

BENEFITS

2021\2022 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 – In-Network

	Employee Cost Per Pay	In-Network Deductible	Co-Insurance	Out-of-Pocket Maximum	Office Visits	Hospital	Prescription 30-day
NAU PPO • BCBSAZ	Employee - \$44.32 Employee + Adult - \$120.62 Employee + Child - \$86.16 Family - \$179.01	Individual \$250 Family \$500	15% after deductible	Individual \$1,000 Family \$2,000	Campus Health \$0 Preventive \$0 Mental Health \$0 Primary Care \$30 ¹ Specialist \$50 ¹	<u>In-patient</u> \$250 ¹ per admit <u>Out-patient</u> \$100 ¹ per surgery	Tier 1 - \$10 Tier 2 - \$25 Tier 3 - \$45 Tier 4 - \$85
NAU HDHP\HSA ² • BCBSAZ	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	Tier 1 - \$10 ¹ Tier 2 - \$25 ¹ Tier 3 - \$45 ¹ Tier 4 - \$85 ¹ <i>Deductible waived for certain preventive medications</i>
State of AZ Triple choice Plan (TCP) • BCBSAZ • UHC	Employee - \$26.17 Employee + Adult - \$71.49 Employee + Child - \$57.30 Family - \$121.61	<u>Tier 1</u> Individual \$200 Family \$400 <u>Tier 2</u> Individual \$1,000 Family \$2,000	0% after deductible	<u>Tier 1 and 2</u> Individual \$7,350 Family \$14,700	Preventive \$0 Primary Care \$20 ¹ Mental Health \$20 ¹ Specialist \$40 ¹	<u>In-patient</u> \$250 ¹ per admit <u>Out-patient</u> \$100 ¹ per surgery	Generic \$15 Preferred \$40 Non-Preferred \$60
State of AZ High Deductible\ Health Saving Account ³ • BCBSAZ • UHC	Employee - \$10.15 Employee + Adult - \$30.46 Employee + Child - \$25.89 Family - \$56.35	Individual \$1,500 Family \$3,000	10% after deductible	Individual \$3,500 Family \$7,000	Preventive \$0 Primary Care 10% ¹ Mental Health 10% ¹ Specialist 10% ¹	10% after deductible	Generic \$15 ¹ Preferred \$40 ¹ Non-Preferred \$60 ¹ <i>Deductible waived for certain preventive medications</i>

¹Members must first meet deductible

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

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 Tiers

Dental – In-Network

	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 per individual	0% deductible waived	20% ¹	50% ¹	\$1,500 per individual
CIGNA Dental Care Access 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 which can be found in the Cigna DHMO Plan Brochure		

¹Members must first meet all deductible

²CIGNA DHMO Network is very limited in Northern Arizona

Vision – In-Network

	Employee Cost Per Pay	Eye Exam ¹	Lens ¹	Lens Tints & Coatings	Frames and Contacts ¹	Lasik/PRK
Avesis Advantage	Employee - \$1.72 Employee + Adult - \$5.70 Employee + Child - \$5.65 Family - \$7.11	\$10 co-pay	100% covered	Uniform discount fee schedule	\$150 Allowance once a plan year to purchase either frames or contacts <i>An additional \$25 frame allowance at Target Optical</i>	\$750 Lifetime allowance

¹Benefit once a plan year

Supplemental Life Insurance

	Individual Coverage		Dependent Coverage
	Newly Eligible	Open Enrollment	
NAU – The Hartford – Formerly 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 <i>Coverage amount reduced 40% for employees 70+</i>	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 <i>Pre-existing condition if elected during Open Enrollment</i>	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	<i>Elected as New Hire:</i> 30 day waiting period unless you are off work due to an injury <i>Elected in Open Enrollment:</i> 60 day waiting period unless you are off work due to an injury	You must first use all accrued paid time off (sick, vacation and compensatory time) before benefit payments will begin	Includes a return-to-work incentive

Flexible Spending Accounts

	Annual Maximum	Eligible Expenses*	Ineligible Expenses*	How Expenses are Reimbursed
Health Care	\$2,750 <i>Rollover: Any unused 2021 funds will rollover to 2022.</i>	Copay, deductibles & coinsurance Eye glasses, exam fees contact lenses and solution, LASIK surgery Orthodontia Most over the counter medications PPE such as masks and hand sanitizer	Premiums for medical and dental plans Long Term Care Expenses	You may use your full annual election prior to having the full amount of payroll contributions deposited to your account
Dependent/ Day Care	\$5,000 per family with no rollover <i>Grace Period: 2021 funds can be used for expenses incurred through 12/31/2022</i>	Services provided by a licensed day care facility or facility with six or more children Babysitting services while you work	Private school tuition including kindergarten Babysitting when you are not working	You can only use up to the current balance in your account

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.
- 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, your legal spouse and dependent children are eligible for reduced tuition at NAU, UArizona 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.