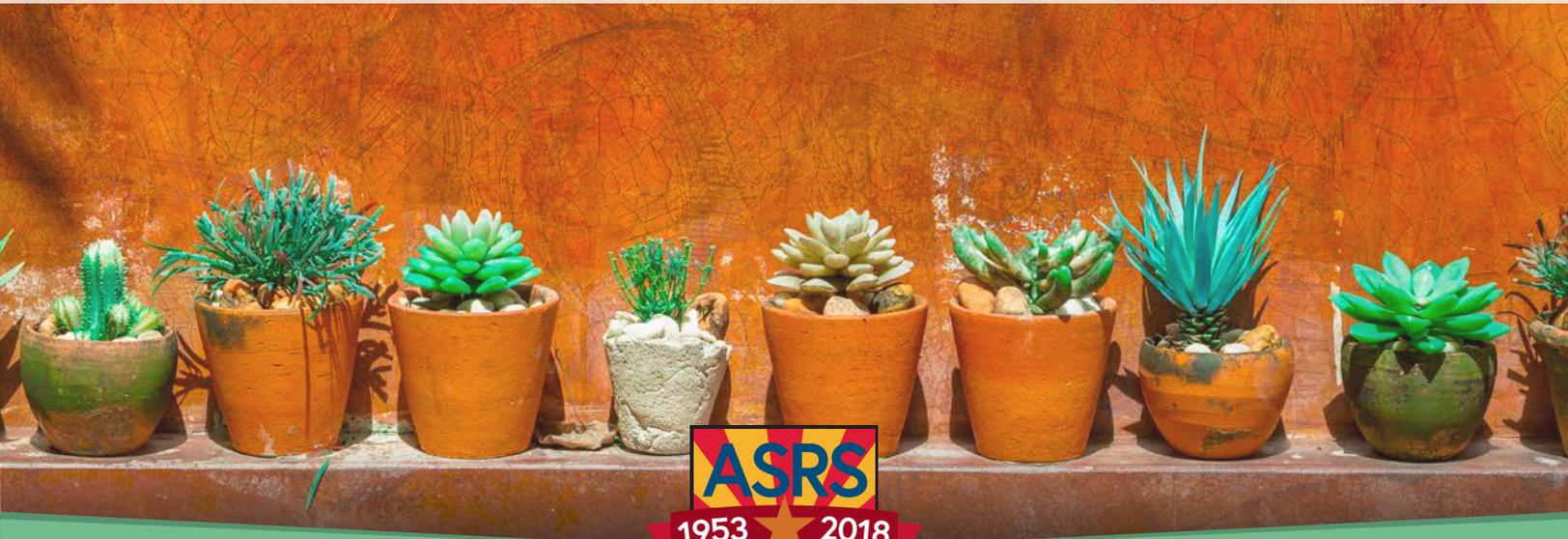


# Your Retirement

1ST ISSUE 2018 | A PUBLICATION OF THE ARIZONA STATE RETIREMENT SYSTEM



ASRS

1953 ★ 2018

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Celebrating Sixty Five Years

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## Good News for Participants in ASRS Health Insurance Plans

by Paul Matson, ASRS Director

### Funds available to reduce future ASRS medical insurance premiums for next three years

The Arizona State Retirement System is very pleased to report that funds have been generated to help manage health insurance premiums beginning in 2019 for all retired and disabled members enrolled in any of the ASRS retiree health insurance plans offered through UnitedHealthcare of Arizona.

The funds are derived from a Retrospective Rate Agreement (RRA) that the ASRS negotiated with UnitedHealthcare. This RRA requires that revenue received

by UnitedHealthcare in excess of medical costs and negotiated expenses be returned to the ASRS. As a result, the ASRS has set up a fund from which to offset the yet-to-be determined premiums for 2019, 2020, and 2021.

All participants in an ASRS health insurance plan next year will realize some positive impact from these funds on their plan premiums, though the majority of the funds will apply to the Medicare plans, which generated nearly all of the excess funds. While non-Medicare plans will experience some positive impact, it is likely to be very slight.

The amount of the premium impact will vary depending on the plan

selected, and will be based on the excesses generated by each individual health insurance plan. **The market-rate premiums for 2019 and the reduction amounts have not been finalized, but will be included as part of the materials provided during the 2019 Open Enrollment period later this fall.**

It is important to note that while retirees will enjoy premiums below the market rates for calendar years 2019, 2020, and 2021, premiums are expected to return to market rates once the RRA funds have been exhausted.

Premium Benefit Supplements are unaffected and, like every year, will be applied to the final premiums each month as part of your ASRS retiree benefits. |

## What if my dentist suggests a dental implant?

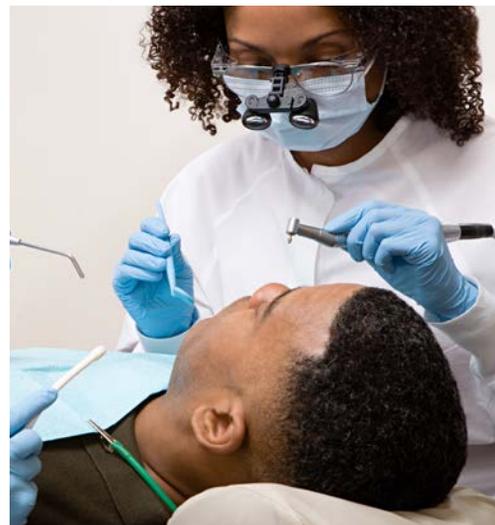
When dealing with a missing tooth there are multiple solutions to fill the gap. Often, a dentist will suggest a dental implant, but implants aren't covered by many dental plans, including ours. Why aren't they covered? Many plan sponsors don't include them in order to keep premiums lower and more stable over the years. For those with the Prepaid/DHMO plan, a \$300 reduction in charges is available (see your plan booklet for details).

If your dentist suggests that you need an implant make sure to ask if there is an alternate solution. Often a denture or bridge can be a viable alternative and those procedures may

be covered depending on whether you have the PPO or Prepaid/DHMO plan.

If an implant is your only option, you should have your provider submit a pre-determination of benefits. The information they provide should include all the procedures that you need and a claims analyst can determine if any of the other supporting procedures may be covered and at what level. For instance, some implants require a tooth extraction or crown and those may have some dental plan benefits associated with them.

You can always learn more about your specific dental plan benefits by



visiting Online Advantage. Log in at [www.sunlife.com/onlineadvantage](http://www.sunlife.com/onlineadvantage). Or, you can find plan details through our mobile app Benefit Tools. Learn more about Benefit Tools at [sunlife.com/mobileapps](http://sunlife.com/mobileapps). |

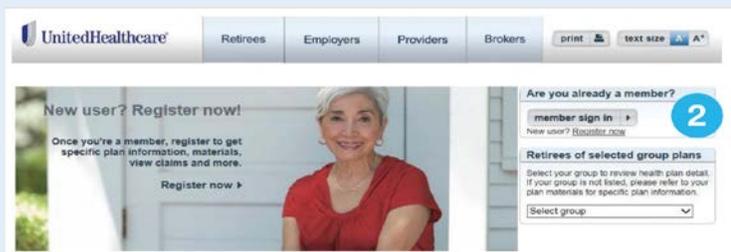
## Medicare Advantage HMO or Senior Supplement Members: Sign Up Today For Your UnitedHealthcare Online Account

Access these tools and so much more:

- Look up your latest claim information
- Search for network doctors
- Review personal health records
- Review benefit information and plan materials
- Print a temporary member ID card and request a new one
- Sign up to get your Explanation of Benefits online
- Search for drugs and see how much they cost under your plan
- Learn about wellness topics and sign up for healthy challenges based on your interests and goals

### Follow these 4 easy steps:

1. Go to [UHCRetiree.com/asrs](http://UHCRetiree.com/asrs)
2. Click on the "Register now" link under the member sign-in button
3. Enter the ID number on the front of your member ID card and your birth date, then click "Continue"
4. Create your user name and password (you will use these each time you log in to the website)



Register today at [www.UHCRetiree.com/asrs](http://www.UHCRetiree.com/asrs)



2 Login into your **myASRS** account at **AzASRS.gov**

# Hydration is Always Important, But Especially In Summer

Your body depends on water to survive. Every cell, tissue, and organ in your body needs water to work properly. For example, your body uses water to maintain its temperature, remove waste, and lubricate your joints. Water is needed for overall good health.

You should drink water every day. Most people have been told they should drink 6 to 8, 8-ounce glasses of water each day. That is a reasonable goal. However, different people need different amounts of water to stay hydrated. Most healthy people can stay well hydrated by drinking water and other fluids

whenever they feel thirsty. For some people, fewer than 8 glasses may be enough. Other people may need more than 8 glasses each day. If you are concerned that you are not drinking enough water, check your urine. If your urine is usually colorless or light yellow, you are well hydrated. If your urine is a dark yellow or amber color, you may be dehydrated.

Water is best for staying hydrated. Other drinks and foods can help you stay hydrated. However, some may add extra calories from sugar to your diet. Fruit and vegetable juices, milk, and herbal teas add to the amount of water you get each

day. Even caffeinated drinks (for example, coffee, tea, and soda) can contribute to your daily water intake. A moderate amount of caffeine (200 to 300 milligrams) is not harmful for most people. This is about the amount in 2 to 4, 8-ounce cups of coffee. However, it's best to limit caffeinated drinks. Caffeine may cause some people to urinate more frequently, or feel anxious or jittery.

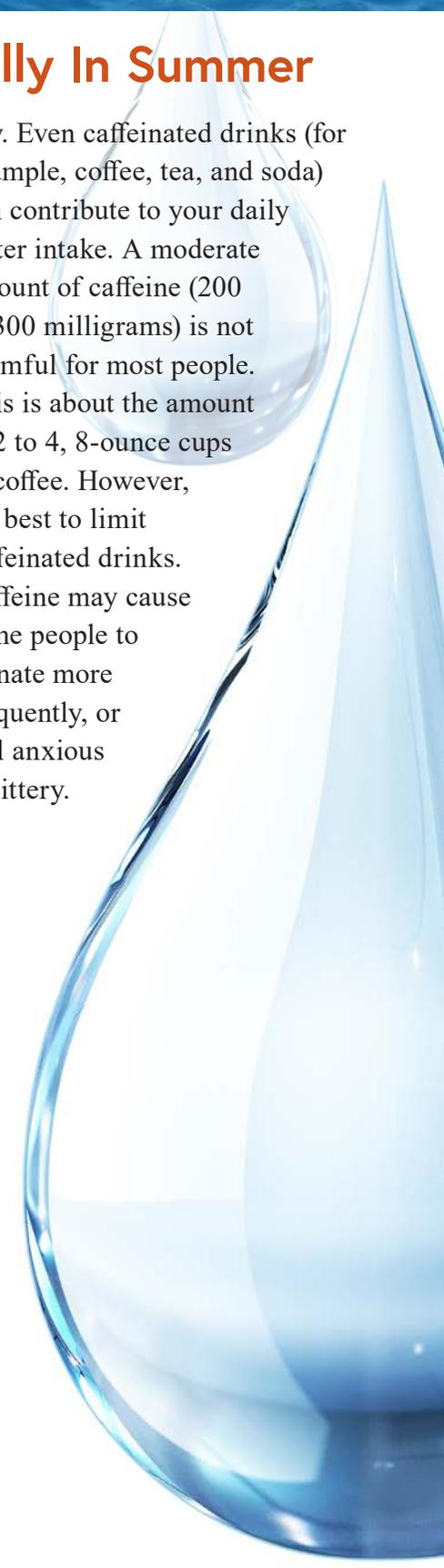
## If staying hydrated is difficult for you, here are some tips that can help:

- Keep a bottle of water with you during the day. To reduce your costs, carry a reusable water bottle and fill it with tap water
- If you don't like the taste of plain water, try adding a slice of lemon or lime.
- Drink water before, during, and after a workout.
- When you're feeling hungry, drink water. Thirst is often confused with hunger. True hunger will not be satisfied by drinking water.

## Recognizing signs of dehydration is important. They include:

- Little or no urine or urine that is darker than usual.
- Dry mouth/extreme thirst.
- Sleepiness or fatigue.
- Headache, confusion, dizziness or light-headedness.
- No tears when crying.

Water makes up more than half of your body weight. You lose water each day when you go to the bathroom, sweat, and even when you breathe. You lose water even faster when the weather is really hot, when you are physically active, or if you have a fever. |



# The Secret to Improved Quality of Life?

by Pamela Foust,  
Strategic  
Communications

Think surfing the internet is a waste of time? Well, science is finding that, for Seniors and Baby Boomers, it's actually improving their quality of life in surprising ways!

## Greater Overall Well-Being.

Learning new skills, such as using a computer and how to do online research, has a direct and positive impact on the overall well-being of older generations. Keeping the mind active through ongoing learning increases confidence and creates feelings of achievement.

## Access to Health and Age-Related Information.

One of the benefits of the internet for all generations is easy access to information. For seniors, information promoting active lifestyles, about prescriptions, diagnosis and prevention of disease are valuable resources available at their fingertips. Over two-thirds of retirees have searched the internet for health



information and to learn about age-appropriate leisure activities—and those who did were found to be more physically active than their counterparts and enjoyed overall better health.

## Access to Online Services and Resources.

Seniors are also discovering online services that add convenience and ease. While communicating with loved ones and searching health information are the top two online activities for older adults, other activities included banking, shopping, entertainment, booking travel, playing games, and signing up to do volunteer work.

## Community, Companionship and Support.

Online social communities are connecting people and providing the support and companionship they might be missing offline.

Research shows that retirees who actively participate in supportive, online gathering spaces enjoy greater well-being, with the most commonly

expressed feeling being “joy.” One quality unique to older online communities compared to younger is that time spent online doesn’t take seniors away from face-to-face interactions. Instead, retirees will decrease entertainment time, such as watching TV, rather than take time away from family and friends.

## Community of Activists and Volunteers.

While many older adults report feeling a lack of usefulness, the internet is helping to build bridges by connecting them with like-minded people. More seniors are using the internet to connect with activist groups and sign up for volunteer activities which, studies show, directly corresponds to increased feelings of self-worth. Everyone, regardless of age, wants to feel like they make a difference!

## Combating Isolation, Loneliness and Depression.

At a 2014 presentation to the American Association for the Advancement of Science, Dr. John Cacioppo provided a startling statistic: isolation and loneliness contribute to early death and twice

# You might find it online!

the rate of obesity. In a follow-up study, participants were introduced to online communities and monitored as part of a long-term study of depression in the elderly. The results showed fewer incidents



of depression and significant improvement in the emotional well-being of participants which directly corresponded to their internet use. Online friendships matter!

## Want to Thrive? Get Online!

Seniors and Baby Boomers, once thought

to be unwilling to learn new technologies, are in fact thriving in their online interactions. Older adults are making friends, exploring creative pursuits, connecting with family, volunteering, and learning how to be healthier. They are experiencing less social isolation and depression, improved health and well-being, and increased longevity. With benefits like these, technology just may be the retirees' digital fountain of youth! |

## Volunteering Can Literally Save Your Life

By Aaron Chandler  
Strategic Communications

You've been retired for awhile now. You've taken time to visit family and friends. You set your own schedule and do what you want, when you want to. Then after a while, you start to wonder what's next. You're enjoying the leisure time you worked so hard for all those years, yet there seems to be something missing. Have you thought about volunteering?

Helping others with no expectations of receiving anything in return has been shown to have an amazing impact on people's lives, from their

mental and physical health to the health of their relationships. "A growing body of research shows an association between volunteering and mental and physical health benefits. In particular, older volunteers report lower mortality rates, lower rates of depression, fewer physical limitations, and higher levels of well-being."<sup>1</sup>

As people leave the workforce, most of them miss that sense of belonging to a bigger network of people, and to being needed and valued.

Volunteering is a wonderful way to get

that sense of connection and value back, all while providing help to others that may otherwise go lacking. If you're interested in volunteering, but aren't sure how to get started, organizations such as the National Association of Area Agencies on Aging, Senior Corp RSVP, and VolunteerMatch can point you in the right direction.

Make the most of your new leisure time and volunteer! |



<sup>1</sup> *Volunteering in America 2010*

# How to spot skin cancer

Well, check *you* out!

No, seriously. Take a look at your skin. Check it. All of it. See anything unusual? Any new spots? Any moles that look different than you remember?

Knowing how your skin normally looks is the first step to spotting a potential problem. And that's a good thing. Skin cancer is highly treatable when caught early, according to the American Academy of Dermatology.

## Take a good, long look

The key to a good skin check is thoroughness. Inspect your skin on a regular basis. Area by area, look at your:

- Trunk — front, back and both sides
- Face, neck, ears and scalp
- Fingernails, palms, and upper and lower arms
- Legs, buttocks and genital area
- Feet, including toenails, soles and between the toes

Some areas, like the scalp, can be difficult to check by yourself. Use a handheld mirror for those hard-to-see areas — or ask a loved one to help you out. Look for moles that are different or changing — or that itch or bleed. See your doctor if you notice anything out of the ordinary.

## Who's looking?

Everyone should keep an eye out for skin changes. Fair-skinned people are at higher risk of skin cancer — but anyone can get it. Let your doctor know if you have any of these risk factors:

- A large number of moles — or large, flat moles with irregular shapes
- Past sunburns, especially in childhood
- A personal or family history of skin cancer
- Prior artificial sunlight use, such as tanning beds

## What to do next

Learn how to recognize the signs of melanoma — the deadliest kind of skin cancer — at [uhc.com/skin-cancer](http://uhc.com/skin-cancer).

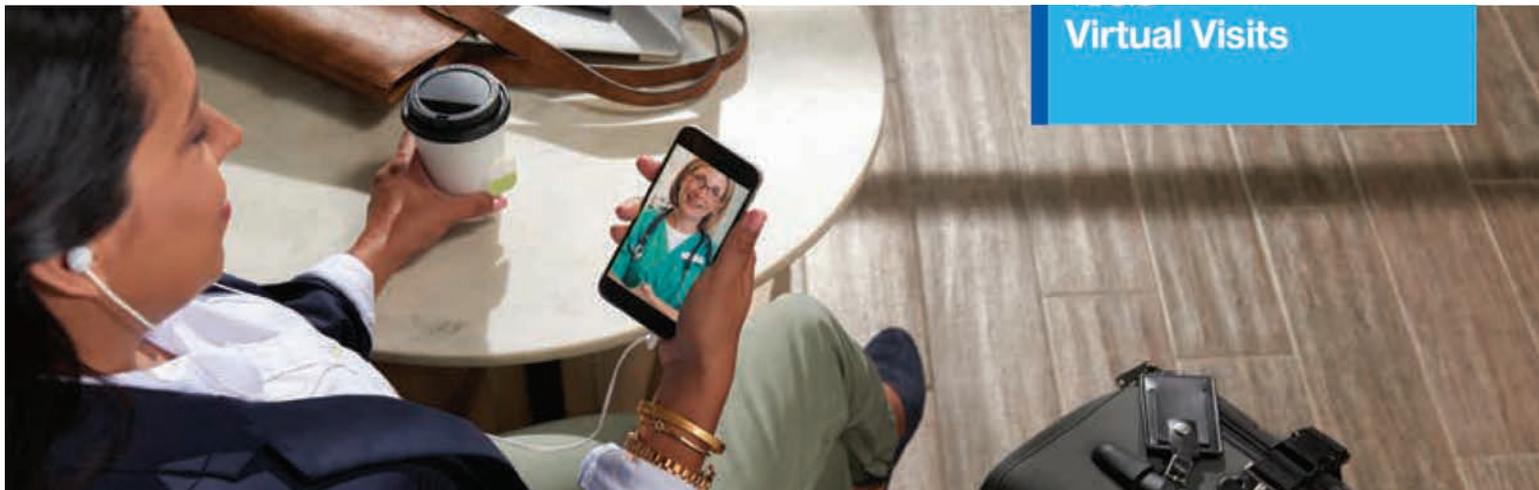
## 4 ways to help lower your risk

One of the best ways to help protect against skin

cancer is to limit sun exposure. When venturing outdoors, you should:

1. Use a broad-spectrum sunscreen with an SPF (sun protection factor) of at least 15. Many experts recommend an SPF of 30 or higher. Be sure to read and follow the directions on the label.
2. Wear sunglasses that protect your eyes from both UVA and UVB rays.
3. Cover up with long sleeves and pants — and choose a hat with a wide brim.
4. Seek shade on sunny days, especially when the sun is most intense — usually between 10 AM and 4 PM. |





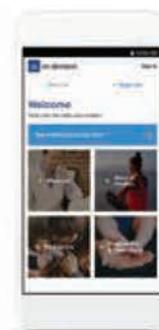
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To learn more and start a visit, go to [uhc.com/virtualvisits](http://uhc.com/virtualvisits). You can also go directly to [amwell.com](http://amwell.com) or [doctorondemand.com](http://doctorondemand.com)—or the AmWell or Doctor On Demand mobile apps.

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### Tips for registering:

1. Locate your member ID number on your health plan ID card.
2. Have your credit card ready to cover any costs not covered by your health plan.
3. Choose a pharmacy that's open in case you're given a prescription.\*\*



To learn more about Virtual Visits, go to [uhc.com/virtualvisits](http://uhc.com/virtualvisits) or [myuhc.com](http://myuhc.com) or [uhcretiree.com/asrs](http://uhcretiree.com/asrs).

\*Doctor On Demand does not support any version of Internet Explorer®.

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## Comments?

*Your Retirement* is published quarterly and mailed to all retired members of the Arizona State Retirement System. We welcome comments from our readers!

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