



2023-2024 New JSU Benefits Booklet

Benefits Provided By:

Insurance Planning Services

103 East 13th Street

Anniston, AL 36201

Office 256-237-7541

www.insuranceplanning.us



2023-24 Jacksonville State University Open Enrollment

During the months of July and August, all full time JSU employees are eligible to enroll in plans through both PEEHIP and the JSU sponsored benefit plans. Please note that while some plans between the two offerings may appear similar, they are not identical. JSU has contracted with Insurance Planning Services, and we have designed a benefit plan offering separate from the PEEHIP benefits that we feel will suit all your benefit needs. You must still log in to PEEHIP to update your PEEHIP coverage and any other benefits that you choose to enroll in through that offering.

All employees can also log in to the benefits portal at www.employeenavigator.com to update your current plans and enroll in any new plans offered directly by JSU. If you have not yet established your login, you may do so by registering with company identifier JaxSt from the registration screen on Employee Navigator. It is recommended that each employee review your address, dependent information and beneficiary information on an annual basis. Changes made during open enrollment will be effective 10/1/2023.

This benefits guide will provide employees with information on the company paid and voluntary benefits being offering by JSU and Insurance Planning Services. The accompanying pages will provide both benefit detail and monthly pricing for employees. If you are an hourly employee on a bi-weekly pay mode, your premiums will be deducted twice a month beginning 10/1/2023.

2023-24 Jacksonville State University Summary of Benefits

Company Paid Benefits:

- Group Term Life & AD&D provided by One America (AUL)-Provides employees with two times your annual salary up to a maximum of \$300,000. Coverage begins on the employee's date of hire.
- Long Term Disability provided by One America (AUL)-Replaces 60% of employees gross earnings in the event of a long-term diagnosis of disability. Benefits begin after 180 days of disability and continue through Social Security normal retirement age if an employee is actively under a physician's care for a disabling condition. Coverage begins the first of the month following the employee's twelfth month of full-time employment. This plan is guaranteed issue and has a 12-month waiting period for pre-existing conditions.
- Employee Assistance Program (EAP) provided by ComPsych-Provides employees with confidential counseling, financial resources, legal support, work-life solutions, guidance resources and free online will preparation.

Voluntary Employee Paid Benefits:

- Voluntary Life Insurance provided by One America (AUL)-Employees may purchase life insurance on yourself, spouse, and children. Newly eligible employees may purchase up to \$300,000 without having to prove insurability (guaranteed issue) and may purchase up to \$30,000 on spouse and \$10,000 on dependent children up to age 26. Existing employees who are already participating in the plan may increase your existing coverage by \$10,000 per year without having to prove insurability. New enrollees who are not new employees must complete an Evidence of Insurability (EOI) form to apply for coverage. This policy is an age banded payroll term policy and rates are based on 5-year age brackets.
- MASA Medical Transport Solutions-This service works with air and ground transport providers to make certain that employees have no out of pocket expenses if you or a family member were to have the need for emergency ground and air ambulance services.
- Dental Insurance provided by Canopy Insurance-Two plan options for employees to choose from. A high option including orthodontics and a higher annual benefit than the PEEHIP offering and a low option which still offers robust benefits for employees.
- Vision Insurance provided by VSP-Two plan options for employees to choose from. A high option with an increased benefit for frames and contacts, plus

benefits such as anti-reflective and scratch resistant coating and a low option which covers a wide range of glasses and includes a benefit for contact lenses.

- Short Term Disability provided by One America (AUL)-Replaces 60% of employees gross earnings in the event of a short-term diagnosis of disability. Coverage options with benefits beginning after 7, 14 or 30 days of disability and continuing for up to 180 days if an employee is actively under a physician's care for a disabling condition. This plan is guaranteed issue and has a 12-month waiting period for pre-existing conditions.
- Lump Sum Long Term Disability provided by One America (AUL)-Employees may elect lump sum coverage amounts ranging from \$10,000 to \$50,000. This coverage is payable when an employee sustains a disability which deems you permanently disabled from your current occupation and will be unable to return to work for a period of six months or greater. This plan pays a one-time lump sum directly to the policyholder in addition to any other disability in place. This plan is guaranteed issue and has a 12-month waiting period for pre-existing conditions.
- Group Accident Coverage provided by Colonial Life-Provides coverage for on and off the job injuries. Cash benefits are paid directly to the employee for emergency treatment in a doctor's office or ER, hospital confinement, surgery, physical therapy and more. Coverage can be purchased on spouses and dependent children under age 26 as well.
- Group Critical Illness and Cancer Coverage provided by Colonial Life-Provides a lump sum payment for a diagnosis of a covered Critical Illness or Cancer. Benefits are also available for spouse and dependent children under age 26. This policy is guaranteed issue and has optional riders that can be included for a building benefit, progressive & infectious diseases.
- Whole Life protection provided by Colonial Life-Employees may purchase permanent coverage through the whole life option which will provide affordable coverage to continue once you retire or your employment with JSU ends. Face amounts of up to \$150,000 are available without providing medical information, depending on age. Guaranteed issue up to age 79 is available.
- Identity Guard with Watson-All JSU employees will be enrolled in the complimentary Identity Theft Protection coverage sponsored by Colonial Life and Identity Guard with Watson.