

# 2024 Benefits Guide



# Retirement Plan Options

The University of Arizona has two retirement plans: the **Arizona State Retirement System (ASRS)** and the **Optional Retirement Plan (ORP)**. You must enroll in a plan during the **first 30 days** of employment or new retirement eligibility, and **your decision is irrevocable**. If no election is made, you will default into the ASRS.



Plan Feature	AZ State Retirement System (ASRS)	Optional Retirement Plan (ORP)
<b>Effective Date</b>	Six months after hire unless prior employment or ASRS membership.	First day of pay period following completed enrollment.
<b>Type of Plan</b>	Defined Benefit: You receive a lifetime monthly pension based on your length of service and salary.	Defined Contribution: Your benefit depends on how well the investments you choose perform.
<b>Plan Administrator</b>	The ASRS directs investments.	You choose between Fidelity Investments or TIAA and can direct how your contributions are invested.
<b>Contribution Rate</b>	Rates changes every fiscal year. View the <a href="#">ASRS Contribution Rates page</a> .	7% of salary, matched by the University.
<b>Long-Term Disability Insurance</b>	Rates changes every fiscal year. View the <a href="#">ASRS Contribution Rates page</a> .	Included with retirement plan: 100% UA-paid. \$10,000 monthly maximum benefit.
<b>Vesting</b>	There is no vesting in University contributions. You are immediately vested in your own contributions. You are eligible for University contributions at retirement.	Five-year vesting schedule for University contributions. You are immediately vested in your own contributions. You may be immediately vested in University contributions if you have an active contract in another qualified retirement plan.
<b>Rollovers Permitted</b>	No rollovers. You may purchase service credit if previously employed with a public employer.	Rollovers from other defined contribution plans permitted.
<b>Portability</b>	Limited: You may leave funds on account for a future retirement benefit or withdraw your contributions only.	Greater: You can keep your account with your chosen vendor or withdraw/roll over your contributions. You may withdraw/roll over employer contributions if vested.
<b>Phased Retirement</b>	No formal phased retirement.	You may reduce your FTE over three years while taking distributions before retiring fully.
<b>Return to Work</b>	You cannot work more than 19 hours per week in the first year after retirement.	No restrictions on FTE if returning to work after retirement.

**Note:** You must make your retirement plan election in UAccess **first**.

In UAccess, select the University Benefits tile from the University Employee Main Homepage and then select Benefits Enrollment. **Your benefits choices will be available to you the following day.**

**To enroll in ORP:**

Choose ORP in UAccess and select an ORP provider. Also visit the provider’s website to open an account:

- Fidelity Investments: [netbenefits.com/aus](https://netbenefits.com/aus), use access code Plan Number 67444.
- TIAA: [tiaa.org/arizona](https://tiaa.org/arizona), select “enroll now” and use access code AZQ192.

**To enroll in the ASRS:**

- Visit the [ASRS website](#) within 30 days of your date of hire/eligibility date and complete the online enrollment. The code is 69V00040.
- After you have completed the online enrollment, ASRS will send an email requesting beneficiary information.

# Voluntary Supplemental Retirement Plans

For employees who wish to save more for retirement, the University offers two voluntary retirement plans. Contributions are made through payroll deduction and are 100% employee-paid. Both plans offer pretax (traditional) and post-tax (Roth) options.

## **Voluntary 403(b) Plan: Fidelity Investments or TIAA**

Review the Voluntary 403(b) Plan Guide at [hr.arizona.edu/sites/default/files/403bGuide.pdf](https://hr.arizona.edu/sites/default/files/403bGuide.pdf) or contact the providers for more information:

- **Fidelity Investments:** CJ Olsen 208-400-0583 or schedule an appointment at [fidelity.com/schedule](https://fidelity.com/schedule)
- **TIAA:** Donn Fitch (480) 350-3209 or schedule an appointment at [tiaa.org/arizona](https://tiaa.org/arizona) “Request an appointment with an advisor today” (scroll down to link)

## **457 Deferred Compensation: Nationwide**

Enroll at [arizonadc.com/iApp/rsc/enrollment.x](https://arizonadc.com/iApp/rsc/enrollment.x) or contact Klark Krauter at (800) 796-9753 or [krautek@nationwide.com](mailto:krautek@nationwide.com) for more information.



# Medical Insurance Choices

**Effective the first day of the pay period following your completed enrollment.**

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

## Triple Choice Plan (TCP)

Employee \$28.36

Employee + Adult \$77.45

Employee + Child \$62.08

Family \$131.75

## UnitedHealthcare, Blue Cross Blue Shield of AZ

- Two in-network tiers and one out-of-network tier
- 3 separate deductibles: \$200 individual/\$400 family (tier 1), \$1,000 individual/\$2,000 family (tier 2), \$5,000 individual/\$10,000 family (out of network); co-pays for services and prescriptions in-network, 50% co-insurance out-of-network
- Higher premium but more predictable costs

## High-Deductible Plan with Health Savings Account (HSA)

Employee \$11

Employee + Adult \$33

Employee + Child \$28.05

Family \$61.05

## UnitedHealthcare, Blue Cross Blue Shield of AZ

- Separate annual deductibles for in-network services \$1,600/\$3,200, out-of-network services \$5,000/\$10,000, 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 the University contributes \$30/pay period for employee only or \$60 per pay period for family coverage
- Lower premium

## Information on Plans and Provider Searches:

Blue Cross Blue Shield: [AZblue.com/stateofAZ](https://AZblue.com/stateofAZ)

UnitedHealthcare: [whyuhc.com/stateofaz](https://whyuhc.com/stateofaz)

**Note:** Premiums listed are per pay period and subject to change each Jan. 1. Deductions occur twice per month.

**You must enroll within 31 days of hire.**





# Dental Insurance Choices

## **Delta Dental**

Employee \$15.49  
Employee + Adult \$32.86  
Employee + Child \$25.28  
Family \$52.28

- Can visit any licensed dentist, including internationally
- Participating dentists agree to lower costs
- Routine services (two cleanings/exams) at no charge
- \$2,000 annual coverage limit
- Deductibles: \$50 for single, \$100 for employee plus one, \$150 for family
- Basic services (e.g., fillings): 80% covered
- Restorative services (e.g., crowns, dentures): 50% covered
- \$1,500 lifetime orthodontia benefit
- Higher premium

## **UnitedHealthcare Solstice DHMO**

Employee \$1.78  
Employee + Adult \$3.56  
Employee + Child \$3.34  
Family \$5.92

- Dental HMO—must see contracted dentist
- Smaller network, not available in all states
- No charge for cleaning & exams; all other services have fixed co-pays
- Lower premium

**More Information:** [hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/arizona-department-administration-adoa-dental-vision-plans](https://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/arizona-department-administration-adoa-dental-vision-plans)

**Delta Provider Search:** [www.deltadentalaz.com](https://www.deltadentalaz.com)

**UnitedHealthcare Solstice Provider Search:** [www.smilestateofaz.com](https://www.smilestateofaz.com) (Use plan code S800B)

# Vision Insurance: AVESIS

## **Avesis**

Employee \$1.86

Employee + Adult \$6.18

Employee + Child \$6.12

Family \$7.70

- \$10 co-pay for routine eye exam annually (optometrist)
- Annual frame or contact lens allowance (\$150)
- Single-vision or bifocal lenses covered in full
- \$750 lifetime allowance for LASIK



# Domestic Partner Health Plans

The University Alternative Health Plans offer coverage for employees with domestic partners and their families.

**More Information:** [hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/university-arizona-alternative-health-plans](https://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits/university-arizona-alternative-health-plans)

**Medical Insurance: UnitedHealthcare Choice HMO & OptumRx prescription coverage** (Employee + Adult \$77.45, Family \$131.75)

- Closely matches TCP plan in coverage, co-pays, and deductibles (\$400)
- No specialist referrals
- Multi-state network

**Dental Insurance: Delta Dental Preferred Provider Organization** (Employee + Adult \$32.86, Family \$52.28)

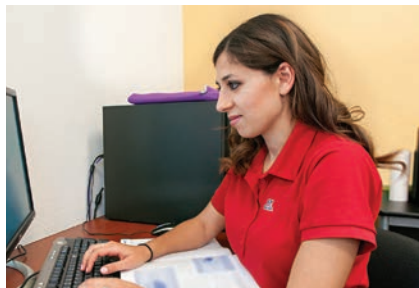
**Vision Insurance: Avesis** (Employee + Adult \$6.18, Family \$7.70)

- \$10 copay for routine eye exams
- Annual frame or contact lens allowance (\$150)

# Flexible Spending Accounts

- Separate accounts available for healthcare or dependent care
- Allows you to set aside money pretax for eligible expenses

**More Information:** [hr.arizona.edu/content/flexible-spending-accounts](https://hr.arizona.edu/content/flexible-spending-accounts)





# Short-Term Disability Insurance

Unum	MetLife
Three options based on 70% of salary: maximum benefit of \$750, \$1,500, or \$2,000 per week.	66 <sup>2</sup> / <sub>3</sub> % of salary to maximum benefit of \$897.43 per week.
May receive benefits while using paid sick/vacation time.	Benefits are offset by paid sick/vacation time.
Cost: 77¢ per \$100 of salary.	Cost: 31.6¢ per \$100 of salary.
Includes \$5,000 life insurance and \$30,000 AD&D.	Partial benefits available if return to work less than full time.
Maximum duration: 26 weeks.	Maximum duration: 26 weeks minus any waiting period.
Benefits begin day one if hospitalized or for surgery, day 31 if not hospitalized.	Benefits begin day one if due to an accident, day 31 if due to illness.
Six weeks of benefits for pregnancy.	12 days of benefits for pregnancy.



# Life Insurance

The University provides \$15,000 Basic Term Life with \$15,000 Accidental Death/Dismemberment.

## Supplemental Life Insurance

- Can elect coverage for yourself and spouse/domestic partner (The Hartford only)/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 with no medical underwriting and include AD&D benefits

More Information: [hr.arizona.edu/employees-affiliates/benefits/insurance-benefits](https://hr.arizona.edu/employees-affiliates/benefits/insurance-benefits)

## Securian

Purchase in \$5,000 increments, up to \$500,000 or 3 x salary. Increase is limited to \$20,000 during open enrollment.

Dependent term life is available at \$2,000, \$4,000, \$6,000, \$10,000, \$12,000, \$15,000, or \$50,000 for spouse and each eligible child. (Not available for domestic partners.)

## The Hartford

Purchase in multiples of annual salary up to \$500,000. Increase is limited to 1 x your salary during open enrollment.

Dependent coverage of \$5,000 for spouse/domestic partner and \$5,000 for each eligible child is available.



# Qualified Tuition Reduction

Fully benefits-eligible employees and their spouses and dependent children can take courses at the University of Arizona, Arizona State University, or Northern Arizona University at reduced tuition rates. Domestic partners of fully benefits-eligible employees (and their dependent children) can receive reduced rates for courses taken at the University of Arizona only.

**More Information:** [hr.arizona.edu/employees-affiliates/benefits/educational-benefits](https://hr.arizona.edu/employees-affiliates/benefits/educational-benefits).





**Division of Human Resources**

[hr.arizona.edu](http://hr.arizona.edu)

(520) 621-3660

[hrrsolutions@arizona.edu](mailto:hrrsolutions@arizona.edu)