



# NORTHERN ARIZONA UNIVERSITY



## **Benefit Enrollment Guide for Faculty Members & Appointed Staff**

### *Learn how to...*

- register for a benefits orientation
- enroll in voluntary benefits and retirement plans
- document your dependents
- calculate your employee contribution amounts

**Welcome** to the Northern Arizona University benefit program. The benefits you receive from Northern Arizona University are an important part of your total compensation package. Because not everyone has the same needs, the university's benefit program allows you to select the plans and levels of coverage that are right for you and your family.

### Benefits Orientation

The university provides a benefits orientation for employees that are newly eligible for benefit coverage. During the orientation, benefits representatives review the details of the university's benefit programs. You are encouraged to attend a benefits orientation to learn about your benefits.

Go to <https://nau.edu/Human-Resources/Employee-Resources/Register-for-Training/> or call (928) 523-2223 to register for a Benefits Orientation

### Voluntary Benefits

You can enroll in the following benefits:

Health Care	Life and Disability	Spending Accounts
<ul style="list-style-type: none"><li>• Medical</li><li>• Dental</li><li>• Vision</li></ul>	<ul style="list-style-type: none"><li>• Basic Life</li><li>• Supplemental Life</li><li>• Short Term Disability</li><li>• Long Term Disability</li></ul>	<ul style="list-style-type: none"><li>• Health Care</li><li>• Dependent Care</li></ul>



Go to <http://nau.edu/Human-Resources/Benefits/> for more information including plan

### Enrolling in voluntary benefits

You can enroll in voluntary benefits on, or after, your benefit eligible hire date.

- You have 31 days from your date of hire into a benefit eligible position to complete your benefit enrollment.
- If you don't enroll within the 31 days, your benefits will be waived and you will have to wait until the next open enrollment period in the fall or Qualified Life Event

Your benefits will be effective the first of the pay period following your completed enrollment or your benefit eligible hire date whichever is later. Enrollment includes submitting all required forms and supporting documentation and completing the on-line enrollment.

Go to <https://peoplesoft.nau.edu> & login to LOUIE

1. Click on "Self Service."
2. Click on "Benefits"
3. Click on "Benefits Enrollment"
4. Click "Select" for the event displayed
5. Click "Edit" on each benefit to enroll

***You will need your user ID & password to login. Contact ITS at 523-1511 for login assistance.***

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### *Documenting your dependents*

If you elect to cover dependents (child, spouse, etc.) under the university sponsored BCBS medical plan, their enrollment is subject to a documentation review to ensure they meet-eligibility requirements under the plan.

- You will receive an email from HMS Employer Solutions (HMS) in your university email requesting dependent documentation. The sender will be *nau@auditos.com*.
- You must provide the requested documentation to HMS within 25 days.

***If you fail to provide all of the requested documentation to HMS within the 25 days allotted, your dependents will not be eligible for benefits under the university's medical plan.***

### **Primary Retirement Plans**

You are required to enroll in a retirement plan within 30 days of being hired into a benefit eligible position.

Each primary retirement plan includes long term disability coverage. You may enroll in:

- **Arizona State Retirement System (ASRS)** – effective after a 183 waiting period.
- **Optional Retirement Plan (ORP)** – effective as of your hire date.

***If you do not submit an enrollment within 30 days of hire, you will automatically be enrolled in ASRS. This enrollment is irrevocable and cannot be changed for the duration of your employment***

### *Enroll in the Arizona State Retirement System*

To finalize your enrollment in the ASRS, follow the instructions below:

1. Go to [http://hr.nau.edu/benefits/asrs\\_info](http://hr.nau.edu/benefits/asrs_info)
2. After reading the information, scroll down to the bottom of the page and click on **'Make your primary retirement plan election'** the link to take you to the enrollment process.
3. Follow the instructions as given.
4. Input NAU code: **4UQ00059** and click **'Enter'**
5. Change employer to: **Northern Arizona University** and click **'Enter'**
- 6.
7. Complete all required fields (\*) with your personal information.
8. Click **'Confirm'** and **'Send to Employer'**
9. After your account is created by the ASRS, you will receive a confirmation email.

*After a few weeks you will receive an email confirming your account has been created confirmation email.*

### *Enroll in the Optional Retirement Plan*

- 1.
2. Go to <http://nau.edu/Human-Resources/Benefits/Retirement/Primary-Plans/>.
3. Scroll to the bottom of the page, and click on the ‘**Ready-to-enroll**’ link.
4. Log in.
5. Click on the ‘**Optional Retirement Plan**’.
6. Click ‘**Continue.**’
7. Select which ORP investment company you want to elect (**TIAA-CREF** or **Fidelity**).
8. Click on your vendor and you will be transferred to their website.
9. Click on the link to set up an account with the selected vendor.
10. You will be taken to that vendor website to enroll and make your investment election.
11. When your enrollment is completed a confirmation page will appear.
12. Record the confirmation number to enter later.
13. Click ‘**Continue.**’
14. Disclose if you are vested with a previous institution or with the elected vendor:
  - If Yes, then then enter the required information and click ‘**Continue.**’
  - If No, click ‘**Continue.**’
15. The ORP Authorization and Acknowledgement Statement will appear.
16. Review this statement to make sure it is accurate.
17. Click ‘**Submit my ORP elections to HR**’.

### **Supplemental Retirement Plans**

You are eligible to enroll in the university’s voluntary supplemental retirement plans. These plans allow you to save extra money for retirement. You pay no federal or state income taxes on the amount you contribute. Income taxes are paid only when the money is distributed (usually after retirement). The university does not match your contributions. The university offers two types of supplemental retirement plans:

- 403b Tax-Deferred Annuity Plan
- 457 Deferred Compensation Plan

### ***Enrolling in supplemental retirement plans***

To enroll in a supplemental retirement plan, contact the plan vendor of your choice to set up an account. Vendor contacts are found at: <http://nau.edu/Human-Resources/Benefits/Retirement/Supplemental/>.

### **Questions**

If you have questions about this process, please contact the HR Benefits Team at 928-523-2223 or at [HR.Contact@nau.edu](mailto:HR.Contact@nau.edu).

# NAU 2015 Employee Per Pay Period Benefit Contributions

## Medical Coverage

### Preferred Provider Organization (PPO)

In a PPO, you receive the highest benefit when you use providers included in the plan's 'Preferred' network (In-Network). You may use providers not in the plan's 'Preferred' network (Out-of Network), but your out of pocket expenses will be greater.

Sponsor\Network	Coverage Level	Per Pay Period Amount		
		You Pay	NAU Pays	Total
NAU • BCBSAZ	Single	\$25.02	\$269.33	\$294.35
	Employee + 1	\$70.64	\$518.06	\$588.70
	Family	\$123.63	\$700.55	\$824.18
State of Arizona • Aetna • BCBSAZ • United Health Care	Single	\$71.54	\$342.00	\$413.54
	Employee + Child	\$152.77	\$667.85	\$820.62
	Employee +Adult	\$161.54	\$695.08	\$856.62
	Family	\$224.31	\$890.31	\$1,114.62

### Exclusive Provider Organization (EPO)

To receive any benefit under an EPO, you need to use providers included in the plan's 'Exclusive' network (In-Network). Services received from providers not in the plan's 'Exclusive' network (Out-of Network) are not covered.

Sponsor\Network	Coverage Level	Per Pay Period Amount		
		You Pay	NAU Pays	Total
State of Arizona • Aetna • BCBSAZ • CIGNA • United Health Care	Single	\$18.46	\$253.85	\$272.31
	Employee + Child	\$46.62	\$497.54	\$544.16
	Employee +Adult	\$54.92	\$522.92	\$577.84
	Family	\$102.00	\$648.46	\$750.46

### High Deductible Health Plan (HDHP) and Health Savings Account (HSA)

- **HDHP** - This plan has a high deductible, which is the amount you pay out of pocket before you receive any benefit.
- **HSA** - Pre-tax contributions are made by both you & NAU into an account from which you can pay for out-of-pocket expenses.

Sponsor\Network	Coverage Level	Per Pay Period Amount		
		You Pay	NAU Pays	Total
State of Arizona • Aetna (HDHP)	Single	\$12.00	\$232.15	\$244.15
	Employee + Child	\$37.38	\$450.92	\$488.30
	Employee +Adult	\$47.08	\$466.15	\$513.23
	Family	\$89.08	\$583.85	\$672.93

**Employer Contributions:** NAU contributes \$27.70 for employee only and \$55.39 for all other levels per pay period. You may choose to also contribute to this account up to the annual maximum.

## Dental Coverage

### *Dental Preferred Provider Organization (PPO)*

In a dental PPO, you receive the highest benefit when you use providers included in the plan's 'Preferred' network (In-Network). You may use providers not in the plan's 'Preferred' network (Out-of Network), but your out of pocket expenses will be greater.

Sponsor\Network	Coverage Level	Per Pay Period Amount		
		<i>You Pay</i>	<i>NAU Pays</i>	<i>Total</i>
<b>State of Arizona</b> <ul style="list-style-type: none"> <li><i>Delta Dental Premier</i></li> </ul>	Single	<b>\$14.30</b>	\$2.29	\$16.59
	Employee + Child	<b>\$23.34</b>	\$4.58	\$27.92
	Employee +Adult	<b>\$30.33</b>	\$4.58	\$34.91
	Family	<b>\$48.26</b>	\$6.32	\$54.58

### *Dental Health Maintenance Organization (DHMO)*

To receive any benefit under a DHMO, you need to use providers included in the plan's 'Exclusive' network (In-Network) of providers. Services received from providers not the plan's 'Exclusive' network (Out-of Network) are not covered.

Sponsor\Network	Coverage Level	Per Pay Period Amount		
		<i>You Pay</i>	<i>NAU Pays</i>	<i>Total</i>
<b>State of Arizona</b> <ul style="list-style-type: none"> <li><i>Total Dental Administrators</i></li> </ul>	Single	<b>\$1.86</b>	\$2.29	\$4.15
	Employee + Child	<b>\$3.50</b>	\$4.58	\$8.08
	Employee +Adult	<b>\$3.72</b>	\$4.58	\$8.30
	Family	<b>\$6.12</b>	\$6.32	\$12.44

## Vision Coverage

### *Vision Preferred Provider Network (PPO)*

In a vision PPO, you receive the highest benefit when you use providers included in the plan's 'Preferred' network (In-Network). You may use providers not in the plan's 'Preferred' network (Out-of Network), but your out of pocket expenses will be greater.

Sponsor\Network	Coverage Level	Amount You Pay Per Pay Period
<b>State of Arizona</b> <ul style="list-style-type: none"> <li><i>Avesis Advantage</i></li> </ul>	Single	<b>\$1.84</b>
	Employee + Child	<b>\$5.89</b>
	Employee +Adult	<b>\$5.97</b>
	Family	<b>\$7.43</b>

### *Vision Discount Program*

*If you do not enroll in the Avesis Advantage option you will be automatically enrolled in the Avesis Discount Program at no cost to you.* This program provides substantial discounts on vision exams and corrective materials received from providers that are in the network. Providers not participating in the program will not honor any of the discounted fees.

## Basic Life Insurance and Individual Supplemental Life Insurance

\$15,000 of basic life insurance is provided to you through the Hartford at no cost. You must designate a beneficiary when you enroll for your benefits. You may purchase individual supplemental life insurance through either The Hartford or Aetna Life Insurance for yourself. Claims are paid to your designated beneficiary(ies).

	The Hartford		Aetna	
Coverage Amounts	You may purchase coverage in increments of \$5,000 up to the lesser of three times your annual salary or \$500,000.		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.	
Newly eligible employees	You may purchase up to the maximum amount of \$500,000.		You may purchase up to the maximum amount of \$300,000.	
Open Enrollment	<ul style="list-style-type: none"> <li>You may increase, decrease or stop coverage.</li> <li>Elections or changes are made in multiples of \$5,000 up to a \$20,000 maximum annually.</li> </ul>		<ul style="list-style-type: none"> <li>You may increase, decrease or stop coverage.</li> <li>If not enrolled you may only enroll in 1 times your annual salary.</li> <li>If enrolled you may elect an additional 1 times your annual salary.</li> </ul>	
Rates - Per Pay Period	<u>Age Range</u>	<u>Rate Per \$1,000 of Coverage</u>	<u>Age Range</u>	<u>Rate Per \$1,000 of Coverage</u>
	18-24	\$0.037	18-24	\$0.019
	25-29	\$0.037	25-29	\$0.024
	30-34	\$0.046	30-34	\$0.034
	35-39	\$0.051	35-39	\$0.039
	40-44	\$0.088	40-44	\$0.043
	45-49	\$0.120	45-49	\$0.063
	50-54	\$0.194	50-54	\$0.097
	55-59	\$0.277	55-59	\$0.146
	60-64	\$0.498	60-64	\$0.218
	65-69	\$0.498	65-69	\$0.291
	70+	\$0.789	70+	\$0.460

**Example Contribution Calculation** – Your deduction may be different based on rounding.

	Coverage Amount	Rate	Cost Per Pay
<b>Hartford</b> – John is 46 and elects- \$50,000	$(\$50,000 \div 1,000) = 10$	X \$0.120 =	\$12.00
<b>Aetna</b> – Jane is 46 and his salary is \$50,000 per year. He elects 1 times his salary	$(\$50,000 \div 1,000) = 50$	X \$0.063 =	\$6.28

## Dependent Life Insurance

You may purchase dependent life insurance through either Hartford Life Insurance or Aetna Life Insurance for your legal dependents. Claims are paid to you. This plan will cover all eligible dependents and you do not need to enroll them in the plan.

	The Hartford		Aetna	
Coverage Amounts	You may purchase amounts: \$2,000, \$4,000, \$6,000, \$10,000, \$12,000, \$15,000 or \$50,000		You may purchase \$5,000 or \$10,000	
Required Election	To purchase \$50,000 of coverage you must have individual coverage through Hartford of \$35,000.		You must purchase individual coverage to purchase Aetna dependent life insurance.	
Rates	<u>Benefit Amount</u>	<u>Cost Per Pay Period</u>	<u>Benefit Amount</u>	<u>Cost Per Pay Period</u>
	\$2,000	\$0.43	\$5,000	\$1.09
	\$4,000	\$0.87	\$10,000	\$2.20
	\$6,000	\$1.30		
	\$10,000	\$2.17		
	\$12,000	\$2.60		
	\$15,000	\$3.25		
	\$50,000	\$10.95		



## Short Term Disability

You may purchase Short Term Disability (STD) through either The Hartford or Unum Provident for income replacement coverage for non-work related accident or illness. There is a maximum benefit of 26 weeks. Contributions are after tax so benefits are tax-free.

	The Hartford	Unum Provident															
Coverage Amounts	Weekly benefit of 66.66% of covered weekly base pay.	Weekly benefits of 70% of covered weekly base pay.															
Benefit payable	<p>If enrolled when initially offered</p> <ul style="list-style-type: none"> <li><b>Injury:</b> Immediately up to 26 weeks</li> <li><b>Illness:</b> On 31<sup>st</sup> day up to 22 weeks.</li> </ul> <p><b>If enrolled after initial offering</b> Illness benefits payable after a 60 day waiting period and can continue for up to 18 weeks</p>	<ul style="list-style-type: none"> <li><b>Illness or injury:</b> On the 31<sup>st</sup> day up to 26 weeks</li> <li><b>Hospitalized 24 hours or more:</b> Immediately up to 26 weeks</li> <li><b>Outpatient surgery:</b> Immediately up to 26 weeks</li> </ul> <p><b>Exception</b> If you are deemed disabled 90 days prior to effective date of your coverage there may be a pre-existing condition exclusion.</p>															
Maximum Weekly Benefit	\$769.27 Maximum weekly benefit based on a maximum covered annual salary of up to \$60,000	<p>You may select one of three maximum weekly benefit amounts:</p> <table border="1"> <thead> <tr> <th></th> <th>Max Weekly Benefit</th> <th>Max Covered Annual Salary</th> </tr> </thead> <tbody> <tr> <td>A</td> <td></td> <td></td> </tr> <tr> <td>B</td> <td>\$750</td> <td>Up to \$55,714</td> </tr> <tr> <td>C</td> <td>\$1,500</td> <td>Up to \$111,430</td> </tr> <tr> <td></td> <td>\$2,000</td> <td>Up to \$148,571</td> </tr> </tbody> </table>		Max Weekly Benefit	Max Covered Annual Salary	A			B	\$750	Up to \$55,714	C	\$1,500	Up to \$111,430		\$2,000	Up to \$148,571
	Max Weekly Benefit	Max Covered Annual Salary															
A																	
B	\$750	Up to \$55,714															
C	\$1,500	Up to \$111,430															
	\$2,000	Up to \$148,571															
Benefit Offset	<p>After the waiting period is exhausted, benefits payments are offset by:</p> <ul style="list-style-type: none"> <li>• Paid sick</li> <li>• Paid Vacation</li> <li>• Donated leave</li> </ul>	Your benefit is not offset by other income.															
Open Enrollment	You may add or stop coverage.	You may add, increase, decrease, or stop coverage.															
Additional Benefits	Return to work benefit: partial benefits may be approved if working 80% or less than full time.	<ul style="list-style-type: none"> <li>• \$ 5,000 of term life coverage</li> <li>• \$30,000 of AD&amp;D coverage</li> </ul> <p><i>You must enroll and designate a beneficiary during your online enrollment this is separate from your enrollment in STD.</i></p>															
Rates-Monthly	\$0.65 per \$100 of covered base pay	\$0.71 per \$100 of covered base pay															

**Example Contribution Calculation** – Your deduction may be different based on rounding.

	Coverage Amount	Rate	Monthly Cost	Cost Per Pay
<b>Hartford</b> John makes \$3,000 monthly	$(\$3,000 \div 100) = 30$	X <b>.65</b> =	\$19.50	\$9.00
<b>Unum Provident</b> Jane makes \$3,000 monthly and elected a \$750 maximum weekly benefit	$(\$3,000 \div 100) = 30$	X <b>.71</b> =	\$21.30	\$9.83



More detailed information including plan documents and Summary of Benefits Coverages (SBC) is located at <http://nau.edu/Human-Resources/Benefits/>.

This document contains a brief summary of some benefits which are subject to change at any time. This is not intended to be used as a certificate of coverage or a plan document.