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".
<table>
<thead>
<tr>
<th>Health Insurance</th>
<th>Life Insurance</th>
<th>Disability Insurance</th>
<th>Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Shield of AL</td>
<td>Blue Cross/Blue Shield of Alabama's PPO Plan</td>
<td>American Behavioral Self-Insured</td>
<td>Defined Benefit Plan (DBP)</td>
</tr>
<tr>
<td>Blue Shield of AL</td>
<td>Other plans</td>
<td>Lincoln Financial Group, Fidelity Investments, Defined Contribution Plan (401k)</td>
<td>Defined Contribution Plan (403b)</td>
</tr>
<tr>
<td>Blue Shield of AL</td>
<td>Wages &amp; Benefits</td>
<td>Independent contractors, student-employees, employees who are not eligible for the Plan.</td>
<td>Defined Contributions Plan (457b)</td>
</tr>
</tbody>
</table>

**Dependent Eligibility and Required Proof of Relationship:**

<table>
<thead>
<tr>
<th>Dependency</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>Proof of relationship (marriage certificate, in-state or out-of-state)</td>
</tr>
<tr>
<td>Child</td>
<td>Proof of relationship (birth certificate, adoption certificate)</td>
</tr>
</tbody>
</table>

**Effective Date of Eligibility:**

- Effective date for life insurance is January 1, 2013.
- Effective date for the retirement plan is the first day of the month following the date your employment begins.

**Employee Contributions:**

- Employees are automatically enrolled in the Defined Benefit Plan with a 3% contribution rate.
- Employees can choose to defer any percentage of their pay (up to the legal maximum) into the Defined Contribution Plan (401k).
- Employees must contribute at least 5% of their pay to participate in the Defined Contribution Plan (403b).

**Benefit Summary:**

- Check your Benefits Summary in Self Service Banner to see who is currently enrolled.

**Additional Information:**

- For more information, contact 1-800-451-6861 or 887-5533.
- For help with health-related questions, contact 1-800-451-6861.
- Non-medical questions can be directed to 887-5533.
- For disability-related questions, contact the Disability Department at 1-800-451-6861.

- The University of Alabama prohibits discrimination on the basis of color, race, sex, national origin, religion, age, disability, sexual orientation, or gender identity.

**Notes:**

- This information is subject to change and is not a guarantee of continued benefits.
- Health benefits are in addition to the defined benefits and non-defined retirement benefits.
Employee Assistance Program (EAP) - EAP is a free, confidential service available to help employees through personal crises. Local assistance is available to all employees. Blue Cross/Blue Shield of Alabama provides a $50 co-pay for counseling services. There is no additional cost to employees.

Basic Plan: Covers only preventive services as noted below.

Expanded Plan: Covers preventive services plus all services outlined below.

Blue Cross/Blue Shield of Alabama offers Blue Shield of Alabama for employees and their dependents.

All eligible employees are automatically enrolled in the Plan unless they decline coverage or opt out. Employee may change coverage only during open enrollment.

All new employees may make changes any time during the first 30 days of employment.

Flexible Spending Accounts

The University provides a Flexible Spending Account (FSA) for dependent care and health care expenses. A FSA is an employee-avored program that allows employees to set aside pre-tax dollars to pay for dependent care and/or health care expenses. Employees who participate in the plan can reduce their taxable income by the amount of contributions to the plan. Participants can make contributions of up to $5,000 a year for dependent care expenses and up to $5,500 a year for health care expenses. There is no government matching of FSA contributions.

University Retirement System

The University Retirement System offers both a 403(b) and a 457(b) plan. Employees who participate in the plan can defer a portion of their salary into a tax-sheltered account. The deferred money accumulates tax-free and can be withdrawn at retirement. In addition to the plan, the University offers various Employee-Sponsored Retirement Plans (ESRP) which may include a 401(a) plan, defined-benefit plan and 457(b) plan. Participation in ESRPs is optional.

Employee Benefits

The University Retirement System offers the TIAA-CREF, Lincoln Financial Group, VALIC, and Fidelity Investments retirement options. There is no employer match to this retirement plan. Participants can choose any of the above options to invest their retirement dollars. Participants are able to participate in any of these plans on a convenient, monthly basis.

Eligibility

Active full-time non-union employees are eligible for the group medical plan. Eligibility begins on the first day of employment.

Dependent Eligibility and Required Proof of Relationship

Dependent Eligibility

Dependent must be a full-time student and must be the child of an eligible full-time employee. There is no additional cost to employees.

Dependent Required Proof of Relationship

One or more documents acceptable to show relationship to dependents: Copy of Marriage Certificate, School Registration, Church Record, Public School Record, or Transcript.

Dependent Age Limit

Dependent must be under age 25, or under 22 with full-time status in school.
<table>
<thead>
<tr>
<th>Pay Level</th>
<th>Level 1</th>
<th>Self</th>
<th>Family</th>
<th>Level 2</th>
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<td>13.63</td>
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<td>20,001-40,000</td>
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<td>18.07</td>
<td>18.17</td>
<td>17.58</td>
<td>5.23</td>
<td>16.07</td>
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<tr>
<td>40,001-60,000</td>
<td>8.19</td>
<td>20.63</td>
<td>20.73</td>
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<td>6.19</td>
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<td>22.68</td>
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<td>23.18</td>
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<tr>
<td>80,001 and Over</td>
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<td>25.73</td>
<td>25.83</td>
<td>25.23</td>
<td>8.11</td>
<td>25.73</td>
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Employee pressure is per diem.

Active full-time non-student employees are eligible if the most recent appointment period is for a minimum of one year (at least twelve months as appropriate) to the appointment.

Eligibility:

- All employees must be employed by the Auburn University Health Insurance Plan.
- Full-time non-student employees are eligible if the most recent appointment period is for a minimum of one year (at least twelve months as appropriate).

Required Proof of Relationship:

- A qualified covered dependent must be an immediate family member of the covered enrollee.
- The covered enrollee must provide proof of the covered dependent's relationship to the covered enrollee.

Benefit Eligibility:

- The Auburn University Health Insurance Plan covers eligible employees and their dependent family members.
- Benefits are available on a group basis for eligible employees and their dependents.

Pre-existing Conditions:

- The Auburn University Health Insurance Plan covers pre-existing conditions.
- Benefits are available for eligible employees and their dependents with pre-existing conditions.

Dependent Eligibility and Required Proof of Relationship:

- An eligible dependent must be a full-time student who is a dependent of the enrolled employee.
- The enrolled employee must provide proof of the dependent's relationship to the enrolled employee.

Coverage Effective Date:

- Benefits for eligible employees and their dependents are effective on the first day of the month following the date of enrollment.

Increase in Income:

- If the enrolled employee's income increases, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased income.

Increase in Qualifying Event:

- If a qualifying event occurs, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased qualifying events.

Dependents of Non-Employees:

- Benefits are available for eligible employees and their dependents of non-employees.

Increase in Enrollment:

- If the enrolled employee's enrollment increases, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased enrollment.

Increase in Coverage:

- If the enrolled employee's coverage increases, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased coverage.

Increase in Benefits:

- If the enrolled employee's benefits increase, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased benefits.

Increase in Eligibility:

- If the enrolled employee's eligibility increases, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased eligibility.

Increase in Qualification:

- If the enrolled employee's qualification increases, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased qualification.

Increase in Employment:

- If the enrolled employee's employment increases, benefits may be increased.
- Benefits are available for eligible employees and their dependents with increased employment.

Increase in Requirements:

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Increase in Coverage Eligibility:

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Increase in Qualifying Event Eligibility:

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- If the enrolled employee's coverage eligibility eligibility eligibility eligibility eligibility eligibility eligibility eligibility eligibility eligibility increases, benefits may be increased.
Required Documents: Marriage Certificate and Birth Certificate (& Marriage Certificate if step-child); Valid court order of adoption.

Policy Plan ($100 premium per employee contribution)
- Basic Plan:
  - Provides core benefits and coverage for essential services.
- Expanded Plan:
  - Includes additional benefits and coverage beyond the basic plan.

Employee Assistance Program (EAP) is available.

The Employee Assistance Program (EAP) provides a confidential, free-of-charge service to help employees with personal, family, or financial issues. EAP counselors can provide guidance and resources for a wide range of concerns, including stress, legal issues, and other personal challenges.

Health Insurance

Local Gym

Group C:
- Includes basic health insurance coverage and covers a wide range of medical expenses.

Group D:
- Offers comprehensive benefits, including medical, dental, and vision coverage.

Premium Comparison:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Self</th>
<th>EE+SP</th>
<th>EE+Ch</th>
<th>Family</th>
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<td>$4.18</td>
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<td>$28.35</td>
<td>$10.42</td>
<td>$15.63</td>
<td>$28.35</td>
</tr>
</tbody>
</table>

Family Care

- Includes a range of family care benefits, such as adoption assistance and dependent care.

Premium Comparison:

<table>
<thead>
<tr>
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<th>Self</th>
<th>EE+SP</th>
<th>EE+Ch</th>
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</table>

Dental Insurance

- Available to employees and their dependents.

Premium Comparison:

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<th>Plan</th>
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</table>

Vision Care

- Covers preventative and corrective services.

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Cancer Insurance

- Available to employees and their dependents.

Premium Comparison:

<table>
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<tr>
<th>Plan</th>
<th>Self</th>
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<td>$21.90</td>
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Life Insurance

- Available in multiple coverage levels.

Premium Comparison:

<table>
<thead>
<tr>
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<th>Self</th>
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Disability Insurance

- Covers both short-term and long-term disability.

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Accidental Death & Dismemberment (AD&D)

- Pays a benefit upon death or dismemberment.

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Employee Assistance Program (EAP) is available.

The Employee Assistance Program (EAP) provides a confidential, free-of-charge service to help employees with personal, family, or financial issues. EAP counselors can provide guidance and resources for a wide range of concerns, including stress, legal issues, and other personal challenges.

Retirement

- Includes options for saving and planning for retirement.

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<th>Plan</th>
<th>Self</th>
<th>EE+Sp</th>
<th>EE+Ch</th>
<th>Family</th>
</tr>
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<td>Basic</td>
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<td>Expanded</td>
<td>$25.21</td>
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</tbody>
</table>
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".

KEY FOR ENROLLMENT CATEGORIES:
"SELF" = EMPLOYEE ONLY
"EE+S" = EMPLOYEE PLUS SPOUSE, OR EMPLOYEE PLUS SPONSORED ADULT
"EE+30" = 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.
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