



# Benefit Options

Benefit Program for State of Arizona Retirees  
Offered by the Arizona Department of Administration  
Benefit Services Division

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## Agenda

- Open Enrollment 2025
- Benefits Overview
- How to Enroll

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# Open Enrollment 2025

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## Open Enrollment 2025

**October 28 - November 15**

Deadline for changes is Friday, Nov. 15 by 5 p.m. AZ Time

### Passive Enrollment

*Vision Premium Slight Increases*

*No deductible changes*

*If you do not have changes, you do not need to re-enroll*

Benefit changes effective January 1, 2025



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

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# Open Enrollment 2025

Date	Time	Location
Fri, 10/25	9:00 am - 10:30 am	Google Meet Webinar
Thur, 10/31	9:00 am - 2:00 pm	Peoria - DES Office
Mon, 11/4	9:00 am - 2:00 pm	Flagstaff - High Country Conf Ctr
Thur, 11/7	9:00 am - 1:00 pm	Phoenix - ADOT HR Center
Fri, 11/1	1:00 pm - 2:30 pm	Google Meet Webinar
Wed, 11/13	9:00 am - 2:00 pm	Tucson - Government Offices
Thur, 11/14	8:00 am - 9:30 am	Google Meet Webinar



### Join Us!

Learn about benefit plans and wellness programs

### Webinars

Register on [benefitoptions.az.gov](https://benefitoptions.az.gov)

### Onsite Events

Walk in

### Flu-Shots

Walk in

# ADOA vs ASRS

## ADOA

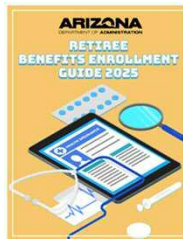
AZ Dept of Administration

- Open Enrollment Period: Oct 28 - Nov 15

Mailing - October 7



Letter with Current Elections  
#10 Envelope from ADOA

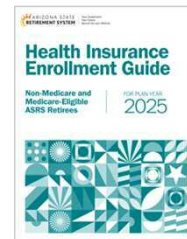


ADOA Enrollment Guide  
Available Online Oct 7  
Not mailed

## ASRS

AZ State Retirement System

- Open Enrollment Period: Nov 1-30



ASRS Enrollment Guide  
Mailed October 11  
9x12 Envelope from ASRS



# Benefits Overview

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## ID Cards - 2025

Expecting a new card? All cards that will be sent have an estimated arrival of early **January**.

- **BCBSAZ and UHC** - New cards for new enrollees or for changes only
- **Medimpact** - information on back of medical ID cards
- **Delta Dental** - New cards for new enrollees or for changes only
- **UHC Solstice** - New cards for new enrollees or for changes only
- **Avesis Vision** - New cards for new enrollees or for changes only



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# Medical Plan



		Triple Choice Plan				
		Without Medicare	With Medicare			
<b>PREMIUM</b>	Retiree Only	\$708.53	\$528.11		Retiree Only Retiree + One (both Medicare) Retiree + One (one Medicare) Retiree + Family	
	Retiree + One	\$1,657.21	\$1,049.05			
	Retiree + Family	\$2,233.12	\$1,233.49			
			\$1,393.16			
<b>DEDUCTIBLE</b>		<b>In-Network</b>		<b>Out-of-Network</b>		
		<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>		
	Retiree Only	\$200	\$1,000	\$5,000		
	Retiree + One	\$400	\$2,000	\$10,000		
	Retiree + Family					
<b>OUT-OF-POCKET MAXIMUM</b>	Retiree Only	\$7,350		\$8,700		
	Retiree + One Retiree + Family	\$14,700		\$17,400		

# Prescription Drug Plans



- Pharmacy coverage is included in medical coverage but the medical carrier is not the pharmacy administrator
- MedImpact and VibrantRX maintains their own formulary and pharmacy network
- No copay changes
- Birdi mail order program 1-855-873-8739 or [customerservice@birdirx.com](mailto:customerservice@birdirx.com)



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



# Voluntary Benefits

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## Dental Plans

	PPO Plan    <b>DELTA DENTAL</b> <sup>®</sup>	Dental HMO    Solstice <small>A UnitedHealthcare Company</small>
<b>Network</b>	Delta PPO Plus Premier Dentist	United Healthcare Solstice
<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>○ 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>	Retiree-\$50, Retiree+Spouse-\$100 Retiree+1 Child-\$100, Family-\$150	None
<b>Maximum Benefit</b>	\$2,000 per person per year	Refer to the Schedule of Benefits
<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**

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# Vision Plan



Avesis Advantage Program	
Premiums per month	Retiree
Retiree Only	\$3.79
Retiree + Spouse	\$12.64
Retiree + 1 Child	\$12.46
Family	\$15.70
Retiree Cost for Care	
Routine Eye Exam	\$10
Standard Spectacle Lenses:	
o Single Vision, Bifocal, Trifocal, Lenticular	Covered in full
o 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



# Vision Plan



- No changes to benefits or premiums
- Premium billing will continue to be annual
  - New Retirees will receive a prorated annual bill
  - If you pay your vision premium via your bank's bill pay, please make sure to update the payment address and frequency.
- Payments must be received by the premium due date listed on invoice

2025 VISION PREMIUMS	ANNUAL PREMIUM
Retiree Only	\$45.48
Retiree + Spouse	\$151.68
Retiree + 1 Child	\$149.52
Retiree + Family	\$188.40



# How to Enroll

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## How to Enroll

### No changes?

- If you would like to keep your benefit elections and enrolled dependents the same for 2025, 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/oe](https://benefitoptions.az.gov/oe). See "How to Enroll" on p. 4 of the Enrollment Guide

### 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

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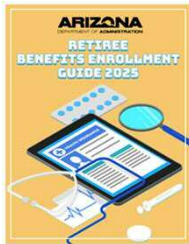
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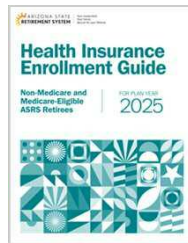
## How To Enroll

### Understand Your Options

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



ADOA Enrollment Guide  
Not Mailed



ASRS Enrollment Guide  
Mailed October 10

### Enroll Oct. 28 - Nov. 15 @ 5 pm

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



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## Key Contact Information



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



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



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



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

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