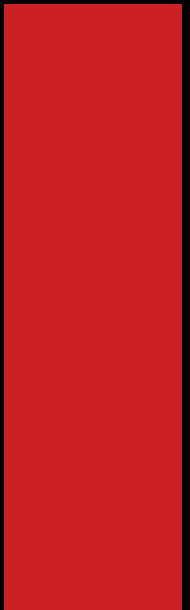


JACKSONVILLE
STATE UNIVERSITY

Employee Benefits Summary





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This summary outlines the range of system-wide benefits provided to all eligible employees.

Jacksonville State University is committed to providing a comprehensive benefits package to all eligible employees, offering a range of plans and options to support personal and family wellness as well as retirement needs. Benefits are available through both State and Jacksonville State University specific plans.

Eligibility of Benefits

Eligibility for most benefits is based on the employees' full or part-time status and position. Most benefits are available for an immediate effective date upon completion of the new employee orientation and successful completion of all new hire documents. Employees may also enroll all eligible dependents in benefits, State or Jax State specific plans, effective immediately with proper documentation.

An eligible dependent is identified as:

- Spouse (specific documentation required and excludes a divorced spouse)
- Children up to the age of 26, coverage ends the first of the following month the date they turn 26 (specific documentation required)
 - Biological Child
 - Stepchild
 - Adopted Child
 - Foster Child
 - Incapacitated Child

Health Benefits

Jacksonville State University participates in the Public Education Employees Health Insurance Plan (PEEHIP). This plan is administered by Blue Cross Blue Shield of Alabama and offers Single and Family medical coverage. Employees have the option of making their medical coverage effective the date of hire or the first of the month following their date of hire.

Employees and their spouses enrolled in the medical plan are required to complete the wellness screening and activities by August 31st of each year. Completing this wellness screening will result in earning a waiver of the \$50 monthly wellness premium. The Health Department visits campus throughout the year for your convenience in completing the wellness screenings or you may go to your general practitioner to satisfy this requirement.

Enroll in PEEHIP coverage online
<https://mso.rsa-al.gov>

Vision Benefits

Jax State offers vision insurance to employees through VSP. VSP offers a high and low plan option with the option for single or family coverage as well.
<https://www.employeenavigator.com/>

PEEHIP also offers a vision discount program available to employees as an option to meet their personal or family needs. <https://mso.rsa-al.gov>

Employees should only choose one vision provider.

Dental Benefits

Employees have the option to choose between two dental insurance plans. PEEHIP offers dental insurance administered by Southland dental with the option to select single or family coverage.
<https://southlandpeehip.com>

Jax State also offers Canopy Dental giving employees the option to choose between a high and low plan with single or family coverage. Both plans are comparable in coverage, but Canopy Dental high option extends 50% coverage to orthodontics for children under 19.

<https://www.employeenavigator.com/>
Employees should only choose one dental provider.

Optional Benefits

Through PEEHIP's Member Services online portal, employees may elect additional insurance coverage such as Cancer and Hospital Indemnity plans. Jax State also offers the option to enroll in Medical Transport Solutions through MASA along with a variety of additional benefits designed to support the needs of you and your family.

<https://mso.rsa-al.gov>



Flexible Spending (FSA)

- Flexible Spending Accounts (FSA) are available to all PEEHIP members and are a tax-advantage plan. Flexible spending allows members to set aside a portion of their earnings to assist in paying for medical and day care expenses. Earnings set aside are payroll deducted on a pretax basis. Funds are pre-loaded at the beginning of the plan year. The flexible spending accounts are administered by Health Equity which is partnered with Blue Cross Blue Shield of Alabama.
- Dependent Care Reimbursement allows for a maximum of \$7,500.00 (married filing jointly) or \$3,750.00 per active member and spouse (married filing separately) in pretax contributions to be allocated towards dependent daycare expenses.
- The Healthcare Flexible Spending Account allows you to contribute between \$120 and \$3,400 annually in pretax dollars to pay for healthcare expenses not covered by insurance. For the 2026 Fiscal Year (October 1 through September 30), enrolled members have the option to roll over up to \$680 into the next plan year; any funds exceeding that amount do not carry forward.

** It is important to note that the flexible spending accounts are the only optional benefit plans that are required to be re-enrolled in each open enrollment year, they do not carry forward.

Visit Health Equity at www.healthequity.com/peehip

Employee Assistance Program (EAP)

Jacksonville State University provides two free, confidential resources to support you and your family's well-being.

Behavioral Health Systems (BHS) Provides professional counseling and initial consultations for financial and legal guidance.

- Web: www.behavioralhealthsystems.com

GuidanceResources (ComPsych) A comprehensive program for personal and work-life issues.

- Professional Counseling: Up to 6 free sessions per issue, per year for stress, anxiety, or relationship conflicts.
- Legal & Financial Support: Speak with attorneys or financial experts for help with debt management, tax questions, divorce, or real estate contracts.
- Work-Life Solutions: Specialists will do the research for you to find and vet resources for childcare, elder care, home repairs, or pet care.
- Free Online Wills: Quickly create and download a binding will via the EstateGuidance link on the website.

Additional Benefits

Tuition Assistance

Employees become eligible for Tuition Assistance after one year of full time employment with Jacksonville State University. This benefit covers 100% of tuition for the employee, spouse, and eligible dependent children who are unmarried and under the age of 26. Eligibility is based on a cumulative institutional GPA of 2.0 for undergraduate programs and 3.0 for graduate programs. General institutional fees are waived for employees. If applicable to the plan of study, the employee will be responsible for program fees. One undergraduate and graduate degree may be earned per employee and eligible family member. A two-year employment commitment is required following the completion of the last class taken. For more information visit: [JSU Benefits- Tuition Assistance](#)

Miscellaneous Benefits

- Employees and dependents will receive ID cards at no cost, allowing access to the library, recreation facility and dining at Jax State! Recreation facility memberships are available at a discount. [UREC Membership Form](#)
- Employees can take advantage of a cafeteria meal discount by preloading their Faculty/Staff ID card with 20 meals for \$100 (including tax), cutting the cost per meal by 50%. [Purchase Faculty/Staff Meal Plan](#)
- Cell Phone discounts are available:
 - AT&T - 17%
 - Verizon - 17%

A Jax State email address and ID card are required as proof of employment. Please contact your provider and tell them you are eligible for an employee discount through Jacksonville State University.

Parking Decals

Parking decals are required for all employees parking on campus and are available for purchase via MyJaxState through payroll deduction. All decals expire annually on August 31st.

J-Tag Option: Employees may choose to purchase a JSU license plate (J-Tag) through their local county tag office. A portion of this purchase supports the JSU Foundation scholarship fund. If you have a J-Tag, your standard campus parking decal is included at no additional cost.

Service Milestone: Employees with 25 or more years of dedicated service may order their standard decal online free of charge. Visit: www.jsu.edu/parking to access the registration portal and view full details.

FIGO Pet Insurance

JSU's comprehensive benefits include optional pet insurance

Through Insurance Planning Services—because pets are part of our family, too.

Premiums vary and are not payroll-deductible. [Contact Missy Brooks](#) at 256-223-6306 for more information.



Group Term Life and Disability Insurance

Life Insurance

Jacksonville State University provides insurance coverage equal to twice the employee's annual salary, up to a maximum of \$300,000, at no cost to the employee through One America. Additional voluntary life insurance coverage may also be purchased. Dependent life insurance is available for spouses and eligible dependents.

Plan Details:

- **Effective Date:** Benefits become effective on the first day of the month following the employee's hire date.
- **Enrollment:** For all enrollments, changes, or updates, please visit:
www.employeenavigator.com

Disability Insurance

Jacksonville State University provides disability insurance at no cost to all full-time employees after one year of full-time service. Once approved, benefits begin following a six-month elimination period. This coverage provides 60% of the employee's gross monthly earnings until age 65 or until the employee is no longer deemed disabled. The plan is administered through One America. Employees will contact a Benefits representative to begin the short or long-term disability process.

Short & Long Term Disability

Jacksonville State University offers Short-Term and Long-Term Disability coverage through One America, with pricing varying by plan.

Short-Term Disability (STD): Replaces 60% of gross earnings for short-term disabilities, with benefits beginning after 7, 14, or 30 days and continuing up to 180 days if under physician care. Guaranteed issue; 12-month waiting period for pre-existing conditions.

Lump Sum Long-Term Disability (LTD): Provides a one-time lump sum of \$10,000–\$50,000 for employees permanently disabled from their current occupation for six months or longer. Guaranteed issue; 12-month waiting period for pre-existing conditions.

Optional Coverage through Colonial Life:

- **Group Accident:** Cash benefits for on-and off-the-job injuries, including ER visits, hospitalization, surgery, and physical therapy. 50% coverage extends to spouses and dependent children under 26.
- **Group Critical Illness:** Lump sum payments for covered illnesses, including cancer, with optional riders for additional benefits. 50% coverage extends to spouses and dependent children under 26; guaranteed issue.
- **Whole Life Insurance:** Permanent coverage up to \$150,000 without medical information depending on age; guaranteed issue up to age 79. Coverage continues into retirement or after employment ends.

Paid/Unpaid Leave

Annual Leave

All full-time regular staff earn annual leave with the exception of athletic coaches and most faculty (some 12-month faculty may accrue leave, inquire with your dean to determine if you are eligible). On August 31st of each year, any excess annual leave (over the maximum) will automatically be added to the employee's sick leave balance.

ANNUAL LEAVE		
*Faculty and Athletic Coaches do not accrue annual leave		
# of years	#of hrs earned per month	Annual Max
0-9 years	8 hrs per month	192 hrs
9-19 years	10 hrs per month	240 hrs
19 and over	12 hrs per month	288 hrs

Sick Leave

Sick leave is accrued to an unlimited amount by all full-time faculty and staff at the rate of eight (8) hours per month. Upon retirement, employees are allowed to convert unused sick time into service time for the purpose of retirement.

Military Leave

The federal Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA) provides employment protections for members of the National Guard and Reserves who are called to serve in the military. Paid and unpaid military leave and re-employment rights shall be provided to employees consistent with federal and state laws. A request for such leave should be made in advance to the employee's supervisor and the appropriate Leave Request Form submitted with supporting military documentation, to the Department of Human Resources.

For a complete outline of all paid and unpaid leave options, please visit:
<https://www.jsu.edu/hr/benefits/leave.html>

Family Medical Leave Act

In accordance with the Family and Medical Leave Act (FMLA), eligible full-time employees who have completed one year of service with JSU may take up to 12 workweeks of paid or unpaid leave per year. For covered absences, JSU requires employees to use any accumulated sick leave before unpaid leave begins.

Bereavement Leave

The University provides employees with up to three days of leave upon the death of an immediate family member. Leave beyond three days requires supervisory approval and must be covered using accrued sick or annual leave. All requests should be documented on the appropriate Leave Request Form and submitted to the Department of Human Resources.

Jury Duty

Upon receipt of a summons to report for jury duty, employees must immediately provide their supervisor with a copy of the summons. Employees summoned as a member of a jury panel, shall be granted leave with pay and any jury fees shall be retained by the employee. Leave granted by the University during jury duty shall not affect the employee's accrued annual or sick leave balance.

Retirement Plan Options

Jacksonville State University participates in the Teachers' Retirement System of Alabama (TRS). Participation in this retirement plan is **mandatory**, with contributions deducted from payroll on a pre-tax basis. Contribution amounts are determined by the employee's TRS tier. Employees become fully vested after 10 years of service.

Alabama Teachers' Retirement System (TRS)				
	Hire date	Mandatory Contribution	Retirement w/ age	Retirement w/ years of service
Tier 1	Before January 2013	7.5% of gross salary per pay period	60 with at least 10 years of service	Any age after 25 years of service
Tier 2	After January 2013	6.2% of gross salary per pay period	62 with at least 10 years of service	Any age after 30 years of service

RSA-1

RSA-1 is a voluntary, supplemental retirement plan administered by the Retirement Systems of Alabama. Contributions are made with pre-tax dollars, lowering taxable income. Payroll deduction makes participation easy, and there is no minimum contribution. Contributions can be increased, decreased, or stopped at any time.

For more information on RSA retirement options and exploring investment opportunities please visit:

[JaxState Retirement Plans](#)

or log in to:

<https://mso.rsa-al.gov>

457(b)

Jacksonville State University offers a 457(b) retirement plan through RSA, featuring both pre-tax and post-tax (Roth) options. Contributions are made via convenient payroll deductions and are managed by RSA's professional investment staff.

Pre-Tax Contributions Contributions are made before taxes, reducing your current federal and Alabama taxable income. Taxes are deferred until distribution. Please note that pre-tax accounts are subject to Required Minimum Distributions (RMDs) beginning at age 73.

Roth (Post-Tax) Contributions Roth accounts are funded with post-tax dollars. This allows your contributions and earnings to grow tax-free. Qualified withdrawals—including amounts passed to beneficiaries—are also tax-free. Unlike pre-tax accounts, Roth accounts are not subject to RMDs, providing additional flexibility in retirement planning.

Note: Contribution limits are the same for both traditional 457(b) and Roth-designated 457(b) accounts.

Retirement Plan Options

TIAA

403(b)

Jacksonville State University offers a 403(b) retirement annuity plan through TIAA (Teachers Insurance and Annuity Association of America). This plan is funded by pre-tax contributions and includes two primary options: Retirement Choice (RC) and Retirement Choice Plus (RCP).

Contribution Limits: For the 2025-2026 plan years, the standard annual contribution limit is \$23,500.

Catch-Up Contributions: Employees may be eligible to contribute beyond the standard limit based on their age:

- Ages 50–59 or 64+: Eligible for a catch-up contribution of \$7,500.
- Ages 60–63: Under new regulations, employees in this bracket may be eligible for a higher catch-up limit of \$11,250.

Retirement Choice

After two years of full-time employment, employees are eligible for a matching contribution to their TIAA account.

Matching Tiers:

- **Voluntary Match:** The University will match your personal contributions at 3%, 4%, or 5%.
- **1% University Contribution:** Even if you choose not to contribute your own money, you are eligible for a 1% University contribution to your retirement savings.

IMPORTANT: This 1% contribution is NOT automatic. Enrollment in a TIAA account is required to receive these funds. If an account is not established, the University cannot deposit the contribution, and these funds will not be retroactively applied to your account at a later date.

Immediate Eligibility for Transfers: Employees transferring from another higher education institution without a break in service may be eligible for immediate matching. To qualify, please submit documentation to HR verifying your continuous employment and prior participation in a TIAA plan.

Retirement Choice Plus

Full-time employees may enroll in the Retirement Choice Plus (RCP) plan upon hire or anytime thereafter. Contributions to RCP are made solely by the employee and are not matched by the University.

For more information on TIAA retirement and investment opportunities please visit:

[JSU Benefits- Retirement](#)



