

Contact Information for Your Benefits

2017 Employee Benefits-at-a-Glance

For more information regarding your benefits, please visit www.auburn.edu/payroll or you may contact Human Resources Payroll & Employee Benefits at 1550 East Glenn Ave. telephone 334-844-4183, fax 334-844-1799.

Human Resources
Payroll & Employee Benefits
1550 East Glenn Avenue
Auburn, AL 36849-5126

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".

This booklet is a brief summary of certain benefits available as of January 2016. The information contained herein is educational and is not intended as investment, legal, or tax advice. Should there be a conflict with this booklet and the plan documents or applicable insurance policies, the plan documents or insurance policies will govern. Please contact the Benefits Office for the latest detailed benefit information. Auburn University reserves the right to change, modify, amend or terminate any plan benefit at any time.

Auburn University is an Affirmative Action/Equal Opportunity Employer

Revised 10/2016



PROVIDER

COVERAGE

Health Insurance				Life Insurance		Disability Insurance			Flexible Spending Accounts	Retirement			
Health Insurance	Mental Health	Dental Insurance	Vision Care	Cancer Insurance	Group Life Ins. and Accidental Death & Dismemberment	Supplemental Life Insurance	Short-Term Group Salary Continuation Plan (SCP)	Long-Term (LTD) Group	Short and Long-Term Supplemental Disability	Flexible Spending Accounts	Defined Benefit Plan 401(a)	Tax Deferred Plan 403(b)	Deferred Compensation Plan 457(b)
Self-Insured, Administered by Blue Cross Blue Shield of AL	American Behavioral	Self-Insured, Administered by Blue Cross Blue Shield of AL.	Superior Vision	Colonial Life	The Standard Life Insurance Company	Colonial Life	Self-Insured	The Standard Life Insurance Company	Multiple Providers	WageWorks	Retirement Systems of Alabama (Teachers Retirement System)	Fidelity Investments, Lincoln Financial Group, TIAA, VALIC	Fidelity Investments, TIAA, VALIC
PPO Plan with \$100 deductible per hospital admission; \$30 primary doctor office co-pay; \$35 specialist 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 or \$20 co-pay for generic drugs*, \$50 for preferred brand drugs, \$80 for non-preferred drugs and \$120 for specialty drugs. *Tier I Generic Drugs are covered at \$0.00 co-pay in the AUPCC under the Tiger Meds Program.	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.	Basic Plan: Covers only preventative dental work at 100%. No deductible and no calendar year maximum. Expanded Plan: Covers preventative dental at 100%. Restorative, Supplemental, and Prosthetic Services are payable at 80%. \$25 deductible; maximum per calendar year is \$1000. Enrollment in either plan must be maintained for at least 2 consecutive years.	Individual or family coverage and includes a comprehensive vision exam and eyeglasses (lenses & frames) or contacts in lieu of eyeglasses. \$10 Eye Exam co-pay \$20 Materials co-pay \$20 Contact Lens Fitting Exam co-pay Material discounts on additional purchases.	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.	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.	Customizable life insurance program in addition to the basic and voluntary group insurance. Several plan types allow for differing coverage levels and options.	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 \$2,550 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.	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.

COSTS

	Salary <27,300				Salary 27,300-40,799				Salary ≥40,800				Basic	Expanded				Level 1	Level 2		Level 3		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	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.	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.	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 and may change from year to year. Please check with the Benefits Office to get the current limits. As an example, in 2016 the maximum you are allowed to defer is \$18,000 with an additional \$6,000 if you are age 50 or older during the plan year.	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 and may change from year to year. Please check with the Benefits Office to get the current limits. As an example, in 2016 the maximum you are allowed to defer is \$18,000 with an additional \$6,000 if you are age 50 or older during the plan year.														
	Self	EE+SP	EE+Ch	Family	Self	EE+SP	EE+Ch	Family	Self	EE+SP	EE+Ch	Family		Self	Family	Self	Family																												
	Biweekly	47.57	97.53	90.38	107.05	71.35	146.30	135.58	160.57	95.14	195.05	180.78		214.08	5.82	13.08	12.50		18.90	13.82	31.10	29.72										44.93	3.12	7.78	5.42	9.05	9.43	15.69							
Monthly	103.09	211.31	195.85	231.93	154.61	316.96	293.77	347.90	206.15	422.61	391.68	463.85	12.60	28.35	27.09	40.95	29.95	67.39	64.39	97.34	6.77	16.87	11.75	19.60	20.45	34.00																			
18-pay	68.71	140.88	130.57	154.61	103.09	211.31	195.86	231.92	137.45	281.75	261.14	309.23	8.40	18.90	18.06	27.30	19.97	44.93	42.93	64.89	4.51	11.24	7.83	13.07	13.63	22.67																			
There is a \$20 per month additional premium 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.																																													

ELIGIBILITY

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).				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).				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).				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).				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.				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.					
Dependent Eligibility and Required Proof of Relationship														Effective Date of Eligibility:				Enrollment															
Insurance Dependent				Spouse				Child																									
Eligibility				For all plans: your spouse (person to whom you are legally married under Alabama law) go to www.auburn.edu/payroll for Sponsored Dependent's information				For the health plan: your child under age 26 regardless of marital status or enrollment in school. 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.				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 (within 45 days), they must apply for enrollment or make changes during the annual open enrollment period of November 1 through November 30.																	
				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.				Check your Benefits Summary in Self Service Banner to see who is currently enrolled.																									
Required Documents:				Marriage Certificate and 1 other document				Birth Certificate (& Marriage Certificate if step-child); Valid court order of adoption																									