

# BENEFITS SUMMARY



ARIZONA BOARD OF  
**REGENTS**

ASU ♦ NAU ♦ UA

IMPORTANT NOTE: ABOR and ADOA policies, as well as vendor contracts govern benefits eligibility and coverage. The information contained in this brochure is not binding and is subject to change at any time.

## ELIGIBILITY

Staff employed to regularly work at least 20 hours/week for at least 90 consecutive days are eligible for benefits under state statutes.

## ELIGIBLE DEPENDENTS

Legal spouse; natural, adopted and/or step children under age 26; a person under age 26 for whom the employee has court-ordered guardianship; foster children under the age of 26; children placed in the employee's home by court order pending adoption; and certain disabled dependent children.

## ENROLLMENT PERIOD

Enrollment in benefits and a mandatory retirement plan must be completed within 30 calendar days of hire/eligibility.

## EFFECTIVE DATES

Basic life insurance, holiday pay, vacation and sick leave accruals, and qualified tuition reduction: begin the first day of eligible employment.

Health, dental, life, flexible spending accounts, and short-term disability: begin the first day of the pay period following the hire/eligibility date or completion of enrollment, whichever is later, provided enrollment is completed within 30 calendar days of eligible employment.

Optional Retirement Plan (ORP) and long-term disability participation begins the first day of the pay period following completion of enrollment.

Arizona State Retirement System (ASRS) and long-term disability participation begins the first day of the pay period following a 182-calendar-day waiting period from hire/eligibility date. Exception: No waiting period if you have an active ASRS account or were hired before July 20, 2011. Retroactive contributions may be required.

**EXCEPTIONS** to the effective dates are made when rehired or transferred within the Arizona University System or from an Arizona state agency:

- Rehired within 30 days of separation from benefits-eligible employment, your coverage will be effective on the date of hire. Elections must remain the same.
- Transfer within 30 days of separation, your coverage will be effective on your hire date or the first day of the pay period following termination of prior coverage, whichever is later. Elections must remain the same.

## MEDICAL INSURANCE

Triple Choice Plan (TCP) for a single premium, you have access to all three tiers. You control the costs by choosing providers and facilities in the lowest tiers. In-network preventative services are covered 100%.

- BlueCross BlueShield of AZ
- UnitedHealthcare

High Deductible Health Plan with Health Savings Account (HSA) premiums are less than the TCP option, but deductibles

are higher. The State contributes to your HSA. Services can be obtained out-of-network at a higher cost. In-network preventative services are covered 100%.

- BlueCross BlueShield of AZ
- UnitedHealthcare

All medical plans listed above include a pharmacy benefit.

## DENTAL INSURANCE

Dental Health Maintenance Organization Plan (DHMO) must use a participating provider and coordinate all care through that provider.

- UnitedHealthcare Solstice

Dental Preferred Provider Organization Plan (PPO) may see any dentist, deductibles or out of pocket payments may apply.

- Delta Dental PPO Plus Premier

## FLEXIBLE SPENDING ACCOUNT

Flexible spending accounts (FSA) with ASIFlex allow you to set aside pretax dollars for health care and/or dependent care expenses.

## VISION CARE INSURANCE

Avesis Advantage Program provides annual coverage for exams, glasses or contacts.

## BASIC LIFE INSURANCE

A basic life insurance policy in the amount of one times your salary is provided at no cost to all benefits eligible employees. Accidental death and dismemberment coverage of one times annual base salary is included.

## SUPPLEMENTAL LIFE INSURANCE

You may enroll in additional life insurance for yourself, your spouse and eligible children. Coverage is provided through group-term life insurance policies offered by ASU and the state of Arizona.

If you are enrolled in the ASU supplemental life plan at the time of your retirement from ABOR, you may be eligible for retiree life insurance if employed by ABOR for at least 10 years.

## SHORT-TERM DISABILITY

Short term disability coverage is voluntary. You pay 100% of the premium on an after-tax basis. Plans are offered by Unam and MetLife. Benefits provide a portion of your weekly income for non-work-related injuries, sickness, or pregnancy.

## LONG-TERM DISABILITY

Long term disability is provided as part of your retirement plan. For participants of ASRS the coverage is through Broadspire Services, Inc., the cost is shared with the employer. For ORP participants, coverage is through MetLife and the entire cost of long-term disability is paid by the employer.

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## RETIREMENT PLANS

Participation in a retirement plan is mandatory if you work 20 or more hours for at least 20 weeks in a fiscal year. Classified staff must participate in ASRS. All other staff may choose between ASRS or the ORP.

ASRS is a defined benefit retirement plan. For FY2022-23 the rate is 12.03% of salary. The employee and employer contribute at this rate. The contribution rate is set annually by ASRS.

ORP is a defined contribution retirement plan offered through Fidelity Investments and TIAA. The employee and employer contribute at a flat rate of 7% of salary. You must make an active election to participate in the ORP. If no action is taken within the first 30 days of employment or eligibility you will be defaulted to ASRS. This election or default is irrevocable during your employment with the Arizona University System.

## VOLUNTARY RETIREMENT PLANS

Two voluntary plans are available, a voluntary 403(b) plan offered through Fidelity Investments or TIAA or a voluntary 457/deferred compensation plan available through Nationwide Retirement Solutions. Contributions may be made on a before or after tax basis. You may contribute to both plans. Contributions to voluntary plans are subject to annual limits set by the IRS.

## LEAVES AND ABSENCES

Holidays - Ten scheduled holidays annually.

*Vacation Leave* -

- Classified staff: 11 days annually for year first and second year of employment; 16 days annually for the third and fourth year; and 22 annually year beginning with fifth year.
- All other staff: 22 days annually.

Vacation hours are accrued each pay period. Vacation leave cannot be taken until accrued. Maximum carry forward at calendar year end is 320 hours. Upon termination of employment a maximum of one year's accrual rate can be paid out.

*Sick Leave* - is accrued at a rate of 3.69 hours per pay period. There is no limit on the number of hours that can be accrued. There is no payout of hours at termination. If your accrual balance at retirement is 500 hours or greater, a portion of your sick leave may be paid out per the state of Arizona's Retiree Accumulated Sick Leave (RASL) Program.

*Bereavement* - up to 3 paid days (5 for an out of state service) for the death of a family member.

*Family and Medical Leave Act (FMLA)* - entitles employees who meet eligibility requirements up to 12 work weeks of job-protected leave for specific employee health and/or family medical reasons. This is unpaid leave, accrued vacation or sick leave may be used concurrently with FMLA.

*Paid Parental Leave* - up to 6 weeks of paid leave within the first 12 weeks after the birth or adoption of a child.

*Compassionate Transfer of Leave* - allows employees to voluntarily transfer vacation leave to a designated employee. The designated employee must be unable to work due to a catastrophic illness or injury of their own, within their immediate family, a member of their established household, or in a situation that places primary responsibility for care on the employee.

*Military Leave* - available to employees who enter any branch of the armed forces. Leave may be paid or unpaid depending on the circumstances of the leave.

*Other Leave* - other leave benefits includes jury duty, material witness, voting, and medical donor.

## QUALIFIED TUITION REDUCTION PROGRAM

You and your spouse pay \$25 plus laboratory and/or course fees for up to 9 credit hours per semester at ASU, NAU or UA. Dependent children pay 25% of the resident tuition plus laboratory and/or course fees. You also receive a 10% discount at the university bookstores. The employee may be taxed for the tuition reduction benefit received.

## STAFF DEVELOPMENT

Reimbursement may be available for staff development with prior approval from your supervisor.

## EMPLOYEE ASSISTANCE OFFICE

Behavioral health and organizational consulting services are available through Arizona State University.

## HEALTH IMPACT PROGRAM

The state of Arizona offers a program in which benefits-eligible employees can earn up to \$200 annually by participating in physical, financial and professional well-being activities.

## VALLEY METRO BUS CARDS

The employee platinum pass, available through Arizona State University, provides a reduced rate rides on light rail, local and express buses. Payroll deduction is available for the purchase of the pass.

## STUDENT LOAN ASSISTANCE

You may be eligible for the Public Service Loan Forgiveness Program (PSLF). This program forgives the remaining balance on your direct loans after making a set amount of payments under a qualifying repayment plan while working full-time for a qualifying employer.

## OTHER VOLUNTARY BENEFITS

Auto, home and other liability insurance through Farmers Group Insurance. Identity theft protection through LifeLock Long-term care insurance through Unam.

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