

BENEFITS

2023 NAU Benefit Overview

NAU offers a comprehensive benefit package including Medical, Dental, Vision, Life and Disability Insurance, Retirement, Paid Time Off and Educational Assistance. **Newly eligible employees can enroll in healthcare coverage on or after their hire date. Healthcare coverage is not effective on an employee's hire date, it is effective the first day of the pay period following a completed enrollment.**

Medical – In-Network Benefits

	Employee Cost Per Pay	In-Network Deductible	Co-Insurance	Out-of-Pocket Maximum	Office Visits	Prescription 30-day
NAU PPO ■ BCBSAZ	Employee - \$49.41 Employee + Adult - \$134.49 Employee + Child - \$96.06 Family - \$199.59	Individual \$300 Family \$600	15% after deductible	Individual \$1,000 Family \$2,000	Preventive, Campus Health & Mental Health \$0 Primary Care \$30 Specialist \$50	Tier 1 - \$15 ¹ Tier 2 - \$30 ¹ Tier 3 - \$50 ¹ Tier 4 - \$90 ¹
NAU HDHP\HSA ■ BCBSAZ	Employee - \$5.54 Employee + Adult - \$21.23 Employee + Child - \$16.66 Family - \$47.12 <i>NAU annual HSA contribution \$720/ employee \$1,440 family</i>	Individual \$1,500 Family \$3,000	10% after deductible	Individual \$2,000 Family \$4,000	Preventive \$0 Primary Care 10% Mental Health 10% Specialist 10%	<i>After deductible¹</i> Tier 1 - \$10 Tier 2 - \$25 Tier 3 - \$45 Tier 4 - \$85
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 Mental Health \$20 Specialist \$40	Generic \$15 Preferred \$40 Non-Preferred \$60
State of AZ High HDHP\HSA ■ BCBSAZ ■ UHC	Employee - \$10.15 Employee + Adult - \$30.46 Employee + Child - \$25.89 Family - \$56.35 <i>NAU annual HSA contribution \$720 employee / \$1,440 family</i>	Individual \$1,500 Family \$3,000	10% after deductible	Individual \$3,500 Family \$7,000	Preventive \$0 Primary Care 10% Mental Health 10% Specialist 10%	<i>After deductible¹</i> Generic \$15 Preferred \$40 Non-Preferred \$60

¹ Deductible waived for certain [preventive medications](#)

Dental – In-Network Benefits

	Employee Cost Per Pay	Deductible	Annual Maximum	Co-insurance	Orthodontia
State of AZ PPO ■ 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	Routine - 0% deductible waived Basic - 20% after deductible Major - 50% after deductible	\$1,500 per individual – life time benefit
State of AZ HMO ¹ ■ UHC Solstice S800B Dental	Employee - \$1.64 Employee + Adult - \$3.29 Employee + Child - \$3.08 Family - \$5.46	None	None	Benefits are based on a schedule.	

¹ Limited network and not available in all states

Vision – In-Network

	Employee Cost Per Pay	Eye Exam ¹	Lens ¹	Lens Tints & Coatings	Frames and Contacts ¹	Lasik/PRK
State of AZ Vision ■ 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>Target Optical additional \$25 frame allowance</i>	\$750 Lifetime allowance

¹ Benefits are once a plan year

Supplemental Life Insurance

	Individual Coverage		Dependent Coverage
	Newly Eligible	Open Enrollment	
NAU Life Insurance <ul style="list-style-type: none"> The Hartford 	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 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>Must enroll in individual coverage to elect dependent coverage.</i>
State of AZ Life Insurance <ul style="list-style-type: none"> Securian 	You may purchase coverage in increments of \$5,000. Up to three times your annual salary or \$500,000 whichever is lessor.	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>To elect \$50,000, you must enroll in at least \$35,000 of individual coverage.</i>

Short Term Disability

	Coverage Amount	Waiting Period	Coordination with Paid Time Off	Additional Benefits
NAU Short Term Disability <ul style="list-style-type: none"> Unum 	70% of base pay. Can choose from three maximum weekly benefit amounts: \$750, \$1,500 or \$2,000	30 day waiting period. Waived for outpatient surgery or if hospitalized for 24+ hours. <i>If elected during Open Enrollment a pre-existing condition will apply</i>	Can use accrued sick and vacation time or paid parental leave to supplement your weekly benefit.	Includes a \$30,000 AD&D and \$5,000 term life
State of AZ Short Term Disability <ul style="list-style-type: none"> MetLife 	66.66% of base pay \$897.43 maximum weekly benefit	<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. <i>Note: Includes a return-to-work incentive</i>	None

Flexible Spending Accounts

	Annual Maximum	Eligible Expenses Examples	Ineligible Expenses Examples	How Expenses are Reimbursed
Health Care	\$3,050 \$610 Rollover	<ul style="list-style-type: none"> Copays, deductibles & coinsurance Eyeglasses, exam fees, contact lenses and solution Most over the counter medications 	<ul style="list-style-type: none"> Premiums for medical and dental plans Long Term Care Expenses 	You may use your full annual election as of your effective date before the full amount is deposited to your account
Dependent/Day Care	\$5,000 per family 2 ½ month grace period	<ul style="list-style-type: none"> Services provided by a licensed day care facility or facility with six or more children Babysitting services while working 	<ul style="list-style-type: none"> Private school tuition including kindergarten Babysitting when you are not working 	You can only use up to the current balance in your account

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

- Wellness Incentive:** You can participate in the Health Impact Program (HIP) and earn up to a \$300 annual incentive.
- 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 and your family eligible for reduced tuition at NAU, UArizona & ASU.

This document contains a high-level comparison of the benefits offered but does not contain all plan information.

Details on benefit plans offered by NAU can be found at <https://in.nau.edu/Human-Resources/Benefits/>.

Contact Human Resources with questions at nauhrbenefits@nau.edu or call 928.523.2223.