Benefits Design and Management

Benefits orientation
Benefits package

- Low-cost, affordable health care and life insurance benefits.
- Disability insurance programs.
- Paid leave benefits.
- Qualified tuition reduction program.
- Mandatory and voluntary retirement programs.
Benefits eligibility

Faculty and staff

• Regularly scheduled to work 20 hours or .5 FTE or more per week for at least 90 consecutive days.

Eligible dependents

• Your child under age 26.
• Your disabled child age 26 or older, if eligible.
• Your spouse.
Health insurance terminology

Paycheck deduction
Amount you pay for insurance each pay period.

Deductible
Expenses you pay out-of-pocket before the health plan pays.
- Individual or family.
- Separate in and out-of-network amounts.
- Accumulate toward out-of-pocket maximum.

Copayment
Fixed dollar amount.
- You pay at the time of service after the deductible is met.
- Plan pays remaining charges.
- Accumulate toward out-of-pocket maximum.

Coinsurance
Percentage of allowed amount.
- You pay at the time of service after the deductible is met.
- Plan pays remaining charges.
- Accumulate toward out-of-pocket maximum.

Out-of-Pocket Maximum
The most you will pay in combined deductibles, health care and pharmacy copayments, and coinsurance.
- Plan pays 100% of covered services after out-of-pocket max is met.
- Individual or Family.
- Separate in and out-of-network amounts.
Health insurance terminology

- **Health Savings Account, HSA**: A savings account that allows employees to put aside pretax dollars to pay for out of pocket medical expenses.

- **In-network**: Providers or health care facilities that are part of a health plan’s network. The insurance negotiates a discount with these providers which usually results in lower costs to the member.

- **Out-of-network**: A provider that is outside of the network of doctors, hospitals or health care providers. Usually results in higher costs to the member.

- **Plan year**: Period of coverage under a group health plan. ASU’s plan year runs from January 1 through December 31.
Medical and pharmacy plans

Benefits guide | Employee healthcare
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
Overview of medical plans

The networks available for both plans are Blue Cross Blue Shield and United Healthcare.

**Triple Choice Plan | TCP**
- Copayments for non-preventative services.
- In and out of network providers available.
- This is a single plan with three tiers.

**High Deductible Health Plan with HSA**
- Allows participants to use in or out of network providers.
- Coinsurance after deductible is met.
- Out of pocket expenses can be paid with funds in the HSA account.
Triple Choice Plan
**Triple Choice Plan | TCP**

- **Tier 1** – The network of providers will be limited to providers designated as Tier 1 in-network providers.
  - Tier 1 providers will have the following designations: [Tier 1]

- **Tier 2** – Providers will be in-network but not considered Tier 1 providers.

- **Tier 3** – Out of network providers with higher deductibles. No copays but there will be co-insurance.
Triple Choice Plan | TCP

Benefits

• In-network and out-of-network provider options.
• Nationwide coverage.
• No pre-existing condition restrictions.
• Mayo Clinic is in-network for UHC and BCBS.

Copays and deductibles

• Copays apply after the plan deductible is met.
• Copays and deductibles apply to out-of-pocket maximum.
• Payments toward Tier 1 deductible apply towards Tier 2 deductible, conversely funds paid toward Tier 2 deductible apply to Tier 1.
• Plan pays 100% after the out-of-pocket maximum is met.
• Prescription drug copays do not count toward the medical deductible.
# Triple Choice Plan | TCP

## Triple Choice Plan

<table>
<thead>
<tr>
<th></th>
<th>Tier 1, in network</th>
<th>Tier 2, in network</th>
<th>Tier 3, out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee only</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$200</td>
<td>$1,000</td>
<td>$5,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee only</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>out-of-pocket</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>maximum</td>
<td>$7,350</td>
<td>$7,350</td>
<td>$8,700</td>
</tr>
<tr>
<td>Includes deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>deductible</td>
<td>$400</td>
<td>$2,000</td>
<td>$10,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>out-of-pocket</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>maximum</td>
<td>$14,700</td>
<td>$14,700</td>
<td>$17,400</td>
</tr>
<tr>
<td>Includes deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blue Cross Blue Shield or UnitedHealthcare</td>
<td>Tier 1, in network</td>
<td>Tier 2, in network</td>
<td>Tier 3, out of network</td>
</tr>
<tr>
<td>-------------------------------------------------------------------</td>
<td>-------------------</td>
<td>-------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Preventative Services, Durable medical equipment, lab and x-ray services</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>PCP, OB/GYN, Telehealth</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>Inpatient Hospital Admission</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Outpatient facility, Major radiology services</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
</tr>
</tbody>
</table>
How to use the Triple Choice plan

1. Choose a provider
   Look for the Tier 1 symbol for the lowest cost.
   - Tier 1

2. Meet the deductible
   Pay out of pocket or enroll the Healthcare FSA.

3. Pay a copayment
   - You pay a flat fee
   - Your plan pays the rest

4. Pay up to out-of-pocket max
   Your plan pays 100% of services for the remainder of the year.

Providers:
- Hospitals
- Physicians
- Radiology and Laboratory
- Rehabilitation centers
- Surgical centers
- Urgent care facilities
High Deductible Health Plan
High Deductible Health Plan | HDHP

Benefits

- In-network and out-of-network provider options.
- Nationwide coverage.
- No pre-existing condition restrictions.
- Works in conjunction with a health savings account.
- Mayo Clinic is in-network for both UHC and BCBS.

Coinsurance and deductibles

- Coinsurance applies after the plan deductible is met.
- Coinsurance and deductibles apply to out-of-pocket maximum.
- In-network and out-of-network deductibles must be met separately.
- Plan pays 100% after the out-of-pocket maximum is met.
- Prescription drug copays do not count toward the medical deductible.
# High deductible health plan | HDHP

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross Blue Shield or UnitedHealthcare</td>
<td>Out of Network providers</td>
<td></td>
</tr>
<tr>
<td><strong>Employee only</strong> deductible</td>
<td>$1,500</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Employee Only</strong> out of pocket maximum</td>
<td>$3,500 includes deductible</td>
<td>$8,700 includes deductible</td>
</tr>
<tr>
<td>Family deductible</td>
<td>$3,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Family out of pocket maximum</td>
<td>$7,000 includes deductible</td>
<td>$17,400 includes deductible</td>
</tr>
</tbody>
</table>
## High deductible health plan | HDHP

### Coverage after deductible is met

<table>
<thead>
<tr>
<th>Service</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross Blue Shield or UnitedHealthcare</td>
<td>Out of Network providers</td>
<td></td>
</tr>
<tr>
<td>Preventative Services</td>
<td>$0</td>
<td>50%</td>
</tr>
<tr>
<td>PCP, OB/GYN, Telehealth</td>
<td>10%</td>
<td>50%</td>
</tr>
<tr>
<td>Specialist</td>
<td>10%</td>
<td>50%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Inpatient Hospital Admission</td>
<td>10%</td>
<td>50%</td>
</tr>
<tr>
<td>Outpatient facility, Major radiology services</td>
<td>10%</td>
<td>50%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>10%</td>
<td>50%</td>
</tr>
</tbody>
</table>
Health Savings Account
Health Savings Account | HSA

- University makes a biweekly contribution to the health savings account of each employee enrolled in the HDHP regardless of the employee's contribution.
- Can only use the available funds in the account.
- Funds can be used for eligible medical, dental and vision expenses.
- HSA administrator is Optum.
- HDHP enrollees are ineligible for the HSA if enrolled in any parts of Medicare or Tricare.
- Invest a portion of your funds after balance reaches $1,000.
## HSA contribution limits

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>2023 voluntary employee before-tax contribution</th>
<th>2023 automatic university contribution</th>
<th>2023 combined contribution limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single coverage</td>
<td>Up to $3,130</td>
<td>$720</td>
<td>$3,850</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$27.70 per pay period</td>
<td></td>
</tr>
<tr>
<td>Other than single coverage</td>
<td>Up to $6,310</td>
<td>$1,440</td>
<td>$7,750</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$55.39 per pay period</td>
<td></td>
</tr>
<tr>
<td>Age 55 and older may contribute an additional $1,000.</td>
<td>Age 55 and older may contribute an additional $1,000.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Participants are responsible for managing contributions in accordance with federal guidelines and limits. **2023 automatic university contribution is based on 26 pay periods.**
How to use the HDHP with HSA

1 Fund your Health Savings Account

Automatic payroll contributions by you and the University.

2 Choose a provider

Select an in-network provider for lower cost.

3 Meet the deductible

Use available HSA funds or pay out of pocket for services and some prescriptions.

4 Pay coinsurance

You pay 10% + Your plan pays 90%

5 Pay up to out-of-pocket max

Your plan pays 100% of services for remainder of the year.

6 Build your HSA balance

Your funds will continue to grow and roll over.

HSA funds can help you pay for your expenses

Determine amount you want in your account
= University contribution / 26 pay periods
= Your contribution per paycheck
Pharmacy benefits
Pharmacy benefit for all medical plans

MedImpact

- Large national network of providers.
- Prescription drugs are covered in-network only.
- Prescription drugs cannot be shipped outside of the United States.

MedImpact Direct mail order pharmacy

- Mail order through MedImpact Direct Mail Service only.
- Specialty prescription services.
Pharmacy benefit for all medical plans

<table>
<thead>
<tr>
<th></th>
<th>Generic</th>
<th>Preferred brand name</th>
<th>Nonpreferred brand name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail 30-day supply</td>
<td>$15</td>
<td>$40</td>
<td>$60</td>
</tr>
<tr>
<td>Retail 90-day supply</td>
<td>$37.50</td>
<td>$100</td>
<td>$150</td>
</tr>
<tr>
<td>Mail order 90-day supply</td>
<td>$30</td>
<td>$80</td>
<td>$120</td>
</tr>
</tbody>
</table>

For HDHP participants: Subject to plan deductible before copay applies for nonpreventative prescriptions.

For all plans: Pharmacy costs apply to out-of-pocket maximum.
Paycheck deduction
# Medical and pharmacy rates per pay period

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Triple Choice Plan</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$26.17</td>
<td>$10.15 + HSA</td>
</tr>
<tr>
<td>Employee plus spouse</td>
<td>$71.49</td>
<td>$30.46 + HSA</td>
</tr>
<tr>
<td>Employee plus one child</td>
<td>$57.30</td>
<td>$25.89 + HSA</td>
</tr>
<tr>
<td>Family</td>
<td>$121.61</td>
<td>$56.35 + HSA</td>
</tr>
</tbody>
</table>
Dental plans

Benefits guide | Employee healthcare
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
UnitedHealthcare Solstice DHMO Plan

Benefits
- UHC Solstice DHMO network providers only.
- Limited network.
- No annual deductible or maximums.
- Pre-existing conditions are covered.
- Routine visits, exams, cleanings and fluoride treatments are covered twice per plan year at 100%.
- Services are charged at a flat rate.

Preventive care copays
- Oral exam – $0
- Emergency exam – $35 after hours visit
- Prophylaxis/cleaning – $0
- Fluoride treatment – $0
- Fluoride treatment with varnish – $20
- X-rays – $0

Other service copays
- Sealants – $0
- Fillings –
  - Amalgam: $16-$30 based on number
  - Resin: $37-$122 based on number and location
- Extractions – Simple: $35  Surgical: $105
- Crowns – $195-$290 + lab and material
- Crown/Bridge repair – $80-$95
- Dentures – $485-$502
- Fixed bridgework – $290 + lab and material per unit
- Implant body – $795
- Oral surgery – $25-$270
- Orthodontia – $1,375-$2,875

The following list of states and territories are not covered under the UHC Solstice DHMO plan:
**Delta Dental PPO Plus Premier**

**Benefits**
- Freedom of choice for licensed dentist.
- Nationwide network.
- Network dentists have agreed to accept a negotiated fee.
- Pre-existing conditions are covered.
- Preventive and diagnostic services are covered at 100%.

**Copays and deductibles**
- $50 deductible per person/calendar year, up to $150 per family per calendar year.
- $2,000 maximum benefit per person/calendar year.
- No deductible for diagnostic and routine services.

**Preventive care copays – deductible waived**
- Oral exam - $0
- Emergency exam - $0
- Prophylaxis/cleaning - $0
- Fluoride treatment - $0
- X-rays - $0

**Other service copays**
- Sealants – 20% up to age 19
- Fillings – 20%
- Extractions – 20%
- Crowns - 50%
- Crown/Bridge repair - 50%
- Dentures - 50%
- Fixed bridgework - 50%
- Implant body - 50%
- Oral surgery - 20%
- Orthodontia – 50%
  - Limited to lifetime maximum of $1,500 per member.
<table>
<thead>
<tr>
<th>Coverage level</th>
<th>UHC Solstice</th>
<th>Delta Dental of Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$1.64</td>
<td>$14.30</td>
</tr>
<tr>
<td>Employee plus spouse</td>
<td>$3.29</td>
<td>$30.33</td>
</tr>
<tr>
<td>Employee plus one child</td>
<td>$3.08</td>
<td>$23.34</td>
</tr>
<tr>
<td>Family</td>
<td>$5.46</td>
<td>$48.26</td>
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</tbody>
</table>
Vision plan

Benefits guide | Employee healthcare
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
Avesis vision plan

Advantage Vision Care Insurance
In-network benefits

- Elective contact lenses.
  10-20% discount & $150 allowance

- Frames covered up to $150.
  $100-$150 retail allowance
  Lens are not included

- LASIK/PRK.
  Up to $750

- Vision examination.
  $10 copayment, once per 12 months
Avesis vision plan before-tax premium rates per pay period

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Advantage plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$1.72</td>
</tr>
<tr>
<td>Employee plus spouse</td>
<td>$5.70</td>
</tr>
<tr>
<td>Employee plus one child</td>
<td>$5.65</td>
</tr>
<tr>
<td>Family</td>
<td>$7.11</td>
</tr>
</tbody>
</table>
Flexible spending accounts

Benefits guide | Financial security
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
Health care accounts comparison

Health care FSA

- $3,050 annual before-tax employee contribution limit.
- TCP or no medical coverage.
- Medical, dental, and vision expenses.
- Minimum annual election of $100.
- Requires enrollment each calendar year.
  - Use it or lose it with $610 carryover provision.

Limited health care FSA

- $3,050 annual before-tax employee contribution limit.
- Available only to HDHP participants.
- Dental and vision expenses only.
- Minimum annual election of $100.
- Requires enrollment each calendar year.
  - Use it or lose it with $610 carryover provision.
Dependent care FSA

- $5,000 before-tax per household per calendar year.
- For your eligible child or adult day care expenses which allow you and/or your spouse to work.
- Minimum annual election amount of $100.
- Requires enrollment each calendar year.
- **Use it or lose it** each calendar year.
- No carryover provision.
Disability insurance program

Benefits guide | Financial security
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
Short-term disability insurance

Unum
Included are $5,000 group term life and accidental death and dismemberment.

- $.77 per $100 of base pay.
- 70% of maximum salary covered.
  - Option A: $55,714.
  - Option B: $111,429.
  - Option C: $148,571.

MetLife

- $.31 per $100 of base pay.
- 66 2/3% of maximum salary covered up to $70,000.
- STD benefit reduced by any paid leave.
Long-term disability insurance

- Must be disabled for 181 days or longer.
- Plans pay 66 2/3% of base pay.
- Provider is determined by the mandatory retirement plan election.
Life insurance program

Benefits guide | Financial security
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
Basic life insurance

- ADOA basic life
  - $15,000

- ASU basic life
  - annual salary less $15,000

Basic life
ASU pays for coverage equal to one times your annual salary.
Employee supplemental life insurance

**ASU supplemental life**
- Elect up to five times your annual salary with a maximum of $1.25 million.
- Coverage greater than three times or over $500,000, whichever is less, requires evidence of insurability and underwriting approval.
- Future enrollments may require evidence of insurability and underwriting approval.

**ADOA supplemental life**
- Available in $5,000 increments.
- Maximum of $500,000 or three times salary, whichever is less.
- Future enrollments are subject to plan limitations.
Dependent life insurance

ADOA Dependent Life
- spouse and child
  - $2,000
  - $4,000
  - $6,000
  - $10,000
  - $12,000
  - $15,000
  - $50,000

ASU Life - spouse
  - $5,000
  - $15,000
  - $25,000
  - $50,000

ASU Life - children
  - $2,500
  - $7,500
  - $12,500
  - $25,000

ASU Life – spouse coverage over $25,000 requires evidence of insurability and underwriting approval.
Benefits enrollment instructions
How do I enroll for benefits?

Within 30 calendar days of your hire or eligibility date.

- New employees, rehires more than 30 days after separation or newly eligible for benefits complete online enrollment.
  - Refer to Benefits Enrollment Checklist for instructions.

- University transfer, agency transfer or rehire within 30 calendar days of separation complete paper enrollment form.

- Submit all required supporting documentation to HR benefits.

Faculty and academic personnel: Your hire or eligibility date may start before your contract date. Refer to your offer letter or see your hiring manager for your enrollment deadline.
How do I enroll for benefits?
**How do I enroll for benefits?**

---

**My Tasks**

- Benefit New Hire Enrollment

  You must complete your benefits enrollment within 30 calendar days from your hire/eligibility date. Changes are effective the first day of the pay period following your submission. [Enroll Now or Learn more](#)

- Retirement Plan Election

  You have 30 days from your notification date to make an irrevocable retirement plan election, either the Arizona State Retirement System (ASRS) or the Optional Retirement Plan (ORP). Failure to complete this enrollment within 30 days will result in an automated ASRS election for the duration of your continuous employment with the Arizona University System.

  **Click here** to compare key features of the two plans.

  **Click here** to start the election process.

  Your TO DO notice will be removed when you have completed all enrollment steps or when your 30-day election window closes, whichever occurs first.
## Supporting documentation

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Relationship</th>
<th>Required documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent with a different last name</strong></td>
<td>Spouse</td>
<td>Copy of your marriage license.</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td>Copy of the child’s birth certificate.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If applicable, a copy of the adoption, foster care or court guardianship papers.</td>
</tr>
<tr>
<td></td>
<td>Stepchild</td>
<td>Copy of the child’s birth certificate and copy of your marriage license.</td>
</tr>
<tr>
<td><strong>Dependent not eligible for a social security number</strong></td>
<td>Spouse and/or child</td>
<td>Copy of legal document showing the U.S. visa status of spouse and/or dependent child.</td>
</tr>
</tbody>
</table>

- Coverage for all enrollees will not be recognized by the insurance company until supporting documentation is received.
- Failure to submit documentation by the deadline may result in the withdrawal of that dependent’s coverage and you may be responsible for any paid claims.
The preferred method of submitting documentation is to fax your forms to 480-993-0007.

You may also email your forms to HumanResources-Benefits@exchange.asu.edu

Forms must be sent from your ASU email and must contain [SECURE] in subject line of email.
After your 30-day enrollment period

Enrollments and changes may be made only during the annual benefits open enrollment period in the fall for coverage effective the following Jan. 1.

with a qualified life event.
When are my benefits effective?

- Benefits are not effective on your hire or eligibility date.
- Coverage is effective the first day of the pay period following hire or eligibility date and completion of enrollment.
- Exceptions: Transfers and rehires within 30 calendar days of separation from ABOR, ASU, NAU, UA, or state of Arizona agencies.

- Allow 10 business days for benefits processing following submission of completed enrollment.
- Incomplete submissions and those needing supporting documentation will delay processing and may result in retroactive premium deductions.

- The payroll and payday calendar is located on the Business and Finance Payroll page.

cfo.asu.edu/payroll-calendars
If you and your eligible dependent are both university and/or state of Arizona employees, you cannot have dual coverage under state of Arizona plans.

ASU Benefits will send communications containing benefits information and deadlines to your ASU email address.

Medical, dental, and vision ID cards will be mailed to your home address. Contact the provider if you don’t receive a card. Contact information is located in the Benefits Guide | Enrollment eligibility.
Paid leave benefits

Benefits guide | Financial security
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
University paid leave benefits

ASU provides paid leave benefits to help faculty and staff balance personal and business commitments.
# University paid leave benefits: vacation

## Accrual and accumulation at 100% FTE

<table>
<thead>
<tr>
<th>Classification</th>
<th>Years</th>
<th>Maximum per pay period</th>
<th>Maximum annual accrual</th>
<th>Maximum carryover 1.5 x annual accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classified staff and university staff 01 and 02.</td>
<td>Less than two years</td>
<td>3.384 hours</td>
<td>88 hours</td>
<td>320 hours</td>
</tr>
<tr>
<td></td>
<td>Two to four years</td>
<td>4.923 hours</td>
<td>128 hours</td>
<td>320 hours</td>
</tr>
<tr>
<td></td>
<td>Four years and more</td>
<td>6.769 hours</td>
<td>176 hours</td>
<td>320 hours</td>
</tr>
<tr>
<td>Administrators, faculty and academic professionals with fiscal year appointments and university staff 03, 04 and 05.</td>
<td>Upon eligibility</td>
<td>6.769 hours</td>
<td>176 hours</td>
<td>320 hours</td>
</tr>
<tr>
<td>Postdoctoral Scholar with fiscal year appointments.</td>
<td>Year one</td>
<td>3.076 hours</td>
<td>10 days</td>
<td>No carryover</td>
</tr>
<tr>
<td></td>
<td>Subsequent years</td>
<td>4.615 hours</td>
<td>15 days</td>
<td>No carryover</td>
</tr>
</tbody>
</table>

Administrators, faculty, academic professionals and postdoctoral scholars with an academic year appointment do not accrue vacation.

[SPP 702-01 Vacation Leave - General Policy](#)
# University paid leave benefits: sick

## Sick leave accrual schedule

<table>
<thead>
<tr>
<th>% of time employed</th>
<th>Accrual per pay period</th>
<th>Annual accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% FTE (40 hours per week)</td>
<td>3.69 hours</td>
<td>12 days</td>
</tr>
<tr>
<td>50% FTE (20 hours per week)</td>
<td>1.84 hours</td>
<td>6 days</td>
</tr>
</tbody>
</table>

SPP 701-01: Sick Leave Benefits  
ACD 702-02: Health Related Leave
# University paid leave benefits: holidays

<table>
<thead>
<tr>
<th>Holiday</th>
<th>2023 calendar year</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Year's Day</td>
<td>Monday, Jan. 2, 2023</td>
</tr>
<tr>
<td>Martin Luther King Jr. Day</td>
<td>Monday, Jan. 16, 2023</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Monday, May 29, 2023</td>
</tr>
<tr>
<td>Independence Day</td>
<td>Tuesday, July 4, 2023</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Monday, Sept. 4, 2023</td>
</tr>
<tr>
<td>Veterans Day</td>
<td>Friday, Nov. 10, 2023</td>
</tr>
<tr>
<td>Thanksgiving</td>
<td>Thursday-Friday, Nov. 23-24, 2023</td>
</tr>
<tr>
<td>Holiday Break</td>
<td>Monday-Tuesday, Dec. 25-26, 2023</td>
</tr>
</tbody>
</table>
Family resources and programs

Benefits guide | Family Resource Guide
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
Family programs

Adoption benefits
• Reimbursement up to $2,500 is provided to assist with adoption expenses.
• Provided to benefits-eligible employees who adopt a child.

Fertility benefits
• Maximum per-family reimbursement up to $2,500 is provided to assist with fertility expenses not covered by a medical plan.
• Provided to benefits-eligible employees who receive fertility services or prescriptions and are enrolled in an ASU medical plan.

Gender-affirming medical care
• Maximum per-person lifetime reimbursement of $10,000 for services not currently covered by the ADOA health care plans.
• Provided for benefits-eligible employees and dependents enrolled in an ASU medical plan.

Volunteer leave
• Provides employees with up to eight hours per year of paid time off to volunteer for a United Way agency or any 501(c)(3) organization.
Family resources

**Childcare**
- Campus Children’s Center.
- Summer camp programs.

**Mental health**
- ASU Clinical Psychology Center.
- Counselor Training Center.
- Employee Assistance Office.

**Staff Helping Staff**
- A financial assistance program that provides aid to benefits-eligible staff in need when unexpected expenses or emergencies occur.
Tuition and voluntary benefits

Benefits guide | Financial security
cfo.asu.edu/benefits

See plan document for exclusions and limitations.
# Qualified tuition reduction program

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Fall and spring semesters</th>
<th>Summer session</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Credit hours</td>
<td>Tuition</td>
</tr>
<tr>
<td>Eligible or affiliated employees, laid-off employees, retirees and employees termed as a result of disability</td>
<td>1–9</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>10 or more</td>
<td>actual resident tuition for all hours over 9</td>
</tr>
<tr>
<td>Spouse</td>
<td>1–9</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>10 or more</td>
<td>actual resident tuition for all hours over 9</td>
</tr>
<tr>
<td>Dependent children</td>
<td>All</td>
<td>25% of actual resident tuition for all hours</td>
</tr>
</tbody>
</table>

Refer to policy for information on taxation.

SPP 505: Employee Reduced Resident Tuition
Student Accounts: 480-965-6341
Additional benefits

**Farmers Group Insurance**
800-438-6381
[https://myautohome.farmers.com](https://myautohome.farmers.com)

**Unum Long-Term Care Insurance**
800-227-4165
[unuminfo.com/arizonastate/index.aspx](unuminfo.com/arizonastate/index.aspx)
Employee discounts

ASU events
- Gammage performances.
- Sun Devil Athletics.
- Sun Devil Fitness membership.
- University Club membership

News subscription
- New York Times access.
- Wall Street Journal access.

Other providers
- Attractions.
- Goods and services.
- Other benefits.

cfo.asu.edu/employee-discounts
Mandatory retirement program

• Governed by Arizona Revised Statutes § 38-711(23) and 38-727.

• Participation in a retirement plan is mandatory for employees working:
  ✓ 20 or more hours per week (.50 FTE).
  ✓ For 20 or more weeks in a fiscal year.

Eligible for Arizona State Retirement System

• Academic Professionals.
• Administrators.
• Faculty.
• University Staff 01, 02, 03, 04 and 05.

Eligible for Optional Retirement Plan

• Academic Professionals.
• Administrators.
• Faculty.
• University Staff 02, 03, 04 and 05.
Mandatory retirement program

Participation exceptions

Postdoctoral scholars
• If your job classification changes and you become eligible, you must participate in a mandatory retirement plan.

F1/J1/M1/Q1 Visa status
• If your visa status changes and you become eligible, you must participate in a mandatory retirement plan.

ASRS retirees
• Subject to working after retirement rules; may be required to suspend retiree benefits and resume participation.

Age 65 and older opt out
• Must submit required form within one week of hire date.

Classification and visa status changes will have 30 calendar days to complete all enrollment steps.
Mandatory retirement program comparison

Arizona State Retirement System

• Defined benefit plan qualified under IRC 401(a).
• May be eligible for the health insurance subsidy when you retire.
• Pre-tax contributions subject to IRS annual limits.
• Retirement income will be based on a set calculation.

Optional Retirement Plan

• Defined contribution plan qualified under IRC 401(a).
• Choice of investment provider.
• Choose and change investment allocations at any time.
• Phased retirement program.
• Pre-tax contributions subject to IRS annual limits.
• Retirement income will be based on contributions and performance of investment allocations.
ORP investment provider options

Fidelity Investments
800-343-0860
nb.fidelity.com/public/nb/aus/home

TIAA
800-842-2252
www1.tiaa-cref.org/tcm/arizona

asu.edu/hr/benefits/documents/orpguide.pdf
## Contribution rates

### Effective July 1, 2022–June 30, 2023

<table>
<thead>
<tr>
<th></th>
<th>Arizona State Retirement System</th>
<th>Optional Retirement Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
<td>ASU</td>
</tr>
<tr>
<td>Retirement</td>
<td>12.03% before-tax</td>
<td>12.03%</td>
</tr>
<tr>
<td>Long-term disability</td>
<td>0.14% after-tax</td>
<td>0.14%</td>
</tr>
</tbody>
</table>

Example: Employee contribution amount based on $1,600 per-pay-period gross wages:

<table>
<thead>
<tr>
<th></th>
<th>ASRS</th>
<th>ORP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>$192.48</td>
<td>$112.00</td>
</tr>
<tr>
<td>Long-term disability</td>
<td>$2.24</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

ASRS: Contribution rates are subject to change each July 1.
# Mandatory retirement vesting comparison

<table>
<thead>
<tr>
<th>Arizona State Retirement System</th>
<th>Optional Retirement Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee contributions</strong></td>
<td>Employees are always 100% vested in their own contributions.</td>
</tr>
</tbody>
</table>
| **Employer contributions**      | ASRS membership prior to July 1, 2011:  
  • A vesting schedule applies to the University contributions when your account balance is withdrawn.  
  • Visit ASRS for the schedule.  
  
  ASRS membership on or after July 1, 2011:  
  • **There is no vesting schedule.**  
  • University contributions are forfeited when the account balance is withdrawn. |  
  • 100% vested after 5 years of participation or reaching age 65, whichever occurs first.  
  OR  
  • Immediately with proof of an active account in a qualified plan with another college, university, higher education, or research organization. Fax to 480-993-0008.  
  • University contributions and related interest are deposited into your ORP account once fully vested. |
## Mandatory retirement plans comparison

<table>
<thead>
<tr>
<th>Arizona State Retirement System</th>
<th>Optional Retirement Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retirement eligibility</strong></td>
<td></td>
</tr>
<tr>
<td>Early retirement – any membership date:</td>
<td>• Early retirement occurs at any age prior to age 65.</td>
</tr>
<tr>
<td>• Age 50 with five years of ASRS service.</td>
<td>• Normal retirement occurs at age 65.</td>
</tr>
<tr>
<td></td>
<td>• Participate in the ORP Phased Retirement Program at or after age 62.</td>
</tr>
<tr>
<td>Normal retirement – membership prior to July 1, 2011:</td>
<td></td>
</tr>
<tr>
<td>• Age 65 with any years of ASRS service.</td>
<td></td>
</tr>
<tr>
<td>• Age 62 with 10 years or more years of ASRS service.</td>
<td></td>
</tr>
<tr>
<td>• 80 points: Combination of age and years of ASRS service.</td>
<td></td>
</tr>
<tr>
<td>Normal retirement – membership on or after July 1, 2011:</td>
<td></td>
</tr>
<tr>
<td>• Age 65 with any years of ASRS service.</td>
<td></td>
</tr>
<tr>
<td>• Age 62 with 10 or more years of ASRS service.</td>
<td></td>
</tr>
<tr>
<td>• Age 60 with 25 or more years of ASRS service.</td>
<td></td>
</tr>
<tr>
<td>• Age 55 with 30 or more years of ASRS service.</td>
<td></td>
</tr>
</tbody>
</table>

[azasrs.gov/content/new-and-prospective-members](https://azasrs.gov/content/new-and-prospective-members)
## Mandatory retirement plans comparison

<table>
<thead>
<tr>
<th>Retirement income benefit calculation</th>
<th>Arizona State Retirement System</th>
<th>Optional Retirement Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of service</td>
<td>x average salary</td>
<td>Employee contributions</td>
</tr>
<tr>
<td>x ASRS multiplier</td>
<td></td>
<td>+ university contributions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>x performance of investment allocations</td>
</tr>
</tbody>
</table>
When is my retirement plan effective?

**Arizona State Retirement System**

- Effective first day of the pay period following the 182-day (six months) waiting period.
- Exception: no waiting period if current ASRS member; retroactive contributions may be required.

**Optional Retirement Plan**

- Effective the first day of the pay period following completion of all enrollment steps.
## Working after retirement rules

### ASRS retirees

Participants must be separated from ASU employment for at least one full pay period.

Review return to work guidelines at [www.azasrs.gov/content/return-work](http://www.azasrs.gov/content/return-work).

Login to your ASRS account and complete the “Working After Retirement” smart form within 30 calendar days of hire or employment change.

ASRS will inform you if:
- you must suspend your pension benefits and resume contributions.
- you can retain your pension benefits.

### ORP retirees

Faculty and academic professionals must be separated from ASU employment for at least one full semester.

Staff must be separated from ASU employment for at least 90 days.
Retirement enrollment instructions
Mandatory retirement enrollment

University staff category 01
Arizona State Retirement System

Enrollment

• Enrollment occurs automatically.

ASRS registration

• Complete all registration steps on the ASRS website within 30 days or hire/eligibility date.
• Enrollment code: 2C700039

cfo.asu.edu/asrs-plan-enrollment
Mandatory retirement enrollment

Administrators, academic professionals, faculty, and university staff category 02, 03, 04 or 05

Choose between Arizona State Retirement System or Optional Retirement Plan

Notification

• Task item will appear on your My ASU to-do list titled, Retirement Plan Election.
• 30-calendar-day enrollment period begins.

Enrollment

• Enrollment is a two-part process:
  o Electing retirement provider.
  o Establishing account with elected provider.

[cfo.asu.edu/optional-retirement-plan-enrollment](cfo.asu.edu/optional-retirement-plan-enrollment)
[cfo.asu.edu/asrs-plan-enrollment](cfo.asu.edu/asrs-plan-enrollment)
Voluntary retirement plans

Benefits Guide | Retirement
cfo.asu.edu/benefits
Voluntary retirement plans

No eligibility waiting period.

Enroll in one or both plans.

Change contribution or investment any time.

No university match.

cfo.asu.edu/voluntary-retirement-program
Voluntary retirement plan options

Fidelity and TIAA
- 403(b) before-tax
- 403(b) Roth after-tax

Nationwide
- 457(b) before-tax
Enrollment in the 403(b)

Enroll online: nb.fidelity.com/public/nb/aus/home
Enrollment in the 457(b)

Enroll online: arizonadc.com
Voluntary retirement plans - IRS contribution limits

2023
Basic contribution limit. $22,500

2023
Age 50 and over catch-up contribution limit. $7,500

cfo.asu.edu/irs-contribution-limits
Action Items
Actions to be completed

Benefits
• Complete benefits enrollment within 30 days.

Retirement
• Complete retirement enrollment within 30 days.

Documents
• If applicable, submit supporting documentation.
• If applicable, submit account statement.

Verify
• Verify coverages.
<table>
<thead>
<tr>
<th>Online tools – Benefits Guides</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enrollment Eligibility</strong></td>
</tr>
<tr>
<td>• COBRA coverage.</td>
</tr>
<tr>
<td>• Eligibility and enrollment.</td>
</tr>
<tr>
<td>• Glossary.</td>
</tr>
<tr>
<td>• Health care reform.</td>
</tr>
<tr>
<td>• HIPAA notice.</td>
</tr>
<tr>
<td>• More legislation.</td>
</tr>
<tr>
<td>• Plan beneficiaries.</td>
</tr>
<tr>
<td>• Plan contacts.</td>
</tr>
<tr>
<td><strong>Family Resources</strong></td>
</tr>
<tr>
<td>• Family resources.</td>
</tr>
<tr>
<td>• Financial support.</td>
</tr>
<tr>
<td>• Health and wellness.</td>
</tr>
<tr>
<td>• Holidays, vacation and leaves.</td>
</tr>
<tr>
<td>• Medical coverage.</td>
</tr>
<tr>
<td>• Professional development and education.</td>
</tr>
<tr>
<td><strong>Financial Security</strong></td>
</tr>
<tr>
<td>• Life insurance program.</td>
</tr>
<tr>
<td>• Disability insurance program.</td>
</tr>
<tr>
<td>• Leaves and holidays.</td>
</tr>
<tr>
<td>• Qualified tuition reduction.</td>
</tr>
<tr>
<td>• Voluntary benefits plan.</td>
</tr>
<tr>
<td><strong>Health</strong></td>
</tr>
<tr>
<td>• Dental plans.</td>
</tr>
<tr>
<td>• Employee wellness.</td>
</tr>
<tr>
<td>• Healthcare accounts.</td>
</tr>
<tr>
<td>• Mayo Clinic partnership.</td>
</tr>
<tr>
<td>• Medical plans.</td>
</tr>
<tr>
<td>• Pharmacy plans.</td>
</tr>
<tr>
<td>• Vision plans.</td>
</tr>
<tr>
<td><strong>Retirement</strong></td>
</tr>
<tr>
<td>• Mandatory retirement: ASRS, ORP and PSPRS.</td>
</tr>
<tr>
<td>• Voluntary retirement: 403(b) and 457.</td>
</tr>
</tbody>
</table>

cfo.asu.edu/benefits
Questions?

Employee services
855-278-5081
Monday – Friday
8 a.m. to 5 p.m.
Arizona time

Faculty services
480-727-9900
Monday – Friday
8 a.m. to 5 p.m.
Arizona time

Email: HRESC@asu.edu