BENEFITS AT A GLANCE

Calendar Year 2027



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ELIGIBILITY

Which employees are eligible?

Active full-time employees who are not students are eligible if they are appointed for a continuous nine- or 12-month period, as applicable.

Which dependents are eligible?

Health Plans

- Children are eligible through age 25, regardless of marital or student status.
- Coverage ends on the last day of the month in which the child turns 26.
- Continuation of health coverage (COBRA) may then apply.

Dental and Vision Plans

- Children are eligible through age 23 if they are unmarried, not enlisted in the military, not working full time, and primarily dependent on the employee for support.
- Coverage ends on the last day of the month in which the child turns 24.

All Other Plans (Voluntary Products)

Children are eligible through age 25, regardless of marital or student status. Coverage ends on the child's 26th birthday.

Incapacitated Children

Unmarried dependent children may remain eligible if they became unable to support themselves because of a disability before they would otherwise lose coverage and meet all the following criteria:

- Age 19 or older
- Dependent on the employee for support
- Not enlisted in the military

-Subject to approval by Blue Cross Blue Shield of Alabama

Which documents are required?

- **Spouse or sponsored adult dependent:** Marriage certificate and one additional joint financial document
- **Children:** Birth certificate (and marriage certificate for a stepchild) or a valid adoption or guardianship court order

When are employees and dependents eligible?

Benefits begin on the date of hire into a full-time employee position, except group disability plans, which become effective one year after the full-time hire date.

When do employees enroll for insurance?

Employees must enroll within 30 days of becoming eligible. After that, changes may be made only during Open Enrollment or within 45 days of a qualifying family or coverage change.

Learn More: auburn.edu/hr/benefits/dependent-eligibility.php

HEALTH BENEFITS

Preferred Provider Organization (PPO)

Self-funded by Auburn University and administered by Blue Cross Blue Shield of Alabama

- The annual deductible is $500 per person, with a maximum of three deductibles per family. After the deductible is met, the plan pays 100% of the allowed amount for covered services after applicable copays.
- Copays include:
  - $30 for a primary care visit
  - $40 for a specialist visit
  - $300 per occurrence for inpatient hospital, outpatient hospital, and emergency room services
- Preventive services covered under the Affordable Care Act (ACA) are covered.
- Prescription drug coverage includes:
  - $15 or $25 for generic drugs
  - $55 for preferred brand-name drugs
  - $85 for non-preferred drugs
  - 25% coinsurance, up to $800 per prescription, for specialty drugs
  - *Additional co-pays apply at CVS/Target pharmacies.*
- Under the Tiger Meds Program, Tier I generic drugs are available at no cost through the Auburn University Pharmaceutical Care Center (AUPCC).
- The annual out-of-pocket maximum is:
  - $12,000 for Employee Only coverage
  - $24,000 for Employee + Spouse, Employee + Child(ren), and Family coverage
  - After the out-of-pocket maximum is reached, the plan pays 100% of the allowed amount for covered services for the rest of the calendar year.

PPO Premium Costs

Pay Schedule	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Paid every two weeks	$120.72	$340.78	$229.44	$378.12
Paid monthly	$261.57	$738.35	$497.13	$819.27
18-pay schedule	$174.38	$492.23	$331.42	$546.18

** Employee premiums are pre-tax.*

Flexible Spending Account (FSA)

Health Care and Dependent Care Accounts administered by HealthEquity

- Eligible employees may set aside pre-tax dollars for qualified health care and dependent care expenses. Auburn University pays all administrative fees.
- Active full-time, non-student employees are generally eligible if appointed for a continuous nine- or 12-month period, as applicable.
- Employees must enroll within 30 days of becoming eligible. Changes may be made only during Open Enrollment or within 45 days of a qualifying family status change. Employees must re-enroll each year.
- Enrollment in the PPO Medical Plan is not required to participate; however, a Health Care FSA cannot be used with the High Deductible Health Plan (HDHP).
- For 2027, employees may contribute up to $3,400 for eligible medical expenses and up to $6,500 for eligible dependent care expenses.
- The FSA Flex Visa debit card can be used to pay eligible medical expenses directly.
- Participants can review their FSA elections through HealthEquity. Account registration is required.

Learn More: auburn.edu/hr/benefits/ppo.php

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

Self-funded by Auburn University and administered by Blue Cross Blue Shield of Alabama

- The annual deductible is:
  - $2,500 for Employee Only coverage
  - $5,000 for Employee + Spouse, Employee + Child(ren), and Family coverage
  - After the deductible is met, the plan pays 80% of the allowed amount for covered services.
- Preventive services covered under the Affordable Care Act (ACA) are covered.
- Prescription drugs covered after the calendar year deductible, with the following copays:
  - $15 or $25 for generic drugs
  - $55 for preferred brand-name drugs
  - $85 for non-preferred drugs
  - 25% coinsurance, up to $800 per prescription, for specialty drugs
  - *Additional co-pays apply at CVS/Target pharmacies.*
- Under the Tiger Meds Program, Tier I generic drugs are available at no cost through the Auburn University Pharmaceutical Care Center (AUPCC).
- The annual out-of-pocket maximum is:
  - $5,000 for Employee Only coverage
  - $10,000 for Employee + Spouse, Employee + Child(ren), and Family coverage
  - After the out-of-pocket maximum is reached, the plan pays 100% of the allowed amount for covered services for the rest of the calendar year.

- Important: Federal regulations require individuals on J-1 and J-2 visas to enroll only in the PPO Medical Plan.

HDHP Premium Costs

Pay Schedule	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Paid every two weeks	$54.13	$153.73	$103.57	$167.56
Paid monthly	$117.28	$333.09	$224.41	$363.04
18-pay schedule	$78.19	$222.06	$149.61	$242.03

** Employee premiums are pre-tax.*

Health Savings Account (HSA)

Administered by HealthEquity

- Eligible employees enrolled in the High Deductible Health Plan (HDHP) may contribute pre-tax dollars to a Health Savings Account (HSA) to pay for qualified healthcare expenses.
- Auburn University contributes to employees' HSAs and pays all administrative fees.
- HSA funds belong to the employee, roll over from year to year, and remain with the employee if employment ends.
- Employees may change HSA contribution amounts throughout the year, subject to IRS rules and annual contribution limits.
- HSA funds can be used to pay eligible medical, dental, vision, and prescription drug expenses for the employee and eligible dependents.
- A Health Care Flexible Spending Account (FSA) cannot be used with the HDHP and HSA.
- The HealthEquity Visa debit card can be used to pay eligible healthcare expenses directly.
- Participants can review HSA balances, contributions, and transactions through HealthEquity. Account registration is required.

Learn More: auburn.edu/hr/benefits/ppo.php

HSA Contribution Limits

Employee Only	Employee+Spouse	Employee+Child(ren)	Family Coverage
$4,500	$9,000	$9,000	$9,000

-Employee contributions are pre-tax

IMPORTANT

- An employee must be enrolled in the HDHP to enroll in the HSA.
- The minimum annual contribution to the HSA is $60.
- The HSA will be administered by Health Equity. Account details can be accessed at healthequity.com.
- An employee who is age 55 or over, or reached age 55 in 2027, can contribute an extra $1,000 to their HSA.
- Once contributions reach $1,000, you can invest in low-cost Vanguard mutual funds or a Schwab Brokerage Account.

HSA Seed Credit from Auburn University

Applied once at the beginning of each year, or with a new enrollment

Employee-Only	All Other Plans
$300	$600

- ***Important***: *An HSA payroll deduction must be set up from the employee's paycheck to receive the HSA seed credit. New HSA enrollments effective on or after July 1 will be prorated to 50% of the stated amount.*

Mental Health and Substance Abuse

Provided through Lucet, a partner of Blue Cross Blue Shield of Alabama

- The Employee Assistance Program (EAP) provides up to six free counseling visits for employees and eligible dependents.
- If additional treatment is needed and the employee is enrolled in an Auburn health plan, mental health and substance abuse services are covered according to the plan's schedule of benefits.
- EAP coverage is included automatically and does not require separate enrollment or an additional premium.
- Visit aub.ie/thrive to learn more about the EAP.

Spousal Surcharge

If an employee's spouse has access to medical coverage through their own employer but enrolls in Auburn's medical plan instead, the employee will be assessed a $75 monthly spousal surcharge. Spousal surcharges are a common practice among employers and are designed to help control rising healthcare costs while preserving affordable coverage for employees and their families. The surcharge will be a separate line item on the paycheck and will be separate from the regular Employee + Spouse or Family Coverage premiums. Additional information is available on the Auburn University Benefits website.

Tobacco Surcharge

Employees enrolled in an Auburn health insurance plan will pay a $240 annual tobacco surcharge unless they certify that they and their spouse or sponsored adult dependent, if applicable, do not use tobacco. Employees only need to certify once and do not need to recertify each year. Employees and their spouse or sponsored adult dependent may also avoid the surcharge by completing the Pack It Up Program through the AUPCC. Health insurance premiums shown online reflect rates without the tobacco surcharge.

Healthy Tigers

Employees can earn up to $300 annually through Healthy Tigers, with an additional $300 available for a covered spouse or sponsored adult dependent who also completes the program requirements, for a total of up to $600 annually. Learn more at auburn.edu/healthytigers or call the AUPCC at 334-844-4099.

DENTAL BENEFITS

Administered by Ameritas

Employees may choose either the Basic Dental Plan or the Expanded Dental Plan. Neither plan has a waiting period, so covered services are available as soon as coverage begins.

Basic Dental Plan Details

- Focuses on preventive care.
- Covers eligible preventive services at 100%, including routine exams, cleanings, X-rays, fluoride treatments for children, sealants, and space maintainers.
- No deductible and no annual benefit maximum.

Basic Dental Plan Premium Costs

Pay Schedule	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Paid every two weeks	$7.62	$17.13	$16.37	$24.72
Paid monthly	$16.50	$37.12	$35.47	$53.57
18-pay schedule	$11.00	$24.75	$23.65	$35.71

- Employee premiums are pre-tax.

Expanded Dental Plan

- Covers preventive care plus services such as fillings, root canals, extractions, crowns, bridges, and dentures.
- Annual deductible of $25 per covered member, up to $75 per family.
- Annual benefit maximum of $1,500 per covered person.
- Preventive services do not reduce the annual maximum available for other covered dental treatment.

Expanded Dental Plan Premium Costs

Pay Schedule	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Paid every two weeks	$16.02	$36.04	$34.44	$52.06
Paid monthly	$34.70	$78.09	$74.61	$112.80
18-pay schedule	$23.13	$52.06	$49.74	$75.20

- Employee premiums are pre-tax.

VISION BENEFITS

Administered by Ameritas

- Employees who enroll in vision coverage may choose either the EyeMed or VSP provider network.
- Both network options include one eye exam and lenses each year (including contact lenses). Frames are available every other year.
- The primary difference between the plans is the provider network, allowing employees to choose the option that best meets their family's needs.

Participating providers include:

- **EyeMed**: LensCrafters, Pearle Vision, Target Optical, America's Best, Walmart, MyEyeDr., and TeamVision (Moore's Mill and Dean Road locations)
- **VSP**: Walmart, Costco, Sam's Club, MyEyeDr., Visionworks, Basden Eye Care, and Moore's Mill Eyecare

Vision Plan Premium Costs

Pay Schedule	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Paid every two weeks	$2.94	$6.15	$5.38	$8.45
Paid monthly	$6.36	$13.32	$11.66	$18.30
18-pay schedule	$4.24	$8.88	$7.77	$12.20

** Employee premiums are pre-tax.*

VOLUNTARY FINANCIAL PROTECTION BENEFITS

Accident Insurance

Administered by The Standard Life Insurance Company

- Provides a cash benefit directly to the insured following approval of a covered accident claim.
- Coverage is available for eligible employees and may also be elected for a spouse, sponsored adult dependent, and children.
- Benefit payments can help cover expenses such as deductibles, copays, and other costs related to a covered accident.
- Because benefits are paid directly to the insured, they may be used for medical or non-medical expenses at the employee's discretion.
- For employees enrolled in a Health Savings Account (HSA), accident benefits can help preserve HSA funds for future healthcare expenses.
- Health Maintenance Screening Benefit: $50 benefit per member per year

Accident Insurance Premium Costs

Pay Schedule	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Paid every two weeks	$3.19	$5.08	$6.03	$9.48
Paid monthly	$6.91	$11.00	$13.07	$20.53
18-pay schedule	$4.61	$7.33	$8.71	$13.69

- Employee premiums are after-tax.

Learn more: auburn.edu/hr/benefits/accident-insurance.php

Hospital Indemnity Insurance

Administered by The Standard Life Insurance Company

- Provides cash benefits for covered hospital admissions and hospital stays.
- Benefits are paid per admission and may also include a daily benefit for covered hospital confinement, subject to plan limits.
- Coverage is available for eligible employees and may also be elected for a spouse, sponsored adult dependent, and children.
- Because benefits are paid directly to the insured, they may be used for medical or non-medical expenses at the employee's discretion.
- For employees enrolled in a Health Savings Account (HSA), hospital indemnity benefits can help preserve HSA funds for future healthcare expenses.

Hospital Indemnity Insurance Premium Costs

Pay Schedule	Employee Only	Employee + Spouse	Employee + Child(ren)	Family Coverage
Paid every two weeks	$7.47	$12.66	$10.43	$18.68
Paid monthly	$16.19	$27.43	$22.59	$40.47
18-pay schedule	$10.79	$18.29	$15.06	$26.98

- Employee premiums are after-tax.

Learn more: auburn.edu/hr/benefits/hospital-indemnity.php

Critical Illness Insurance

Administered by The Standard Life Insurance Company

- Provides a lump-sum cash benefit if a covered critical illness is diagnosed, such as a heart attack, stroke, cancer, or major organ failure.
- Employees may elect coverage amounts of $10,000, $20,000, or $30,000. Children are covered at the same benefit level as the employee.

- Spouse coverage is available in amounts of $5,000, $10,000, or $15,000. Employee coverage must be elected to cover a spouse, and the spouse benefit cannot exceed 50% of the employee's benefit amount.
- Benefits are paid directly to the insured and may be used for medical or non-medical expenses at the employee's discretion.
- Premiums are based on age and tobacco use.
- Health Maintenance Screening Benefit: $100 benefit per member per year

Learn more: auburn.edu/hr/benefits/critical-illness.php

Cancer Insurance

Administered by Colonial Life

- Provides cash benefits for covered services, treatments, and expenses related to a covered internal cancer diagnosis.
- Benefits are paid directly to the insured and may be used for medical or non-medical expenses at the employee's discretion.
- New hires may enroll within their first 30 days of employment without providing evidence of insurability. A 12-month pre-existing condition limitation applies.
- Cancer Screening/Wellness Benefit: Level 2 = $50; Level 3 = $75 per member per year

Cancer Insurance Premium Costs

Your Pay Schedule	Employee Level 2	Employee Level 3	Family Level 2	Family Level 3
Paid every two weeks	$6.39	$10.41	$10.66	$17.31
Paid monthly	$13.85	$22.55	$23.10	$37.50
18-pay schedule	$9.23	$15.03	$15.40	$25.00

- Employee premiums are after-tax.

Learn more: auburn.edu/hr/benefits/cancer.php

Term Life Insurance and Accidental Death & Dismemberment (AD&D)

Administered by The Standard Life Insurance Company

- Eligible full-time employees receive University-paid basic life insurance equal to one times annual salary, up to $35,000.
- Employees may purchase optional life insurance coverage for themselves, their spouse or Sponsored Adult Dependent, and eligible children.
    - Employee coverage: up to five times annual earnings (maximum benefit of $450,000)
    - Spouse/Sponsored Adult Dependent coverage: $10,000 to $100,000 in $10,000 increments
    - Child coverage: $5,000 or $10,000
- Optional Accidental Death & Dismemberment (AD&D) coverage is also available for employees and eligible dependents.
- Employees pay the full cost of all optional coverage.

Learn more: auburn.edu/hr/benefits/life.php

Supplemental Whole Life Insurance

Administered by MassMutual

- Provides permanent life insurance coverage that can complement your overall financial plan.
- Employee coverage is available in $10,000 increments up to $150,000.
- Coverage for a spouse and eligible dependent children is available up to $25,000.
- Includes a guaranteed death benefit, guaranteed cash value accumulation, and level premiums that do not increase with age.
- Includes a chronic care benefit for covered employees and dependents.
- Coverage may be continued after leaving Auburn University through a direct-pay conversion option.

Learn more: auburn.edu/hr/benefits/whole-life.php

DISABILITY BENEFITS

Salary Continuation Plan (SCP)

Employer-provided, self-insured benefit

- Provides income replacement for eligible employees who are unable to work because of a qualifying disability.
- After accrued sick leave is exhausted (use of vacation leave is optional) and the claim is approved, Auburn University continues salary payments at 60% of pre-disability earnings, up to $7,000 per month.
- Benefits continue until the employee returns to work or satisfies the 180-day elimination period for Long-Term Disability (LTD), whichever occurs first.
- Sick and vacation leave do not accrue while receiving SCP benefits.
- Coverage is provided at no cost to the employee.
- Coverage becomes effective after the employee has completed one full year of active full-time employment.

Long-Term Disability (LTD)

Administered by The Standard Life Insurance Company

- Provides income replacement if an employee becomes disabled due to a covered illness or injury.
- Benefits are equal to 60% of pre-disability earnings, with a maximum monthly benefit of $7,000 and a minimum monthly benefit of $100.
- Benefits begin after a 180-day elimination period if the claim is approved.
- Coverage is provided at no cost to the employee.
- Active full-time, non-student employees are generally eligible after a continuous employment period of 12 months (or nine months for faculty on a nine-month appointment).
- Coverage becomes effective after the employee has completed one full year of active full-time employment.

Supplemental Long-Term Disability (LTD)

Administered by The Standard Life Insurance Company

- Provides additional disability income protection beyond Auburn University's employer-paid LTD benefit.
- New employees may elect coverage during their first 30 days of employment without medical underwriting for their first year of full-time employment.
- Eligible employees may purchase a 10% LTD buy-up benefit in addition to the Auburn-provided LTD coverage if elected within the first 30 days of employment, without Evidence of Insurability (EOI).
- Benefits are payable if the employee becomes disabled and unable to work due to a covered non-work-related illness or injury.
- The cost is $0.09 per $100 of covered earnings.
- Active full-time, non-student employees are generally eligible after a continuous employment period of 12 months (or nine months for faculty on a nine-month appointment).

Learn more: auburn.edu/hr/benefits/disabili.php

About This Booklet

- This booklet summarizes benefit plans and programs available as of Jan. 1, 2027.
- The information provided is for educational purposes only and is not intended as investment, legal, or tax advice.
- If there is a conflict between this booklet and the applicable plan documents or insurance policies, the plan documents and insurance policies will govern.
- For the most current benefit information, visit aub.ie/benefits or email benefit@auburn.edu.
- Auburn University reserves the right to change, amend, modify, or terminate any benefit plan at any time.

- Updated October 2026

RETIREMENT BENEFITS

Teachers' Retirement System (TRS) Defined Benefit Plan – 401(a)

Administered by the Retirement Systems of Alabama (RSA)

- Participation is required for employees in eligible non-temporary positions working at least half time and earning at least the federal minimum wage.
- The plan provides a monthly retirement benefit based on a formula established by the Teachers' Retirement System (TRS).
- Retirement benefits are payable for the member's lifetime and may continue to an eligible beneficiary, depending on the payment option selected at retirement.
- Members become vested after 10 years of creditable service**.**
- Tier 1 members (joined before Jan. 1, 2013) contribute 7.5% of eligible compensation.
- Tier 2 members (joined on or after Jan. 1, 2013) contribute 6.2% of eligible compensation.

Tax-Deferred Retirement Plan – 403(b)

Providers: Fidelity Investments, Lincoln Financial Group, TIAA, and Corebridge

- Allows employees to save for retirement through payroll deductions on a pre-tax or Roth (after-tax) basis.
- Full-time employees may contribute to the plan and are eligible for an Auburn matching contribution.
- Part-time and temporary employees may contribute but are not eligible for the Auburn match. Independent contractors and student employees are not eligible.
- Investment options include fixed annuities, mutual funds, and variable annuities.
- Auburn matches employee contributions up to $1,650 per plan year for eligible full-time employees.
- Auburn's matching contributions become vested after five years of continuous full-time service.
- Employees may contribute up to federal annual limits. For example, the 2027 employee contribution limit is $25,500, with an additional $8,500 catch-up contribution available for those age 50 or older. Employees ages 60 through 63 may be eligible for an additional catch-up contribution of $3,250 under federal law.

Deferred Compensation Plan – 457(b)

Providers: Fidelity Investments, TIAA, and Corebridge

- Allows employees to save for retirement through payroll deductions on a pre-tax or Roth (after-tax) basis.
- Full-time, part-time, and temporary employees may participate. Independent contractors and student employees are not eligible.
- Investment options include fixed annuities, mutual funds, and variable annuities.
- Auburn University does not provide a matching contribution for this plan.
- Employees may also have the option to participate in the RSA-1 Deferred Compensation Plan offered through the Retirement Systems of Alabama.
- Employees may contribute up to federal annual limits. Contribution limits are established by federal law, normally are the same limits as the 403(b) plan, and may change each year.

Roth Contribution Options

Roth contribution options are available through the 403(b), 457(b), and RSA-1 plans.

- Traditional pre-tax contributions reduce taxable income today and are taxed when withdrawn in retirement.
- Roth contributions are made with after-tax dollars and may be withdrawn tax-free in retirement if IRS requirements are met.
- Employees can choose the contribution method that best supports their retirement and tax-planning goals.