

ENROLL
for **2021**



November 1 - 30, 2020

Enroll online for 2021 benefits
via AU Access

More information at aub.ie/benefits

Enroll with **confidence.**



Auburn University offers many benefits to employees and their dependents. You are likely reading this booklet because you want to learn more about these benefits and to be certain that you are selecting the best options for you and your family. We are here to support and empower you through this process.

You may have some questions during the Open Enrollment process. Be assured that our benefits enrollers, along with our Auburn University Human Resources team, are committed to making your online enrollment process as simple as possible.

Please know that what we offer is designed to protect you and your family, and that we are able and willing to assist you. You can **enroll with confidence** for your 2021 benefits.

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IMPORTANT!

Auburn University offers a self-insured group health insurance program to full-time, benefit-eligible employees. Claims are paid by Auburn through employee and employer contributions. Blue Cross and Blue Shield of Alabama acts as the administrator for the processing of medical claims and American Behavioral provides mental health and substance abuse coverage.



IMPORTANT REMINDERS

When does Open Enrollment occur? Open Enrollment begins on Nov. 1, 2020, and ends on Nov. 30, 2020, at 4:45 p.m.

IMPORTANT: IRS regulations do not allow for plan enrollment or changes beyond Nov. 30, 2020, at 4:45 p.m., unless there is a qualifying event (i.e. marriage, divorce, birth of a child, etc.) during the year.

What is Open Enrollment? Open Enrollment is when you may enroll, cancel, or make changes to your benefits elections. These changes will be effective as of Jan. 1, 2021. Please read this packet for information about our 2021 benefits or visit aub.ie/benefits.

Which changes should I be aware of? There will be a 2% premium rate increase for health insurance in 2021 along with an increase to the out-of-pocket maximum. (see page 4)

What if I do not want to make any changes? We strongly encourage you to review your benefit options at aub.ie/benefits and to explore the insurance offerings that are available to full-time, benefit-eligible employees.

- If you are currently enrolled in health, dental and/or vision insurance plans and you do not want to make any changes to your coverages, there is nothing you need to do to continue them.
- However, you **must** re-enroll for the Flexible Spending Account (FSA) (see below).

Do I have to re-enroll for the FSA? Yes. If you are currently enrolled in the FSA, you must re-enroll or your FSA contributions, which include the medical and/or dependent care (child/elder care) accounts, will end as of Dec. 31, 2020.



HOW TO ENROLL ONLINE

Please remember that you must select your 2021 benefits via AU Access.

- 1.) Log in to AU Access and authenticate through DUO.
- 2.) Click the Benefits Enrollment icon.
- 3.) You will see a welcome screen that offers additional information about Open Enrollment. Read the information on the screen and then, in the bottom right-hand corner, click the word "Next" in the orange box to continue.
- 4.) First, review and update your contact information along with personal information about you and/or your covered dependents.
 - To make any updates, just type over the field you wish to update and press "Next".
 - Fields in italics are recommended but not required.
 - On the Dependents screen, you can press on the pencil to update information.
 - If you are adding dependents for the first time, you will need their Social Security number. You will also need to submit documentation proving their eligibility requirements have been met.
- 5.) You will then have the opportunity to review each of your benefit elections and make your choices. We recommend that you start at the top and review each benefit. At the top of each screen is important information to review.
 - At any time you can go back to the home page or previous pages. Just look for the links near the top left-hand corner, under the interlocking AU logo.
 - The Forms Library is located near the top right-hand corner and houses plan summaries and documentation that you may need to review.
 - You may log in as many times as needed. If you need to stop and return later, that's fine. It will save your progress during each session.
- 6.) Once you review your final selections, you must electronically sign the enrollment confirmation form.
- 7.) Once you complete enrollment, you should print or download a copy of the benefit verification for your records.



HEALTH INSURANCE PREMIUMS

Auburn University offers comprehensive and affordable benefits to protect your family's physical, financial, and emotional well-being.

Each year, we work with various benefit providers to assess our existing plans and their costs, to determine what, if any, changes we need to make for the following year.

Health care costs continue to increase for several reasons, including an aging population, expensive but effective medical technology, prescription cost increases, health care reform, and an increased cost in medical services. In 2021, our plan's projected costs will top \$60 million, with Auburn covering nearly \$37 million of the costs.

A premium increase is needed to ensure that we can continue to offer a plan that best serves our employees and our families. However, we are also aware of the financial challenges that many families are facing due to COVID-19.

For 2021, the premium increase across all tiers is 2% (\$2.23 to \$11.67 per month), depending on the plan type and employee's salary level. In contrast, many other employers are projecting premium increases of 5 percent or more in 2021. **Important:** These benefits deductions are made on a pre-tax basis, thus lowering your taxable income.

The only plan design change for 2021 is an increase in the annual out-of-pocket maximum, from \$8,150 single/\$16,300 family to \$8,550/\$17,100, respectively.

In 2021, our plan's projected costs will top \$60 million, with Auburn covering nearly \$37 million of the costs.

2021 Rates - Annual Salary Below \$27,300

	Self	Emp+ Spouse	Emp+ Child(ren)	Family
Biweekly	\$52.48	\$118.40	\$99.72	\$137.32
Monthly	\$113.72	\$256.54	\$216.05	\$297.52
18-Pay	\$75.81	\$171.03	\$144.03	\$198.35
Monthly Increase	\$2.23	\$5.03	\$4.24	\$5.83

2021 Rates - Annual Salary \$27,300 to \$40,799

	Self	Emp+ Spouse	Emp+ Child(ren)	Family
Biweekly	\$78.72	\$177.60	\$149.57	\$205.98
Monthly	\$170.55	\$384.81	\$324.06	\$446.28
18-Pay	\$113.70	\$256.54	\$216.04	\$297.52
Monthly Increase	\$3.34	\$7.55	\$6.35	\$8.75

2021 Rates - Annual Salary \$40,800 or Above

	Self	Emp+ Spouse	Emp+ Child(ren)	Family
Biweekly	\$104.96	\$236.81	\$199.42	\$274.62
Monthly	\$227.41	\$513.08	\$432.07	\$595.02
18-Pay	\$151.61	\$342.05	\$288.05	\$396.68
Monthly Increase	\$4.46	\$10.06	\$8.47	\$11.67



HEALTHY TIGERS

GOOD NEWS!

You can receive a Healthy Tigers annual discount of up to \$600 if you and your spouse/sponsored adult dependent both participate in the Healthy Tigers screening program and complete all program requirements (\$300 for the employee and \$300 for the spouse/sponsored adult dependent).

The Healthy Tigers Wellness Program provides an opportunity for employees to "earn" the discount by completing a voluntary health and wellness screening. For more information about this benefit visit auburn.edu/healthytigers or call the Auburn University Pharmaceutical Care Center (AUPCC) at 334-844-4099.



PRESCRIPTION COSTS

In 2021, prescription drug co-payment tiers will remain the same.

Please remember that participation in the TigerMeds program will eliminate your co-pay for certain Tier 1 generic prescriptions, and will reduce your co-pay for certain Tier 2 generic prescriptions. Learn more at auburn.edu/tigermeds.

Co-Payments for 2021

	AU Employee Pharmacy	In-Network	CVS/Target*
Tier 1	No co-payment	\$15	\$30
Tier 2	\$10	\$25	\$40
Tier 3	\$55	\$55	\$70
Tier 4	\$85	\$85	\$100

Tier 5: 25 percent co-insurance, maximum of \$800 per prescription (before coupons)

* CVS/Target has chosen to remain a non-preferred pharmacy in 2021.

WAYS TO SAVE

You can save money on each prescription co-pay just by utilizing an in-network preferred pharmacy.

There are many in-network preferred pharmacies in Alabama, including the Auburn University Employee Pharmacy. The Employee Pharmacy offers many prescriptions for no copay through TigerMeds and is easy to access from most areas of campus. Convenient parking spaces are located on War Eagle Way, and the pharmacy also offers free on-campus delivery within 48 hours for prescription requests received by 4:45 p.m.

The Employee Pharmacy is one of the only pharmacies in Lee County and the only one in Auburn that serves customers 24 hours a day, 7 days a week, through the on-call service. The Pharmacy is located at 2155 Walker Building (inside the Harrison School of Pharmacy). For more information call 844-8938 or email tigermeds@auburn.edu.



DEDUCTIBLES AND CO-PAYMENTS

In 2021, deductibles and co-payments will remain the same:

Item	2021 Amount
Calendar Year Deductible (limit of 3 per family)	\$500 per individual
Facility Inpatient Co-Payment	\$300
Facility Outpatient Co-Payment	\$300
Emergency Room Facility Co-Payment	\$300
Primary Physician Co-Payment	\$30
Specialist Office Visit Co-Payment	\$40
Out-of-Pocket Maximum (Individual)	\$8,550
Out-of-Pocket Maximum (Family)	\$17,100

Avoid paying the tobacco premium

If you are enrolled in the health insurance plan, you do not have to pay the \$20 per month tobacco premium if you have certified that you, and your spouse/sponsored adult dependent, if applicable, are not tobacco users. (Health insurance premiums shown in this packet already reflect the rates without the tobacco premium.) You must certify your tobacco use status to qualify for the discount, though you do not have to recertify every year. As an alternative, you and your spouse/sponsored adult dependent may complete the Pack It Up Program that is available through the AUPCC to qualify for the discount. For more information call 844-4099.



SELF CARE

Employee Assistance Program

Through our Employee Assistance Program (EAP), which is administered by American Behavioral (americanbehavioral.com), any full-time benefit-eligible employee – even those who don't subscribe to our health insurance plan – has access to six EAP calls (up to 30 minutes each) per employee and per covered family member free of charge. (While our EAP normally offers three calls per calendar year, this number has been increased during the COVID-19 pandemic.).

An EAP program is a confidential assessment, counseling, and referral service for all regular employees and their eligible dependents who need help with:

- marital and family issues,
- alcohol and other drug dependency,
- stress-related issues,
- financial/legal referrals, and
- emotional problems.

An EAP counselor can help identify problems and assist in working through them. The counselor can also determine the best alternatives and, if necessary, make appropriate referrals to other professionals who specialize in particular areas.

For more information, call 1 (800) 925-5EAP (5327).

Mental Health/Substance Abuse Treatment

Health insurance plan subscribers also have up to 30 visits for mental health and substance abuse treatment available in a calendar year. **IMPORTANT:** If the claim is filed with a COVID-19-related diagnosis, the copay will be waived during the pandemic. For more information, call 1 (800) 925-5EAP (5327).

On the Web

Auburn University Human Resources has compiled a list of self-care websites and resources for employees and their families, including articles on how to deal with stress and anxiety related to COVID-19. Visit auburn.edu/hr/covid/self-family-care.html.

Auburn University Marriage and Family Therapy Center

The Marriage and Family Therapy Center (AU MFT Center) is offering in-person along with technology-assisted family therapy services (TAFTS) to all employees and their families during the COVID-19 crisis. Therapists offer individual, couple or family therapy for mental, behavioral, and emotional diagnoses, along with therapy for coping and relationship support.

For more information visit mftcenter.auburn.edu/.



12,000+

PLAN MEMBERS

The Auburn University Health Plan has more than 12,000 plan members when employees and dependents are included.



DENTAL & VISION PREMIUMS

GOOD NEWS!

There will be no premium increases for the dental and vision insurance plans for 2021.

Dental

Auburn offers a self insured group dental program for eligible university employees with Blue Cross and Blue Shield of Alabama acting as an administrator for the processing of claims.

The dental plan contains two options from which to choose. Both options include a 100% benefit for basic diagnostic and preventive services, including up to two dental exams per calendar year.

Additional information is available at auburn.edu/hr/benefits/dental.html.

Vision

Vision benefits are provided for eligible employees by Superior Vision and include a comprehensive vision exam and eyeglasses (lenses and frames) or contacts in lieu of eyeglasses. Co-pays apply.

To learn more about the program's costs, services and other details, visit auburn.edu/hr/benefits/vision.html.

Basic Dental Plan

	Self	Emp+ Spouse	Emp+ Child(ren)	Family
Biweekly	\$5.82	\$13.08	\$12.50	\$18.90
Monthly	\$12.60	\$28.35	\$27.09	\$40.95
18-Pay	\$8.40	\$18.90	\$18.06	\$27.30

Expanded Dental Plan

	Self	Emp+ Spouse	Emp+ Child(ren)	Family
Biweekly	\$13.82	\$31.10	\$29.72	\$44.93
Monthly	\$29.95	\$67.39	\$64.39	\$97.34
18-Pay	\$19.97	\$44.93	\$42.93	\$64.89

Vision

	Self	Family
Biweekly	\$3.12	\$7.79
Monthly	\$6.77	\$16.87
18-Pay	\$4.51	\$11.24



FLEXIBLE SPENDING ACCOUNT

You can save several hundred dollars annually by establishing a Flexible Spending Account (FSA) through HealthEquity/WageWorks.

These are IRS-approved accounts into which you may elect to put money to pay for many out-of-pocket health care and/or dependent care expenses. **You do not pay taxes on this money, which means more money in your pocket!**

- Employees must enroll online during Open Enrollment. The deadline to enroll is Nov. 30, at 4:45 p.m.
- The amount that can be deferred into an FSA Medical Spending Account for 2021 increases to \$2,750 (The Dependent Care Spending Account limit will remain at \$5,000).
- To learn more about the FSA program and how it can help you save money, visit the HealthEquity/WageWorks website at wageworks.com.
- Health Equity/WageWorks also offers an online store stocked with FSA-eligible products, helping you eliminate the confusion of which products are eligible with your account. The store accepts all FSA and major credit cards, offers 24/7 customer service, one-to-two-day turnaround for all orders, and free shipping on orders \$50+. For more information, visit wageworks.com/FSAExtras.
- **IMPORTANT! 2021 medical spending accounts will not have a carryover into the next plan year.**



LIFE INSURANCE

Auburn offers whole life and term life insurance plans to eligible full-time employees.

Review these options below, and then either enroll online via AU Access, contact the PWS Call Center at 833-203-4283, or schedule an online meeting with a benefits enroller.

Term Life

Term life insurance through The Standard can be used to provide financial security for an employee and their loved ones. This money can help pay for things like the mortgage, college tuition, child-care costs, or daily living expenses.

Evidence of Insurability (completion of a medical history statement) will be needed in order to enroll in or increase Voluntary Term Life Insurance and/or Spousal Term Life Insurance.

- All eligible employees receive employer provided Basic Term Life Insurance, free of charge, one times annual base salary up to a maximum of \$35,000.
- Optional Term Life Insurance and Accidental Death & Dismemberment (AD&D) coverage for employee, spouse/sponsored adult dependent, or child/sponsored child dependent is available and paid for by the employee.
- An employee can purchase life insurance for up to five times their annual earnings (the benefit limit is \$450,000).
- An employee may apply for Spouse Term Life Insurance in multiples of \$10,000, from \$10,000 to \$100,000, for their spouse/sponsored adult dependent.
- An employee may elect a Child Life Insurance Benefit for their child/sponsored child dependent of \$5,000 or \$10,000.
- Optional Term Life Insurance is guaranteed if the employee enrolls during the first 30 days following initial eligibility. If an employee rejects the optional insurance during the first 30 days and decides later to apply for coverage, he/she may apply for coverage at any time by completing a medical history statement. Approval of the delayed application is not guaranteed and is subject to the approval of the underwriter.

Whole Life

Whole life insurance through Colonial Life provides guaranteed features – cash value accumulation, premium rates, and a death benefit (minus any loans and loan interest). It offers guaranteed issue protection, premiums, and cash value. Guaranteed issue (GI) is available to all employees with the following face amounts:

- Age 18-50, \$150,000;
- Age 51-60, \$75,000; and
- Age 61-79, \$25,000.

The benefit pays a lump sum death benefit, builds guaranteed cash value and is paid for with level premiums that never increase (ends at age 100).

How Much Life Insurance Do You Need?

Every family has unique circumstances that can make it difficult to estimate needs. However, there are tools available that can help you determine how much and what type of insurance is best for you and your family:

- The Standard offers an online tool that can give you an estimate based on your income needs, major expenses, assets, etc. Find the tool at standard.com/individual/products-services/workplace-benefits/insurance/estimate-life-insurance-needs.
- Colonial Life also offers resources, including a "Life Insurance Needs Calculator" along with the article "How much life insurance do I need?" Both can be found at lifehappens.org/life-insurance-101/how-much-life-insurance-do-i-need/.



ADDITIONAL INSURANCE PRODUCTS

Auburn offers voluntary insurance products during Open Enrollment. These include:

- Group Cancer Insurance through Colonial Life;
- Group Critical Illness Insurance through Colonial Life; and
- Long-Term Disability Insurance through The Standard.

Review these options below, then either enroll online via AU Access, contact the PWS Call Center at 833-203-4283 or schedule an online meeting with a benefits enroller.

Cancer Insurance

Two cancer insurance plan options are offered through Colonial Life. Both plans are guaranteed issue regardless of health status. Both plans are employee paid and payroll deducted. Cancer insurance will:

- Help pay some of the direct and indirect costs related to cancer diagnosis and treatment,
- Help pay for expenses health insurance may not cover, such as deductibles, co-insurance, and out-of-pocket expenses, and
- Pay the insured an annual benefit for specified cancer screening tests such as mammograms, prostate screening exams, etc.

Critical Illness Insurance

Critical illness insurance through Colonial Life is guaranteed issue and provides a lump-sum benefit to help cover the following if an employee or a family member suffers a heart attack, stroke, or other illness:

- Deductibles, co-insurance and out-of-pocket expenses;
- Lost income;
- Home health care needs;
- Rehabilitation;
- Travel and lodging; and
- Child care.

Long-Term Disability Insurance

LTD insurance coverage through The Standard is provided to all full-time, benefit-eligible employees who have been employed at least one year, at no cost to the employee.

- During Open Enrollment, eligible employees may also purchase an additional 10% of coverage (in addition to the Auburn provided LTD coverage) at affordable group rates. **Evidence of Insurability (completion of a medical history statement)** will be needed to add the additional long-term disability benefit coverage.
- **For new employees:** During Open Enrollment, employees within their first year of employment may purchase LTD coverage which is guaranteed issue at affordable group rates.

IMPORTANT: Open Enrollment is an ideal time to review your beneficiary information, to ensure it still reflects your wishes.

When did you last review your life insurance and retirement plan beneficiary elections? By periodically reviewing your beneficiary designations, you can rest assured that your assets will be distributed according to your wishes.

- When you enroll online for 2021 benefits, you can review and update your beneficiary designations for Auburn University's employer provided Term Life, (if applicable), optional Voluntary Term Life and/or Voluntary AD&D (if enrolled).
- To update the designations for your retirement plans, please contact the Teachers' Retirement System (TRS) for your mandatory retirement account, and your respective vendor(s) if you have a 403(b) or 457(b) account.



RETIREMENT PLANS

Auburn University supports the efforts of our employees to plan a fulfilling and financially secure retirement. As part of the university's benefits package, mandatory and voluntary retirement plan options are provided to help employees meet their financial goals.

Mandatory Retirement

All eligible employees in at least a 50% time capacity are required to join the Retirement Systems of Alabama (RSA). This program provides specific benefits in accordance with the plan or option the member designates when he/she applies for retirement. All contributions are tax deferred for federal income tax purposes until retirement or withdrawal from the plan.

Participants are classified as either Tier 1 or Tier 2 members.

Tier 1

- Participants who became members prior to Jan. 1, 2013.
- Tier 1 members have a payroll deduction equaling 7.5% of earnable compensation.
- Tier 1 members are eligible for retirement benefits at age 60 with at least 10 years of service.
- Tier 1 members with 25 years of service can retire at any age and apply for full retirement benefits from RSA.

Tier 2

- Participants who become members on or after Jan. 1, 2013.
- Tier 2 members have a payroll deduction equaling 6% of earnable compensation.
- Tier 2 members are eligible for retirement benefits at age 62 with at least 10 years of service.

Voluntary Retirement

Eligible employees may also participate in the voluntary retirement plans offered by Auburn.

403(b) Voluntary Retirement Savings Plan (VRSP)

- An employee can defer up to \$19,500 per year to a 403(b) plan (based on the 2020 calendar year).*
- Auburn will match employee contributions dollar for dollar up to 5% of compensation with an annual cap of \$1,650.
- If an employee is over age 50 or turns age 50 during the 2020 calendar year, he/she may defer an additional amount up to \$6,500.
- Participating vendors include AIG (VALIC), Fidelity, Lincoln Financial and TIAA.

457(b) Deferred Compensation Plan

- In addition to contributions made to the 403(b) Plan, an employee can defer up to \$19,500 per year to a 457(b) plan (based on the 2020 calendar year).*
- If an employee is over age 50 or turns age 50 during the 2020 calendar year, he/she may defer an additional amount up to \$6,500.
- Participating vendors include AIG (VALIC), Fidelity and TIAA.

Benefits of Participating

- An employee can increase his/her retirement income through regular, planned investing.
- Participating with before-tax contributions, an employee can lower his/her federal and state taxable wages. (This does not apply to Social Security or Medicare taxable wages).

For More Information

- **Mandatory Retirement:** auburn.edu/hr/benefits/mandatory.html.
- **Voluntary Retirement:** auburn.edu/hr/benefits/voluntary.html.

*403b/457b maximum contributions for plan year 2021 have not yet been released by the IRS.



VIRTUAL BENEFITS FAIR

Our annual benefits fair will look a little different this year, but that's not a bad thing! This year, we will offer a virtual benefits fair that includes a combination of on-demand resources and presentations, along with live webinars from our vendors. The good news is that you will be able to access these resources at any time and any location, as long as you have a computer and Internet access. (And yes, we will still offer "door" prize drawings!)

For more information, visit aub.ie/benefitsfair. We will continue to update the website throughout the month of November, so check it often!



BENEFITS ENROLLERS

Benefits enrollers will be available if you need assistance with online enrollment. In November, they will be available each Monday through Thursday from 8 a.m. - 4:30 p.m., and on Fridays from 8 a.m. - 3:30 p.m.* Appointments may be scheduled online at aub.ie/enrollers, or you can talk to an enroller by calling 833-203-4283.

IMPORTANT: Employees are not required to use the online scheduling tool, but it is highly recommended. Inbound calls may not be answered immediately, and call back times will vary based on availability between the prescheduled outbound calls. Scheduling a call online is the best way to speak to someone at a time that is convenient for you.

* Enrollers will not be available Nov. 26-27 because of the Thanksgiving holiday.



EMERGENCY CONTACTS

In the event of an emergency situation, Auburn University may need to contact someone close to you. That is why we need you to provide your emergency contacts via AU Access.

- The person(s) you list will only be contacted in the event of a health or safety emergency in which you are personally involved.
- You may list a parent, family member, spouse, or other trusted individual as your emergency contact.
- Each year, you should review your current preferences and update or provide new contact information.

For more information, visit auburn.edu/hr/emergency-contact.html.



OPEN ENROLLMENT GLOSSARY

Co-payment: The fixed dollar amount – such as \$30 for each doctor office visit—that the covered employee pays for medical services.

Deductible: A fixed dollar amount that the covered employee must pay out of pocket each calendar year before the plan will begin paying for non-preventative health expenses.

In-network: Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

Out-of-network: A health plan will often cover treatment for doctors, clinics, hospitals and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

-U.S. Office of Personnel Management



CHECK YOUR DEPENDENTS!

Ensuring the eligibility of all dependents and members enrolled in our benefits plans is crucial to reducing financial, legal, and employee risk. We ask that during Open Enrollment you review your dependents and remove any who may not meet the definition of an eligible dependent.

For more information visit auburn.edu/hr/benefits/dependent-eligibility.html.



TIGER PERKS

Tiger Perks is a benefits program providing substantial savings to Auburn or Auburn University Montgomery employees in their everyday purchases.

Discounts are available to all full-time and part-time employees with a valid Auburn or AUM ID. For many discounts, all an employee needs to do is show their AU identification. For more information, visit auburn.edu/tigerperks or email univhr@auburn.edu.



EDUCATIONAL OPPORTUNITIES

Auburn maintains an educational benefit plan that provides for tuition waiver benefits to eligible and qualified employees, enabling them to enroll in undergraduate and graduate course work while actively employed at the university.

This benefit provides eligible employees a waiver of tuition for up to 15 hours per academic year at the Board-approved, on-campus resident rate per credit hour. Full-time employees who are eligible for the Auburn dental plan and have served a minimum of one year regular continuous service are eligible.

Auburn also offers a 50% tuition waiver for undergraduate-level courses to the spouses and dependents of full-time, benefit-eligible faculty and staff. Dependent eligibility is based on the dependent meeting the eligibility requirements for dental insurance coverage under the university's group dental insurance plan. This tuition waiver does not apply for graduate and doctoral-level courses.

Visit auburn.edu/hr/hrd/educ_opp.html for more information. **IMPORTANT:** A tuition waiver request should be submitted separately for each eligible spouse or dependent



EMPLOYEE HARDSHIP FUND

In 2018, the Employee Hardship Fund was established to provide financial support to eligible Auburn employees who are experiencing a temporary financial hardship due to a qualifying life event.

It is funded entirely by voluntary charitable donations. Once the fund raises \$50,000, Auburn employees will be able to apply for hardship funding. (As of September 2020, the fund had raised more than \$34,000).

Any person or entity is eligible to donate to the fund. Contributing to the fund is easy, and donors can make a one-time or ongoing gift. They can also share gift credit with or give in honor or memory of another person. For more information on the fund or to find links to contribute, visit auburn.edu/hr/hardship-fund.html.