

2012 Benefit Plan Summary

ELIGIBILITY

Employees regularly scheduled to work 20 hours per week or more for at least 6 months are eligible for benefits.

COVERAGE BEGINS

Health benefits (medical, dental, vision, basic life, supplemental life, short term disability, and flexible spending) are effective the first day of the pay period following 90 days of employment. Employees with prior state of Arizona service may be exempt from the 90-day waiting period.

EMPLOYER CONTRIBUTIONS

The University pays 80% to 90% of premiums for medical insurance for employees, spouse/domestic partner and children up to age 26.

A portion of the premium is also paid by the University for dental insurance. Amount varies depending upon plan selected.

MEDICAL

Eligible employees have their choice of enrolling in an Exclusive Provider Organization (EPO) plan, a Preferred Provider Organization (PPO), and a Health Savings Account Option (HSAO) plan.

Examples of employee costs when using an in-network provider:

	EPO	PPO	HSAO*
Annual Deductible	None	\$500 single \$1000 family	\$1200 single \$2400 family
Annual Out-of-Pocket Max	None	\$1000 single \$2000 family	\$2000 single \$4000 family
Office Visits	\$15 primary \$30 specialist	\$15 primary \$30 specialist	Preventive at no cost, 10% after deductible
Urgent Care	\$40	\$40	10% after deductible
Inpatient Hospital Admission	\$150	\$150	10% after deductible
Rx (retail 30 day supply)	\$10/\$20/\$40	\$10/\$20/\$40	\$10/\$20/\$40 for preventive, also after deductible.

* The University contributes to a Health Savings Account for the employee and his/her dependents to pay for qualified medical expenses.

DENTAL

Eligible employees can choose to enroll in either a PPO plan or an HMO plan.

Examples of employee costs when using an in-network provider:

	PPO	HMO
Annual Deductible	\$50 single \$150 family	none
Annual Maximum Benefit	\$2,000 per person	No limit
Diagnostic and Preventive Care	\$0	\$0
Basic Services	20%	varies
Major Services	50%	varies
Orthodontic Services	50%, \$1,500 lifetime max	\$2800 - \$3400 child \$3200 - \$3700 adult

VISION

Eligible employees can elect to enroll in employee-paid vision insurance. A no-cost discount program is available to employees who do not elect vision insurance.

Examples of employee costs when using an in-network provider:

	Vision plan	Discount program
Vision Exam (once per 12 months)	\$10	no more than \$45
Lenses (once per 12 months)	\$0	\$80 or less
Frames	Covered up to \$100-\$150	20-50% discount
Contact Lenses	Covered up to \$150	10-20% discount
Lasik	Covered up to \$300 in lieu of all other services for the plan year	20% discount

Medical, dental and vision benefits may be reduced or eliminated when using an out-of-network provider.

Further details on these plans may be found on the Human Resources website at www.hr.arizona.edu/benefits.

BASIC LIFE INSURANCE

Eligible employees are automatically enrolled in \$15,000 employer-paid coverage. Travel assistance services are included.

VOLUNTARY SUPPLEMENTAL LIFE INSURANCE

Eligible employees can elect to participate in two voluntary supplemental group life insurance plans. Coverage may be elected for the employee and his/her eligible dependents.

VOLUNTARY SHORT-TERM DISABILITY

Eligible employees can enroll in one of two short term disability plans for partial income replacement in the event of a qualifying illness, injury or disability.

FLEXIBLE SPENDING ACCOUNTS

Eligible employees can set aside pre-tax dollars for the reimbursement of eligible health care and dependent care expenses.

RETIREMENT PLANS

Eligible appointed personnel are required to contribute to the Optional Retirement Plan (Defined Contribution) or the Arizona State Retirement System (Defined Benefit Plan). The University of Arizona contributes to both plans. Participation in the Optional Retirement Plan begins on the date of hire. Participation in the Arizona State Retirement System begins after six months of employment. Employees who have contributed to the Arizona State Retirement System in the past may be exempt from the six-month waiting period.

LONG TERM DISABILITY INSURANCE

Employees who elect the Optional Retirement Plan are automatically enrolled in 100% employer-paid long term disability insurance effective the first day of the pay period following 90 days of employment.

Employees who elect the Arizona State Retirement System are automatically enrolled in long term disability when contributions to the plan begin. Both the employee and the University contribute towards this long term disability insurance.

SUPPLEMENTAL RETIREMENT PLANS

All employees may participate in the Voluntary 403(b) Plan and the 457 Deferred Compensation Plan. Both plans allow employees to save for retirement through pre-tax payroll deduction.

HOME AND AUTO INSURANCE

This program offers discounted group rates to eligible employees through payroll deduction.

LONG TERM CARE INSURANCE

This benefit assists with the cost of help and supervision (either in a facility or in-home) for someone with a severe cognitive impairment or who is unable to perform daily activities. Eligible employees can elect coverage for themselves or their eligible dependents. No medical underwriting is necessary if enrollment is completed within 31 days of hire; however employees may enroll at any time.

RECREATION CENTER

Employees can participate in discounted fitness classes, recreational activities and more.

TUITION REDUCTION

Eligible employees and their qualifying dependents can attend the University of Arizona, Arizona State University or Northern Arizona University at reduced tuition rates.

CHILD CARE/ELDER CARE

Child and elder care consultations, lactation resources, financial assistance for qualifying child care, a sick child and emergency/back up care program, and on-line support groups are available to eligible employees.

EMPLOYEE ASSISTANCE COUNSELING/CONSULTATION

Counselors are available to eligible employees for confidential consultations. Free services include voluntary and confidential assessment, short term counseling, referral to community resources, and supervisory consultation.

WELLNESS AND HEALTH PROMOTION

A variety of no-fee services to assist employees with maintaining or improving their health are available. Opportunities include personalized nutrition and fitness coaching, comprehensive wellness screening (biometrics/sleep/stress), small group weight management support, worksite resistance training and mind/body classes, on-site and on-line Weight Watchers (reduced fee), and nutrition, fitness, and disease management education/presentations.

WORK/LIFE SUPPORT

Consultation assistance is available for employees and supervisors on managing personal, family and work lives, including a Flexible Work Arrangements Guide.

TIME-OFF BENEFITS

Vacation - Eligible appointed personnel receive 22 days of vacation each year. Vacation is pro-rated for employees working less than 40 hours/week. Employees can carry forward one and half times the number of vacation hours earned in one year. Faculty scheduled to work only nine months per year generally do not receive vacation.

Holidays – 10 standard holidays are observed each year: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve, and Christmas Day.

Sick Leave – Eligible employees receive 12 sick days per year. Sick leave is pro-rated for employees working less than 40 hours/week. Sick leave carries forward each year and a portion may be paid out upon retirement.

Further details on these benefits may be found on the Human Resources website at www.hr.arizona.edu/benefits and <http://lifework.arizona.edu/>.

This is not an inclusive summary of benefits, nor does it constitute a contract. Benefits can be amended or eliminated at the sole discretion of the University of Arizona and the Arizona Department of Administration.