

# Your Retirement

1ST QUARTER 2016 | A PUBLICATION OF THE ARIZONA STATE RETIREMENT SYSTEM



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## What Is a Qualifying Event?

As a retiring employee, you and your eligible dependents may enroll in a medical and/or dental plan provided by the ASRS. A “qualifying event” permits members to enroll or make a specific mid-year change to their health insurance benefits coverage that is consistent with the qualifying event. If you have a qualifying event and want to enroll or are required to make a change in your coverage (i.e., add or delete dependents or are required to change your benefit plan), you must notify the ASRS in writing, within 31 days of the event to request a change.

Following is a list of eligible qualifying events:

1. Change in member’s marital status – marriage, divorce, legal separation, annulment, death of spouse (e.g., enroll yourself and/or add a spouse),
2. Change in dependent status – birth, adoption, placement for adoption, death, or dependent eligibility due to age (e.g., enroll yourself and/or add eligible dependents),
3. Change in member’s primary residence causing a change in benefit plan availability (e.g., change medical and/or dental plans),
4. Eligibility for Medicare – member, spouse, dependent child (e.g., enroll yourself and add your eligible dependents in a medical and/or dental plan or, if enrolled, change medical plan of affected person),
5. Significant change in spouse’s group benefits plan cost or

## WellCard Health– A Retiree Benefit that Works for You!

“Free” isn’t something you hear much these days when it comes to healthcare. Did you know you have a free health discount card available to you as part of your ASRS retirement benefits? Not only that, it is also available to anyone in your household and is not tied to your health insurance provider because it’s not insurance.

The WellCard Health healthcare and prescription savings program helps you save money on various health-related services and prescriptions.

In 2015, more than 1,900 retirees saved nearly \$117,000 with the WellCard. That’s money that helps our

## An Ounce of Prevention...

Most of us know that getting regular checkups and screenings can help prevent disease and help your doctor catch problems in their early (and usually more treatable) stages. As often happens, life can get away from us, so having a plan can help you stay on top of these important appointments. Use this handy checklist to keep track of your screenings throughout the year ahead.

**Remember,** your annual physical or wellness visit is covered once per calendar year. You don't have to wait 365 days between visits.

### Once-a-Year

- Flu shot\*
- HouseCalls Visit\*\*

### Annual Routine Physical Exam\*

- Head-to-Toe Examination
- Fasting Cholesterol
- Fasting Blood Sugar (*Glucose*)

### For People with Diabetes

- Hemoglobin A1c (*HbA1c*)
- LDL Cholesterol
- Urine Test for Protein
- Comprehensive Eye Exam with dilated retinal screening

### Cancer Screenings

- Colon Cancer Screening (*one of these: Colonoscopy, Sigmoidoscopy or Fecal Occult Blood Testing (FOBT)*)\*
- Mammogram (*repeat every 1-2 years for women over age 45*)\*

### Annual Wellness Visit\*

- Blood Pressure Check
- Height, Weight and Body Mass Index (BMI)

### As Needed

- Shingles Vaccine (*once for those 60+*)
- Pneumonia Vaccine (*for those 65+ or with chronic disease or high risk of pneumonia*)\*
- Screening Lipids for Cardiovascular Disease (*every 3–5 years, per doctor's recommendation*)
- Tetanus, Diphtheria, Pertussis (*Td/Tdap*) Vaccine (*Tdap once, then Td every 10 years*)

### As Recommended

- Bone Density test for female osteoporosis\*
- Dental Exam
- Hearing Exam
- Eye Exam
- Asthma and Chronic Lung Disease

\* Covered with \$0 co-pay when you see a network doctor (if your plan has a network). A co-pay or co-insurance may apply if you receive additional services that are not part of the annual physical and annual wellness visit.

\*\*Available for Medicare Advantage HMO members only

## Choosing the Right Care Shouldn't Be A Guessing Game

The next time you have a non-emergency health concern, call a **myNurseLine** nurse\*. The nurse can help you decide if the emergency room, urgent care clinic, a doctor's office visit or self-care are the best option for you. MyNurseLine can also teach you self-care techniques and help you understand what your symptoms may mean.

Need a second opinion on a diagnosis? A myNurseLine nurse has the resources to help you find one in your area.

Need to find a doctor, hospital or specialist and wondering if they are in your network? Call myNurseLine for assistance.

MyNurseLine is available 24 hours a day, seven days a week.

- **Medicare Advantage HMO:** 877-365-7949
- **Senior Supplement:** 877-365-7949
- **Choice:** 800-357-0971
- **Choice Plus:** 800-509-6729

\*myNurseLine nurses cannot diagnose problems or recommend specific treatment. They are not a substitute for your doctor's care. |

## Senior Supplement: Medicare Assignment vs. Accepting Medicare

As a Senior Supplement member, the first question to ask any new provider is "Do you accept Medicare assignment?" If a doctor, provider or supplier accepts Medicare assignment, they agree to submit your claim directly to Medicare and wait for Medicare to pay its share. They also agree to accept the Medicare Allowable Charge (the Medicare-approved amount), meaning they cannot bill you the difference between the provider's rates and the Medicare-approved amount.

To find doctors and suppliers who accept Medicare assignment, visit [Medicare.gov](http://Medicare.gov) and select, "Find a Doctor or Other Healthcare Professional" or "Find a Supplier of Medical Equipment in Your Area." You can also call 800-MEDICARE.

If your doctor, provider or supplier doesn't accept Medicare assignment, they must still file the claim with Medicare. They may charge you more than the Medicare Allowable Charge, but there is a maximum for this, called the "limiting charge." Under the limiting charge, providers may only charge you up to 15% above the Medicare-approved amount.

So, remember, the best way to limit your out-of-pocket cost is to always ask: "Do you accept Medicare assignment?" |

## Tuscan Beans & Kale

### Ingredients (serves 2-3)

- 1 tablespoon extra virgin olive oil
- 1/2 small onion, chopped
- 1 clove garlic, diced
- 6–8 stalks kale, stems removed and leaves chopped
- 1 16-ounce can of organic Cannellini or navy beans
- 1 cup cooked brown rice or other whole grain (optional)
- Sea salt to taste
- Black pepper to taste
- Red pepper flakes to taste

### Directions

Heat olive oil on medium-low and add onion and garlic. Cook for several minutes until the onion browns. Drain and rinse the beans and add to the pan, along with the optional rice. Sauté for five minutes, stirring frequently. Finally, add the kale leaves and seasonings, stir well and cover the pan for 2 minutes until the kale leaves become bright green. Serve immediately.

Recipe by Marissa Vicario, *The Kale Cookbook*

## 2016 Dental Reminders

A few reminders for you regarding your dental benefits:

### DENTAL ID CARDS

If you are newly enrolled in one of the dental plans, be sure you have received your new ID card. Although an ID card is not necessary for you to obtain your dental care, if you did not receive an ID card, you have several ways to obtain an ID card at your fingertips! You can:

- Visit [AssurantEmployeeBenefits.com/ASRS](http://AssurantEmployeeBenefits.com/ASRS) and register for Online Advantage. After registering, you can print your ID card.
- Download the Benefit Tools app to your smartphone to have your ID card digitally available anytime.
- Call your ASRS on-site Assurant Employee Benefits representative, ext 2032 on these area numbers:  
Phoenix: 602-240-2000  
Tucson: 520-239-3100  
Toll-Free: 800-621-3778

If you were previously enrolled in the dental plan, you will not receive a new ID card (though you can request a new ID card if you have lost your card or simply want an extra).

### INDEMNITY PLANS

If you are enrolled in the Freedom Basic or Freedom Advance dental plan (the indemnity dental plans), you can visit any dentist. For savings on your dental care, you have the option to choose from over 100,000 PPO dentists who participate in the Assurant® Dental Network<sup>1</sup>.

To locate an Assurant Dental Network dentist, go to [AssurantEmployeeBenefits.com/ASRS](http://AssurantEmployeeBenefits.com/ASRS) or call 800-442-7742.

### PREPAID / DHMO

If you are enrolled in one of the Prepaid/DHMO dental plans

offered in Arizona and some other states, be sure you and all your eligible dependents have selected a participating general dentist and notified Assurant Employee Benefits of your dentist selection.

To select your general dentist, go to [AssurantEmployeeBenefits.com/ASRS](http://AssurantEmployeeBenefits.com/ASRS) or call 800-443-2995.

### SCHEDULE A CHECKUP!

Be sure to schedule your regular dental check up with your dentist! Your dental plan covers two visits per year. Be sure to review your dental plan information so you understand your checkup coverages.

<sup>1</sup>Assurant Dental Network includes dentists contracted with Dental Health Alliance, L.L.C.® (DHA®) and dentists under access arrangements with other PPO dental networks. |

## Smart Oral Care As We Age

While it's important that everyone maintain a smart oral care routine, it's especially critical as we age and become more at risk for a number of oral health problems. As we get older, our dental needs become increasingly specialized, making regular visits to the dentist even more essential.

Below are some tips for dealing with common problems and developing a routine that lets you keep your smile for as long as possible.

### 1. Don't forget to brush and floss

– Maintain healthy brushing and flossing at least twice a day. Removing plaque from your teeth and gums can help prevent periodontal disease.

### 2. Drink fluoridated water

– Did you know drinking the right kind of water can help you protect your smile? Protect your teeth against dental decay by drinking fluoridated water and using fluoride toothpaste.

### 3. Biannual visits

– Why twice a year? Dental visits aren't just for basic oral care. Routine check-ups help with early detection of conditions such as gum disease, oral or throat cancer, and diabetes.

### 4. Be on the lookout for changes

– If you experience sudden changes in taste and smell, notify your dentist right away as they could be precursors of a serious medical concern.

### 5. Share your medical history

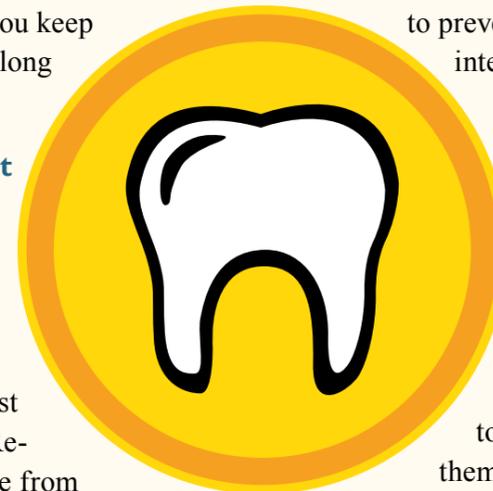
– Your dentist can benefit from knowing your medical history so let them know of any medications you are taking (or changes) to prevent potential drug interactions.

### 6. Reduce alcohol and tobacco use

– the main risk factor for oral and throat cancers is the combined use of both alcohol and tobacco, so reduce them for better health!

If you wear dentures, daily cleanings of your partials – and removing them while you sleep – are key steps to avoiding bacteria growth. Clean dentures will help keep the rest of your teeth free from the same bacteria as well.

Remember, if you are enrolled in one of the ASRS Assurant Employee Benefits dental plans, your coverage includes two exams and two routine cleanings each year. If you haven't already scheduled your annual preventive visit, start the spring off by scheduling one today! |



## ASRS Health Insurance eLearning

Everything you wanted to know about ASRS retiree group health insurance is in one convenient place. This self-paced, multimedia learning module is fun to use and puts you in charge of learning at your own pace – on your own schedule! Choose the topics you wish to explore further, including:

- Insurance Basics
- ASRS Medical Plan Options (*4 to choose from!*)
- ASRS Dental Plan Options (*4 to choose from!*)
- Even the WellCard Health Discount program

With this interactive eLearning, you have the freedom to search for specific topics of interest, view sections in any order, and to return as many times as you need.

[More information:](#) Find this and other eLearning on the ASRS website under **Media** at [AzASRS.gov](http://AzASRS.gov) |



## Staying Healthy Starts With Your Annual Wellness Visit

Your annual wellness visit is the perfect opportunity to discuss your health care needs and create a plan for prevention and wellness with your doctor. Your annual wellness visit is covered once per calendar year at no additional cost when you see an in-network doctor.

During your annual wellness visit, your doctor will check your blood pressure, height and weight (together these make up your “body mass index” or BMI), as well as assess your physical and emotional well-being. Your doctor will also talk with you about any recommended tests or screenings, and any other questions or concerns you may have.

To help make the most of your annual wellness visit, be sure to bring:

- A list of any prescriptions, over-the-counter drugs, vitamins and supplements you currently take.
- Notes about your medical history as well as your family health history.
- A list of any questions or concerns you have, such as what types of physical activity are right for you, what you can do to help maintain or improve your health, or what you can do to prevent falls and other accidents.

Contact your physician’s office today to schedule your annual wellness visit. |

### Qualifying Event *continued from page 1*

coverage - (e.g., enroll yourself if you are enrolled in your spouse’s group benefit plan and add eligible dependents).

6. Significant change in Participating Employer’s group benefits plan cost or coverage (e.g., enroll yourself if you are enrolled in your employer’s group benefit plan and add eligible dependents)
7. Termination of COBRA coverage – member, spouse, dependent child (e.g., enroll yourself and/or add eligible dependents).

**Note:** Terminating your coverage through the Arizona Health Insurance Marketplace is NOT a qualifying event. You will not be eligible to enroll in the ASRS retiree health insurance program until the next open enrollment period which takes place annually in the fall.

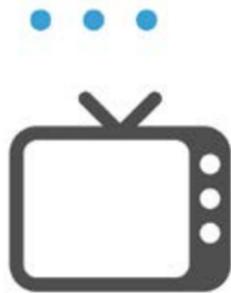
[More information:](#) Find more about member benefits by clicking on the **Retirees** section at **AzASRS.gov** |

## SENIORS & TECH

Baby Boomers and seniors now spend more time online than watching television.



surfing the internet **19** HRS PER WEEK



HRS PER WEEK **16** watching television

Source: Reaching Today’s Boomers & Seniors Online, Ipsos & Google, 2013

## Get Out and Get Moving!

It’s spring, and there’s no better time to ramp up your physical activity. Instead of spending all your workout minutes inside the gym, go outside, enjoy the warm weather, and bask in Mother Nature’s display of her finery.

There are many outdoor activities that can get your heart pumping, improve your endurance and strengthen and tone your muscles. Here are a few suggestions:

**Take a Walk.** It’s no wonder walking is the most popular exercise – it’s easy to do, requires no equipment beyond a good pair of shoes, and gives you a chance to socialize. Grab a friend and explore your neighborhood, hit the local walking path or your nearest mountain park for a good hike.

**Swim or Do Water Aerobics.** One of the best things about water fitness is there’s little to no impact on your joints so you’ll build

cardiovascular endurance without strain, and the resistance of the water will increase both muscle and bone strength.

**Play a Team Sport.** Try your hand at pickleball, bocce, tennis or other outdoor team sports. You’ll get a great workout while enjoying the camaraderie.

**Go to the Park!** Take the grandchildren, the neighbor’s kids, your spouse or another friend to the park and play. Swing, run, play tag—it doesn’t matter what you do, as long as you move!

Add to your outdoor activity at your local **SilverSneakers® Fitness** location. As a retiree enrolled in an ASRS medical plan, you have SilverSneakers, which gives you free access to 13,000+ locations nationwide.

For more information or to get your personal SilverSneakers member ID number, visit [SilverSneakers.com](http://SilverSneakers.com) or call 888-423-4632 (TTY: 711). |



[Click Here for information on Additional Benefits for ASRS Retirees!](#)

### WellCard Health

*continued from page 1*

members live better and healthier in their retirement.

The WellCard Health program has thousands of providers nationwide for many services including prescription savings, doctor visits, dental care, vision and hearing care, labs and more. Discounts are given

at the time of purchase, so there is no paperwork, as well as no limits on the number of prescriptions or other services, and no expiration date.

WellCard Health is simple and easy to use. Once you retire, go online to [AzASRS.gov](http://AzASRS.gov). Under “Retirees,” click Healthcare and then WellCard Savings Plan for [more information](#) about the program and its benefits, to get signed up (Group ID: ASRSH), or to take the

informative eLearning module with information on the ASRS health benefits, including WellCardHealth.

Saving money on your healthcare expenses is easy, too. Just locate an eligible provider online and present your card to start saving! |





## Arizona State Retirement System

### Your Retirement

PO Box 33910

Phoenix AZ 85067-3910

#### Contact Us

##### Online:

AzASRS.gov

For assistance with your personal account, log in for secure email access.

##### Not Online?

In Phoenix:

602-240-2000

In Tucson:

520-239-3100

Toll-Free:

800-621-3778



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## The 2016 UnitedHealth PASSPORT PROGRAM

### A benefit that helps you travel well.

Our UnitedHealth Passport® travel benefit is included in your plan. You can access all the benefits you enjoy at home while you travel within the UnitedHealth Passport service area. Great for long road trips or those who winter away from home, the coverage is effective for up to nine straight months. You pay the same co-pay or co-insurance as you would at home for non-emergency care, including preventive care, specialist care and hospitalizations. Emergency care is already covered worldwide with all of our Medicare Advantage plans.



The shaded states on the map are where UnitedHealthcare-contracted doctors and/or facilities that participate in UnitedHealth Passport are located.

#### How the UnitedHealth Passport program works.

- **Activate your coverage before your trip.** Simply call the Customer Service number on the back of your member ID card. Have your destination's address and ZIP code on hand. Customer Service can activate the benefit and help you find contracted doctors in your travel destination area
- **Bon voyage.** Enjoy peace of mind, as well as new scenery, during your time away
- **Because Passport can only be used for nine months in a row,** be sure to let us know when you return home so we can deactivate the benefit

## 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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