your health care  
reimbursement plan each pay period

### 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

# Dental & Vision

## 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](http://www.GuardianAnytime.com) or call 800-541-7846.

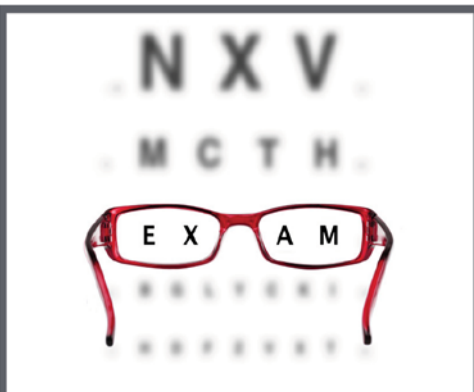


### Dental Hygiene and You

Keeping up regular visits with your dentist is about more than just maintaining a great smile. Because poor dental hygiene is not just limited to bad breath, gum disease, and tooth decay; serious medical conditions such as cancer, heart disease, and diabetes have been linked to poor oral health. Take advantage of your preventive dental benefits with periodic cleanings and exams at no cost to you.

### Services\*

Deductible	\$50 individual \$150 family maximum
Annual Maximum	\$1,000
Preventive Care	Plan pays <b>100%</b> ; deductible waived
Basic Services	Plan pays <b>100%</b> after deductible
Periodontic Services	Plan pays <b>80%</b> after deductible
Prosthetic Services	Plan pays <b>50%</b> after deductible



### Importance of Eye Health

Don't overlook the importance of maintaining your vision health. Annual visits to an eye care professional for routine exams can help detect common vision problems or prescription changes, as well as eye diseases such as diabetic retinopathy, glaucoma, cataract, and age-related macular degeneration.

\*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

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](http://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	\$20 copay	\$20 copay
» Bifocal	\$20 copay	\$20 copay
» Trifocal	\$20 copay	\$20 copay
Contact Lenses (Once per 12 months in lieu of eyeglass lenses)	\$130 allowance, copay waived	\$130 allowance, copay waived

# Disability & Life

## 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.



### Protecting your Paycheck

Typically, people buy property and casualty insurance to protect their possessions (houses, cars, and furniture) and life insurance to provide income for their survivors. However, many people don't think about protecting their income with disability insurance. But how well could you live if you weren't able to work? Although you may have enough money in the bank to meet your short-term needs, what would happen if you were unable to work for months, or even years? The real value of disability insurance lies in its ability to protect you and your family over the long haul.

	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.

## 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.

	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.

# Voluntary Benefits

Voluntary benefits can help offset costs caused by sudden illness, accident, cancer, or hospital confinements. They can also cover some non-medical expenses that your current insurance might not.

## Meeting Your Needs

Life can be unpredictable and full of surprises. Sometimes your circumstances change and you need coverage that can help meet your needs. With Guardian's wide range of products, you can rest easy knowing your future is a little more secure.

## Budget Friendly

Sometimes, receiving proper healthcare can be difficult if money is tight. Our supplemental benefits can provide valuable coverage at an affordable price. Supplemental health insurance can help alleviate worry and help keep your finances strong.

## Advantages to you:

- Benefits are Guaranteed Issue **at initial enrollment only**
- Different coverage options available
- Benefits paid directly to you unless assigned
- Benefits paid in addition to any other coverage
- Individual or family coverage available
- Affordable premium rates

## Group Voluntary 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

## Group Voluntary 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

*Please note: the above information references Guardian's voluntary benefits only. For more information about AFLAC plans offered, please contact your independent AFLAC agent.*



## Bridging the GAP

- GAP Plans, or Voluntary Benefits, are not medical or life insurance plans, but policies intended to protect you from out-of-pocket costs associated with deductibles, co-insurance, or other covered or non-covered services
- Benefits for specific hospitalizations, illnesses, or injuries as outlined in the plan documents are paid directly to you unless you choose otherwise



# 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](http://www.ibhworklife.com).

Username: Matters | Password: wlm70101



### Continuing Your Education

Continuing your education can be an asset in many ways. Balancing classes with full-time work can be challenging, but try these tips for organization and time management that can help you succeed.

- Be open at work; let your manager and co-workers know about your class schedule and educational goals
- Keep a planner and prioritize your time (for both work and study time)
- Use break time efficiently to get class work completed
- Don't be afraid to ask for help
- Most importantly, take care of yourself

## 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.**

# Leave Programs

## 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](mailto: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.

### 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	8 hours	3.69
5-9	10 hours	4.62
10-19	12 hours	5.536
20+	16 hours	7.384



### The Benefits of Vacation

- Blood pressure, heart rate and levels of the stress hormone epinephrine decrease on vacations after only one or two days
- Vacationers get three times more deep sleep when their trip is over as compared to those who have not recently taken time off
- Leisure activities have been linked to overall well-being and maintenance of solid physical and mental health

## Holidays

Alabama State University observes the following annual holidays:

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

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

# 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.

Member Contributions		
Contributors	Tier I Employees	Tier II Employees
Alabama State University	12.36%	11.22%
Regular Members	7.50%	6.00%
Law Enforcement Officers	8.50%	7.00%

### 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, 2019, you must submit your application between September 1, 2019 and November 1, 2019.

## 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 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.

# Employee Contributions

## Monthly Contributions—Medical

Monthly Contribution by Employee Salary	Employee Only Coverage		Employee + One Dependent		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

## Monthly Contributions—Dental

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

## Monthly Contributions—Vision

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

## Monthly Contributions—Ancillary Lines

Basic Life/AD&D	Paid by Alabama State University
Long Term Disability	
Voluntary Life	Cost for coverage is based on your age, election amount, and/or salary and can be calculated when you make your elections through Beacon.
Short Term Disability	

## Monthly Contributions—Worksite Benefits

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Accident—Low Plan	\$20.14	\$32.69	\$34.05	\$46.60
Accident—High Plan	\$22.98	\$35.53	\$36.89	\$49.44
Critical Illness	Cost of coverage is based on your age and election amount.			

# Enrollment & Contacts

## How to Choose Your Benefits

**Step 1:** Review the information provided in this booklet, and any additional resources provided to you by the Human Resources Department.

**Step 2:** To begin choosing your benefits, visit [www.BeaconBenefitsSolution.com/app](http://www.BeaconBenefitsSolution.com/app) and log in with the username and password provided to you by Human Resources.

**Step 3:** Verify all personal information and add dependents, if applicable.

**Step 4:** Review the benefit choice(s) and costs for each benefit that Alabama State University offers. You will select the coverage level you want to enroll in and any dependents you want to cover for each benefit.

**Step 5:** If you elect Voluntary Term Life coverage over the Guaranteed Issue amount for yourself or your dependents, fill out an Evidence of Insurability form at [www.GuardianAnytime.com/eoi](http://www.GuardianAnytime.com/eoi). Make sure to provide the group number listed below.

**Step 5:** After you've made all your elections, review your choices and total cost. If you are satisfied with your elections, click Finish Enrollment.



## Have Questions About Your Coverage?

When calling an insurance company, always be prepared to provide the following:

- Your full name
- Your member ID or social security number
- Your address or other personal information such as your date of birth
- If calling regarding a claim: the date(s) of service and doctor's name

## Contacts

Benefit/Insurance Company	Group #	Website/Email	Phone
Medical — Blue Cross Blue Shield of Alabama	88942	<a href="http://www.AlabamaBlue.com">www.AlabamaBlue.com</a>	1-800-292-8868
Dental — Guardian	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-800-292-8868
Vision — Guardian	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-844-557-2646
Vision — VSP	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-877-814-8970
Flexible Spending Accounts — TASC		<a href="http://www.tasconline.com">www.tasconline.com</a>	1-800-422-4661
Short Term Disability — Guardian	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-800-268-2525
Long Term Disability— Guardian	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-800-538-4583
Basic & Voluntary Life Insurance — Guardian	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-800-525-4542
Accident — Guardian	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-800-541-7846
Critical Illness — Guardian	515887	<a href="http://www.GuardianAnytime.com">www.GuardianAnytime.com</a>	1-800-268-2525
Teachers' Retirement Fund		<a href="http://www.rsa-al.gov">www.rsa-al.gov</a>	1-877-517-0020
403(b) Retirement — National Benefits Services		<a href="http://www.nbsbenefits.com">www.nbsbenefits.com</a>	1-385-988-6425
AFLAC		<a href="http://www.aflac.com">www.aflac.com</a>	1-334-301-3895
McGriff Insurance Services		<a href="mailto:Jennifer.Persich@McGriffInsurance.com">Jennifer.Persich@McGriffInsurance.com</a>	1-205-986-6554
Human Resources		<a href="http://www.alasu.edu/hr">www.alasu.edu/hr</a>	1-334-229-4667

# Terms to Know

**Deductible** - Amount an employee pays out of pocket prior to the insurance company paying a percentage of the provider charges.

**Coinsurance** - The amount of payment split between the employee and the insurance company. Example: Insurance company pays 80% and employee pays 20% of the charges after the deductible is met.

**Out-of-Pocket Maximum** - The maximum an employee is responsible for paying out-of-pocket in any one calendar year prior to the insurance company paying the entire eligible amount for the remaining of the calendar year.

**Network Providers** - Doctors, hospitals and other healthcare providers who have an agreement/contract with insurance companies agreeing to charge a discounted amount for services they render.

**Pre-Authorization** - Certain procedures or hospitalizations may require that the provider receive authorization. The provider is typically the one to go through this process with the insurance company and obtain pre-authorization.

**Pre-Determination** - If you are having a major procedure done, your doctor or dentist can submit a pre-determination to the insurance company so you can know in advance of treatment how much of the bill you will be responsible for.

**Explanation of Benefits (EOB)** - The EOB is mailed to the employee after a claim is received and processed by the insurance company. The EOB will describe how the claim was processed and outline what portion of the charges are applied to the deductible, what portion the employee is responsible for, and explain if there is a denial or error processing the claim.

**Appeal** - If your health insurance company doesn't pay for a specific health care provider or service, you have the right to appeal the decision and have it reviewed by an independent third party.

**Guaranteed Issue** - The maximum amount of voluntary life insurance you can choose when making your initial election that does not require the answering of medical questions.

**Evidence of Insurability (EOI)** - The form containing medical questions that are required to be answered if you decide to elect voluntary life insurance after you have previously declined coverage, or if you decide to increase your current coverage. This may also be needed if you decide to add disability coverage after you have previously declined.

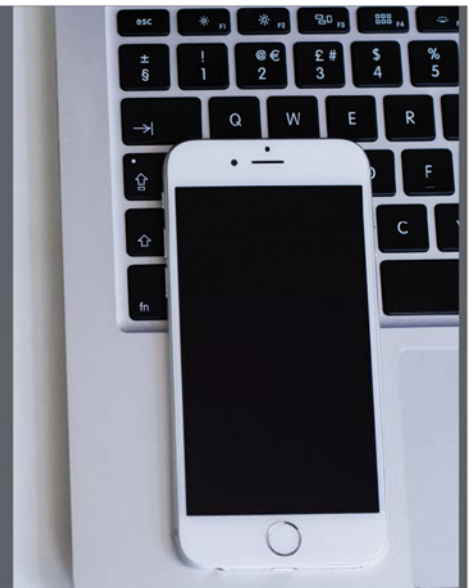
## Why Register on an Insurance Company Website?

Registration is easy. Simply go to the website for the insurance company you wish to register with (see the Contacts page of this guide), and use the information from your ID card. Registering gives you quick access to:

- Your specific plan information
- Ways to search for in-network providers
- Your claims history
- Explanations of Benefits
- ID cards
- Tools & resources

## Search for the Smart Phone App

Many insurance companies have smart phone apps you can download for free to give you access to provider searches and ID cards. Search for the company's name in the App Store or Google Play to download.



# Notices

Full versions of the below notices, along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC), can be obtained by contacting your Alabama State University Human Resources department.

## **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.

## **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.

## **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.

## **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.





Prepared by:



Office of Human Resources

Councill Hall, Room 235

334-229-4667

[www.alasu.edu/hr](http://www.alasu.edu/hr)

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,