



OneAZ

CREDIT UNION



2017 Part-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 part-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

Contribution amounts listed on next page.

Part-Time (30-39 Hours) Associate Contributions			
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.

Part-Time (20-29 Hours) Associate Contributions			
Coverage	HIP Plan	Classic Plan	Premier Plan
<i>Associate Only</i>	\$55.00	\$115.00	\$229.00
<i>Associate & Spouse</i>	\$279.00	\$347.00	\$480.00
<i>Associate & Child(ren)</i>	\$236.00	\$302.00	\$431.00
<i>Associate & Family</i>	\$472.00	\$550.00	\$696.00

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.

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 part-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

We recognize the importance of vacation time in providing the opportunity for rest, recreation, and personal activities. The accrual rate is based on the number of hours a part-time associate is classified.

Vacation Accrual Schedule for Part-Time Associates Classified as 20 Hours or Greater			
Period of Part-Time Service	Annual Accrual (Days)	Per Pay Period Accrual (Hours)	Maximum Vacation Accrual
More than three months*	Equal to your classified hours per week	Annual accrual divided by 26	Two times your most recent annualized vacation rate

¹ A vacation deposit will be made after 90 days of employment.

Sick Time

Effective July 1, 2017, Part-time associates accrue 1 hour per 30 worked with a maximum of 5 sick days per year.

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.

Pay Day

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