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## Policy Information

**Effective Date:**

October 1, 2011

**Last Revised Date:**

January, 2020

**Reference:**

Classified Staff Human Resources Policy Manual 222.0

University Handbook for Appointed Personnel 10.01

University Staff Manual 2-101

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## Scope

The University offers a variety of voluntary benefits for all employees whose position is designated as full benefits eligible and for their qualified dependents. Graduate assistant/associate and student worker positions are excluded from eligibility at the time of initial hire. All employees could become eligible for insurance benefits if they average 30 hours employment per week over a 12-month measurement period.

## Policy

To participate in any of the following benefit programs, employees must enroll within the first 31 days of the date of hire or eligibility. Benefits elections are effective the first day of the pay period following completed enrollment. Employees who do not enroll during the 31-day enrollment period must wait for the next annual open enrollment period, unless they have a change in family status during the plan year. (Qualified Life Events include marriage; divorce; death of a spouse or child; birth, adoption, or change in dependent status of a child; or change in a spouse's employment.) In that case, employees have 31 days after the event to make benefits changes.

## Benefit Options

**Employer-Paid Life Insurance.** Eligible employees are automatically enrolled in a \$15,000 term life and accidental death and dismemberment insurance policy paid for by the University.

**Supplemental Voluntary Life Insurance.** Employees may choose to purchase supplemental life insurance for themselves and their eligible dependents. The University does not pay any portion of the premiums for this coverage.

**Health Insurance.** The university offers voluntary group medical, dental, and vision insurance programs that cover employees and their eligible dependents. The University pays a portion of the medical and dental insurance premiums but does not contribute to vision insurance.

**Short-Term Disability Insurance.** Voluntary short-term disability insurance provides partial income replacement during the six-month waiting period before long-term disability benefits begin. The University does not pay any portion of the premiums for this coverage.

Premiums for benefits are deducted on a pretax or post-tax basis in accordance with IRS regulations and plan documents.

**Flexible Spending Account Plan.** A Flexible Spending Account enables participants to have money deducted from their paycheck pretax and deposited into either a special health-care or dependent-care account. Employees can use this money to reimburse themselves for qualified medical or childcare/eldercare expenses.

## Continuing Insurance Coverage

Under certain circumstances, employees may continue some voluntary group benefits when on a leave of absence or after they are no longer benefits eligible.

**Continuing Insurance Coverage during a Leave of Absence (includes sabbatical).** For employees who are on sabbatical or any other paid leave of absence, existing payroll deductions continue.

While on an approved unpaid leave of absence, employees may continue their benefits by paying the employee portion of the premiums through direct bill with the Division of Human Resources..

**Continuing Insurance Coverage after Separation from Employment or Loss of Eligibility.** Under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), on separation from employment or loss of eligibility for benefits, employees and their dependents may continue participation in the medical, dental, and vision plans for up to 18 months by paying the required premium. The health-care flexible spending account may also be continued, and life insurance can be converted or ported.

## Related Information\*

More information about benefits enrollment, effective dates, and dependent eligibility is available on the [Division of Human Resources website](#) [2].

[Qualified Life Event Form](#) [3]

[COBRA continuation of coverage](#) [4]

[FAQs about Section 125 Cafeteria Plans](#) [5]

[Arizona Revised Statutes § 38-95-38-954; § 38-651-38-658](#) [6]

## Revision History\*

January 22, 2020

April 2015

January 2014

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### Source URL:

<https://policy.arizona.edu/employment-human-resources/group-insurance-and-benefit-programs>

### Links

[1] <mailto:hradmin@email.arizona.edu>

[2] <https://hr.arizona.edu/employees-affiliates/benefits>

[3] <https://hr.arizona.edu/sites/default/files/hr/forms/BEN-QLE.pdf>

[4] <https://benefitoptions.az.gov/cobra>

[5] <https://www.irs.gov/government-entities/federal-state-local-governments/faqs-for-government-entities-regarding-cafeteria-plans>

[6] <http://www.azleg.gov/ArizonaRevisedStatutes.asp?Title=38>