



Benefits at a Glance

Auburn University Human Resources
Calendar Year 2023



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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?

- **Spouse/sponsored adult dependent**
- **Children under age 26**, regardless of marital status or enrollment in school, for health coverage
- **Children under age 24**, unmarried, dependent on parents and not working full time for dental/vision
- Family coverage 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.

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

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.

When do employees enroll for insurance?

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 November. Visit our [Dependent Eligibility website](#) for more information.

HEALTH INSURANCE

Type/Provider	Coverage Highlights
Health Insurance (PPO) <i>Self-Insured, administered by Blue Cross Blue Shield of Alabama</i>	<ul style="list-style-type: none"> The calendar year deductible is \$500 with a maximum of three per family. 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 percent coinsurance with an \$800 maximum. (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.
Mental Health and Substance Abuse <i>Uprise Health</i>	<ul style="list-style-type: none"> The Employee Assistance Program (EAP) includes three free visits, whether or not the employee carries Auburn's health insurance. (During COVID-19, the number of free visits has increased to six.) If the employee is enrolled in Auburn's health insurance and if 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.

HEALTH INSURANCE PREMIUM COSTS

Salary \$40,799 or below

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	\$81.84	\$229.15	\$155.49	\$245.52
Monthly	\$177.32	\$496.49	\$336.90	\$531.95
18-Pay	\$118.21	\$330.99	\$224.60	\$354.63

Salary \$40,800 or above

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	\$107.82	\$301.89	\$204.86	\$323.46
Monthly	\$233.61	\$654.10	\$443.86	\$700.83
18-Pay	\$155.74	\$436.07	\$295.90	\$467.22

-Employee premiums are pre-tax.

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 & VISION INSURANCES

Type/Provider	Coverage Highlights
Dental <i>Self-Insured, administered by Blue Cross Blue Shield of Alabama</i>	<ul style="list-style-type: none"> • There are two plan options: Basic and Expanded. • The Basic Plan only covers preventative dental work at 100 percent. There is no deductible and no calendar year maximum. • The Expanded Plan covers preventative dental work at 100 percent, and restorative, supplemental, and prosthetic services at 80 percent. There is a \$25 deductible per member, with a maximum of three per family. Coverage per insured per calendar year is \$1,000. • Enrollment in either plan must be maintained for at least two consecutive years.
Vision <i>Superior Vision</i>	<ul style="list-style-type: none"> • 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.

The Access Plus Dental network will provide access to **in-network dental providers** throughout the United States. This network is designed to promote quality and cost-effective dental care. **To receive your dental benefits, you must utilize an Access Plus Dental provider.**

DENTAL & VISION INSURANCE PREMIUM COSTS

Dental (Basic)

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	\$5.82	\$13.08	\$12.50	\$18.90
Monthly	\$12.60	\$28.35	\$27.09	\$40.95
18-Pay	\$8.40	\$18.90	\$18.06	\$27.30

Dental (Expanded)

Pay Frequency	Employee (EE)	EE+Spouse	EE+Children	Family
Biweekly	\$13.82	\$31.10	\$29.72	\$44.93
Monthly	\$29.95	\$67.39	\$64.39	\$97.34
18-Pay	\$19.97	\$44.93	\$42.93	\$64.89

Vision

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.

CANCER INSURANCE & CRITICAL ILLNESS COVERAGE

Type/Provider	Coverage Highlights
Cancer <i>Colonial Life</i>	<ul style="list-style-type: none"> • This benefit is available to new hires within their first 30 days of employment without evidence of insurability with a 12-month preexisting clause, and available to all full-time employees during Open Enrollment. • 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.
Critical Illness <i>Colonial Life</i>	<ul style="list-style-type: none"> • This benefit is available to new hires within their first 30 days of employment without evidence of insurability with a 12-month preexisting clause, and available to all full-time employees during Open Enrollment. • This benefit pays a lump sum of \$10,000 or \$30,000 in the event of a covered critical illness. Covered illnesses include: heart attack, stroke, major organ failure and more. • This benefit is paid directly to the insured and can be used for medical or non-medical related expenses that could occur as a result of one of the covered medical events.

CANCER INSURANCE PREMIUM COSTS

Cancer – Level 2/Level 3

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

FLEXIBLE SPENDING ACCOUNTS

Type/Provider	Coverage Highlights
Medical Spending and Dependent Care Accounts <i>Healthy Equity/WageWorks</i>	<ul style="list-style-type: none"> • All active, full-time, non-student employees, if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment), and any other employee who is eligible by virtue of their specific job assignment, can participate. AU covers all administrative fees. • In 2023, employees can set aside up to \$2,850 (pre-tax) for unreimbursed medical expenses and/or up to \$5,000 (pre-tax) for dependent care expenses. • The health care debit card offers a convenient method of paying eligible expenses. • 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 month of November. Employees must re-enroll each year. • Plan contributions must be determined prior to the beginning of the plan year and cannot be changed unless there is a change in family status.

LIFE INSURANCES

Type/Provider	Coverage Highlights
<p>Group Term Life Insurance and Accidental Death & Dismemberment (AD&D) <i>The Standard Life Insurance Company</i></p>	<ul style="list-style-type: none"> • 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). • 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. (\$80,000 is subject to insurability approval.) • 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. • Premiums are based on the employee's age and coverage amount elected. See premium charts at auburn.edu/hr/benefits/life.html.
<p>Supplemental Whole Life Insurance <i>Mass Mutual</i></p>	<ul style="list-style-type: none"> • 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 (guaranteed issue during 2023 Open Enrollment). 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.

This booklet is a brief summary of certain benefits available as of January 2023. 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. Revised October 2022.

DISABILITY INSURANCE

Type/Provider	Coverage Highlights
<p>Salary Continuation Plan (SCP) <i>Employer-provided, self-insured plan</i></p>	<ul style="list-style-type: none"> • 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). • 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 \$7,000 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 benefit. • 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.
<p>Long-Term Disability Insurance (LTD) <i>The Standard</i></p>	<ul style="list-style-type: none"> • 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 as a result 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.
<p>Supplemental Long-Term Disability Insurance (LTD) <i>The Standard</i></p>	<ul style="list-style-type: none"> • 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 benefits provide supplemental LTD coverage for new employees and additional coverage for employees employed one year or longer if they become disabled and unable to work due to a non-work related illness or injury. • New employees within their first 30 days may purchase LTD coverage with no medical underwriting for their first year of full-time employment. • Full-time, benefit-eligible employees who have been employed one year or longer may purchase a benefit of 10% (in addition to the Auburn provided LTD coverage) during Open Enrollment. • The cost is nine cents per \$100 of covered earnings.

RETIREMENT PLANS

Type/Provider	Coverage Highlights
<p>Defined Benefit Plan 401(a) <i>Retirement Systems of Alabama (Teachers Retirement System - TRS)</i></p>	<ul style="list-style-type: none"> 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, and is earning at least the federal minimum wage. The plan provides the employee with a specific benefit at retirement by calculating the retirement benefit based on a formula determined by TRS. Benefits are payable monthly for the lifetime of the member, possibly continuing for the lifetime of their beneficiary. Members have a vested status in the TRS after accumulating 10 years of creditable service. Tier 1 members joining before Jan. 1, 2013, will have a contribution rate of 7.5% of qualified compensation. Tier 2 members joining on or after Jan. 1, 2013, will have a contribution rate of 6.2% percent of qualified compensation.
<p>Tax Deferred Plan 403(b)/ Roth option <i>Fidelity Investments, Lincoln Financial Group, TIAA, and AIG (VALIC)</i></p>	<ul style="list-style-type: none"> 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 2023 the maximum an employee is allowed to defer is \$22,500 with an additional \$7,500 if they are age 50 or older during the plan year.
<p>Deferred Compensation Plan 457(b)/ Roth option <i>Fidelity Investments, TIAA, and AIG (VALIC)</i></p>	<ul style="list-style-type: none"> 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 2022 the maximum an employee is allowed to defer is \$22,500 with an additional \$7,500 if they are age 50 or older during the plan year.

ROTH OPTIONS AVAILABLE

Roth options are available for the 403(b) and 457(b) 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.