**MEDICAL INSURANCE CHOICES** (**See p. 4 if you have a domestic partner**)

All offer nationwide networks, prescription drug coverage, comparable coverage/exclusions.

| Exclusive Provider Organization (EPO)—United Healthcare, Blue Cross, Blue Shield of AZ, Aetna, Cigna | • In-network coverage only, except emergency care  
• No deductible, co-pays for services and prescriptions  
• Lower premium |
|---|---|
| Preferred Provider Organization (PPO)—United Healthcare, Blue Cross Blue Shield of AZ, Aetna | • Annual deductibles – separate in-network & out-of-network  
• Co-pay only in-network, 50% co-insurance out-of-network  
• Higher premium |
| Health Savings Account (HSAO) with Flexible Spending Account—Aetna | • Separate annual deductibles for in-network services, out-of-network services, and non-preventive prescriptions  
• Preventive care/immunizations at no charge; other services 10% co-insurance in-network, 50% co-insurance out-of-network  
• Paired with a Health Savings Account to which UA contributes $60/month for employee only or $120/month for family coverage  
• Lowest premium |

Provider Searches: [http://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/arizona-department-administration-adoa-health-plans#hdr-3](http://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/arizona-department-administration-adoa-health-plans#hdr-3)

**DENTAL INSURANCE CHOICES** (**See p. 4 if you have a domestic partner**)

| Delta Dental | • Can visit any licensed dentist, including international  
• Participating dentists agree to lower costs  
• Routine services (2 cleanings/exams) at no charge  
• $2,000 annual coverage limit with $50 single/$100 employee + $150 family deductible  
• Basic services (e.g., fillings): 80% covered  
• Restorative services (e.g., crowns, dentures): 50% covered  
• $1,500 lifetime orthodontia  
• Higher premium |
|---|---|
| Cigna Dental Care HMO | • Dental HMO – must see contracted dentist  
• Smaller but nationwide network  
• No charge for cleaning & exams; all other services have fixed co-pays  
• Co-pay for 24 months of orthodontia is $2,040.00 (children) or $2,376.00 (adults)  
• Lower premium |

Cigna Provider Search: [https://hcpdirectory.cigna.com/web/public/providers](https://hcpdirectory.cigna.com/web/public/providers)
VISION INSURANCE: AVESIS

- $10 co-payment for routine eye exam annually (optometrist)
- Annual frame or contact lens allowance ($150)
- Single-vision or bifocals covered in full
- $300 lifetime allowance for Lasik
- Discount program available if you don’t enroll

FLEXIBLE SPENDING ACCOUNTS

- Available for health care (separate from the HSA) or dependent care up to age 13.
- 100% employee paid.
- Allows you to set aside money pre-tax for eligible expenses.

LIFE INSURANCE

- UA provides $15,000 Basic Term Life
- Includes $15,000 Accidental Death/Dismemberment

Supplemental Life Insurance

- Can elect coverage for yourself and for spouse/dependents.
- 100% employee paid through payroll deductions.
- May enroll in one or both insurance plans (up to $500,000 each, or $1 million total).
- Both are guaranteed issue.
- Both include AD&D benefits.
- Both options are portable on separation of employment.

<table>
<thead>
<tr>
<th>The Hartford</th>
<th>Aetna</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase in $5,000 increments, up to $500,000</td>
<td>Purchase in multiples of annual salary up to $500,000</td>
</tr>
<tr>
<td>Dependent term life available in $2,000, $4,000,</td>
<td>Dependent coverage of $5,000 spouse and $5,000 for each eligible child is available</td>
</tr>
<tr>
<td>$6,000, $10,000, $12,000, $15,000, or $50,000</td>
<td></td>
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<tr>
<td>per eligible dependent</td>
<td></td>
</tr>
</tbody>
</table>
**SHORT-TERM DISABILITY INSURANCE**

<table>
<thead>
<tr>
<th>Unum</th>
<th>The Hartford</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 options: $750, $1,500, or $2,000 per week maximum benefit</td>
<td>Maximum benefit $769.27 per week</td>
</tr>
<tr>
<td>May receive benefits while using paid sick/vacation time</td>
<td>Benefits are offset by paid sick/vacation time</td>
</tr>
<tr>
<td>Cost: 71¢ per $100 of salary</td>
<td>39¢ per $100 of salary</td>
</tr>
<tr>
<td>Includes $5,000 life insurance and $30,000 AD&amp;D policy</td>
<td>Partial benefits available if return to work less than full-time</td>
</tr>
<tr>
<td>Maximum duration: 26 weeks</td>
<td>Maximum duration: 26 weeks minus waiting period, if applicable</td>
</tr>
<tr>
<td>Benefits begin day 1 if hospitalized or for surgery, day 31 if not hospitalized</td>
<td>Benefits begin day 1 if due to an accident, day 31 if due to illness</td>
</tr>
</tbody>
</table>

**SUPPLEMENTAL RETIREMENT PLANS**

- These plans are 100% employee-paid, and participation is optional.
- You may enroll at any time, including outside of Open Enrollment
- Contributions are made through payroll deduction.
- May elect one or both plans.
- Maximum annual contribution amounts subject to IRS limits

<table>
<thead>
<tr>
<th>Voluntary 403(b) Plan</th>
<th>457(b) Deferred Compensation Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice of mutual funds through Fidelity Investments or annuities through TIAA</td>
<td>Variety of investment options through Nationwide</td>
</tr>
<tr>
<td>Choice of pre-tax or post-tax (i.e., Roth) options, or combination of both.</td>
<td>Pre-tax (traditional) and post-tax (Roth) options are available</td>
</tr>
<tr>
<td>Loans, hardship withdrawals are permitted</td>
<td>Loans are permitted</td>
</tr>
<tr>
<td>Withdrawals permitted after age 59½, while active or anytime after separation from service</td>
<td>Withdrawals permitted any time after separation from service</td>
</tr>
</tbody>
</table>
# UA Alternative Health Plans

## For Employees with Domestic Partners

### Medical

| United Healthcare HMO | - In-network coverage only, except emergency care  
| - No deductible, co-pays for services and prescriptions  
| - Premiums match the EPO plan |

### Dental

| Delta Dental | - Can visit any licensed dentist, including international  
| - Participating dentists agree to lower costs  
| - Routine services (2 cleanings/exams) at no charge  
| - $2,000 annual coverage limit with $50 single/$100 employee + $1/150 family deductible  
| - Basic services (e.g., fillings): 80% covered  
| - Restorative services (e.g., crowns, dentures): 50% covered  
| - $1,500 lifetime orthodontia  
| - Higher premium |

| Total Dental Administrators (TDA) | - Dental HMO – must see contracted dentist  
| - Smaller but nationwide network  
| - No charge for cleaning & exams; all other services have fixed co-pays  
| - Co-pay for orthodontia ranges $2,800–$3,700  
| - Lower premium |

### Vision Insurance: Avesis

- $10 co-payment for routine eye exam annually (optometrist)  
- Annual frame or contact lens allowance ($150)  
- Single-vision or bifocals covered in full  
- $300 lifetime allowance for Lasik  
- Discount program available if you don’t enroll

Provider Searches: [http://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/university-arizona-alternative-health-plans](http://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/university-arizona-alternative-health-plans)