



Our Mission

We affirm our goals to represent all Staff at Auburn University; promote better understanding, cooperation, and communication amount all constituent groups and to endorse the mission and goals of Auburn University.

2024 Employee Holiday Schedule (Remaining)

Thanksgiving Wed-Fri Nov 27-29, 2024
 Christmas* Wed Dec 25, 2024
 New Year's Wed Jan 1, 2025

* In addition to the above dates for Christmas Day and New Year's Day, we will close campus on Fri, Dec 20, 2024, at 4:45pm and reopen on Mon, Jan 6, 2025, at 7:45am

Announcements & Reminders

Faculty and Staff Athletics Ticket Policy

<https://auburnpub.cfmnetwork.com/B.aspx?BookId=12447&PageId=461674>

Payroll Changes Update

An implementation date of Dec. 1, 2024, was originally selected for our campuses -- the same date as when planned FLSA changes occur. This date was selected due to the alignment of the pay period start dates in advance of the required deadline for the FLSA conversions.

To give employees additional time to prepare for this transition, **the new implementation date will be June 1, 2025**. University Human Resources will continue providing thorough communication, employee education, and numerous resources to support employees and campus units. This information will be shared on our project website.

IMPORTANT: Employees affected by the upcoming changes in the FLSA minimum salary threshold will still have their positions redesignated from exempt to nonexempt

*Empowering Excellence:
 Navigating Change: Charting Your Course*

Save The Date

**Staff Council
 Professional Development Day**

Friday, December 6, 2024
 Melton Student Center

Registration Link coming
 November 1, 2024



Kimberly McCadden- Chair

Jason Yeomans- Chair-Elect
 Emily Bryant, Tracy Dixon

Teresa Parker
 Carrie Bowlin, Tanja Redd

Tonya Hollis
 Anna Brazeal, Kimberly Courtwright

LaDarius Ezell
 Windy Johnson, Richard Speir

Gwen Ward
 Kythia (Kat) Stofer, Sheree Wilson

John (Brad) Kenemer
 Thomas Sharpe, Somchai Segrest

Daffny Pierce
 Lindsay Norris, Tracy Thomas,
 Paul Mangarelli

Lindsay Petty
 Siauana Johnson

Chase Kilpatrick
 Phillip Lewis, Andy White

Deepa Devarakonda- OIT Support

Open Enrollment for 2025 Benefits

AU Employee,

As we prepare for Open Enrollment, please take a few minutes to review this information on our benefits, including the two health plan options for 2025 that will be offered to full-time, benefit-eligible employees:

- The **Preferred Provider Organization (PPO)** plan with a Flexible Spending Account (FSA) option
- The **High Deductible Health Plan (HDHP)** with a Health Savings Account (HSA) option

This communication includes details about premium rates, deductibles, out-of-pocket maximums, and IRS-approved reimbursement accounts (FSAs and HSAs). Additional information is available on our [Open Enrollment website](#), [aub.ie/oe](#).

IMPORTANT: Open Enrollment is two weeks earlier this year, beginning on Tuesday, Oct. 1, 2024, and ending on Thursday, Oct. 31. **IRS regulations do not allow for plan enrollment or changes beyond the end of Open Enrollment, unless there is a qualifying event (i.e., marriage, divorce, birth of a child, etc.) during the year. Open Enrollment will close on Oct. 31, 2024, at 4:45 p.m.**

Preferred Provider Organization (PPO) Plan

Premium Rates and Subsidy Amounts

Effective Jan. 1, 2025, there will be a 2.9% premium increase for the PPO plan. Premium rates are listed below. For the second year, employees who make below \$40,800 annually will receive a subsidy to help cover insurance costs. The subsidy will be reviewed annually and is not guaranteed to be offered beyond this year.

Coverage Type	Biweekly Premium	Monthly Premium	18-Pay Premium	Monthly increase from 2024	Monthly Subsidy (for employees making below \$40,800 annually)
Employee Only	\$115.50	\$250.25	\$166.84	\$7.05	\$47.27
Employee + Spouse	\$323.40	\$700.71	\$467.14	\$19.75	\$132.36
Employee + Child(ren)	\$219.45	\$475.48	\$316.99	\$13.40	\$89.81
Family Coverage	\$346.50	\$750.76	\$500.51	\$21.16	\$141.82

PPO Plan Design

The only plan design change for 2025 is the out-of-pocket maximum, which will **decrease** to \$9,200 for single and \$18,400 for family. As a reminder, ACA-mandated preventive care benefits are still 100% paid with no copay or deductible.

Prescription Drugs

Prescription drug co-payment tiers/coverage will remain the same in 2025. Participation in TigerMeds will eliminate the co-pay for certain Tier 1 generic prescriptions and will reduce the co-pay for certain Tier 2 generic prescriptions.

Flexible Spending Account

Auburn University offers a Flexible Spending Account, or FSA, which can be used with a PPO plan. *(While enrollment in the PPO plan is not required to participate in an FSA, an FSA cannot be used with the HDHP.)*

Elections are allowed on a pre-tax basis to pay for eligible health care and/or dependent care costs that are out of pocket.

- For 2025, the amount that can be deferred into a Health Care FSA is \$3,200.
 - The election funds are front-loaded and are available for use as of Jan. 1.
- For 2025, the amount that can be deferred into a Dependent Care FSA is \$5,000.
 - The election funds are **not** front-loaded and are available for use as they are contributed.
- Employees must enroll online by Thursday, Oct. 31, 2024, at 4:45 p.m. Previous elections **do not** roll over to the next calendar year.
- The Health Care FSA carryover limit from 2024 to the 2025 plan year will be \$640.

High Deductible Health Plan (HDHP)

Premium Rates

Effective Jan. 1, 2025, there will be a 2.9% premium increase for the HDHP plan. Premium rates are listed below. As a reminder, HDHP premium rates are significantly lower than the PPO rates. However, the HDHP also features higher deductibles.

Coverage Type	Biweekly Premium	Monthly Premium	18-Pay Premium	Monthly increase from 2024
Employee Only	\$50.83	\$110.14	\$73.43	\$3.10
Employee + Spouse	\$142.34	\$308.39	\$205.60	\$8.69
Employee + Child(ren)	\$96.59	\$209.27	\$139.51	\$5.90
Family Coverage	\$152.50	\$330.42	\$220.28	\$9.31

HDHP Plan Design

Item	In-Network Benefit
Preventive care	The plan pays 100%
Deductible	Employee Only - \$2,500; All Other Plans - \$5,000
Coinurance	The plan pays 80% after the deductible is met, until it reaches the out-of-pocket maximum, then the plan pays 100%.
Out-of-Pocket Maximum	Employee Only - \$5,000 Employee+ Spouse, Employee+Child(ren) or Family - \$10,000

Prescription Drugs

An employee pays the full out-of-pocket cost for prescriptions until they reach their deductible, and then co-pays apply. (Certain preventive and maintenance prescription drugs are covered with no deductible.)

Health Savings Account (HSA)

An HSA is a triple-advantaged savings account that can be established with an HDHP.

- An employee can contribute pre-tax to their HSA.
- They earn tax-free interest and investment dividends.
- Qualified withdrawals are also tax-free.

An employee must be enrolled in the HDHP and meet eligibility requirements to contribute to an HSA. All employee and employer contributions are 100% vested immediately. Contributions are **not** front-loaded and are available for use as funds are posted to the account.

HSA Contributions - Employee

Employee HSA contributions are tax-free via payroll deductions. Unlike the FSA, an employee can change this monthly deduction throughout the year and contribute up to the following annual limits: \$4,300 for Employee Only and \$8,550 for the coverage types with two or more members.

- Employees aged 55 and older can also contribute an additional \$1,000 in "catch-up" funds each year.
- For an employee currently in the HSA, there is no need to make a new election as it will automatically roll over to 2025. However, it is advisable to review the current election for eligibility and consider adjustments due to increased annual limits for the 2025 plan year.
- For first-time HDHP enrollees with a current FSA, all funds for the 2024 plan year must be used by the run-out period ending Mar. 31, 2025, to avoid forfeiture of any remaining balance. Carryover is not an option since an HSA cannot be opened in the same plan year that has an active FSA.

HSA Contributions - Employer

Auburn will also contribute to an employee's HSA. An employee must open their HSA account to receive this money and contribute at least \$60 annually. Employer contributions are included in the maximum annual limits.

(IMPORTANT: The extra employer seed for employees making less than \$40,800 will be reviewed annually and is not guaranteed to be offered beyond this year.)

Status	Amount
An employee makes at least \$40,800 annually and has Employee Only coverage.	The employee will receive \$250.
An employee makes at least \$40,800 annually and has Employee + or Family coverage.	The employee will receive \$500.
An employee makes less than \$40,800 annually and has Employee Only coverage.	The employee will receive \$450.
An employee makes less than \$40,800 annually and has Employee + or Family coverage.	The employee will receive \$900.

Dental and Vision Insurance

For the seventh consecutive year there will be no premium/cost increases for the dental and vision insurance plans. Additional information on dental and vision premiums is available at [aub.ie/oe](#).

Critical Illness Insurance

Beginning on Jan. 1, 2025, the critical illness plan that was previously offered by Colonial Life will be replaced with a new and improved plan from The Standard.

- An employee enrolled in Critical Illness insurance through Colonial Life can choose either to convert to a direct billing setup or to cancel their current coverage and opt for the new offering from The Standard. **(IMPORTANT:** An employee wishing to enroll in the new insurance must do so online via the electronic enrollment system during Open Enrollment.)
- Auburn will only offer payroll deductions for The Standard plan. An employee who chooses to keep the Colonial Life plan must pay Colonial Life directly. Colonial Life will contact employees regarding instructions on how to port the plan.
- Additional information on critical illness insurance is available on the Open Enrollment website, [aub.ie/oe](#).

Supplemental Life Insurance

During Open Enrollment, The Standard will offer supplemental life insurance **without any evidence of insurability**. An employee can buy insurance worth up to five times their yearly salary, capping at \$450,000. Spousal coverage is also available. We encourage employees to review this benefit offering and their life insurance needs.

Assistance is Available

- During Open Enrollment, **benefit enrollers** can provide assistance to those with questions about Auburn's health plan options or online enrollment. An employee can schedule in-person or over-the-phone consultations. For more information, visit the website or call 833-203-4283.

On-site appointments will be available at the University Human Resources building from 7:45 a.m. to 4:15 p.m. on the following dates:

- Wednesday, Oct. 2
- Thursday, Oct. 3
- Wednesday, Oct. 9
- Thursday, Oct. 10
- Wednesday, Oct. 16
- Thursday, Oct. 17
- Wednesday, Oct. 23

- Auburn continues to partner with Nayya to offer a "Health Plan Decision Tool." It is designed to help users determine which health plan options may be best for them. A link to the tool is located on AU Access, next to the "Online Benefits Enrollment" icon. Employees will also receive email communications from care@engage.nayya.com and team@experience.nayya.com.

Other Items

- Additional voluntary insurance products are offered to eligible employees, including term life, whole life, and group cancer, along with accident insurance and hospital indemnity insurance. Details on these products are available at [aub.ie/oe](#).
- Multiple webinars that focus on our medical benefits, retirement options, and more will be offered on Oct. 8-9 as part of the Virtual Benefits Fair. (Additional information will be forthcoming.)

Please visit the [Open Enrollment website](#), [aub.ie/oe](#), or email oe@auburn.edu with any questions about Open Enrollment that are not addressed online.