

BENEFITS

2020 NAU Benefit Overview

Northern Arizona University (NAU) offers a comprehensive benefit package to their regular employees including Medical, Dental, Vision, Life and Disability Insurance, Retirement, Paid Time Off and Educational Assistance. This document contains a high-level comparison of the benefits offered. Healthcare coverage is effective the first day of the pay period following a completed enrollment or the employee's benefit eligible hire date, whichever is later.

Medical

	Employee Cost Per Pay	In-Network Deductible	Co-Insurance	Out-of-Pocket Maximum	Office Visits	Hospital	Prescription 30-day Retail
NAU BCBSAZ PPO	Employee - \$44.32 Employee + Adult - \$120.62 Employee + Child - \$86.16 Family - \$179.01	Individual \$250 Family \$500	10% after deductible	Individual \$1,000 Family \$2,000	Campus Health \$0 Preventive \$0 Mental Health \$0 Primary Care \$25 ¹ Specialist \$40 ¹	In-patient \$250 ¹ per admit Out-patient \$100 ¹ per surgery	Level 1 - \$10 Level 2 - \$25 Level 3 - \$45 Level 4 - \$85
NAU HDHP/HSA ²	Employee - \$5.54 Employee + Adult - \$21.23 Employee + Child - \$16.66 Family - \$47.12	Individual 1,400 Family \$2,800	10% after deductible	Individual \$2,000 Family \$4,000	Preventive \$0 Primary Care 10% ¹ Mental Health 10% ¹ Specialist 10% ¹	10% after deductible	Preventive Level 1 - \$10 Level 2 - \$25 Level 3 - \$45 Level 4 - \$85 Non-Preventive: 100% ¹
State of AZ PPO Aetna, BCBSAZ or UHC	Employee - \$53.34 Employee + Adult - \$112.43 Employee + Child - \$75.30 Family - \$131.25	Individual \$1,000 Family \$2,000	0% after deductible	Individual \$1,500 Family \$3,000	Preventive \$0 Primary Care \$20 ¹ Mental Health \$40 ¹ Specialist \$40 ¹	In-patient \$250 ¹ per admit Out-patient \$100 ¹ per surgery	Generic \$15 Preferred \$40 Non-Preferred \$60
State of AZ EPO Aetna, BCBSAZ, UHC or CIGNA	Employee - \$20.92 Employee + Adult - \$62.23 Employee + Child - \$52.82 Family - \$115.57	Individual \$200 Family \$400		Individual \$7,350 Family \$14,700			
State of AZ High Deductible\ Health Saving Account ³ Aetna	Employee - \$10.15 Employee + Adult - \$30.46 Employee + Child - \$25.89 Family - \$56.35	Individual \$1,400 Family \$2,800	10% after deductible	Individual \$2,000 Family \$4,000	Preventive \$0 Primary Care 10% ¹ Mental Health 10% ¹ Specialist 10% ¹	10% after deductible	Preventive Generic \$15 Preferred \$40 Non-Preferred \$60 Non-Preventive: 100% ¹

¹Members must first meet all deductible

²BCBSAZ Health Care Savings Account -NAU contributes \$23.08 per pay period for employee only coverage and \$46.15 for all other coverage levels

³State of AZ Health Care Savings Account - NAU contributes \$27.70 per pay period for employee only coverage and \$55.39 for all other coverage levels

Dental

	Employee Cost Per Pay	Deductible	Annual Maximum	Routine <i>(example – cleanings)</i>	Basic <i>(example – fillings)</i>	Major <i>(example – crowns)</i>	Orthodontia Life Time Limit
Delta Dental Premier	Employee - \$14.30 Employee + Adult - \$30.33 Employee + Child - \$23.34 Family - \$48.26	Individual \$50 Family \$150	\$2,000 Individual	0% deductible waived	20% ¹	50% ¹	\$1,500 Individual
CIGNA Dental DHMO ²	Employee - \$1.64 Employee + Adult - \$ 3.29 Employee + Child: \$ 3.08 Family - \$ 5.46	None	None	0%	Per CIGNA Dental Care® Patient Charge Schedule at https://www.cigna.com/sites/stateofaz/pdf/patient-schedule.pdf .		Per schedule

¹Members must first meet all deductible

²CIGNA HMO Network is very limited in Northern Arizona

Vision

	Employee Cost Per Pay	Eye Exam ¹	Lens ¹	Lens Tints & Coatings	Frames and Contacts ¹	Lasik/PRK
Avesis Advantage	Employee - \$1.84 Employee + Adult - \$5.97 Employee + Child - \$5.89 Family - \$7.43	\$10 co-pay	100% covered	Uniform discount fee schedule	\$150 Allowance once a plan year to purchase either frames or contacts	\$600 Lifetime allowance
Avesis Discount ²	No cost	20% discount	20% discount	20% discount	20% frames 10%-20% Contacts	10-20% discount

¹Benefit once a plan year

²Employees who do not enroll in the Avesis Advantage plan will be enrolled in the Avesis Discount plan.

Supplemental Life Insurance

	Individual Coverage		Dependent Coverage
	Newly Eligible	Open Enrollment	
NAU - Aetna	You may purchase coverage of one, two, or three times your annual salary (rounded to the nearest \$1,000) up to a maximum of \$300,000	You may increase, decrease or stop coverage If not enrolled you may only enroll in 1- times your annual salary	You may purchase: \$5,000 or \$10,000 <i>If you elect dependent coverage but do not elect individual coverage you will not be enrolled in dependent coverage.</i>
State of AZ Securian	You may purchase coverage in increments of \$5,000 up to the lesser of three times your annual salary or \$500,000	You may increase, decrease or stop coverage Elections or changes are made in multiples of \$5,000 up to a \$20,000 maximum annually	You may purchase: \$2,000, \$4,000, \$6,000, \$10,000, \$12,000, \$15,000 or \$50,000 <i>If you elect \$50,000 coverage but do not enroll in at least \$35,000 of individual coverage your dependent coverage amount will be reduced to \$15,000</i>

Short Term Disability

	Coverage Amount	Waiting Period	Coordination with Paid Time Off	Additional Benefits
NAU – Unum	70% of base salary You can choose from 3 options with up to a maximum benefit of \$2,000	30-day waiting period unless hospitalized for more than 24 hours or you have an outpatient surgery	You can use accrued sick and vacation time to supplement your weekly benefit	Includes a \$30,000 AD&D and \$5,000 term life coverage
State of AZ - MetLife	66.66% of base salary up to a maximum of benefit of \$897.43 per week	30-day waiting period unless you are off-work due to an injury	You must first use all accrued sick and vacation to time before benefit payments will begin	Includes a return-to-work incentive

Other Benefits

Below is a list of other benefits NAU offers to regular employees.

- **Basic Life Insurance:** You are provided \$15,000 of basic life insurance at no cost.
- **Flexible Spending Accounts:** You may make pre-tax contributions to a Health Care Flexible Spending Account and Dependent Care Flexible Spending Account.
- **Primary Retirement:** Classified Employees are enrolled in the Arizona Retirement system (ASRS) and Faculty or Appointed Staff must choose between the Arizona Retirement System (ASRS) and the Optional Retirement Plan.
- **Supplemental Retirement:** You may contribute to two supplemental retirement plans: 403(b) Supplemental Retirement Plan through TIAA and Fidelity or 457 Deferred Compensation through Nationwide Retirement Solutions.
- **Paid Time Off:** Holidays, Sick Time and Vacation are provided to eligible employees.
- **Tuition Assistance:** You and your legal spouse and dependent children are eligible for reduced tuition at NAU, UofA and ASU.

Where to Find More Information

This document is for comparison purpose only and does not contain all plan information. Details on all the benefits plan offered by NAU can be found at <https://in.nau.edu/Human-Resources/Benefits/>.

Questions

If you have questions contact Human Resources at nauhrbenefits@nau.edu or call 928.523.2223.