



Benefits at a Glance

Auburn University Human Resources
Calendar Year 2021





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Health Benefits

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Health Insurance	PPO plan, Self-insured. Administered by Blue Cross Blue Shield of Alabama	Page 3	Full-Time
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Dental Insurance	Self-insured. Administered by Blue Cross Blue Shield of Alabama. Includes Basic or Expanded plans	Page 4	Full-Time
Vision Insurance	Provided by Superior Vision.	Page 4	Full-Time
Cancer Insurance	Administered by Colonial Life. The benefit is 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 preexisting condition clause.	Page 5	Full-Time
Critical Care Illness Insurance	Administered by Colonial Life. The benefit is 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 preexisting condition clause.	Page 5	Full-Time
Flexible Spending Account	Administered by HealthEquityWageWorks. The employee can set aside pre-tax dollars for unreimbursed medical expenses up to \$2,750 per year and/or up to \$5,000 for dependent care expenses per year.	Page 6	Full-Time

Life and Disability Insurances

Benefit	Summary	More Info	Who's Eligible*
Group Term Life and Accidental Death & Dismemberment Insurance	Administered by The Standard Life Insurance Company. All eligible employees receive employer-provided life insurance at no cost to the employee, one times annual base salary up to a maximum of \$35,000. Optional voluntary life and AD&D are available for employees and dependents.	Page 6	Full-Time
Supplemental Whole Life Insurance	Administered by Colonial Life. Guarantee 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.	Page 6	Full-Time
Salary Continuation Plan (SCP)	Employer-paid. Upon approval, Auburn University will continue salary payments at a reduced rate of 60 percent of the pre-disability rate (maximum of \$7,000 per month) until the elimination period (of 180 days for LTD) has been satisfied or the employee is able to return to work, whichever is sooner.	Page 7	Full-Time
Long-Term Disability Insurance	Administered by The Standard Life Insurance Company. Upon approval, the benefit provides coverage up to 60 percent of the employee's pre-disability eligible income if they become disabled as a result of an illness or injury.	Page 7	Full-Time
Supplemental Long-Term Disability Insurance	Administered by The Standard Life Insurance Company. The benefit provides coverage for new employees and additional coverage for employees employed one year or longer if the employee becomes disabled and unable to work due to a non-work-related illness or injury. Benefit-eligible employees may purchase a benefit of 10 percent (in addition to the AU provided LTD coverage) during Open Enrollment.	Page 7	Full-Time

Retirement

Benefit	Summary	More Info	Who's Eligible*
Defined Benefit Plan 401(a)	Administered by Retirement Systems of Alabama (Teachers Retirement System - TRS). This is a defined benefit plan that provides the employee with a specific benefit at retirement by calculating the retirement benefit based on a formula determined by TRS.	Page 8	Full-Time, Part-Time, and Temporary
Tax Deferred Plan 403(b)	Available vendors are Fidelity Investments, Lincoln Financial Group, TIAA, and AIG (VALIC). The Voluntary Retirement Plan offers fixed annuities, mutual funds, and variable annuities. The University will match up to \$1,650 each plan year for full-time, benefit-eligible employees.	Page 8	Full-Time, Part-Time, and Temporary
Deferred Compensation Plan 457(b)	The Deferred Compensation Plan offers fixed annuities, mutual funds, and variable annuities. There is no University match to this plan. Available vendors are Fidelity, TIAA, and AIG (VALIC). Also, 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.	Page 8	Full-Time, Part-Time, and Temporary

Specific eligibility is determined by the Plan documents.

HEALTH INSURANCE

TYPE	PROVIDER	COVERAGE
Health Insurance (PPO)	Self-Insured, administered by Blue Cross Blue Shield of Alabama	<ul style="list-style-type: none">The calendar year deductible is \$500. (maximum three per family)There is a \$300 co-pay per occurrence for hospital in-patient charges, outpatient charges, and emergency room charges.\$30 primary doctor and \$40 specialist office co-payAffordable Care Act (ACA) preventive visits are covered.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 percent coinsurance with a \$800 maximum. (Additional co-pays applicable at CVS/Target pharmacies)Tier I generic drugs are covered with no co-pay in the Auburn University Pharmaceutical Care Center (AUPCC) under the Tiger Meds Program.
Mental Health and Substance Abuse	American Behavioral	<ul style="list-style-type: none">The Employee Assistance Program (EAP) includes three free visits, whether or not employee carries Auburn's health insurance. (During COVID-19, the number of free visits has increased to six.)If ongoing care is needed, treatment continues and follows the schedule of benefits for mental health and substance abuse treatment if the employee is enrolled in Auburn's health insurance.Coverage is not elected separately and there is no additional premium.

HEALTH INSURANCE PREMIUMS

Salary below \$27,300

	Employee (EE)	EE+Spouse	EE+Children	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

Salary between \$27,300 to \$40,799

	Employee (EE)	EE+Spouse	EE+Children	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

Salary \$40,800 or higher

	Employee (EE)	EE+Spouse	EE+Children	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

Employee premiums are pre-tax

ELIGIBILITY QUESTIONS & ANSWERS

Which employees are eligible?

Active full-time non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).

Which dependents are eligible?

- Your spouse/sponsored adult dependent**
- Your child:** Your child under age 26 regardless of marital status or enrollment in school. Family coverage does not automatically include all children. Each child must be actively enrolled in the specific plan to be included in the coverage under that plan.

Visit auburn.edu/hr/benefits/dependent-eligibility.html for more information.

Which documents are required?

- Your spouse:** Marriage certificate and one other document
- Your child:** Birth certificate (and marriage certificate if step-child) or valid court order of adoption

Visit auburn.edu/hr/benefits/dependent-eligibility.html for more information.

When are employees and dependents eligible?

The date of hire into full-time employee class for all benefits except for group disability plans, which is one year from date of hire into full-time employee class.

When do employees enroll for insurance?

Employees must enroll in the benefit plans within the first 30 days of eligibility. Otherwise, unless there is a change in family status (within 45 days), they must apply for enrollment or make changes during the annual Open Enrollment period in the month of November.

DENTAL AND VISION INSURANCES

TYPE	PROVIDER	COVERAGE
Dental Insurance	Self-Insured, administered by Blue Cross Blue Shield of Alabama	<ul style="list-style-type: none">The Basic Plan only covers preventative dental work at 100 percent. There is no deductible and no calendar year maximum.The Expanded Plan covers preventative dental at 100 percent. Restorative, supplemental, and prosthetic services are payable at 80 percent. There is a \$25 deductible per member, maximum of 3 per family.Coverage per insured per calendar year is \$1,000.Enrollment in either plan must be maintained for at least 2 consecutive years.
Vision Insurance	Superior Vision	<ul style="list-style-type: none">The plan offers individual or family coverage and includes a comprehensive vision exam and eyeglasses (lenses and frames) or contacts in lieu of eyeglasses.There is a \$10 eye exam copay, \$20 materials copay, and \$20 contact lens fitting exam co-pay.Material discounts are offered on additional purchases.

DENTAL AND VISION PREMIUMS

Dental (Basic)

	Employee (EE)	EE+Spouse	EE+Children	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

Dental (Expanded)

	Employee (EE)	EE+Spouse	EE+Children	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

	Employee (EE)	Family
Biweekly	\$3.12	\$7.78
Monthly	\$6.77	\$16.87
18-pay	\$4.51	\$11.24

Employee premiums are pre-tax

ELIGIBILITY QUESTIONS & ANSWERS

Which employees are eligible?

Active full-time non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).

Which dependents are eligible?

- Your spouse/sponsored adult dependent**
- Your child:** Your unmarried child under age 24 while a full-time student in a state accredited school, not working full-time, and chiefly depending on you for support and who is not enlisted in the military. Family coverage does not automatically include all children. Each child must be actively enrolled in the specific plan to be included in the coverage under that plan.

Visit auburn.edu/hr/benefits/dependent-eligibility.html for more information.

Which documents are required?

- Your spouse:** Marriage certificate and one other document
- Your child:** Birth certificate (and marriage certificate if step-child) or valid court order of adoption

Visit auburn.edu/hr/benefits/dependent-eligibility.html for more information.

When are employees and dependents eligible?

The date of hire into full-time employee class for all benefits except for group disability plans, which is one year from date of hire into full-time employee class.

When do employees enroll for insurance?

Employees must enroll in the benefit plans within the first 30 days of eligibility. Otherwise, unless there is a change in family status (within 45 days), they must apply for enrollment or make changes during the annual Open Enrollment period in the month of November.

CANCER INSURANCE AND CRITICAL ILLNESS COVERAGE

TYPE	PROVIDER	COVERAGE
Cancer Insurance	Colonial Life	<ul style="list-style-type: none">This benefit is available to new hires within their first 30 days without evidence of insurability with a 12-month preexisting clause, and available to all full-time employees during Open Enrollment.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.
Critical Illness Coverage	Colonial Life	<ul style="list-style-type: none">This benefit is available to new hires within their first 30 days without evidence of insurability with a 12-month preexisting clause, and available to all full-time employees during Open Enrollment.The 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 one of the covered medical events.

CANCER INSURANCE PREMIUMS

Cancer Insurance - Level 2

	Employee (EE)	Family
Biweekly	\$6.39	\$10.70
Monthly	\$13.85	\$23.10
18-pay	\$9.23	\$15.40

Cancer Insurance - Level 3

	Employee (EE)	Family
Biweekly	\$10.41	\$17.31
Monthly	\$22.55	\$37.50
18-pay	\$15.03	\$25.00

Employee premiums are pre-tax

ELIGIBILITY QUESTIONS & ANSWERS

Which employees are eligible?

Active full-time non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment).

Which dependents are eligible?

- Your spouse/sponsored adult dependent**
- Your child:** Your child under age 26 regardless of marital status or enrollment in school. Family coverage does not automatically include all children. Each child must be actively enrolled in the specific plan to be included in the coverage under that plan.

Visit auburn.edu/hr/benefits/dependent-eligibility.html for more information.

Which documents are required?

- Your spouse:** Marriage certificate and one other document
- Your child:** Birth certificate (and marriage certificate if step-child) or valid court order of adoption

Visit auburn.edu/hr/benefits/dependent-eligibility.html for more information.

When are employees and dependents eligible?

The date of hire into full-time employee class for all benefits except for group disability plans, which is one year from date of hire into full-time employee class.

When do employees enroll for insurance?

Employees must enroll in the benefit plans within the first 30 days of eligibility. Otherwise, unless there is a change in family status (within 45 days), they must apply for enrollment or make changes during the annual Open Enrollment period in the month of November.

12,000+

employees and dependents are covered by the Auburn University health insurance plan.

FLEXIBLE SPENDING ACCOUNTS

TYPE	PROVIDER	COVERAGE, COSTS, AND ELIGIBILITY
Medical Spending Account Dependent Care Reimbursement Account	HealthEquity/WageWorks	<ul style="list-style-type: none"> This plan allows an employee to set aside pre-tax dollars for unreimbursed medical expenses up to \$2,750 per year and/or up to \$5,000 for dependent care expenses per year. The health care debit card offers a convenient method of paying eligible expenses. Employees must re-enroll each year. Employees must enroll in the benefit plans within the first 30 days of eligibility. Otherwise, unless there is a change in family status (within 45 days), they must apply for enrollment or make changes during the annual Open Enrollment period in the month of November. 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. The university covers all administrative fees. 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.

LIFE INSURANCES

TYPE	PROVIDER	COVERAGE, COSTS, AND ELIGIBILITY
Group Term Life Insurance and Accidental Death & Dismemberment (AD&D)	The Standard Life Insurance Company	<ul style="list-style-type: none"> Active full-time non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment). All eligible employees receive employer-provided life insurance at no cost to the employee, at one times annual base salary up to \$35,000. Optional voluntary life and AD&D are available for employees and dependents. The employee may receive up to five times annual salary up to the maximum of \$450,000 coverage. The spouse/sponsored adult dependent can receive up to \$100,000 of term life and AD&D insurance. (\$80,000 subject to insurability approval) Child/sponsored child dependent term life and AD&D are available in increments of \$5,000 and \$10,000 of coverage. Premiums are based on the employee's age and coverage amount elected. See premium charts at www.auburn.edu/hr/benefits/life.html.
Supplemental Whole Life Insurance	Colonial Life	<ul style="list-style-type: none"> Active full-time non-student employees are eligible if the most recent appointment period is continuous for a minimum of one year (nine or 12 months as appropriate to the appointment). Whole life Insurance coverage gives employees additional options as they consider their life insurance needs and strategy. Guarantee 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 (endows at age 100). Coverage is also available for spouse, dependents, and/or sponsored dependent.

DISABILITY INSURANCES

TYPE	PROVIDER	COVERAGE, COSTS, AND ELIGIBILITY
Salary Continuation Plan (SCP)	Employer-Provided, Self-Insured Plan	<ul style="list-style-type: none"> Active full-time non-student employees are eligible if the most recent employment period is continuous for a minimum of 12 months (nine months for faculty on a nine-month appointment). Upon exhaustion of accrued sick leave (use of vacation leave is optional) and upon approval, Auburn University will continue salary payments at a reduced rate of 60% of the pre-disability rate (maximum of \$7,000 per month) until the elimination period (of 180 days for LTD) has been satisfied or the employee is able to return to work, whichever is sooner. Neither sick nor vacation leave will accrue while the employee is receiving the benefit. There is no cost to the employee. Coverage is effective on the date that the employee has been actively at work for one full year from the date of most recent full-time employment.
Long-Term Disability Insurance (LTD)	The Standard Life Insurance Company	<ul style="list-style-type: none"> Active full-time non-student employees are eligible if the most recent employment period is continuous for a minimum of 12 months (nine months for faculty on a nine-month appointment). The benefit provides coverage up to 60% of the employee's pre-disability eligible income (maximum \$7,000 and minimum of \$100 per month) if they become disabled as a result of an illness or injury. The employee must satisfy a 180-day elimination period (i.e. benefits begin on the 181st day of disability if approved). There is no cost to the employee. Coverage is effective on the date that the employee has been actively at work for one full year from the date of most recent full-time employment.
Supplemental Long-Term Disability Insurance (LTD)	The Standard Life Insurance Company	<ul style="list-style-type: none"> Active full-time non-student employees are eligible if the most recent employment period is continuous for a minimum of 12 months (nine months for faculty on a nine-month appointment). The benefit provides supplemental LTD coverage for new employees and additional coverage for employees employed one year or longer if they 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 for their first year of full-time employment. Full-time, benefit-eligible employees who have been employed one year or longer may purchase a benefit of 10% (in addition to the Auburn provided LTD coverage) during Open Enrollment. The cost is nine cents per \$100 of covered earnings.

This booklet is a brief summary of certain benefits available as of January 2021. 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. Revised October 2020.

RETIREMENT PLANS

TYPE	PROVIDER(S)	COVERAGE, COSTS, AND ELIGIBILITY
Defined Benefit Plan 401(a)	Retirement Systems of Alabama (Teachers Retirement System - TRS)	<ul style="list-style-type: none"> • Participation in the TRS is mandatory if a person is employed in a position eligible for coverage in a non-temporary capacity on at least a one-half time basis earning at least the federal minimum wage. • A defined benefit plan that provides the employee with a specific benefit at retirement by calculating the retirement benefit based on a formula determined by TRS. • Benefits are payable monthly for the lifetime of the member, possibly continuing for the lifetime of his or her beneficiary. • Members have a vested status in the TRS after accumulating 10 years of creditable service. • Tier 1 members joining before January 1, 2013, will have a contribution rate of 7.5% of qualified compensation. • Tier 2 members joining on or after January 1, 2013, will have a contribution rate of 6% percent of qualified compensation.
Tax Deferred Plan 403(b)	Fidelity Investments, Lincoln Financial Group, TIAA and AIG (VALIC)	<ul style="list-style-type: none"> • 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 will not receive an employer match. Independent contractors and student-employees are not eligible for the plan. • The plans offer fixed annuities, mutual funds, and variable annuities. • The university will match up to \$1,650 each plan year for full-time, benefit-eligible employees. The university's matching portion will be vested upon completion of five years of full-time continuous service. • An employee may elect to defer, in whole percentages, up to 100% of their compensation on a pre-tax basis or, beginning April 1, 2021, they can contribute on a post-tax basis to a Roth account. Federal law, however, limits the amount they may elect to defer under this plan and may change from year to year. As an example, in 2020 the maximum an employee is allowed to defer is \$19,500 with an additional \$6,500 if they are age 50 or older during the plan year.
Deferred Compensation Plan 457(b)	Fidelity Investments, TIAA and AIG (VALIC)	<ul style="list-style-type: none"> • 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. • The plans offer fixed annuities, mutual funds, and variable annuities. • There is no university match to this 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. • An employee may elect to defer, in whole percentages, up to 100% of their compensation on a pre-tax basis or, beginning April 1, 2021, they can contribute on a post-tax basis to a Roth account. Federal law, however, limits the amount they may elect to defer under this plan and may change from year to year. As an example, in 2020 the maximum an employee is allowed to defer is \$19,500 with an additional \$6,500 if they are age 50 or older during the plan year.