

## ***DISABILITY RETIREMENT***

The following tables provide a synopsis of the different disability programs offered through employment with Auburn University. *These are available at no cost to the employee.*

<b>Name of Retirement System</b>	<b>Eligibility</b>	<b>Brief Description of Benefits</b>
<a href="#">Auburn University Long-Term Disability Plan</a>	After 1 year of continuous full-time service as an active employee	<ol style="list-style-type: none"> <li>1. Provides up to 60% of employee's monthly salary to a maximum amount of \$5,000/mo; minimum of \$100/mo.</li> <li>2. During the first 6 months of disability (Called "Salary Continuation") employee must use all of his sick leave before going on reduced pay.</li> <li>3. "Long Term Disability" starts after 6 months &amp; employee goes off AU payroll.</li> <li>4. Payments are coordinated with other disability plans provided by mandatory retirement systems such as Teachers' Retirement, Social Security, Civil Service, etc.</li> <li>5. Payments cease at age 65.</li> </ol>
Civil Service	Upon vesting with 5 years of federal service	Guaranteed minimum annuity is 40% of high-3 year average salary, or your earned annuity.
Alabama Teachers' Retirement System	Upon vesting with 10 years state service	High-3 average salary X .020125 X years of service, subject to a reduction of up to 25% due to age and service requirements.
Alabama Employees' Retirement System	Upon vesting with 10 years state service	1/2 X high-3 average salary X .020125 X years of service, subject to a reduction of up to 25% due to age and service requirements.
Social Security	Varies with individuals	Various benefits are available. CHECK WITH YOUR LOCAL SOCIAL SECURITY OFFICE.

The following plan is provided through the University, but it is a plan which the employee must purchase himself. Payments can be made through the University payroll system.

<b>Name of Retirement System</b>	<b>Eligibility</b>	<b>Brief Description of Benefits</b>
<a href="#">Supplemental Long Term Disability - Individual Plan</a>	Full-time Auburn University employee	<ol style="list-style-type: none"> <li>1. Designed to complement AU's Group Plan</li> <li>2. Provides coverage during the 1-year waiting period required for new employees.</li> <li>3. Employee responsible for full cost of coverage.</li> <li>4. Administered by Johnson, Sterling, Paul &amp; Co.</li> </ol>