

BENEFITS

2023 Summary of NAU Open Enrollment Changes

There are a few changes to some of the existing benefit plans you are offered.

- **NAU HDHP\HSA:** Plan deductible will be increasing to the new IRS minimums, but there are no other plan changes. The employee contributions will remain the same for the third straight year.
 - *NAU will increase their annual HSA contribution to \$720 for employee and \$1,440 for family*
- **NAU BCBSAZ PPO:** There are several plan changes and depending on the coverage level, per pay employee premiums will increase between \$5.09 and \$20.58.
- **Health Care Savings Accounts (HSA):** The maximum HSA annual contribution amounts will increase to new IRS maximums.
 - Individual contributions will increase from \$3,650 to \$3,850.
 - Family contributions will increase from \$7,300 to \$7,750.
 - The annual catch-up amount for employees 55 or older will remain \$1,000
- **Flexible Spending Accounts (FSA):** The maximum annual contribution for the Health Care FSA will increase from \$2,750 to \$3,050. The maximum rollover amount will increase from \$550 to \$610.
- **Pre-Paid Dental\DHMO:** United Health Care (UHC) will be replacing CIGNA Dental as the provider for the State of Arizona's prepaid dental plan.

More Information

You can find more details on these changes listed above on the next pages. For more information about Open Enrollment go to the [Open Enrollment web page](#). If you have questions, contact Human Resources at nauhrbenefits@nau.edu or call 928.523.2223.

NAU BCBSAZ High Deductible Health Plan with a Health Care Savings Account (HDHP\HSA)

- The plan deductibles will be increasing to the new IRS minimum amounts
- The employee premiums will remain the same for the third straight year
- NAU's contributions to the Health Care Savings account will be increasing!

	Current	January 1, 2023
Deductibles	<ul style="list-style-type: none">▪ In-Network: \$1,400 single/\$2,800 family▪ Out-of-Network: \$2,800 single/\$5,600 family	<ul style="list-style-type: none">▪ In-Network: \$1,500 single / \$3,000 family▪ Out-of-Network: \$3,000 single / \$6,000 family
NAU HSA Contribution	<ul style="list-style-type: none">▪ Employee: \$600 annually/ \$23.08 per pay▪ Family: \$1,200 annually /\$46.16 per pay	<ul style="list-style-type: none">▪ Employee: \$720 annually/ \$27.69 per pay▪ Family: \$1,440 annually /\$53.38 per pay

NAU BCBSAZ PPO

For the last two years BCBSAZ has not increased the premiums for the NAU BCBSAZ PPO. This year due to increased claims and inflation, BCBSAZ has increased the premium for the PPO. NAU will be covering more than half of the increased premium. Depending on the coverage level, per pay employee premiums will increase between \$5.09 and \$20.58.

Plan Changes

	Current		January 1, 2023	
Deductibles	<ul style="list-style-type: none"> In-Network: \$250 individual/\$500 family Out-of-Network: \$550 individual/ \$1,100 family 		<ul style="list-style-type: none"> <i>In-Network</i>: \$300 individual/\$600 family <i>Out-of-Network</i>: \$600 individual/\$1,200 family 	
Urgent Care	<ul style="list-style-type: none"> In-Network: \$50 Copay after deductible; Out-of-Network: 50% Coinsurance + balance bill 		<ul style="list-style-type: none"> <i>In-Network</i>: \$75 Copay after deductible <i>Out-of-Network</i>: 50% Coinsurance + balance bill 	
Pharmacy Copays	<u>Retail – 30 days</u>		<u>Retail – 30 days</u>	
	<u>Mail Order -90 days</u>		<u>Mail Order – 90 days</u>	
	Tier 1 \$10 Tier 2 \$25 Tier 3 \$45 Tier 4 \$85	Tier 1 \$10 Tier 2 \$25 Tier 3 \$135 Tier 4 \$255	Tier 1 \$15 Tier 2 \$30 Tier 3 \$50 Tier 4 \$90	Tier 1 \$15 Tier 2 \$30 Tier 3 \$150 Tier 4 \$270

61-90 day In-Network Retail Prescriptions

Members who obtain up to a 90-day supply of covered maintenance medications at an in-network retail pharmacy (keep in mind that not all medications are available for more than a 30- or 60-day supply) will pay a copay of two and a half times the applicable copay for a 30-day supply for a 61- to 90-day supply of maintenance medication.

Review the [BCBSAZ Medical Plan Change Document](#)

2023 NAU BCBSAZ PPO Employee Premiums

	Current	2023	Premium Change
Employee Only	\$44.32	\$49.41	\$5.09
Employee + Adult	\$120.62	\$134.49	\$13.87
Employee + Child	\$86.16	\$96.06	\$9.90
Family	\$179.01	\$199.59	\$20.58

State of Arizona Medical Plans

There are no plan changes to the State of Arizona’s Triple Choice Plan or High Deductible Health Plan with a Health Care Savings Account and employee premiums and NAU’s HSA contributions will remain the same.

Mail Order Prescription Provider

Effective December 9, 2022, MedImpact, the prescription provider for the State of AZ medical plans, is changing their direct mail order program provider to Birdi. Members who are enrolled in a State of AZ medical plan and who use the mail order prescription program will receive additional communication.

Summary of Benefits and Coverage (SBC)

For more information on what is covered under each medical plan NAU offers, review the plan's SBC.

NAU

- NAU HDHP/HSA [English](#) [Spanish](#)
- NAU PPO [English](#) [Spanish](#)

State of AZ

- HDHP/HSA [English](#) [Spanish](#)
- Triple Choice Plan(TCP) [English](#) [Spanish](#)

2023 Per Pay Medical Premiums

	Coverage Level	Employee	Health Savings
NAU PPO ▪ BCBSAZ	Employee	\$49.41	N/A
	Employee + Adult	\$134.49	N/A
	Employee + Child	\$96.06	N/A
	Family	\$199.59	N/A
NAU High Deductible Health Plan\ Health Care Savings Account ▪ BCBSAZ	Employee	\$5.54	\$27.70
	Employee + Adult	\$21.23	\$55.38
	Employee + Child	\$16.66	\$55.38
	Family	\$47.12	\$55.38
State Triple Choice Plan ▪ BCBSAZ ▪ UHC	Employee	\$26.17	N/A
	Employee + Adult	\$71.49	N/A
	Employee + Child	\$57.30	N/A
	Family	\$121.61	N/A
State High Deductible Health Plan\ Health Care Savings Account ▪ BCBSAZ ▪ UHC	Employee	\$10.15	\$27.70
	Employee + Adult	\$30.46	\$55.38
	Employee + Child	\$25.89	\$55.38
	Family	\$56.35	\$55.38

Wellness Program – Health Impact Program (HIP)



Starting January 1, 2023, all employees will be eligible to participate in the State of Arizona Health Impact Program (HIP) through Virgin Pulse, a leader in the wellness industry. Employees will have the opportunity to earn up to a \$300 annual cash incentive. All employees, spouses and dependents are eligible to participate in the HIP program, but only employees are eligible for an incentive.

For more details, review the [NAU HIP Program Guide](#).

HealthyU Program

Employees who participated in the HealthyU Program and earned an incentive during 2022 will receive their payment in February 2023. This will be the last incentive paid from the HealthyU program.

Look for more information from Employee Health and Wellness (EAW)

State of Arizona Dental and Vision Plans

Pre-Paid Dental\DHMO

UnitedHealthcare (UHC) Solstice - S800B will replace CIGNA as the provider for the State of AZ Pre-Paid Dental\DHMO Plan. The premiums remain the same. You can find out which dentists are in the UHC Dental network by going to www.smilestateofaz.com or calling customer service at 844-208-0223.

Like CIGNA, there are a **limited** number of dentists in UHC's Solstice Northern Arizona network, and it is not available in all states. The plan is not available in the following states: AL, AK, AR, DE, GU, HI, IA, ME, MS, MT, NE, NH, ND, PR, RI, SD, USVI, VT, WV, and WY.

States in red and underlined were covered under the CIGNA network but are not covered under the UHC's network.

[Review the UHC Solstice Dental Plan - S800B Schedule of Benefits](#)

[How to find a UHC Solstice Dental Plan Provider](#)

If you are currently enrolled in CIGNA Dental HMO, you will automatically be transferred to the UHC Solstice Dental Plan - S800B unless you change your dental selection during Open Enrollment.

Dental PPO

Delta Dental remains the provider for dental PPO. Also, there are no plan changes and employee premiums remain the same.

Vision PPO

Avesis remains the provider for the vision PPO plan. Also, there are no plan changes and employee premiums remain the same.

2023 Dental and Vision Premiums

	Coverage Level	Employee	NAU
State PPO Dental <ul style="list-style-type: none">Delta Dental Premier	Employee	\$14.30	\$2.29
	Employee + Adult	\$30.33	\$4.58
	Employee + Child	\$23.34	\$4.58
	Family	\$48.26	\$6.32
State DHMO Dental <ul style="list-style-type: none">The UHC Solstice	Employee	\$1.64	\$2.29
	Employee + Adult	\$3.29	\$4.58
	Employee + Child	\$3.08	\$4.58
	Family	\$5.46	\$6.32
State PPO Vision <ul style="list-style-type: none">Avesis Advantage	Employee	\$1.72	
	Employee + Adult	\$5.70	
	Employee + Child	\$5.65	
	Family	\$7.11	

Supplemental and Dependent Life Insurance

The Hartford and Securian remain the providers for the supplement and dependent life insurance plans. There are no plan changes and employee premiums remain the same. You may enroll in both the NAU – Hartford Plans and the State of AZ – Securian plans.

During open enrollment you may add, increase\decrease or waive coverage.

- **NAU - Hartford:** If not enrolled, you may only enroll in 1-times your annual salary. If enrolled, you can increase from 1 to 2 times your annual salary or 2 to 3 times your annual salary. *Remember to enroll in dependent life insurance you will need to be enrolled in supplemental life insurance through the Hartford for yourself.*
- **State of AZ - Securian:** You may enroll in supplemental life insurance in increments of \$5,000 up to \$20,000 annually. *Remember to elect \$50,000 dependent life coverage, you must be enrolled in at least \$35,000 supplemental life for yourself.*

Short Term Disability (STD)

The Unum and Met Life will remain the providers for the for the short-term disability plans. There are no plan changes, and employee premiums remain the same.

During open enrollment you add coverage, change plans, or waive coverage.

- **NAU – Unum:** You could be subject to a pre-existing condition if during open enrollment you enroll in Unum STD after waiving STD coverage or change STD plans from the State of AZ - MetLife to the NAU - Unum. Unum offers three options with different weekly benefit maximums: A - \$750, B - \$1,000 and C- \$1,500. During open enrollment, you may change your coverage option if you need more or less coverage.
- **State of AZ - Met Life:** Your waiting period before benefits begin will be 60 days not 30 days, if during open enrollment you enroll in MetLife STD after waiving coverage or change plans STD plans from NAU – Unum to State of AZ MetLife.