

2014 Employee Benefits-at-a-Glance



AUBURN

UNIVERSITY 1

Health Insurance

PROVIDER

COVERAGE

Health Insurance	Mental Health	Dental Insurance
Self-Insured, Administered by Blue Cross Blue Shield of AL	American Behavioral	Self-Insured, Administered by Blue Cross Blue Shield of AL.
PPO Plan with \$100 deductible per hospital admission; \$25 Dr. office co-pay; Chiropractor benefits are payable at 80%, less the Major Medical deductible, based on Blue Cross/Blue Shield of Alabama's fee schedule; Prescription drugs purchased from a participating pharmacy and dispensed by a licensed pharmacist are covered in full after a \$10 co-pay for generic drugs, \$30 for preferred brand drugs, \$60 for non-preferred drugs and \$100 for specialty drugs.	Employee Assistance Program (EAP) includes 3 free visits (whether or not employee carries AU's Health Ins). If ongoing care is needed treatment continues and follows the schedule of benefits for Mental Health and Substance Abuse treatment if employee enrolled in AU's Health Insurance; coverage is not elected separately and there is no additional premium.	<p>Basic Plan: Covers only preventative dental work at 100%. No deductible and no calendar year maximum.</p> <p>Expanded Plan: Covers preventative dental at 100%. Restorative, Supplemental, and Prosthetic Services are payable at 80%. \$25 deductible; maximum per calendar year is \$1000.</p> <p>Enrollment in either plan must be maintained for at least 2 consecutive years.</p>

COSTS

	Salary < 27,300				Salary 27,300-40,799				Salary ≥ 40,800					Basic				
	Self	EE+SP	EE+Ch	Family	Self	EE+SP	EE+Ch	Family	Self	EE+SP	EE+Ch	Family		Self	EE+SP	EE+Ch	Family	Self
	Biweekly	43.54	89.28	82.74	97.99	65.32	133.92	124.11	146.98	87.09	178.55	165.48		195.97	Biweekly	5.82	13.08	12.50
Monthly	94.36	193.43	179.27	212.31	141.53	290.15	268.91	318.46	188.71	386.86	358.55	424.61	Monthly	12.60	28.35	27.09	40.95	29.95
18-pay	62.90	128.96	119.52	141.53	94.36	193.43	179.28	212.30	125.81	257.91	239.04	283.07	18-pay	8.40	18.90	18.06	27.30	19.97

There is a \$20 per month surcharge for tobacco use. Participation in the Healthy Tigers health and wellness screenings can result in a \$25.00 per month credit on premiums.

Employee premiums are pre-tax.

Active full-time non-student employees are eligible if the most recent appointment period is continuous for a minimum

ELIGIBILITY

Dependent Eligibility and Required Proof of Relationship		
Insurance Dependent	Spouse	Child
Eligibility	For all plans: your spouse (person to whom you are legally married under Alabama law)	<p>For the health plan: your child under age 26 regardless of marital status or enrollment in school.</p> <p>For all other plans: your unmarried child under age 24 while a full-time student in a state accredited school, not working full-time and chiefly depending on you for support and who is not enlisted in the military.</p> <p>Family Coverage under Health, Dental or Vision does not automatically include all children. Each child must be actively enrolled in the specific Plan to be included in the coverage under that Plan.</p> <p>Check your Benefits Summary in Self Service Banner to see who is currently enrolled.</p>
Required Documents:	Marriage Certificate and 1 other document	Birth Certificate (& Marriage Certificate if step-child); Valid court order of adoption

		Life Insurance							
Vision Care		Cancer Insurance				Group Life Ins. and Accidental Death & Dismemberment		Supplemental Life Insurance	
Superior Vision		Colonial Life				The Standard Life Insurance Company		Colonial Life	
<p>Individual or family coverage and includes a comprehensive vision exam and eye-glasses (lenses & frames) or contacts in lieu of eyeglasses.</p> <p>\$10 Eye Exam co-pay \$20 Materials co-pay \$20 Contact Lens Fitting Exam co-pay</p> <p>Material discounts on additional purchases.</p>		<p>Available to New Hires on a guaranteed issue individual or family basis. Portable coverage that assists with the non-medical costs associated with cancer. Valuable features include an annual cancer screening benefit and an initial cancer diagnosis benefit. The coverage must be in effect for 12 months in order to port the coverage upon termination of employment. Call Johnson+Sterling Consulting to enroll. Their number locally is 887-5533 or outside the local area is 1-800-451-6861.</p>				<p>All eligible employees receive free of charge, one times annual base salary up to a maximum of \$35,000. Optional voluntary life and AD&D are available for employees and dependents. The employee may receive up to 5 times annual salary up to the maximum of \$450,000 coverage. The spouse can receive up to \$100,000 of term life insurance. Dependent (Children) Term Life and AD&D are available in increments of \$5,000 and \$10,000 of coverage.</p>		<p>Customizable life insurance program in addition to the basic and voluntary group insurance. Several plan types allow for differing coverage levels and options.</p>	
Expanded					Level 2		Level 3		<p>Premiums are based on employee's age and coverage amount elected. See premium charts on the Payroll & Employee Benefits website at www.auburn.edu/payroll</p> <p>Premiums vary depending on insurance amount, policy features, insured's age, smoking status, and income. Call Johnson+Sterling Consulting for individual quotes. Their number locally is 887-5533 or outside the local area is 1-800-451-6861.</p>
EE+SP	EE+Ch	Family	Self	Family	Self	Family	Self	Family	
31.10	29.72	44.93	2.90	7.21	5.42	9.05	9.43	15.69	
67.39	64.39	97.34	6.27	15.63	11.75	19.60	20.45	34.00	
44.93	42.93	64.89	4.18	10.42	7.83	13.07	13.63	22.67	
of one year (nine or twelve months as appropriate to the appointment).		Active full-time non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or twelve months as appropriate to the appointment).							
Effective Date of Eligibility:		Enrollment							
Date of Hire into Full-time Employee Class for all benefits except for Group Disability Plans which is one year from Date of Hire into Full-time Employee Class.		Employees must enroll in the pre-tax insurance and FLEX plans within the first 30 days of eligibility. Otherwise, unless there is a change in family status, they must apply for enrollment or make changes during the annual open enrollment period of November 1 through November 30.							

Disability Insurance			Flexible Spending Accounts
Short-Term Group Salary Continuation Plan (SCP)	Long-Term (LTD) Group	Short and Long-Term Supplemental Disability	Flexible Spending Accounts
Self-Insured	The Standard Life Insurance Company	Multiple Providers	WageWorks
Upon exhaustion of accrued sick leave (use of vacation leave is optional) and upon approval, Auburn University will continue salary payments at a reduced rate of 60% of the pre-disability rate (maximum of \$7000 per month) until the elimination period (of 180 days for LTD) has been satisfied or the employee is able to return to work, whichever is sooner. Neither sick nor vacation leave will accrue while the employee is receiving the 60% rate.	Provides coverage up to 60% of employee's pre-disability rate (maximum \$7,000 and minimum of \$100 per month) if disabled as a result of an illness or injury. Employee must satisfy a 180-day elimination period, i.e. benefits begin on the 181st day of disability.	Customizable disability programs in addition to the Group LTD and SCP that provide additional disability benefit payments if you are unable to work due to a covered accident or illness. Coverage is available during and beyond the one-year waiting period for the group plan.	This plan enables an employee to set aside pre-tax dollars for unreimbursed medical expenses up to \$2,500 per year and/or up to \$5,000 for dependent care expenses per year. The Health Care Card offers a convenient method of paying eligible expenses. Employees must re-enroll each year. The amount of contributions to the plan must be determined prior to the beginning of the plan year and cannot be changed unless there is a change in family status.
There is no cost to the employee.	There is no cost to the employee.	Premiums vary depending on insurance amount, policy features, insured's age, smoking status, and income. Call Johnson+Sterling Consulting for individual quotes. Their number locally is 887-5533 or outside the local area is 1-800-451-6861.	The University covers all administrative fees.
Active full-time non-student employees are eligible if the most recent employment period is continuous for a minimum of twelve months (nine months for faculty on 9-month appointment). Coverage is effective on the date that employee has been actively at work for one full year from the date of most recent employment.		Active full-time non-students employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or twelve months as appropriate to the appointment).	Any individual employed by Auburn University who is eligible to receive medical benefits pursuant to the group medical plan sponsored by the University is eligible to participate in the plan. Newly hired employees have 30 days from their date of hire to elect to participate in the plan. A new election must be executed each year during November for the next plan year.

Retirement

Defined Benefit Plan 401(a)	Tax Deferred Plan 403(b)	Deferred Compensation Plan 457(b)
Retirement Systems of Alabama (Teachers Retirement System)	Fidelity Investments, Lincoln Financial Group, TIAA-CREF, VALIC	Fidelity Investments, TIAA-CREF, VALIC
A defined benefit plan that provides the employee with a specific benefit at retirement by calculating the retirement benefit based on a formula. Benefits are payable monthly for the lifetime of the member, possibly continuing for the lifetime of his or her beneficiary. Membership is mandatory for all eligible employees. Members have a vested status in the TRS after accumulating 10 years of creditable service.	The Plan offers fixed annuities, mutual funds, and variable annuities. The University will match up to \$1,650 each Plan year. The University's matching portion will be vested upon completion of five years of full-time continuous service.	The Plan offers fixed annuities, mutual funds, and variable annuities. There is no University match to this Plan. While not part of AU's Deferred Compensation Plan, there is an additional opportunity to contribute to a 457(b) through the RSA-1 Deferred Compensation Plan which is administered by the Retirement Systems of Alabama.
Tier 1 Members' contribution rate is 7.50% of qualified compensation. Tier 2 New Members joining after January 1, 2013 will have a contribution rate of 6.00% of qualified compensation	Fees vary depending on the vendor & investment option selected. You may elect to defer, in whole percentages, up to 100% of your compensation on a pre-tax basis. Federal law, however, limits the amount you may elect to defer under this Plan during any calendar year (\$17,500 in 2013). If you are age 50 or over, you may defer an additional amount up to \$5,500 (in 2013).	Fees vary depending on the vendor & investment option selected. You may elect to defer, in whole percentages, up to 100% of your compensation on a pre-tax basis. Federal law, however, limits the amount you may elect to defer under this Plan during any calendar year (\$17,500 in 2013). If you are age 50 or over, you may defer an additional amount up to \$5,500 (in 2013).
Participation in the TRS is mandatory if a person is employed in a position eligible for coverage in a non-temporary capacity on at least a one-half time basis earning at least the federal minimum wage.	Employees who are continuously employed and designated as full-time can make deferral contributions to the Plan and receive an employer match. Employees that are part-time or temporary can make deferral contributions to the Plan but <i>will not</i> receive an employer match. Independent contractors and student-employees are not eligible for the Plan.	Employees that are full-time, part-time, or temporary can make deferral contributions to the Plan. Independent contractors and student-employees are not eligible for the Plan.

Payroll & Employee Benefits
212 Ingram Hall
Auburn, AL 36849-5126

KEY FOR ENROLLMENT CATEGORIES:

"SELF" = EMPLOYEE ONLY

"EE+SP" = EMPLOYEE PLUS SPOUSE, OR EMPLOYEE PLUS SPONSORED ADULT

"EE+CH" = EMPLOYEE PLUS CHILD(REN), INCLUDING SPONSORED CHILDREN

"FAMILY" = EMPLOYEE PLUS SPOUSE (OR SPONSORED ADULT) AND CHILD(REN) (INCLUDING ANY SPONSORED CHILDREN)

PLEASE SEE THE ELIGIBILITY REQUIREMENTS AT www.auburn.edu/payroll FOR MORE INFORMATION ON WHO MAY BE ENROLLED AS A SPONSORED ADULT AND/OR SPONSORED CHILD.

Contact Information for Your Benefits

For more information regarding your benefits, please visit www.auburn.edu/payroll or you may contact Payroll & Employee Benefits at 212 Ingram Hall, telephone 334-844-4183, fax 334-844-1799.

To access your Benefit Summary and see your current coverages go to Self Service Banner under AU Access.

1. Click on AU Access located at www.auburn.edu.
2. Enter your User Name and Password and click "Login Now".
3. Click the "Employee Services" tab at the top of the screen.
4. Click on the "Self Service Banner".
5. Click on the "Employee Tab".
6. Click on "Benefits and Deductions".
7. Click on "Employee Benefits Summary".