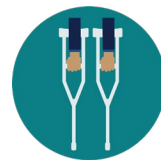




# 2026 Benefits Guide



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## Symbol Key



**Contact**



**Important Note**

# Introduction

This guide provides an overview to help you understand your benefits options. These plans are administered by the State of Arizona, the Arizona State Retirement System (ASRS), the Arizona Board of Regents (ABOR), and the University of Arizona. Plan details may change; the most current information is always available online.

## Register for Welcome & Benefits Orientation

New employee Welcome & Benefits Orientation workshops are held regularly via Zoom. [Register for an upcoming session.](#)



**For benefits questions:**

**call:** 520-621-3660

**email:** [hrcsolutions@arizona.edu](mailto:hrcsolutions@arizona.edu)

## Important Note



All important university communications, including benefits information, are sent to your official university email address, automatically created as [yournetid]@arizona.edu.



# Retirement Plans

**Enrollment in a retirement plan is mandatory if you work at least 20 hours a week (.50 FTE) for 20 weeks or longer within a fiscal year.**

The university has two mandatory retirement plan options\*:

- Arizona State Retirement System (ASRS), a defined benefit plan. If no plan is selected, enrollment automatically defaults to ASRS.
- Optional Retirement Plan (ORP), a defined contribution plan.

\*Most eligible employees may choose either plan. You must enroll in the first 30 days of employment or new retirement eligibility.

## Exclusions

Postdoctoral scholars, graduate assistants, student workers, certain ASRS retirees and FICA-exempt non-resident foreign citizens are not eligible to participate in the ASRS or ORP retirement plans. However, they may participate in voluntary supplemental retirement plans. Some employees in specific employment categories will be automatically enrolled in the ASRS plan.

Employees in the [OC1 career stream](#) are exempt from choosing between the two university mandatory retirement plan options and are automatically enrolled in the ASRS.

\*Does not apply to Arizona Peace Officers.



# Arizona State Retirement System Plan



The Arizona State Retirement System (ASRS) is a defined benefit plan that will provide a lifelong pension upon retirement.

Your pension benefit is calculated based on:

- your years of credited service
- a graded multiplier percentage
- your average monthly compensation

The multiplier increases with years of service after 20 credited service years.

## Key features of the ASRS-defined benefit plan include:

- ASRS contributions begin on week 27 of your employment unless you have worked at the university in the last two years or have contributed to ASRS previously and have not withdrawn your contributions. In these cases, contributions begin on your date of hire.
- Actuarial projections determine the contribution rate and may fluctuate from year to year. [Visit the ASRS Contribution Rate page.](#)
- The contributions are directed by the plan administrator, not individual participants.
- The university matches employee contributions.
- ASRS offers a [health insurance premium benefit](#) for retirees with five or more years of credited service who have health insurance through ASRS or non-subsidized coverage through their ASRS employer.
- Employees may purchase service time for previous qualified public employment.



## To Enroll in ASRS

Choose ASRS in UAccess Employee Self-Service.

You must enroll through the ASRS website and UAccess Employee Self-Service. You must complete both steps within 30 days.

- Log in to [UAccess](#) Employee/Manager Self-Service. Make sure you are on the Employee Main Homepage. Select “University Benefits” > “Benefits Enrollment”.
- Select the open event and follow the instructions.
- Visit the [ASRS enrollment page](#) within 30 days of your hire/eligibility date and complete the online enrollment.
- The U of A enrollment code is 69V00040.



After you have completed the online enrollment, ASRS will send an email requesting that you name a beneficiary on your account.

## ASRS Resources

[ASRS Home Page](#)

[Member Education Meetings and Webinars Service Purchases](#)

# Optional Retirement Plan

The ABOR-sponsored Optional Retirement Plan (ORP) is a defined contribution plan in which your benefit is determined by the amount accruing in your account and depends on investment performance.

## Key features of the plan include:

- Your contribution rate is a fixed 7% of your annual salary, which the university matches. You are immediately vested in your contributions. You must participate in the ORP for five years or be age 65 to be fully vested in the university's contributions.
- Deductions begin on the first day of the pay period after completing your retirement plan enrollment.
- You direct how your investments are allocated across funds provided by Fidelity Investments or TIAA, the only two ABOR-approved providers.
- You may contribute to only one provider (i.e., Fidelity Investments or TIAA) at a time, but you may change the investment company once per fiscal year.
- Service purchases are not permitted.
- The ORP offers a [Phased Retirement Program](#).

## To Enroll in the ORP



You must enroll through the ORP investment provider website and UAccess Employee Self-Service, or your retirement plan will automatically default to ASRS. **You must complete both steps within 30 days.**

- Log in to [UAccess](#) Employee/Manager Self-Service. Make sure you are on the Employee Main Homepage. Select “University Benefits” > “Benefits Enrollment.”
- Select the open event and follow the instructions.
- Select an ORP investment provider. Visit that provider’s website to open an ORP account.
- [Fidelity Investments](#): Use access code Plan Number 67444.
- [TIAA](#): Click on “Ready to Enroll” and use access code AZQ192.

## Meet with a Provider

Schedule complimentary virtual or on-campus appointments with either ABOR-approved investment provider.

### Learn about:

- your retirement plan options.
- the best investment mix and strategy to meet your retirement goals.
- how to balance your spending priorities to save more.

To connect with Fidelity Investments or TIAA, please visit our [Vendors Contacts page](#) for the most up-to-date information.

Appointments are also available with CAPTRUST advisors and ComPsych financial specialists. [Visit the Financial Wellness page](#).

The university does not endorse outside financial advisers. Messages received from non-approved financial advisers or investment providers are never university-generated.



## COMPARISON OF ASRS AND ORP PLANS

Plan Feature	Optional Retirement Plan (ORP)	AZ State Retirement System (ASRS)
<b>Plan Type</b>	Defined contribution plan qualified under Internal Revenue Code 401(a)	Defined benefit plan qualified under Internal Revenue Code 401(a)
<b>Contribution Amount</b>	You and the university each contribute 7% of gross earnings on a pretax basis, up to the maximum amount the IRS allows per year.	You and the university each contribute a percentage of earnings on a pretax basis as set by actuarial projections. This percentage can vary from year to year, but is currently 11.86%. Check the ASRS website for updated contribution percentages.
<b>Control of the Investments</b>	You select the investment company— Fidelity Investments or TIAA—and determine the investment allocations.	ASRS controls and monitors investments.
<b>Retirement Benefits</b>	Your retirement benefit is based on the performance of the investments you select. The ultimate account balance results from the amount of contributions invested into your account and the performance of your chosen investments.	Your retirement benefit is determined by the following formula: Total Credited Service x A Graded Multiplier (a percentage set by statute based on total years of service at retirement) x Average Monthly Compensation.
<b>Vesting</b>	You are immediately vested in your contributions. You must participate in the ORP for five years or be age 65 to be fully vested in the university's contributions. You may be immediately vested in the university's contributions if you have an active contract (monies invested) in a qualified defined benefit or defined contribution retirement program with a college, university, higher education organization or research organization. Contact HR if you believe you should be immediately vested in the university's contributions.	Vesting applies if you terminate your ASRS membership. If you choose to withdraw your account balance, you are always fully vested in your contributions.  For ASRS members on or after July 1, 2011, you forfeit the university's contributions if you withdraw the account balance upon termination of employment.  This does not apply if you are terminated due to a reduction in force or position elimination, in which case an ASRS vesting schedule will apply.
<b>Health Benefits Upon Retirement</b>	Upon retirement, health and dental benefit plans are available through the ADOA or the ASRS. There is no health insurance premium subsidy upon retirement.	Upon retirement, health and dental benefit plans are available through the ADOA or ASRS. A retiree health insurance premium subsidy is available if you have at least five years of credited service in the ASRS plan. The premium subsidy amount is based on your years of service.

**COMPARISON OF ASRS AND ORP PLANS (cont.)**

<b>Plan Feature</b>	<b>Optional Retirement Plan (ORP)</b>	<b>AZ State Retirement System (ASRS)</b>
<b>Loans</b>	No loans are available.	No loans are available.
<b>Long-Term Disability (LTD)</b>	<p>LTD coverage is required as part of ORP participation. The university pays the premium cost.</p> <p>Maximum benefit: \$10,000/month.</p> <p>Provider: The Hartford</p>	<p>LTD coverage is required and will begin with your ASRS membership. You and the university each contribute 0.14% of your salary.</p> <p>Maximum benefit: None</p> <p>Provider: Broadspire</p>
<b>Purchase of Service Credits</b>	Service credit purchases are not available.	You may be eligible to buy service credit for certain forfeited or non-eligible years of service. Contact ASRS for additional information.
<b>Retirement Age</b>	<p><b>Normal retirement: Age 65</b></p> <p><b>Phased Retirement</b></p> <ul style="list-style-type: none"> <li>• Age 62 (minimum)</li> <li>• Fully vested</li> <li>• Enter a written agreement with the university</li> <li>• Allows for reduced work hours</li> <li>• The phased retirement period can be no longer than three years.</li> </ul>	<p><b>For ASRS members on or after July 1, 2011:</b></p> <p><b>Normal Retirement</b></p> <ul style="list-style-type: none"> <li>• Age 55 with 30 years of credited service; or</li> <li>• Age 60 with 25 years of credited service; or</li> <li>• Age 62 with 10 years of credited service; or</li> <li>• Age 65</li> </ul> <p><b>Early Retirement</b></p> <p>At least age 50 with five years of credited service qualifies for reduced retirement benefits. For ASRS members before 2011, contact ASRS for more information.</p>

## COMPARISON OF ASRS AND ORP PLANS *(cont.)*

Plan Feature	Optional Retirement Plan (ORP)	AZ State Retirement System (ASRS)
<b>Distribution Options at Retirement</b>	<ul style="list-style-type: none"> <li>• Full or partial cash withdrawal</li> <li>• Systematic withdrawal</li> <li>• Interest-only payments</li> <li>• Minimum distribution payments</li> <li>• Lifetime annuity option</li> <li>• Life expectancy option</li> </ul>	The ASRS offers annuity options that may provide a monthly benefit for life and non-annuity options.
<b>Distribution Options at Separation from Employment</b>	<p><b>Separation from all Arizona University System employers:</b></p> <ul style="list-style-type: none"> <li>• Withdraw all or some of your vested funds</li> <li>• Roll over your account to an IRA or another qualified retirement account</li> <li>• Leave the retirement account invested for a future benefit</li> </ul>	<p><b>From all ASRS employers:</b></p> <ul style="list-style-type: none"> <li>• Obtain a refund of the vested portion of your account</li> <li>• Roll over pretax contributions to an IRA or another qualified retirement account</li> <li>• Leave retirement account invested with ASRS in an inactive membership status for a future benefit</li> </ul>
<b>Return to Work After Retirement</b>	<p>A return to work arrangement cannot be made before retiring.</p> <p>If returning to work within the Arizona University System, you cannot take new distributions once you are an active employee. Recurring distributions that were set up upon retirement can continue.</p>	<p>You cannot work more than 19 hours per week for any state employer for 12 months after starting distributions.</p> <p><a href="#"><u>Review the return to work rules with ASRS.</u></a></p>

# Supplemental Voluntary Retirement Plans

All university employees can participate in the Voluntary 403(b) Plan and the 457(b) Deferred Compensation Plan. Both plans are designed to help you save for retirement, and both offer the option of traditional pre-tax contributions or post-tax Roth contributions through payroll deduction. The university does not make contributions toward these plans.

## Voluntary 403(b) Plan

The Voluntary 403(b) Plan offered by ABOR allows you to invest with Fidelity Investments or TIAA. Contributions to the Voluntary 403(b) Plan can be deducted on a pre-tax or after-tax basis Roth 403(b). You can:

- Consult your tax adviser or representative to determine which option is best for you.
- Contribute a minimum of \$5/pay period up to the annual IRS dollar limit. To learn more, visit the [IRS 403\(b\) Contribution Limits page](#).
- Transfer money from a previous employer's retirement plan and consolidate accounts with other investment providers.
- [The Voluntary 403\(b\) Plan Guide](#) provides fund choices and more detailed information.

The university does not endorse outside financial advisers. Fidelity Investments and TIAA are the only ABOR-approved investment providers for the Voluntary 403(b) Plan.

**Messages received from non-approved financial advisers or investment providers are never university generated.**



## 457(b) Deferred Compensation Plan

The 457(b) Deferred Compensation Plan is available through Nationwide and administered by the State of Arizona. This plan allows you to defer a pre- or post-tax (Roth) portion of your earnings into a supplemental retirement account.

Unlike other retirement plans, with a 457(b) Deferred Compensation Plan, you generally do not have to pay a penalty for retiring early or beginning to take income from the plan before you turn 59 and six months old.

**The investment options for [403\(b\)](#) and [457\(b\)](#) differ. You should discuss your retirement savings strategy with your financial or tax adviser.**

**Contribution Options:** You can contribute a minimum of \$10/pay period up to the annual IRS dollar limit. To learn more, visit the [457\(b\) Contribution Limits page](#).

If you have questions, contact [Nationwide](#) to enroll or make changes.

## Enrollment for 403(b) and 457(b)

You may select a combination of Fidelity and TIAA funds. To enroll in either, go through [Fidelity's NetBenefits site](#), which provides record keeping services. If you choose any TIAA funds, you will be automatically directed to TIAA's enrollment page once you complete the enrollment wizard.

Review the [How to Open a Voluntary 403\(b\) Retirement Account](#) for step-by-step enrollment instructions. Contact the appropriate retirement adviser below for assistance with opening a 403(b) account and selecting your investments.

To connect with Fidelity Investments or TIAA, please visit our [Vendors Contacts page](#) for the most up-to-date information.

Contribution amounts can be adjusted at any time. For more information, visit our [Supplemental Retirement Plan webpage](#).



# Benefits Eligibility & Enrollment

## **FULL-BENEFITS ELIGIBLE**

Employees regularly scheduled to work 20 hours or more per week for six months or longer are eligible for full benefits for themselves, their spouse or domestic partner, and their dependents.

## **LIMITED-BENEFITS ELIGIBLE**

Employees regularly scheduled to work 20 hours or more for at least 90 days, but less than six months are eligible for limited benefits, including medical, dental, vision, life, and short-term disability insurance, dependent life insurance, and flexible spending accounts. Employees with limited benefits do not accrue vacation or sick leave and are not eligible for Qualified Tuition Reduction (QTR).

## **Dependent Coverage**

### **Your dependents include:**

- Your spouse or domestic partner
- Your own or your domestic partner's natural, adopted, or stepchildren who are under the age of 26 or became disabled before the age of 19
- Children placed in your or your domestic partner's guardianship pending adoption
- Your or your domestic partner's foster children under the age of 26
- Children under the age of 26 for whom you or your domestic partner have court-ordered guardianship

## **DIFFERENT LAST NAMES**

If you are enrolling a dependent with a different last name, you must provide supporting documentation, such as a marriage license for a spouse or a birth certificate/court order for a dependent child.

## DOMESTIC PARTNER/CHILD OF DOMESTIC PARTNER

If you are enrolling a domestic partner or your domestic partner's child(ren), you must complete additional forms verifying eligibility and tax-qualified status.

- [Qualified Domestic Partner Affidavit](#)
- [Child of Domestic Partner Declaration of Tax Status Form](#)

## DISABLED CHILD

If your dependent child is disabled, you must apply for continuation of dependent status within 31 days of the child turning 19. You must verify that your dependent child has a qualifying permanent disability that occurred before age 19, per 42 U.S.C. 1382c.

# How to Enroll in Benefits

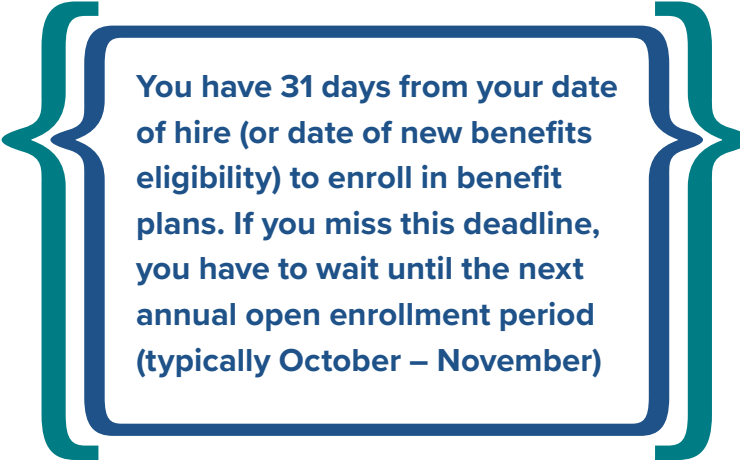
## Effective Date of Coverage for Benefits

Your benefits start the first day of the pay period after you submit your enrollment. [Visit the Financial Services website for payroll calendars.](#)

Enrollment is completed in UAccess Employee. To enroll, follow these [Benefits Enrollment Instructions](#).

**Employees must complete their retirement enrollment first. The benefits enrollment becomes available 24 hours later.**

- After you complete your enrollment, a confirmation statement pops up.
- Click "OK" to be emailed a copy.
- You can view your benefit elections in UAccess Employee Self-Service.
- On the Employee Main Home Page, select "University Benefits." You may have to choose an effective date for the future.



**You have 31 days from your date of hire (or date of new benefits eligibility) to enroll in benefit plans. If you miss this deadline, you have to wait until the next annual open enrollment period (typically October – November)**

## ID Cards

ID cards for your medical, dental and vision plans arrive separately and are mailed directly from the vendor to your mailing address. They should arrive 10-14 business days after your benefits become effective. Contact your vendors if you are still waiting to receive your cards or need replacement cards. Many insurance company websites allow you to print temporary ID cards.

[Benefits Vendor Contact Information](#)

## Alternate ID

Your Alternate ID is a 9-digit number used instead of your Social Security number to identify you for state-sponsored insurance purposes. Therefore, you must provide this number on any insurance information or claim forms requesting your Social Security number. Claims using your Social Security number will be denied. Your alternate ID is different from your Employee ID.



### To find your Alternate ID in UAccess

From the Employee Main Homepage, select "University Benefits." Your Alternate ID is at the top of the page.

## A Note about Agency Transfers

If you transfer to the university from a benefits-eligible position at any other state agency (including other universities in the Arizona University System) with a break in service of less than 31 days, your benefit and retirement elections from your previous job may remain in effect. You can transfer your sick leave balance to your new university position. If you are transferring from another state agency, please contact Human Resources at 520-621-3660 or [hrsolutions@arizona.edu](mailto:hrsolutions@arizona.edu) within 30 days of your hire date.

# Changing Your Benefits

The annual open enrollment period usually occurs in mid-October to mid-November, during which you may add, drop or change your benefits. Changes made during open enrollment become effective on Jan. 1 of the following year. Outside of open enrollment, you may change your benefit elections only if you experience a [Qualified Life Event \(QLE\)](#).

## Examples of QLEs include, but are not limited to:

- Changes in your marital/domestic partnership status such as marriage, divorce, legal separation, annulment, establishment or dissolution of domestic partnership, or death of your spouse.
- Changes in your family composition such as birth, adoption, placement for foster care or adoption, or death of a child.
- Changes in employment status that affect benefits eligibility, such as losing or gaining coverage for you or your dependents.

## When coverage will begin with a Qualified Life Event:

- Benefits changes due to birth, adoption, or placement for adoption are retroactive to the event date.
- Benefits changes due to divorce, annulment, legal separation or dissolution of domestic partnership are retroactive to the event date.

The effective date for other QLEs is the first day of the pay period after submitting a completed QLE change form to Human Resources.

## QLE DEADLINE:



**You must submit a completed [Qualified Life Event form](#) to the [Human Resources Secure Document Upload page](#)**

**within 31 calendar days of the event and include documentation supporting the event.**

Whenever you submit a Qualified Life Event form, it's a good time to review your chosen beneficiary on your retirement and life insurance accounts. A named beneficiary will override whoever you designate in your will. So make sure your money goes where you want it to. [Learn more about beneficiaries.](#)

# Medical Insurance Plans

The Arizona Department of Administration (ADOA) options are available to any benefits-eligible employee who is not enrolling a domestic partner.

The university pays the majority share of the premium cost for all medical insurance plans.

**If you are enrolling a domestic partner or their children, please review the University Alternative Medical Plan for Employees with Domestic Partners.**

## Arizona Department of Administration Benefits Options Medical Plans

Employees can choose between the Preferred Provider Organization (PPO) Plan or the High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) through Blue Cross Blue Shield or UnitedHealthcare. Both plans provide nationwide coverage. Each carrier offers its own broad nationwide provider network. Preventive care such as wellness visits, immunizations, cancer screenings, mammograms, prostate exams and more are free under these plans.

Your covered services and premiums are the same regardless of your selected network. The roster of participating physicians and medical facilities may differ between plans. Your medical enrollment automatically includes prescription drug coverage through [MedImpact](#).

Brief summaries of the PPO and HDHP options follow. For detailed coverage information, including the Summaries of Benefits and Coverage and official plan documents, visit the [ADOA Benefit Services Division website](#).

## Preferred Provider Organization (PPO) Plan

The PPO Plan offers straightforward coverage with no in-network deductible. You'll pay predictable copays for doctor visits and prescriptions right away, without meeting a deductible first. The plan provides access to a broad network of providers. Costs will be higher, including a deductible, if you choose out-of-network care. Your out-of-pocket maximum protects you from high medical costs, capping the amount you'll pay in copays and coinsurance for the year.

Summary of Benefits and Coverage: [English](#) | [Español](#)

OUT-OF-POCKET COSTS FOR COMMON PPO SERVICES		
	In-network	Out-of-network
Deductible	\$0	\$5,000 individual \$10,000 family
Out-of-pocket maximum	\$7,350 individual \$14,700 family	\$8,700 individual \$17,400 family
	Copay	Copay
Routine preventive health care	\$0	50%
Office Visits		
Primary care physician (PCP)	\$25	50%
Telehealth	\$25	
Outpatient mental health provider	\$25	
OB/GYN	\$25	
Chiropractor	\$45	
Therapist (occupational, physical, respiratory, speech)	\$45	
Other specialist	\$45	
Hospital and Outpatient Services		
Urgent Care	\$80	50%
Emergency room	\$250	\$250
Radiology (CAT, MRI, PET)	\$100	50%
Outpatient surgery	\$150	50%
Inpatient hospital admission (not applicable for maternity)	\$300	50%

## High-Deductible Health Plan with HSA

The HDHP is paired with a Health Savings Account with Inspira. You can use the HSA to pay for qualifying medical, dental and vision expenses for you and your eligible dependents.

In-network preventive services are covered at no cost under the HDHP (e.g., physicals and immunizations). For all non-preventive services, you must first meet a deductible (\$1,700 individual or \$3,400 for all other coverage levels) before services are covered. Once the deductible is met, you have co-insurance (10%) for non-preventive services until the out-of-pocket maximum (\$3,500 individual or \$7,000 for all other coverage levels) is met. You will receive an Inspira debit card that you may use to pay for qualified out-of-pocket expenses.

If you use an out-of-network provider, your co-insurance is 50%, and you have a separate annual deductible (\$5,000 individual/\$10,000 family) and out-of-pocket maximum (\$8,700 individual/\$17,400 family).

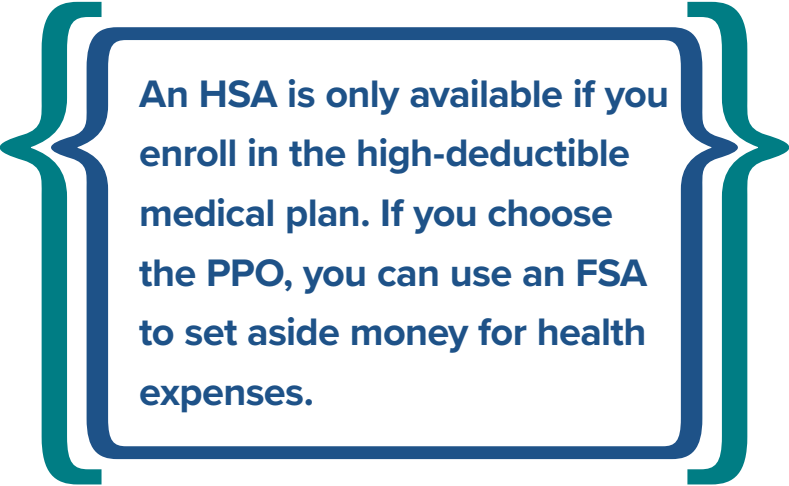
### HEALTH SAVINGS ACCOUNT

The university contributes to the HSA for you each pay period (\$30 for an individual or \$60 for a family). You may use those

contributions to pay for qualified out-of-pocket expenses such as your deductible or coinsurance.

You may also choose to make additional HSA contributions through pre-tax payroll deductions. The maximum amount you can contribute is adjusted annually by the IRS and depends on whether you are

older or younger than 55. The contribution limits are on the [HSA Voluntary Contribution Designation Form](#). You can update your HSA Voluntary Contribution amount anytime during the year.



**An HSA is only available if you enroll in the high-deductible medical plan. If you choose the PPO, you can use an FSA to set aside money for health expenses.**

There are some restrictions on who may contribute to an HSA to pay for medical expenses (in particular, you must not be on Medicare or Tricare). Please review [Internal Revenue Service Publication 969](#) and visit the [ADOA Health Savings Account page](#) for more information.

**NOTE:** The HSA bank is **Inspira** and you will receive a debit card from Inspira when you enroll, along with additional information to create your account.

Summary of Benefits and Coverage: [English](#) | [Español](#)

**Why enroll in an HSA:**

- Save up to **\$4,400** (individual) or **\$8,750** (family) tax-free each year.
- Funds roll over and are always yours.
- Earn interest and invest for future care.
- Use for medical, dental, and vision expenses.
- Enjoy extra savings at **CVS Pharmacy®**.

<b>ADOA MEDICAL PREMIUMS</b>		
<b>PPO Plan</b>	<b>Employee Premium (per paycheck)</b>	<b>Employer Premium (per paycheck)</b>
Employee Only	\$28.36	\$401.40
Employee + Adult	\$77.45	\$826.62
Employee + Child	\$62.08	\$537.62
Family	\$131.75	\$935.99
<b>HDHP Plan with HSA</b>	<b>Employee Premium (per paycheck)</b>	<b>Employer Premium (per paycheck)</b>
Employee Only	\$11.00	\$271.05
Employee + Adult	\$33.00	\$561.77
Employee + Child	\$28.05	\$367.23
Family	\$60.05	\$625.89

## Provider Search

Use the provider search feature to determine whether your healthcare provider is in-network.

PLAN OPTIONS	
Blue Cross Blue Shield of Arizona	UnitedHealthcare
<ul style="list-style-type: none"> <li>• Visit <a href="http://azblue.com/stateofaz">azblue.com/stateofaz</a>.</li> <li>• Open the “Find a Doctor” tab.</li> <li>• Select the appropriate plan.</li> </ul>	<ul style="list-style-type: none"> <li>• Visit <a href="http://whyuhc.com/stateofaz">whyuhc.com/stateofaz</a>.</li> <li>• Open the “Providers” tab.</li> <li>• Select the appropriate plan.</li> </ul>

PREFERRED PROVIDER ORGANIZATION (PPO) PLAN	
PPO Plan	
<p>Visit <a href="http://azblue.com/stateofaz">azblue.com/stateofaz</a></p> <ul style="list-style-type: none"> <li>• Scroll down and click “Find a Doctor.”</li> <li>• Choose a network: PPO Plan. Click “Find a Doctor.”</li> <li>• Be sure to update your location and network in the upper right-hand corner. The network should be set to “Statewide/National PPO/EPO with Mayo.”</li> <li>• Search by name or specialty.</li> </ul>	<p>Visit <a href="http://uhcvirtual.com/stateofaz/">uhcvirtual.com/stateofaz/</a></p> <ul style="list-style-type: none"> <li>• Choose the "Providers" tab.</li> <li>• Choose the PPO Plan.</li> <li>• Search by doctor or facility name.</li> <li>• If a provider is not listed, they are out-of-network.</li> </ul>

## Preventive Health Screenings

Preventive health screenings help detect problems early on, when they may be easier to treat. Screenings can also help determine the most effective treatments and prevent certain diseases. The university offers multiple on-site health screenings to help you prevent or mitigate disease, including mini-health screenings, mammograms, prostate exams and flu shots.

[View schedule of upcoming preventative health screenings](#)

[Upcoming Flu Shots \(Sept/Oct Only\)](#)



## \$\$ Rewards for Healthy Habits - Health Impact Program (HIP)

ADOA's award-winning, incentive-based wellness program promotes and supports

health and well-being by encouraging participation in various challenges, preventive health activities, and screenings. Employee participants earn points by engaging in healthy activities and tracking them through the Personify Health app or web portal. Earn points consistently throughout the year, and you could earn up to \$200 for the year. Visit the [Health Impact Program page](#).

### Prescription Coverage

Pharmacy benefits are included with your medical enrollment through the MedImpact network. To be reimbursed, prescriptions must be filled at a network pharmacy or through the mail-order service. **The pharmacy plan has a three-tier formulary.**

Mail-order and Choice90 programs offer some cost savings over a 30-day supply if you require medication on an ongoing basis. With mail orders, a 90-day supply requires two copays.

[ADOA Pharmacy webpage](#)

With the Choice90 program, you can obtain a 90-day supply at a retail pharmacy for two and a half copays. To find an in-network pharmacy and view the medications on the formulary, visit the [MedImpact ADOA website](#).

PHARMACY COPAYS*			
Quantity	Tier 1: Generic	Tier 2: Preferred Brand Name	Tier 3: Non-Preferred Brand Name
Retail 30 days	\$15	\$40	\$60
Retail 90 days	\$37.50	\$100	\$150
Mail-order 90 days	\$30	\$80	\$120

DHP members pay full cost of medications until combined medical/pharmacy deductible is met.

## HEALTH INSURANCE CONTACTS

\*\*Important\*\* Remember to use your Alternate ID number (not SSN) when contacting medical, dental, vision and flexible spending account carriers.

Vendor	Customer Service	Group Number
Blue Cross Blue Shield of AZ	(866) 287-1980	30855
MedImpact (Pharmacy)	(888) 648-6769	003585 (RX BIN); 28914 (PCN)
MedImpact Direct Mail (Birdi Inc.)	(855) 873-8739	
UnitedHealthcare	(800) 896-1067 (ADOA Plan) (800) 357-0971 (Alternative Plan)	705963 (ADOA Plan) 730610 (Alternative Plan)
Inspira	(833) 419-0316 Info: <a href="http://bit.ly/azinspira">bit.ly/azinspira</a> Members: <a href="http://mybenefits.inspriafinancial.com">mybenefits.inspriafinancial.com</a>	

# Dental Insurance Plans

The ADOA options are available to employees who are not enrolling a domestic partner. The university pays a portion of the premium cost for all dental insurance options. If you are enrolling a domestic partner or their children, please see the University Alternative Dental Plan for Employees with Domestic Partners.

## ADOA Dental Plans Comparison

Here are brief descriptions of the two plan options. Please visit the [State Dental and Vision Plans](#) page for detailed coverage information.

### UnitedHealthcare—Prepaid/DHMO (Solstice) Plan

You must select a participating general dentist to provide and coordinate your dental care. Each family member may choose a different general dentist.

- There are no annual deductibles or annual/lifetime maximums.
- There are no waiting periods or preexisting condition exclusions.
- Specific co-payments apply for services.
- Provides coverage for in-network dentists only.

You can find a participating dentist on the [UnitedHealthcare DHMO Solstice website](#). On the microsite, look up providers using the "Find A Provider" button at the top right of the page. Choose S800B in the "Plan" dropdown.



When setting up a mysmile365 portal account, please contact Human Resources at 520-621-3660 or [hrsolutions@arizona.edu](mailto:hrsolutions@arizona.edu) so we can ensure that your phone number is connected to your account.

UnitedHealthcare DHMO is not available in the following states: Alaska, Alabama, Arkansas, Delaware, Hawaii, Idaho, Iowa, Louisiana, Maine, Mississippi, Montana, Nebraska, New Hampshire, North Dakota, Oklahoma, Rhode Island, South Dakota, Vermont, West Virginia and Wyoming. It is also unavailable in Guam, Puerto Rico and the US Virgin Islands.

The table below lists employee and employer per-paycheck premiums for each dental plan.

<b>ADOA DENTAL PREMIUMS</b>		
<b>Delta Dental PPO</b>	<b>Employee Premium (per paycheck)</b>	<b>Employer Premium (per paycheck)</b>
Employee Only	\$15.49	\$2.48
Employee + Adult	\$32.86	\$4.96
Employee + Child	\$25.28	\$4.96
Family	\$52.28	\$6.85
<b>UnitedHealthcare DHMO (Solstice)</b>	<b>Employee Premium (per paycheck)</b>	<b>Employer Premium (per paycheck)</b>
Employee Only	\$1.78	\$2.48
Employee + Adult	\$3.56	\$4.96
Employee + Child	\$3.34	\$4.96
Family	\$5.92	\$6.85



<b>CONTACTS</b>		
<b>Provider</b>	<b>Customer Service</b>	<b>Group/Policy Number</b>
Delta Dental of Arizona	866-978-2839	77777-0000
UnitedHealthcare DHMO (Solstice)	844-208-0223	S800B

## Delta Dental PPO Plus Premier—Indemnity/PPO Plan

You may see a licensed dentist inside or outside the United States. However, the benefits may be greater if you visit a dentist in the Delta Dental network.

ADOA DENTAL PLAN COMPARISON CHART		
	UnitedHealthcare DHMO (Solstice)	Delta Dental PPO Plus Premier
<b>Plan Type</b>	Prepaid/DHMO	Indemnity/PPO
<b>Deductibles</b>	None	\$50 single/\$150 family
<b>Maximum Benefits</b>	<b>Copay</b>	<b>Co-insurance</b>
Annual Combined Preventive, Basic and Major Services	No dollar limit	\$2,000 per person
Orthodontia Lifetime	No dollar limit	\$1,500 per person
<b>Preventive Care</b>	<b>Copay</b>	<b>Co-insurance</b>
Office Visit	\$0	\$0 - Deductible Waived*
Oral Exam		
Prophylaxis/Cleaning (2/year)		
Fluoride treatments	Without Varnish: \$0/ With Varnish: \$20	\$0 (to age 18), Deductible Waived*
X-Rays	\$0	\$0 - Deductible Waived*

**ADOA DENTAL PLAN COMPARISON CHART (continued)**

	<b>UnitedHealthcare DHMO (Solstice)</b>	<b>Delta Dental PPO Plus Premier</b>
<b>Plan Type</b>	Prepaid/DHMO	Indemnity/PPO
<b>Deductibles</b>	None	\$50 single/\$150 family
<b>Basic Restorative</b>	<b>Copay</b>	<b>Co-insurance</b>
Office Visit	\$0	\$0
Sealants	\$0 per tooth	20% (to age 19)**
Fillings	One Surface: Amalgam: \$16 / Resin: \$37	20%
Extractions	Simple: \$35 Surgical: \$105	
Periodontal Gingivectomy	\$119 (1–3 teeth) \$180 (4+ teeth)	
Oral Surgery	\$25–\$270	
<b>Major Restorative</b>	<b>Copay</b>	<b>Co-insurance</b>
Office Visit	\$0	\$0
Crowns	\$195–\$290 + Lab and Mat Fees	50%
Dentures	\$485–\$502	
Fixed Bridgework	\$290 + Lab and Mat Fees Per Unit	
Crown/Bridge Repair	\$80–\$95	
Implant Body	\$795	
<b>Orthodontia</b>		
Child	\$1,375–\$2,875	50%
Adult		
<b>Other Services</b>		
TMJ Exam, Services	Exams and Tests: \$150–\$250	Not covered
External Bleaching	\$30–\$240	

\* Routine visits and exams are covered only two times per year at 100%.

\*\* Percentages indicate the percentage of cost you pay.

- There is no deductible for diagnostic and routine services.
- Deductibles (\$50/person and \$150/family) apply for other services.
- There is a maximum benefit of \$2,000 per person per plan year. Preventive and diagnostic services are covered at 100% and do not apply toward the annual maximum.
- There is a lifetime orthodontia benefit of \$1,500, and your remaining costs may be lower with a Delta Dental PPO Plus Premier network provider.

Find participating [Delta Dental providers](#) online.

## Vision Insurance

The Arizona Department of Administration (ADOA) options are available to any employee not enrolling a domestic partner. Vision plans are 100% employee paid.

If you are enrolling a domestic partner or their children, please see the University Alternative Vision Plan for Employees with Domestic Partners.

## ADOA Benefits Options Vision Plan

ADOA Benefit Options offers a fully insured vision plan (Advantage Program) through [Avesis](#).

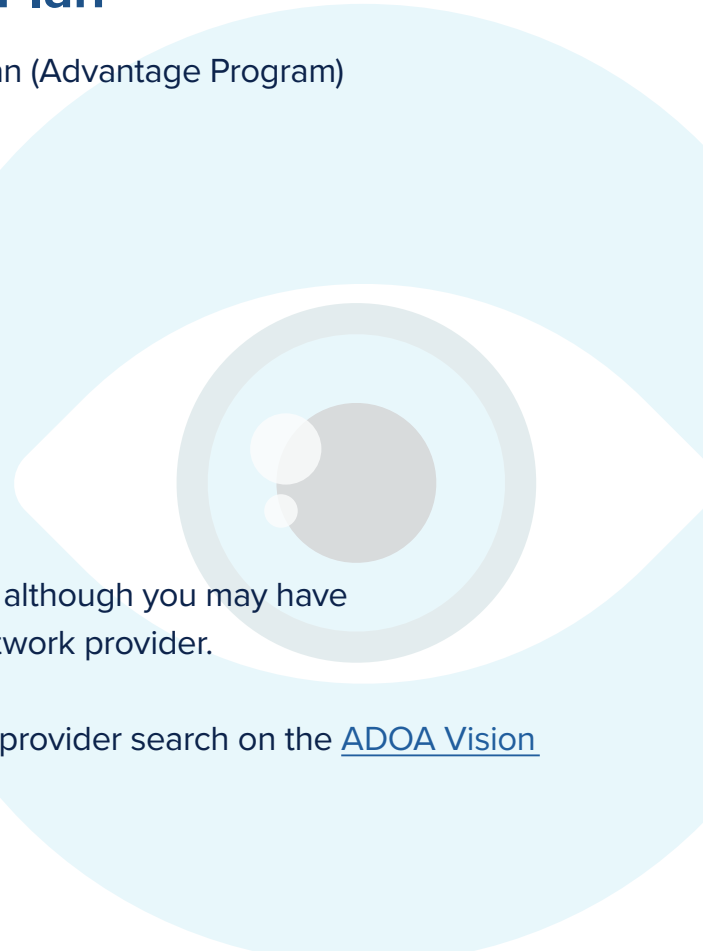
### Avesis Advantage Program

This insurance plan provides annual coverage for:

- a vision exam
- an annual allowance for glasses or contact lenses
- a one-time \$750 allowance toward LASIK/PRK

You may see in-network or out-of-network providers, although you may have higher out-of-pocket costs when seeing an out-of-network provider.

To find participating Avesis providers, visit the online provider search on the [ADOA Vision Insurance page](#).



<b>ADOA VISION PLAN RATES</b>		
<b>Avesis</b>	<b>Employee Premium (per paycheck)</b>	<b>Employer Premium</b>
Employee Only	\$1.99	\$0
Employee + Adult	\$6.63	
Employee + Child	\$6.54	
Family	\$8.24	

This chart shows standard copays for common vision services under both plans.

<b>VISION COVERAGE CHART</b> (For both ADOA and University Alternative Plans)	
<b>Service</b>	<b>Co-pay</b>
Basic Eye Exam	\$10
Single Vision or Bifocal Lenses	Paid in Full (coatings are extra)
Progressive Lenses	20% off retail minus \$50 allowance
Frames	up to \$150 allowance \$25 discount at Target Optical
Contact Lenses	\$150 allowance + 10-20% discount
Vision Training	Not Covered

Costs shown are in Avesis Network; each benefit is payable once every 12 months.  
You must choose either contact lenses or frame benefit, not both.

# Flexible Spending Accounts

The Arizona University System offers employees two flexible spending accounts (FSAs) through a third-party administrator of employee benefit programs, ASIFlex:

- Health Care
- Dependent Care

The money you deposit into the account is deducted before taxes are calculated. Thus, you pay less tax and have pre-tax funds for healthcare or dependent care expenses.

You specify the annual dollar amount of your earnings deposited into one or both FSAs. The amount you choose is deducted in equal payments across all available pay periods in the calendar year. For more information, visit the [Flexible Spending Accounts page](#).

**ANNUAL ROLLOVER**  
Each plan year runs from Jan. 1 to Dec. 31. Roll over up to \$660 in unused healthcare funds annually.  
You forfeit any unused funds over \$660.

Dependent Care FSA funds do not roll over annually, but a grace period allows you to use contributions made to any given year for expenses incurred through March 15 of the following year.

## SET ASIDE INCOME



## SPEND FSA MONEY ON

A grid of 16 icons representing various FSA-eligible expenses:

- Contact lenses
- Nannies
- Band-Aids
- Adult and Elder Care
- Blood pressure monitor
- Laser eye surgery
- Dental crowns and dentures
- Diabetic supplies
- Prescriptions
- Reading glasses
- Feminine care products
- Durable medical equipment
- UVA & UVB Sunscreen

# Health Care FSA

You may contribute up to \$3,300 annually to a Health Care FSA.

These funds can pay for:

- copays
- deductibles
- eligible medical, dental and vision expenses not covered by health plans
- many over-the-counter drugs
- prescription drugs
- menstrual products
- illness-related transportation expenses for you and your eligible dependents
- PPE (e.g., masks, hand sanitizer)

Employees enrolled in the HDHP plan are not eligible to contribute to a healthcare FSA. However, they can enroll in a limited healthcare FSA and use the funds for qualifying dental or vision expenses only.

[ASI Tax Savings Estimator Eligible Expenses](#)

## Debit Card

With the Health Care FSA, you can sign up for an FSA debit card to pay for eligible expenses incurred at doctors' offices, certain grocery stores and pharmacies. (The debit card is not available with the Dependent Care FSA.)

The debit card eliminates the need to submit claims to ASI for most copays and over-the-counter purchases. Depending on the expense, ASI may request follow-up documentation, so keep your documentation.

ASI mails a debit card application to your home address and your FSA enrollment confirmation approximately two weeks after ASI has received your application. Debit cards will only be issued at an employee's request.

## Dependent Care FSA

You can use a Dependent Care FSA for out-of-pocket child-care expenses for children under age 13. The annual limit for a dependent care FSA is \$7,500 per household (\$3,750 for married, filing separately).

You can also use the account for out-of-pocket elder-care expenses if an elder is your dependent, lives with you at least eight hours daily, meets federal income guidelines and requires assistance with daily self-care. **The dependent care FSA cannot be used for your dependent's medical expenses.**

The [ASI website](#) lists eligible dependent care expenses.

## Filing FSA Claims

Submit claims directly to ASI with supporting documentation electronically, by fax or mail. Visit ASI's website for more information on [claim filing requirements](#).

## Reimbursement

You can choose to receive your reimbursement by check or direct deposit. To sign up for a direct deposit and paperless notification, set it up through your ASIFlex online account or complete the [Direct Deposit form](#). The deadline to submit expenses incurred during the plan year for reimbursement is April 30 of the following year.

### CONTACT ASI



ASIFlex  
800-659-3035  
[asi@asiflex.com](mailto:asi@asiflex.com)

# International Healthcare Coverage

## Medical Coverage

The ADOA medical plans (PPO and HDHP), plus the University Alternative Plans for Employees with Domestic Partners, cover only emergency care for participants traveling internationally. Prescriptions are not a covered benefit when traveling internationally.

[Risk Management Services](#) and [Arizona International](#) can advise employees and their families who plan to live or travel outside the United States and wish to purchase short-term international medical insurance.

## Dental and Vision Coverage

Delta Dental covers dental services as out-of-network. UnitedHealthcare DHMO only covers emergency treatment. Avesis covers vision services as out-of-network. For more detailed coverage information, please see the plan documents for the [ADOA plans](#) or [University Alternative Plans](#).

## State of Arizona International Insurance Coverage

The State of Arizona provides international insurance to university employees who travel as part of their employment but not to family members who accompany them. This insurance includes liability insurance, emergency medical care, care for work-related injuries and medical evacuation/repatriation services.

Routine medical care and treatment for chronic conditions are not covered. For information about what is and is not covered, see the [Risk Management International Travel Insurance webpage](#).

# University Alternative Medical Plan

The university administers the University Alternative Plan if you enroll a domestic partner as a dependent. You may enroll in UAccess but must verify eligibility by submitting a [Qualified Domestic Partner Affidavit](#) to Human Resources.

The University Alternative Medical Plan is a Health Maintenance Organization (HMO) with [UnitedHealthcare](#). With this plan, you must obtain services from an in-network provider. Select "Choice HMO Network" to find an In-network Provider.

Out-of-network services are typically not covered except in emergencies. The annual deductible is \$400, after which services require a copay. The out-of-pocket maximum is \$14,700.

The employee portion of the premium cost is the same as that of the ADOA PPO Plan.

You may be taxed on the cost of benefits for your domestic partner and the partner's dependents. Refer to the Imputed Income section on page 39 for more information. Premium rates below apply when covering a domestic partner and/or their dependents.

<b>PREMIUMS: UNIVERSITY ALTERNATIVE MEDICAL PLAN</b>		
<b>Alternative Plan</b>	<b>Employee Premium (per paycheck)</b>	<b>Employer Premium (per paycheck)</b>
Employee + 1 Adult	\$77.45	\$775.36
Family	\$131.75	\$1,149.49

[University Alternative Plan webpage](#) | [Summary of Benefits and Coverage](#)

## COPAYS FOR UNIVERSITY ALTERNATIVE MEDICAL PLAN

Service	Copay
Routine preventive health care	\$0
<b>Office Visits</b>	
Primary care physician (PCP)	\$20
Virtual doctor visits	\$0
OB/GYN	\$20
Chiropractor	\$40
Therapist (occupational, physical, respiratory, speech)	\$40
Other specialist	\$40
<b>Hospital and Outpatient Services</b>	
Urgent care	\$75
Emergency room	\$200
Radiology (CAT, MRI, PET)	\$100
Outpatient surgery	\$50
Inpatient hospital services	\$250

### CONTACT



UnitedHealthcare  
 866-633-2446  
 Group Number: 730610

## Prescription Coverage

Your medical enrollment includes pharmacy benefits, which are offered through OptumRx. Mail order is available if you require medication for an ongoing health condition. With mail orders, a 90-day supply requires two and a half copays.

To view the medications covered, log in at [myuhc.com](http://myuhc.com).

To find in-network pharmacies, visit the [OptumRx website](#).

PRESCRIPTION COPAYS FOR UNIVERSITY ALTERNATIVE MEDICAL PLAN			
Quantity	Generic	Preferred Brand Name	Non-Preferred Brand Name
Retail 30 days	\$10	\$35	\$60
Mail-order 90 days	\$25	\$87.50	\$150

## University Alternative Dental Plan

This plan is only for employees enrolling a domestic partner as a dependent. You may enroll online in UAccess but must submit a [Qualified Domestic Partner Affidavit](#) to verify eligibility.

Group Number: 4602

You can find participating [Delta Dental providers](#) online.

### CONTACT



[Delta Dental Plan of Arizona](#)

Customer Service: 800-352-6132

## Delta Dental PPO Plus Premier—Indemnity/PPO Plan

You may see a licensed dentist worldwide. However, the benefits may be more significant if you visit a dentist in the Delta Dental network.

- There is no deductible for diagnostic and routine services. Deductibles (\$100/couple, \$150/family) apply for other services.
- There is a maximum benefit of \$2,000 per person per plan year. Preventive and diagnostic services are covered at 100% and do not apply toward the annual maximum.
- There is a lifetime orthodontia benefit of \$1,500; the remaining costs may be lower with a Delta Dental network provider.

[Delta Dental Summary of Benefits](#)

These are the per-paycheck premium amounts for the University Alternative Dental Plan.

<b>UNIVERSITY ALTERNATIVE DENTAL PLAN RATES</b>		
<b>Delta Dental PPO</b>	<b>Employee Premium (per paycheck)</b>	<b>Employer Premium (per paycheck)</b>
Employee + Adult	\$32.86	\$7.09
Family	\$52.28	\$15.36

<b>UNIVERSITY ALTERNATIVE DENTAL PLAN CHART</b>	
	<b>Delta Dental PPO</b>
<b>Plan Type</b>	Indemnity/PPO
<b>Deductibles</b>	\$100/\$150
<b>Maximum Benefits</b>	
Annual Combined Preventive, Basic and Major Services	\$2,000 per person
Orthodontia Lifetime	\$1,500 per person
<b>Preventive Care</b>	<b>Co-insurance</b>
Office Visit, Oral Exam, Prophylaxis/Cleaning, Fluoride/Cleaning (to age 18), X-Rays	\$0 - Deductible Waived*
<b>Basic Restorative</b>	<b>Co-insurance</b>
Office Visit	\$0
Sealants (to age 19), Fillings, Extractions, Periodontal Gingivectomy	20%
<b>Major Restorative</b>	<b>Co-insurance</b>
Office Visit	\$0
Crowns, Dentures, Fixed Bridgework, Crown/Bridge Repair	50%
Inlays	Alternate benefit
<b>Orthodontia</b>	
Child	50%
Adult	50%
<b>TMJ Services</b>	
Exam, Services, etc.	Not covered

\* Routine visits and exams are covered only two times per year at 100%.

\*\* Percentages indicate the percentage of cost you pay.

# University Alternative Vision Plan

The university provides this vision plan with Avesis and is only available to employees enrolling a domestic partner as a dependent. You can enroll online through UAccess but must submit a [Qualified Domestic Partner Affidavit](#) to confirm eligibility.

## Avesis Advantage Program

This insurance plan provides annual coverage for a vision exam, a yearly allowance for glasses or contact lenses, and a 5–25% discount off retail costs on LASIK. You may see in-network or out-of-network providers. However, you may have higher out-of-pocket costs when seeing an out-of-network provider. To find participating Avesis providers, visit the [online provider search](#). For coverage information, please see the [Plan Summary](#).

UNIVERSITY ALTERNATIVE VISION PLAN RATES		
Avesis	Employee Premium (per paycheck)	Employer Premium
Employee + Adult	\$6.18	\$0
Family	\$7.70	\$0



### CONTACT

Avesis, Inc.

888-759-9772

[avesis.com/arizona](https://avesis.com/arizona)

## Imputed Income

Dependents you cannot claim on your federal income tax return are “non-tax-qualified dependents.”

The IRS considers the university’s contribution toward insurance coverage for a non-tax-qualified dependent (such as a domestic partner or the child of a domestic partner) as your imputed income. Imputed income increases your taxable gross income and is subject to federal and state income taxes and FICA (Social Security and Medicare) taxes.

To determine if your domestic partner or your domestic partner’s children qualify as your tax dependents, please refer to [IRS Notice 2008-5 Qualifying Relative for Purposes of Section 152\(d\)\(1\)](#).

The portion of the premium you pay through payroll deduction for yourself and the dependents you can claim on your federal income tax return is taken from your paycheck on a pre-tax basis.

However, the portion of the premium you pay through payroll deduction for dependents you cannot claim on your federal income tax return is taken from your paycheck on a post-tax basis.

Imputed income is reported on your annual W-2 Form and is not included in the amount used to calculate your income tax withholding rate. Learn more in the [Imputed Income flyer](#).

## Employee Plus Domestic Partner Coverage Example

If you enroll in Employee + Adult coverage for yourself and your non-tax-qualified domestic partner, you have to pay taxes on the difference between the university’s contributions for the Employee + Adult coverage tier on the Alternative Plan and what Employee-only coverage would cost on that plan.

Monthly employer contribution for Employee + Adult tier	\$1,453.94
Monthly employer contribution for Employee-Only Tier	-\$709.39
Difference	\$744.55 per month (Employer contribution for domestic partner)

Based on this calculation, your imputed income (additional taxable income) =  $\$744.55 \times 12 = \$8,934.60$  per year.

# Life Insurance

## Employer-Paid Basic Life and Accidental Death and Dismemberment Insurance

Benefits-eligible employees are automatically covered for \$15,000 of basic term life insurance and \$15,000 of Accidental Death and Dismemberment (AD&D) coverage. This free coverage is provided by The Hartford and administered by ADOA.

The Hartford offers various supplemental services with the basic life insurance coverage:

### TRAVEL ASSISTANCE

The State of Arizona and The Hartford provide travel assistance through Europ Assistance USA. You and your eligible dependents are automatically covered when you travel 100 or more miles from home, whether for business or pleasure, for trips up to 90 days. Learn more about the [travel assistance](#) program.



For questions, contact Travel Assistance via phone:  
call 1-800-243-6108 from U.S. or Canada

### FREE VALUE ADDED SERVICES

These resources are available at no extra cost to you and your benefits-eligible dependents, even if they are not insured with The Hartford.

Learn more at [bit.ly/azhartford](https://bit.ly/azhartford).

- **Ability Assist Counseling Services:** Three counseling sessions per year for emotional issues.
- **Health Champion:** Guidance on care options, helpful resources and help with timely and fair resolution of issues.
- **Identity Theft:** Card replacement, credit review, ID theft affidavit, credit bureau notification and more.
- **Travel:** Pre-trip visa information, lost luggage, medical assistance and travel arrangements.
- **Empathy Services:** Will creation, funeral planning and grief counseling, join [empathy.com/hartfordcare](https://empathy.com/hartfordcare).



## Supplemental Life and AD&D Insurance

You may choose guaranteed-issue supplemental term life insurance through The Hartford or Unum. Please consult the [Supplemental Life Insurance webpage](#) to compare plans. Both options have portability and conversion options, and The Hartford has a retiree continuation option.

You pay all premiums for the life insurance coverage that you choose. Premiums for supplemental life coverage up to \$35,000 are collected as a pre-tax paycheck deduction. Amounts beyond that are deducted post-tax. You can use the [Benefits Calculators](#) on the Human Resources website to calculate the premium cost.

During your new hire or eligibility enrollment you can max out your coverage. Changes are only limited by 1x or 20k during a qualifying life event (QLE) or during open enrollment (Oct.–Nov. annually).

Coverage levels automatically adjust for changes in salary, and rates automatically adjust with age.

### Enroll your spouse/domestic partner and dependents:

Unum:

- Spouses/DP\*: \$5,000 increments up to \$50,000.
- For children\*: \$5,000 increments up to \$50,000

The Hartford:

- \$2,000, \$4,000, \$6,000, \$10,000, \$12,000, \$15,000, and \$50,000\*\* for spouse and each child; no coverage for domestic partners.

\*Coverage for dependents cannot exceed the amount elected by the employee.

\*\*You need at least \$35K in supplemental life with The Hartford to choose \$50K in dependent coverage. Otherwise, your limit is \$15K.

### For More Information

For basic and supplemental life insurance, benefits are paid to the beneficiary or beneficiaries you designate. You can confirm, update or add beneficiaries at any time, but especially when you have a QLE such as marriage, birth, divorce or death.

You may change your beneficiary designations in [UAccess](#) at any time. Go to “University Benefits” > “Your Dependents/Beneficiaries” tab and update as needed.

[More information about beneficiaries.](#)

**THE HARTFORD AND UNUM SUPPLEMENTAL  
LIFE INSURANCE PLANS COMPARISON**

<b>Age</b>	<b>The Hartford (per \$1,000 coverage per month)*</b>	<b>Unum (per \$1,000 coverage per month)*</b>
29 and under	\$0.053	\$0.050
30–34	\$0.059	\$0.055
35–39	\$0.065	\$0.060
40–44	\$0.101	\$0.090
45–49	\$0.129	\$0.113
50–54	\$0.200	\$0.155
55–59	\$0.282	\$0.244
60–64	\$0.492	\$0.395
65–69	\$0.492	\$0.423
Age 70+	\$0.768	\$0.614
Election options	Choose in \$5,000 increments. During benefits open enrollment or a qualifying life event, increases may not exceed \$20,000.	Option A: 1x annual salary Option B: 2x annual salary Option C: 3x annual salary Option D: 4x annual salary Option E: 5x annual salary  Increases may not exceed one step during benefits open enrollment or a qualifying life event.
Minimum Coverage	\$5,000	1x annual salary rounded up to the nearest \$1,000
Maximum Coverage	\$500,000 or 3x annual salary, whichever is less	\$500,000 or 5x annual salary, whichever is less
Portability/ Conversion Options	Portability and Conversion Option	<ul style="list-style-type: none"> <li>• Portability and Conversion Option</li> <li>• Retiree Continuation Option</li> </ul>
Other Features	<ul style="list-style-type: none"> <li>• Seatbelt/Air Bag Incentive</li> <li>• Nonsmoker</li> <li>• Childcare Benefit</li> <li>• Education Benefit</li> <li>• Coma Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Seatbelt/Air Bag Incentive</li> <li>• Seatbelt/Air Bag</li> <li>• Childcare Benefit</li> <li>• Education Benefit</li> </ul>

UNUM SUPPLEMENTAL LIFE DEPENDENT COVERAGE			
Spouse/Domestic Partner		Child	
Age Range (based on employee/ partner's age)*	Per Month	Amount of Coverage	Per Month
29 and under	\$0.020	\$5,000	\$0.72
30-34	\$0.020	\$10,000	\$1.44
35-39	\$0.025	\$15,000	\$2.16
40-44	\$0.030	\$20,000	\$2.88
45-49	\$0.060	\$25,000	\$3.60
50-54	\$0.083	\$30,000	\$4.32
55-59	\$0.125	\$35,000	\$5.04
60-64	\$0.214	\$40,000	\$5.76
65-69	\$0.365	\$45,000	\$6.48
70+	\$0.393	\$50,000	\$7.20

\* Coverage levels automatically adjust for age and changes in salary.  
The university retains 1.5% of Unum premium to cover administrative costs.

Hartford - Spouse and Child Combined	
Amount of Coverage	Per Month
\$2,000	\$0.94
\$4,000	\$1.88
\$6,000	\$2.82
\$10,000	\$4.70
\$12,000	\$5.64
\$15,000	\$7.06
\$50,000	\$23.50

**Dependent coverage requires Supplemental Life with the same vendor. Domestic partner coverage is only available through Unum.**

# Disability Insurance

## Long-Term Disability Plans

Long-term disability (LTD) insurance is a form of income protection that provides you with a portion of your salary in the event of a disabling illness or injury. If you become disabled, you have a six-month waiting period before qualifying for LTD benefits.

Enrollment in LTD is automatic and mandatory as part of your retirement plan and is paid for by the university. Your provider depends upon the retirement plan you are participating in at the onset of disability. Coverage begins the day your retirement plan becomes effective.

**Before long-term disability benefits begin, you must be continuously disabled for six consecutive months.** Generally, the monthly benefit is 66.67% of your basic monthly earnings. Employees enrolled in the ORP have a maximum benefit of \$10,000 per month. For ASRS members, the monthly benefit shall not exceed two-thirds of a member's monthly compensation.

Long-term disability benefits can be paid until age 65 or until you can return to work, as determined by the vendor and medical documentation.

## Short-Term Disability Plans

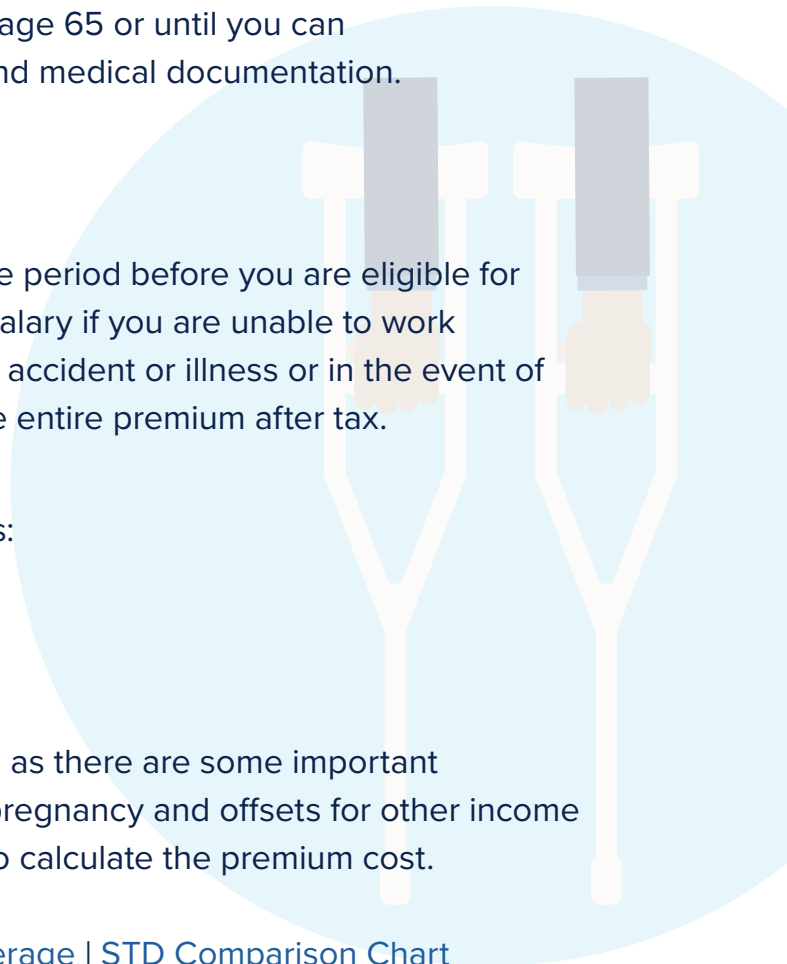
Short-term disability (STD) insurance covers the period before you are eligible for LTD benefits. STD pays a percentage of your salary if you are unable to work for up to six months due to a non-work-related accident or illness or in the event of a pregnancy. STD is voluntary, and you pay the entire premium after tax.

You may only choose one of these two options:

- STD through Unum.
- STD through The Hartford.

Be sure to compare the plan features carefully, as there are some important differences in benefits, particularly regarding pregnancy and offsets for other income sources. You can use the [Benefits Calculator](#) to calculate the premium cost.

For more information [Unum Certificate of Coverage](#) | [STD Comparison Chart](#)



## SHORT-TERM DISABILITY PLAN RATES AND COMPARISON

Unum	The Hartford
<p><b>Monthly cost:</b> \$0.695 per \$100 of salary After-tax deduction Benefits are tax-free</p>	<p><b>Monthly cost:</b> \$0.25 per \$100 of salary After-tax deduction Benefits are tax-free</p>
<p><b>Maximum payment duration:</b> 26 weeks</p>	<p><b>Maximum payment duration:</b> Twenty-six weeks from the date of disability. If there is a waiting period, the maximum duration could be 18 or 22 weeks.</p>
<p><b>Pays weekly benefit of lesser of:</b> 70% of base weekly earnings or \$750 (Option A max. salary \$55,714) \$1,500 (Option B max. salary \$111,430) \$2,000 (Option C max. salary \$148,571)</p>	<p><b>Pays a weekly benefit of lesser of:</b> 66.67% of base pay or \$897.43 Minimum benefit payment of \$67.31</p>
<p><b>Other payments, such as sick or vacation leave do not offset benefits.</b></p>	<p><b>Benefit payments are offset by sick leave and vacation leave payments. You cannot collect full disability benefits and sick or vacation pay simultaneously.</b></p>
<p><b>Benefits begin on:</b></p> <ul style="list-style-type: none"> <li>• First day, if hospitalized for at least 24 hours</li> <li>• First day for outpatient surgery</li> <li>• 31st day, if not admitted to hospital</li> </ul>	<p><b>Benefits begin on:</b></p> <ul style="list-style-type: none"> <li>• First day of the disability if due to an accident or injury</li> <li>• 15th day if the disability is due to illness or pregnancy</li> </ul> <p><b>If you choose coverage after your initial new hire/eligibility enrollment period and become disabled during the first 12 months of being covered under the plan, your benefits will start on the 61st day of disability due to illness.</b></p>
<p><b>Pre-Existing conditions:</b> Pre-existing condition exclusion for first six months after initial election or after option level increase.</p>	<p><b>Pre-Existing conditions:</b> No pre-existing condition exclusion.</p>
<p><b>Benefits for pregnancy:</b> Six weeks paid for normal delivery, eight weeks for C-section</p> <p><b>Pregnancy is not a pre-existing condition.</b> Pregnancy complication is a pre-existing condition.</p>	<p><b>Benefits for pregnancy:</b> Benefits for pregnancy pay from the 15th day through the 42nd day after birth for normal delivery or through the 56th day for C-section.</p> <p>No pregnancy benefits for the first 12 months if you choose coverage after your initial new hire/eligibility enrollment period.</p>
<p><b>Periods of disability:</b> Periods of disability due to the same cause count as one period unless separated by 6 months or more of full-time active work.</p>	<p><b>Periods of disability:</b> Periods of disability due to the same cause count as one period unless separated by 60 days or more.</p>
<p><b>Return to work:</b> Includes a \$5,000 life insurance policy and a \$30,000 Accidental Death and Dismemberment policy.</p>	<p><b>Return to work:</b> Partial benefits if working less than full-time.</p>

The university retains 3% of the Unum premium to cover administrative costs.

# How Benefits and Other Deductions Affect Your Paycheck

Your insurance premiums, retirement contributions, parking permit costs and certain other expenses are automatically deducted from your paycheck.

## Pre-tax and Post-Tax Benefits Deductions

Pre-tax deductions are taken from your gross pay before taxes are calculated, reducing your taxable income. Post-tax deductions are taken after taxes are determined. Your paycheck details will list pre- and post-tax deductions separately.

PRE-TAX AND POST-TAX BENEFITS DEDUCTIONS	
Pre-tax Deductions	Post-tax Deductions
Medical, dental and vision insurance for yourself and your dependents*	Supplemental life insurance premiums over \$35,000 of coverage
Flexible spending account contributions	Life insurance for your dependents
Retirement plan contributions	Long-term disability insurance
Supplemental life insurance premiums up to \$35,000 of coverage	Short-term disability insurance
Parking permit	Auto/home insurance
	Medical, dental and vision insurance for anyone who does not qualify as your tax dependent*
	Roth supplemental retirement contributions

\*If you are insuring a domestic partner or a child(ren) of a domestic partner, they may not qualify as dependents for tax purposes. To determine who qualifies as your tax dependent(s), please refer to IRS Publication 501. For more information, consult a tax professional.

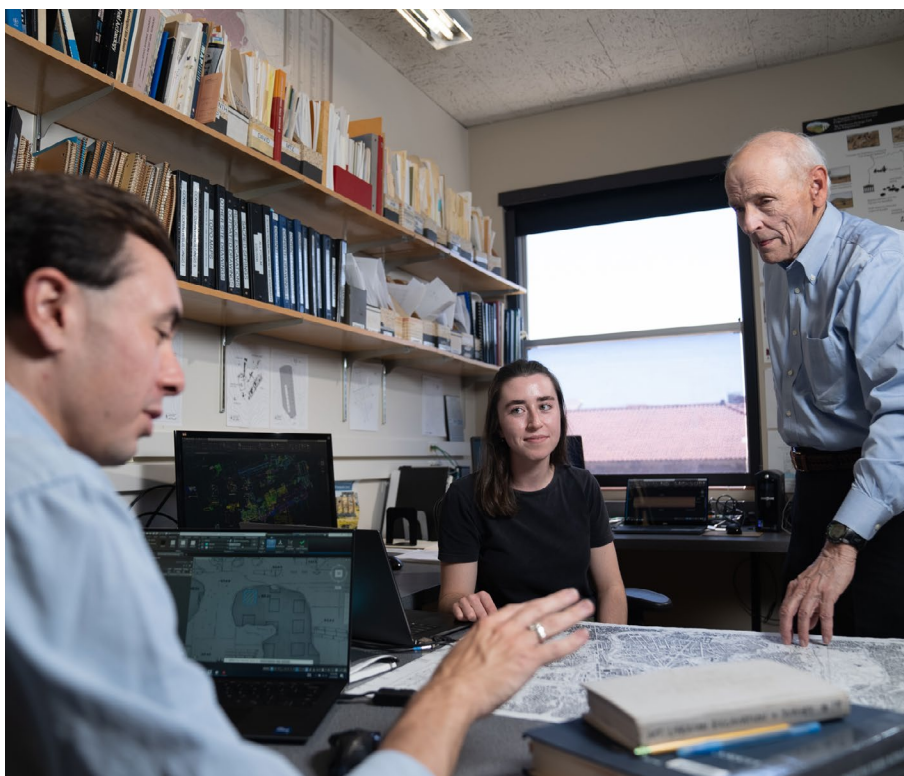
# Premium Deductions for Nine-Month Employees Paid Over the Academic Year



Suppose you are paid over the nine-month academic year and do not receive paychecks during the summer. In that case, insurance premiums for your summer coverage are pre-collected during the spring semester.

The pre-collected amounts are evenly distributed throughout most of the pay periods in the spring semester.

If you are hired during the spring semester, all missed pre-collected premiums will be collected in a lump sum from your first available paycheck after your benefit elections are effective.



# Qualified Tuition Reduction

Qualified Tuition Reduction (QTR) and the Educational Assistance Program (EAP) allow full-benefits-eligible employees and official retirees of the three state universities, along with their qualifying dependents, to take credit-bearing courses at reduced tuition costs. Although QTR covers undergraduate-level courses and EAP covers graduate-level courses, these benefits are generally referred to under the QTR umbrella term.

ABOR offers QTR benefits and is reciprocal among the University of Arizona, Arizona State University, Northern Arizona University and UAGC. You and your dependents can use the benefit for in-person or online courses at any of the three universities. Learn more on the [Educational Benefits webpage](#).

## Eligibility

Employees must be in active status on the first official start date of the semester in which they wish to apply for QTR/EAP benefits, regardless of the date any specific class begins. For all summer sessions, employees must be active on the first day of the summer pre-session.

Employees employed at .5 FTE or greater (20 hours per week) for six months or longer, along with university retirees with Official Retirement Status and some former employees on LTD, may use QTR. Some university affiliates may also receive QTR. Employees laid off may be eligible for QTR for up to one year. Find information about qualifying affiliates on the [Approved Affiliate Institutions page](#).

QTR benefits also extend to spouses and dependent children of employees, retirees, certain former employees on LTD and some affiliates. A deceased university employee's surviving spouse and dependent children may also be eligible. Please contact Human Resources to see if you qualify.



A dependent child is defined as a biological, step, adopted or foster child younger than age 30 who is claimed as a tax dependent as either a qualifying child or a relative under IRS regulations. **IRS regulations prohibit children aged 24 or older from receiving tuition reductions in any calendar year in which they make more than \$5,300.** If your child earns more than that amount, the tuition reduction must be retroactively removed. The university is required to conduct random audits to ensure dependent eligibility.

# Domestic Partner Tuition Program

The University Domestic Partner Tuition Program (DPTP) allows domestic partners and their children to receive tuition reductions on the same terms as QTR. DPTP can only be used at the University of Arizona. Eligibility requires a [Qualified Domestic Partner Affidavit](#).

## Tuition Reduction Rates

**Employee & Spouse/Domestic Partner:** You and your spouse/partner may register for up to nine credits in the fall and spring semesters for \$25 per semester. During summer and winter sessions, you may register for up to six credits at that rate. Additional credits above these cutoffs are billed at the regular in-state tuition rate. Domestic partners receive the same reduction in university tuition under the DPTP.

**Dependent Children:** Your dependent children pay 25% of the resident tuition rate at whichever state university they attend. Your domestic partner’s dependent children may attend the University of Arizona at this reduced rate. QTR/DPTP only applies to tuition and not to any laboratory or course fees.

TAXATION OF THE QTR BENEFIT	
Undergraduate Tuition	Taxation
Employee or Retiree	The amount of the QTR benefit is not taxable.
Spouse or dependent child	The amount of the QTR benefit is not taxable.
Domestic partner/dependent child of domestic partner	The DPTP benefit amount will be awarded on the student’s Form 1098-T as if they received a scholarship. The benefit is not taxed through payroll and does not come out of your paycheck.
U of A affiliate	The affiliate’s employer will tax QTR, and the benefit will be included in W-2 wages.
Graduate Tuition	Taxation
Employee or Retiree	The first \$5,250 of the QTR benefit is exempt from taxation. Any amount over \$5,250 per calendar year is taxed through payroll and comes out of your paycheck.
Spouse or dependent child	The full amount of the QTR benefit is taxed through Payroll Services and comes out of your paycheck.
Domestic partner/dependent child of domestic partner	The DPTP benefit amount will be awarded on the student’s Form 1098-T as if they received a scholarship. The amount of the DPTP benefit is not taxed through payroll and does not come out of your paycheck.
U of A affiliate	The affiliate’s employer will tax QTR, and the benefit will be included in W-2 wages.

# Paid Time Off

Employees employed at .5 FTE or greater (20 hours per week) for at least six months are eligible for the following paid leave. To view your accrued paid time off, go to [UAccess Employee](#); either view your paycheck stub under the “Payroll & Compensation” tile or select the “Time” tile and open the “Leave/Comp Time” tile. Vacation and sick leave accruals begin at the date of hire.



# Paid Vacation

- **Staff and academic professionals** earn annual paid vacation leave on a prorated basis according to their work schedule. Full-time eligible employees on fiscal-year appointments accrue up to 22 workdays per year. Employees on nine-month schedules receive prorated vacation leave during the months they are at work.
- **Faculty** on academic-year appointments do not accrue paid vacation leave, while those on fiscal-year appointments accrue up to 22 days per year.
- **Postdoctoral scholars** earn ten days of vacation in the first year and 15 days of vacation beginning in the second year (prorated by FTE).

To learn more, visit the [paid time off webpage](#).

## Vacation Carryforward

All employees, except postdoctoral scholars, may carry 320 vacation hours (prorated by FTE) to the following year. Postdoctoral scholars may carry over 1.5 times the vacation earned in one year.

Employees, except for postdoctoral scholars, who leave university employment or transition from a benefits-eligible to a non-benefits-eligible position receive a lump sum payout for their vacation balance up to the amount earned in one year.

Postdoctoral scholars do not receive a payout upon termination.

## Paid Sick Leave

Employees at 1.0 FTE earn eight hours of sick time each month (12 days per year). This accrual is prorated for employees working less than full-time. Employees who work less than 12 months accrue sick time only during the months they are working.

Sick time may be used for an illness, injury, or healthcare-related appointment for the employee, the employee's immediate family, or an established member of the employee's household.

Sick time is not paid out upon termination of employment. However, the State of Arizona offers a Retiree Accumulated Sick Leave (RASL) payout to individuals who retire with at least 500 hours of accrued sick time. Information on RASL can be found on the [Retiree Accumulated Sick Leave webpage](#).

To learn more, visit the [Paid Sick Time webpage](#).

## Paid Parental Leave

The university offers up to 12 weeks of paid parental leave and 12 weeks of unpaid parental leave following the birth, adoption, surrogacy, foster placement or guardianship placement of a child. It can also be used following a stillbirth. Two weeks of paid parental leave is available following a

miscarriage. The leave may be taken any time during the 12 months following the miscarriage.

### Parental leave is available to parents who:

- Are full benefits-eligible
- Have been employed by the university for at least 12 continuous months immediately before the commencement of the requested leave. (For employees on nine-month academic year schedules, the summer months between academic years apply toward the 12 months of continuous employment.)

**Parental leave is designed to run concurrently with Family and Medical Leave (FML).** It is not intended to extend the 12-week FML period. When both parents are university employees who meet eligibility guidelines, each is entitled to 12 weeks of paid parental leave and 12 weeks of unpaid parental leave. Learn more on the [Parental Leave webpage](#).

If you accept paid parental leave, you agree to return to work for at least 30 days after your approved leave. If you do not return to work, you must reimburse the university for the salary and benefits you received during parental leave. This reimbursement requirement can be excused if related to your or your child's serious health condition.

## Bereavement Leave

Employees can take three paid workdays off for a death in the family. If the employee is arranging for or attending funeral services out of state, five days may be taken. Sick time may be used to extend the leave or for a relative who does not qualify under the definition of family. To learn more, visit the [Bereavement webpage](#).

## Jury Duty Leave

Employees can receive paid time off if they serve as a jury member or material witness (except as a plaintiff or defendant). If you accept jury duty leave, you must remit any payment from the court to the university. To learn more, visit the [Jury Duty webpage](#).

## Volunteer Services

The university provides eligible employees with up to eight hours of paid time off each calendar year for volunteer activities that meet certain qualifying conditions. To learn more, visit the [Volunteer Services webpage](#).

## Holidays

The university observes ten paid holidays a year. The holiday calendar is posted on the [Holidays webpage](#).



## University Closure

Employees receive holiday pay and university closure pay during this time.

Based on critical needs, some departments may stay open, or certain employees within a department may need to remain at work. Employees required to work during closure receive a corresponding number of paid days to use before the end of the fiscal year.

To learn more, visit the [University Closure webpage](#).

# Health & Wellness Support

Human Resources' Life & Work Connections supports the unique needs of our diverse workforce so that employees can be effective and engaged at work and home. When we support our employees' total well-being, we strengthen our ability to succeed as an institution and community.

## Services, Programs, and Resources

- **Preventive Health** – includes worksite health screenings, flu shots, presentations, workshops and initiatives designed to help employees create a better, healthier future.
- **Mental & Emotional Health** – includes counseling for employees and all members of their household, suicide prevention training, mental health tools and workshops on stress management and self-care.

- **Financial, Legal & Home** – includes webinars, resources and referrals on such topics as financial planning and retirement, student loan forgiveness, legal guidance and relocation assistance.
- **Childcare & Parenting** – includes workshops and consultations on parenting, childcare and lactation spaces, programs for reimbursements for childcare (up to \$2,000 annually) and subsidies for backup care.
- **Adult & Older Adult Care** – includes consultations, information, referral services for employees who are or anticipate caring for an adult or elder and subsidies for back-up care for adults and elders.



[lifework@arizona.edu](mailto:lifework@arizona.edu)  
520-621-2493



# Legal Notices

All required legal notices for ADOA insurance plans are posted on the [Benefits Options website](#).

The federal government requires the disclosure of the Summary of Benefits and Coverage (SBC) and Uniform Glossary under the ACA. Group health plans and insurance issuers offering coverage for groups and individuals must provide access to the SBC and Uniform Glossary.



Human Resources

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