Benefits Overview
Jan. 1 – Dec. 31, 2019

Eligibility
☐ Faculty and staff employed to regularly work at least 20 hours/week for at least 90 consecutive days are eligible for all benefits under state statutes.
☐ Variable-schedule employees averaging at least 30 hours/week during their 12-month measurement period are eligible for limited benefits (excluding paid leave and reduced in-state tuition) under the Affordable Care Act.
☐ Faculty and staff employed to work at least 20 hours/week for at least 20 weeks per fiscal year are mandated by Arizona statutes to participate in a mandatory retirement plan. Exceptions: Benefits Guide | Retirement.
- Eligible Faculty, Academic Professionals, Administrators and University Staff Category 02-05: Choose the Optional Retirement Plan (ORP) or the Arizona State Retirement System (ASRS).
- Eligible Classified Staff, University Staff Category 01: Arizona State Retirement System (ASRS) only.
- Eligible Police Department personnel: Public Safety Personnel Retirement System (PSPRS) only.

Eligible Dependents
Spouse; natural, adopted and/or step child(ren) under age 26; a person under age 26 for whom the employee has court-ordered guardianship; child(ren) under age 26 placed in the employee's home by court order pending adoption, and certain disabled dependent children. Learn more: Benefits Guide | Administration

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

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

Health, life, FSAs, HSA and short-term disability plans begin the first day of the pay period following completed enrollment or hire/eligibility date, whichever is later. If received within 30-calendar-day enrollment period, Rehire and transfer exceptions: Benefits Guide | Administration

Participation in the Optional Retirement Plan (ORP) and The Hartford long-term disability insurance begins the first day of the pay period following completion of enrollment. NOTE: Failure to complete all steps to elect the ORP within 30 calendar days of written notification will result in default to ASRS and, if applicable, retroactive contributions.

Participation in the Arizona State Retirement System (ASRS) retirement and long-term disability insurance plans begins the first day of the pay period following a 182- calendar-day waiting period from hire/eligibility date. 

Exceptions: No waiting period for current ASRS members, employees hired before July 1, 2011 and employees rehired or transferred within 30 calendar days.

Participation in the Public Safety Personnel Retirement System (PSPRS) and The Hartford long-term disability insurance begins the first day of eligible employment.

Mandatory Retirement Program
Payroll-deducted contributions are exempt from federal and state withholding income taxes, but not FICA taxes. Contributions are subject to annual limits set by the IRS. Enrollment in a mandatory retirement plan includes long-term disability coverage; see Income Continuation section for more info. Learn more: Benefits Guide | Retirement

The Optional Retirement Plan (ORP) is a defined contribution plan qualified under Section 401(a) of the Internal Revenue Code (IRC). The ORP offers a choice of investment providers: Fidelity or TIAA. Employees and ASU equally contribute 7 percent of eligible compensation. Vesting in the university’s contributions occurs after five years of service, unless eligible for immediate vesting.

The Arizona State Retirement System (ASRS) is a defined benefit plan qualified under Section 401(a) of the IRC. Contribution rates are subject to change July 1.

The Public Safety Personnel Retirement System (PSPRS) offers a defined benefit plan qualified under Section 401(a) of the IRC to all members. In addition, new members on/after July 1, 2017 may elect a defined contribution plan with a disability fund instead of a defined benefit plan. Contribution rates are subject to change each July 1.

Medical Insurance
Choose one of three medical plan options and a provider network:
☐ EPO (Exclusive Provider Organization)
☐ PPO (Preferred Provider Organization)
☐ HDHP w/ HSAOption (high deductible health plan) with a health savings account for out-of-pocket expenses. All medical plans include a pharmacy benefit.
Participants enrolled in the HDHP w/ HSA Option medical plan can contribute up to $2,650 per employee per calendar year to a Limited Healthcare FSA for eligible dental and vision expense reimbursement; medical expenses are excluded.

Child/Adult Day Care FSA participants can contribute up to $5,000 per household per calendar year for reimbursement of eligible child or adult day care expenses.

Life Insurance
Basic life insurance is provided to eligible employees at no cost. Coverage through Securian and The Hartford equals one times annual salary, rounded up to the next $1,000.

Employee supplemental and dependent term life insurance options are available at group rates through Securian and The Hartford. Employees pay 100 percent of the premium.

Note: Employee coverage over $50,000 is subject to imputed income taxes (IRS regulation).

Learn more: Benefits Guide | Financial Security

Income Continuation
Short-term disability insurance (STD) coverage is optional. Plans offered by The Hartford and Unum provide income replacement benefits for non-occupational disabilities. Employees pay 100 percent of the premium on an after-tax basis.

Long-term disability (LTD) coverage provides up to 66⅔ percent of a disabled employee’s salary. Benefits begin on the 181st day of a continuous disability.

Flexible Spending Accounts (FSAs)
FSAs are IRS-regulated accounts used to pay for unreimbursed health care and/or adult/child daycare expenses. Payroll-deducted contributions are withheld on a before-tax basis. Re-enrollment is required each calendar year during the annual open enrollment period. Learn more: Benefits Guide | Health

Health Care FSA participants can contribute up to $2,650 per employee per calendar year for reimbursement of eligible healthcare expenses incurred by the employee and their eligible dependents. Exception: Not available to HSA Option plan participants; see Limited Healthcare FSA.

Contributions are subject to annual limits set by the IRS. Learn more: Benefits Guide | Retirement

Voluntary Benefits
All employees may purchase liability insurance plans from MetLife Auto & Home®. Benefits-eligible employees may purchase long-term care insurance from Unum.

Qualified Tuition Reduction Program is available to eligible employees, retirees, LTD recipients and eligible dependents enrolled at ASU, NAU and UA.

ASU’s Employee Assistance Office provides every benefits-eligible employee, family members and committed partners free, confidential counseling and consultation, resources, referrals, education and training. Learn more: Counseling and Wellness.

Vacation leave accrues at the following rates each pay period, based on a 40-hour work week. Accruals are adjusted based on time worked.

- Full-time Classified & University Staff Category 01-02: 0 – 2 years: 3.38 hours per pay period 2 – 4 years: 4.92 hours per pay period Over 4 years: 6.77 hours per pay period
- Full-time University Staff Category 03-05 & Administrators: accrue vacation at 6.77 hours per pay period.

- Full-time Faculty & Academic Professionals on a fiscal-year appointment: accrue vacation at 6.77 hours per pay period. Academic-year appointments don’t accrue vacation.
- Postdoctoral Scholars: on a fiscal-year appointment accrue 10 days of vacation in the first contract year and 15 days in subsequent years.

Sick leave accrues at 3.69 hours each pay period, based on a 40-hour work week. Accruals are adjusted based on time worked.

Parental leave provides six weeks of salary immediately following the date of birth or placement for adoption, subject to eligibility rules.

Holidays
Benefits-eligible employees are immediately eligible for paid time off from work for ten university-designated holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Veterans Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (2 days)
- Memorial Day
- Independence Day
- Holiday break (2 days)

Learn more: Benefits Guide | Health

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Dental Insurance
Choose one of two dental plan options: Prepaid dental maintenance organization (DHMO) and preferred provider organization (PPO).

Vision Coverage
Participating and non-participating provider services are available through the Avesis network.

Learn more: Benefits Guide | Health

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