

Full-time non-student employees are eligible for these benefits if their most recent appointment period is continuous for a minimum of one year and they are placed in a full-time employee class.

212 Ingram Hall
Auburn University, AL 36849-5126

Payroll & Employee Benefits Office a
212 Ingram Hall
Auburn University, AL 36849-5126

Additional information may be found at www.auburn.edu/payroll or you may contact the Payroll & Employee Benefits Office at 212 Ingram Hall, phone 334-844-4183, fax 334-844-1799.

Auburn University is an Affirmative Action/Equal Opportunity Employer



PROVIDER

COVERAGE

| Health Insurance | | | | | | | | | | | | | Life Insurance | | Disability Insurance | | | Long-Term Care | Flexible Spending Accounts | Retirement | | | | |
|---|--|--|--|--|--|---|--|--|--|--|--|--|----------------|--|---|---|--|--|---|---|--|---|--|--|
| Health Insurance | | | Mental Health | | | Dental Health | | | Vision Care | | | Cancer Insurance | | | Group Life Ins. and Accidental Death & Dismemberment | Supplementary Life Insurance | Short-Term Group Salary Continuation Plan (SCP) | Long-Term (LTD) Group | Short and Long-Term Supplemental Disability | Long-Term Care | Flexible Spending Accounts | Defined Benefit Plan 401(a) | Tax Deferred Plan (403)b | Deferred Compensation Plan 457(b) |
| Self-Insured, Administered by Blue Cross Blue Shield of AL. | | | 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 | Prudential Financial | BenefitElect of Alabama, Inc. | Retirement Systems of Alabama (Teachers Retirement System) | Fidelity Investments Lincoln Financial Group TIAA-CREF VALIC | Fidelity Investments TIAA-CREF VALIC |
| PPO Plan with \$100 deductible per hospital admission; \$25 Dr. office co-pay; Chiropractor benefits are payable at 80%, less the Major Medical deductible, based on Blue Cross/Blue Shield of Alabama's fee schedule; Prescription drugs purchased from a participating pharmacy and dispensed by a licensed pharmacist are covered in full after a \$10 co-pay for generic drugs, \$30 for preferred brand drugs, \$60 for non-preferred drugs and \$100 for specialty drugs. | | | Employee Assistance Program (EAP) includes 3 free visits (whether or not employee carries AU's Health Ins). If ongoing care is needed treatment continues and follows the schedule of benefits for Mental Health and Substance Abuse treatment if employee enrolled in AU's Health Insurance; coverage is not elected separately and there is no additional premium. | | | <i>Basic Plan:</i> Covers only preventative dental work at 100%. No deductible and no calendar year maximum. <i>Expanded Plan:</i> Covers preventative dental at 100%. Restorative, Supplemental, and Prosthetic Services are payable at 80%. \$25 deductible; maximum per calendar year is \$1000. <i>Enrollment in either plan must be maintained for at least 2 consecutive years.</i> | | | Individual or family coverage and includes a comprehensive vision exam and eyeglasses (lenses & frames) or contacts in lieu of eyeglasses \$10 Eye Exam co-pay \$20 Materials co-pay \$20 Contact Lens fitting exam co-pay Materials discounts on additional purchases | | | Available on a guaranteed issue individual or family basis. Portable coverage that assists with the non-medical costs associated with cancer. Includes valuable features including an annual cancer screening benefit and an initial cancer diagnosis benefit. | | | All eligible employees receive free of charge, one times annual base salary up to a maximum of \$35,000. Optional voluntary life and AD&D are available for employees and dependents. The employee may receive up to 5 times annual salary up to maximum of \$450,000 coverage. The spouse can receive up to \$100,000 of term life insurance. Dependent (Children) Term Life and AD&D are available in increments of \$5,000 and \$10,000 of coverage. | Customizable life insurance program in addition to the basic and voluntary group insurance. Several plan types allow for differing coverage levels and options. | 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 \$7000 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 60% rate. | Provides coverage up to 60% of employee's pre-disability rate (maximum of \$7,000 and minimum of \$100 per month) if disabled as a result of an illness or injury. Employee must satisfy a 180-day elimination period, i.e. benefits begin on the 181st day of disability. | Customizable disability program in addition to the Group LTD that provides additional disability benefit payments if you are unable to work due to a covered accident or illness. Coverage is available during and beyond the one-year waiting period for the group plan. | Customizable long-term care insurance program that provides resources for the costs associated with long-term care. This includes care received in nursing homes, assisted living facilities, and home or community-based health care. Must enroll within 30 days of eligibility to be guaranteed coverage. | This plan enables an employee to set aside pre-tax dollars for unreimbursed health-care expenses up to \$5,000 per year and/or up to \$5,000 for dependent care expenses per year. The FLEX 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 retirement by calculating the retirement benefit based on a formula. Benefits are payable monthly for the lifetime of the member, possibly continuing for the lifetime of his or her beneficiary. Membership is mandatory for all eligible employees. Members have a vested status in the TRS after accumulating 10 years of creditable service. | The Plan offers fixed annuities, mutual funds, and variable annuities. The University will match up to \$1,650 each Plan year. Participants' interest in the University's matching portion will be vested upon completion of five years of full-time continuous service. | The Plan offers fixed annuities, 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 opportunity to contribute to a 457(b) through The RSA-1 Deferred Compensation Plan which is administered by the Retirement Systems of Alabama. |

COSTS

| | Salary <26,700 | | | | Salary 26,700-39,999 | | | | Salary >40,000 | | | | Basic | Expanded | | | Level 1 | Level 2 | | Premiums are based on employee's age and coverage amount elected. See premium charts on the Payroll & Employee Benefits website. | Prices vary depending on insurance amount, policy features, insured's age, smoking status, and income. Call *Johnson+Sterling Consulting for individual quotes. | There is no cost to the employee. | There is no cost to the employee. | Prices vary depending on insurance amount, policy features, insured's age, smoking status, and income. Call *Johnson+Sterling Consulting for individual quotes. | Prices vary depending on insurance amount, policy features, insured's age and marital status. Call *Johnson+Sterling Consulting for individual quotes. | The University pays all fees. | Members' contribution rate is 7.25% of earnable compensation but will increase to 7.5% effective October 1, 2012. | Prices vary depending on the vendor & investment option selected. You may elect to defer, in whole percentages, up to 100% of your compensation on a pre-tax basis. Federal law, however, limits the amount you may elect to defer under this Plan during any calendar year (\$16,500 in 2011). If you are age 50 or over, you may defer an additional amount up to \$5,500 (in 2011). | Prices vary depending on the vendor & investment option selected. You may elect to defer, in whole percentages, up to 100% of your compensation on a pre-tax basis. Federal law, however, limits the amount you may elect to defer under this Plan during any calendar year (\$16,500 in 2011). If you are age 50 or over, you may defer an additional amount up to \$5,500 (in 2011). | |
|---|----------------|--------|--------|--------|----------------------|--------|--------|--------|----------------|--------|--------|--------|-------|----------|--------|-------|---------|---------|--------|--|---|-----------------------------------|-----------------------------------|---|--|-------------------------------|---|--|--|-------|
| | Self | EE+Sp | EE+Ch | Family | Self | EE+Sp | EE+Ch | Family | Self | EE+Sp | EE+Ch | Family | | Self | Family | | | Self | Family | | | | | | | | | | | |
| | Biweekly | 42.28 | 86.68 | 80.34 | 93.02 | 63.42 | 130.02 | 120.50 | 139.53 | 84.56 | 173.35 | 160.67 | | 186.04 | 5.52 | | | 18.30 | 12.93 | | | | | | | | | | | 41.92 |
| Monthly | 91.61 | 187.79 | 174.06 | 201.54 | 137.41 | 281.69 | 261.09 | 302.31 | 183.21 | 375.59 | 348.11 | 403.08 | 12.00 | 39.60 | 27.95 | 90.83 | 6.27 | 15.63 | 10.70 | 19.40 | 19.40 | 32.25 | | | | | | | | |
| 18-pay | 61.07 | 125.20 | 116.03 | 134.36 | 91.61 | 187.80 | 174.05 | 201.54 | 122.14 | 250.40 | 232.07 | 268.71 | 8.00 | 26.40 | 18.66 | 60.58 | 4.18 | 10.42 | 7.13 | 11.90 | 12.93 | 21.50 | | | | | | | | |
| There is a \$20 per month surcharge for tobacco use. Participation in the Healthy Tigers health and wellness screenings can result in a \$25.00 per month credit on premiums. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

ELIGIBILITY

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|--|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|--|---|--|--|--|
| Active full-time non student 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). | | | | | | | | | | | | | Active full-time non student 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). | | 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.) | | Eligible employees may sign up without medical evidence of insurability during the first 30 days of employment. Employees may sign up after that period at any time subject to medical/health questions. Additional family members may be eligible for coverage too. | | Any individual employed by Auburn University who is eligible to receive medical benefits pursuant to the group medical plan sponsored by the University is eligible to participate in the plan. Newly hired employees have 30 days from their date of hire to elect to participate in the plan. A new election must be executed each year during November for the next plan year. | | 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 earning at least the federal minimum wage. | | Employees who are continuously employed and designated as full-time can make deferral contributions to the Plan and receive an employer match. Employees that are part-time or temporary can make deferral contributions to the Plan but <i>will not</i> receive an employer match. Independent contractors and student-employees are not eligible for the Plan. | | Employees that 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. | | | |
| Dependent Eligibility and Required Proof of Relationship | | | | | | | | | | | | | Effective Date of Eligibility: | | Enrollment | | | | | | | | | | | | | | | |
| Insurance Dependent | | | Spouse | | | Child | | | | | | | 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 | | 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, they must apply for enrollment or to make changes during the annual open enrollment period of November 1 through November 30. | | | | | | | | | | | | | | | |
| Eligibility | | | For all plans: your spouse (person to whom you are legally married under Alabama law) | | | For the health plan: your child under age 26 regardless of marital status or enrollment in school and who is not eligible for employer-sponsored health insurance through his/her or his/her spouse's employer. 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 | | | | | | | | | | | | | | | | | | | | | | | | |
| Required Documents: | | | Marriage Certificate and 1 other document | | | Birth Certificate (& Marriage Certificate if step-child); Valid court order of adoption | | | | | | | | | | | | | | | | | | | | | | | | |

Employee paid on pre-tax basis.

*Call Johnson+Sterling locally at 887-5533 or outside the local area at 1-866-887-5533

This booklet is a brief summary of certain benefits available as of January 2012. Should there be a conflict with this booklet and the plan documents or applicable insurance policies, the plan documents or insurance policies will govern. Auburn University reserves the right to change, modify, amend or terminate any plan benefit at any time.