BENEFITS AT A GLANCE

University Human Resources
Calendar Year 2026 - Postdocs

TABLE OF CONTENTS

ELIGIBILITY

Which employees are eligible?

Active full-time employees who are not students are eligible if their most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).

Which dependents are eligible?

For the Health Plans

- A child can be covered until they turn 26, even if they are married or enrolled in school.
- They will no longer be eligible for coverage at the end of the month in which they turn 26. Continuation of Health Coverage (COBRA) would then apply.

For the Dental and Vision Plans

- A child can be covered until they turn 24, unless they are married, enlisted in the military, working full time, or not chiefly depending on the employee for support.
- They will no longer be eligible for coverage at the end of the month in which they turn 24.

For All Other Plans (Voluntary Products)

- A child can be covered until they turn 26, even if they are married or enrolled in school.
- They will no longer be eligible for coverage starting on their 26th birthday.

Incapacitated Children

Unmarried dependent children may be eligible for incapacitated dependent coverage if they are unable to support themselves due to a disability and became so before they would normally lose dependent coverage. They must meet the following criteria*:

- They are 19 or older.
- They are dependent on the employee for support.
- They are not enlisted in the military.

** Subject to approval by Blue Cross Blue Shield of Alabama*

Which documents are required?

- Spouse/sponsored adult dependent: Marriage certificate and one other joint financial document
- Children: Birth certificate (and marriage certificate if stepchild) or valid court order of adoption or guardianship

When are employees and dependents eligible?

The 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. Visit auburn.edu/hr/benefits/dependent-eligibility.php.

When do employees enroll for insurance?

Employees must enroll within the first 30 days of initial eligibility. Otherwise, unless there is a change in coverage or family status (within 45 days), they must apply for enrollment or make changes during the annual Open Enrollment period.

HEALTH INSURANCE PLANS

Health Insurance (PPO), *Self-Insured, administered by Blue Cross Blue Shield of Alabama*

- The calendar year deductible is $500 with a maximum of three per family. Once the deductible is met, the plan pays 100% of the allowed amount on covered services.
- There is a $300 co-pay per occurrence for hospital in-patient charges, outpatient charges, and emergency room charges, a $30 co-pay for a primary doctor and a $40 co-pay for a specialist.
- Affordable Care Act (ACA) preventive visits are covered.
- Prescription drugs purchased from a participating pharmacy and dispensed by a licensed pharmacist are covered in full after a $15 or $25 co-pay for generic drugs, a $55 co-pay for preferred brand drugs, an $85 co-pay for non-preferred drugs, and 25% coinsurance with an $800 maximum for specialty drugs. (Additional co-pays are applicable at CVS/Target pharmacies)
- Tier I generic drugs are covered with no co-pay at the Auburn University Pharmaceutical Care Center (AUPCC) under the Tiger Meds Program.
- The maximum out-of-pocket is $9,200 for Employee Only coverage and $18,400 for other coverage tiers: Employee + Spouse, Employee + Child(ren) and Family. Once the maximum is met, the plan pays 100% of the allowed amount for the remainder of the year.

IMPORTANT: Due to U.S. law, J-1 and J-2 visa holders can only enroll in the PPO Medical Plan.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA), *Self-Insured, administered by Blue Cross Blue Shield of Alabama*

- The calendar year deductible is $2,500 for Employee Only coverage and $5,000 for other coverage tiers: Employee + Spouse, Employee + Child(ren) and Family. Once the deductible is met, the plan pays 80% of the allowed amount on covered services.
- Affordable Care Act (ACA) preventive visits are covered.
- Prescription drugs purchased from a participating pharmacy and dispensed by a licensed pharmacist are covered after the calendar year deductible, with a $15 or $25 co-pay for generic drugs, a $55 co-pay for preferred brand drugs, an $85 co-pay for non-preferred drugs, and 25% coinsurance with an $800 maximum for specialty drugs. (Additional co-pays are applicable at CVS/Target pharmacies)
- Tier I generic drugs are covered with no co-pay at the Auburn University Pharmaceutical Care Center (AUPCC) under the Tiger Meds Program.
- The maximum out-of-pocket is $5,000 for Employee Only coverage and $10,000 for other coverage tiers: Employee + Spouse, Employee + Child(ren) and Family. Once the maximum is met, the plan pays 100% of the allowed amount for the remainder of the year.

IMPORTANT: Due to U.S. law, J-1 and J-2 visa holders can only enroll in the PPO Medical Plan.

Mental Health and Substance Abuse, *Uprise Health*

- The Employee Assistance Program (EAP) currently includes six free visits to all employees and eligible dependents.
- If the employee is enrolled in either of Auburn's health insurance plans and ongoing care is needed, treatment will continue and follow the schedule of benefits for mental health and substance abuse treatment.
- Coverage is not elected separately and there is no additional premium.
- Visit aub.ie/thrive to learn more about the EAP.

PPO Premium Costs

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	$119.20	$335.84	$226.48	$359.83
Monthly	$258.26	$727.65	$490.70	$779.63
18-Pay	$172.17	$485.10	$327.13	$519.75

**Employee premiums are pre-tax.*

PPO Subsidy

(An employee whose salary is below $40,800 will receive the following credit per month.)

Amount	Employee (EE)	EE+Spouse	EE+Children	Family
Per month	$27.64	$79.65	$52.51	$85.34

HDHP Premium Costs

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	$52.46	$146.89	$99.67	$157.38
Monthly	$113.66	$318.26	$215.96	$341.00
18-Pay	$75.77	$212.17	$143.97	$227.33

** Employee premiums are pre-tax.*

Health Savings Account (HSA) Contribution Limits

Employee (EE)	EE+Spouse	EE+Children	Family
$4,400	$8,750	$8,750	$8,750

IMPORTANT

- You must be enrolled in the HDHP to enroll in the HSA.
- The minimum annual contribution to the HSA is $60.
- The HSA will be administered by Health Equity. Account details can be accessed at healthequity.com.
- If you are age 55 or over, or you reach age 55 in 2026, you can contribute an extra $1,000 to your HSA.

Health Savings Account - Seed Credit from Auburn University (Applied once each year, for the full year)

Salary Criteria	Employee (EE)	EE+Spouse	EE+Children	Family
Annual salary of $40,800 or greater	$250*	$500*	$500*	$500*
Annual salary less than $40,800	$400*	$800*	$800*	$800*

IMPORTANT: You must set up an HSA payroll deduction from your paycheck to receive the HSA seed credit.

** New HSA enrollments effective on or after July 1 will be prorated to 50% of the stated amount.*

HEALTHY TIGERS

You can receive an annual discount of up to $600 if you and your spouse/sponsored adult dependent participate in the voluntary Healthy Tigers health and wellness screening program and complete all program requirements ($300 for the employee and $300 for the spouse/sponsored adult dependent). Visit auburn.edu/healthytigers or call the Auburn University Pharmaceutical Care Center (AUPCC) at 334-844-4099 to learn more about this benefit.

DENTAL INSURANCE

Basic and Dental, *Self-Insured, administered by Blue Cross Blue Shield of Alabama*

- The Basic Plan only covers preventative dental work at 100%. There is no deductible and no calendar year maximum.
- The Expanded Plan covers preventative dental work at 100%, and restorative, supplemental, and prosthetic services at 80%. There is a $25 deductible per member, with a maximum of three per family. Coverage per insured per calendar year is $1,000.
- Effective Jan. 1, 2024, an employee is no longer required to remain enrolled in a plan for two years.

IMPORTANT: The Access Plus Dental network provides access to in-network dental providers throughout the United States. This network is designed to promote quality and cost-effective dental care. An Access Plus Dental provider must be utilized to receive dental benefits.

Basic Dental Plan Premium Costs

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	$7.22	$16.25	$15.53	$23.47
Monthly	$15.65	$35.21	$33.65	$50.86
18-Pay	$10.43	$23.47	$22.43	$33.91

Expanded Dental Plan Premium Costs

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	$13.32	$29.98	$28.64	$43.30
Monthly	$28.87	$64.96	$62.06	$93.82
18-Pay	$19.25	$43.31	$41.37	$62.55

** Employee premiums are pre-tax.*

FLEXIBLE SPENDING ACCOUNTS (FSA)

Medical Spending and Dependent Care Accounts, *Administered by HealthEquity*

- Active full-time, non-student employees are eligible if their most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment). Other employees may be eligible by virtue of their specific job assignment. AU covers all administrative fees.
- Employees must enroll in the benefit 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 in the fall. Employees must re-enroll each year.
- While enrollment in the PPO plan is not required to participate in the FSA, a medical FSA cannot be used with the HDHP.
- In 2026, employees can set aside up to $3,400 (pre-tax) for unreimbursed medical expenses and/or up to $6,500 (pre-tax) for dependent care expenses.
- The Flex Visa debit card for an FSA medical account offers a convenient way of paying eligible expenses.
- FSA elections can be reviewed on healthequity.com. Participants will need to register for account access, even if they previously registered on wageworks.com.

VISION INSURANCE

Administered by Superior Vision by MetLife

- The plan offers individual or family coverage and includes a comprehensive vision exam and eyeglasses (lenses and frames) or contacts in lieu of eyeglasses.
- There is a $10 eye exam copay, a $20 materials copay, and a $20 contact lens fitting exam co-pay.
- Material discounts are offered on additional purchases.

Vision Plan Premium Costs

Pay Frequency	Employee (EE)	Family
Biweekly	$3.12	$7.78
Monthly	$6.77	$16.87
18-Pay	$4.51	$11.24

** Employee premiums are pre-tax.*

GROUP ACCIDENT INSURANCE

Administered by the Standard Life Insurance Company

- Active full-time, non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).
- It pays the employee directly and provides the option to cover spouse/sponsored adult dependent and children. The Standard will send a check directly to the employee upon approval of the claims.
- The payment can help with deductibles, copays, and other costs associated with a covered accident.
- It protects the HSA account (if enrolled).
- This benefit is paid directly to the insured to be used at their discretion for medical or non-medical expenses.

Group Accident Insurance Premium Costs

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	$3.19	$5.08	$6.03	$9.48
Monthly	$6.91	$11.00	$13.07	$20.53
18-Pay	$4.61	$7.33	$8.71	$13.69

ABOUT THIS BOOKLET

- This booklet is a summary of certain benefits available as of January 2026.
- 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 visit aub.ie/benefits or email benefit@auburn.edu for the latest detailed benefit information.
- Auburn University reserves the right to change, modify, amend, or terminate any plan benefit at any time.

-Updated August 2024

GROUP HOSPITAL INDEMNITY INSURANCE

Administered by the Standard Life Insurance Company

- Active full-time, non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).
- Payments are made when admitted for covered hospital care, per admission and at a per day rate (to a maximum).
- Spouses/sponsored adult dependents and children can be covered.
- It protects the HSA account (if enrolled).
- This benefit is paid directly to the insured to be used at their discretion for medical or non-medical expenses.

Group Hospital Indemnity Insurance Premium Costs

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	$7.47	$12.66	$10.43	$18.68
Monthly	$16.19	$27.43	$22.59	$40.47
18-Pay	$10.79	$18.29	$15.06	$26.98

CRITICAL ILLNESS INSURANCE

Administered by the Standard Life Insurance Company

- Active full-time, non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).
- This benefit pays a lump sum of $10,000, $20,000, or $30,000 for employees and children and $5,000, $10,000, or $15,000 for spouses in the event of a covered critical illness. Covered illnesses include heart attack, stroke, major organ failure, cancer, and more. Employee coverage must be elected to cover your spouse, and the spouse benefit cannot be more than 50% of your benefit amount.
- Premiums are age banded. Visit aub.ie/critical-illness for rates and more information.
- This benefit is paid directly to the insured to be used at their discretion for medical or non-medical expenses.

CANCER INSURANCE

Administered by Colonial Life

- Active full-time, non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).
- This benefit is available to new hires within their first 30 days of employment without evidence of insurability with a 12-month preexisting clause.
- This benefit pays for multiple services, treatments, and other expenses related to an internal cancer diagnosis.
- This benefit is paid directly to the insured to be used at their discretion for medical or non-medical expenses.

Cancer Insurance Premium Costs

Pay Frequency	Employee Level 2	Employee Level 3	Family Level 2	Family Level 3
Biweekly	$6.39	$10.41	$10.66	$17.31
Monthly	$13.85	$22.55	$23.10	$37.50
18-Pay	$9.23	$15.03	$15.40	$25.00

LIFE INSURANCES

Group Term Life Insurance/Accidental Death & Dismemberment (AD&D), *Administered by The Standard*

- Active full-time, non-student employees are eligible if their most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).
- All eligible employees receive free of charge, one times annual base salary up to a maximum of $35,000.
- Guaranteed Issue is available during your first 30 days of employment for voluntary term life and up to $20,000 of spouse/sponsored adult dependent term life.
- Optional voluntary life and AD&D are available for employees and dependents. The employee may receive up to five times their annual salary up to the maximum of $450,000 coverage.
- The spouse/sponsored adult dependent can receive up to $100,000 of term life and AD&D insurance. During the initial eligibility period, anything over $20,000 of spouse term life is subject to Evidence of Insurability (EOI).
- Child/sponsored child dependent term life and AD&D are available in increments of $5,000 and $10,000 of coverage, up to age 26 without EOI.
- Premiums are based on the employee's age and coverage amount elected. See premium charts at auburn.edu/hr/benefits/life.php.

Supplemental Whole Life Insurance, *Administered by Mass Mutual*

- Active full-time, non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).
- Whole life Insurance coverage gives employees additional options as they consider their life insurance needs and strategy.
- Whole life policies are available for the employee in $10,000 increments up to $150,000; eligible spouses and dependents can be covered at $25,000.
- The benefit pays a lump sum death benefit, builds guaranteed cash value, and is paid for with level premiums that never increase (endows at age 70 or 100).
- Coverage includes a chronic care benefit for covered employees and dependents.
- Coverage can continue, even after leaving employment at Auburn University. (It converts to a direct pay plan).

DISABILITY INSURANCE

Supplemental Long-Term Disability Insurance (LTD), *Administered by The Standard*

- Active full-time, non-student employees are eligible if the most recent employment period is continuous for a minimum of 12 months (nine months for faculty on a nine-month appointment).
- The benefit provides coverage up to 60% of the employee’s pre-disability eligible income (maximum $7,000 and minimum of $100 per month) if they become disabled because of an illness or injury.
- The employee must satisfy a 180-day elimination period (i.e., benefits begin on the 181st day of disability if approved).
- There is no cost to the employee.
- Coverage is effective on the date that the employee has been actively at work for one full year from the date of most recent full-time employment.

RETIREMENT PLAN OPTIONS

Tax Deferred Plan 403(b)/Roth option, *Fidelity Investments, Lincoln Financial Group, TIAA, and Corebridge Financial*

- Employees who are continuously employed and designated as full-time can make deferral contributions to the plan and receive an employer match.
- Employees who are part-time or temporary can make deferral contributions to the plan but will not receive an employer match. Independent contractors and student employees are not eligible for the plan.
- The plans offer fixed annuities, mutual funds, and variable annuities.
- Auburn will match up to $1,650 each plan year for full-time, benefit-eligible employees. Auburn's matching portion will be vested upon completion of five years of full-time continuous service.
- An employee may elect to defer, in whole percentages, up to 100% of their compensation on a pre-tax basis or they can contribute on a post-tax basis to a Roth account. Federal law, however, limits the amount they may elect to defer under this plan and the amount may change from year to year. As an example, in 2025 the maximum an employee is allowed to defer is $23,500 with an additional $7,500 if they are age 50 or older during the plan year. Effective for 2025, employees who turn 60 through age 63 can contribute an additional $3,750.

Deferred Compensation Plan 457(b)/Roth option, *Fidelity Investments, TIAA, and Corebridge Financial*

- Employees who 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.
- The plans offer fixed annuities, mutual funds, and variable annuities.
- Auburn does not offer a match to this 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.
- An employee may elect to defer, in whole percentages, up to 100% of their compensation on a pre-tax basis or they can contribute on a post-tax basis to a Roth account. Federal law, however, limits the amount they may elect to defer under this plan and may change from year to year. As an example, in 2024 the maximum an employee is allowed to defer is $23,000 with an additional $7,500 if they are age 50 or older during the plan year. Effective for 2025, employees who turn 60 through age 63 can contribute an additional $3,750.

ROTH OPTIONS AVAILABLE

Roth options are available for the 403(b), 457(b), and RSA-1 plans. This is an additional way to save in the plan where an employee contributes after-tax dollars from their paycheck. Unlike a traditional pre-tax 403(b) or 457(b), when an employee contributes to a Roth, at retirement they can then withdraw tax-free dollars from their account.