



OneAZ

CREDIT UNION



2017 Full-Time Overview



WELCOME TO ONEAZ!!!

OneAZ Credit Union is happy you are considering employment with our organization! We recognize benefits are an important part of your employment decision. OneAZ Credit Union's rich benefit program is detailed in this overview.



OneAZ Credit Union believes in benefit choices and healthy lifestyles. As a new associate you may log onto our online benefit enrollment system from home or work to receive their personalized benefit information. Some price tags vary due to wages and age. Benefit eligibility is outlined in each section of this overview.

Health Benefits

As a new full-time associate you are eligible for health benefits starting the first of the month following 60 days of employment.

Medical Plan Options

Blue Cross Blue Shield is our current medical provider. Visit www.azblue.com to see if your doctors are in the Blue Preferred Network. You may choose between three medical plans. As a new associate you will have access to full Summary of Benefits and Coverage for each plan. Below are a few highlights.

	In-Network Medical Coverage Summary		
Coverage	HIP Plan	Classic Plan	Premier Plan
<i>Type of Plan</i>	HDHP with HSA	PPO	PPO
<i>Co-Pays</i>	NA	\$20 PCP / \$40 Specialist	\$20 PCP / \$40 Specialist
<i>Deductibles</i>	\$1500 Individual or \$3000 Family	\$1500 Individual or \$3000 Family	\$500 Individual or \$1000 Family
<i>Co-Insurance</i>	20%	30%	10%
<i>Out-of-Pocket Maximums</i>	\$4000 Individual and \$8000 Family	\$4000 Individual and \$8000 Family	\$2000 Individual and \$4000 Family
<i>HSA & FSA</i>	OneAZ Credit Union contributes \$40 per pay period for individual elections and \$60 per pay period for individual plus spouse and/or children elections to the HSA	FSA available	FSA available

Coverage	HIP Plan	Classic Plan	Premier Plan
<i>Associate Only</i>	\$5.00	\$29.00	\$65.00
<i>Associate & Spouse</i>	\$15.00*	\$59.00*	\$169.00*
<i>Associate & Child(ren)</i>	\$10.00	\$49.00	\$136.00
<i>Associate & Family</i>	\$25.00*	\$89.00*	\$232.00*

*If your spouse has medical coverage available through their employer and is enrolled under your medical plan, you will be required to pay a surcharge of \$95 per pay period in addition to the medical plan premium.

Dental Plan Options

We use *MetLife's* extensive provider network for our dental program. Visit www.metlife.com/mybenefits to see if your dentist is in the MetLife network.

Coverage	Basic Plan	Deluxe Plan
<i>Plan Type</i>	PPO	PPO
<i>Associate Only</i>	\$0.00	\$ 6.74
<i>Associate & Spouse</i>	\$0.90	\$11.51
<i>Associate & Child(ren)</i>	\$0.71	\$11.56
<i>Associate & Family</i>	\$1.83	\$17.70
<i>Waive</i>	OneAZ Credit Union provides \$3.00 earnings per paycheck.	

Vision Plan Options

OneAZ Credit Union provides vision coverage through *MetLife* (www.metlife.com/mybenefits), which offers you with a large provider network, including private practice optometrists, ophthalmologists and opticians.

Coverage	Bi- Weekly Deduction
<i>Associate Only</i>	\$3.69
<i>Associate & Spouse</i>	\$7.42
<i>Associate & Child(ren)</i>	\$6.29
<i>Associate & Family</i>	\$10.37

Other Benefits

Short Term Disability - The Credit Union provides a 60% Short term disability weekly benefit at no cost.

Long Term Disability Insurance - The Credit Union provides a 66 2/3% taxable monthly benefit at no cost.

Life Insurance and AD&D - The Credit Union provides life insurance and AD&D equal to 2 x salary. Associates may purchase additional supplemental coverage.

Spouse Life Insurance - You may purchase coverage amounts in increments of \$10,000, up to a maximum of 100% of your own supplemental life amount.

Child Life Insurance - You may purchase coverage amounts of \$5,000 or \$10,000 (provided supplementary life insurance is elected).

Flexible Spending Accounts - Medical and dependent care spending accounts are available.

LegalShield & ID Theft Shield - LegalShield is a simple and affordable opportunity for associates to receive legal advice and representation as well as receive identity theft protection and restoration services.

MetLife Accident and Critical Illness Coverage - MetLife offers optional group accident coverage and critical illness coverage.

Educational Assistance - Associates may apply for educational assistance after 90 days of employment. Reimbursement is 75% with an annual maximum of \$5,250 for eligible and approved courses.

Fitness Power Program - Associates who complete 12 visits per calendar month at a fitness facility of their choice may receive 50% reimbursement up to \$75.

Employee Assistance Program - Associates or family member in the same household may receive up to 6 face to face counseling sessions each year.

Retirement Benefits

In addition to health benefits, Associates are eligible to participate in our 401(k) the first of the month following their hire date. We offer a discretionary match. For the past few years our discretionary match has been 50% of the first 5%. Deferrals and matching contributions are currently deposited on a pay period basis.

OneAZ Credit Union also offers a discretionary contribution to new hires that begin working for OneAZ Credit Union on or after May 1, 2013. This is a benefit of additional monies contributed to the 401(k) plan. Currently, a deposit of 2.5% of pay is made on a per pay period basis.

Vesting Schedule

Years of Service	Percentage
1	0%
2	25%
3	50%
4	100%

Paid Time Off

OneAZ Credit Union offers a generous amount of paid time off to all full-time Associates through several methods.

Holidays

OneAZ Credit Union recognizes ten holidays. You are eligible to receive paid Holidays as they occur beginning on your first day of employment.

2017 Holiday Schedule*		
New Year's Day	Monday	01/02/2017
Martin Luther King Day	Monday	01/16/2017
Presidents Day	Monday	02/20/2017
Memorial Day	Monday	05/29/2017
Independence Day	Tuesday	07/04/2017
Labor Day	Monday	09/04/2017
Columbus Day	Monday	10/09/2017
Veteran's Day	Friday	11/10/2017
Thanksgiving Day	Thursday	11/23/2017
Christmas Day	Monday	12/25/2017

**Holiday schedule for Re-think Banking Center (located on ASU main campus) is based on University schedule.*

Vacation

All Associates must take five continuous days off each calendar year. We recognize the importance of vacation time in providing the opportunity for rest, recreation, and personal activities. The accrual rate is based on length of service and is outlined in the chart below.

Vacation Accrual Schedule for Full-Time Associates			
Period of Full-Time Service	Annual Accrual (Days)	Per Pay Period Accrual (Hours)	Maximum Vacation Accrual
Date of Hire to 1st Anniversary ¹	10 days	3.08 hours ¹	20 days
1 year to 2nd Anniversary	11 days	3.39 hours	22 days
2 years to 3rd Anniversary	12 days	3.70 hours	24 days
3 years to 4th Anniversary	13 days	4.00 hours	26 days
4 years to 5th Anniversary	14 days	4.31 hours	28 days
5 years to 10th Anniversary	15 days	4.62 hours	30 days
10 years to 15th Anniversary	20 days	6.15 hours	40 days
15 years to 20th Anniversary	25 days	7.69 hours	50 days
20 years plus	30 days	9.23 hours	60 days

¹ Non-exempt associates will receive a prorated deposit upon completing 90 days of service and then begin accruing 3.08 hours per pay period. Exempt associates will receive a one week deposit with their first paycheck and begin accruing 1.54 hours during their first year (total accrual is 10 days in the first year).

Assistant Directors/Managers begin accruing at 15 days vacation and will begin accruing 20 days upon completion of 10 years of service. Other levels of management may have different vacation scheduled and are outlined in full vacation policy in Associate Guidebook.

Sick Time

Sick Time Accrual	Supplemental Disability Accrual	Extra Personal Days
1 hour per 30 worked with a maximum of 7 sick days per year*	3 Days	2 Days

*Effective July 1, 2017

Personal Days

OneAZ Credit Union reserves the right to issue discretionary personal days and generally will expire December 31 of the calendar year in which they are issued.

Supplemental Disability Accrual

OneAZ Credit Union will supplement the pay of Associates receiving short-term and long-term disability. The appropriate number of hours will be deducted from Supplemental Disability Accrual until the balance is zero.

Pay Day

OneAZ Credit Union pays all Associates every other Friday (bi-weekly).