

# BENEFITS GUIDE

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*This guide provides information on how to enroll in both voluntary and retirement benefits along with details on the benefits listed above. If you have any questions about your benefits, you can contact the benefits team at [nauhrbenefits@nau.edu](mailto:nauhrbenefits@nau.edu) or call Human Resources 928-523-2223.*



## Benefits are part of what makes NAU a great place to work!

NAU's benefit program is designed to support your physical, emotional, and financial health.

### HEALTH CARE

*On average, NAU pays 85% of the cost of medical coverage!* Choose from a variety of medical, dental and vision plans with different coverage levels, out of pocket expenses and competitive employee premiums.

### WELLNESS

Get and stay healthy while earning up to \$300 with NAU's Health Impact Program (HIP).

### FLEXIBLE SPENDING ACCOUNTS

Enroll in Flexible Spending Accounts to save on taxes for health care and day care expenses.

### INCOME PROTECTION

Receive \$15,000 of life insurance at no cost. Purchase additional life insurance and short-term disability insurance for income protection.

### RETIREMENT

NAU contributes to a primary retirement plan that includes long term disability coverage. To increase retirement savings, contribute to one of NAU's supplemental retirement plans.

### FINANCIAL WELLNESS

Access to financial education resources including one-on-one financial planning.

### PAID TIME OFF

Paid time off in the form of holidays, vacation, sick time and community and engagement time.

### PAID PARENTAL LEAVE

Eligible employees receive up to 12 weeks of paid parental leave for birth and bonding.

### COMMUNITY ENGAGEMENT TIME

Staff can use up to 16 hours a calendar year of paid time to volunteer in their communities.

### TUITION REDUCTION

Reduced tuition at the three state universities for you and your eligible family members.

### STUDENT LOAN ASSISTANCE

NAU is a qualified Public Service Loan Forgiveness employer. A concierge service is provided at no cost to assist employees in applying for forgiveness.

### BENEFIT WEBSITE

Everything you will need to understand and utilize your benefits can be found on NAU's [Benefit Website](#). Here you will find information, resources, documents, links, and important notices.



# NEW TO NAU BENEFITS

You are encouraged to attend a benefits orientation. At "NEW", Human Resource representatives meet with newly eligible employees to review the details of each benefit program and answer any questions you may have. Find out how to register for "[NEW](#)".

There are three types of benefits that new regular benefit eligible employees can enroll in:

Voluntary Benefits	Primary Retirement	Supplemental Retirement
<p>Regular employees can enroll in:</p> <ul style="list-style-type: none"><li>- Health Care</li><li>- Flexible Spending Accounts</li><li>- Life Insurance</li><li>- Short-term Disability.</li></ul> <p>*You can enroll your legal spouse and dependent children</p>	<p>Regular employees are <u>required</u> to be enrolled in one of 3 retirement plans:</p> <ul style="list-style-type: none"><li>- Arizona State Retirement System (ASRS)</li><li>- Optional Retirement Plan (ORP)</li><li>- Public Safety Personnel Retirement System (PSPRS).</li></ul> <p><i>Exception: Postdoctoral scholars &amp; some international employees are not eligible.</i></p>	<p>All employees are eligible to enroll in:</p> <ul style="list-style-type: none"><li>- 403b Tax-Deferred Annuity Plan</li><li>- 457(b) Deferred Compensation Plan.</li></ul>

## INSTRUCTIONS ON HOW TO ENROLL



- [How to Enroll for Classified Staff](#) see page 40
- [How to Enroll for Faculty and Appointed Staff](#) see page 42

Questions?? [Review the New to You FAQs](#)

# Orientation Videos

This series of videos is designed for employees who are new to NAU, but they can also help current employees understand the plans they elected.

## WELCOME

5.11 minutes

Provides an overview of the benefits offered who can enroll in benefits and what to do if you are an agency transfer.

## IMPORTANT DEADLINES

4.33 minutes

Reviews enrolling in benefits, enrollment deadlines, benefits tips and tricks and who to contact if you have questions about your benefits.

## THINGS TO CONSIDER

2.11 minutes

Covers what to consider when enrolling in benefits along with the definition of health care common terms you need to know to understand the differences in health care plans.

## MEDICAL BENEFITS

4.51 minutes

This video covers the plan details and the employee premiums for each of the medical plan NAU offers.

## DENTAL & VISION BENEFITS

3.07 minutes

The plan details and the employee premiums for the dental and vision plan NAU offers is review.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

7.01 minutes

Outlines the benefits of enrolling in an FSA and how the Health Care and Dependent FSAs work.

## LIFE INSURANCE

3.55 minutes

Covers the Basic, Supplemental and dependent life insurance options NAU offers.

## RETIREMENT & DISABILITY

7.48 minutes

Outlines the plan features and contributions rates for the primary retirements including ASRS and the ORP. Review the 403b and 457b supplemental retirement plans. Covers both short-term and long-term disability plans offered.

## TUITION & ADDITIONAL BENEFITS

4.15 minutes

Covers the Tuition Reduction Plan eligibility and plan benefits, the paid time off plans including, sick and vacation and discounts.

# CHANGING YOUR BENEFITS

You have three opportunities to enroll or make changes to your voluntary benefits:

- Within 31 days of hire or eligibility – see page 5
- During the annual Open Enrollment period
- Within 31 days of a Qualified Life Event (QLE) such as marriage or the birth of a child.

## OPEN ENROLLMENT

Open Enrollment (OE) is held each year in late fall. Human Resources will notify you of plan and premium changes and that year's enrollment process and deadlines. You can add, change, or drop voluntary coverage during OE and any changes you make will be effective the following January 1st.

## QUALIFIED LIFE EVENT

You can change your benefits during the year, if you experience a Qualified Life Event (QLE) that changes your benefits coverage needs.



### Types of QLEs include:

- Marriage, divorce or legal separation
- Birth or adoption
- Loss or gain of coverage for you and/or your dependents.
- Change in Medicare/Medicaid eligibility

In most cases, you will be required to submit supporting documentation confirming the reason for your QLE. Review the [Types of QLEs](#) for the acceptable types of documentation and effective dates for each type of event.

## HOW TO REQUEST A CHANGE TO YOUR BENEFITS

You need to submit [Qualified Life Event Form \(QLE\)](#) form along with related documentation to Human Resources. Once your QLE is approved you will be sent instructions on how to update your benefits.

### Rules to Remember

- You must submit your QLE request and complete the enrollment process within 31 days of your QLE event date.
- **Do not delay your QLE request** even if you are waiting to receive the required supporting documentation such as a birth certificate.
- If you do not complete your enrollment within the 31-day deadline you will not be able to change your benefits. Your next opportunity to make changes to your benefits enrollments will be at the next OE or if you experience another QLE.

Questions??? [Review the Changing Your Benefits FAQs](#)

# PAYING YOUR PREMIUMS

You are required to pay a portion of the cost of all voluntary benefits except basic life insurance which is provided to you at no cost.

- Premiums are collected through payroll deduction to pay for that pay period's coverage.
- Missed premiums are collected on your next available pay OR you will be invoiced for unpaid amount.
- Failure to pay your premiums could result in the termination of coverage and/or being sent to collections for any unpaid amount.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS		
Description	Current	YTD	Description	Current	YTD
Medical - NAU BCBS EMP + Adult	134.49	1,748.37	NAU Dependent Life Option 1	2.64	34.32
Delta Dental EE + A	30.33	394.29	State of AZ Dependent Life 15K	3.25	42.25
Avesis EE + Adult	5.70	74.10	UnumProvident STD Option C	28.69	372.97
NAU Supplemental Life 1X	24.36	316.68	VPA Long Term Disability	5.20	67.48
403(b) Supplemental	20.00	260.00			
457 Deferred Comp	20.00	260.00			
Flex Spending - Health	117.31	1,525.03			
Retirement - AZ State Plan	446.50	5,794.89			
Parking Permit	19.80	257.40			
<b>TOTAL:</b>	<b>818.49</b>	<b>10,630.76</b>	<b>TOTAL:</b>	<b>39.78</b>	<b>517.02</b>

## PRE-PAYING FOR BENEFITS

If you are paid over less than a full calendar year you will need to 'Pre-Pay' your benefit premiums for your off-contract period when you do not receive pay. Premiums for medical, dental, vision, life insurance and flexible spending accounts need to be pre-paid.

**Benefit eligibility during your off-contract period eligibility** is based on expected employment in a regular benefit eligible position for the next contract period/academic year. Your eligibility for benefits ends when your employment in a regular benefit eligible position ends (resignation, retirement, etc). Any "pre-payments" collected are refunded.

## HOW PRE-WITHHOLDING WORKS

Starting in early January and continuing through mid-May (10 pay periods) we collect 1.7 times the regular benefit premium amount. This additional premium pays for your benefits when you're "off contract" (7 pay periods) and not receiving pay. When you're back "on-contract" in the fall the regular premium amount for your benefits will be deducted until the end of the year (9 pay periods).

**For 2023 the Pre-payment percentage is 70%.** For example, if your regular deduction amount is \$100, your pre-payment amount would be \$70.00 making your total deduction \$170.00 during the pre-payment period.

### "Pre-payment" Pay Dates

- **Prepayments** collected January 12, 2024 through May 17, 2024
- **No Premiums** collected May 31, 2024 through August 23, 2024
- **Regular Premiums** collected September 6, 2024 through December 27, 2024

**Questions??** [Review the Paying for Your Benefits FAQs](#)

# CHOOSING HEALTH CARE COVERAGE

You can choose from a variety of medical, dental and vision plans with competitive employee premiums. Each plan has different coverage levels and out-of-pocket expenses.

## WHAT TO CONSIDER

There are three important things to consider when selecting your medical, dental and vision coverage

Cost	Network	Benefits & Coverage
<b>What costs do you expect?</b>  Your Cost = Employee Premiums  +  Out-of-Pocket Costs: deductibles, copays & coinsurance	<b>Are your providers in the network?</b>  Visit the <a href="#">Vendor Contact webpage</a> for the provider's website address and customer service phone number.	<b>What does the plan cover?</b>  The <a href="#">Summary of Benefits and Coverage</a> provides coverage details for each medical plan in easy to understand language.

## BENEFIT TERMS & DEFINITIONS

Here are some key benefit terms and definitions you will encounter when reviewing plan information.

### Balance Billing

When a healthcare provider bills a patient for the difference between the contracted rate and what the provider charges.

### Copay

A fixed fee paid for a covered service.

### Coinsurance

The percentage paid for a covered service, shared by you and the plan.

### Deductible

The amount you pay each year before the plan begins paying for covered services. Note: Plans with higher deductibles tend to have lower employee premiums.

### In-network

Care from contracted providers within a plan's network. You pay less when you see in-network providers.

### Out-of-Network

Care from providers outside of the plan's network. Costs may be higher and service subject to balance billing.

### Out-of-Pocket Maximum

The most you will pay within a plan year for covered services before the plan begins paying 100% for covered expenses. The plan you choose should have an out-of-pocket maximum that you can tolerate financially in the event of a high usage of healthcare.

### Preventive Care

Routine healthcare such as annual physicals, screening to prevent disease, illness and other health issues.

## ACRONYMS

**FSA** – Flexible Spending Account  
**HDHP** – High Deductible Health Plan  
**HSA** – Health Savings Account

**PPO** – Preferred Provider Plan  
**TCP** – Triple Choice Plan  
**OOP** – Out-of-Pocket Maximum

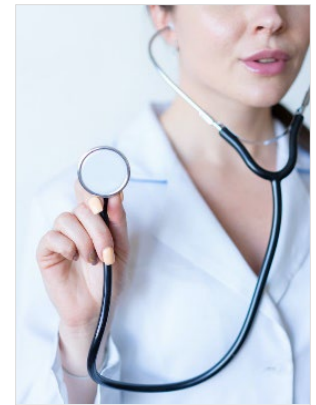


# MEDICAL PLANS

You can choose from four medical plans with competitive employee premiums. Each plan has different coverage levels and out-of-pocket expenses. All medical plans include:

- Nationwide network.
- Prescription coverage
- Preventive care at no cost
- In & out of network coverage
  - Costs are lower when you see providers in the network.
  - Costs are much higher if you use providers not in the network, but you may be responsible for balance billing.

Before you choose your medical plan, it is important to understand each plan's features and differences between the plans.



NAU Preferred Provider Plan (PPO)	NAU High Deductible Health Plan & Health Care Savings Account (HDHP/HSA)	State of AZ Triple Choice Plan (TCP)	State of AZ High Deductible Health Plan & Health Care Savings Account (HDHP/HSA)
<b>Highest premium but lowest out-of-pocket maximum</b>	<b>Lowest premium but high deductible</b>	<b>Low premium, but highest out-of-pocket maximum</b>	<b>Very low premium but high deductible</b>
BCBSAZ Network	BCBSAZ Network	Choice of the UHC or BCBSAZ Network	Choice of the UHC or BCBSAZ Network
Copay <u>before</u> deductible for prescriptions	Copay after deductible for prescriptions	3 network tiers <ul style="list-style-type: none"> <li>• Tier 1 - Preferred – lowest deductible</li> <li>• Tier 2 - In-Network</li> <li>• Tier 3 - Out-of-Network</li> </ul>	Copay for prescriptions <u>after</u> deductible.
No deductible or copay for Campus Health Services or mental health office visits	Coinsurance after deductible for most other services	Copay <u>before</u> deductible for prescriptions.	Coinsurance <u>after</u> deductible for most other services
Copay or coinsurance <u>after</u> deductible for most other services	No cost at Campus Health after deductible	No cost at Campus Health <u>after</u> deductible	NAU contributes to Health Savings Account (HSA) with Optum - <a href="#">Learn how an HSA works.</a>
Eligible for a Health Care FSA but not an HSA.	NAU contributes to Health Savings Account (HSA) with Health Equity - <a href="#">Learn how an HSA works.</a>	Copay or coinsurance <u>after</u> deductible for most other services	Eligible for a Limited Purpose FSA
	Eligible for a Limited Purpose FSA	Eligible for a Health FSA but not an HSA.	

## FINDING MEDICAL PROVIDERS

Before choosing a medical plan, it is a good idea to make sure your providers are in the network.

- **NAU PPO or HDHP:** Visit the [BCBSAZ](#) website, select the 'Statewide/National PPO' network.
- **State of AZ TCP or HDHP:** Visit the [BCBSAZ](#) or [UHC](#) websites and select the plan.

## 2024 MEDICAL IN-NETWORK BENEFIT COMPARISON

	NAU PPO	NAU HDHP\HSA	State of AZ Triple Choice Plan (TCP)	State of AZ HDHP\HSA
<b>Network</b>	BCBSAZ	BCBSAZ	BCBSAZ or UHC	BCBSAZ or UHC
<b>Deductible</b>				
<i>Individual</i>	\$350	\$1,600	Tier 1 - \$200 Tier 2 - \$1,000	\$1,600
<i>Family</i>	\$700	\$3,200	Tier 1 - \$400 Tier 2 - \$2,000	\$3,200
<b>Out-of-Pocket Maximum</b>				
<i>Individual</i>	\$1,000	\$2,000	Tier 1 & 2 - \$7,350	\$3,500
<i>Family</i>	\$2,000	\$4,000	Tier 1 & 2 - \$14,700	\$7,000
<b>Coinsurance</b>	20% <sup>1</sup>	10% <sup>1</sup>	0% <sup>1</sup>	10% <sup>1</sup>
<b>Office Visit – per visit</b>				
<i>Preventive Care</i>	\$0	\$0	\$0	\$0
<i>Campus Health</i>	\$0	10% <sup>1</sup>	\$20 <sup>1</sup>	10% <sup>1</sup>
<i>Mental Health</i>	\$0	10% <sup>1</sup>	\$20 <sup>1</sup>	10% <sup>1</sup>
<i>Primary Care</i>	\$30 <sup>1</sup>	10% <sup>1</sup>	\$20 <sup>1</sup>	10% <sup>1</sup>
<i>Specialist</i>	\$50 <sup>1</sup>	10% <sup>1</sup>	\$40 <sup>1</sup>	10% <sup>1</sup>

<sup>1</sup> Members must first meet all deductibles. Family deductible is tracked as a whole - not individually

## PRESCRIPTION COVERAGE

	NAU Medical Plans <sup>2</sup> <i>Optum - RX</i>	State of AZ Medical Plans <sup>3</sup> <i>MedImpact</i>
<b>Retail</b>		
<i>1 copay for each</i>	Tier 1 - \$15 Tier 2 - \$30	Generic - \$15
<i>30-day supply</i>	Tier 3 - \$50 Tier 4 - \$90	Preferred - \$40
		Non-Preferred - \$60
<b>Mail Order</b>		
<i>Up to 90-day supply</i>	Tier 1 - \$15 Tier 2 - \$30	Generic - \$37.50
	Tier 3 - \$150 Tier 4 - \$270	Preferred - \$100
		Non-Preferred - \$150

<sup>2</sup> PPO - Copay before deductible and HDHP\HSA - Copay after deductible. Preventive prescriptions at no cost

<sup>3</sup> TCP Copay before deductible and HDHP\HSA - Copay after deductible. Preventive prescriptions at no cost

## 2024 PER PAY PREMIUMS

	Employee Only	Employee + Adult	Employee + Child	Family
<b>NAU PPO</b>	\$55.34	\$150.63	\$107.59	\$223.54
<b>NAU HDHP\HSA</b>	\$5.54	\$21.23	\$16.66	\$47.12
- NAU HSA Contribution	\$31.54	\$63.08	\$63.08	\$63.08
<b>State of AZ TCP</b>	\$26.17	\$71.49	\$57.30	\$121.61
<b>State of AZ HDHP\HSA</b>	\$10.15	\$30.46	\$25.89	\$56.35
- NAU HSA Contribution	\$27.70	\$55.38	\$55.38	\$55.38

View the Summary of Benefits and Coverage (SBC) for each plan on the [Benefit Plan Documents and Policies](#) webpage for more plan details including out-of-network benefits.



# NAU CAMPUS HEALTH SERVICES

Employees and spouses enrolled in one of NAU's medical plans, who are over age 18 and not Medicare eligible, can access the primary care facility at Campus Health Services, where they can find an array of high-quality and affordable health care services.

- Primary care
- Chronic disease management
- Injury and acute care
- Nursing service and allergy clinic immunization clinic
- Women's care and reproductive health
- Travel and work-related physicals
- Physical therapy
- Virtual visits available

Campus Health Services accepts all of the medical plans NAU offers, but your out-of-pocket expenses will vary based on the plan.

- **NAU PPO** members can access Campus Health Services for no co-pay, deductible, or coinsurance.
- **NAU HDHP\HSA** members can access Campus Health Services but are subject to the plan's .
- **State of AZ TCP and HDHP\HSA** members can access Campus Health Services but are subject to the plan's deductible and coinsurance.

To set up an appointments call (928) 523-2131 or go to the [Medical Services web page](#).

# DENTAL PLANS

You can choose between two dental plans: a PPO and a DHMO. The plans are very different. They have different out-of-pocket expenses, employee premiums and networks.

State of AZ Dental PPO Delta Dental Plus Premier	State of AZ Dental DHMO UnitedHealthcare (UHC) Solstice - S800B
<p>Higher premium but a large network</p> <p>In &amp; out-of-network coverage</p> <ul style="list-style-type: none"> <li>- Your costs are lower when you see providers in the network.</li> <li>- For out-of-network services, you are responsible for the balance billing amount.</li> </ul> <p>No cost for preventive care</p> <p>Deductible and coinsurance for basic and major services</p> <p>\$2,000 Maximum annual benefit</p> <p>\$1,000 Lifetime orthodontia benefit</p>	<p>Low premium but a limited network – few providers in Northern AZ.</p> <p><b>In-network coverage only!</b></p> <ul style="list-style-type: none"> <li>- You are responsible for the full cost of out-of-network services.</li> <li>- Out-of-network services are covered only in emergencies.</li> </ul> <p>No cost for preventive care</p> <p><a href="#">Schedule of Benefits</a> for non-preventive services</p> <p>No annual benefit maximum</p> <p><i>Not available in the following states:</i></p> <p><i>AK, AL, AR, DE, HI, IA, ID, LA, ME, MS, MT, ND, NE, NH, OK, RI, SD, VT, WV, WY, GU, USVI, and PR</i></p>



## FINDING A DENTIST

Before choosing a dental plan, it is a good idea to make sure your providers are in the network.

- **Delta Dental:** Visit the [Delta Dental](#) website and select the 'Delta Dental Premier' network.
- **United Health Care:** Visit the [United Health Care](#) website and select the S800B Dental Plan.

## 2024 DENTAL IN-NETWORK BENEFIT COMPARISON

	State of AZ Dental PPO Delta Dental Plus Premier	State of AZ Dental DHMO UnitedHealthcare (UHC) Solstice - S800B
<b>Plan Year Deductible</b>	Individual: \$50 Family \$150	None
<b>Annual Maximum</b>	\$2,000 per person	No Dollar Limit
<b>Preventive</b>	\$0 – No Deductible	\$0 – No Deductible <sup>1</sup>
<b>Fillings</b>	20%	Amalgam: \$16 Resin: \$37
<b>Extractions</b>	20%	Simple: \$35 Surgical: \$105
<b>Periodontal Gingivectomy</b>	20%	\$119, 1-3 teeth; \$180, 4 or more teeth
<b>Oral Surgery</b>	20%	\$25 - \$270
<b>Crowns</b>	50%	\$290 + Lab & Material
<b>Denture</b>	50%	\$485 - \$502
<b>Fixed Bridgeworks</b>	50%	\$290 + Lab & Material per Unit
<b>Crown/Bridge Repair</b>	50%	\$80 - \$95
<b>Implant Body</b>	50% <sup>2</sup>	\$795
<b>Orthodontia</b>	50% <sup>3</sup>	\$1,375 - \$2,875

<sup>1</sup> Routine visits, exams, cleanings, and fluoride treatments are covered two times per plan year at 100%. Emergency exams are covered once per plan year at 100%. X-rays are covered once per Plan Year at 100%

<sup>2</sup> Subject to benefit year allowance & lifetime maximum limit of \$1,000 per tooth

<sup>3</sup> Limited to a lifetime maximum of \$1,500 per member

## 2024 PER PAY PREMIUMS

	Employee Only	Employee + Adult	Employee + Child	Family
Delta Dental	\$14.30	\$30.33	\$23.34	\$48.26
UHC Solstice	\$1.64	\$3.29	\$3.08	\$5.46

For more plan details, view the [Dental Plan Descriptions](#).



# VISION PLAN



NAU offers the Avesis Advantage Plan for vision coverage.

- In & out-of-network coverage
  - Lowest cost with in-network providers
  - Limited reimbursement for out-of-network services you paid for out-of-pocket.
- Yearly coverage for a routine eye exam, glasses or contact lenses.
- Discounts on additional optical purchases.

## 2024 VISON COMPARISION

	In-Network Only	Out-of-Network Only
<b>Examination</b>	\$10 copay	Up to a \$50 reimbursement
<b>Single Vision Lenses</b>	Covered-in-full	Up to \$33 reimbursement
<b>Bifocal</b>	Covered-in-full	Up to \$50 reimbursement
<b>Trifocal</b>	Covered-in-full	Up to \$60 reimbursement
<b>Lenticulars</b>	Covered-in-full	Up to \$110 reimbursement
<b>Progressive Lenses</b>	Uniform discounted fee schedule	Up to \$60 reimbursement
<b>Lens Tints &amp; Coatings</b>	Uniform discounted fee schedule	No benefit
<b>Frames</b>	Covered up to \$100-\$150 retail value <ul style="list-style-type: none"> <li>• \$50 wholesale cost allowance</li> <li>• \$25 off frames inside Target Stores</li> </ul>	Up to \$50 reimbursement
<b>Contacts - Includes fit, follow-up &amp; materials</b>	10-20% discount and \$150 allowance	Up to \$150 reimbursement
<b>Lasik/PRK</b>	Up to \$750	Up to \$750 reimbursement

## 2024 PER PAY PREMIUMS

Employee Only	Employee + Adult	Employee + Child	Family
\$1.72	\$5.70	\$5.65	\$7.11

## FINDING A VISION PROVIDER

Before enrolling in vision coverage, it is a good idea to make sure your providers are in the Avesis network. Visit the [Avesis website](#) where you can review the network's providers.

# HEALTH CARE SAVINGS ACCOUNTS(HSA)

If you enroll in one of the High Deductible Health Plans (HDHP) NAU offers, you may be eligible to open a Health Care Savings Account (HSA) making it easier to pay for eligible health care expenses not covered by your medical, dental or vision plans.



## BENEFITS OF AN HSA

- Each pay period NAU contributes to your account!
- You can also contribute pre-tax to your account.
- You can pay for qualified expenses tax-free.
- Unused funds rollover year to year.
- Your account is yours and goes with you if you leave NAU.

## AMOUNT YOU CAN CONTRIBUTE

Each year you can contribute up to the annual IRS limit less the amount NAU contributes.

- Individual \$4,150
- Dependent\Family \$8,300
- The annual catch-up amount for employees 55+ \$1,000

*If you are 55+ you can contribute an additional \$1,000.*

### Rules to remember

- You can't have other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible including Medicare, TRICARE.
- You can't have received Veterans Administration (VA) benefits or Indian Health Service (IHS) benefits in the three previous months.
- You or your spouse can't have a Healthcare FSA or Health Reimbursement Account (HRA) in the same year that you have an HSA.
- You cannot be claimed as a dependent on another's tax return.

## MORE INFORMATION

Contact your HSA administrator for more information on how your HSA account will work.

- If you are enrolled in the **NAU HDHP**, visit the [Health Equity](#) website
- If you are enrolled in the **State of AZ HDHP**, visit the [Optum](#) website

Refer to [IRS publication 969](#) for a complete list of eligible expenses and HSA rules.

**Questions??** [Review the HSA FAQs](#)

# FLEXIBLE SPENDING ACCOUNTS

Participating in a Flexible Spending Account (FSA) is a convenient way to pay for healthcare or dependent care expenses with pre-tax funds. Each year, you must elect the annual amount you want to contribute to one or both accounts. Your contributions will be deducted pre-tax each pay reducing your taxable income.

Health Care	Dependent\Day Care
You can contribute up to \$3,050 for <a href="#">eligible medical, dental and vision expenses</a> .	You can contribute up to \$5,000 per household for eligible <a href="#">child or elder care services</a> .
Your account is pre-funded with the annual pledge amount you elected each year.	Funds are available once deposited to your account.
Unused funds up to \$610 can be rolled over year-to-year.	Your 2024 funds can be used for expenses incurred through March 15, 2025.

If you are enrolled in one of NAU's HDHP with HSA you can only enroll in a 'Limited Purpose Health FSA'. Funds in the account can only be used for dental and vision expenses.

## Rules to remember

- FSAs offer significant tax advantages, but are subject to IRS regulations:
- You can only change your contribution amount if you experience a qualifying event.
- Each account functions separately. You cannot transfer funds from one account to another.
- Claims must be filed no later than April 30th of the following plan year for reimbursement.
- The IRS has a strict 'Use-It or Lose-It' rule for FSAs. Unused funds will be forfeited.
- Keep your receipts! You may be required to submit receipts to show claims eligibility.

For more plan details review the [FSA Plan Description](#)

## ASI FLEX DEBIT CARD

A debit card will not be automatically sent out, you must request a debit card from the FSA administrator ASIFlex.

Visit the [ASIFlex website](#) for more information.

**Questions??** [Review FSA FAQs](#)





# LIFE INSURANCE

NAU offers employees three types of life insurance coverage: Basic, Supplemental and Dependent.

## BENEFICIARIES

In the event of your death, your basic life and supplemental life insurance benefit will be paid to your designated beneficiary. If you choose more than one beneficiary, you need to define the percent paid to each beneficiary. You can change your beneficiaries at any time.

- A **primary beneficiary** receives 100% of the designated amount/percent
- A **contingent beneficiary** receives a benefit only if all of the primary beneficiaries are deceased.

## BASIC LIFE INSURANCE

You are provided \$15,000 of Basic Life Insurance and \$15,000 of AD&D insurance at no cost to you through Securian.

## PORTABILITY AND CONVERSION

If you leave NAU, you may have the option to port or convert your life insurance coverage.

- **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](https://lifebenefits.com/continue) and enter Policy Number: 34681 and Access Key: Arizona

## SUPPLEMENTAL LIFE

You can purchase supplemental coverage through both the NAU plan through the Hartford and the State of AZ plan through Securian for yourself.

NAU – The Hartford	State of AZ - Securian
When eligible, you may purchase coverage equal to 1,2-, or 3-times your base salary.	When eligible, you may purchase coverage in increments of \$5,000.
The maximum benefit is the lesser of three times salary or \$300,000. Coverage amount reduced 40% age 70+	The maximum benefit is the lesser of three times salary or \$500,000.
During Open Enrollment or if you have a Qualified Life Event (QLE), you may purchase additional 1 times salary.	During Open Enrollment or if you have a Qualified Life Event (QLE), you may purchase an additional \$20,000 of coverage.

## DEPENDENT LIFE

You can purchase supplemental coverage with both the NAU plan through the Hartford and the State of AZ plan through Securian for dependents.

NAU – The Hartford	State of AZ - Securian
You may purchase the following amounts: \$5,000 or \$10,000.	You may purchase the following amounts: \$2,000, \$4,000, \$6,000, \$10,000, \$12,000, \$15,000 or \$50,000.
Covers your spouse & eligible dependents.	Covers your spouse & all eligible dependents.
You are the beneficiary.	You are the beneficiary.
You must purchase Hartford supplemental coverage to enroll in dependent life Insurance.	To purchase \$50,000, you must enroll in \$35,000+ of Securian supplemental coverage.

**Questions??** [Review the Life Insurance FAQs](#)



# DISABILITY INSURANCE

Disability insurance replaces a portion of your income in the case of illness or injury. NAU offers employees both Short-Term and Long-Term Disability coverage.

## SHORT TERM VS LONG TERM DISABILITY

- **Short Term Disability** is optional, and directly pays you a portion of your income for up to 6 months after a 30-day waiting period. Work related illness or injury is not covered.
- **Long Term Disability** is part of your Primary Retirement benefit. It directly pays you a portion of your income after a six-month waiting period.

## SHORT TERM DISABILITY

NAU offers you a choice of two STD plans that have different plan features and costs. You pay the entire premium with after-tax dollars, so benefits are tax-free. Unum and MetLife approve benefits based on supporting medical documentation.

NAU – Unum	State of AZ - MetLife
<b>Costs more, provides a larger benefit.</b>	<b>Costs less, but the benefit is smaller.</b>
Replaces up to 70% of your weekly covered pay for up to 6 months, including any waiting period.	Replaces up to 66.66% of your weekly covered pay for up to 6 months, including any waiting period.
Choose from 3 options with different weekly maximums: <ul style="list-style-type: none"><li>- Option A: \$750 maximum weekly benefit based a maximum covered salary of \$55,714.</li><li>- Option B - \$1,000 maximum weekly benefit based on a maximum covered salary of \$111,429.</li><li>- Option C - \$1,500 maximum weekly benefit based on a maximum covered salary of \$148,571.</li></ul>	Maximum weekly benefit of \$897.43
30 day waiting period before benefit begins. Waiting period waived for out-patient surgery or if hospitalized for more than 24 hours.	30 day waiting period before benefit begins. Waiting period is waived for injury.
Pre-existing condition exclusion if deemed disabled 90 days prior to when coverage begins. Pregnancy is not considered a pre-existing condition	Waiting period increased to 60 days if elected after initial enrollment period.
In addition to your Unum benefit payments, you can use paid time off including sick, vacation and compensatory time.	<b>Before your benefit payments from Met Life begin, you must first use all accrued paid time including sick, vacation and compensatory time.</b>
Includes \$5,000 of term life and \$30,000 of AD&D coverage	Provides a working while disabled benefit.



LONG TERM DISABILITY (LTD)

Your primary retirement plan determines your LTD program. Information about your primary retirement plan starts on the next page.

Arizona State Retirement System Participants	Optional Retirement Plan (ORP) & PSPRS Participants
Administered by Broadspire Service.	Provided through MetLife.
Both you and NAU pay for the coverage. Your premium is paid with after-tax dollars, so a portion of the benefit will not be taxed.	NAU pays the premium, so the entire benefits are taxable.
Replaces up to 66 2/3% of your earnings.	Replaces up to 66 2/3% of your annual salary. Maximum benefit of \$10,000 a month.
6-month waiting period before benefit payments begin.	6-month waiting period before benefit payments begin.
Duration of the benefit determined by Broadspire and is based on supporting medical documentation.	Duration of the benefit determined by MetLife base and is based on supporting medical documentation.

Questions?? [Review the Disability Insurance FAQs](#)

# PRIMARY RETIREMENT PLANS

All **regular benefit eligible employees** are required by state mandate to enroll in a primary retirement plan.

*Exception: Postdoctoral scholars and some international employees are not eligible to participate in a primary retirement plan.*

**Part Time Faculty and Temporary Employees** can become eligible for retirement if they work at least 20 hours a week for at least 20 weeks in a fiscal year. If you become eligible you will be notified by Human Resources.



## PLANS OFFERED

The retirement plan you are offered depends on the type of employee you are.

Classified Staff	Faculty or Appointed Staff	Public Safety Employees
Required to enroll in the Arizona State Retirement System (ASRS).	Choice between ASRS or the Optional Retirement Plan (ORP) with TIAA or Fidelity. <b>30 days to make your election</b> , if you do not enroll you will be defaulted into ASRS. Your enrollment/default is irrevocable	Can choose between a defined benefit or define contribution option with PSPRS. <b>90 days to make your election</b> , if you do not enroll you will be defaulted into the defined benefit option. Your enrollment/default is irrevocable

## WHEN YOUR RETIREMENT CONTRIBUTIONS BEGIN

If you enroll in **ASRS** your contributions will begin effective:

- *New Members*: the first day of the pay period following 183 days of continuous service.
- *Current Members*: at your date of hire if you have an active retirement account.
- *Forfeited Members*: at your date of hire if you forfeited your account less than two years ago.

If you enroll in the **ORP**, your contributions will begin starting the first day of the pay period following your election.

If you enroll in **PSPRS** your contribution will be effective:

- *New Members*: the first day of the pay period following 90 days of continuous service.
- *Current Members*: at your date of hire if you have an active PSPRS retirement account.

## ASRS AND ORP COMPARISON

Arizona State Retirement System (ASRS)	Optional Retirement Plan (ORP)
Required for all Classified Staff. Available to Appointed staff, Faculty and Service Professionals	Available to Appointed Staff, Faculty and Service Professionals
Income at retirement based on the ASRS benefit formula	Income at retirement based your account value.
ASRS manages investments.	You direct your investments. You can choose between Fidelity or TIAA as your investment manager.
Long term disability coverage included in contribution rate.	Long term disability coverage is provided at no cost.
For new members, contributions begin after 183 days waiting period. Existing members start contributing at hire\ eligibility date	Contributions begin first day of the pay period after election.
Both you and NAU contribute to ASRS. - 12.29% of pay 2023/2024 Fiscal Year	Both you and NAU contribute 7% of pay
Your contributions are always 100% vested. For new members, NAU's contributions do not vest.	Your contributions are always 100% vested. NAU's contributions vest after 5 years, earlier vesting may be available.
No additional contributions allowed.	No additional contributions allowed.
Retiree health care available through either ADOA or ASRS. Eligible for a health care subsidy after 5 years of service.	Retiree health care available through either ADOA or ASRS. Not eligible for a health care subsidy
Not very portable	Fairly portable

For more details review the full [Retirement Comparison](#) and the [ORP Guide](#).

# ARIZONA STATE RETIREMENT SYSTEM

The Arizona State Retirement System (ASRS) is a defined benefit plan qualified under Internal Revenue Code 401(a) that provides a monthly benefit at normal or early retirement.



Your money. Your future. Secure for your lifetime.

## CONTRIBUTIONS

Both you and NAU contribute to ASRS. Contributions cover your pension benefit, long-term disability coverage and health care subsidy. For the 2023-2024 fiscal year, your total contribution rate is 12.29%.

## VESTING

Vesting refers to the requirement of service before “owning” all funds in your account.

- **Your contributions** are always 100% vested.
- Vesting of your **NAU contributions** is based on when you were hired:
  - If hired prior to 07/01/2011, you are partially vested after five years of service and fully vested after 10 years of service.
  - If hired on or after 07/01/2011, NAU's contributions do not vest unless you separate due to involuntary reductions in force or position elimination.

View ASRS's [What Does 'Vesting' Mean](#) video

## NORMAL RETIREMENT

Normal retirement is the earliest you can retire with a full benefit from ASRS. Requirements for normal retirement are based on when you were hired:

If you were **hired prior to July 1, 2011**

- Age 65
- Age 62 and 10 years of service
- 80 points (Age + Service)

If you were **hired on or after July 1, 2011**

- Age 65
- Age 62 and 10 years of service
- Age 60 and 25 years of service
- Age 55 and 30 years of service

## EARLY RETIREMENT

In some cases, you may retire as early as age 50 with 5 years of ASRS service and receive a reduced benefit.

To learn more about ASRS visit the [Member Education](#) and [Member Video](#) webpages.

Questions?? [Review the ASRS FAQs](#)



# OPTIONAL RETIREMENT PLAN (ORP)

The ORP is a defined contribution plan qualified under Internal Revenue Code 401(a).

- This plan is offered to faculty and appointed staff as an alternative to ASRS.
- Income at retirement is based on the total accumulation of funds in your account, including any investment gains or losses.

## CONTRIBUTIONS

Both you and NAU contribute 7% of your pay each pay period. NAU also pays for your long-term disability benefit.

- Maximum annual contribution for both employee and employer contributions cannot exceed the IRS limit of \$69,000 for 2023.
- The compensation on which you can make contributions, is limited by the IRS. For 2023 the limits are:
  - Enrolled on June 30, 1996 or earlier - \$505,000
  - Enrolled after June 30, 1996 - \$345,000

## VESTING

Vesting refers to the service requirement before “owning” all funds in your account.

- **Your Contributions** - You are always 100% vested in your own contributions.
- **NAU's Contributions** - You are 100% vested in NAU's contributions after five years of continuous service or age 65, whichever is earliest. Academic year employees are 100% vested at the end of the fifth full academic year.

**Immediate vesting** may be available if you have an active retirement account (funds on deposit) through another institution of higher education. For more information contact Human Resources.

*If you leave NAU before you meet vesting qualifications, you relinquish the employer contributions.*

## INVESTING

Your retirement benefit is based on the performance of the investments you select. You select one of the plan's investment managers: Fidelity or TIAA. Each investment manager offers a broad array of investment options from which you can choose.

To learn more, contact the investment manager's representative for more information on the funds and services offered or go to the investment manager website. The investment managers' contact information can be found on page 52.



**Questions??** [Review the ORP FAQs](#)

# SUPPLEMENTAL RETIREMENT PLANS

Supplemental plans allow you to save extra money for retirement. NAU does not match your contributions. NAU offers two types of supplemental retirement plans:

- 403b Tax-Deferred Annuity Plan through Arizona University System
- 457 Deferred Compensation Plan through the State of Arizona

## ELIGIBILITY

All NAU employees are eligible to participate in both the 403(b) and the 457(b) plans.



## CONTRIBUTIONS

Contributions to the 403(b) and 457(b) plans can be deducted on a pre-tax basis from your paycheck or on an after-tax basis or Roth 403(b). NAU does not match your contributions.

**Pre-tax contributions** are deducted from your pay before income taxes are taken out. This means that you may lower the amount of current income taxes withheld each period. Any earnings on your contributions are tax deferred until you withdraw them from your account.

**Roth contributions** are taken after taxes, as a result there are no current tax savings. In the event of either retirement or termination, your contributions and earnings can be withdrawn tax free as long as it has been five tax years since your first Roth contribution, and you are at least 59½ years old.

## CONTRIBUTION LIMITS

You can contribute up to the IRS annual maximum to each plan.

- 2023, the contribution maximum is \$23,000 for both plan types.
- If you are age 50 or older, you can contribute an additional \$7,500 each calendar year for an annual maximum of \$30,500.
- Some employees may also be eligible for an additional catch-up contribution amount. Contact your supplemental retirement plan vendor directly to determine if you are eligible.

## INVESTMENTS

You direct the investments for the supplemental retirement plans.

- If you enroll in the **403(b) plan** you can invest your contributions with either Fidelity or TIAA
- If you enroll in the **457(b) plan** your contributions are invested with Nationwide Retirement Solutions

## LOANS

Typically, you can borrow between \$1,000 and \$50,000 per plan. The amount you can borrow depends on your account balance available for loans.

## HARDSHIP DISTRIBUTION

You can request a distribution for the reason of 'Hardship' as defined by the IRS while still employed. Distributions taken before you are 59½ and that are not rolled over may be subject to taxes and penalties.

## LEAVING THE UNIVERSITY

Once you leave NAU or retire you can leave your funds in your account, rollover your account to an IRA or another qualified retirement plan or request a distribution.

- Most distributions are subject to income tax withholding.
- Distributions taken from your 403(b) account before you are 59½ that are not rolled over may be subject to tax penalties.
- There is no early withdrawal for penalty for distributions taken from your 457(b) account.

Review the [403\(b\) vs 457 Plan Comparison](#)

**Questions??** [Review the Supplemental Retirement FAQs](#)

# FINANCIAL PLANNING & EDUCATION

Employees have access to a variety of financial planning and education resources through NAU retirement providers.

## FINANCIAL EDUCATION

Each of NAU's retirement providers also offer financial education, tools, and resources.

- The [Fidelity Resource webpage](#) has access tools and calculators. On the [Fidelity Webcast Hub](#) you can find webcasts on financial wellness, retirement planning and the latest market conditions.
- Explore [TIAA's available webinars](#) and stay up to date with [TIAA's weekly market commentary](#).
- Visit [ASRS's Member Education](#) webpage and catch a video, explore an eLearning, attend an online webinar or join a live group meeting.

## INDIVIDUAL RETIREMENT COUNSELING SESSIONS

You can meet with a representative for an individual financial planning and retirement counseling session to learn:

- About your retirement plan options
- The best investment mix and strategy to meet your retirement goals.
- How to balance your spending priorities in order to save more.

**Questions??** [Review Financial Planning and Education FAQs](#)



# PAID TIME OFF

NAU provides paid time off in the form of holidays, vacation, sick time, bereavement, compassionate transfer of leave and community engagement time.

## HOLIDAYS

The University recognizes specific holidays during the year and provides paid time off for employees at these designated times.

[Review the current holiday schedule](#)

## VACATION

Classified Staff, Appointed Staff and Post-Doctoral Scholars earn vacation on their hours worked, holiday pay, paid compensatory time, approved vacation, and sick pay. Vacation does not accrue on when you are in unpaid status or use leave without pay.

### Vacation accrual rates

The amount of vacation you accrue is based on your position type, years of service and hours worked.

- The accrual rates below are based on working 40 hours per week.
- Employees working less than 40 hours a week accrue a prorated amount of vacation.

Review the [Vacation Policy](#)

Classified Staff	<b>Under 2 years of service</b> 3.372 hours per pay period 88 hours per year.	<b>2 to 4 years of service:</b> 4.904 hours per pay period 128 hours per year.	<b>4 or years of service:</b> 6.744 hours per pay period 176 hours per year.
Appointed Staff & 12-month faculty	<b>Any years of service</b> 6.744 hours per pay period 176 hours per year.		
Post-doctoral Scholars	<b>Under 2 years of service:</b> 10 days per year.	<b>2 to 4 years of service:</b> 15 days per year.	

## Rules to remember

- Vacation is accrued on up to 40 hours worked per week.
- Faculty are not eligible for vacation unless they are on a 12 month a year contract.
- Classified, appointed staff and 12-month faculty can carry forward up to 320 hours unused vacation into the next calendar year. Vacation in excess of the maximum is forfeited.
- Post-Doctoral scholars are not eligible to carry forward vacation into the next calendar year.
- When you leave the university, on your final paycheck you will be paid out for up to one year of accrued vacation.







## SICK TIME

Regular employees earn paid sick time on their hours worked, holiday pay, paid compensatory time, approved vacation, and sick pay. Sick time does not accrue when you are in an unpaid status or use leave without pay.

- If you work 40 hours a week, you accrue 3.68 per hours per pay period.
- If you work less than 40 hours a week you accrue a prorated amount of sick time based on 0.045977 hour for each hour worked.

Review the [Sick Time Policy](#).

### Rules to remember

- Sick time is accrued on up to 40 hours paid a week.
- Accrued sick time carries forward without any limit total accumulate.
- Sick time is not paid out when you leave the university unless you retire from NAU and are eligible for the Retiree Accumulated Sick Leave Program (RASL). Visit the [Retiring from NAU](#) webpage for more information.

## MONITORING SICK AND VACATION BALANCES

It is important to monitor your paid time off (sick, vacation and compensatory time if eligible) balances. You can view your current balances on your timesheet in LOUIE Self-Service.

- Log into LOUIE with your NAU credentials
- On the HR Home Page select the **'Time Reporting'** tile.
- Click on the **'Leave\Compensatory Time'** tab on the lower part of the page.
- To view your balance, click the icon under **'View Detail'** for the plan.

*Note: The 'Recorded Balance' includes all submitted requests including those in the future.*

## COMMUNITY ENGAGEMENT TIME

Staff can use up to 16 hours a calendar year of paid time to volunteer in their communities. This program encourages NAU staff (administrators, classified staff, and service professionals) to take part in projects that support the communities in which we live and serve.

### Rules to remember

- 16 hours granted each calendar year and do not carryover.
- Must be used to assist a community service organization outside the university.
- Community Engagement Time must be used during regularly scheduled work time.
- Use of Community Engagement Time is approved by your supervisor.
- Unused hours are not paid out when you leave the university.

**Questions??** Review the [Community Engagement Time FAQs](#)

## BEREAVEMENT

Regular employees may request up to three consecutive paid working days for the death of a covered family member. Two additional paid working days may be granted for out of state funeral arrangements or services.

Supervisors may authorize the use of additional sick time for employees who are unable to work due to grief incurred by death of a family member. Covered family members include:

- child (natural, step, adopted, foster, in-laws
- spouse
- parent or parent-in-law (natural, step, adoptive, surrogate)
- brother or brother-in-law
- sister or sister-in-law
- grandparent
- grandchild
- person who is a permanent member of the employee's established household

For family members not listed above, three consecutive sick days may be used to attend or arrange funeral services. Two additional sick days may be granted for out of state funeral services.

Review the [Administrative Leave](#) policy for more details on bereavement leave.

# LEAVES OF ABSENCE



A leave of absence (LOA) provides you approved time away from work for a variety of reasons. Unless taking a planned vacation, employees should request a LOA if they need to spend five or more consecutive days away from work.

*If not on an approved leave of absence, time away from work could be considered an unauthorized absence.*

## REASONS FOR A LOA

Eligible employees may request a LOA for reasons including:

- the employee's health condition
- to care for a spouse, parent, or dependent child
- birth or bonding with a child
- military service and training
- bone marrow or organ donation
- personal reasons including education

Review ['Summary of NAU's Leave of Absence Policies.'](#)

## FAMILY MEDICAL LEAVE

Family Medical Leave (FMLA) is available to eligible employees who may need to take time away from work due to personal illness, family illness or other qualified family matters. An eligible employee may request a total of twelve weeks of FMLA during any 12-month period.

*You may be eligible to request a FMLA leave if you:*

- have worked for the university for a continuous period of not less than one year, and
- have worked at least 1,250 hours in the prior 12-month period.

Review your [FMLA Rights and Responsibilities](#)

## HOW TO REQUEST A LOA

To request a leave of absence complete the online [Leave of Absence Request form](#). Human Resources will evaluate your request and notify you if you are eligible for a FMLA or approved time off under another type of leave of absence.

### Rules to remember

- Whenever possible you should request a leave of absence at least 30 days in advance. If the leave of absence is unplanned you should follow your department's call-in procedure.
- You should talk to your supervisor about your request so your department can plan for your time away from work.
- Be sure to provide your supervisor and Human Resources your contact information.
- You need to response to inquiries from your supervisor and Human Resources promptly.
- Human Resources will communicate to you through your work email. If you need to use another type of communication please inform your leave advisor.

## INCOME REPLACEMENT

Most LOAs provide approved **unpaid** time away from work, but there are several ways for an employee to replace some or all of their normal income while on a LOA.

- **Paid Time Off:** Sick, vacation and compensatory time if eligible.
- **Disability Payments:** Short-term and long-term disability.
- **Workers Compensation:** Workers Compensation benefits.
- **Compassionate Transfer of Leave:** Donated Leave. [Review policy](#) for details.

## REPORTING TIME AWAY FROM WORK

All time away from work should be reported on your LOUIE timesheet.

- You should use the specific time "LOA" reporting codes when on a leave of absence.
- If you do not have enough paid time off to cover your standard hours for any pay period, you should report leave without pay.

# PARENTAL LEAVE

NAU offers both paid and unpaid Parental Leave to support you with approved time away from work for birth, adoption or placement of a child (foster care or legal guardianship).



## Eligibility

Regular benefit eligible employees can request up to 12 weeks approved time away from work for Birth and Bonding which includes adoption and placement of a child. Time off is also provided for stillbirth and miscarriage.

**Paid:** Regular benefit eligible employees with at least one year of service and have worked at least 1,250 hours in the previous twelve months can request up to 12 weeks of approved **paid time off**.

**Unpaid:** Regular employees with less than one year of service and/or have worked less than 1,250 hours in the previous 12 months can request up to 12 weeks of approved **unpaid time off**.

## Rules to remember

- Family Medical Leave runs concurrently with paid parental leave.
- If both parents work for NAU, both parents are eligible for 12-weeks of parental leave.
- Employees are limited to one occurrence in a 12-month period as of the date of birth or event.
- Parental Leave is taken continuously or if approved by the department, as a reduced schedule or intermittently.

## HOW TO REQUEST PARENTAL LEAVE

You request Parental Leave by completing the online [Leave of Absence Request form](#).

## WHEN LEAVE BEGINS

Parental Leave is normally approved to begin on the date of birth or the date of the adoption or placement of your child. If needed, you can request to start your Parental Leave up to two weeks before the anticipated eligible event.

## REPORTING TIME AWAY FROM WORK

All time away from work should be reported on your LOUIE timesheet.

- **Paid:** You will use the 'Paid Parental Leave' time reporting code on your time sheet. You must use paid parental leave before any other forms of paid time off such as sick or vacation.
- **Unpaid:** You should use any accrued paid time off such as sick, vacation or compensatory time. If you do not have enough paid time off to cover your standard hours for any pay period, you should report leave without pay.



## RETURNING TO WORK

In most circumstances you will be returned to your former or essentially equal position. If you are unable to return to work on your expected return to work date you should contact your department and Human Resources as soon as possible.

If you fail to return to work at your full schedule for at least 30 calendar days, you will be required to reimburse the University for the salary and benefits paid on during the Paid Parental Leave period.

**Questions??** Review the [Parental Leave FAQs](#)

# WORK-RELATED ILLNESS & INJURIES

Worker's Compensation insurance is provided through the State of Arizona for employees who experience and work-related illness or injury. If approved, this coverage provides medical and income replacement to employees injured on the job regardless of the circumstances of the illness or injury.

## REPORTING A WORK- RELATED ILLNESS OR INJURY

Both the employee and supervisor have reporting responsibilities.

### Employee Responsibilities


If you experience a work-related illness or injury that is not life or limb threatening, you should:

- Report the injury/illness to your supervisor immediately.
- Call the Employee Injury Call Center at 800-685-2877 to report the incident and speak with a registered nurse.
  - Identify your employer as **The State of Arizona**.
  - Use the **Agency Code of 416** for Northern Arizona University.


### The nurse will:

- Determine if immediate care is needed
- Connect the employee with the appropriate level of care
- Schedule a referral for further intervention
- Follow-up with the employee on the next day to see how they are doing

*Calls can be made 24 hours a day/7 day a week*



**Employee Injury Call Center**  
**800.685.2877**  
Call to speak with a registered nurse  
in the event of a workplace incident or injury.  
**Call 911 for Medical Emergencies**



## SUPERVISOR RESPONSIBILITIES

Within 24 hours of when an employee notifies you of a work-related illness or injury, you should complete the Report of Injury (ROI) form through Louie Department Self Service.

- Sign on to **LOUIE**:
- On the HR Home Page Select '**Manage Department Dashboard**'
- Select '**Manage eForms**'
- Select '**Report of Injury Home Page**'
- Select '**Create a Report of Injury**'
- Click on the '**Work Related Injury Radio Button**'
- Click '**Next**'
- Enter the requested information on each page and then click '**Next**'

**Important:** *If the work-related illness or injury results in an inpatient hospitalization of one or more employees the supervisor should notify human resources immediately at (928)523-2223.*

# TUITION REDUCTION



One of the most valuable benefits the university offers is the tuition reduction benefit.

You, your spouse, and eligible dependents can receive reduced tuition and at any of the three state universities.

## WHO IS ELIGIBLE

- Regular benefit eligible employees
- Official NAU retirees
- Former employees receiving long term disability benefits with 5 years of continuous service
- Designated affiliates
- Spouses and dependents of deceased employees may also be eligible for the benefit.

### Spouse and dependents

Your legally recognized spouse is eligible for the benefit. For your dependent child to be eligible they must be your tax dependent and meet the definition of “child” under IRS §152(f)(1).

- You will need to complete an affidavit confirming your child’s eligibility.
- You may be required to provide proof of eligibility such as a marriage license, birth certificate or tax forms.

## WHAT IS COVERED

The benefit is for tuition only. All students are responsible for course fees, labs, textbook purchases.

Employee	Spouse	Dependent Child
Tuition reduced to \$25 for tuition per semester\term	Tuition reduced to \$25 for tuition per semester\term	Tuition reduced to 25% of in-state tuition amount
Fall\Spring up to 9 credit hours	Fall\Spring up to 9 credit hours	No credit hour limit
Summer\Winter up to 6 credit hours	Summer\Winter up to 6 credit hours	Undergraduate - not taxable
Undergraduate - not taxable	Undergraduate - not taxable	Graduate - Employee taxed on the full value of tuition reduction
Graduate - First \$5,250 in the year NOT taxable. Employee taxed on the value of the tuition reduction over \$5,250 a year	Graduate - Employee taxed on the full value of tuition reduction	

## SUBMITTING YOUR TUITION REDUCTION REQUEST

Each term\semester, active NAU employees and retirees should submit an [e-TRP](#) through an OnBase form. All other NAU associated eligible individuals should contact Human Resources at [hr.contact@nau.edu](mailto:hr.contact@nau.edu) or 928.523.2223 for an application.

### Rules to remember

- You must be an active employee on the first day of semester\term.
- You must submit a e-TRP each semester.
- Each semester\term, the e-TRP form opens 90 days prior to the first day of that semester\term at NAU and it remains open until the last day of that semester\term at NAU.
- The student must be enrolled before the e-TRP can be submitted.
- You will need the student's number to submit the e-TRP.
- If the student adds or drops classes after the e-TRP is processed, the benefit amount will be automatically adjusted.
- If the e-TRP is for your spouse or child, make sure that they are listed as a dependent in Louie Self-Service.
- If the student is attending UA or ASU they will also need to following deadlines at those institutions.

**Have Questions??** Review the [Tuition Reduction Benefit FAQs](#)

# STUDENT LOAN ASSISTANCE

## DO YOU HAVE STUDENT LOANS?

SAVI can help you reduce your monthly student loan payments and apply for loan forgiveness. For more information review the [SAVI Quick Start Guide](#).

## THE PUBLIC SERVICE LOAN FORGIVENESS (PSLF) PROGRAM

The PSLF program is designed to reduce student loan debt for people who work for a public service employer-like NAU!

The program is complex, so NAU partnered with SAVI to help you apply for the PSLF benefit and submit the employer certifications each year.

**SAVI offers two services at no cost.**



### DIY Calculator

Use this calculator to assess your situation and get guidance on the best options available.

Try the [free calculator](#) today to see if you might qualify.

### Essential Concierge Service

Receive help with the PSLF program's ongoing paperwork requirements including annual re-enrollment, employer certifications, and filing for PSLF credits.

NAU pays for this service and SAVI will complete the paperwork. **The \$60 annual fee is taxable.**

## GETTING STARTED

Visit the [SAVI website](#) and follow the path to explore your federal forgiveness options. You'll need several things to use Savi effectively:

- **Your social security number** (format: 123-45-6789)
- **Your tax return** or the first page of your most recent tax transcript. You can request a copy of a tax transcript in about 5 minutes by visiting <https://www.irs.gov/individuals/get-transcript>
- **Logins to any loan servicers** (e.g., Navient, Nelnet, Great Lakes) Your login information includes username or email, password, and anything else required to log into your student loan servicer's website.
- **Your NAU Email address** is needed to enroll in Savi's Essential Concierge Service at no cost.

*If you need help setting up an account, contact the Savi support line at 833-604-1226.*



# BENEFIT ELIGIBILITY CHART & DEFINITIONS

**E - Eligible for benefit** **R - Eligible for benefit if the eligibility rule is met**

**Regular Positions:** FAC – Faculty, APP – Appointed Staff, CLS - Classified Staff & POD – Postdoctoral Scholar

**Other Positions:** PTF- Part-time Faculty, STU – Student, TMP – Temporary & GRD – Graduate Student

## VOLUNTARY BENEFITS

Benefit	FAC	APP	CLS	POD	PTF	STU	TMP	GRD	Eligibility Rule
Dental insurance	E	E	E	E					
Flexible spending accounts	E	E	E	E					
Life insurance	E	E	E	E					
Medical insurance	E	E	E	E	R	R	R	R	Average 30+ hours per week over a measurement period
Short term disability	E	E	E	E					
Vision insurance	E	E	E	E					

## LEAVE BENEFITS

Benefit	FAC	APP	CLS	POD	PTF	STU	TMP	GRD	Eligibility Rule
Administrative leave	E	E	E	E					
Extended medical leave	R	R	R	R					6 months of continuous regular service
Family Medical Leave (FMLA)	R	R	R	R	R	R	R	R	12 months of service & worked 1,250+ hours in the previous 12 months
Military leave	E	E	E	E					
Parental Leave	R	R	R	R					Paid if, 12 months of service & worked 1250+ hours in previous 12 months, else unpaid
Personal leave of absence	R	R	R	R					

## PAID TIME OFF

Benefit	FAC	APP	CLS	POD	PTF	STU	TMP	GRD	Eligibility Rule
Paid holidays	E	E	E	E					
Sick time	E	E	E	E					
Vacation	R	E	E	E					Only Fiscal Year Faculty are eligible for vacation
Community Engagement Time		E	E	E					
Compassionate Transfer of leave	R	E	E	E					Only Fiscal Year Faculty are eligible because they accrue vacation

## RETIREMENT & LONG-TERM DISABILITY

Benefit	FAC	APP	CLS	POD	PTF	STU	TMP	GRD	Eligibility Rule
Arizona State Retirement System	E	E	E		R		R		Work 19 + hours per week for 19+ weeks of the fiscal year
Optional Retirement Plan	E	E			R				Work 19 + hours per week for 19+ weeks of the fiscal year
403b & 457b Retirement Plans	E	E	E	E	E	E	E	E	
Long-term disability	E	E	E	E	R		R		Work 19 + hours per week for 19+ weeks of the fiscal year

## OTHER BENEFITS

Benefit	FAC	APP	CLS	POD	PTF	STU	TMP	GRD	Eligibility Rule
Education Assistance	E	E	E	E					
Employee Assistance and Wellness	E	E	E	E					
Social Security & Medicare	E	E	E	E	E	R	E	R	Student worker are subject to IRS rules***
Unemployment insurance	E	E	E	E	E	E	E	E	
Worker's compensation	E	E	E	E	E	E	E	E	

- Notes**
- **Appointed Staff** includes Academic Professionals, Administrative Faculty, Administrators, Head Coaches and Service Professionals
  - **Graduate Assistants** may qualify for a separate Medical Insurance and Education Assistance (Tuition Reduction) offerings through the Graduate College Information can be found at <https://nau.edu/graduate-college/graduate-assistantships-tuition-waivers/>.
  - Information about the FICA exemption for **student workers** can be found at <https://www.irs.gov/charities-non-profits/student-exception-to-fica-tax>

# DEFINITIONS OF EMPLOYMENT CATEGORIES

Eligibility for benefits is determined by the employee's employment category and the benefit plan's rules. Below are the definitions of the Employment Categories.

**Full time Position:** A position expected to work 40 hours per week.

**Regular Position:** A position expected to work consistently at least three fourths time of a full-time position for ninety days or more and is subject to the Arizona Board of Regents terms and conditions for Academic Professionals, Administrators, Administrative Faculty, Classified Staff, University Staff, Faculty, or Service Professionals. An employee working in a regular position is a regular employee.

The following are regular positions:

- *Faculty (FAC):* A regular position subject to ABOR 6-201.
- *Appointed Staff (APP)*
  - *Service Professional:* A regular position subject to ABOR 6-303.
  - *Administrator:* A regular position subject to ABOR 6-101.
  - *Academic Professional:* A regular position subject to ABOR 6-302.
  - *Administrative Faculty:* A regular position subject to ABOR 6-102 and 6-201.
  - *Head Coach/ Athletic Director:* A regular position subject to ABOR 1001-1003.
- *Classified Staff (CLS):* A regular position subject to general ABOR personnel policies as specified, except for those subject to any other conditions of service (e.g., academic professionals, service professionals etc.).
- *Postdoctoral Scholar (POD):* A regular position subject to ABOR 6-310.

**Other Employment Categories:** The following are not regular positions. Employees in these positions may be eligible for limited benefits if eligibility rules are met:

- *Temporary Position (TMP)*
- *Student Position (STU)*
- *Part time Faculty (PTF)*
- *Graduate Assistant (GRD)*

# HOW TO ENROLL IN BENEFITS

## Classified Employees



### BENEFIT WEBSITE & ORIENTATION VIDEOS

Everything you will need to understand and utilize your NAU benefits can be found on the [NAU Benefits website](#). Here you will find information, resources, documents, videos, links, and important notices.

[Benefit Orientation videos](#) - This series of videos is designed for employees who are new to NAU, but they can also help current employees understand the plans they elected.

As a new classified staff employee, you need to enroll in voluntary benefits and set up your account with ASRS. Also, you may enroll in either both Supplemental Retirement Plans.

## VOLUNTARY BENEFITS

You are eligible to enroll in voluntary benefits that include medical, dental, vision, flexible spending accounts, life insurance and short-term disability. Learn about your [voluntary benefit options](#).

## HOW TO ENROLL IN YOUR VOLUNTARY BENEFITS

1. Sign on to **Louie** with your NAU credentials.
2. On the **HR Home Page**, select the **'Benefits'** Tile.
3. Select **'Benefits Enrollment'**.
4. Click **'Select'** for the event displayed.
5. Click **'Edit'** on each benefit to enroll/change your election.
6. *Your per pay period cost will be listed for each benefit.*
7. Click **'Save and Continue'** when your enrollment is completed.
8. Authorize your enrollments by clicking **'Submit'**.

**You have 31 days from your hire date to enroll in your voluntary benefits.**

**If you do not enroll, all benefits except basic life will be waived.**

## HEALTH CARE ID CARDS

Your enrollment information will be sent to the vendor on the date your benefits are effective.

- It will take several days before your enrollment will show on the provider's eligibility portal.
- Once on the portal, you are able to register for an account with the vendor and print a temporary ID Card.
- The vendor will then mail your ID card to your home address within 2 weeks.
- Visit the ['Your Benefit Contacts'](#) webpage for the provider's website address and customer service phone number.

### Rules to remember

- Your coverage is effective the first day of the pay period after a completed enrollment. View the current [payroll schedule](#) to determine your coverage effective date.
- **Dual enrollment is not allowed!** You cannot be enrolled both as an employee on your plan and as a spouse or dependent child on another employee's plan with the Arizona Department of Administration (ADOA).
- Your next opportunity to make changes to your benefits will be during Open Enrollment unless you experience a [Qualified Life Event \(QLE\)](#) such as birth of a child or marriage.
- **Keep your personal information updated** - Benefit vendors are provided your home address, preferred phone and work email address.

# PRIMARY RETIREMENT

You are automatically enrolled in the Arizona State Retirement System (ASRS) as your primary retirement plan. Both you and NAU contribute to ASRS.

**ASRS** contributions will begin effective:

- *New Members*: the first day of the pay period following 183 days of continuous service.
- *Current Members*: at your date of hire if you have an active retirement account.
- *Forfeited Members*: at your date of hire if you forfeited your account less than two years ago.

# SETTING UP YOUR MYASRS ACCOUNT

For your contributions to be applied correctly you need to set up your myASRS account. You will use your myASRS account to track your contributions, designate your beneficiary and estimate your retirement benefit.



- Visit [myASRS online registration](#)
  - Provide the information requested
  - Enrollment Code: **4UQ00059**
  - Select '**Northern Arizona University**' from the drop-down list
  - Follow the instructions provided
- For help, call ASRS at (800) 621-3778*

# SUPPLEMENTAL RETIREMENT PLANS

To save extra money for retirement you can enroll in either of NAU’s Supplemental Retirement plans. NAU does not match your contributions. Learn about NAU’s [Supplemental Retirement Plans](#).

403b Tax-Deferred Annuity Plan	457 Deferred Compensation Plan
Fidelity is the administrator and Fidelity and TIAA are the investment providers.  You can enroll or make changes any time at <a href="#">netbenefits</a> through Fidelity.	Nationwide Retirement Solutions is the administer and investment provider.  You can enroll or make changes at any time by contacting Randall Neis, Retirement Specialist (480) 213-4157.

**Questions??** [Review the New to NAU FAQs.](#)

# HOW TO ENROLL IN NAU BENEFITS

## Faculty & Appointed Staff



### BENEFIT WEBSITE & ORIENTATION VIDEOS

Everything you will need to understand and utilize your NAU benefits can be found on the [NAU Benefits website](#). Here you will find information, resources, documents, videos, links and important notices.

[Benefit Orientation videos](#) - This series of videos is designed for employees who are new to NAU, but they can also help current employees understand the plans they elected.

As a new faculty member or appointed staff, you need to enroll in voluntary benefits and select your Retirement Plan. Also, you may enroll in either both of Supplemental Retirement Plans.

### VOLUNTARY BENEFITS

You are eligible to enroll in voluntary benefits that include medical, dental, vision, flexible spending accounts, life insurance and short-term disability. Learn about your [voluntary benefit options](#).

### HOW TO ENROLL IN YOUR VOLUNTARY BENEFITS

1. Sign on to [Louie](#) with your NAU credentials.
2. On the **HR Home Page**, select the '**Benefits**' Tile.
3. Select '**Benefits Enrollment**'.
4. Click '**Select**' for the event displayed.
5. Click '**Edit**' on each benefit to enroll/change your election.
6. *Your per pay period cost will be listed for each benefit.*
7. Click '**Save and Continue**' when your enrollment is completed.
8. Authorize your enrollments by clicking '**Submit**'.

**You have 31 days from your hire date to enroll in your voluntary benefits.**

**If you do not enroll, all benefits except basic life will be waived.**

### HEALTH CARE ID CARDS

Your enrollment information will be sent to the vendor on the date your benefits are effective.

- It will take several days before your enrollment will show on the provider's eligibility portal.
- Once on the portal, you are able to register for an account with the vendor and print a temporary ID Card.
- The vendor will then mail your ID card to your home address within 2 weeks.
- Visit the '[Your Benefit Contacts](#)' webpage for the provider's website address and customer service phone number.

### Rules to remember

- Your coverage is effective the first day of the pay period after a completed enrollment. View the current [payroll schedule](#) to determine your coverage effective date.
- **Dual enrollment is not allowed!** You cannot be enrolled both as an employee on your plan and as a spouse or dependent child on another employee's plan with the Arizona Department of Administration (ADOA).
- Your next opportunity to make changes to your benefits will be during Open Enrollment unless you experience a [Qualified Life Event \(QLE\)](#) such as birth of a child or marriage.
- **Keep your personal information updated** - Benefit vendors are provided your home address, preferred phone and work email address.



# PRIMARY RETIREMENT

Both you and NAU contribute to your primary retirement plan. You are offered the choice of Arizona State Retirement System (ASRS) or the Optional Retirement Plan (ORP).

- **If you enroll in the ORP** your contributions will begin the first day of the pay period following your completed enrollment.
- **If you enroll or are defaulted into ASRS** your contributions will begin:
  - *New Members:* The first day of the pay period following 183 days of continuous service.
  - *Current Members:* Your date of hire, if you have an active retirement account.
  - *Forfeited Members:* Your date of hire, if you forfeited your account less than two years ago.

Learn about your [Primary Retirement Plan](#) options.

## HOW TO MAKE YOUR PRIMARY RETIREMENT ELECTION

You have 30 days to make your election. Once enrolled you cannot change your Primary Retirement enrollment unless your eligibility changes. *For example, if you are a Faculty or Appointed Staff employee and move to Classified Staff.*

Follow these 2 steps to make your retirement election.

1. **Make your election.**  
Use the [online retirement election form](#).
2. **Set up your account.**  
Once you make your retirement election you will receive a confirmation email with instructions on how to set up your retirement account.

**You have 30 days from your hire date to make your retirement election.**

**If you do not make an election, you will be enrolled in ASRS.**

### If you select the ORP

After you set up your account, you will be prompted to make your investment elections. If you do not make an investment election, you will be invested in the ORP's Qualified Default Investment Alternative – The T Rowe Price Target Retirement Date Funds.

## SUPPLEMENTAL RETIREMENT PLANS

To save extra money for retirement you can enroll in either of NAU's Supplemental Retirement plans. NAU does not match your contributions. Learn about NAU's [Supplemental Retirement Plans](#).

403b Tax-Deferred Annuity Plan	457 Deferred Compensation Plan
Fidelity is the administrator and Fidelity and TIAA are the investment providers.	Nationwide Retirement Solutions is the administer and investment provider.
You can enroll or make changes any time at <a href="#">netbenefits</a> through Fidelity.	You can enroll or make changes at any time by contacting Randall Neis, Retirement Specialist (480) 213-4157.

**Questions??** [Review the New to NAU FAQs.](#)

# 2024 VOLUNTARY BENEFIT PREMIUMS

## MEDICAL - Per pay period premium

	Employee Only	Employee + Adult	Employee + Child	Family
NAU PPO	\$55.34	\$150.63	\$107.59	\$223.54
NAU HDHP\HSA	\$5.54	\$21.23	\$16.66	\$47.12
- NAU HSA Contribution	\$31.54	\$63.08	\$63.08	\$63.08
State of AZ TCP	\$26.17	\$71.49	\$57.30	\$121.61
State of AZ HDHP\HSA	\$10.15	\$30.46	\$25.89	\$56.35
- NAU HSA Contribution	\$27.70	\$55.38	\$55.38	\$55.38

## DENTAL & VISION - Per pay period premium

	Employee Only	Employee + Adult	Employee + Child	Family
Delta Dental	\$14.30	\$30.33	\$23.34	\$48.26
UHC Solstice	\$1.64	\$3.29	\$3.08	\$5.46
Avesis Advantage Vision	\$1.72	\$5.70	\$5.65	\$7.11

## SUPPLEMENT LIFE - Monthly rate per \$1,000 of coverage

	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
NAU - The Hartford	\$0.048	\$0.060	\$0.085	\$0.097	\$0.108	\$0.157	\$0.241	\$0.363	\$0.544	\$0.724	\$1.151
State of AZ - MetLife	\$0.060	\$0.060	\$0.068	\$0.075	\$0.121	\$0.158	\$0.249	\$0.355	\$0.626	\$0.626	\$0.981

Premium calculation example for an employee age 47 who is enrolling in \$50,000 of coverage

# of 1,000 of Coverage

$$50,000 / 1000 = 50$$

#1,000 X Rate

$$50 \times \$0.157 = \$7.85$$

Monthly Premium X 12 months / 26 pay periods

$$(\$7.85 \times 12) / 26 = \$3.62$$

## DEPENDENT LIFE – Per pay period premium

	\$2,000	\$4,000	\$5,000	\$6,000	\$10,000	\$12,000	\$15,000	\$50,000
NAU - The Hartford			\$1.32		\$2.64			
State of AZ - Securian	\$0.43	\$0.87		\$1.30	\$2.17	\$2.60	\$3.25	\$10.85

## SHORT TERM DISABILITY (STD) \* - Monthly rate per \$100 of coverage

NAU – Hartford: \$.77      State of AZ – MetLife: \$.316

Premium calculation example for an employee enrolled in Unum STD with a covered monthly salary of \$5,000.

# of 100 of monthly salary

$$5,000 / 100 = 50$$

#100 \* Rate

$$50 \times \$0.77 = \$35.75$$

Monthly Premium X 12 months / 26 pay periods

$$(\$35.75 \times 12) / 26 = \$16.50$$

# 2024 VOLUNTARY BENEFIT PREMIUMS

Pre-payment Amounts collected January 12, 2024 through May 17, 2024

## MEDICAL - Per pay period premium

	Employee Only	Employee + Adult	Employee + Child	Family
<b>NAU PPO</b>	\$84.00	\$228.63	\$163.31	\$339.31
<b>NAU HDHP/HSA</b>	\$9.42	\$36.09	\$28.32	\$80.11
- HSA Contribution	\$27.70	\$55.38	\$55.38	\$55.38
<b>State of AZ Triple Choice Plan</b>	\$44.50	\$121.54	\$97.42	\$206.74
<b>State of AZ HDHP/HSA</b>	\$17.26	\$51.78	\$44.02	\$95.80
- NAU HSA Contribution	\$27.70	\$55.38	\$55.38	\$55.38

## DENTAL & VISION - Per pay period premium

	Employee Only	Employee + Adult	Employee + Child	Family
<b>Delta Dental</b>	\$24.31	\$51.56	\$39.67	\$82.04
<b>UHC Solstice</b>	\$2.79	\$5.58	\$5.23	\$9.29
<b>Avesis Advantage Vision</b>	\$2.92	\$9.70	\$9.60	\$12.08

## SUPPLEMENT LIFE - Monthly rate per \$1,000 of coverage

	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
<b>NAU - The Hartford</b>	\$0.082	\$0.102	\$0.145	\$0.165	\$0.184	\$0.267	\$0.410	\$0.617	\$0.925	\$1.231	\$1.957
<b>State of AZ - MetLife</b>	\$0.102	\$0.102	\$0.116	\$0.128	\$0.206	\$0.269	\$0.423	\$0.604	\$1.064	\$1.064	\$1.668

Premium calculation example for an employee age 47 who is enrolling in \$50,000 of coverage

**# of 1,000 of Coverage**  
50,000 / 1000 = 50

**#1,000 X Rate**  
50 X \$0.27 = \$13.35

**Monthly Premium X 12 months / 26 pay periods**  
(\$13.35 X 12) / 26 = \$6.16

## DEPENDENT LIFE – Per pay period premium

	\$2,000	\$4,000	\$5,000	\$6,000	\$10,000	\$12,000	\$15,000	\$50,000
<b>NAU - The Hartford</b>			2.24		\$4.49			
<b>State of AZ - Securian</b>	\$0.74	\$1.48		\$2.21	\$3.69	\$4.43	\$5.53	\$18.454

## SHORT TERM DISABILITY (STD) \* - Monthly rate per \$100 of coverage

NAU – Hartford: \$.77      State of AZ – MetLife: \$.316

Premium calculation example for an employee enrolled in Unum STD with a covered monthly salary of \$5,000.

**# of 100 of monthly salary**  
5,000 / 100 = 20

**#100 \* Rate**  
20 X \$.77 = \$15.40

**Monthly Premium X 12 months / 26 pay periods**  
(\$15.40 x 12) / 26 = \$7.12

\*Premiums not pre-collected

# YOUR BENEFIT CONTACTS

## NAU

### Human Resources - Benefits

Website: [nau.edu/human-resources](http://nau.edu/human-resources)

Email: [nauhrbenefits@nau.edu](mailto:nauhrbenefits@nau.edu)

Phone: (928) 523-2223 Fax: (928) 523-7486

## HEALTH CARE

**NAU - BCBSAZ** Statewide/National PPO #0002

**OptumRX** - Prescriptions

**State of AZ - United Health Care** #705963

**State of AZ - Blue Cross Blue Shield** #30855

**MedImpact RX** PCN: 28914 RX Bin: 003585

**Delta Dental** # 77777-0000

**UnitedHealthcare (UHC) Solstice** - S800B

**Avesis** # 11001-2178

## LIFE AND DISABILITY

**The Hartford** - NAU Life 805644

**Securian** - State of AZ Life

**Unum** - NAU STD # 4980

**MetLife** - State of AZ STD/LTD

**Broadspire** - ASRS LTD

## TAX SAVING ACCOUNTS

**HealthEquity** – NAU HSA

**Optum Bank** – State of AZ HSA

**ASI Flex**

## RETIREMENT

**Fidelity - ORP & 403(b) Plans**

- Ryan Barton, Planning a Guidance Consultant

**TIAA - ORP & 403(b) Plans**

- Donn Fitch, Planning a Guidance Consultant

**Nationwide – 457(b)**

- Randall Neis, Retirement Specialist

**CAPTRUST Financial Advisors**

**Arizona State Retirement System**

**Public Safety Personnel Retirement System**

## OTHER BENEFITS

**Student Loan Management - SAVI**

**Wellness - Virgin Pulse**

## STATE OF AZ (ADOA)

### ADOA Benefits Services Division - Benefit Options

Website: <https://benefitoptions.az.gov/>

Email: [benefitsissues@azdoa.gov](mailto:benefitsissues@azdoa.gov)

Phone: (602) 542-5008 or (800) 304-3687 Fax: (602) 542-4744

Website	Phone
<a href="http://azblue.com">azblue.com</a>	(800) 423-6484
N/A	(866) 325-1794
<a href="http://whyuhc.com/stateofaz">whyuhc.com/stateofaz</a>	(800) 896-1067
<a href="http://azblue.com/stateofaz">azblue.com/stateofaz</a>	(866) 287-1980
<a href="https://medimpact.com/plan/adoa">https://medimpact.com/plan/adoa</a>	(888) 648-6769
<a href="https://www.deltadentalaz.com/">https://www.deltadentalaz.com/</a>	(866) 978-2839
<a href="http://www.smilestateofaz.com/">http://www.smilestateofaz.com/</a>	(800) 968-7366
<a href="https://www.avesis.com/arizona">https://www.avesis.com/arizona</a>	(888) 759-9772

Website	Phone
N/A	(800) 882-8395
<a href="http://lifebenefits.com/plandesign/arizona">lifebenefits.com/plandesign/arizona</a>	(833) 745-5517
<a href="#">Unum Website</a>	(800) 799-4455
<a href="http://metlife.com/stateofarizona/">metlife.com/stateofarizona/</a> <a href="#">MetLife Claims website</a>	(866) 264-5144
<a href="http://azasrs.gov/content/long-term-disability">azasrs.gov/content/long-term-disability</a>	(877) 232-0596

Website	Phone
<a href="https://www.healthequity.com/">https://www.healthequity.com/</a>	(866) 346-5800
<a href="https://www.optumbank.com/">https://www.optumbank.com/</a>	(866) 610-4839
<a href="http://www.asiflex.com/">http://www.asiflex.com/</a>	(800) 659-3035

Website	Phone
<a href="http://nb.fidelity.com/public/nb/nau/home">nb.fidelity.com/public/nb/nau/home</a>	(800) 343-0860
<a href="mailto:ryan.barton@fmr.com">ryan.barton@fmr.com</a>	(480) 322-9743
<a href="https://www.tiaa.org/public/tcm/arizona">https://www.tiaa.org/public/tcm/arizona</a>	(800) 842-2252
<a href="mailto:dfitch@tiaa.org">dfitch@tiaa.org</a>	(480) 350-3209
<a href="https://www.arizonadc.com/">https://www.arizonadc.com/</a>	(602) 568-7179
<a href="mailto:neisr1@nationwide.com">neisr1@nationwide.com</a>	(480) 213-4157
<a href="http://captrustadvice.com">captrustadvice.com</a>	(800) 967-9948
<a href="http://azasrs.gov">azasrs.gov</a>	(800) 621-3778
<a href="http://psprs.com">psprs.com</a>	(877) 928-5575

Website	Phone
<a href="http://nau.bysavi.com/">nau.bysavi.com/</a>	(833) 604-1226
<a href="http://member.virginpulse.com">member.virginpulse.com</a>	(844) 984-1776

# Plan Documents and Legal Notices

If you participate or enroll in NAU or Benefit Options Plans, you are entitled to the following plan documents and legal notices as summarized below. You can find additional information on the [Benefits Legal Notices web page](#).

## HEALTH INSURANCE MARKETPLACE COVERAGE

Key parts of the healthcare law allow you a way to buy health insurance through the Health Insurance Marketplace. Notice provides basic information about the new Marketplace and the Benefit Options health coverage is available.

## SUMMARY OF BENEFITS & COVERAGE (SBC) AND UNIFORM GLOSSARY

As part of the Affordable Care Act, the federal government announced new rules regarding the disclosure of the Summary of Benefits and Coverage (SBC) and Uniform Glossary. These regulations require group health plans and health insurance issuers that offer coverage to provide access to the SBC and Uniform Glossary.

## SUMMARY PLAN DESCRIPTION (SPD)

The SPD, or Plan Document, is a summary of important benefit features of your plan. The SPD may be revised at any time for Plan clarification purposes.

## INSURANCE CERTIFICATES AND POLICIES

Provides information on specific benefit coverage and limitations.

## HEALTH INSURANCE PORTABILITY & ACCOUNTABILITY ACT

This notice protects the privacy of individually identifiable health information and establishes who can use the personal health information and how it can be used.

## MEDICARE NOTICE OF CREDITABLE COVERAGE

This notice has information about the prescription drug coverage through the Benefit Options program for participants with Medicare. It explains the options you have under Medicare prescription drug coverage (Medicare Part D) and can help you decide whether you want to enroll.

## CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA) GENERAL COVERAGE NOTICE

Notice of the Arizona Benefit Options Program COBRA Coverage. This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan.

*Updated 10/2023*

## PATIENT PROTECTION & AFFORDABLE CARE ACT (PPACA)

Notices of the Arizona Benefit Options Program about PPACA.

## HIPAA SPECIAL ENROLLMENT RIGHTS NOTICE

This notice provides information regarding special enrollment. You may be able to enroll in health plan without waiting for the next open enrollment period if you request a QLE change within 31 days of an event for loss of other coverage or birth, adoption or placement for adoption. Also, you may enroll if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage.

## WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA)

This notice describes mandated benefits for mastectomy-related services and informs individuals that services are available for such treatment and services, including reconstructive surgery, prosthesis, and lymphedema treatment, and explains how to obtain a detailed description of the mastectomy-related benefits under the Plan.

## 1996 NEWBORNS' & MOTHERS' HEALTH PROTECTION ACT

This notice provides that health plans and issuers may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child for prescribing a length of stay not more than 48 hours (or 96 hours). The plan may not require that a provider obtain authorization from the Plan for prescribing the minimum length of stay.

## WELLNESS PROGRAM

This notice requires employers who offer wellness programs and collect employee health information to inform employees what information will be collected, how it will be used, who will receive it, and what will be done to keep it confidential.