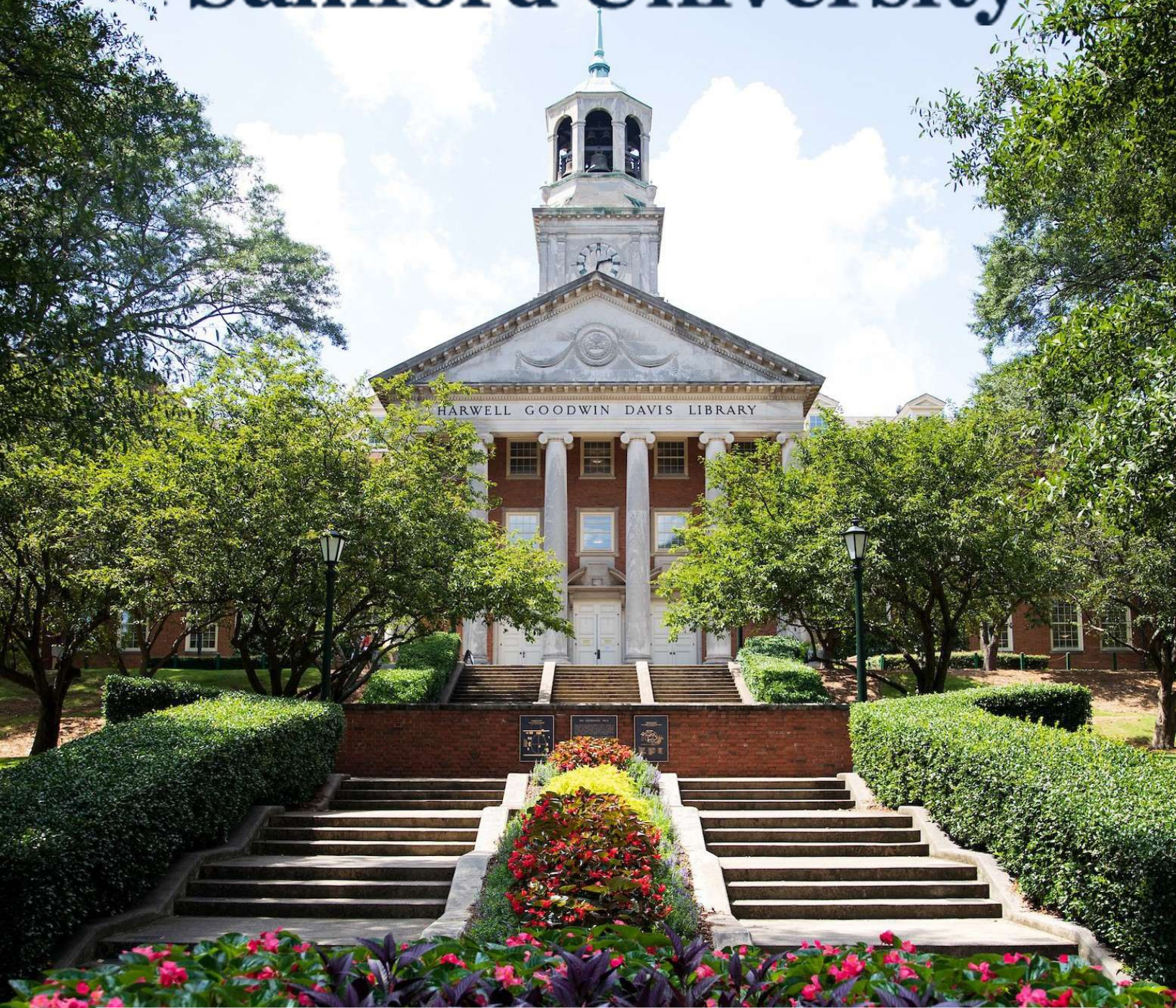


Samford University



2026

Employee Benefits Guide

Your Samford University Benefits

We understand the important role that benefits play in the lives of you and your family. As a new hire, annually during open enrollment or 30 days following a qualified life event, you can elect a benefits package that gives you and your family the right coverage for your needs.

This benefits guide can help to familiarize you with Samford’s benefit options. It also provides useful tips, tools and resources to help you think through your options and make wise decisions. As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year. For example, is your family financially protected if you can’t work due to an accident or illness?
- Consider other available coverage.
- Gather information you’ll need. If you are covering dependents, you will need their dates of birth and Social Security numbers. In addition, you may need to provide documentation verifying their eligibility – such as a marriage license or birth certificate.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.

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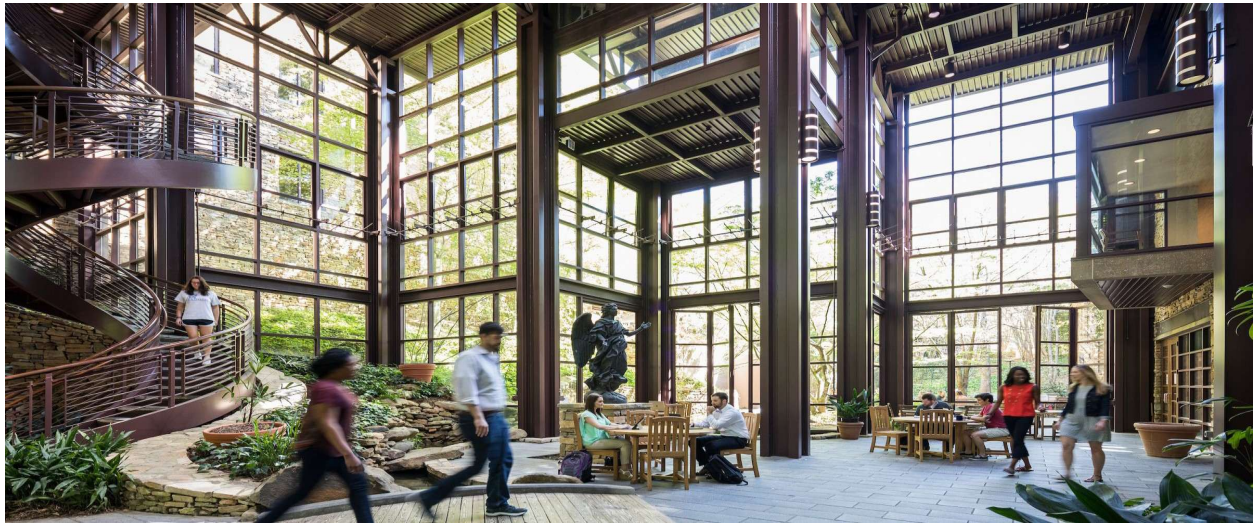
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Helpful Benefit Terms

- **Brand preferred drugs:** A drug with a patent and trademark name that is considered “preferred” because it’s safe and effective and usually less expensive than other brand-name options.
- **Brand non-preferred drugs:** A drug with a patent and trademark name that is “not preferred” because it’s usually more expensive than other generic and brand preferred options.
- **Calendar year maximum:** The maximum benefit amount paid each year for each family member enrolled in the plan.
- **Coinsurance:** The sharing of cost between you and the plan. For example, 80% coinsurance means the plan covers 80% of the cost of service after a deductible is met. You will be responsible for the remaining 20% of the cost.
- **Copay:** A fixed amount (for example \$30) you pay for a primary care visit, usually when you receive the service. The amount can vary by the type of service.
- **Deductible:** The amount you have to pay for covered services each year before your health plan begins to pay coinsurance amounts. Your copays are **not** included in your deductible.
- **Elimination period:** The time period between the beginning of an injury or illness and receiving benefit payments from the insurer. Typically applies to accident and disability coverages.
- **Flexible Spending Accounts (FSA):** FSAs allow you to pay for eligible health care and dependent care expenses using tax-free dollars. The money in the account is subject to the “use it or lose it” rule which means you must spend the money in the account before the end of the plan year.
- **Generic drugs:** A drug that’s equivalent to brand- name drugs in use, dose, strength, quality and performance, but is not trademarked.
- **In-network:** A designated list of health care providers (doctors, dentists, etc.) with whom the insurance provider has negotiated special rates. Using in- network providers lowers the cost of services for you and the university.
- **Inpatient:** Services provided to an individual during an overnight hospital stay.
- **Mail order pharmacy:** Mail order pharmacies may provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.
- **Out-of-network:** Providers that are not in the plan’s network and who have not negotiated discounted rates. The cost of services provided by out-of-network providers is much higher for you and the university. Higher coinsurance will apply.
- **Out-of-pocket maximum:** The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of- pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year. Your annual deductible is included in your out-of-pocket maximum. Your Copays are **not** included in your out- of-pocket maximum.
- **Outpatient:** Services provided to an individual at a hospital facility without an overnight stay.
- **Premium:** The amount that must be paid for insurance coverage, some are shared by the employee and the employer. Health premiums are pre-tax payroll deductions.
- **Primary Care Provider (PCP):** A doctor (generally a family or internal medicine practitioner or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions.
- **Reasonable & Customary Charges:** Prevailing market rates for services provided by health care professionals within a certain area for certain procedures. Reasonable and Customary rates may apply to out-of-network charges.
- **Specialist:** A provider who has specialized training in a particular branch of medicine (e.g., a surgeon, cardiologist or neurologist).
- **Specialty drugs:** A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

Benefit Basics

Your benefits are a partnership between you and Samford University. Some benefits provide automatic coverage for which Samford pays the full cost, while others provide coverage options for which you and Samford share the cost, or for which you pay the full cost but benefit from Samford's negotiated group rate. Your costs will be based on the coverage options you choose. The table below outlines how you and Samford share costs for benefits. The tax treatment shows whether your contribution is taken from your paycheck before or after taxes.



Benefit	Who Pays	Tax Treatment
Medical, Dental and Basic Vision Coverage	The University & You	Pretax
Voluntary Supplemental Vision Coverage	You	Pretax
Flexible Spending Accounts (Health Savings & Dependent Care Savings)	You	Pretax
Basic Life & Accidental Death and Dismemberment (AD&D) Insurance	The University	After-tax
Basic Life Insurance for your spouse and your qualified dependent children	The University	After-tax
Long-Term Disability Coverage	The University	After-tax
Optional Life and AD&D Insurance	You	After-tax
403(b) Retirement Savings Plan	The University & You	Pretax or After-tax
Employee Tuition Benefit	The University	

Eligibility

Who's eligible?

Employees

You are considered a full-time, benefit eligible employee if you are in an eligible class and work at least 30 hours per week.

Dependents

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your legal spouse
- Your children up to age 26 (health insurance)
- A child over age 26 who was incapacitated and under plan coverage before age 26 (health insurance)
- Your children through age 23 for life insurance.
- A qualified dependent for tax purposes for ETB

Enrolling Dependents?

When you add dependents to your coverage, you must provide the following information:

- Legal name
- Date of birth
- Social Security number
- Supporting documentation

Eligibility for health insurance is governed under the Affordable Care Act (ACA), while life insurance and ETB are governed by IRS code.

Making changes to your benefits

Generally, you may only make or change your benefit elections as a new hire or during the annual Open Enrollment period. However, you may change your benefit elections during the year if you experience a Qualifying Life Event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by the employee or dependent
- Eligibility for Medicare or Medicaid
- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.

You have 30 days from the Qualifying Life Event to make changes to your coverage.

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.
- Based on Federal Law, if you do not make the changes within **30 days** of the event, you will have to wait until the next Open Enrollment period to make changes.

Effective Date of Coverage

- **New Hire:** you can enroll for coverage within 30 days of start date. Benefits will begin on the first day of the month after your hire date, unless otherwise noted in the booklet.
- **Open Enrollment:** you can enroll for coverage during the annual Open Enrollment. Any changes or additions to your benefits will take effect on the following January 1.
- **Qualifying Life Event:** changes will be effective on the date of the qualifying life event, for example a newborn's date of birth .

Medical and Pharmacy Plan Overview

We offer a medical plan through Blue Cross Blue Shield of Alabama. Prescription drug coverage is now offered through RxBenefits.

Understanding how your plan works

1. Your deductible

- You pay out-of-pocket for most medical and pharmacy expenses, except those with a co-pay, until you reach the deductible.

2. Your coverage

- Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses. The plan will pay a percentage of each eligible expense, and you will pay the rest.

3. Your out-of-pocket maximum

- When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.

Samford University has an embedded deductible and out of pocket maximum.

With an embedded approach, each person only needs to meet the individual deductible and out-of-pocket maximum before the plan begins paying its share for that individual. (And, once two or more family members meet the family limits, the plan begins paying its share for all covered family members.)

Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

In-network providers and pharmacies: You will always pay less if you see a provider within the medical network. There is only in-network coverage for pharmacy.

Preventive care: In-network preventive care is covered at 100% after the applicable copay. Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.



Understanding your pharmacy coverage

■ **Mail order pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the Mail Order Pharmacy to save on a 90-day supply.

■ **Prescription categories:** Medications are categorized by cost, safety and effectiveness. These tiers also affect your coverage.

- **Generic** – A drug that's equivalent to brand-name drugs in use, dose, strength, quality and performance, but is not trademarked.
- **Brand preferred** – A drug with a patent and trademark name that is considered “preferred” because it's safe and effective and usually less expensive than other brand-name options.
- **Brand non-preferred** – A drug with a patent and trademark name that is “not preferred” because it's usually more expensive than other generic and brand preferred options.
- **Specialty** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

Medical & Pharmacy Coverage

The Samford University Health, Dental, and Vision plan features in and out-of-network coverage; individual and family deductibles; copays; coinsurance; and out-of-pocket maximums. Keep in mind that while you can seek services with in- or out-of-network providers, you will always pay less if you are treated within the provider network because the plan pays a higher percentage of your covered expenses. Samford University believes this plan is a "grandfathered health plan" under the Affordable Care Act. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Plan Provision	In Network	Out of Network
Calendar Year Deductible	\$500 Individual \$1,500 Family	
Calendar Year Out-of-Pocket Maximum	\$1,750 Individual \$5,250 Family	
Co-Insurance Maximum		
MedHelp Clinic (on or off campus) Copay	\$0	Not Covered
Office Visit Copay	PCP: \$30 Specialist: \$50	20%
Routine Well Child Exams Copay	\$30	Not Covered
Routine Immunizations Copay	\$0	Not Covered
Routine Office Visits Copay: <ul style="list-style-type: none"> One annual wellness visit <i>and</i>: one routine office visit when eligible for routine pap smear, mammogram; or one routine office visit when eligible for routine PSA/Digital rectal exam 	\$30* *Critical Illness Insurance provides a \$50 wellness benefit to covered individuals.	Not Covered
Inpatient Hospital	\$200 per day, days 1-5	\$400 + 20%
Outpatient Surgery (Facility)	\$250	\$250
Outpatient Surgery (Provider and Anesthesia)	\$0 After Deductible	20%
Emergency Room	\$250	Accident: \$250 Medical Emergency: 20%
Outpatient Lab*, X-Ray*, Pathology	\$0	20%
Outpatient Dialysis, IV Therapy, Chemotherapy, and Radiation Therapy*	\$0	20%
Ambulance	20%	20%
Chiropractic	20%	20%
Occupational, Physical, and Speech Therapy	20%	20% - 50%

Note: This is a summary of your coverage only. Please refer to your summary plan description for the full scope of coverage. In-network services are based on negotiated charges; out-of-network services are based on Reasonable & Customary (R&C) charges

**May require pre-certification*

Health Care Coverage

Basic Vision Coverage

Routine vision coverage is included in the medical plan. Routine vision coverage is covered at 80% of the Allowed Amount with no deductible. Coverage is limited to \$200 per person age 19 and older each 24-month period. There is no dollar limit for members under age 19.

Dental Coverage

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health.

Plan Provision	In Network
Calendar Year Deductible	\$25 (The calendar year deductible must be satisfied on a per person per calendar year basis, subject to a maximum of three deductibles per family in any one year). Does Not Apply to Diagnostic and Preventive Services
Calendar Year Maximum Benefits	\$1,250 Per Member (does Not Apply to Orthodontic Services)
Basic Diagnostic and Preventive Services	\$0
Basic Restorative Services	\$0 After Deductible
Supplemental Services	20%
Prosthetic Services	50%
Periodontics Services	20%
Orthodontic Services (dependent children up to age 26 only)	50% After Deductible \$1,000 Per Member Calendar Year Maximum \$2,000 Per Member Lifetime Maximum

2026 BCBS Health, Vision & Dental Premiums

Plan	Employee Bi-weekly	Employee Monthly	Employer Monthly
Individual	\$89.60	\$179.20	\$ 537.60
Employee + Children	\$190.00	\$380.00	\$1,140.00
Employee + Spouse	\$232.50	\$465.00	\$1,395.00
Family	\$256.00	\$512.00	\$1,536.00

VSP Optional Vision Coverage

Your optional vision plan is provided through VSP. It provides coverage for routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses, if you need them.

- You can see in- or out-of-network providers; however, keep in mind you always save more money if you stay in the VSP Choice Network.
- Visit www.VSP.com to find a provider, view your benefits, and more. You do not have to be enrolled in the Samford BCBS Medical, Dental, and Routine Vision plan to participate in the Optional VSP Vision Care Plan.
- **No ID card is necessary**; however, you may print a card from the VSP website: www.VSP.com.

2025 VSP—Voluntary Vision Premiums

Tier	Monthly Premium	Bi-weekly Premium
Employee Only	\$7.98	\$3.99
Employee + 1	\$15.96	\$7.98
Employee + Family	\$25.70	\$12.85

Plan Provision	In Network Copay	Out of Network Reimbursement
Well Vision Exam Each Calendar Year	\$20	Up to \$45
Prescription Lenses Each Calendar Year	\$20	Single Vision: Up to \$30 Lined Bifocal: Up to \$50 Lined Trifocal: Up to \$65
Frames Every Other Calendar Year	\$200 allowance + 20% off amount over allowance	Up to \$70
Contacts Instead of Glasses, Each Calendar Year	\$60 fitting and evaluation \$150 allowance	Up to \$105
Additional Pairs of Glasses or Sunglasses	20% Savings	N/A
Laser Vision Correction	Average: 15% discount; or 5% from promotional price	N/A
TruHearing Hearing Aid Discount Program	<ul style="list-style-type: none"> • Up to 60% savings for members • 3 fitting and adjustments visits • 45-day trial • 48 free batteries 	



Sam.Well is moving to BlueCross BlueShield of Alabama January 1, 2026



Program Launch

Beginning **January 1, 2026**, you will access our new and enhanced wellness program through your myBlueCross account (via www.bcbsal.org).

Participation Benefits

Complete a biometric screening and two additional wellness activities to earn a **\$25 per month premium discount for 2027**.

Health Assessment

Once you complete a quick assessment, you will get an immediate, personalized report with an overview of your current health status and ways to reduce health risks.

Complete Your Biometric Screening

Be sure to complete your biometric screening – this is an important step in meeting wellness program requirements and ensuring timely processing.

****All points from 2025 will be honored**

Flexible Spending Accounts

A **Flexible Spending Account (FSA)** helps you pay for health care or dependent care costs using tax-free dollars. Your contribution is deducted from your paycheck on a pretax basis and put into the FSA. When you incur expenses, you can access the funds in your account to pay for eligible expenses.

Note: You do not need to be enrolled in the Samford medical plan to participate in a Medical Spending FSA.

This chart shows the eligible expenses for each FSA and how much you can contribute each year. Each of these options reduces your taxable income.

Account Type	Eligible Expenses	Annual Contribution Limits
Medical Spending FSA	Most medical, dental and vision care expenses that are not covered by your health plan, such as copays, coinsurance, deductibles, eyeglasses, orthodontia and prescriptions.	Maximum contribution is anticipated to be \$3,400 per year. You do not need to be enrolled in Samford medical plan to participate. Funds are deducted throughout the year, but all funds are available on January 1. The Medical Spending FSA allows you to carry over \$680 in unused funds to the following plan year.
Dependent Care FSA	Dependent care expenses including day care, after school programs for children under age 13 or elder care programs so you can work or attend school full-time. Your qualified dependents may include : <ul style="list-style-type: none">• Your children through age 12• Child(ren) over the age of 13 incapable of self-care• Spouse, parents, in-laws, siblings, incapable of self-care Those covered must be declared as a dependent on your tax return.	Maximum contribution is \$7,500 per year (\$3,750 if married and filing separate tax returns). DCRA does not allow carry over of unused funds to the following plan year.

Important information about FSAs

- Your FSA elections are effective from January 1 through December 31.
- Claims for reimbursement must be submitted by March 31 of the following year.
- Please plan your contributions carefully. Any unused money remaining in your account (s) will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations.
- FSA elections do not automatically continue from year to year; you must actively enroll each year.
- You can only change your FSA contribution amount if you experience a qualified status change.
- The FSA plans are not interchangeable. You must enroll in each separately and funds are non-transferable.

HealthEquity

Health Care and Dependent Care FSA accounts are managed through HealthEquity, a partner with Blue Cross Blue Shield. To set up your account, sign in to the member portal by visiting my.healthequity.com.

Employee Tuition Benefit

Samford University provides an Employee Tuition Benefit (ETB) to eligible employees, retirees, their spouses and dependent children, when they meet the University's admission requirements.

Full-time Employees

ETB applies to part-time undergraduate studies through the attainment of one bachelor's degree and part-time graduate studies (master's level only) deemed to be beneficial to the employee's current job at Samford. ETB will pay 100% of the employees' tuition. ETB received for graduate courses, including auditing the course, is sometimes considered a taxable fringe benefit by the Federal Government. When taxable, the taxes on the value of this benefit will be withheld from your paycheck and reflected on your W2 Form.

Spouses and Dependent Children of Full-time Employees

ETB applies to full-time and part-time undergraduate studies through the attainment of one bachelor's degree for a full-time employee's dependents. Dependents include:

- Legally married spouse
- Dependent Children who are legal dependents for tax purposes (per IRS tax guidelines)

The benefit for dependents is based upon the employee's length of continuous, full-time service as of the class start date:

Years of Service	% of Tuition Covered
0—2 Years	50%
3 Years	75%
4 Years +	100%

An application should be completed at the beginning of each academic year, as well as May Term and/or Summer Term. The online application for ETB can be found at www.samford.edu/employee/benefits.

For more information on Tuition Exchange, contact One Stop at onestop@samford.edu or 205-726-2905.



Samford Life Insurances

These insurances are paid by Samford University and enrollment is automatic for full-time employees.

Basic Life and Accidental Death & Dismemberment (AD&D)

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Samford University provides basic life and AD&D insurance for full-time employees and life insurance for your qualified dependents at no premium cost to you.

Long-term Disability Insurance

Long-term Disability Insurance Plan provides income replacement should you become disabled and unable to work due to a non-work related illness or injury. Samford University provides eligible employees with disability income benefit coverage at no cost to you.

Critical Illness Insurance

Provides cash to help pay for both medical expenses not covered by insurance as well as day-to-day expenses that may start to add up - like rent, mortgage, car payments, etc. - while you are ill. If you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits. Examples of covered illness include: cancer, heart attack, major organ failure, stroke, and many others.

Type of Insurance	Who It Covers	How Much It Covers
Employee Life Insurance	Full-time Employees	<ul style="list-style-type: none">• 2.5 x Annual Salary• Maximum: \$600,000• Reduced by 35% at age 65
Employee AD&D Insurance	Full-time Employees	<ul style="list-style-type: none">• 2.5 x Annual Salary x 65%• Maximum: \$600,000
Long-term Disability	Full-time Employees	<ul style="list-style-type: none">• 60% of your monthly earnings• Maximum: \$10,000 month
Dependent Life Insurance	Full-time Employees: Spouse & Dependent Children	<ul style="list-style-type: none">• \$2,000 for each dependent
Critical Illness Insurance	Full-time Employees enrolled in Samford health insurance	<ul style="list-style-type: none">• Up to \$10,000 based on diagnosis

Optional Insurances

Optional Critical Illness Insurance

How does it work? If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.

Who can get coverage?

You:	Choose \$10,000, \$20,000 or \$30,000 of coverage with no medical underwriting to qualify if you apply during this enrollment.
Your spouse:	Spouses can only get 100% of the employee coverage amount as long as you have purchased coverage for yourself.
Your children:	Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome, spina bifida, type 1 diabetes, sickle cell anemia and congenital heart disease. The diagnosis must occur after the child's coverage effective date.

What's covered?

Critical Illnesses	
<ul style="list-style-type: none"> • Heart attack • Stroke • Major organ failure • End-stage kidney failure • Sudden cardiac arrest 	<ul style="list-style-type: none"> • Coronary artery disease <p>Major (50%): Coronary artery bypass graft or valve replacement</p> <p>Minor (10%): Balloon angioplasty or stent placement</p>

Monthly costs		
Age	Employee coverage: \$10,000 Spouse coverage: \$10,000 Be Well benefit: \$50	
	Employee	Spouse
under 25	\$3.50	\$3.50
25 - 29	\$4.20	\$4.20
30 - 34	\$5.00	\$5.00
35 - 39	\$6.20	\$6.20
40 - 44	\$8.00	\$8.00
45 - 49	\$10.60	\$10.60
50 - 54	\$14.00	\$14.00
55 - 59	\$18.80	\$18.80
60 - 64	\$30.80	\$30.80
65 - 69	\$41.30	\$41.30
70 - 74	\$56.10	\$56.10
75 - 79	\$56.10	\$56.10
80 - 84	\$56.10	\$56.10
85+	\$56.10	\$56.10

Monthly costs		
Age	Employee coverage: \$30,000 Spouse coverage: \$30,000 Be Well benefit: \$100	
	Employee	Spouse
under 25	\$10.50	\$10.50
25 - 29	\$12.60	\$12.60
30 - 34	\$15.00	\$15.00
35 - 39	\$18.60	\$18.60
40 - 44	\$24.00	\$24.00
45 - 49	\$31.80	\$31.80
50 - 54	\$42.00	\$42.00
55 - 59	\$56.40	\$56.40
60 - 64	\$92.40	\$92.40
65 - 69	\$123.90	\$123.90
70 - 74	\$168.30	\$168.30
75 - 79	\$168.30	\$168.30
80 - 84	\$168.30	\$168.30
85+	\$168.30	\$168.30

Monthly costs		
Age	Employee coverage: \$20,000 Spouse coverage: \$20,000 Be Well benefit: \$75	
	Employee	Spouse
under 25	\$7.00	\$7.00
25 - 29	\$8.40	\$8.40
30 - 34	\$10.00	\$10.00
35 - 39	\$12.40	\$12.40
40 - 44	\$16.00	\$16.00
45 - 49	\$21.20	\$21.20
50 - 54	\$28.00	\$28.00
55 - 59	\$37.60	\$37.60
60 - 64	\$61.60	\$61.60
65 - 69	\$82.60	\$82.60
70 - 74	\$112.20	\$112.20
75 - 79	\$112.20	\$112.20
80 - 84	\$112.20	\$112.20
85+	\$112.20	\$112.20

Optional Life Insurances Cont.

Optional Term Life Insurance

Who can get Term Life coverage?

If you are actively at work at least 30 hours per week, you may apply for coverage for:

You:	Choose from \$10,000 to \$500,000 in \$10,000 increments , up to 5 times your earnings. You can get up to \$200,000. This is the amount of coverage you can qualify for with no medical underwriting at hire.
Your spouse:	Get up to \$500,000 of coverage in \$5,000 increments. Spouse coverage cannot exceed 100% of the coverage amount you purchase for yourself. Your spouse can get up to \$50,000 with no medical underwriting, if eligible (see delayed effective date).
Your children:	Choose \$5,000 or \$10,000 of coverage in \$1,000 increments if eligible (see delayed effective date). One policy covers all of your children until their 19 th birthday or until their 25 th birthday if they are full-time students. The maximum benefit for children live birth to 6 months is \$1,000

How much coverage can I get?

Calculate your costs:

- Enter the coverage amount you want.
- Divide by the amount shown.
- Multiply by the rate.
Use the rate table (at right) to find the rate based on age when your coverage becomes effective.
- Enter your cost.

	1	2	3	4
Employee	\$_____,000	÷ \$1,000 = \$_____	X \$_____	= \$_____
Spouse	\$_____,000	÷ \$1,000 = \$_____	X \$_____	= \$_____
Child	\$_____,000	÷ \$1,000 = \$_____	X \$_____	= \$_____
Total cost				

Employee monthly rate		Spouse monthly rate	Child monthly rate
Age	Per \$1,000 of coverage	Per \$1,000 of coverage	\$0.20 per \$1,000 of coverage
	Cost	Cost	
15-24	\$0.060	\$0.060	
25-29	\$0.060	\$0.060	
30-34	\$0.080	\$0.080	
35-39	\$0.090	\$0.090	
40-44	\$0.140	\$0.140	
45-49	\$0.200	\$0.200	
50-54	\$0.340	\$0.340	
55-59	\$0.580	\$0.580	
60-64	\$0.910	\$0.910	
65-69	\$1.430	\$1.430	
70-74	\$2.280	\$2.280	
75+	\$4.040	\$4.040	

Optional Life Insurances Cont.

Optional AD&D Insurance

Who can get Accidental Death & Dismemberment (AD&D) coverage?

You:	Get up to \$500,000 of AD&D coverage for yourself in \$10,000 increments to a maximum of 5 times your earnings
Your spouse:	Get up to \$500,000 of AD&D coverage for your spouse in \$5,000 increments, if eligible (see delayed effective date).
Your children:	Choose \$5,000 or \$10,000 of coverage for your children in \$1,000 increments if eligible (see delayed effective date).

No medical underwriting is required for AD&D coverage.

How much coverage can I get?

Calculate your costs:

1. Enter the AD&D coverage amount you want.

2. Divide by the amount shown.

3. Multiply by the rate. Use the AD&D rate table (at right) to find the rate.

4. Enter your cost.

AD&D				
	1	2	3	4
Employee	\$_____,000	÷ \$1,000 = \$_____	X \$0.030	= \$_____
Spouse	\$_____,000	÷ \$1,000 = \$_____	X \$0.030	= \$_____
Child	\$_____,000	÷ \$1,000 = \$_____	X \$0.030	= \$_____
				Total cost

AD&D monthly rates		
Coverage amount		Rate
Employee	per \$1,000 of coverage	\$0.030
Spouse	per \$1,000 of coverage	\$0.030
Child	per \$1,000 of coverage	\$0.030

Optional Life Insurances Cont.

Optional Whole Life Insurance

Who can get coverage?

Employee (issue ages 15-75)

You can purchase between \$5,000 and \$250,000 in increments of \$5,000 during this enrollment. You can purchase up to \$100,000 without medical underwriting to qualify for coverage.

Spouse (issue ages 15-75):

You can purchase between \$5,000 and \$50,000 in increments of \$5,000 for your spouse during this enrollment. You can purchase up to \$10,000 without medical underwriting to qualify for coverage. You may have to purchase coverage for yourself before purchasing coverage for your spouse.

Children's Term Rider

The rider covers all eligible children, as well as future children (newborns, adopted children) for one fixed premium amount. Eligible children must be between live birth and 26 years old, your or your spouse's child, your lawfully adopted child, foster child or any other child residing with you that is dependent on you for primary financial support.**



403(b) Retirement Savings Plan

Eligibility

Samford University’s 403(b) Retirement Savings Plan offers a convenient way to save for your future with both employee and employer contribution options.

All employees are eligible to participate in the 403 (b) Retirement Savings Plan except those meeting the criteria below.

- You are eligible to participate in another 403(b) plan sponsored by Samford.
- You are a nonresident alien.
- You are a student at Samford while performing services for Samford. However, the term “student” does not include an employee attending classes under Samford’s ETB (employee tuition benefit).

Automatic Enrollment

All eligible full-time employees will be automatically enrolled at a 3% pre-tax contribution rate if you do not enroll in the Plan with a different contribution rate or elect to opt out within 35 days from your date of hire. Your contributions will be directed to the Plan at Fidelity Investments and invested in the Plan’s default fund, a Fidelity Freedom Fund, based on your date of birth.

We encourage you to choose a contribution rate, retirement service provider and investment options that are appropriate for you. If you don’t want to contribute to the Plan, you must contact Fidelity and change your contribution rate to 0% within 35 days from your date of hire.

Under ERISA regulations, certain limitations may apply to the amount that you and Samford can contribute to the Retirement Plan.

For current IRS limits on Employee contributions go to www.irs.gov

Employee Contributions	Employer Contributions
<ul style="list-style-type: none">• You can contribute up to \$23,500 in 2025 (subject to change by the IRS), and if you are age 50 or older, you may contribute up to an additional \$7,500 as a “catch-up” contribution.• If you are between 60 and 63, there is a special “catch-up” contribution of \$11,250 in 2025• Contributions may be made on a pretax or Roth after-tax basis.• To make it easier for you to save, all eligible employees will be automatically enrolled at a 3% pre-tax contribution rate if you do not enroll in the Plan or elect to opt out within 35 days from your date of hire. Your contributions will be directed to the Plan at Fidelity Investments and invested in the Plan’s default fund, a Fidelity Freedom Fund, based on your date of birth.	<ul style="list-style-type: none">• Samford will match 100% of your employee contributions up to 3% of your compensation (on a payroll period basis).• This means for each dollar you contribute, Samford will contribute an additional dollar, up to an amount that is 3% of your compensation.• This contribution begins with the first eligible, reasonable payroll date following your date of hire

403(b) Retirement Savings Plan

Employer Matching Contribution

For full-time employees meeting eligibility requirements, Samford will match 100% of your Employee Contributions up to 3% of your compensation (on a Payroll Period basis). This means for each dollar you contribute, Samford will contribute an additional dollar, up to an amount that is 3% of your Compensation.

Employer Non-Elective Contribution

Separate from the match, Samford will make an annual, non-elective contribution for each Eligible Participant following the end of the Plan Year. The amount is determined based on each Eligible Participant's Compensation and Years of Participation/Eligibility for Employer Matching of Employee Contributions to a 403 (b) Plan.

Non-elective Contribution Percentage	
Full Years of Participation	% of Eligible Compensation
< 1 year	0.0%
1-3 years	2.0%
4-6 years	3.5%
7 or more years	5.0%



Vesting

Vesting refers to your right of ownership to the money in your account. You are immediately vested at 100% in all contributions you make to the Plan. Samford's matching contributions and non-elective contributions vest according to the table.

Years of Vesting Service	% Vested
1 Year	0%
2 Years	20%
3 Years	40%
4 Years	60%
5 Years	80%
6 Years	100%

Retirement Planning



YOUR VERY OWN PERSONAL NAVIGATOR

Samford University has partnered with FEDlogic to provide state and federal benefits information and advocacy to you and your household members.

The service is confidential, unlimited, and free to you as an employee!

Reasons to call FEDLogic

- You've reached or are approaching Medicare age and need to learn more
- You're approaching retirement age and want to learn more about your Social Security Benefits
- You or a household family member have been diagnosed with a major illness
- You have a child with a disability or born prematurely
- You have lost a spouse
- You need assistance navigating Medicaid, Marketplace, or COBRA
- You need help exploring alternative healthcare avenues based on your income
- You are currently on Dialysis (ESRD)

HERE'S HOW IT WORKS

- 1 Make a phone consultation appointment**
Call us at 877-837-4196 to schedule a phone consultation appointment with one of our federal and state benefits experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour.
- 2 Tell us your story, ask questions and learn**
You don't have to wade through tons of complex and confusing information to try to figure out what applies to you. We take the time to listen to your story and understand your needs, concerns and goals. Then we empower you with the unbiased information you need so you can maximize your benefits and make the best decision for your situation.
- 3 Enroll for benefits**
Once you feel confident you have the information you need to make the best decision for you and your family, we'll walk you through the application and approval process.
- 4 Relax and celebrate**
Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve. So, sit back, relax and celebrate!

WHEN YOU NEED US

It's all about you

We're passionate about providing highly personalized, easy and practical phone consultation guidance to individuals and families. We never promote, endorse or sell any type of product or insurance.

(877) 837-4196 | WWW.FEDLOGICGROUP.COM | SERVICES@FEDLOGICGROUP.COM



Employee Assistance Program



Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.

Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- Family and parenting problems
- And more

WorkLife Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions**
- Even reducing your medical/dental bills!
- And more

Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

Help is easy to access

Online and Phone support:
Unlimited, confidential, 24/7

In-person: You can get up to 3 visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support. Secure, HIPAA-compliant video EAP sessions for those who may prefer the use of technology to receive the service; video counseling services are in lieu of face-to-face sessions.

Employee Assistance Program – WorkLife Balance

Toll-free 24/7 access:

- 1-800-854-1446
- www.unum.com/lifebalance

Turn to us when you don't know where to turn.

**Better
benefits
at work.™**

unum.com

Not available in all states

*The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

**State-mandated limitations for legal services in WA apply.

Insurance products are underwritten by the subsidiaries of Unum Group.

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EN-2055 FOR EMPLOYEES (12-23)

The Work-life balance employee assistance program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Holidays & Time Off

Holidays

Samford University recognizes the following paid holidays annually:

- | | |
|---|--|
| “ New Year’s: January 1 | “ Independence Day: July 4 (Observed Friday, July 3) |
| “ Martin Luther King, Jr. Day: January 19 | “ Labor Day: September 7 |
| “ Spring Break Friday: March 13 | “ Thanksgiving Day: November 26 |
| “ Easter Monday: April 6 | “ Christmas Eve: December 24 |
| “ Memorial Day: May 25 | “ Christmas Day: December 25 |
| “ Juneteenth: June 19 | |

Additional Holidays 2026: November 25 & 27, December 21, 2026—January 2, 2027

Additional days off at holiday seasons are decided upon by the administration on a yearly basis. These days and the conditions under which they are given are announced as each season approaches and can be found on the Samford website.

Vacation Time

Vacation Days are granted annually to full-time, eligible employees on July 1st each year, to be used in the fiscal year. A maximum of 5 Unused vacation days may carry over into the next fiscal year.

Staff

The amount of Vacation Time for full-time staff is determined by the number of hours and the schedule that you normally work and increases from 12 to 24 days with years of service. New hire vacation is pro-rated during the first fiscal year based on hire date and can be used after 90 days of continuous employment. Refer to the Staff Handbook for more specific information regarding vacation time policies.

Faculty

Vacation days for full-time faculty on twelve-month agreements are twenty-four (24) working days in each fiscal year, normally taken when classes are not in session and no official duties are planned according to the approved academic calendar of the University. Vacation days are pro-rated for 12-month faculty who are hired during the fiscal year.

Vacation days for full-time faculty on nine-month agreements are those dates when classes are not in session and no official duties are planned according to the approved academic calendar of the University. Refer to the Faculty Handbook for more specific information regarding vacation time policies.

Sick Leave

Staff sick leave begins to accrue with your full-time service date and may be used after 90 days as it is accrued. All full-time employees accrue 12 days sick leave per year to a maximum of 90 working days. Refer to the Staff and Faculty Handbooks for more detailed information on sick leave policy.

Faculty begin with 10 days of sick leave and accrue 12 days sick leave per year to a maximum of 90 working days. Refer to the Staff and Faculty Handbooks for more detailed information on sick leave policy.

Time Off & Other Benefits

Bereavement Leave

Full-time employees will be permitted a paid bereavement leave of up to five days upon death of their spouse, child, or stepchild. Up to three paid days off will be granted for the death of an immediate family member. The bereavement leave must be continuous, and its use must include either the date of death or the date of the funeral. Upon return to work, an official record, obituary notice, or other form of documentation to substantiate the request for paid leave should be forwarded to Payroll.

Other Leave

Full-time employees may also be eligible for Family Medical Leave, Military Leave, Jury Duty, and Leaves of Absence. Refer to the Staff Handbook and Faculty Handbook for eligibility requirements and detailed information for each category of leave.

Email benefits@samford.edu with questions regarding all leave availability.

Other Benefits

Samford University also provides employees with several other exciting and valuable options. For more information visit www.samford.edu/employee/benefits or contact Human Resources at benefits@samford.edu.

Free admission for 2 to most home athletic events	One free ticket to most Theater Productions
10% discount at the University Bookstore	Free use of Recreational Facilities
5 free meals per semester in Cafeteria with ID card	Annual Service Awards
Use of University Libraries	Postal Service access in the University Center
Wellness Program	Resources: seminars & materials to support the personal & professional wellness of staff



University Health Services

Healthcare Services for our Campus Community

In partnership with MedHelp, Samford's on-campus Health Center is staffed by a Physician and a Nurse Practitioner during regular operating hours, and employees have access to MedHelp's five locations in Birmingham after hours and on weekends.

\$0 Copay for Samford BCBS health plan members, age 13 and above.



MedHelp

University Health Services

SUhealth@samford.edu

205-726-2835

On-campus Health Services

Walk-ins welcome

Monday - Friday, 9 a.m. - 6 p.m.

Appointments available 10 a.m. - 3:45 p.m.

Vaccination appointments, 9 a.m. - 6 p.m.

Biometric Screenings for Wellness program

Primary Care Physician services

Birmingham MedHelp Clinics

- Monday - Friday, 8 a.m. - 8 p.m.
- Saturday, 8 a.m. - 6 p.m.
- Sunday, 1 p.m. - 6 p.m.

Contact Information

Plan	Provider	Phone Number	Website/Email
Medical, Dental, and Routine Vision Plan	Blue Cross and Blue Shield of Alabama	1-800-292-8868	www.bcbsal.org
Optional Vision Plan	VSP	1-800-877-7195	www.VSP.com
Flexible Spending Accounts	Health Equity	1-877-288-0719	www.myhealthequity.com
Basic Life and AD&D/ Critical Illness	Unum Life	HR/Benefits 205-726-2469	benefits@samford.edu
Optional Life	Unum Life	HR/Benefits 205-726-2469	benefits@samford.edu
Long Term Disability	Unum Life	HR/Benefits 205-726-2469	benefits@samford.edu
Employee Assistance Program	Guidance Resources	1-800-311-4327	www.unum.com/lifebalance
403(b) Retirement Savings Program	TIAA	1-800-842-2252	www.tiaa.org
403(b) Retirement Savings Program	Fidelity	1-800-328-6608	www.netbenefits.com
Employee Tuition Benefit	Samford University	HR/Benefits 205-726-2469	www.samford.edu/employee/benefits
Paid Leave (Sick, Vacation, Bereavement, Holidays)	Samford University	Contact Payroll 205-726-2809	www.samford.edu/employee/payroll
Other Benefits	Samford University	HR/Benefits 205-726-2469	www.samford.edu/employee/benefits; benefits @samford.edu
Employee Emergency Assistance	Samford University	HR/Benefits 205-726-2469	benefits@samford.edu

Working at Samford



Nondiscrimination Statement

The university is committed to compliance with applicable laws prohibiting discrimination, including governing provisions of and amendments to Titles VI and VII of the Civil Rights Act of 1964, the Age Discrimination in Employment Act, Executive Order 11246, Title IX of the Education Amendments of 1972, Sections 503 and 504 of the Rehabilitation Act of 1973, the Vietnam Era Veterans Readjustment Assistance Act, the Age Discrimination Act of 1975, and the Americans with Disabilities Act of 1990, and does not unlawfully discriminate on the basis of race, color, national origin, sex, age, disability, genetic information, or veteran status in admission or access to, or treatment or employment in, its programs or services.

Our Mission

The mission of Samford University is to nurture persons in their development of intellect, creativity, faith and personhood. As a Christian university, the community fosters academic, career and ethical competency while encouraging social and civic responsibility, and service to others.



Samford University