

Contact Information for  
Your Benefits

Postdoctoral Fellows  
2020 Employee Benefits-at-a-Glance

For more information regarding your benefits, please visit <http://www.auburn.edu/hr/benefits> or you may contact Human Resources Payroll & Employee Benefits at 1550 East Glenn Ave. telephone 334-844-4183, fax 334-844-1799.

Human Resources  
Payroll & Employee Benefits  
1550 East Glenn Avenue  
Auburn, AL 36849-5126

To access your Benefit Summary and see your current coverages go to Self Service Banner under AU Access.

1. Click on AU Access located at [www.auburn.edu](http://www.auburn.edu).
2. Enter your User Name and Password and click "Login Now".
3. Click the "Employee Services" tab at the top of the screen.
4. Click on the "Self Service Banner".
5. Click on the "Employee Tab".
6. Click on "Benefits and Deductions".
7. Click on "Employee Benefits Summary".

This booklet is a brief summary of certain benefits available as of January 2020. The information contained herein is educational and is not intended as investment, legal, or tax advice. Should there be a conflict with this booklet and the plan documents or applicable insurance policies, the plan documents or insurance policies will govern. Please contact the Benefits Office for the latest detailed benefit information. Auburn University reserves the right to change, modify, amend or terminate any plan benefit at any time.



Health Insurance														Life Insurance				Disability Insurance		Flexible Spending Accounts		Retirement																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Health Insurance				Mental Health and Substance Abuse				Dental Insurance				Vision Care		Cancer Insurance		Critical Illness Coverage		Group Term Life Ins. and Accidental Death & Dismemberment		Supplemental Whole Life Insurance		Voluntary Supplemental Long-Term Disability		Flexible Spending Accounts		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		Colonial Life		The Standard Life Insurance Company		Colonial Life		The Standard Life Insurance Company		WageWorks		Fidelity Investments, Lincoln Financial Group, TIAA, and VALIC		Fidelity Investments, TIAA, and VALIC																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
<p>PPO Plan with \$300 deductible per hospital admission; \$30 primary doctor office co-pay; \$40 specialist office co-pay; Chiropractor benefits are payable at 70%, 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 \$15 or \$25 co-pay for generic drugs, \$55 for preferred brand drugs, \$85 for non-preferred drugs, and 25% coinsurance with a \$800 maximum.</p> <p>*Tier I Generic Drugs are covered at \$0.00 co-pay in the AUPCC under the Tiger Meds Program.</p>				<p>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.</p>				<p><b>Basic Plan:</b> Covers only preventative dental work at 100%. No deductible and no calendar year maximum.</p> <p><b>Expanded Plan:</b> Covers preventative dental at 100%. Restorative, Supplemental, and Prosthetic Services are payable at 80%. \$25 deductible per member, maximum of three per family maximum coverage per insured per calendar year is \$1,000.</p> <p>Enrollment in either plan must be maintained for at least 2 consecutive years.</p>				<p>Individual or family coverage and includes a comprehensive vision exam and eye-glasses (lenses &amp; frames) or contacts in lieu of eyeglasses.</p> <p>\$10 Eye exam copay \$20 Materials copay \$20 Contact lens fitting exam co-pay</p> <p>Material discounts on additional purchases.</p>		<p>Available to new hires within their first 30 days without evidence of insurability and for all full time employees during open enrollment, with a 12-month pre-existing condition clause. This policy pays for multiple services, treatments and other expenses related to an internal cancer diagnosis. The benefits are paid directly to the insured to be used at their discretion for medical or non-medical expenses.</p>		<p>Benefit pays a lump sum of \$10,000 or \$30,000 in the event of a covered Critical Illness. Covered illnesses include: heart attack, stroke, major organ failure, and more. The benefit is paid directly to the insured and can be used for medical or non-medical related expenses one might encounter as a result of going thru one of the covered medical events. This coverage includes a 12-month pre existing conditions clause.</p>		<p>Optional voluntary life and AD&amp;D are available for employees and dependents. The employee may receive up to 5 times annual salary up to the maximum of \$450,000 coverage. The spouse can receive up to \$100,000 of term life insurance. Dependent (Children) Term Life and AD&amp;D are available in increments of \$5,000 and \$10,000 of coverage.</p>		<p>Whole Life Insurance coverage gives employees additional options as they consider their life insurance needs and strategy. Guarantee Issue (GI) will be 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 would pay a lump sum death benefit, builds guaranteed cash value and is paid for with level premiums that never increase (endows at age 100). Coverage is also available for spouse and/or dependents.</p>		<p>Voluntary Supplemental LTD coverage for new employees and additional coverage for employees employed one year or longer if you become disabled and unable to work due to a non-work-related illness or injury. New employees within their first 30 days may purchase LTD coverage with no medical underwriting. Full time benefit eligible employees that have been employed one year or longer may purchase a benefit of 10% during Open Enrollment.</p>		<p>This plan allows an employee to set aside pre-tax dollars for unreimbursed medical expenses up to \$2,700 per year and/or up to \$5,000 for dependent care expenses per year. The Health Care 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. Carryover provision for FSA Medical Account will end 12/31/2020.</p>		<p>The Plan offers fixed annuities, mutual funds, and variable annuities. The University will match up to \$1,650 each Plan year. The University's matching portion will be vested upon completion of five years of full-time continuous service.</p>		<p>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.</p>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
Biweekly	Salary < 27,300			Salary 27,300-40,799				Salary ≥ 40,800				Biweekly	Basic				Biweekly	Level 2		Level 3		Please refer to <a href="http://www.auburn.edu/administration/human_resources/benefits/critical-illness.html">http://www.auburn.edu/administration/human_resources/benefits/critical-illness.html</a> for a full description. For questions and/or to enroll, contact the PWS Benefit Counselor Call Center at 833-203-4283 or Jodi Skaggs jskaggs@pwsal.com or 205-588-2604.	Premiums are based on employee's age and coverage amount elected. See premium charts on the Payroll & Employee Benefits website at <a href="http://www.auburn.edu/administration/human_resources/benefits/life.html">http://www.auburn.edu/administration/human_resources/benefits/life.html</a>	Please refer to the AU Benefits website for a full description. For questions and/or to enroll, contact the PWS Benefit Counselor Call Center at 833-203-4283 or Jodi Skaggs jskaggs@pwsal.com or 205-588-2604.	\$0.09 per \$100 of covered earnings	The University covers all administrative fees.	Fees 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 and may change from year to year. Please check with the Benefits Office to get the current limits. As an example, in 2019 the maximum you are allowed to defer is \$19,000 with an additional \$6,000 if you are age 50 or older during the plan year.	Fees 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 and may change from year to year. Please check with the Benefits Office to get the current limits. As an example, in 2019 the maximum you are allowed to defer is \$19,000 with an additional \$6,000 if you are age 50 or older during the plan year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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	Monthly	51.45	116.08	97.75	134.63	77.17	174.12	146.63	201.94	102.89	232.16		195.51	269.24	Monthly	5.82		13.08	12.50	18.90	Monthly								6.77	16.87	12-month	13.85	23.10	22.55	37.50	18-month	13.85	23.10	22.55	37.50																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
	18-pay	74.31	167.67	141.21	194.46	111.49	251.51	211.81	291.69	167.21	377.27		317.71	437.53	222.95	503.02		423.60	583.35	Monthly	8.40								18.90	18.06	27.30	18-pay	4.51	11.24	9.23	15.40	15.03	25.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
There is a \$20 per month additional premium for tobacco use.														Biweekly	Expanded				Please refer to <a href="http://www.auburn.edu/administration/human_resources/benefits/cancer.html">http://www.auburn.edu/administration/human_resources/benefits/cancer.html</a> for a full description. For questions and/or to enroll, contact the PWS Benefit Counselor Call Center at 833-203-4283 or Jodi Skaggs jskaggs@pwsal.com or 205-588-2604.				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 appointment period is continuous for a minimum of one year (nine or twelve months as appropriate to the appointment).	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.	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.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
Participation in the Healthy Tigers health and wellness screenings can result in an annual discount of up to \$600 if you and your spouse/sponsored adult dependent (SAD) both participate (\$300 for the employee and \$300 for the spouse/SAD).															Self	EE+SP	EE+Ch	Family											Self	EE+SP	EE+Ch	Family	Self	Family	Self	Family																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
Employee premiums are pre-tax.															Monthly	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	18-pay	4.51	11.24	9.23	15.40	15.03	25.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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