



**ARIZONA
WESTERN
COLLEGE**



2024–2025 Employee Benefits

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www.azwestern.edu



Welcome to

Arizona Western College

We recognize that benefits are an integral and valuable component of your total compensation package. At Arizona Western College, we provide you with a comprehensive, high quality and affordable employee benefits program that meets your family's needs.

Please take a moment to read through this brochure to familiarize yourself with the benefits available to you as an employee of Arizona Western College. This brochure is intended to be a summary of the benefit plans we offer which are, of course, subject to change.

BENEFITS WEBSITE

With the Ameriben Portal benefits website, you can use the internet to access all of your benefit plan information 24 hours a day, 7 days a week. To access the benefits website, simply log on to www.ameriben.com and create your user name and password.

You will notice the navigation based on the categories and links to your benefit options, benefits & claims, electronic insurance cards, and important links section for other providers. There are a number of valuable resources on the site so make sure to spend some time to look around.

MEDICAL PLAN OPTIONS

Arizona Western College offers medical insurance through YABC/AmeriBen our Third Party Administrator so that you and your family can receive the care needed to maintain good health. The following is a brief description of each plan.

PLAN A / PPO – This plan offers coverage with the freedom to choose your own doctor. Members must meet the deductible before some benefits begin. Plan features include a \$25 copay for office visits, no charge for preventive care and 80% coverage for in-network; hospital services after a \$150 copay per admission. Most out-of-network services are covered at 50% after deductible.

PLAN B / PPO – This plan offers coverage with the freedom to choose your own doctor. Members must meet the deductible before some benefits begin. Plan features include a \$30 copay for office visits and \$50 specialist visits, no charge for preventive care and 75% coverage for in-network; hospital services after a \$150 copay per admission. Most out-of-network services are covered at 50% after deductible.

HDHP High Deductible HSA Plan – The HSA plan features a \$1,600 per individual coverage and \$3,200 for family coverage in-network deductible and 85% coverage for most in-network covered services after deductible is met. This plan also allows you to open a Health Savings Account (HSA), which is a special type of tax-preferred savings account. The HSA allows you to cover your deductible and pay for out-of-pocket health care expenses with pre-tax dollars.

An HSA is considered to be “tax advantaged” because you are not taxed on contributions, earnings, or withdraws for medical expenses. In addition, your balance rolls over from year to year. You can use your HSA to pay for current medical expenses, such as deductibles and coinsurance or other eligible health care expenses. AWC will fund your HSA account with quarterly contributions if approved by the board each fiscal year. **Please note, your HSA account will be with Health Equity.**

DENTAL PLAN OPTION

Dental Plan – Arizona Western College offers a dental plan through YABC/AmeriBen. This plan offers you the freedom to access any dentist (contracted or not) for dental services.

The plan has a deductible of \$50 per member; 100% for Type I (Routine Services) check-ups, x-rays, and cleaning every six months. Basic Services are covered at 80%; Major Services are covered at 50% as well as an in-network annual maximum benefit of \$1,500 per member. Additional services are covered under this plan.

CHOOSE A PROVIDER AND CHOOSE YOUR COST

Choose In-Network providers – Providers that are In-Network have contracted rates with each carrier and the savings are passed on to you! Using In-Network providers will keep your out-of-pocket costs down with a lower coinsurance amount. To access the in-network providers, please visit www.azblue.com

Choose Out-of-Network providers – When care is received from a doctor or facility that is not in the network, out-of-pocket costs will be higher. These dollars won't go as far because out-of-network providers don't offer the discounted rates negotiated on your behalf.

Medical Plans Comparison Chart – Benefits Effective July 1, 2024

Benefit Description	PLAN A		PLAN B		HDHP with HSA (HSA Employer Contribution)\$2,088 will be divided over 26 pays with a deposit of \$80.30 biweekly	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	Individual: \$750 Family: \$1,500	Individual: \$1,500 Family: \$3,000	Individual: \$1,000 Family: \$2,000	Individual: \$2,250 Family: \$4,500	Individual: \$1,600 Family: \$3,200	Individual: \$3,200 Family: \$6,400
Coinsurance	80%	50%	75%	50%	85%	60%
Out-of-Pocket Maximum**	Individual: \$5,750 Family: \$11,500	Individual: \$9,000 Family: \$9,000 per person	Individual: \$6,600 Family: \$13,200	Individual: \$10,000 Family: \$10,000 per person	Individual: \$4,800 Family: \$9,600	Individual: \$9,600 Family: \$19,200
Doctor's Office Visits	\$25 copay	50%*	\$30 PCP \$50 Specialist copay	50%*	85%*	60%*
TELADOC	No charge to member	N/A	No charge to member	N/A	85%* up to \$49 per visit after deductible is met	N/A
Preventive Care	100%	50%*	100%	50%*	100%	60%*
Hospital Care (Inpatient)	80%*	50%*	75%*	50%*	85%*	60%*
Emergency Room	\$150***	\$150***	\$150***	\$150***	85%*	60%*
Mental Health and Substance Abuse Treatment -Inpatient -Outpatient	80%* \$25 copay	50%* 50%*	75%* \$30 copay	50%* 50%*	85%* 85%*	60%* 60%*
PRESCRIPTION DRUGS 30-Day Supply (retail)						
Generic	\$10 copay or cost of the drug if less than \$10.00		\$10 copay or cost of the drug if less than \$10.00			
Formulary Brand	\$10 copay or 30%, whichever is greater to a maximum of \$150 per fill		\$10 copay or 30%, whichever is greater to a maximum of \$150 per fill			
Non-Formulary Brand	\$10 copay or 40% whichever is greater to a maximum of \$150 PLUS, the difference between the cost of the brand vs generic drug		\$10 copay or 40% whichever is greater to a maximum of \$150 PLUS, the difference between the cost of the brand vs generic drug		85%*	60%*
Specialty Drugs	25% of the cost of the drug to a maximum of \$150 per 30-day supply		25% of the cost of the drug to a maximum of \$150 per 30-day supply			
90-Day Supply (mail order)						
Generic	\$20 copay		\$20 copay		85%*	60%*
Formulary Brand	\$40 copay		\$40 copay		85%*	60%*
Non-Formulary Brand	\$60 copay		\$60 copay		85%*	60%*

* Coinsurance applied after deductible

** OOP maximum: deductible, copays and coinsurance all accumulate to the OOP maximum.

*** Copay after Deductible, then coinsurance applied.

This is not a complete list of covered services. Please see the Summary of Benefits and Coverage (SBC) for more detail and the Summary Plan Description (SPD) for a complete list.

Dental Plan Option - YABC/AmeriBen:

	Coverage
Deductible	\$50 per member
Calendar year maximum	\$1,500 per member
Preventive	Cover at 100%
Basic	80% after deductible
Major	50% after deductible
Orthodontics	50%; \$1,500 lifetime max

Medical, Vision, Prescription, and Dental – Monthly Premiums

Plan Coverage	Plan A	Plan B	High Deductible HDHP	Dental ONLY
Employee ONLY	\$162.00	Free	Free	Free
Employee + Spouse	\$1,067.00	\$539.00	\$434.00	\$41.00
Employee + Child(ren)	\$964.00	\$474.00	\$383.00	\$36.00
Employee + Family	\$1,503.00	\$822.00	\$667.00	\$62.00

Coinsurance percentages shown in the above plan descriptions represent the percentages that the member is responsible for paying

Additional Benefits

Arizona Western College provides an excellent work schedule, most positions are 4-day work week (Monday through Thursday). The College considers remote work to be a viable, flexible work option when both the employee and the job are suited to such an arrangement.

Aflac: provides voluntary plans available for employee, spouse and dependents; such as Accident, Critical Illness, Hospital and Short-Term Disability policies.

Arizona State Retirement System (ASRS): is the primary plan for ASRS members and will provide, upon retirement, lifelong monthly benefits. Your ASRS pension is a mandatory “cost sharing” model: you and Arizona Western College will contribute equally toward your retirement. The Contribution Rate for Employer/Employee **Effective 07/01/2024 - 12.12%**

Deferred Compensation: Employees may participate in tax sheltered deferred compensation plans (403b and/or 457 Plans) through payroll deduction.

Educational Growth Credit: Continued education directly related to an employee’s job through college coursework or pursuit of an approved degree benefits Arizona Western College and the employee. To promote and foster such educational growth, the college provides salary enhancement for such educational growth.

Employee Assistance Plan – AWC provides you and your family members access to confidential, professional, around the clock assistance through Jorgensen Brooks Group (JBG). The EAP provides telephonic consultations as well as online information with interactive tools. To speak with a counselor, call (888) 520-5400 or log on to www.jorgenbrooks.com Company Login: YABC.

Healthcare Bluebook: is an online tool that enables you to find the best prices for the healthcare services you may need. With Healthcare Bluebook, you can shop for a care so that you get the most affordable care available in your area, from high quality providers.

Leave Benefits: Personal, Vacation, Sick, Bereavement, Jury Duty, Sabbatical, Military, Voting and FMLA. 10–15 Paid Holidays including the (2 weeks for Winter Break) and (2 days for Spring Break)

Long-Term Disability: Provided through the Arizona State Retirement System and paid through a percentage of that contribution rate shared equally by the employee and the college, this plan provides a monthly benefit while disabled after a 6-month qualifying period, up to normal retirement age. The benefit while disabled is equal to 66.67% of the salary. The Contribution Rate for Employer/Employee **Effective 07/01/2024 - 0.15%**

Service Years Incentive: Full-time employees qualify for a stipend every 5 years.

Short-Term Disability – Short-term disability insurance is provided by AWC through SunLife Insurance at no cost to the employee for 66.67% of your weekly earnings to a maximum benefit of \$1,000 per week after a sixty-day elimination period for up to 26 weeks.

SunLife Insurance: Basic Life and AD&D – AWC provides all eligible employees with basic life and AD&D coverage through SunLife Insurance provides a benefit of \$20,000 for full-time employees. After completion of 2 years of full-time service, employees have a benefit of 2.5 times their annual basic earnings.

Teladoc – Access to Board Certified physicians 24/7 by phone or video.

You can communicate with a physician by phone, be diagnosed, and when appropriate, have prescriptions electronically sent to a local pharmacy in-network.

Teladoc is convenient for the diagnosis and treatment of many non-acute medical conditions, such as (partial list, refer to website for additional symptoms that you can access): urinary tract infection, sore throats, common colds, bronchitis, and sinus infections.

Call **(800) 835-2362** or go online at www.teladoc.com/

Travel Assistance – AWC provides travel assistance through SunLife Assurance should an emergency occur while you are out of the country. For more information, please contact Assist America Inc./SunLife Assurance 24/7/365 at (800) 304-4585 within the US / (301) 656-4152 Worldwide; SunLife Assurance Company reference number is 01-AA-SUL-100101

Tuition Free Classes: A grant for payment of in-state tuition, registration and matriculation fees allows employees and their immediate family to enroll in AWC courses at NO COST. Additional costs are the employee’s responsibility.

Voluntary Plan: SunLife Insurance provides voluntary plans available for spouse and dependents. Premiums are based on the employee’s age and the volume of insurance purchased. Evidence of Insurability (EOI) is required.

VSP Vision – The VSP vision plan includes eye exams and lenses or contacts once every 12 months as well as frames every 24 months, in addition to other services. Your out-of-pocket expenses are minimal if you receive services from a VSP vision network provider. Call **(800) 877-7195** or go online www.vsp.com

VSP VISION PLAN		
	Copay	Frequency
Well Vision Exams	\$10/\$15	Every 12 months
Lenses – every 12 months Single Vision Bifocal Trifocal	Included in Prescription Glasses	Every 12 months
Frames	\$130 allowance; \$70 allowance at Costco; 20% off amount over your allowance	Every 24 months
Contacts (instead of glasses)	Up to \$60	Every 12 months

Wellness@Work Program: Annual Wellness Incentive

Worker’s Compensation: Insurance coverage for medical expenses and loss of income due to on-the-job injury is provided by Arizona Western College for all employees. Such injuries should be reported immediately to your supervisor and the Benefits Manager.

Eligibility, Enrollment and Contact Information

Eligibility Information

All regular, full-time employees working at least 30 hours per week are eligible to participate in the Arizona Western College Employee Benefits Program. Your coverage will become effective on the first day of the month following one month of continuous employment. You must be actively at work for your coverage to be effective on your eligibility date. You may also enroll eligible dependents including your legal spouse and your dependent children, whether natural, adopted, stepchildren, or those for whom you have legal custody by court decree up to the age of 26.

Enrollment Is Easy

All enrollment elections must be made during your first 30 days of employment. After you enroll for benefits, you cannot change your elections until the next benefits enrollment period unless you have a qualifying event during the year. Examples of qualifying events include marriage, legal separation, divorce, birth or adoption of a dependent child, death of a spouse or child, change in employment status or a loss of other group benefit coverage. To make changes to your benefit elections, you must contact your Human Resources Department within 30 days of a qualifying event.

Contact Information

Arizona State Retirement System (ASRS) | www.azasrs.gov

Member Services: (602) 240-2000

BCBSAZ Contracted Providers | www.azblue.com

Healthcare Bluebook | www.healthbluebook.com

Member Services: (800) 341-0504

Health Equity | www.myhealthequity.com

Member Services: (866) 346-5800 or via email memberservices@healthequity.com

International Medical Solutions (IMS) | www.internationalmedsolutions.com

Member Services: (928) 446-6179

Jorgensen Brooks Group EAP | www.jorgensenbrooks.com

Member Services: (888) 520-5400

Magellan Rx | www.magellanrx.com

Member Services: (800) 424-0472

Teladoc | www.teladoc.com

Member Services: (800) 835-2362

VSP Vision | www.vsp.com

Member Services: (800) 877-7195

Important Note: *The material in this benefits brochure is for informational purposes only and is not an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. In case of a conflict between your plan documents and this information, the plan documents will govern. While this material is believed to be accurate as of the print date, it is subject to change. If you have any questions about the benefits available to you as an eligible employee of Arizona Western College, please feel free to contact the Human Resources Department at (928) 344-7505 or via email Benefits@azwestern.edu.*