

# Benefit Options

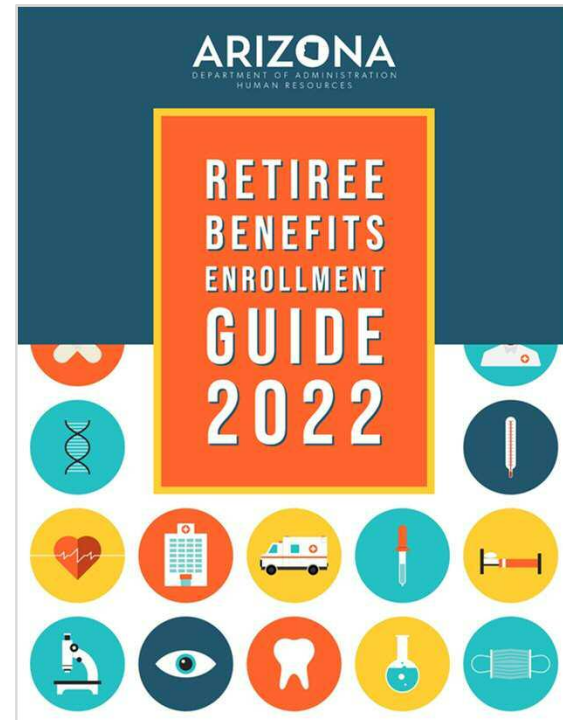
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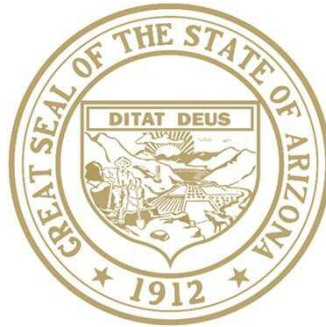
**Benefit Program for State of Arizona Retirees  
Offered by the Arizona Department of Administration  
Human Resources - Benefits**

# Agenda

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- Open Enrollment 2022
- Benefits Overview
- How to Enroll





# Open Enrollment 2022

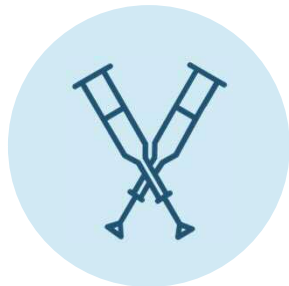
# Open Enrollment 2022

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**Nov. 1 - Nov. 19**

**Deadline for changes is Fri., Nov. 19  
by 5 p.m. AZ Time**



## **PASSIVE Open Enrollment**

If you want to keep your current coverage elections for 2022, you do not need to enroll.



**Enrollment is Online Only at [benefitoptions.az.gov/selfservice](https://benefitoptions.az.gov/selfservice)**

# Open Enrollment Communications

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**Tue, 10/12 Mailing Cover Letter with current 2021 elections  
Enrollment Guide  
State Retiree Healthcare Plans Flyer - ADOA and ASRS chart**

**Tue, 10/12 Website Ready Webpages Updated, Enrollment Guide link, Expo Registration link**

**Tue, 10/12 Email Notice: Mailing Coming and Website Updated**

**Mon, 11/1 Email Open Enrollment Starts**

**Tue, 11/2 Expos Begin 3 Sessions, Register via website  
Recording will be available after the first meeting**

**Wed, 11/17 Email Courtesy Reminder - OE Closing Soon**

**Fri, 11/19 OE Closes YES Enrollment Link Closes at 5:00 pm AZ Time**

# Open Enrollment Online Webinars

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Date	Time	Format
Wed, 11/3	9:00 am - 10:30 am	Google Meet
Tue, 11/9	1:00 pm - 2:30 pm	Google Meet
Wed, 11/17	8:00 am - 9:30 am	Google Meet



Register online at [benefitoptions.az.gov/oeweinars](https://benefitoptions.az.gov/oeweinars)

# Benefit Changes for 2022

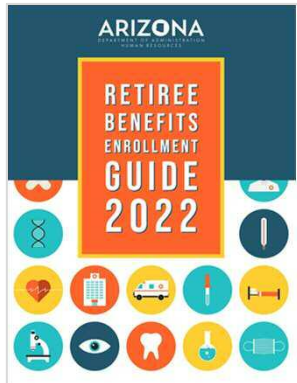
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**No Rate Increases, Plan Changes  
or Carrier Changes  
for Medical, Dental, and Vision Plans**

# ADOA vs ASRS

## ADOA AZ Dept of Administration

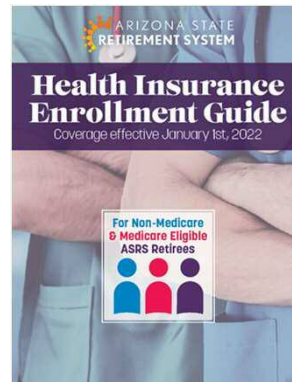
- Open Enrollment Period  
November 1-19
- Mailing - October 12



ADOA Enrollment Guide

## ASRS AZ Dept of Administration

- Open Enrollment Period  
November 1-30
- Mailing - October 13



ASRS Enrollment Guide

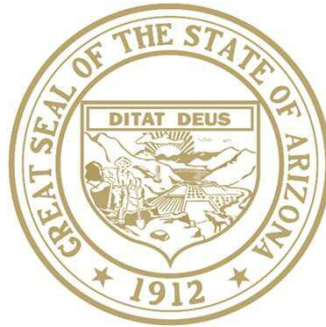
## State Retiree Healthcare Plans Flyer

Reference chart with carrier and plan names for ADOA and ASRS  
(Note: does not compare coverage)

State Retiree Healthcare Plans 2022	
For your reference, these are the plans available to retirees for health care insurance. Enrollment is optional for the medical, dental or vision plan and none. Your enrollment is not guaranteed. For enrollment information and rules, please contact ADOA or ASRS.	
ARIZONA DEPARTMENT OF ADMINISTRATION	ARIZONA STATE RETIREMENT SYSTEM
<b>Arizona Department of Administration (ADOA)</b> <b>Medical Plans - Non-Medicare</b> <ul style="list-style-type: none"> <li>• UnitedHealthcare Total Choice Plan</li> <li>• UnitedHealthcare Choice Premier</li> <li>• Blue Cross BlueShield Total Choice Plan</li> <li>• Blue Preferred Care (PPO as Med or cost)</li> </ul> <b>Medical Plans - Medicare</b> <ul style="list-style-type: none"> <li>• UnitedHealthcare Total Choice Plan</li> <li>• UnitedHealthcare Choice Premier</li> <li>• Blue Cross BlueShield Total Choice Plan</li> <li>• Blue Preferred Care (PPO as Med or cost)</li> </ul> <b>Prescription Drug Plan - Non-Medicare</b> <ul style="list-style-type: none"> <li>• Humana (included with medical)</li> </ul> <b>Prescription Drug Plan - Medicare Part D</b> <ul style="list-style-type: none"> <li>• Viant Rx (included with medical, separate enrollment required)</li> </ul> <b>Dental Plan</b> <ul style="list-style-type: none"> <li>• Delta Dental PPO Plus Premier</li> <li>• Delta Dental Care Access (DHMO)</li> </ul> <b>Vision Plan</b> <ul style="list-style-type: none"> <li>• Aetna Advantage Plan</li> </ul>	<b>Arizona State Retirement System (ASRS) / Public Safety Personnel Retirement System (PSPRS)</b> <b>Medical Plans - Non-Medicare</b> <ul style="list-style-type: none"> <li>• UnitedHealthcare Choice Premier</li> <li>• UnitedHealthcare Choice Plus</li> <li>• UnitedHealthcare Choice Options</li> <li>• UnitedHealthcare Choice Plus PPO</li> </ul> <b>Medical Plans - Medicare</b> <ul style="list-style-type: none"> <li>• UnitedHealthcare Group Medicare Advantage HMO</li> <li>• UnitedHealthcare Group Medicare Advantage PPO</li> </ul> <b>Prescription Drug Plan - Non-Medicare</b> <ul style="list-style-type: none"> <li>• UnitedHealthcare (DHMOs, included with medical)</li> </ul> <b>Prescription Drug Plan - Medicare</b> <ul style="list-style-type: none"> <li>• UnitedHealthcare (MedicareRx, included with medical)</li> </ul> <b>Dental Plan</b> <ul style="list-style-type: none"> <li>• Delta Dental High Plan Option</li> <li>• Delta Dental Low Plan Option</li> <li>• Delta DHMO</li> </ul> <b>Vision Plan</b> <ul style="list-style-type: none"> <li>• East Vision Included in Medical Coverage</li> </ul>
<b>Contact</b> <ul style="list-style-type: none"> <li>• Website: <a href="http://www.adoa.state.az.us/retirees">www.adoa.state.az.us/retirees</a></li> <li>• Phoenix Area: (602) 542-3358</li> <li>• Tucson Area: (520) 546-3887</li> <li>• Email: <a href="mailto:retiree@adoa.gov">retiree@adoa.gov</a></li> </ul>	<b>Contact</b> <ul style="list-style-type: none"> <li>• Website: <a href="http://www.asrs.gov">www.asrs.gov</a></li> <li>• Phoenix Area: (602) 246-2000</li> <li>• Tucson Area: (520) 621-1779</li> <li>• Send message via secure.asrs.gov</li> </ul>
<small>Look for the logo! If you need to check which agency to plan you are on, look for the logo on your healthcare card.</small>	

Included with ADOA mailing





# Medical Plan Options

# Medical Plan Features



## Triple Choice Plan

Deductible	Tier 1, Tier 2, Tier 3
Nationwide network of providers	Tier 1 & Tier 2
Out-of-Network Coverage (higher cost)	Tier 3
Primary Care Physician (PCP) not required	✓
No referrals required to see a specialist	✓
Preventive care in-network	Free

# Medical Plan Cost



## PREMIUM

Triple Choice Plan			
Without Medicare		With Medicare	
Retiree Only	\$708.53	Retiree Only	\$528.11
Retiree + One	\$1,657.21	Retiree + One (both Medicare)	\$1,049.05
Retiree + Family	\$2,233.12	Retiree + One (one Medicare)	\$1,233.49
		Retiree + Family	\$1,393.16

## DEDUCTIBLE

Deductible	Tier 1	Tier 2	Tier 3
Retiree Only	\$200	\$1,000	\$5,000
Retiree + One Retiree + Family	\$400	\$2,000	\$10,000

Tier 1 & Tier 2 deductibles will cross-apply:  
 > Tier 1 deductible applies to Tier 2 and  
 > Tier 2 deductible applies to Tier 1

# Triple Choice Plan



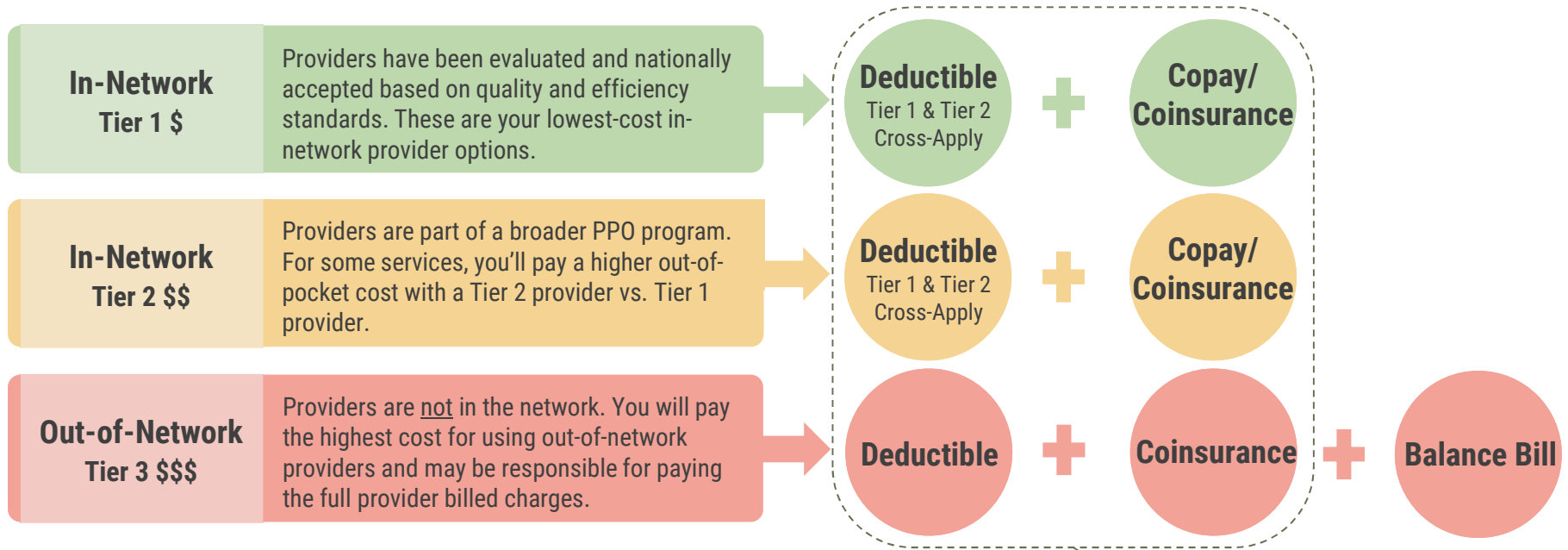
## COPAY / COINSURANCE

	Tier 1	Tier 2	Tier 3
Routine Preventive Services	\$0	\$0	50%
Primary Care Physician (PCP)	\$20	\$20	50%
Specialist	\$40	\$40	50%
Telehealth Services (Virtual Visit)	\$20	\$20	50%
Emergency Room	\$200	\$200	\$200
Urgent Care	\$75	\$75	50%
Inpatient Hospital Admission	\$250	\$250	50%
Laboratory and X-Ray Services	\$0	\$0	50%
Major Radiology Services	\$100	\$100	50%
<b>Copayment / Coinsurance Apply After Deductibles Are Met</b>			

## OUT-OF-POCKET MAXIMUM

Retiree Only	\$7,350 Tier 1 & Tier 2 Combined	\$8,700
Retiree + Spouse Family	\$14,700 Tier 1 & Tier 2 Combined	\$17,400

# Triple Choice Plan



**In-network providers are easy to find online:**  
 BCBSAZ: [azblue.com/stateofaz](http://azblue.com/stateofaz) | UHC: [whyuhc.com/stateofaz](http://whyuhc.com/stateofaz)

Based on date of claim payment, not date of service

# How to Use the Plan

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## Preventive Care Services

- Annual Wellness Visits
- Cancer Screenings
  - Mammogram, Colonoscopy, Cervical, Prostate
- Tests
  - Blood Pressure, Diabetes, Cholesterol
- Immunizations
  - Flu, Pneumonia, Varicella, Shingles, COVID Vaccine
- Intervention
  - Smoking Cessation, Depression Screening, Unhealthy Alcohol & Drug Use Screening

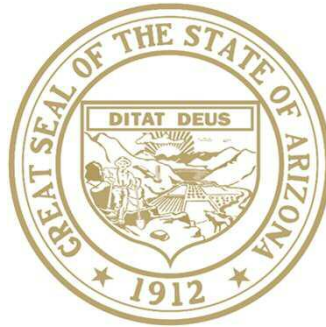
## Disease Management

- Asthma
- Diabetes
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure (CHF)
- Coronary Artery Disease (CAD)
- Maternity Support
- Musculoskeletal/Spine and Joint

## Case Management

- Cancer Support and Resources
- Transplant Resource Services





# Pharmacy Benefits

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# Prescription Drug Plan



## Same Pharmacy for ALL Carriers

- Pharmacy Benefit Administrator
- Maintains the formulary, pharmacy network, and drug costs
- Provides Prior Authorization and Utilization Management services

## Pharmacy Information

- **Contact information is found on your medical ID card**
- All prescriptions must be filled at an in-Network pharmacy
- Pharmacy coverage is included in medical coverage but the medical carrier **is not** the pharmacy administrator
- Initiate a Prior Authorization by Contacting a MedImpact Customer Service Representative at 1-888-648-6769
- MedImpact Direct Mail® 90-day mail order program 1-855-873-8739



# Prescription Drug Plan

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Online and mobile access. [medimpact.com/plan/adoa](https://medimpact.com/plan/adoa)  
MedImpact consumer portal system highlights include:



## Manage prescription orders

- Refills
- Payment
- Reminders and alerts
- Manage account information



## Manage medications

- Prescription details
- Cost savings options
- Drug information
- Dispensing channels



## Pharmacy benefits

- Copay amounts
- Claims history
- Digital ID card
- Benefit notifications
- Benefit accumulators

# Prescription Drug Copays

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- Copays apply toward your out-of-pocket maximum
- For HDHP plan, member must pay the full cost of medications until their combined medical/pharmacy deductible is met, then the applicable fixed dollar copay applies
- Medications covered under ACA requirements are for \$0 copay at all times, regardless if the member has met their deductible or out-of-pocket maximum
- If the total cost of the medication is less than the copay, members pay the lesser amount

	<b>Retail (30-Day Supply)</b>	<b>Retail (90-Day Supply)</b>	<b>Mail Order (90-Day Supply)</b>
Generic	\$15	\$37.50	\$30
Preferred Brand	\$40	\$100	\$80
Non-Preferred Brand	\$60	\$150	\$120



# Prescription Drug Plan - Medicare



## Same Pharmacy for both Carriers

- Pharmacy Benefit Administrator
- Maintains the formulary, pharmacy network, and drug costs



## Pharmacy Information

- Prescription drugs are covered In-Network only
- Medical carrier **is not** the pharmacy administrator
- Find a pharmacy near you with the best price
- View prescription drug information and prescription history
- View your accumulators & YTD drug spend

# Prescription Drug Plan

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Online and mobile access. [myvibrantx.com/stateofaz](https://myvibrantx.com/stateofaz) consumer portal system highlights include:



## Manage prescription orders

- Refills
- Payment
- Reminders and alerts
- Manage account information



## Manage medications

- Prescription details
- Cost savings options
- Drug information
- Dispensing channels



## Pharmacy benefits

- Copay amounts
- Claims history
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# Prescription Drug Copays - Medicare

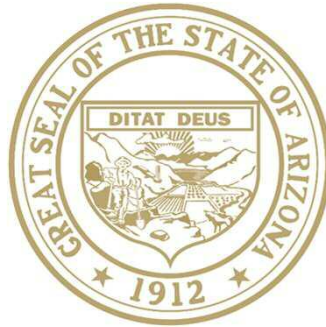


- Copays apply toward your out-of-pocket maximum
- Refer to Summary Plan Document for more about Prescription Drugs

	<b>Retail (30-Day Supply)</b>	<b>Retail (90-Day Supply)</b>	<b>Mail Order (90-Day Supply)</b>
Tier 1: Generic	\$15	\$37.50	\$30
Tier 2: Preferred Brand	\$40	\$100	\$80
Tier 3: Non-Preferred Brand	\$60	\$150	\$120
Tier 4: Specialty (over \$670) <sup>1</sup>	\$60	Not Available	Not Available



<sup>1</sup> Total medication cost





# Voluntary Benefits

# Dental Plans

	PPO Plan    DELTA DENTAL®	Dental HMO    Cigna.
<b>Network</b>	Delta PPO Plus Premier Dentist	Cigna Dental Care Access
<b>Type of Plan</b>	<ul style="list-style-type: none"> <li>○ Provider charges negotiated rates</li> <li>○ You pay a coinsurance</li> <li>○ Nationwide coverage</li> </ul>	<ul style="list-style-type: none"> <li>○ Provider accepts set fees from Cigna</li> <li>○ You pay set fees for dental work</li> <li>○ Not available in all states</li> </ul>
<b>Preventive Services</b>	Covered 100%	No Copay
<b>Deductibles</b>	Employee-\$50, Employee+Spouse-\$100 Employee+1 Child-\$100, Family-\$150	None
<b>Maximum Benefit</b>	\$2,000 per person per year	None
<b>Orthodontia</b>	\$1,500 per person lifetime max	24-month treatment fees


**When choosing a plan, consider your dental history, level of care needed, costs and budget**

# Vision Plan



Avesis Advantage Program	
Premiums per Quarter	
Retiree Only	\$11.16
Employee + Spouse	\$37.08
Employee + 1 Child	\$36.72
Family	\$46.20
Employee Cost for Care	
Routine Eye Exam	\$10
Standard Spectacle Lenses:	
○ Single Vision, Bifocal, Trifocal, Lenticular	Covered in full
○ Progressive	Discounted
Frame	Up to \$150 retail value (\$50 wholesale cost allowance)
Contact Lenses (in lieu of frame/spectacle lenses):	
Elective	10-20% discount & \$150 allowance
Medically Necessary	Covered in full
LASIK/PRK	Up to \$750

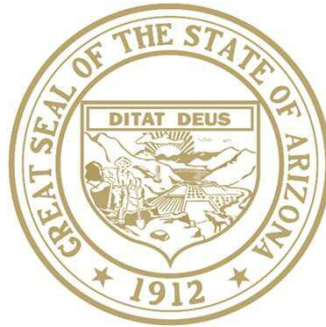
**Target Optical Discount!**  
Save an additional \$25 when you purchase your frame from Target Optical




Avesis bills you directly for quarterly premiums

2022 - Billing Cycle	Invoice Date	Premium Due Date
1st Qtr (Jan, Feb, Mar)	1/14/2022	2/28/2022
2nd Qtr (Apr, May, Jun)	3/18/2022	4/29/2022
3rd Qtr (Jul, Aug, Sept)	6/20/2022	7/29/2022
4th Qtr (Oct, Nov, Dec)	9/20/2022	10/31/2022





# Enrollment

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# Do You Need to Enroll?

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## No changes?

- If you would like to keep your benefit elections and enrolled dependents the same for 2022, you will not need to go through the enrollment process.

## Need to make a change?

- If you would like to change your carrier or add/remove dependents, you will need to re-enroll. Make your elections online at [benefitoptions.az.gov/selfservice](https://benefitoptions.az.gov/selfservice). See “How to Enroll” on p. 4 of the Enrollment Guide. We’ll also walk through it in the next slide.

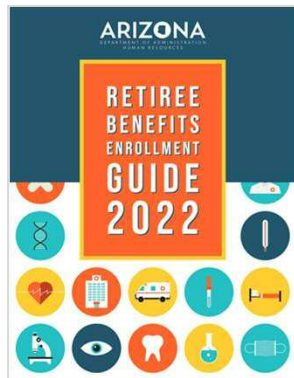
## Want to change to an Arizona State Retirement System (ASRS) plan?

- If you would like to change your coverage to the Arizona State Retirement System, you will need to participate in the open enrollment and decline the appropriate coverage(s). As a reminder, Avesis vision coverage is not available as a stand-alone coverage and requires enrollment in an ADOA medical or dental plan.

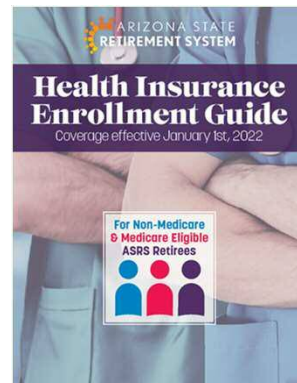
# How To Enroll

## Understand Your Options

- Visit our website: [benefitoptions.az.gov/OE2022](https://benefitoptions.az.gov/OE2022)
- Review Enrollment Guide, rates & coverage
- Watch informational videos



ADOA Enrollment Guide  
Mailed October 12



ASRS Enrollment Guide  
Mailed October 13

## Enroll Starting Nov. 1-19

- **Retirees must enroll through Y.E.S.**
  - > Visit our website:  
**[benefitoptions.az.gov/selfservice](https://benefitoptions.az.gov/selfservice)**
  - > Click **Retiree Self Service**
  - > Click **Retiree Self-Service Login**
  - > Log into **Portal Login for Y.E.S.**
  - > Click **Open Enrollment**
- Paper forms will not be accepted
- Follow the steps to enroll
- Save your confirmation email



# How To Enroll

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## Password Reset Process

- The HRIS Service Desk can no longer reset your password on your behalf, please follow the instructions located on Pg 4 of the enrollment guide you will receive in the mail.

## Supported Browsers

- Please ensure you have one of the following browsers available during Open Enrollment
  - Internet Explorer is no longer supported
  - iPhones and iPads are not supported; only can use Macbook

**Google  
Chrome**



**Microsoft  
Edge Chromium**



**Apple  
Safari**



**Mozilla  
Firefox**



**No Microsoft Edge or  
Internet Explorer**



# Key Contact Information

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Enrollment -  
[benefitoptions.az.gov/selfservice](https://benefitoptions.az.gov/selfservice)



Info & Rates - [benefitoptions.az.gov/OE2022](https://benefitoptions.az.gov/OE2022)



Member Services - Mon-Fri 8a-5p  
(602) 542-5008 or (800) 304-3687



[benefits@azdoa.gov](mailto:benefits@azdoa.gov)

