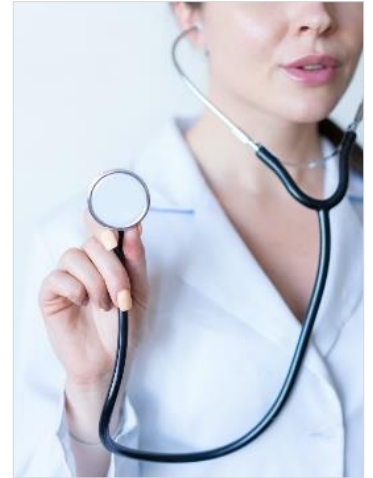


2025 ADOA RETIRE MEDICAL PLANS

NAU Retirees can choose from two medical plans through ADOA including the NAU BCBSAZ PPO. 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)	State of AZ Triple Choice Plan (TCP)
<p>Highest premium but lowest out-of-pocket maximum</p> <p>BCBSAZ Network</p> <p>Copay <u>before</u> deductible for prescriptions</p> <p>No deductible or copay for Campus Health Services or mental health office visits</p> <p>Copay or coinsurance <u>after</u> deductible for most other services</p> <p>Eligible for a Health Care FSA but not an HSA.</p>	<p>Low premium, but highest out-of-pocket maximum</p> <p>Choice of the UHC or BCBSAZ Network</p> <p>3 network tiers</p> <ul style="list-style-type: none"> • Tier 1 - Preferred – lowest deductible • Tier 2 - In-Network • Tier 3 - Out-of-Network <p>Copay <u>before</u> deductible for prescriptions.</p> <p>No cost at Campus Health <u>after</u> deductible</p> <p>Copay or coinsurance <u>after</u> deductible for most other services</p> <p>Eligible for a Health FSA but not an HSA.</p>

FINDING MEDICAL PROVIDERS

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

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

2025 MEDICAL IN-NETWORK BENEFIT COMPARISON

	NAU PPO	State of AZ Triple Choice Plan (TCP)
Network	BCBSAZ	BCBSAZ or UHC
Deductible		
<i>Individual</i>	\$450	Tier 1 - \$200 Tier 2 - \$1,000
<i>Family</i>	\$900	Tier 1 - \$400 Tier 2 - \$2,000
Out-of-Pocket Maximum		
<i>Individual</i>	\$1,000	Tier 1 & 2 - \$7,350
<i>Family</i>	\$2,000	Tier 1 & 2 - \$14,700
Coinsurance	20% ¹	0% ¹
Office Visit – per visit		
<i>Preventive Care</i>	\$0	\$0
<i>Campus Health</i>	\$0	\$20 ¹
<i>Mental Health</i>	\$0	\$20 ¹
<i>Primary Care</i>	\$35 ¹	\$20 ¹
<i>Specialist</i>	\$55 ¹	\$40 ¹

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

PRESCRIPTION COVERAGE

	NAU PPO Plans ¹ Optum - RX	State of AZ TCP ¹ MedImpact
Retail		
<i>1 copay for each</i>	Tier 1 - \$20 Tier 2 - \$35	Generic - \$15
<i>30-day supply</i>	Tier 3 - \$55 Tier 4 - \$95	Preferred - \$40
		Non-Preferred - \$60
Mail Order		
<i>Up to 90-day supply</i>	Tier 1 - \$20 Tier 2 - \$35	Generic - \$37.50
	Tier 3 - \$165 Tier 4 - \$285	Preferred - \$100
		Non-Preferred - \$150

¹ Copay before deductible

2025 MONTHLY PREMIUMS

	NAU BCBSAZ	Triple Choice
Without Medicare		
Retiree	\$1,014.01	\$708.53
Retiree + One	\$2,028.01	\$1,657.21
Family	\$2,839.37	\$2,233.12
With Medicare		
Retiree	\$825.51	\$528.11
Retiree + One (both with Medicare)	\$1,651.03	\$1,049.05
Retiree + One (one with Medicare)	\$1,839.54	\$1,223.49
Family (at least two with Medicare)	\$2,269.48	\$1,393.16

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.