

# Your Retirement

3RD QUARTER 2017 | A PUBLICATION OF THE ARIZONA STATE RETIREMENT SYSTEM

2018 Medical Plan Premiums **3**

Dental Plan Changes for 2018 **5**

Open Enrollment Meeting Schedule **7**

## Director's Message *by Paul Matson, ASRS Director*

It's our annual Open Enrollment period for healthcare coverage.

First, it's important to remember that this will again be a passive enrollment, meaning if you are happy with your health and dental coverage, you do not need to do anything. Your coverage will simply carry over to the new year, with coverage continuing January 1, 2018 with the new premium schedule.

If, however, you wish to sign up for the first time, or make any changes to your coverage, you can again this year enroll or make changes to existing plan coverage online.

Last year's inaugural online Open Enrollment was very successful and we are again offering this simple online registration process. You just need to make sure you have a myASRS secure account. You can find the link to **Medical/Dental Insurance** under the Apply Now heading in the left navigation tab once you have logged in.

If you do not have a myASRS

account, look for the myASRS login in the top right corner of our homepage at [AzASRS.gov](http://AzASRS.gov) to get started. The registration process is quick, easy and safe and will provide you with ongoing access to your online ASRS information.



We encourage you to review the enclosed Open Enrollment guide, which includes information you need to make informed choices about your health care coverages. Also included in this newsletter on pages 7-8 is a schedule of upcoming Open Enrollment meetings for Medicare-eligible and non-Medicare member. You may wish to attend a meeting to learn more about your health and dental benefit options, meet your provider representatives and learn how to use the online health insurance application tool.!

**FAST, EASY and SECURE:**

## Online Application

Whether it's your first time enrolling in the ASRS medical and dental plans, or you just want to make a few changes, the Arizona State Retirement System is pleased to offer its retirees a quick, easy and secure Online Health Insurance application.

Remember, this is a passive enrollment, meaning if you are happy with your current coverages, no action is necessary. Your current coverages will roll over on January 1, 2018.

To get started, log into your secure myASRS account to complete your open enrollment application online. You'll find the myASRS link in the top right corner of the ASRS website at [AzASRS.gov](http://AzASRS.gov).

### Before you begin the online enrollment process:

- ✿ Review the Enrollment Guide in this packet to help you determine what benefits you and your family require, and select your plan.
- ✿ Attend an Open Enrollment meeting to learn more about your

Learn more under **Retirees > Healthcare** on the ASRS website:

[AzASRS.gov](http://AzASRS.gov)

*Online Application, continued page three*



# 2018 ASRS Open Enrollment

ENROLLMENT PERIOD: WEDNESDAY, NOVEMBER 1-THURSDAY, NOVEMBER 30, 2017

The annual Open Enrollment period for the ASRS retiree health insurance program runs from Wednesday, November 1 - Thursday, November 30, 2017. The effective date of enrollment in, or changes to, your ASRS coverage is January 1, 2018.

We encourage you to review the materials in your Open Enrollment packet, which includes this newsletter, the 2018 ASRS Open Enrollment Guide for Medicare-eligible OR non-Medicare eligible retirees, as well as a flyer with information about the open enrollment process and online enrollment.

## This is a passive enrollment.

If you are satisfied with your current ASRS coverage and do not wish to make any changes, no action is necessary. Your present coverage will simply roll over to the new plan year which begins January 1, 2018.

**Medicare Plans:** The Medicare Advantage HMO plan benefits remain the same, there is a copay change to Specialist for the Senior Supplement plan; however, premiums are increasing (refer to page 3).

**Non-Medicare Plans:** This year we will continue the lower-cost premium options with slightly reduced benefits

giving our non-Medicare retirees a total of six in-state plans and one out-of-state plan to choose from that best suit their needs and budget.

**Dental Plans:** To learn more about your dental plan options with Sun Life Financial (formerly known as Assurant Employee Benefits), refer to page 5.

Visit [AzASRS.gov](http://AzASRS.gov) for more resources, including downloadable copies of the Open Enrollment guides, a new video about the online enrollment process and interactive eLearning modules.

Visit the ASRS *Health Care* page for additional information. |



## State Employees Charitable Campaign

Did you know Arizona state retirees can donate to charity through the State Employees Charitable Campaign?

Make your donation to be eligible to win great prizes! The 2017 campaign runs Tue, Oct 3rd - Fri, Nov 17th.

For more information visit [SECC.Az.gov](http://SECC.Az.gov)  
Or, call (602) 542-7770.



LOCAL & NATIONAL DISCOUNTED GIFT CARDS, INSURANCE & BENEFITS



Hearing Plans



Auto & Home Insurance



Pet Insurance



Whole Life Insurance



Auto & Home Insurance

REGISTER FOR FREE AT  
[AZRETIRES.PERKSCONNECTION.COM](http://AZRETIRES.PERKSCONNECTION.COM)



# 2018 Medical Plan Premiums

The chart below shows the single coverage monthly premiums, effective January 1, 2018. Generally, family premiums remain twice the single rate. Note that most health insurance premiums will increase for the 2018 calendar year, which is a reflection of the increased severity of claims and overall health care price inflation that has been experienced. Please refer to the monthly medical premiums table in the Retiree Group Health Insurance Enrollment Guides for all options and premiums.

## UnitedHealthcare Premiums RETIREE-ONLY COVERAGE

### NON-MEDICARE PLANS

Plan Name	2018 Monthly Premiums RETIREE ONLY
UHC Choice Plan 1	\$933.00
UHC Navigate 1	\$877.00
UHC Choice Plan 2	\$893.00
UHC Navigate 2	\$827.00
UHC Choice Plan 3	\$811.00
UHC Navigate 3	\$753.00
UHC Choice Plus PPO (out of state)	\$1,339.00

### MEDICARE PLANS

Plan Name	2018 Monthly Premiums RETIREE ONLY
Senior Supplement + PDP	\$351.00
Medicare Advantage HMO	\$222.00

#### A Note About Medicare Plan Increases:

As part of the Affordable Care Act of 2010, insurers are required to pay an insurer fee. For the 2017 there was a one-year waiver of the insurer fee which resulted in a lower premium for the ASRS Medicare Plans. For 2018, the fee has been reinstated and is reflected in the 2018 premiums. |

### Online Application

*continued from page one*

benefit options and meet your vendor representatives.

- \* Once you've selected your plan, visit the provider's website to select your physician and obtain the provider's ID number, if required.
- \* Have your Medicare card handy, if you have one.
- \* Have information on any dependents you plan to enroll.

If you need assistance, we are here to help! See pages 7-8 of this newsletter for a complete listing of Open Enrollment meetings, and refer to the *Open Enrollment* page at [AzASRS.gov](http://AzASRS.gov). |



## Comments?

*Your Retirement* is published quarterly and mailed to all retired members of the Arizona State Retirement System. We welcome letters & emails from our readers:

DigitalCommunications@AzASRS.gov

*Your Retirement*, Editor

P.O. Box 33910

Phoenix, AZ 85067-3910



# 2018 Annual Care Checklist

Complete this list and bring it to your next appointment.<sup>1</sup> If you need help finding a doctor, please call Customer Service at the number on the back of your member ID card.

Once a Year	Date Done	As Needed	Date Done
<input type="checkbox"/> Flu shot		<input type="checkbox"/> Shingles shot (Once, for those age 60 and older)	
<b>Annual Wellness Visit</b>		<input type="checkbox"/> Pneumonia shot (Talk to your primary care provider about the two vaccines available)	
<input type="checkbox"/> Blood pressure check		<input type="checkbox"/> Screening lipids for cardiovascular disease (Every 3–5 years based on your doctor’s recommendation)	
<input type="checkbox"/> Height, weight and body mass index (BMI)		<input type="checkbox"/> Tetanus (Td), diphtheria, pertussis (Tdap) vaccine (Tdap once, then Td every 10 years)	
<b>Annual Routine Physical Exam</b>		<input type="checkbox"/> Colon cancer screenings One of these three:	
<input type="checkbox"/> Head-to-toe examination		• Colonoscopy (Every 10 years, ages 50–75)	
<input type="checkbox"/> Fasting blood sugar		OR	
<b>For People with Diabetes</b>		• Sigmoidoscopy (Every 5 years, ages 50–75)	
<input type="checkbox"/> Hemoglobin A1c (HbA1c)		OR	
<input type="checkbox"/> LDL cholesterol		• Fecal occult blood testing (FOBT) (Yearly, ages 50–75)	
<input type="checkbox"/> Urine test for protein		<input type="checkbox"/> Mammogram (Every year after age 45; starting at age 55 it can change to every other year <sup>2</sup> )	
<input type="checkbox"/> Comprehensive eye exam with dilated retinal screening			
<b>As Recommended by Your Doctor</b>			
<input type="checkbox"/> Bone density test for osteoporosis			
<input type="checkbox"/> Dental exam			
<input type="checkbox"/> Hearing exam			
<input type="checkbox"/> Eye exam			



Coverage depends on your plan. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, co-payments, and restrictions may apply. Benefit, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan’s contract renewal with Medicare.

## Questions to help you prepare for your visit.

- In the past 12 months, have you had any problems with balance or falling?  Yes  No
- 
- Are you able to get help when you want or need it?  Yes  No
- 
- Are you interested in talking with someone about your feelings?  Yes  No
- 
- Have you talked to anyone about your level of exercise or physical activity in the last 12 months?  Yes  No
- 
- Over the past six months, have you experienced any bladder control problems?  Yes  No
- 
- Would you like to talk through Five Wishes<sup>®</sup>, the first living will that talks about your personal, emotional and spiritual needs as well as your medical wishes?  Yes  No

All recommendations except mammogram are from the U.S. Preventive Services Task Force. Screenings may be more frequent depending on risk factors. Check with your doctor.

<sup>1</sup>This is a list of suggested screenings. Coverage for these screenings may vary by plan. If you have questions about your specific benefits or coverage details, please call Customer Service at the number on the back of your member ID card or check your Evidence of Coverage.

<sup>2</sup>American Cancer Society, 2015.

# Understanding Insurance Terms

Health Insurance terminology can be confusing. It is important to begin with the basics and understand the meaning and definitions of a few key words to help you maneuver more effectively through the Healthcare landscape.

## Co-payment

Each time you see a provider or fill a prescription, you'll make a co-payment (a fixed amount) each time.

## Deductible

You pay your share of care, which is 100% of the costs until you reach your deductible.

## Co-insurance

After you've reached your deductible, you only pay a percentage, called co-insurance.

## Out-of-pocket Limit

You'll never pay more than your out-of-pocket limit during the plan year. The out-of-pocket limit includes all of your network co-payment, deductible and co-insurance payments. |

# Choosing a Dental Plan

Your annual open enrollment is the time when you can consider your dental plan options and determine which plan best fits your dental care needs. If you are not currently enrolled in one of the ASRS-sponsored dental plans – or even if you are enrolled in another dental plan – we encourage you to take this opportunity to think about your dental care needs for the coming year.

For retirees living in Arizona, there are four dental plan options from which to choose: two indemnity plans – a low and high option – and two prepaid/DHMO dental plans.

For retirees living outside Arizona, you may also choose between the two indemnity dental plans and, in certain states, a prepaid dental plan. It is important to understand the differences between an indemnity and prepaid/DHMO dental plan.

An indemnity dental plan allows you to select any dentist. There are deductibles, annual maximums, waiting periods, and pre-existing conditions limitations that may apply. You and/or your dentist will file claims for reimbursement of covered dental expenses. You pay for services based on allowable charges and coinsurance levels as determined by the dental plan.

A prepaid or dental (DHMO) plan is a network of dentists who agree to provide specific dental services for a set fee, a portion of which is paid by the patient as a copayment. You

select a primary care dentist from a network of participating general dentists and you will receive most of your dental care from your primary dentist. Before selecting a prepaid or DHMO plan, be sure you have a participating general dentist near you – or, if you currently have a favorite dentist and are not willing to change your dentist, make sure he or she participates in the prepaid or DHMO network before you enroll. It is important to remember that all of your dental care (with few exceptions) must be provided by a general dentist or specialist who participates in the prepaid or DHMO network. There are no deductibles, annual maximums, waiting periods, pre-existing condition limitations, coinsurance levels, or claim forms with these plans. The prepaid/DHMO dental plans offer the lowest premium rates.

The ASRS Open Enrollment guides contain a summary comparison of dental plans, or refer to [SunLife.com/ASRS](https://www.SunLife.com/ASRS) to review dental plan information.

Additional information, including a self-paced eLearning module, is available at [AzASRS.gov/content/dental-vision-coverage](https://www.AzASRS.gov/content/dental-vision-coverage). |





# 2017 Annual Notice to All ASRS Retirees

ANNUAL NOTICE OF RIGHT TO ELECT OR REVOKE FEDERAL TAX WITHHOLDING

Periodic pension payments will be subject to federal income tax withholding if the taxable portion of the total annual payments equals or exceeds \$20,640 (\$1,720 per month) unless you elect not to have withholding apply. In the absence of an election, your withholding will automatically be calculated in the same manner as withholding from wages.

**IF YOU DO NOT WISH TO MAKE AN ELECTION OR TO CHANGE A PRIOR ELECTION, NO ACTION IS NECESSARY.**

If you wish to make or change/ revoke an election, ASRS retirees may do so online in their secure **myASRS** ac-

count. Log in to your secure **myASRS** page at **AzASRS.gov**.



You can also make or revoke an election by completing Form W4-P, which is available at your local IRS office, library or on the IRS website at:

**IRS.gov/pub/irs-pdf/fw4p.pdf**

You may revoke an election at any time. Your withholding election will remain in effect until revoked. Any election not to have withholding apply is prospective only and any election made after a payment is not an election with respect to that payment.

If you elect not to have withholding applied to your periodic pension payments, or if you do not have enough federal income tax withheld from such payments, you may be responsible for payments of estimated tax. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. |

## Retiree Associations

It is always a pleasure to hear from retired members who often tell us about how they stay connected with other retirees through involvement in various organizations and associations. We recently met with a few retired members who belong to an association for City of Mesa retirees, as well as associations for retired teachers.

Many of our members like to stay active and one way is to stay connected with other retirees through such organizations and associations. To help facilitate those connections, the ASRS maintains a list of associations on our website. You can find them under Helpful Links in the footer of the ASRS website, located at **AzASRS.gov**.

**Have an association you'd like to add?** Email us at **digitalcommunications@azasrs.gov**. |

**Retiree Associations AND Helpful Third-Party Links**

Looking to connect with other retirees like yourself? Check out the **Helpful Links** page on the ASRS website! It includes links to both state and national retiree associations and is updated regularly. Visit:

**AzASRS.gov/Content/Helpful-Links.Az.gov**

**Helpful Links** also contains links to your most commonly searched state and federal websites.





## 2018 Open Enrollment Meeting Schedule

<b>PHOENIX</b>	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/1	9 AM & 3 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/6	9 AM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/9	9 AM & 3 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/17	12:30 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/20	9 AM & 3 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/28	12:30 PM
<b>TUCSON</b>	ASRS Boardroom, 4400 E Broadway Blvd #200	11/2	9 AM & 3 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/7	12:30 PM
	Pima County Parks & Recreation, 3500 W River Rd, 1st Floor Conference Room	11/13	9 AM & 3 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/17	9 AM & 3 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/21	9 AM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/29	9 AM
<b>CASA GRANDE</b>	Casa Grande Elementary School District, 220 W Kortsen Rd, Board Room	11/13	9 AM
<b>FLAGSTAFF</b>	Flagstaff Unified School District 3285 E Sparrow Ave, Governing Boardroom	11/2	9 AM
<b>GLENDALE</b>	City of Glendale, 5850 W Glendale Ave, Council Chambers	11/8	9 AM & 3 PM
<b>KINGMAN</b>	City Council Chambers, 310 N 4th St	11/9	9 AM
<b>MESA</b>	Mesa Public Schools Boardroom, 549 N Stapley Dr	11/15	9 AM & 3 PM
	Mesa Public Schools Boardroom, 549 N Stapley Dr	11/16	12:30 PM
<b>PRESCOTT VALLEY</b>	Humboldt Unified School District, 6411 N Robert Rd, Building 500, Transportation Training Room	11/1	9 AM
<b>SHOW LOW</b>	City Hall, 181 N 9th St	11/7	9 AM
<b>SIERRA VISTA</b>	Cochise College Student Union, 901 N Colombo Ave, Large Conference Room	11/20	9 AM
<b>TEMPE</b>	Tempe History Museum, 809 E Southern Ave, Community Room	11/14	9 AM & 3 PM
<b>YUMA</b>	City of Yuma, One City Plaza, Training Room	11/14	9 AM

### CAN'T ATTEND AN IN-PERSON MEETING? CHECK OUT OUR ONLINE WEBINARS!

Registration for online meetings is required.

Log into your **myASRS** account and select "Member Meetings".

<b>WEBINARS</b>	Medicare Open Enrollment webinars:	11/3	9 AM
		11/27	9 AM
	Dental Open Enrollment webinars:	11/3	11 AM
		11/27	11 AM



# Non-Medicare Retirees

## 2018 Open Enrollment Meeting Schedule



<b>PHOENIX</b>	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/1	12:30 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/6	12:30 PM & 3 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/9	12:30 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/17	9 AM & 3 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/20	12:30 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/28	9 AM & 3 PM
<b>TUCSON</b>	ASRS Boardroom, 4400 E Broadway Blvd #200	11/2	12:30 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/7	9 AM & 3 PM
	Pima County Parks & Recreation, 3500 W River Rd, 1st Floor Conference Room	11/13	12:30 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/17	12:30 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/21	12:30 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/29	12:30 PM & 3 PM
<b>CASA GRANDE</b>	Casa Grande Elementary School District, 220 W Kortsen Rd, Board Room	11/13	12:30 PM
<b>FLAGSTAFF</b>	Flagstaff Unified School District 3285 E Sparrow Ave, Governing Boardroom	11/2	12:30 PM
<b>GLENDALE</b>	City of Glendale, 5850 W Glendale Ave, Council Chambers	11/8	12:30 PM
<b>KINGMAN</b>	City Council Chambers, 310 N 4th St	11/9	12:30 PM
<b>MESA</b>	Mesa Public Schools Boardroom, 549 N Stapley Dr	11/15	12:30 PM
	Mesa Public Schools Boardroom, 549 N Stapley Dr	11/16	9 AM & 3 PM
<b>PRESCOTT VALLEY</b>	Humboldt Unified School District, 6411 N Robert Rd, Building 500, Transportation Training Room	11/1	12:30 PM
<b>SHOW LOW</b>	City Hall, 181 N 9th St	11/7	12:30 PM
<b>SIERRA VISTA</b>	Cochise College Student Union, 901 N Colombo Ave, Large Conference Room	11/20	12:30 PM
<b>TEMPE</b>	Tempe History Museum, 809 E Southern Ave, Community Room	11/14	12:30 PM
<b>YUMA</b>	City of Yuma, One City Plaza, Training Room	11/14	12:30 PM

### CAN'T ATTEND AN IN-PERSON MEETING? CHECK OUT OUR ONLINE WEBINARS!

Registration for online meetings is required.

Log into your **myASRS** account and select "Member Meetings".

<b>WEBINARS</b>	Non-Medicare Open Enrollment webinars:	11/8	9 AM
		11/27	2 PM
	Dental Open Enrollment webinars:	11/3	11 AM
		11/27	11 AM