## **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 1550 East Glenn Ave. telephone 334-844-4183, fax 334-844-1799.

Payroll & Employee Benefits 1550 East Glenn Ave. 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 2015. 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.

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	Health Insurance						Life Insurance		Disability Insurance			Flexible Spending Accounts	Retirement		
ĸ	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)
OVIDE	Self-Insured, Administer Blue Shield of AL	ered by Blue Cross	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-CREF, VALIC	Fidelity Investments, TIAA-CREF, VALIC
COVERAGE	PPO Plan with \$100 dec admission; \$25 Dr. offic practor benefits are pay the Major Medical dedu Blue Cross/Blue Shield schedule; Prescription of from a participating phy pensed by a licensed covered in full after a \$ generic drugs, \$30 for p drugs, \$60 for non-prefe \$100 for specialty drugs	ce co-pay; Chiro- yable at 80%, less uctible, based on d of Alabama's fee drugs purchased narmacy and dis- pharmacist are \$10 co-pay for preferred brand ferred drugs and	Employee Assistance Program (EAP) in- cludes 3 free visits (whether or not em- ployee carries AU's Health Ins). If ongoing care is needed treatment continues and fol- lows the schedule of benefits for Mental Health and Substance Abuse treatment if employee enrolled in AU's Health Insur- ance; coverage is not elected separately and there is no additional premium.	<ul> <li>Basic Plan: Covers only preventative dental work at 100%. No deductible and no calendar year maximum.</li> <li>Expanded Plan: Covers preventative dental at 100%. Restorative, Supplemental, and Prosthetic Services are payable at 80%. \$25 deductible; maximum per calendar year is \$1000.</li> <li>Enrollment in either plan must be maintained for at least 2 consecutive years.</li> </ul>	Individual or family coverage and includes a comprehensive vision exam and eye- glasses (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 fea- tures include an annual cancer screening benefit and an initial cancer diagnosis ben- efit. The coverage must be in effect for 12 months in order to port the coverage upon termination of employment. Call John- son+Sterling Consulting to enroll. Their number locally is 887-5533 or outside the local area is 1-800-451-6861.	<ul> <li>up to a maximum of \$35,000. Optional vol- untary life and AD&amp;D are available for employees</li> </ul>	<ul> <li>insurance program in addition to the basic and voluntary group insurance. Several plan types allow for differing coverage levels and options.</li> </ul>		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 elimina- tion 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 dur- ing and beyond the one- year waiting period for the group plan.	This plan enables an employee to set aside pre-tax dollars for unre- imbursed medical ex- penses 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.	A defined benefit plan that provides the employee with a specific benefit at retire- ment by calculating the retirement benefit based on a formula. Benefits are payable monthly for the life- time of the member, possibly continuing for the lifetime of his or her beneficiary. Mem- bership is mandatory for all eligible employees. Members have a vested status in the TRS after accumulating 10 years of creditable service.		ities, 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
COSTS	Self         EE+SP           Biweekly         44.41         91.07           Monthly         96.25         197.30           18-pay         64.16         131.54	P         EE+Ch         Family         Self         EE           84.39         99.95         66.63         12           182.86         216.56         144.36         23           4         121.91         144.36         96.25         13           th surcharge for tobacce         145.26         145.26         145.26	y 27,300-40,799       Salary $\geq$ 40,800         E+SP       EE+Ch       Family       Self       EE+SP       EE+Ch       Family         36.60       126.59       149.92       88.83       182.12       168.79       199.89         95.95       274.29       324.83       192.48       394.60       365.72       433.10         97.30       182.87       216.55       128.33       263.07       243.82       288.73         o use. Participation in the Healthy Tigers       \$25.00 per month credit on premiums.       Self on premiums.       Self on premiums.	Monthly 12.60 28.35 27.09 40.95 29.95	31.10         29.72         44.93         Biweekly         3.22         8.02           67.39         64.39         97.34         Monthly         6.98         17.35	2         Biweekly         5.42         9.05         9.43         15.69           9         12-month         11.75         19.60         20.45         34.00	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 depend- ing on insurance amount policy features, insured's age, smoking status, and income. Call John- son+Sterling Consulting for individual quotes. Their number locally is 887-5533 or outside the local area is 1-800-451-6861.	, employee.	There is no cost to the employee.	Premiums vary depend- ing on insurance amount, policy features, insured's age, smoking status, and income. Call John- son+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	defer, in whole percentages, up to 100% of your compen- sation 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 cur-	vendor & investment option selected. You may elect to defer, in whole percentages, up to 100% of your compen- sation on a pre-tax basis. Federal law, however, limits the amount you may elect to defer under this Plan and
ELIGIBI	Dependent Eligibility an Insurance Dependent Eligibility Required Documents:	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 informationFor the health plan: your child under age 26 regardless of marital status or enrollment 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.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.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.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.Employee Class for all benefits except for Group Uisability 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 30.Check your Benefits Summary in Self Service Banner to see who is currently enrolled.Employee class for all benefits enrolled in the coverage under that Plan. Check your Benefits Summary in Self Service Banner to see who is currently enrolled.Employee class for all benefits enrolled in the coverage under that Plan.			must enroll in the pre-tax nd FLEX plans within the first eligibility. Otherwise, unless there in family status (within 45 days), pply for enrollment or make changes nnual open enrollment period of	if the most recent appointment period is continuous for a minimum of one year (nine or twelve months as appropriate to the appointment). 9-mor that en		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).	Auburn University who is eligible to receive medical benefits pursuant to the group medical plan spon-	Participation in the TRS is mandatory if a person is employed in a position eligible for coverage in a non-tem- porary capacity on at least a one-half time basis earning at least the federal minimum wage.	make deferral contributions		

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