

Answers to Frequently Asked Benefits Questions

1. Q Who is considered as my dependent?

A **Eligible dependents** are:

1. your spouse
2. an unmarried child under age 19
3. an unmarried child age 19 to 24 while a full-time student in a state accredited school, not working full-time and chiefly depending on you for support
4. an unmarried child under age 19 (or 24 if a “full-time student”) while a “qualified medical child support order” exists for the subscriber
5. an incapacitated child who is not able to support himself and who depends on you for support, if the incapacity occurred before age 19 (or 24 if a “full-time student”) and while covered by the plan. The child may be a natural child, a stepchild, a legally adopted child, or a child placed for adoption.

2. Q **May I take the forms home** to complete and return them later?

A No, not completing the forms during the orientation session could delay your first pay check; therefore, we ask that you make all your benefit choices at that time.

3. Q My appointment is for less than 100% time. Am I eligible for benefits?

A Your appointment must be for 100% time to qualify you for eligibility for all the insurance programs and the University matching portion of a tax-deferred annuity. If your appointment is for **50% or greater and for at least one year, you are eligible to participate in the Retirement Systems of Alabama.**

4. Q I do not expect to continue working at Auburn University until I retire. Do I have to become a member of the Retirement Systems of Alabama?

A Yes, it is **mandatory that all eligible employees join the Retirement System.** This is a requirement of the State of Alabama, not of Auburn University.

5. Q If I elect not to enroll in the insurance programs during the first 30 days of my employment, can I sign up later?

A In November of each year there is open **enrollment period** during which you may enroll in, make changes to, or drop the **health and dental** plans. The effective date is January 1 of the following year. All employees who enroll in one of the dental plans will make a commitment to be in the program for at least two plan years. Other than during the open enrollment period you may not make a change unless there is a change in life status in accordance with Internal Revenue Service regulations. Application for voluntary **life insurance** may be made at any time by furnishing a complete Statement of Health. Coverage is subject to approval or disapproval by the life insurance company.

6. Q What is a **Flexible Spending Account** Plan?

A This plan gives you, as an eligible employee, the chance to pay for certain covered health care and dependent care expenses with pre-tax dollars provided through salary reduction. As you incur covered expenses, they are reimbursed up to the amount that you will contribute during the plan year through salary reduction. By using pre-tax dollars to fund the FSA, you reduce your out-of-pocket expenses by the amount of the taxes that are saved.

7. Q **When can I enroll** in the Flexible Spending Account Plan?

A As a new employee, you have 30 days from the date of employment to enroll for the current plan year. Each year thereafter, new election forms must be executed during November for the next plan year which is January 1 through December 31.

8. Q Do I have to pay **city tax** even if I do not live in Auburn?

A Yes, if you work within the city limits of Auburn, you are required to pay the 1% occupational license fee.

For more information, visit the Payroll & Employee Benefits Website at:

www.auburn.edu/payroll