

# GUIDE TO RETIRING FROM NAU

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*This guide is not intended to be used as a certificate of coverage or a plan document, but a summary of the benefits offered to NAU retirees. Retiree benefits offered by NAU are subject to change.*

# RETIRING FROM NAU

**Congratulations on your upcoming retirement!** This guide is designed to help you with the important decisions you need make to retire from NAU.

To be considered an official NAU retiree, an individual must:

- Be at least fifty (50) years of age (with exceptions for PSPRS participants);
- Have completed five (5) years of continuous, benefits-eligible employment in the Arizona University System (or approved leave of absence or long-term disability) immediately preceding retirement; and
- Within 30 days of your last day worked, start receiving a distribution from one of the following State recognized retirement programs: Arizona State Retirement System (ASRS), Optional Retirement Plan (ORP) or Public Safety Personnel Retirement System (PSPRS).
- Have not been terminated for cause by the University.

## RETIREMENT DATE

When you are selecting your retirement date you will need to consider many things such as:

- Your age & service with your retirement plan
- Your service with NAU
- Your contract end date
- Medicare eligibility
- When you start Social Security benefits

It is helpful if you provide your department as much notice as possible once you have selected your retirement date, but at least 30 days is requested.

### Retirement Dates

Classified Appointed Staff	Tenured Faculty	Non-Tenured Faculty
Day following your last day worked.	Day following the last day of your contract or the last working day of the fiscal year.	Day following the last day of your contract.

## RETIRING FROM NAU WORKSHOPS

If you are thinking of retiring in the next year, you should plan to attend a Retiring from NAU workshop. In this workshop, benefit advisors will walk you through the steps to retiring from NAU. They will cover the benefits offered to retirees and the forms that need to be completed.

Visit [‘Retiring from NAU’](#) for information on upcoming sessions.

## INDIVIDUAL RETIREMENT COUNSELING SESSION

Once you have selected your retirement date, you can schedule your individual retirement counseling session with a benefit advisor in person or virtually. During your counseling session you will learn about:

- The steps to retire from NAU.
- The paperwork to be completed.
- Benefits available to NAU retirees.
- Details of the Retiree Accumulated Sick Leave (RASL) Program.

To schedule your pre-retirement counseling session, you will contact your retirement advisor:

### **Faculty & Appointed Staff**

Angelica Doan  
928-523-1307  
Angelica.Doan@nau.edu

### **Classified Staff**

Iris Price  
928-523-7143  
Iris.Price@nau.edu

### **Tips for scheduling your counseling session**

- Attend at least one Retiring from NAU workshop before scheduling your counseling session.
- Employees retiring in the next six months are given priority in scheduling appointments, so be sure to schedule your appointments no later than 6 weeks before your retirement date.
- Invite your spouse, partner, friend, or other family member they are welcome to attend the session with you.

# RETIREMENT CHECKLIST

There is a lot to do when you are retiring, use this checklist can help your keep track of what you have done and what you still need to do.

## RETIREMENT DATE

- Contact Human Resources at (928) 523-2223 for counseling appointment, six months before your retirement date.
- Notify your department in writing of your retirement date.

## HEALTH CARE

- Elect your Health Care Coverage** (medical dental & vision) for retirement.
  - Medicare: Visit [Social Security Administration website](#) or call (800) 772-1213
  - Submit enrollment form to ADOA and/or enroll in an ASRS plan through your myASRS account.
  - Other Coverage: Enroll in other health care coverage through a broker or health care exchange.

## RETIREMENT INCOME

- You need to begin receiving a benefit from a State of Arizona Retirement Plan within 31 days of your last day worked to be eligible for ADOA, ABOR and the Retiree Accumulated Sick Leave Program (RASL).
  - **Social Security Administration:** (800) 772-1213 or [www.ssa.gov](http://www.ssa.gov).
  - **Arizona State Retirement System (ASRS):** Phoenix Area: (602) 240-2000 or Outside Phoenix (800) 621 - 3778 or <https://www.azasrs.gov/>
  - **Public Safety Personnel Retirement System:** (602) 255-5575 or <https://www.psprs.com/>
  - **Fidelity:** Ryan Barton (480) 322-9743 or [Ryan.Barton@fmr.com](mailto:Ryan.Barton@fmr.com)
  - **TIAA:** Heather Coleman (480) 350-3210 or [Heather.Coleman@tiaa.org](mailto:Heather.Coleman@tiaa.org)

## OTHER BENEFITS

- RASL:** If eligible, submit completed RASL application and other required forms to your benefit advisor. Visit the [RASL webpage](#) for more information on the RASL program.

### *Optional*

- Hartford Retiree Life:** Submit completed 'Retiree Life Insurance Enrollment' form to your benefits advisor.
- Continue Life Insurance Coverage:** Submit application to Securian, Hartford, or Unum to port or convert Basic or Supplement Life Insurance within 31 days of retirement.
- Email Service:** Submit the 'NAU Retiree Em Services Application' to retain email access.
- NAU Retirees Association:** Submit completed application with payment for fees to NAURA.

# INCOME IN RETIREMENT

Retirement income can come from several sources, when planning your retirement, you should review all your income sources.

## SOCIAL SECURITY

For most retirees Social Security is a major component of their retirement income plan. Go to [ssa.gov](https://www.ssa.gov) and setup a 'my Social Security' account personalized online services. With your account you will be able to get an estimate of your monthly benefit and find out how to start receiving benefits.

For questions about your Social Security benefit contact the Social Security Administration at 800.772.1213 or <https://www.ssa.gov/>

### Full Retirement Age

'Full Retirement Age', which is based on your date of birth, is when you are eligible to receive your full retirement benefit. You can take a reduced benefit as early as age 62 and you can receive your maximum benefit at age 70. Use the chart below to find out your 'Full Retirement Age'.

Year You Were Born	Your Full Retirement Age
1937 or earlier	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943 – 1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 or later	67

## ARIZONA STATE RETIREMENT SYSTEM (ASRS)

ASRS retirees receive monthly retirement income based on a formula that uses age, years of service, and your final average compensation to determine a pension benefit.

### Normal Retirement

You are eligible for an unreduced benefit once you reach 'Normal Retirement' under the ASRS which is based on when you began participating in ASRS. You can receive a reduced monthly benefit as early as age 50 + 5 years of service.

Membership Date:	Prior to 06/30/2011	07/01/2011 or later
NORMAL	62 + 10 years 65 with any service 80 points – Age + Service = 80	55 + 30 years 60 + 25 years 62 + 10 years 65 with any service
EARLY	Age 50 with 5 years of service	Age 50 with 5 years of service

### Starting your ASRS Benefits

You will apply for your ASRS benefit through your **myASRS** account at <https://www.azasrs.gov/>.

## OPTIONAL RETIREMENT PLAN (ORP)

The ORP provides a retirement income based on the total accumulation of contributions, earnings of the plan, and your investment strategies. If you participate in the ORP then normal retirement is defined as reaching age 65. If you retire early and before age 59 ½, then you may incur tax penalties on any withdraws.

### Phased Retirement

The Phased Retirement Program enables eligible ORP participants to reduce their workload and hours, remain employed for up to three years, and concurrently take distributions from their ORP retirement account(s).

To participate in the phased retirement period, you must:

- be at least 62 years old.
- be fully vested in the ORP.
- enter into a written Phased Retirement Agreement with the University.

If you are eligible, your participation is voluntary, subject to negotiation with an approval by the applicable dean or vice president and established by a binding, written legal agreement.

Your phased retirement agreement must be finalized, approved, and accepted by the University and submitted to Human Resources before the beginning of the employee's next contract period. Please refer to your department Chair and Provost to review any changes to your finalized agreement.

## Starting your ORP benefit

You must contact your investment provider directly to start your retirement income.

	Website	Phone
<b>Fidelity - ORP &amp; 403(b) Plans</b>	<a href="http://nb.fidelity.com/public/nb/nau/home">nb.fidelity.com/public/nb/nau/home</a>	(800) 343-0860
- Ryan Barton, Planning/Guidance Consultant	<a href="mailto:ryan.barton@fmr.com">ryan.barton@fmr.com</a>	(480) 322-9743
<b>TIAA - ORP &amp; 403(b) Plans</b>	<a href="https://www.tiaa.org/public/tcm/arizona">https://www.tiaa.org/public/tcm/arizona</a>	(800) 842-2252
- Heather Coleman, Planning/Guidance Consultant	<a href="mailto:Heather.Coleman@TIAA.org">Heather.Coleman@TIAA.org</a>	(480)350-3210

## PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM

Normal retirement under PSPRS is based on when you began participating in PSPRS:

If you began PSPRS participation prior to January 1, 2012, then normal retirement is defined as:

- The 1st day of the calendar month immediately following the employee's completions of 20 years of service, or
- If the employee is still working the employee's 62nd birthday, if the employee has 15 years of service.

If you began PSPRS participation on or after January 1, 2012, then normal retirement is defined as:

- 1st day of the calendar month immediately following the employee's completions of 25 years of service if the employee is at least 52 ½ years old.

## PSPRS Deferred Retirement Option Program (DROP)

Members are eligible to participate in the DROP program based on when they began participating in PSPRS:

- If you began participating in PSPRS prior to January 1, 2012, then you are eligible to participate in the DROP program once you have reached 20 years of credited service.
- If you began participating in PSPRS on or after January 1, 2012, then you are not eligible to participate in the DROP.

Your Local Board is responsible for working with you to complete your retirement application package. You can find more information about applying for benefits at [Applying for Benefits | PSPRS](#)

# YOUR CURRENT BENEFITS

Your coverage as an active employee will cease at the end of the pay period containing your last day of employment in your regular position.

- Medical, dental, and vision
- Life Insurance
- Flexible Savings Accounts
- Short-term and Long-term Disability Insurance

Review [Health Care End Dates](#) to determine the date health care benefits will end.

## HEALTHCARE

COBRA (Continuation of Benefits Reconciliation Act) allows employees to continue the medical, dental, and vision coverage they were enrolled in as an active employee at the full cost plus a 2% administrative fee. Visit the [COBRA web page](#) for more information on COBRA.

NAU retirees can also enroll in retiree health care through the Arizona Department of Administration (ADOA) and the Arizona State Retirement System (ASRS). You can find more information on your retiree health care options starting on page 12.

## FLEXIBLE SPENDING ACCOUNT

If you currently participate in a Health Care Flexible Spending Account (FSA), your FSA benefits will end, unless you have made special arrangements. Generally, only eligible medical expenses incurred between January 1 and your last day of coverage are reimbursable. You can continue your coverage after retirement through COBRA.

Contact ASI at (800) 659 - 3035 or [asi@asiflex.com](mailto:asi@asiflex.com) for information on your FSA account or to enroll in COBRA for your FSA account.

## LIFE INSURANCE

During the 31 days immediately following the termination of your life insurance coverage, you may elect to continue your current term supplemental life insurance coverage (known as porting), or you may convert it to whole life insurance. Term life insurance provides a death benefit only, while whole life provides cash value.

Providers offer portability and conversion options. Contact your provider for more information on costs.

	The Hartford - NAU	The Hartford-State of AZ	Unum
Policy#	#805644	#715603 Employer's Name: State of Arizona	#96580
Contact Information	(800) 882-8395	(877) 791-1381	(800) 421-0344

**NAU Retiree Life Insurance:** If you are enrolled in Hartford Supplemental Life Insurance at the time of retirement, you can enroll in \$15,000 of term life insurance. You can find more information about Hartford Retiree Life Insurance on page 17.

## DISABILITY

You cannot continue short term or long-term disability coverage into retirement. Your active coverage will end on your last day worked.

## VACATION

If you accrue vacation time, up to one year of unused accrued vacation time will be paid out on the last paycheck. Unused vacation above the maximum will NOT be paid. Any hours above the maximum can be donated to NAU's [Compassionate Transfer of Leave \(CTL\) Program](#) prior to your last check being processed.

## SICK LEAVE

Employees retiring with a minimum of 500 hours accrued sick leave may qualify for the Retiree Accumulated Sick Leave (RASL) program, whereby you can receive partial payment for your unused sick leave hours. You can find details on the RASL program on the next page.

## OTHER PAYROLL DEDUCTIONS

Additional payroll deductions such as A+ Auto, One AZ Credit Union, United Way, NAU Recreation Center/Wall Aquatic Center, or any other payroll deduction will end on the last paycheck. It is your responsibility to contact any vendors to arrange for continuation of payment.

## W-2 FOR FINAL YEAR OF EMPLOYMENT

NAU offers electronic delivery of your W-2. As a past NAU employee without access to Louie, go to [mytaxform.com](http://mytaxform.com) to sign-up for electronic delivery after you retire.

Visit [W-2 and 1095C Information](#), for more information how to sign up for electronic delivery.

If you do not sign up to receive your W-2 electronically, your paper W-2 will be mailed to your current mailing address as listed in LOUIE. If there is no mailing address listed, it will be mailed to the current home address listed in LOUIE.

To check and/or update your address, log in to LOUIE ([www.peoplesoft.nau.edu](http://www.peoplesoft.nau.edu)), and on the HR Home page select 'Profile' and then 'Addresses'

# RETIREE ACCUMULATED SICK LEAVE PROGRAM (RASL)

You are eligible to receive payment for accumulated (unused) sick leave if you meet the following eligibility requirements:

- 500 hours of unused sick leave available for use at the time of separation.
- Begin receiving benefits from a state sponsored retirement plan (ASRS, PSPRS or ORP) that is effective within 31 calendar days after the date of separation from employment (last day worked).
- Submit the required RASL Program application to your benefits advisor within 180 calendar days of the effective date of retirement.

## RASL RULES TO REMEMBER

- You must have 500 or more hours of unused sick time at the time of retirement.
- Hours over 1,500 will be forfeited.
- Maximum benefit is \$30,000.
- Your RASL benefit will be paid to you in three equal installments.
- You must begin receiving benefits from a state sponsored retirement plan (ASRS, PSPRS or ORP) that is effective within 31 calendar days after the date of separation from employment (last day worked).
- You must submit a completed the RASL Program Application to your benefits advisor within 180 days of your last day worked.

## HOW THE BENEFIT IS CALCULATED

The benefit value is calculated by taking the hourly rate of pay on the date of retirement, multiplied by the number of unused sick leave hours at retirement (up to 1,500 hours), multiplied by one of the following percentages:

SICK HOURS	0 up to 499	500 up to 749	750 to up to 999	1,000 up to 1,500
BENEFIT %	Not Eligible	25%	33%	50%

*Hours over 1,500 will be forfeited and the maximum benefit is \$30,000.*

**Example Calculation** - You are a retiree and have met the eligibility requirements for RASL

- You have 1,500 sick leave hours remaining.
- You make \$20 an hour.
- Your estimated RASL payment would be \$15,000.
- $(1,500 \text{ (sick hours)} * 20 \text{ (hourly rate)} * .50 \text{ (% paid)}) = \$15,000$

## PAYMENTS

Your RASL benefit will be paid to you in three equal installments. The first RASL payment is normally issued 90 days after the application packet has been received by the Arizona Department of Administration General Accounting Office (GAO). Subsequent RASL payments are issued on the second and third anniversaries of the first payment.

- The first payment only can be deferred to the retired faculty or staff member's State of Arizona Deferred Compensation 457(b) Plan account with Nationwide Retirement Solutions.
- First payments rolled into a deferred compensation account are subject only to Social Security and Medicare taxes.
- All other payments are subject to Social Security, Medicare, Federal and Arizona taxes.
- RASL payments are mailed directly to retired faculty or staff member's home or if authorized, electronically deposited to their designated bank account(s). RASL is paid out by the GAO not NAU.

## APPLICATION

Your benefits advisor will provide you the forms needed to apply for your RASL benefit. Your application must include the following:

- University RASL Checklist
- Federal and State tax forms
- For direct deposit Voided check or letter from bank
- 457 Deferral Form – optional (send to Nationwide)

You should return your completed application your benefits advisor. Your benefit advisor will complete the employer portion and forward your application to the Arizona Department of Administration, General Accounting Office (GAO).

Visit the [RASL webpage](#) for more information on the RASL program.

# RETIREE HEALTH CARE

Choosing the right health care coverage is one of the most important decisions you need to make at retirement. A few things to consider ...

- Are you eligible for coverage under your spouse's plan?
- Do you plan to spend all of your time in Arizona?
- Are the doctors you see part of the plan?
- Are you eligible for Medicare?
- What monthly premium can you afford?
- Do you need coverage for a dependent?

Retirees of ASRS, ORP or PSPRS may enroll in Medical, Dental and Vision coverage through either Arizona Department of Administration (ADOA) or Arizona State Retirement System (ASRS). To be eligible to enroll in retiree health care, you must begin receiving a retirement income through a state sponsored plan within 31 days of their retirement date.

## MEDICARE

All the plans offered by ADOA and ASRS have Medicare and Non-Medicare rates. You are required to enroll in Medicare Part A & B. Once you are enrolled in Medicare it will become primary. You and your covered dependents should provide ADOA or ASRS with a copy your Medicare card at retirement or as soon as you enroll in Medicare.

### Medicare Basics

Gaining a basic understanding of Medicare can help you choose the retiree medical coverage that is right for you and your dependents. Medicare is health insurance for people who are age 65 or older. There are four basic components of Medicare that help pay for certain health care services. Each component also has certain costs that you may have to pay.

- Part A Hospital Insurance
- Part B Medical Insurance
- Part C Medicare Advantage Plans
- Part D Prescription Drug Coverage

You can also purchase a Medicare supplement insurance or 'Medigap' plan to cover some of the out-of-pocket costs. Plans are offered through private insurance companies. Each standardized plan with the same letter must offer the same basic benefits, but costs vary by company.

### What is a Medicare Advantage Plan?

Medicare Advantage Plans, also known as Medicare Part C, are combination plans managed by private insurance companies approved by Medicare. They typically are a combination of Part A, Part B and sometimes Part D coverage, but must cover medically necessary services. These plans have discretion to assign their own copays, deductibles, and coinsurance.

Visit <https://www.medicare.gov/> to learn more.

# NAU HEALTH CARE OPTIONS

NAU retirees may enroll in health care coverage through the Arizona Department of Administration (ADOA) and the Arizona State Retirement System (ASRS).

## ENROLLING IN COVERAGE

You have three opportunities to enroll or make changes to your retiree health care election. benefits:

- Within 31 days of retirement
- During the annual Open Enrollment period
- Within 31 days of a Qualified Life Event (QLE) such as becoming Medicare eligible or marriage

ADOA and ASRS have separate enrollment process. Your leave advisor will assist you with enrolling in health care when you retire. After retirement you will need to contact ASRS or ADOA to make changes to your health care enrollments.

## PAYING FOR YOUR COVERAGE

If possible, your premium will be deducted from your monthly payment from ASRS. It can take several months for the premium to be deducted from your monthly payment as a result you may owe one or more months of health and/or dental premiums, depending on when the retirement system receives your benefit elections.

You will be sent an invoice if you are an ORP retiree or if your monthly benefit payment from ASRS is less than your healthcare premium.

If enrolling in the ADOA plans and you do not receive a billing notice within 90 days, contact ADOA HR-Benefits at 602-542-5008.

## COBRA COVERAGE

NAU is required by law to mail employees separating from the University who are enrolled in healthcare COBRA (Continuation of Benefits Reconciliation Act) information. You can expect to receive a COBRA packet shortly after your last day of work.

- You will receive COBRA information even if you enrolled in retirement coverage with ADOA or ASRS.
- If you have made an election to continue medical coverage as a retiree, please disregard this packet.
- If you want to enroll in COBRA coverage instead of electing coverage through ADOA or ASRS, you must return the enrollment form to NAU Human Resources by the deadline specified in the letter.

Campus Health Services: Only active employees and non-Medicare retirees can be seen at Campus Health Services.

# COMPARISON OF NAU RETIREE HEALTH CARE OPTIONS

ADOA and ASRS have different plan options, administrative rules, and a separate enrollment process.

	State of AZ	ASRS
Who Can Enroll	NAU Retirees with ASRS, PSPRS or ORP	NAU Retirees with ASRS, PSPRS or ORP
When You Can Enroll/Change	Within 31 days of retirement - Coverage effective first day of the pay period following the last day worked Annual Open Enrollment period Within 31 days of a QLE such as marriage, birth of a child or becoming eligible for Medicare.	Within 31 days of retirement - Coverage effective first of the month after retirement date. Annual Open Enrollment period Within 31 days of a QLE such as marriage, birth of a child or becoming eligible for Medicare.
Enrollment at Retirement	Submit the Benefit Options Retiree/LTD Enrollment Form to ADOA. <b>Special ADOA Rule:</b> <i>If you decline both medical &amp; dental coverage, you will not be able to enroll in ADOA coverage later.</i>	<b>ASRS</b> member enroll through the <a href="#">ASRS</a> website. <b>ORP</b> members enroll on paper enrollment form from ASRS.
Medical Plans Offered	<b>Preferred <a href="#">Provider Organization Plan (PPO)</a></b> – standard copays in-network but deductibles & out-of-pocket maxes depend on provider tier. <i>Only emergency care worldwide</i>	<b>Arizona-wide HMO</b> (in-network only, must have PCP;) or <b>Nationwide PPO</b> (copays in and out of network) <i>Both have worldwide coverage for urgent and emergency care services.</i>
Provider Networks	<b>Preferred <a href="#">Provider Organization Plan (PPO)</a></b> - United Healthcare or Blue Cross Blue Shield	United Healthcare only
Dental Plans Offered	Separate election & premiums Delta Dental PPO or UHC Solstice	Separate election & premiums Delta Dental PPO or Cigna Dental HMO
Vision Coverage	Avesis Vision - Covers eye exam and corrective lenses annually. Separate election & premium	Annual eye exam and corrective lenses included with medical plan.
Premium Subsidy	Yes, for ASRS retirees with 5+ years of service; amount ranges from \$75 - \$260/month	Yes, for ASRS retirees with 5+ years of service; amount ranges from \$75 - \$260/month
Billing	<b>ASRS Retirees</b> – Deducted from pension. Direct bill if premium exceeds the pension amount. <b>ORP Retirees</b> – Direct bill	<b>ASRS Retirees</b> – Deducted from pension. Direct bill if premium exceeds the pension amount. <b>ORP Retirees</b> – Direct bill
Benefit Books	<a href="https://benefitoptions.az.gov/retirees/insurance-retirees">https://benefitoptions.az.gov/retirees/insurance-retirees</a>	<a href="https://www.azasrs.gov/content/health-care">https://www.azasrs.gov/content/health-care</a>
Contact Information	602-542-5008 (Phoenix); 800-304-3687 (Other locations)	520-239-3100 (Tucson); 602-240-2000 (Phoenix); 800-621-3778 (Other locations)

You can find premiums and plan comparisons in the resources section starting on page 21.

# HEALTHCARE PREMIUM BENEFIT

The Healthcare premium benefit through the ASRS helps reduce your monthly health insurance (medical and dental) premiums.

## ELIGIBILITY

If you retire from ASRS or PSPRS with more than 5 years of service, you may be eligible for the healthcare premium benefit from ASRS. ORP retirees are not eligible for the healthcare premium benefit. The healthcare premium benefit is available for retirees enrolled in medical and dental plans through both ASRS and ADOA.

The amount of the benefit to which you are entitled is dependent upon:

- Years of credited service
- Coverage level (single or family coverage)
- Medicare eligibility

	Years of Service	Without Medicare		With Medicare A & B		Combinations	
		Retiree Only	Retiree & Dependents	Retiree Only	Retiree & Dependents	Retiree & Dependents one with Medicare other(s) without	Retiree & Dependents with Medicare others <i>without</i>
ASRS	5.0-5.9	\$75.00	\$130.00	\$50.00	\$85.00	\$107.50	\$107.50
	6.0-6.9	\$90.00	\$156.00	\$60.00	\$102.00	\$129.00	\$129.00
	7.0-7.9	\$105.00	\$182.00	\$70.00	\$119.00	\$150.50	\$150.50
	8.0-8.9	\$120.00	\$208.00	\$80.00	\$136.00	\$170.00	\$170.00
	9.0-9.9	\$135.00	\$234.00	\$90.00	\$153.00	\$193.00	\$193.00
	10.0+	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00
PSPRS	Not applicable	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00

## HOW IT WORKS

Your ASRS/ADOA health insurance premiums will be automatically deducted each month from your ASRS pension payment, if your pension payment amount is greater than the net cost of your insurance premiums. When you retire, Premium Benefit may be delayed for one to three months while your pension is finalized. However, the eligible amount will be reimbursed or adjusted, as applicable, and will be retroactive to the beginning of the coverage.

To find out the exact amount of your premium benefit program and more details on the premium benefit program, contact ASRS or PSPRS.

# OTHER BENEFITS

As an NAU retiree, you are eligible for benefits from the Arizona Board of Regents (ABOR), Hartford Retiree Life Insurance. You can also join the NAU Retiree Association.

## ABOR BENEFITS

NAU retirees are eligible for the following benefits.

- **IT Services:** NAU retirees can choose to continue use of their NAU email as an affiliate. Contact the ITS Solution Center with questions about your password or any other email related questions should be directed to the ITS Solution Center by phone at (928) 523-1511, or toll free at (888) 520-7215.
- **NAU Bookstore:** Retirees receive a discount on most purchases at the NAU bookstore.
- **Recreation/Aquatic Center:** Retirees may continue to receive discounted prices at these NAU facilities.
- **Cline Library:** Retirees retain privileges at NAU's Cline Library.
  - Emeritus faculty retain the same privileges as regular faculty. Visit the [Cline Library Faculty Services at NAU webpage](#) for more information.
  - Non-emeritus faculty, service professionals, classified retirees receive the same privileges as community. Visit the [Cline Library Services for Alumni and Community Users webpage](#) for more information.
- **Educational Aid:** This program allows retirees and eligible dependents to take advantage of educational opportunities at any of the three state universities at reduced tuition rates. Retirees will receive the same tuition benefit they received as employees. Visit the [Employee Tuition Reduction Program webpage](#) for more information about this benefit.

## RETIREE LIFE INSURANCE

If you are enrolled in Hartford Supplemental Life Insurance sponsored by NAU at retirement, you will have the option to elect \$15,000 of Retiree Life Insurance coverage.

- The annual premium for 2026 is \$215. Premiums are subject to change. Coverage is renewed each year with billing notice mailed from ASI.
- To elect coverage, complete the 'Retiree Life Insurance Enrollment Form' and return it to your Benefit Advisor.

## NORTHERN ARIZONA UNIVERSITY RETIREE ASSOCIATION (NAURA)

As an NAU retiree, you are eligible to join NAURA.

- Membership dues are \$30 annually or \$300 for a lifetime membership entitling the retiree to the FLASH newsletter, one annual parking pass and access to entertainment and educational programs.
- If you and your spouse/partner are NAU retirees and each needs an annual parking pass, each retiree must have a lifetime membership OR pay annual dues each year.
- NAURA membership does not guarantee eligibility for all benefits offered.
- NAU retirees must meet all ABOR retirement requirements to receive full benefits.

Visit the [NAURA](#) website to complete your membership.

## Retiree Parking Permit Information

If you have an “employee” permit and are retiring and your existing parking permit was being paid on a payroll deduction, your regular permit will be de-activated. If you paid your parking permit in full, it will expire at the normal end of the academic year parking permit window.

If you plan to join the NAU retiree Association (NAURA), you are eligible for a retiree parking permit.

- The parking permit window for a retiree parking permit aligns with the NAURA year, July 1st – June 30th, instead of the academic year as you’ve been accustomed to during your NAU career.
- If you choose to join the NAURA as a life-time member, you qualify for a permanent parking pass and only one sign up is necessary.
- If you choose to become an annual member, you can join NAURA anytime; however, it’s best to join between June 1 and June 30th to align with the parking permit yearly window (July 1 – June 30) and then renew between June 1 and June 30th each year to avoid any gaps in your retiree parking permit.
- Keep in mind, a retiree parking pass ***must be replaced*** with a purchased employee parking pass if the retiree is working at NAU more than 10 hours per week, teaching more than 3 hours, or enrolling in more than one class.

Once your NAURA membership dues have been paid, you will contact Parking Services to obtain your NAURA retiree parking pass. Visit the [NAURA Parking Permit webpage](#) for more information.

# WORKING AFTER RETIREMENT

Before you retire, please ensure that you understand the NAU return to work policy and the post-retirement employment requirements for your specific retirement plan.

ASRS	PSPRS	ORP
<p>ASRS retirees can return to work at NAU 30 days after their last day worked.</p> <p>Returning to work for another ASRS employer including NAU can affect your monthly benefit payments.</p> <p>Contact ASRS at (800) 621-3778 to determine if there will be an effect on your benefit payments.</p> <p>Visit the <a href="#">ASRS website</a> to learn more about the ASRS return to work rules.</p>	<p>PSPRS retirees can return to work at NAU 60 days after their last day work.</p> <p>Returning to work for another PSPRS employer including NAU can affect your monthly benefit payments.</p> <p>Visit <a href="#">PSPRS website</a> for information of the PSPRS return to work rules.</p>	<p>ORP retirees can return to work at NAU 30 days after their last day work, but under the ORP Plan, you will not be considered as retired if you have an expressed or implied contract (written or verbal) for re-employment at a future date.</p> <p>Review the <a href="#">ORP guide</a> for more information.</p>

# 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

### NAU Retiree Association (NAURA)

P.O. Box 5601

Flagstaff, AZ 86011-5601

<https://in.nau.edu/naura>

## 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

### General Accounting Office - RASL

100 N 15th Ave #320

Phoenix, AZ 85007

## HEALTH CARE

State of AZ - United Health Care #705963

State of AZ - Blue Cross Blue Shield #30855

Prescription Carrier Non-Medicare - *MedImpact*

Prescription Carrier Medicare - *VibrantRX*

Delta Dental # 77777-0000

UnitedHealthcare (UHC) Solstice - S800B

Avesis # 11001-2178

Website	Phone
<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="http://medimpact.com/plan/adoa">medimpact.com/plan/adoa</a> Rx BIN: 003585   Rx PCN: 28914	(888) 648-6769
<a href="http://myvibrantrx.com/stateofaz">myvibrantrx.com/stateofaz</a> Rx BIN: 015574   Rx PCN: ASPROD1	(844) 826-3451
<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

## LIFE AND DISABILITY

The Hartford - NAU Life 805644

The Hartford - State of AZ Life

Unum - NAU STD # 4980

Website	Phone
N/A	(800) 882-8395
<a href="http://bit.ly/azhartford">bit.ly/azhartford</a>	(877) 791-1381
<a href="#">Unum Website</a>	(800) 799-4455

## TAX SAVING ACCOUNTS

HealthEquity – NAU HSA provider

Inspira – State of AZ HSA provider

ASI Flex– NAU FSA provider

Website	Phone
<a href="https://www.healthequity.com/">https://www.healthequity.com/</a>	(866) 346-5800
<a href="https://bit.ly/azinspira">https://bit.ly/azinspira</a>	(833) 419-0316
<a href="http://www.asiflex.com/">http://www.asiflex.com/</a>	(800) 659-3035

## RETIREMENT

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

- Ryan Barton, Planning and Guidance Consultant

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:Heather.Coleman@TIAA.org">Heather.Coleman@TIAA.org</a>	(480) 350-3210
<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

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

- Heather Coleman, Planning and Guidance Consultant

### Nationwide – 457(b)

- Randall Neis, Retirement Specialist

### CAPTRUST Financial Advisors

### Arizona State Retirement System

### Public Safety Personnel Retirement System

## OTHER

### Social Security Administration

2715 S Woodlands Vlg B Flagstaff, AZ 86001

### Northern Arizona Council of Governments – Area Agency on Aging (AAA)

### Crest Insurance

### Perfect Choice Medicare counselors

Adrienne McClellan

Website	Phone
<a href="http://www.ssa.gov/">www.ssa.gov/</a> <a href="http://www.medicare.gov/">www.medicare.gov/</a>	(800) 772-1213
<a href="https://nacog.org/">https://nacog.org/</a>	(928) 213-5215 (877) 521-3500
<a href="https://crestins.com/">https://crestins.com/</a>	(928) 526-5691
<a href="https://perfectchoice.org/">https://perfectchoice.org/</a>	(602) 699-4551

## 2026 ADOA MEDICAL BENEFIT

NAU Retirees can choose to enroll in a medical plan through ADOA. The medical plan includes a nationwide network, prescription coverage, preventive care at no cost and in & out of network coverage.

**Campus Health Services:** Only active employees and non-Medicare retirees can be seen at [Campus Health Services](#).

State of AZ PPO	
<b>Network</b>	BCBSAZ or UHC
<b>Deductible</b>	
<i>Individual</i>	\$0 In Network, \$5,000 Out of Network
<i>Family</i>	\$0 In Network, \$10,000 Out of Network
<b>Out-of-Pocket Maximum</b>	
<i>Individual</i>	\$7,350 In Network, \$8,700 Out of Network
<i>Family</i>	\$14,700 In Network, \$17,400 Out of Network
<b>Coinsurance</b>	0% <sup>1</sup>
<b>Office Visit – per visit</b>	
<i>Preventive Care</i>	\$0
<i>Mental Health</i>	\$25 <sup>1</sup>
<i>Primary Care</i>	\$25 <sup>1</sup>
<i>Specialist</i>	\$45 <sup>2</sup>

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

<sup>2</sup> This includes chiropractor and therapy services.

### Prescription Coverage

State of AZ PPO <sup>1</sup>	
<b>Retail</b>	
<i>21 copay for each</i>	Generic - \$15
<i>30-day supply</i>	Preferred - \$40
	Non-Preferred - \$60
<b>Mail Order</b>	
<i>Up to 90-day supply</i>	Generic - \$30
	Preferred - \$80
	Non-Preferred - \$120

<sup>1</sup> Copay before deductible

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

## 2026 ADOA IN-NETWORK DENTAL BENEFIT COMPARISON

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.

	Delta Dental Plus Premier	UnitedHealthcare Solstice - S800B
Plan Year Deductible	Individual: \$50 Family \$150	None
Annual Maximum	\$2,000 per person	No Dollar Limit
Preventive	\$0 – Deductible waived <sup>2</sup>	\$0 – No Deductible <sup>2</sup>
Fillings	20%	Amalgam: \$16 Resin: \$37
Extractions	20%	Simple: \$35 Surgical: \$105
Periodontal Gingivectomy	20%	\$119, 1-3 teeth; \$180, 4 or more teeth
Oral Surgery	20%	\$25 - \$270
Crowns	50%	\$195 - \$290 + Lab & Material
Denture	50%	\$485 - \$502
Fixed Bridgeworks	50%	\$290 + Lab & Material per Unit
Crown/Bridge Repair	50%	\$80 - \$95
Implant Body	50% <sup>3</sup>	\$795
Orthodontia	50% <sup>4</sup>	\$1,375 - \$2,875

<sup>1</sup> Residents of these states and territories cannot enroll in the DHMO: AK, AL, AR, DE, HI, IA, ID, LA, ME, MS, MT, ND, NE, NH, OK, RI, SD, VT, WV, WY, GU, USVI, and PR

<sup>2</sup> Routine visits, exams, cleanings and fluoride treatments are covered 100% twice per year

Emergency exams are covered at 100% once per year and X-rays (bitewing, periapical) are covered at 100% once per plan year

<sup>3</sup> Subject to the benefit year allowance & lifetime maximum limit of \$1,000 per tooth. Subject to all provisions, terms and conditions of the plan description

<sup>4</sup> Limited to a lifetime maximum of \$1,500 per member

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

## 2026 ADOA VISION COMPARISON

The Avesis Advantage Vision Plan offers both In & out-of-network coverage. Visit the [Avesis website](#) where you can review the network's providers.

### In & Out of Network Benefit Comparison

	In-Network Only	Out-of-Network Only
Examination	\$10 copay	Up to a \$50 reimbursement
Single Vision Lenses	Covered-in-full	Up to \$33 reimbursement
Bifocal	Covered-in-full	Up to \$50 reimbursement
Trifocal	Covered-in-full	Up to \$60 reimbursement
Lenticulars	Covered-in-full	Up to \$110 reimbursement
Progressive Lenses	Uniform discounted fee schedule	Up to \$60 reimbursement
Lens Tints & Coatings	Uniform discounted fee schedule	No benefit
Frames	Covered up to \$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
Contacts - <i>Includes fit, follow-up &amp; materials</i>	10-20% discount and \$150 allowance	Up to \$150 reimbursement
Refractive Laser Surgery	Onetime/lifetime \$750 allowance Provider discount up to 25%	Onetime/lifetime \$750 allowance

# 2026 ADOA RETIREE HEALTH CARE PREMIUMS

## Medical – Monthly Premiums

### Without Medicare *\*Prescription MedImpact*

	Preferred Provider Organization (PPO)
Retiree	\$857.32
Retiree + One	\$2005.22
Family	\$2702.08

### With Medicare *\*Prescription VibrantRX*

	Preferred Provider Organization (PPO)
Retiree	\$639.01
Retiree + One (both with Medicare)	\$1269.35
Retiree + One (one with Medicare)	\$1480.42
Family (at least two with Medicare)	\$1685.72

## Dental – Monthly Premiums

	UHC Solstice S800B DMO	Delta Dental Plus Premier
Retiree	\$8.52	\$35.94
Retiree + Adult	\$17.04	\$75.63
Retiree + Child	\$16.59	\$60.48
Family	\$25.54	\$118.26

## Vision – Annual Premiums

	Avesis
Retiree	\$47.64
Retiree + Adult	\$159.12
Retiree + Child	\$156.84
Family	\$197.76

Visit [NAU Retirees](#) for more information on benefits offered to retirees.

# ASRS 2026 HEALTH CARE PREMIUMS

## Medical - Coverage is provided the United Health Care

### Without Medicare

Plan	Network	Retiree	Family (1 or more)	Family (2 or more)
Choice Premier HMO	Nationwide In-Network Only	\$1,397.00	\$2794.00	\$3,912.00
Choice Value HMO	Nationwide In-Network Only	\$886.00	\$1,772.00	\$2,481.00
Choice Economy HMO	Nationwide In-Network Only	\$660.00	\$1,320.00	\$1,848.00

### Medicare A & B (You and your dependent(s) have Medicare Part A and B)

Plan	Network	Single	Dual	Triple
Group Medicare Advantage HMO	Arizona In-Network Only Coverage	\$131.83	\$263.66	\$395.49
Group Medicare Advantage – PPO	Nationwide In & Out-of-Network	\$234.30	\$468.60	\$702.90

### Combination Plans – One Person with Medicare

Plan	Network	1 with Medicare\ 1 without Medicare	1 with Medicare\ 2+ without Medicare
Group Medicare Advantage - HMO \ Choice Premier	Arizona Only	\$1,528.83	\$2,925.83
Group Medicare Advantage - HMO \ Choice Value	Arizona Only	\$1,017.83	\$1,903.83
Group Medicare Advantage – HMO \ Choice Economy	Arizona Only	\$791.83	\$1,451.83
Group Medicare Advantage - PPO \ Choice Premier	Nationwide	\$1,631.30	\$3,028.30
Group Medicare Advantage - PPO \ Choice Value	Nationwide	\$1,120.30	\$2,006.30
Group Medicare Advantage – PPO \ Choice Economy	Nationwide	\$894.30	\$1,554.30

Additional combination family plans can be found the ASRS website at <https://www.azasrs.gov/content/health-care>

## DENTAL

Plan	Network	Single	Member + 1 dependent	Member +2 dependents or more
Delta Dental High Option Plan	Nationwide	\$38.67	\$77.17	\$109.20
Delta Dental Low Option Plan	Nationwide	\$17.95	\$37.95	\$69.47
Cigna DHMO	Excludes AK, ME, MT, NH, NM, ND, PR, SD, VI, VT and WY	\$10.92	\$17.91	\$27.68

For health care plan information visit the [ASRS Health Care webpage](#)

## 2026 NAU COBRA MONTHLY PREMIUMS

### Medical

	NAU BCBSAZ	NAU HDHP\HSA	State of AZ HDHP\HSA	State of AZ PPO
Individual	\$953.12	\$850.63	\$693.41	\$1,051.50
Individual + Adult	\$2,001.54	\$1,787.22	\$1,458.00	\$2,204.30
Individual + Child	\$1,429.66	\$1,276.36	\$966.30	\$1,457.52
Family	\$2,573.39	\$2,298.07	\$1,673.92	\$2,585.81

### DENTAL


	Delta Dental	UHC Solstice Dental *
Individual	\$36.66	\$8.69
Individual + Adult	\$77.14	\$17.38
Individual + Child	\$61.69	\$16.92
Family	\$120.63	\$26.05

\* Residents of these states/territories cannot enroll in the UHC Solstice DHMO: AK, AL, AR, DE, HI, IA, ID, LA, ME, MS, MT, ND, NE, NH, OK, RI, SD, VT, WV, WY, GU, USVI, AND PR.

### VISION

	Avesis
Individual	\$4.05
Individual + Adult	\$13.53
Individual + Child	\$13.33
Family	\$16.81

Visit [NAU COBRA](#) for more information on COBRA benefits.

	Responsible Executive: <b>Megan Decker, VP and Chief Human Resource Officer</b>	
	Responsible Office: <b>Human Resources</b>	
	Effective Date: <b>07/01/2024</b>	Last Revised: <b>07/01/2024</b>
	Policy Title: <b>Retiring from NAU</b>	

## Definitions

**Primary Retirement Plans:** Retirement plans sponsored by the State of Arizona or the Arizona University System, including the Arizona State Retirement System (ASRS), Optional Retirement Plan (ORP) and Public Safety Personnel Retirement System (PSPRS).

## Policy

### Section I: Retirement Status

To be considered an official NAU retiree, an individual must:

- A. Start receiving a distribution from a Primary Retirement Plan recognized by the State of Arizona within 31 days of the employee’s last day worked.
- B. Be at least fifty (50) years of age (with exceptions for PSPRS participants).
- C. Have completed five (5) years of continuous, benefits-eligible employment in the Arizona University System (including approved leave of absence or long-term disability) immediately preceding retirement.
- D. Have not been terminated for cause by the University.

### Section II: Retirement Date

An employee’s retirement date is based on their employment category.

- A. The retirement date for **classified and appointed staff** will be the day following the employee’s last day worked. Employees must work some portion of their last day unless they are on an approved leave of absence for medical reasons.
- B. The retirement date for **non-tenured faculty** will be the last day of their contract or the mid-point of the academic year. Faculty must work some portion of their last day unless they are on an approved leave of absence for medical reasons.
- C. The retirement date for **tenured faculty or professionals with continuing status** will be the last day of their contract, the mid-point of the academic year or the last working day of the fiscal year. Faculty must work some portion of their last day unless they are on an approved leave of absence for medical reasons.

### Section III: Phased Retirement

A phased retirement program is available to participants of the Optional Retirement Plan with appropriate university approval as outlined in [ABOR Policy 6-602 Optional Retirement Plan](#).

### Section IV: Notice

At least 30 days prior to retirement, employees should submit a written notification of their retirement to their supervisor and departmental business office to arrange for a smooth transition.

### Section V: Tenure and Continuing Status Rights

A tenured faculty member or professional with continuing status irrevocably relinquishes all status rights upon retirement.

### Section VI: NAU Retiree Benefits

Retirees who qualify for NAU Retirement Status have access to the following benefits.

- A. NAU retirees are eligible for retiree **medical, dental, and vision insurance** through the Arizona Department of Administration (ADOA) or ASRS. To enroll in coverage, retirees must complete the ADOA or ASRS enrollment process.
- B. NAU retirees with ASRS and PSPRS are eligible for a **Health Care Insurance Premium Benefit**. The amount of the benefit is based on the retiree's Medicare status, coverage level, and years of service.
- C. The **Retiree Accumulated Sick Leave (RASL) Program** offers eligible NAU retirees the opportunity to receive a partial payment of accumulated (unused) sick leave at retirement. The program is administered by the State of Arizona General Accounting Office.
- D. Additional retiree benefits and discounts are listed on the [NAU Retiree Benefits webpage](#).

### Section VII: Working at NAU After Retirement

NAU retirees may be eligible to return to work at NAU if they have completed the waiting period and have complied with their retirement plan's Return-to-Work rules. It is the employee's responsibility to ensure that they follow their plan's Return-to-Work Rules. A retiree's income and benefits can be affected if they do not follow their plan's Return-to-Work Rules.

- A. **NAU ASRS retirees** must have a 30-day break between retirement and rehire. Retirees must comply with the ASRS Return-to-Work rules which include the submission of a Return-to-Work Form via their [myASRS](#) account.
- B. **NAU ORP retirees** must have a 30-day break between retirement and rehire. Under the ORP there can be no oral, written, or implied agreement to work after retirement made before the retiree's retirement date.
- C. **NAU PSPRS retirees** receiving a benefit must have 60-day break between retirement and rehire.

## Related Information\*

### Arizona Revised Statues

- Arizona State Retirement System [Title 38, Chapter 5, Article 2](#)
- Optional Retirement Plan: [§15-1628](#)
- Retiree Accumulated Sick Leave: [§38-615](#) and [§38-616](#)

### Arizona Board of Regents Policies

- [6-601 Retirement Plans](#)
- [6-602 Optional Retirement Program](#)

### Retirement Plan Documents and Guides

- Arizona State Retirement System: [Website](#)
- Public Safety State Retirement System [Website](#)
- Optional Retirement Plan: [NAU web page](#), [ORP Plan document](#)

### Retiree Health Care

- [Arizona Department of Administration Retiree Health Care](#)
- [Arizona State Retirement System Retiree Health Care](#)
- [ASRS Retiree Health Insurance Benefit webpage](#)
- [NAU Retiree webpage](#)

### Retiree Accumulated Sick Leave Payout (RASL)

- [Forms and Information](#)

## Policy History\*

07/01/2024 – Created to define NAU retirement status, retirement date and rules to return to work at NAU.

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\* Related Information and Policy History are solely for the user's convenience and are not part of the official university policy.