The university offers a comprehensive benefit package to employees and their families with a broad range of employer and employee paid benefit options. Eligibility for the following benefits may vary depending on the employee’s job classification and part-time or full-time status. Outside of the 60-day new hire window and open enrollment changes to benefits can only be made when an employee experiences a qualifying event (this does not include life insurance, 401(k) deferral changes, and some AFLAC).

- For more information on the benefits offered and sponsored by NAU please consult MyNAU and/or the employee handbook.

The human resources department will send out information to you within the next 30 to 60 days that contains the enrollment forms.

<table>
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<tr>
<th>Benefits Summary</th>
<th>Benefits Details</th>
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| **Group Health Insurance** | - All full-time university employees are eligible to participate after a 60-day eligibility period  
- Employees may elect individual, single + spouse, single + 1 child, or family coverage  
- Premium listings available on MyNAU "Human Resources” Employee Benefits  
- Benefit will start first of the month following the completion of the eligibility waiting period  
- Open enrollment is held once a year |
| **Group Dental Insurance** | - All full-time university employees are eligible to participate after a 60-day eligibility period  
- Employees may elect individual, single + spouse, single + 1 child, or family coverage  
- Premium listings available on MyNAU "Human Resources” Employee Benefits  
- Benefit will start first of the month following the completion of the eligibility waiting period  
- Open enrollment is held once a year |
| **Group Term Basic Life Insurance** | - All full-time university employees are eligible to participate after a 60-day eligibility period  
- The university offers basic individual ($50,000) and basic dependent ($10,000 spouse/$5,000 dependent children). Premiums: $1.69 and $1.85 (respectively) per pay day  
- For employees enrolled in the health insurance, there is no additional cost for the basic life insurance coverage  
- Benefit will start first of the month following the completion of the eligibility waiting period  
- Open enrollment is held once a year |
| **Group Term Optional Life Insurance** | - All full-time university employees are eligible to participate after a 60-day eligibility period  
- The university offers the following optional life insurance coverage:  
  - Optional Employee Life - up to 5x annual salary not to exceed $500,000  
  - Optional Spouse Life - up to half the optional employee amount not to exceed $200,000  
  - Optional Dependent Child Life - $10,000  
- Premiums based on level of coverage elected and age of employee.  
- Coverage may require evidence of insurability and are subject to insurance company approval within 90 days of application (new employees have a guaranteed issue of $160,000 employee and $30,000 spouse)  
- Open enrollment is held once a year |
| **Vision Insurance VSP** | - Full - and part-time employees and faculty may be eligible to participate in the 401(k) once they satisfy the plan’s age (21) and service requirements (one year and 1,000 hours worked)  
- Employees will be automatically enrolled during the next enrollment quarter following satisfaction of the plan requirements  
- A Roth deferral option is offered  
- All participating employees are 100% vested upon enrollment  
- The university match is discretionary (if the university makes a 15% pre-tax profit margin, the university will match up to five (5) percent of the participating employee’s gross wages) |

This information is only provided as an outline of enrollment requirements and coverage available. Actual plan provisions may be found in the plan document(s) located on MyNAU.
| **Pre-Tax Options** | • All health premiums, dental premiums, FSA and HSA contributions are deducted on a pre-tax basis.  
• Some AFLAC policies may be deducted on a pre-tax basis  
• The 401(k) maybe either pre-tax (regular deferrals) or after-tax (Roth deferrals)  
• Changes can only be made during open enrollment or after a "qualified life event" |
| **Flexible Spending Accounts (FSA)** | • All full-time university employees are eligible to participate after a 60-day eligibility period  
• FSA allows employees to pay health and/or dependent care expenses with pre-tax money  
• Benefit will start first of the month following the completion of the eligibility waiting period  
• Open enrollment is held once a year |
| **Health Savings Accounts (HSA)** | • All full-time university employees participating in a high deductible health plan (Plan 3 qualifies) and not eligible for medicare (age 65 or over) are eligible to participate after a 60-day eligibility period  
• HSA allows employees to pay health and/or dependent care expenses with pre-tax money  
• Benefit will start first of the month following the completion of the eligibility waiting period  
• Open enrollment is held once a year |
| **Employee Assistance Program** | • All full-time university employees are eligible to participate after a 60-day eligibility period  
• An EAP is a comprehensive program designed to provide assistance with personal and work-related concerns no matter how large or small  
• Benefit will start first of the month following the completion of the eligibility waiting period |
| **AFLAC** | • The university sponsors a program of supplemental insurance benefits through AFLAC  
• Interested employees can speak with an AFLAC representative about the insurance options  
• Benefit will start first of the month following the completion of the eligibility waiting period  
• Open enrollment is held once a year |
| **Annual Leave** | • Full-time employees earn one week (five days) paid annual leave for every six (6) months of full-time employment through the eighth (8th) year of employment. Refer to the employee handbook for more details |
| **Sick Leave** | • Full-time employees are eligible to receive sick leave, which maybe used for personal injury or illness of the employee only  
• One (1) day/ eight (8) hours of sick leave is earned for each full calendar month of services with a maximum of 12 days per year  
• Employees must work 30 days before sick leave hours begin to accrue |
| **Holidays** | • Full-time employees receive ten (10) paid holidays: New Year’s Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve, and Christmas Day  
• An employee is eligible for these paid holidays upon employment |
| **Family Medical Leave Act** | • FMLA provides up to twelve (12) weeks per calendar year of leave for eligible employees.  
• This leave runs concurrently with other applicable university leaves  
• Certain eligibility requirements apply |
| **Education Benefit** | • Upon six (6) months of employment with the university, employees, their spouse, and dependent children may be eligible for undergraduate or graduate tuition reduction for classes offered at NAU  
• The amount of deduction received is based on the employee’s length of service, employment status, and department/campus budge  
• Options for non-NAU education reductions are available |
| **Other Benefits** | • Verizon Wireless - employees are eligible to received up to an eighteen (18) percent discount  
• Dell Computers - employees are eligible to received up to a twelve (12) percent discount |

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