



GUIDE TO RETIRING FROM NORTHERN ARIZONA UNIVERSITY



Inside you will find information on....

- Selecting your retirement date
- What happens to your current benefits when you retire
- Retirement income
- Choosing the retiree health care plan that is right for you
- Working after retirement
- Retirement checklist

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This guide is not intended to be used as a certificate of coverage or a plan document, but a summary of the benefits offered to NAU retirees. All benefits offered are subject to change at any time.



Congratulations on your upcoming retirement!

This guide is designed to help you with the important decisions you need to make in order to retire from NAU.

Retirement planning resources

NAU offers several resources to assist employees with planning for retirement.

Individual Financial Counseling

Financial consultants from Fidelity, TIAA and Nationwide, the university's retirement plan vendors, regularly schedule meeting with employees and retirees to provide one-on-one, financial guidance that can help you make informed choices about your finances. They help you answer questions like:

- Am I saving enough?
- Am I investing appropriately?
- Am I on track to retire at the age I want?

For information on how to schedule an appointment with one of NAU's investment providers go to Individual Financial Counseling webpage at <https://in.nau.edu/human-resources/financial-planning/>

Retiring from NAU Workshops

If you are thinking of retiring in the next year, you should plan to attend a *Retiring from NAU* workshop. In this workshop, benefit advisors will walk you through the steps to retiring from NAU. They will cover the benefits offered to retirees and the forms that need to be completed.

When is the next 'Retiring from NAU session?

For information on upcoming sessions go to the 'Retiring from NAU' web page at <https://in.nau.edu/human-resources/retiring-from-nau/>

Online Tools and Workshops

Our retirement vendors also offer a variety online financial tools and financial wellness workshops. Learn more about the tools available. Visit <https://in.nau.edu/human-resources/financial-planning/>

- Fidelity's live and on demand workshops - <https://communications.fidelity.com/tem/WI/webcast/hub//>
- TIAA's Live Webinar Lounge <https://www.tiaa.org/public/plansponsors/land/employees-boost-financial-know-how>
- ASRS Road to Retirement member education series <https://www.azasrs.gov/content/member-education>
- Nationwide's Learning Center - <https://www.nrsforu.com/iApp/tcm/arizonadc/learning/index.jsp>

Individual pre-retirement counseling session

Once you have selected your retirement date, you can schedule your individual retirement counseling session with a benefit advisor. Your spouse, partner, friend or other family member is welcome to attend your session with you. During your counseling session you will learn about:

- The steps you need to take to retire from NAU
- The paperwork that will need to be completed
- Benefits available to retirees
- Details of the Retiree Accumulated Sick Leave Program

To schedule your pre-retirement counseling session, contact Human Resources at 928.523.2223. You should schedule your appointments no later than 6 weeks before your retirement date. Employee's retiring in the next six months are given priority in scheduling appointments.

Important: No special parking is available for counseling session. Year-round, a vehicle must display a valid permit to park on campus. Temporary permits can be purchased at the kiosk located near the entrances to campus or by contacting Parking and Shuttle Services at 928-523-6623.





Selecting your retirement date

When you are selecting your retirement date you will need to consider many things such as:

- Your age and service with your retirement plan
- Your service with NAU
- Medicare eligibility
- When you intend to start taking your Social Security
- Your contract end date

Your retirement date with NAU will be the day following your last day worked. All employees including employees who are retiring are required to 'work' on their last day of work.

Special considerations for faculty

The last day worked for non-tenured faculty, on an academic year contract, will be their last day on contract, which is normally the last day of the academic year. If you don't notify Human Resource prior to your last day worked, you may not be eligible for all the benefits available to retirees.

Tenured faculty have more flexibility in selecting their retirement date and should discuss their options with their benefit advisor.

Eligibility for retiree benefits

You will need to start receiving a benefit from a state sponsored retirement plan, such as the ASRS or the Optional Retirement Plan, no later than 31 days after your last day worked in order to be considered a NAU retiree and to be eligible for retiree benefits such as:

- Retiree health care
- Retiree Accumulated Sick Leave (RASL)
- Tuition reduction

When should I notify my department that I am retiring?

It is helpful if you provide your department as much notice as possible once you have selected your retirement date, but at least two weeks is requested.

What Happens to Your NAU Benefits When You Retire

If you retire or leave the university, then your voluntary benefits will end. This includes:

- Medical, dental, and vision
- Life Insurance
- Flexible Savings Accounts
- Disability Insurance

Your coverage as an active employee will cease at the end of the pay period containing your last day of employment in your regular position.

Healthcare

COBRA (Continuation of Benefits Reconciliation Act) allows employees to continue the medical, dental, and vision coverage they were enrolled in as an active employee at the full cost plus a 2% administrative fee.

NAU retirees can also enroll in retiree health care through the Arizona Department of Administration (ADOA) and the Arizona State Retirement System (ASRS). You can find more information on your retiree health care options starting on page 11.

You can review the COBRA enrollment form at <https://in.nau.edu/human-resources/cobra/>

Health Care Spending Account

If you currently participate in a Flexible Spending Account (FSA), be aware that when you retire FSA benefits will end, unless you have made special arrangements. Generally, only eligible medical expenses incurred between January 1 and your last day of coverage are reimbursable. You have the opportunity to continue your coverage after retirement thru COBRA.

Contact ASI at 1.800.659.3035 or asi@asiflex.com for information on your FSA account or to enroll in COBRA for your FSA account.

Life Insurance

During the 31 days immediately following the termination of your life insurance coverage, you may elect to continue your current term supplemental life insurance coverage (known as porting), or you may convert it to whole life insurance. Term life insurance provides a death benefit only, while whole life provides cash value.

The Securian, Hartford Life Insurance and Unum all offer portability and conversion options. Contact your provider for more information on costs.

- **Hartford** - Policy# 805644 Group Phone: 800-882-8395
- **Securian** - Policy #34681- Phone: 1-866-365 -2374 select Option 4 or log onto:
lifebenefits.com/continue and enter Policy Number: 34681 and Access Key: Arizona
Portability and Conversion Flyer
https://benefitoptions.az.gov/sites/default/files/media/INS_LIFE_SECURIAN_PORT_CONVERT.pdf
- **Unum** - Policy# 96580-1 Phone 1-800-421-0344

If you are enrolled in Hartford Supplemental Life Insurance at the time of retirement, you can enroll in \$15,000 of term life insurance. You can find more information about Hartford Retiree Life Insurance on page 19.

Disability

You cannot continue short term or long-term disability coverage into retirement. Your active coverage will end on your last day worked.

Vacation

Up to one year of accrued vacation time will be paid out on the last paycheck. Unused vacation above the maximum will NOT be paid. Any hours above the maximum can be donated to NAU's Compassionate Transfer of Leave (CTL) Program prior to your last check being processed. For information on this program and how to donate, go to <https://in.nau.edu/human-resources/time-away-from-work/>

Sick Leave

Employees retiring with a minimum of 500 hours accrued sick leave may qualify for the Retiree Accumulated Sick Leave (RASL) program, whereby you can receive partial payment for your unused sick leave hours. You can find details on the RASL program on the next page.

Other payroll deductions

Additional payroll deductions such as A+ Auto, One AZ Credit Union, United Way, NAU Recreation Center/Wall Aquatic Center, or any other payroll deduction will end on the last paycheck. It is your responsibility to contact any vendors to arrange for continuation of payment.

W-2 for Final Year of Employment

NAU offers electronic delivery of your W-2. As a past NAU employee without access to Louie, you may sign up for electronic delivery by accessing the mytaxform.com site and create an account. Step by step instructions can be found [here](#).

For more information on how to sign up for electronic delivery visit <https://in.nau.edu/human-resources/w-2-1095c-information/>

If you do not sign up to receive your W-2 electronically, your paper W-2 will be mailed to your current mailing address as listed in LOUIE. If there is no mailing address listed, it will be mailed to the current home address listed in LOUIE.

To check and/or update your address, log in to LOUIE (www.peoplesoft.nau.edu), and on your self-service page choose Campus Personal Information --> Addresses. Please make any necessary corrections to your address as soon as possible



Retiree Accumulated Sick Leave Program (RASL)

You are eligible to receive payment for accumulated (unused) sick leave if you meet all of the following eligibility requirements:

- 500 hours of unused sick leave available for use at the time of separation.
- Begin receiving benefits from a state sponsored retirement plan (ASRS, PSPRS or ORP) that is effective within 31 calendar days after the date of separation from employment (last day worked).
- Submit the required RASL Program application to your benefits advisor within 180 calendar days of the effective date of retirement.

RASL Application

Your benefits advisor will provide you the forms needed to apply for your RASL benefit. Your application must include the following

- University RASL Checklist
- Federal and State tax forms
- 457 Deferral Form – optional (send to Nationwide)
- Voided check or letter from bank if you choose direct deposit

You should return your completed application your benefits advisor. Your benefit advisor will complete the employer portion and forward your application to the Arizona Department of Administration, General Accounting Office (GAO).

How the benefit is calculated

The benefit value is calculated by taking the hourly rate of pay on the date of retirement, multiplied by the number of unused sick leave hours at retirement (up to 1,500 hours), multiplied by one of the following percentages:

- 25 percent (at least the minimum 500 but less than 750 sick leave hours); or
- 33 percent (at least 750 but less than 1,000 sick leave hours); or
- 50 percent (at least 1,000 up to the maximum of 1,500 sick leave hours).

Hours over 1,500 will be forfeited and the maximum benefit is \$30,000.

Example Calculation - You are a retiree and have met the eligibility requirements for RASL

- You have 1,500 sick leave hours remaining
- You make \$20 an hour
- Your estimated RASL payment would be \$15,000
*(1,500 (sick hours) * 20 (hourly rate) * .50 (% paid) = \$15,000)*

Payments

Your benefit will be paid to you in three equal installments. The first RASL payment is normally issued 90 days after the application packet has been received by the GAO. Subsequent RASL payments are issued on the second and third anniversaries of the first payment.

The first payment only can be deferred to the retired faculty or staff member's State of Arizona Deferred Compensation 457(b) Plan account with Nationwide Retirement Solutions. First payments rolled into a deferred compensation account are subject only to Social Security and Medicare taxes. All other payments are subject to Social Security, Medicare, Federal and Arizona taxes.

RASL payments are mailed directly to retired faculty or staff member's home or if authorized, electronically deposited to their designated bank account(s).

For more information on the RASL program go to <https://gao.az.gov/payroll/rasl>

Retirement Income

When planning for your retirement you need to review your income sources.

Social Security

For most retirees Social Security is a major component of their retirement income plan.

You are eligible for your full social security benefit at what is called your 'Full Retirement Age'.

'Full Retirement Age' is based on your date of birth.

You can take a reduced benefit as early as age 62 and you can receive your maximum benefit at age 70.

Year You Were Born	Your Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

Starting your Social Security Benefit

Contact Social Security Administration at 800.772.1213 or www.ssa.gov for information about how to start receiving benefits.

https://www.ssa.gov/onlineservices/

my Social Security Social Security Number Retirement Estimator FAQs

Arizona State Retire System (ASRS)

ASRS retirees receive monthly retirement income based on a formula that uses age, years of service, and salary to determine a pension benefit. Normal retirement under the ASRS is based on when you began participating in ASRS:

If you began ASRS participation prior to July 1, 2011 then normal retirement is defined as:

- Age 65 with any years of service
- Age 62 with at least 10 years of ASRS service
- 80 points (your age + years of ASRS service)

If you began ASRS participation on or after July 1, 2011 then normal retirement is defined as:

- Age 65 with any years of ASRS service
- Age 62 with 10 years of ASRS service
- Age 60 with at least 25 years of ASRS service
- Age 55 with at least 30 years of ASRS service

Early Retirement: A reduced benefit is available at age 50 with 5 years of ASRS service

The screenshot shows the Arizona State Retirement System (ASRS) website. At the top right is a 'myASRS Login' button. The main header includes the ASRS logo and the text 'ARIZONA STATE RETIREMENT SYSTEM'. Below the header is a navigation bar with links for Home, Retirement Central, Members, Retirees, Employers, News, Media, and About Us. The central banner features an illustration of an hourglass with gold coins falling into a hand, with the text 'How much will your monthly retirement benefit be?' and 'TRY OUR BENEFIT ESTIMATE CALCULATOR TO FIND OUT: Click to get started!'. Below the banner are five service tiles: 'Login Here' (with an ASRS logo), 'Benefit Payments' (with a dollar sign icon), 'Tax Information' (with a calculator icon), 'Member Education' (with a laptop icon and 'Register for a Meeting' button), and 'Estimate Your Benefits' (with mathematical symbols).

Retirement Central

The ASRS website 'Retirement Central' at <https://www.azasrs.gov> puts a variety of resources at your fingertips. There are videos and eLearning to view, benefit estimators, information on health insurance and important information if you plan to work after retirement.

Starting your ASRS benefit

You will use myASRS at <https://secure.azasrs.gov/> to view your personal account and submit your application for benefits.



Optional Retirement Plan (ORP)

The ORP provides a retirement income based on the total accumulation of contributions, earnings of the plan, and your investment strategies. If you participate in the ORP then normal retirement is defined as reaching age 65. If you retire early and before age 59 ½, then you may incur tax penalties on any withdraws.

Phased Retirement

The Phased Retirement Program enables eligible ORP participants to reduce their workload and hours, remain employed for up to three years, and concurrently take distributions from their ORP retirement account(s).

To participate in the phased retirement period, you must:

- be at least 62 years old
- be fully vested in the ORP
- enter into a written Phased Retirement Agreement with the University

If you are eligible, your participation is:

- voluntary
- subject to negotiation with an approval by the applicable dean or vice president
- established by a binding, written legal agreement

Your phased retirement agreement must be finalized, approved, and accepted by the University and submitted to Human Resources before the beginning of the employee's next contract period. Please refer to your department Chair and Provost to review any changes to your finalized agreement.

Starting your ORP benefit

You must contact your investment provider directly to start your retirement income.

Plan\Provider	Phone\Fax	Email\Website
Fidelity Ryan Barton, Planning and Guidance Consultant	480.322.9743	ryan.barton@fmr.com https://nb.fidelity.com/public/nb/aus/home
TIAA Donn Fitch, Planning and Guidance Consultant	866.548.3705 ext. 453209 Office 480.350.3209	dfitch@tiaa.org http://www.tiaa.org/

Public Safety Personnel Retirement System

Normal retirement under PSPRS is based on when you began participating in PSPRS:

If you began PSPRS participation prior to January 1, 2012, then normal retirement is defined as:

- The 1st day of the calendar month immediately following the employee's completions of 20 years of service, or
- If the employee is still working the employee's 62nd birthday, if the employee has 15 years of service

If you began PSPRS participation on or after January 1, 2012, then normal retirement is defined as:

- 1st day of the calendar month immediately following the employee's completions of 25 years of service if the employee is at least 52 ½ years old.

PSPRS Deferred Retirement Option Program (DROP)


Members are eligible to participate in the DROP program based on when they began participating in PSPRS:

- If you began participating in PSPRS prior to January 1, 2012, then you are eligible to participate in the DROP program once you have reach 20 years of credited service.
- If you began participating in PSPRS on or after January 1, 2012, then you are not eligible to participate in the DROP.

Starting your PSPRS benefit

Your Local Board is responsible for working with you to complete your retirement application package. You can find more information about applying for benefits at [Applying for Benefits | PSPRS](#)

PSPRS Online Services:
Members Only
Employers
Local Boards



Public Safety Personnel

Submit

Member
Retiree
Cancer Insurance Program
Forms & Resources
Contact Us
Plans

[Home](#) > [Public Safety Personnel](#) > [Member](#) > Applying for Benefits

Applying for Benefits

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As a **Tier 1, 2 or 3 DB Member**, the process to establish most benefits for you begins with your Local Board. Your Local Board is responsible for working with you to complete your retirement application package. Additionally, they are required to meet and determine your eligibility. Members must work with their local board when applying for the following benefits:

- **Normal Pension**
- **Deferred Annuity**
- **Disability Pension**
- **Deferred Retirement Option Plan (DROP)**
- **Survivor, Child or Guardian Benefit**
- **Lump Sum Death Benefit**

If you are not certain who the Local Board contact person is, please [Contact Us](#)

The diagram below highlights the process in applying for a benefit.

Retiree Health Coverage

Choosing the right health care coverage is one of the most important decisions you need to make at retirement. A few things to consider ...

- Are you eligible for coverage under your spouse's plan?
- Do you plan to spend all of your time in Arizona?
- Are the doctors you see part of the plan?
- Are you eligible for Medicare?
- What monthly premium can you afford?
- Do you need coverage for a dependent?
- Do you need prescription drugs?

Medicare

Gaining a basic understanding of Medicare can help you choose the retiree medical coverage that is right for you and your dependents. Medicare is health insurance for people who are age 65 or older.

There are four basic components of Medicare that help pay for certain health care services. Each component also has certain costs that you may have to pay.

- Part A Hospital Insurance
- Part B Medical Insurance
- Part C Medicare Advantage Plans
- Part D Prescription Drug Coverage

Medicare supplement insurance

You can also purchase a Medicare supplement insurance or 'Medigap' plan to cover some of the out-of-pocket costs. Plans are offered through private insurance companies. Each standardized plan with the same letter must offer the same basic benefits, but costs vary by company.

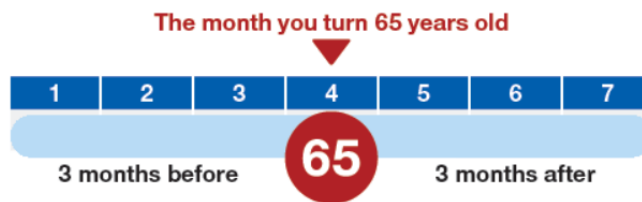
What is a Medicare Advantage Plan?

Medicare Advantage Plans, also known as Medicare Part C, are combination plans managed by private insurance companies approved by Medicare. They typically are a combination of Part A, Part B and sometimes Part D coverage, but must cover medically necessary services. These plans have discretion to assign their own copays, deductibles, and coinsurance.

Enrolling in Medicare

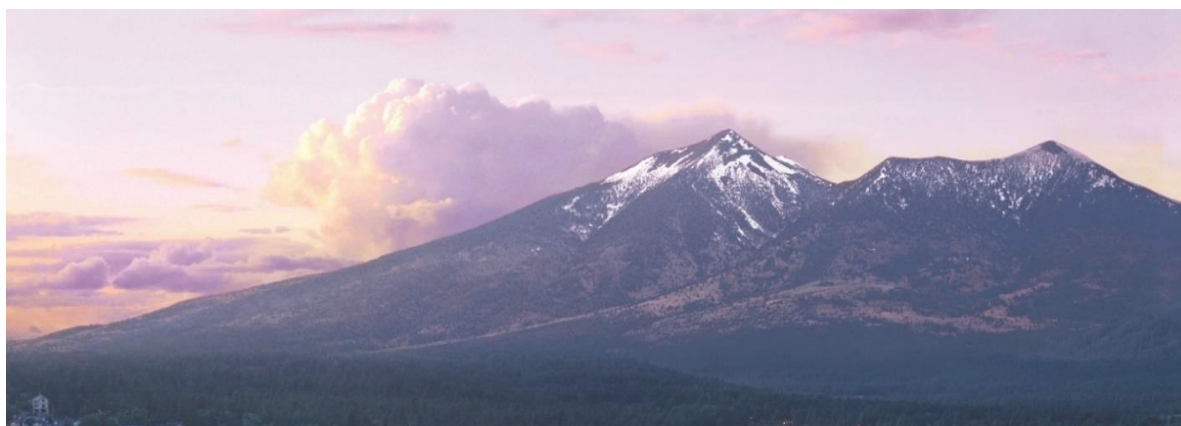
Your first chance to sign up for Medicare is called your Initial Enrollment Period (IEP).

Medicare Initial Enrollment Period



Your IEP happens around your 65th birthday and lasts a total of 7 months. It includes your birthday month plus the 3 months before and the 3 months after. It's best to sign up early to avoid gaps in coverage and late enrollment penalties.

If you do not enroll when first eligible (e.g. at age 65) for Medicare Part B or D, you can be charged a late penalty, unless you are covered under an employer group health plan such as those offered by NAU.



Health Care Options Available to NAU Retirees

Retirees of ASRS, ORP or PSPRS may enroll in Medical, Dental and Vision coverage through either Arizona Department of Administration (ADOA) or Arizona State Retirement System (ASRS)

	ADOA	ASRS
Medical	<ul style="list-style-type: none"> NAU PPO – BCBSAZ State Triple Choice Plan (TCP)- BCBSAZ & United Health Care 	<p>Non-Medicare Eligible Plans</p> <ul style="list-style-type: none"> Choice Premier (Nationwide In-Network Only) Choice Value (Nationwide In-Network Only) Choice Economy (Nationwide In-Network Only) Choice Plus PPO (Nationwide In & Out-of-Network) <p>Medicare Eligible Plans</p> <ul style="list-style-type: none"> Group Medicare Advantage (HMO) (Arizona In-Network only) Group Medicare Advantage (PPO) (Nationwide In & Out-of-Network) <p><i>All plans United Health Care</i></p> <p>Nationwide</p> <ul style="list-style-type: none"> Delta Dental High Plan Option Delta Dental Low Pan Option Cigna DHMO (Plan not available in AK, ID, ME, MT, NH, NM, ND, PR, SD, VI, VT, WV, and WY) <p>Offered as part of the medical plans</p>
Dental	<ul style="list-style-type: none"> Delta Dental UnitedHealthcare Solstice S800B 	
Vision	<ul style="list-style-type: none"> Avesis Vision 	

To be eligible to enroll in retiree health care, you must begin receiving a retirement income through a state sponsored plan within 31 days of their retirement date.

NAU BCBSAZ PPO

Retirees may elect the NAU BCBSAZ PPO administered by ADOA. NAU manages the plan design and determines the premiums, but ADOA manages enrollment, eligibility, and premiums collection.

If I elect the continue in the NAU BCBSAZ PPO as a retiree, will I get a new ID card

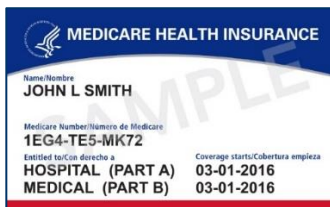
Yes, you will receive a new card with a new group number.

Employee Health and Wellness (EAW)

Retirees on the NAU BCBS plan are eligible for the wellness classes, short-term counseling and referral services offered by the EAW. Retirees enrolled in state health insurance plans are eligible to attend any of the Wellness classes sponsored by EAW. For more information on the EAW programs go to <http://www.nau.edu/eaw>.

Medical plans and Medicare

All the plans offered by ADOA and ASRS have Medicare and Non-Medicare rates. You are required to enroll in Medicare Part A & B. Once you are enrolled in Medicare it will become primary.



You and your covered dependents should provide ADOA or ASRS with a copy your Medicare card at retirement or as soon as you enroll in Medicare.

Qualified Life Event (QLE)

If you have a Qualified Life Event (QLE), you can change your coverage. You must notify ADOA or ASRS within 31 days of the event. Some examples of QLE's include:

- Medicare eligibility (Retiree or Spouse turns age 65)
- Death (Retiree or Spouse)
- Dependent becomes ineligible
- Dependent becomes eligible (marriage, new child, etc.)

Open Enrollment

Both ADOA and ASRS hold separate annual open enrollments, and you will receive separate information from both. Watch for open enrollment materials mailed in October of each year from both ADOA and ASRS. Depending on the year, you may be required to participate in open enrollment to continue your benefits. It is your responsibility to read announcements from ADOA or ASRS and participate in a mandatory or "positive" open enrollment.

You will receive information via mail so you should keep you address up to date with ADOA and ASRS.

Paying for coverage

If possible, your premium will be deducted from your monthly payment from ASRS. It can take several months for the premium to be deducted from your monthly payment. Once your deductions begin, you will have retro deductions for any payments missed. You will be sent an invoice if you are an ORP retiree or if your monthly benefit payment from ASRS is less than your healthcare premium.

Enrolling in Retiree coverage

Active coverage will continue through the end of the period of your last day worked. Retiree coverage will begin the first day of the pay period following your last day work.

- **ADOA:** You will need to complete the Benefit Options Retiree/LTD Enrollment Forms. Your benefit advisor will provide you an enrollment form. You should return the completed form to your benefit advisor, who will submit it to ADOA.
- **ASRS:** You will enroll through the ASRS website at <https://www.azasrs.gov/content/online-health-insurance-enrollment>.

Special ADOA Rule

If you decline both ADOA medical and dental insurance coverage, you will not be able to enroll ADOA coverage at a later date. You must remain enrolled in either medical or dental coverage in order to elect ADOA coverage in the future.

Healthcare Premium Benefit

The Healthcare premium benefit through the ASRS helps reduce your monthly health insurance (medical and dental) premiums.

Eligibility

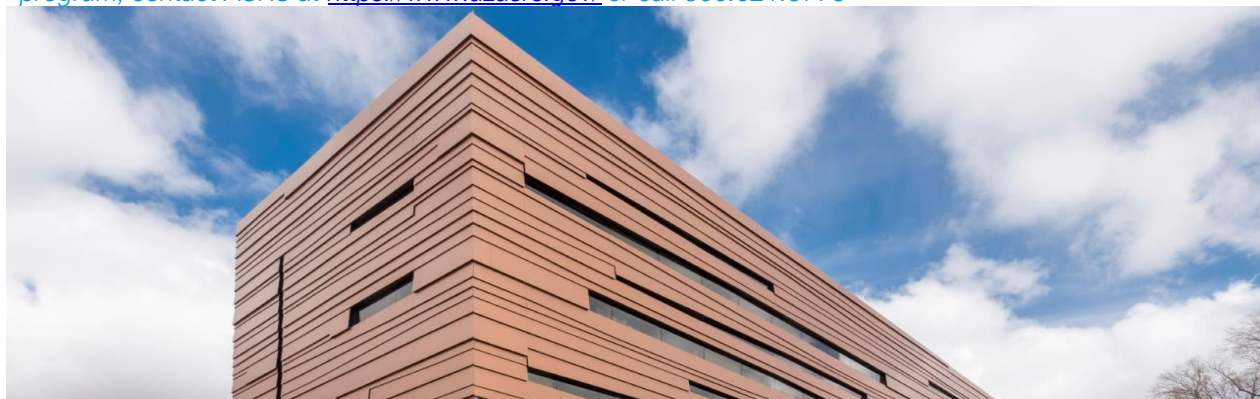
If you retire from ASRS or PSPRS with more than 5 years of service, you may be eligible for the healthcare premium benefit from ASRS. ORP retirees are not eligible for the healthcare premium benefit. The healthcare premium benefit is available for retirees enrolled in medical and dental plans through both ASRS and ADOA.

The amount of the benefit to which you are entitled is dependent upon:

- Years of credited service
- Coverage level (single or family coverage)
- Medicare eligibility

Years of Service	Without Medicare		With Medicare A & B		Combinations	
	Retiree Only	Retiree & Dependents	Retiree Only	Retiree & Dependents	Retiree & Dependents One with Medicare the other(s) without	Retiree & Dependents with Medicare other dependent without
Arizona State Retirement (ASRS) Members						
5.0-5.9	\$75.00	\$130.00	\$50.00	\$85.00	\$107.50	\$107.50
6.0-6.9	\$90.00	\$156.00	\$60.00	\$102.00	\$129.00	\$129.00
7.0-7.9	\$105.00	\$182.00	\$70.00	\$119.00	\$150.50	\$150.50
8.0-8.9	\$120.00	\$208.00	\$80.00	\$136.00	\$170.00	\$170.00
9.0-9.9	\$135.00	\$234.00	\$90.00	\$153.00	\$193.00	\$193.00
10.0+	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00
Public Safety Personnel Retirement System (PSPRS) Members						
Not applicable	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00

To find out the exact amount of your premium benefit program and more details on the premium benefit program, contact ASRS at <https://www.azasrs.gov/> or call 800.621.3778



2023 Retiree Premiums for ADOA Plans

Medical-
Monthly
Premium

Without Medicare

Coverage Level	NAU BCBSAZ	Triple Choice
Retiree	\$883.41	\$708.53
Retiree + One	\$1,766.82	\$1,657.21
Family	\$2,473.60	\$2,233.12

With Medicare

Coverage Level	NAU BCBSAZ	Triple Choice
Retiree	\$719.19	\$528.11
Retiree + One (both with Medicare)	\$1,438.39	\$1,049.05
Retiree + One (one with Medicare)	\$1,602.62	\$1,223.49
Family (at least two with Medicare)	\$1,977.19	\$1,393.16

Dental- Monthly Premium

Coverage Level	Delta Dental	UHC Dental
Retiree	\$35.94	\$8.52
Retiree + Adult	\$75.63	\$17.04
Retiree + Child	\$60.48	\$16.59
Family	\$118.26	\$25.54

Vision Annual Premium

Coverage Level	Avesis
Retiree	\$44.64
Retiree + Adult	\$148.32
Retiree + Child	\$146.88
Family	\$184.80

Plan documents for the retiree coverage can be found <https://in.nau.edu/human-resources/benefit-plan-document/> and <https://benefitoptions.az.gov/retireesltd/insurance> and [NAU Retirees | Human Resources](#)

2023 Monthly Retiree Monthly Premiums for ASRS Plans

Medical from UnitedHealthcare

Without Medicare

Plan	Retiree	Family (1 or more)	Family (2 or more)
Nationwide In-Network Only Coverage			
Choice Premier	\$1,062.00	\$2,124	\$2,974
Choice Value	\$886	\$1,772	\$2,481
Choice Economy	\$775	\$1,550	\$2,170
Nationwide In & Out-of-Network			
Choice Plus PPO	\$1,361	\$2,722	\$3,811

Medicare A & B (You and your dependent(s) have Medicare Part A and B)

Plan	Single	Dual	Triple
All Arizona Counties			
Group Medicare Advantage – HMO (Arizona In-Network Coverage Only)	\$64.00	\$128.00	\$192
Group Medicare Advantage – PPO (Nationwide In & Out-of-Network Coverage)	\$103	\$206	\$309

Combination Plans – One Person with Medicare

Plan	1 person with Medicare 1 without Medicare	1 person with Medicare 2+ without Medicare
Arizona Only		
Group Medicare Advantage - HMO \ Choice Premier	\$1,126	\$2,188
Group Medicare Advantage - HMO \ Choice Value	\$950	\$1,836
Group Medicare Advantage – HMO \ Choice Economy	\$839	\$1,614
Group Medicare Advantage – HMO\Choice Plus PPO	\$1,425	\$2,786
Nationwide		
Group Medicare Advantage - PPO \ Choice Premier	\$1,165	\$2,227
Group Medicare Advantage - PPO \ Choice Value	\$989	\$1,875
Group Medicare Advantage – PPO \ Choice Economy	\$878	\$1,653
Group Medicare Advantage – PPO \ Choice Plus PPO	\$1,464	\$2,825

Additional combination family plans can be found the ASRS website at <https://www.azasrs.gov/content/health-care> or in the ASRS Guide-[2023 OE Guide Web.pdf \(azasrs.gov\)](#)

Dental

Plan	Network	Single	Member + 1 dependent	Member +2 dependents or more
Delta Dental High Option Plan	Nationwide	\$35.75	\$71.35	\$100.97
Delta Dental Low Option Plan	Nationwide	\$16.60	\$35.09	\$64.24
Cigna DHMO	Excludes AK, ID, ME, MT, NH, NM, ND, PR, SD, VI, VT, WV, and WY	\$9.75	\$15.99	\$24.71

COBRA Coverage

NAU is required by law to mail employees separating from the University who are enrolled in healthcare COBRA information. You can expect to receive a COBRA (Continuation of Benefits Reconciliation Act) packet shortly after your last day of work.

- You will receive COBRA information even if you enrolled in retirement coverage with ADOA or ASRS.
- If you have made an election to continue medical coverage as a retiree, please disregard this packet.
- If you want to enroll in COBRA coverage instead of electing coverage through ADOA or ASRS, you must return the enrollment form to Human Resources by the deadline specified in the letter.

2023 COBRA Monthly Medical Premiums

Medical

NAU BCBSAZ Medical Plans

Coverage Level	PPO	HDHP/HSA	Triple Choice Plan	HDHP/HSA
Individual	\$803.91	\$658.78	\$675.45	\$422.38
Individual + Adult	\$1,688.21	\$1,383.45	\$1,432.60	\$896.23
Individual + Child	\$1,205.85	\$988.18	\$959.44	\$599.08
Family	\$2,170.54	\$1,788.70	\$1,679.96	\$1,048.06

Dental

Coverage Level	PPO-Delta Dental	DHMO-UHC Dental
Individual	\$36.66	\$8.69
Individual + Adult	\$77.14	\$17.38
Individual + Child	\$61.69	\$16.92
Family	\$120.63	\$26.05

Vision

Coverage Level	Avesis
Individual	\$3.79
Individual + Adult	\$12.61
Individual + Child	\$12.48
Family	\$15.71

Other Retiree Benefits

As an NAU retiree, you are eligible for benefits from the Arizona Board of Regents (ABOR), Hartford Retiree Life Insurance. You can also join the NAU Retiree Association. To be considered an NAU retiree you must:

- be at least 50 years of age.
- have completed at least 5 years of benefit eligible employment in the Arizona University System immediately preceding retirement,
- begin receiving a retirement income from a State Arizona sponsored retirement, and
- program (ASRS, PSPRS or ORP) within 31 days of your last day worked

If you leave the university before age 50 with at least 5 years of Arizona University System service, then you will not be eligible for benefits offered to retirees by NAU or ABOR but may be eligible for benefits offered by the State of Arizona including the Retiree Accumulated Sick Leave (RASL) program.

Retiree benefits

NAU retirees are eligible for the following benefits.

- **IT Services:** Retirees can continue use of their NAU email as an affiliate. ITS Solution Center supports the email service. Questions about your password or any other email related questions should be directed to the ITS Solution Center by phone at 928- 523-1511, or toll free at 888-520-7215. [Affiliates | Information Technology Services \(nau.edu\)](#)
- **NAU Bookstore:** Retirees receive a discount on most purchases at the NAU bookstore.
- **Recreation/Aquatic Center:** Retirees may continue to receive discounted prices at these NAU facilities.
- **Cline Library:** Retirees retain employee privileges at NAU's Cline Library.
- **Educational Aid:** This program allows retirees and eligible dependents to take advantage of educational opportunities at any of the three state universities at reduced tuition rates. Retirees will receive the same tuition benefit they received as employees.

How do I continue my NAU Email?

To continue your NAU email, you need to complete the Retiree Email Services Application form and return it your retirement advisor.





[Northern Arizona University Retiree Association \(NAURA\)](#)

As an NAU retiree, you are eligible to join NAURA. Membership dues are \$30 annually or \$300 for a lifetime membership. Members of NAURA are eligible for free annual parking permit. Once your NAURA membership is active, permits may be acquired through Parking Services.

[Parking Services Policy](#)

To be eligible for the retiree parking pass, the individual must be a member of the NAU Retiree Association (NAURA), and the “retiree” status confirmed in PeopleSoft. A retiree parking pass must be replaced with a purchased employee parking pass if the retiree is working at NAU more than 10 hours per week, teaching more than 3 hours, or enrolling in more than one class. Any other questions pertaining to Parking Services policy for NAURA members should be directed to Parking Services by calling 928-523-6623.

How do I join NAURA?

To become a member of NAURA, you will need to complete the form and send it to NAURA with a check or money order or complete the form and make payment online at [NAU Retirees Association \(NAURA\) | NAU Retirees Association \(NAURA\)](#) for either the annual membership amount or lifetime membership amount.

[Hartford Retiree Life Insurance](#)

If you are enrolled in Hartford Supplemental Life Insurance sponsored by NAU at retirement, you will have the option to elect \$15,000 of Retiree Life Insurance coverage. The annual premium for 2023 is \$215. Premiums are subject to change. Coverage is renewed each year with billing notice mailed from ASI.

To elect coverage, complete the 'Retiree Life Insurance Enrollment Form' and return it to your Benefit Advisor.

Working After Retirement

Under the IRS regulations that govern all tax-deferred retirement plans, there can be no oral, written, or implied agreement to work after retirement made before your retirement date. Before you retire, please ensure that you understand the post-retirement employment requirements for your specific retirement plan.

ASRS

Returning to work for another ASRS employer including NAU can affect your monthly benefit payments. You should contact ASRS at 800.621.3778 to determine if there will be an effect on your benefit payments. To learn more about the ASRS return to work rules go to <https://www.azasrs.gov/content/return-work>.

PSPRS

Returning to work for another PSPRS employer including NAU can affect your monthly benefit payments. Review information on the PSPRS return to work rules <http://www.psprs.com/public-safety-personnel/working-after-retirement>.

ORP

Under the ORP Plan, you will not be considered as retired if you have an expressed or implied contract (written or verbal) for re-employment at a future date. For more information review the ORP guide at: https://in.nau.edu/wp-content/uploads/sites/5/2019/01/ArizonaUniversity_AUS-ORP_EnrollGuide-Clean-05222020.pdf



NAU Retirement Checklist

There is a lot to do when you are retiring, and this checklist can help you keep track of what you have done and what you still need to do.

Retirement Date

- Contact Human Resources at 928.523.2223 for counseling appointment, six months before your retirement date.
- Notify your department in writing of your retirement date.

Retirement Income

You need to begin receiving a benefit from a State of Arizona Retirement Plan within 31 days of your last day worked to be eligible for ADOA, ABOR and the Retiree Accumulated Sick Leave Program (RASL).

- Social Security Administration: 800.772.1213 or www.ssa.gov.
- Arizona State Retirement System (ASRS): Phoenix Area: 602.240.2000 or Outside Phoenix 800.621.3778 or <https://www.azasrs.gov/>
- Public Safety Personnel Retirement System: 602.255.5575 or <https://www.psprs.com/>
- Fidelity: Ryan Barton 480.322.9743 or Ryan.Barton@fmr.com.
- TIAA: Donn Fitch 866.548.3705, ext. 453209 or 480.350.3209 or dfitch@tiaa.org.

Health Care

Elect your Health Care Coverage (medical dental & vision) for retirement.

- Medicare: Contact Social Security Administration at 800.772.1213 or <https://www.ssa.gov/>
- ADOA\ Benefit Options: Submit enrollment form to your benefit advisor to elect coverage. <https://benefitoptions.az.gov/retireesltd/enrollment-guides-forms>
- ASRS: Submit enrollment form to ASRS to elect coverage. <https://www.azasrs.gov/content/health-care>
- Other Coverage: Enroll in other health care coverage through a broker or health care exchange.

Other Benefits

- RASL: If eligible, submit completed RASL application and other required forms to your benefit advisor. Go to <https://gao.az.gov/payroll/rasl> for more information on the RASL Program.
- Hartford Retiree Life (optional): Submit completed 'Retiree Life Insurance Enrollment' form to your benefits advisor.
- Continue Active Coverage: Submit application to Securian, Hartford, or Unum to port or convert Basic or Supplement Life Insurance within 31 days of retirement (optional).
- Email Service: Submit the 'NAU Retiree Email Services Application' to retain email access (optional).
- NAU Retirees Association: Submit completed application with payment for fees to NAURA (optional)



Benefit Contact Information

Plan\Provider	Phone\Fax	Email\Website
Northern Arizona University		
Human Resources PO Box 4113 Flagstaff, AZ 86011	928.523.2223	hr.contact@nau.edu nau.edu/Human-Resources
State of Arizona (ADOA)		
Benefit Options	602.542.5008 or 1.800.304.3687	www.benefitoptions.az.gov Benefits@azdoa.gov
ADOA HR Division-Benefits 100 N 15th Ave #260 Phoenix, AZ 85007	Fax 602.542.4744	
Retiree Accumulated Sick Leave Program- General Accounting Office 100 N 15th Ave #320 Phoenix, AZ 85007	602-542-6222	https://gao.az.gov/payroll/rasl
Retirement Plans		
Arizona State Retirement System (ASRS)	Phoenix 602.240.2000 Outside Phoenix 800.621.3778	https://www.azasrs.gov
Public Safety Personnel Retirement System (PSPRS)	602.255.5575	www.psprs.com/
Fidelity - Ryan Barton Planning and Guidance Consultant	480.322.9743	ryan.barton@fmr.com https://nb.fidelity.com/public/nb/aus/home
TIAA - Donn Fitch, Planning and Guidance Consultant	866.548.3705 ext. 453209 Office 480.350.3209	dfitch@tiaa.org http://www.tiaa.org/
Nationwide Retirement Solutions Randall Neis, Retirement Specialist	480-213-4157 Customer Service: 800.796.9753	neisr1@nationwide.com

Benefit Contact Information - *continued*

Plan\Provider	Phone\Fax	Email\Website
Health Care		
NAU PPO Blue Cross Blue Shield Policy# 0003	Customer Service 1.800.423.6484 Flagstaff Claims Office 928.526.0232	www.azblue.com
Delta Dental Policy # 77777-0000	602.588.3620 1.866.978.2839	www.deltadentalaz.com/adoa
UHC Solstice S800BDental Policy # S800B	1.844.208.0223	State of Arizona Dental Benefits Page (smilestateofaz.com)
Avesis, Inc. Advantage Policy # 11001-2178	1.888.759.9772	www.avesis.com
Life Insurance		
Securian Policy # 34681	1.833.433.4301	https://web1.lifebenefits.com/content/lifebenefits/arizona/en.html
Hartford Policy # 805644	1.800.882.8395	www.thehartford.com
UNUM Provident Policy # 96580-1	1. 800.421.0344	www.unum.com
Other Contacts		
Social Security and Medicare 2715 S Woodlands Vlg B Flagstaff, AZ 86001	800.772.1213	www.ssa.gov/ www.medicare.gov/
Northern Arizona Council of Governments - Area Agency on Aging (AAA)	Flagstaff (928) 213-5215 1-877-521-3500	https://nacog.org/departments/AAA.html
ASI (Flexible spending accounts)	800.659.3035	www.asiflex.com
NAU Retiree Association (NAURA) P.O. Box 5601 Flagstaff, AZ 86011-5601		https://in.nau.edu/naura
A+ Auto & Home Insurance (formerly California Casualty)	800.841.4736 Fax 800.934.7880	
Crest Insurance 2321 N. 4th Street Flagstaff, AZ 86004	928.526.5691	https://www.crestins.com/