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.

Auburn University is an Affirmative Action/Equal Opportunity Employer

Revised 10/2014
This booklet is a brief summary of certain benefits available as of January 2015. The information contained herein is subject to change. The University reserves the right to change, modify, amend or terminate any plan benefit at any time. Revised 10/2014

Employee Health Insurance

Employee Premiums are pre-tax.

| Salary | Single | Double | Family-
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay</td>
<td>$20,000</td>
<td>$40,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>Monthly</td>
<td>8.40</td>
<td>16.80</td>
<td>25.20</td>
</tr>
</tbody>
</table>

The University offers flexible spending accounts and tax-deferred plans 403(b) for employees earning less than $50,000 in 2014. The maximum you can contribute is $5,500 if you are age 50 or older and $17,500 with an additional $5,500 catch-up contributions. As an example, if you make $50,000 in 2014, you can contribute $5,500 under this Plan and receive an 18% after-tax contribution rate. For more information contact the Plan and receive an 18% after-tax contribution rate.

Tier 1 Members’ Contribution Rate is 7.50% of qualified compensation.

Tier 2 Members’ Contribution Rate is 5.00% of qualified compensation.

The plan offers fixed annuity contracts, mutual funds, and variable annuities. There is no cost to the employee for the primary plan. Tier 1 employees will save 7.50% of contributions to the plan and will receive an additional 18% tax-deferred contribution for each year of full-time calendar service. Tier 2 employees who are eligible to participate in the plan will save 5.00% of contributions to the Plan and will receive an additional 18% tax-deferred contribution for each year of full-time calendar service.

Flexible Spending Accounts

Members may elect to defer, in whole percentages, up to $5,500 of their salary under this Plan and receive an additional 18% tax-deferred contribution for each year of full-time calendar service.

Tier 2 Members’ Contribution Rate is 5.00% of qualified compensation.

The Plan offers fixed annuity contracts, mutual funds, and variable annuities. There is no cost to the employee for the primary plan. Tier 1 employees will save 7.50% of contributions to the plan and will receive an additional 18% tax-deferred contribution for each year of full-time calendar service. Tier 2 employees who are eligible to participate in the plan will save 5.00% of contributions to the Plan and will receive an additional 18% tax-deferred contribution for each year of full-time calendar service.

Supplemental Disability

The Plan offers flexible spending accounts and tax-deferred plans 403(b) for employees earning less than $50,000 in 2014. The maximum you can contribute is $5,500 if you are age 50 or older and $17,500 with an additional $5,500 catch-up contributions. As an example, if you make $50,000 in 2014, you can contribute $5,500 under this Plan and receive an 18% after-tax contribution rate. For more information contact the Plan and receive an 18% after-tax contribution rate.

Tier 1 Members’ Contribution Rate is 7.50% of qualified compensation.

Tier 2 Members’ Contribution Rate is 5.00% of qualified compensation.

The plan offers fixed annuity contracts, mutual funds, and variable annuities. There is no cost to the employee for the primary plan. Tier 1 employees will save 7.50% of contributions to the plan and will receive an additional 18% tax-deferred contribution for each year of full-time calendar service. Tier 2 employees who are eligible to participate in the plan will save 5.00% of contributions to the Plan and will receive an additional 18% tax-deferred contribution for each year of full-time calendar service.