



Your Retirement

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Director's Message

by Paul Matson, ASRS Director

Welcome to the summer edition of *Your Retirement*. With record temperatures around the state, we hope you're able to stay cool and comfortable! Be sure to see our summer tips on Page 7, which includes a cool summer salad recipe!

A few items of note since our last newsletter to you:

Positive health insurance news! For our upcoming Open Enrollment period this fall, the ASRS has worked to include new options for our non-Medicare retirees. A variety of plans will now be available that offer options that have higher deductibles that result in lower premiums; smaller network options that also have lower premiums, and plans similar to those offered in the past. These new options offer choices for non-Medicare retir-

ees to find a plan that best suits their individual needs. There will be no changes to the Medicare plans

Look for more information on these and all our health insurance offerings that will be coming your way as we approach our fall Open Enrollment period.

Because this newsletter also is sent to our members on Long Term Disability, I also want to note that the ASRS has selected a new contractor to administer the Long Term Disability program beginning later this summer. Broadspire Services Inc., a leading third-party administrator, will replace the current contractor, Sedgwick.

The change will have no major impact for the more than 4,000 members currently on the ASRS LTD plan. The ASRS is working with both contractors on a transition plan over

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Federal or State Benefits: COLA & PBI?

by Jessica Ross, ASRS Rules Writer

The Social Security Administration (SSA) and the Arizona State Retirement System (ASRS) help many retirees in Arizona by ensuring that retired members have the funds and information necessary to thrive in a growing economy.

Today, inflation has remained relatively lower than it has in past years. Still, prices continue to rise and being retired on a fixed income, you may wonder whether your retirement benefits will be increased to help counteract this rise in inflation.

Typically, there are two ways a retiree's retirement benefits may be affected:

A Cost of Living Adjustment (COLA)

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Your Benefits, continued

is an increase to a retiree's monthly Social Security benefit; and

A Permanent Benefit Increase (PBI) is an increase to a retiree's monthly ASRS benefit.

Since 1975, the SSA has been providing COLAs based on increases in inflation as determined by the Consumer Price Index for Urban Wage Earners and Clerical Workers. The amount of any COLA that would be issued in an upcoming year is determined by comparing third quarter price indices. Based on the information available from the SSA, a COLA is not going to be issued in 2016. However, whether you get a COLA from the SSA has no effect on whether you may receive a PBI from the ASRS.

PBIs are only given to eligible retirees under very strict circumstances, but once you get one, it can't be taken away or reduced later. Retirees who became ASRS members prior to September 12, 2013 may be eligible for a PBI, if the ASRS is able to provide one.

In order to be eligible to receive a PBI, a retiree must have retired no later than July 31 of the year just before a PBI is provided to eligible retirees. Beneficiaries of retired mem-

bers who chose a Joint and Survivor or Term-Certain retirement option are eligible to receive any PBI that is issued to the retired member. However, the ASRS trust fund must reach certain benchmarks before the ASRS may provide a PBI.

According to Arizona law (A.R.S. § 38-767), in order to provide a PBI to eligible retirees, the ASRS must achieve more than 8 percent

return on investments over a ten-year period, which would produce excess returns on the actuarial value of the ASRS trust fund. This means the ASRS has to earn more than 8 percent profit on its investments, on average, over a ten-year period while taking into account changing market values of investments as well as compounded interest earned on investments.

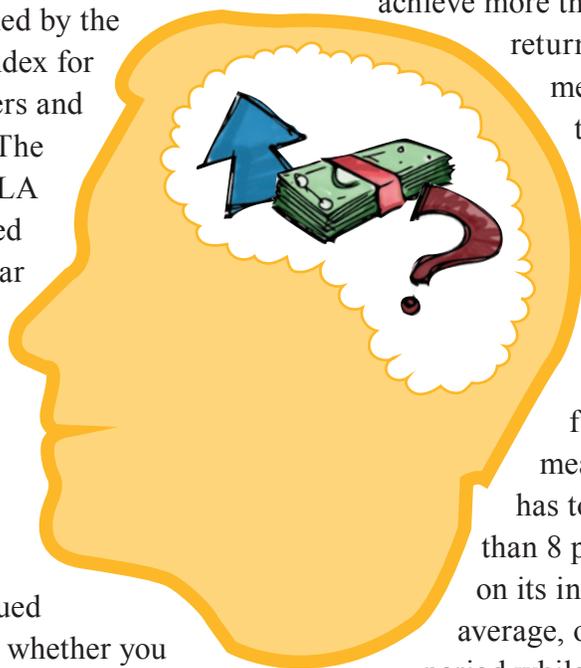
At the end of every fiscal year, June 30, the ASRS determines whether the trust fund has met the necessary benchmark. If the ASRS determines that a PBI is warranted, the ASRS will calculate the specific PBI amount for each eligible retiree based on years of service.

The ASRS last issued a PBI in 2005, and although investment performance has been in the top quartile, the investment returns have not met the benchmark, so the ASRS cannot

provide a PBI in 2016. Each year the ASRS reviews its investment performance and determines whether returns have met the 8 percent benchmark.

Given that investment returns have generally been lower and more volatile in recent years, it is difficult to predict the probability of investment returns generating a future PBI for any given year.

To learn more about COLAs, visit SSA.gov and search "COLA 2016." To learn more about PBIs, visit azASRS.gov and click on the "Permanent Benefit Increase" option within the "Retiree" menu dropdown. |



Director, continued

the next few months. Until then, Sedgwick will continue to service LTD members. Information, including a final transition date, will be communicated directly to LTD members as the transition progresses and updates will be posted on our website as they become available.

Be sure to periodically check our website for additional news and information. And I especially encourage you as a retiree to register for secure access to your **myASRS** account. More than half of our retirees are registered and have access to their private account information. It's safe, secure and easy to sign up.

As always, it's a pleasure to serve you and we wish you a happy – and cool – summer. |

New Name...Same Great Dental Benefits

On March 1, 2016, Sun Life Financial completed the purchase of Assurant Employee Benefits, the provider of ASRS dental benefit plans. Sun Life is one of the leading group benefits insurers in North America. An international company with roots dating back to 1865, the company has operated in the U.S. for more than 120 years.

ASRS plans stay the same! The name is changing, but your plan through ASRS and the benefits you receive through your plan stay the same. You will continue to have access to the same network dentists whether you are enrolled in a PPO dental plan or one of the Prepaid/DHMO dental plans. You will call the same customer service number and

generally access your benefits in the same way you do today.

In the coming months, you will begin to see the Sun Life brand emerge on materials you receive related to your dental benefit plans and in other ways, including the dedicated ASRS dental website and the customer service line. |

A Few Helpful FAQs.

If you are taking advantage of your dental benefits, you may have additional questions about what this means for you. Here are a few FAQs to provide a little more information:

Is my dental plan still with Assurant Employee Benefits? Your existing dental plan will not change. Beginning March 1, 2016, Sun Life is administering the policy; this, however, has no impact on your plan or benefits.

I have a dental plan through Assurant Employee Benefits today. My dental provider says it is not in Sun Life's dental network. What should I do? If you are enrolled in the dental PPO plan option, you will continue to use the Assurant Dental Network. If you are enrolled in the Prepaid or DHMO plan option, you will continue to use the facility in which you are currently enrolled. There is no change to the network. As always, you or your dentist may call us to confirm their continued network participation.

Will I have to meet a new deductible (for PPO plan options) or will I get a new maximum? There is no change to your plan's current benefits, deductibles, or maximum benefits as a result of this change.

Do I need or will I get a new group number/ID card/member ID? You will continue to use your current dental ID card.

What changes can I expect to see—how will this impact me? In the future, you will begin to see the Sun Life brand emerge on materials you receive, including the ASRS website. Your dental ID card remains the same.

We are here to help!

If you have any questions, we welcome your call at 800.442.7742. You may also call our on-site representative at;

Phoenix - 602.240.2032

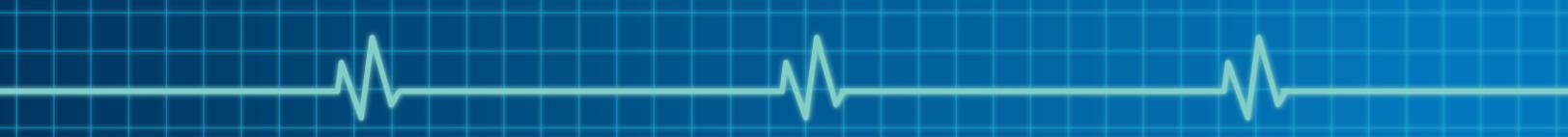
Tucson - 520.239.3100 ext 2032

Out-Of-Area - 800.621.3778 ext 2032

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United Dental Care of Colorado, Inc., Union Security DentalCare of Georgia, Inc., United Dental Care of Missouri, Inc., United Dental Care of New Mexico, Inc., UDC Ohio, Inc., United Dental Care of Texas, Inc., and United Dental Care of Utah, Inc. In New York, insurance products are underwritten or provided by Union Security Life Insurance Company of New York (Fayetteville, NY) and administered by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

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Lowering Cholesterol Levels

Article Provided by [UnitedHealthcare](#)

It's no secret that the United States could stand to collectively shed a few pounds. More than two-thirds of American adults are overweight or obese. But a few months ago, the Centers for Disease Control and Prevention released a bit of good news. Although Americans' waistlines are expanding, cholesterol levels are actually going down. According to the CDC, 13.4 percent of American adults now have high total cholesterol (higher than 240 mg/dL) compared with 18.3 percent a few years ago.

High total cholesterol is a risk factor for coronary heart disease. Cholesterol, a fat-like substance in the blood, is needed to function properly. But having too much can cause plaque buildup in the arteries, which can lead to heart disease. Although the decrease in cholesterol levels doesn't mean Americans, who suffer more than a million heart attacks each year, should breathe easy. "That is good news, but we are not out of the woods," says Dr. Nathan Wong, director of the University of California, Irvine Heart Disease Prevention Program and immediate past president of the American Society for Preventive Cardiology. "There are many other risk factors for heart disease, particularly elevated obesity."

“ There are many other risk factors for heart disease, particularly elevated obesity. ”

Cholesterol, says Wong, is just one piece of the puzzle when dealing with a person's heart health. "A patient's cholesterol levels might be under control, but other risk factors may not be," Wong says. "Blood pressure or blood glucose numbers, for instance, might be high."

While many people can control cholesterol levels with a heart-healthy lifestyle, Wong says he has no doubt that statins, which have been on the U.S. market for 20 years, have contributed to lower cholesterol levels. He also suspects that more people are avoiding high-fat foods — especially red meat — that have contributed to high cholesterol levels. But, he cautions, there is still significant room for improvement.

"Calorie consumption is not ideal, physical activity levels are not ideal," Wong says. "Portion sizes continue to get bigger and obesity is still on the rise." The American Heart Association's campaign, **Life's Simple 7**, promotes getting active, controlling cholesterol, losing weight, eating better, lowering blood pressure and quitting smoking. Wong suggests everyone follow its rules to help keep heart disease at bay. |



▶ [Learn more about the “Life's Simple 7” program at mylifecheck.heart.org](https://mylifecheck.heart.org)

4 More information for Retirees can be found at AzASRS.gov



What is Diabetes?

Article Provided by UnitedHealthcare

Diabetes means that your blood sugar level is higher than normal. Higher blood sugar levels cause damage to your blood vessels.

Because of this, diabetes is the leading cause of kidney failure. It is also the leading cause of blindness and leg amputations in the United States. It can lead to high blood pressure and heart disease.

To manage your diabetes and prevent complications, follow your doctor's advice concerning diet, weight and exercise. This may also mean checking your blood sugar each day and taking medicines to control it.

What are the symptoms?

Diabetes can cause any of the following:

1. Symptoms of low blood sugar such as headache, nervousness, confusion, sweating, rapid heart beat, fainting and seizures.
2. Symptoms of high blood sugar such as excessive thirst, frequent urination and blurry vision. You should check your blood sugar immediately if you experience any of these symptoms. |

Diabetes To-Do List

Article Provided by UnitedHealthcare

Living with diabetes can be challenging. Your two biggest weapons against the disease are blood sugar control and regular medical care. Getting regular screenings and working with your doctor are important steps to control the disease, instead of letting it control you. The Centers for Disease Control and Prevention offers these test guidelines for anyone with diabetes:

EVERY DOCTOR VISIT

✓ **Blood pressure check** Keeping your blood pressure under control may help lower your risk of developing heart disease, stroke or other complications that can result from diabetes.

AT LEAST TWICE A YEAR

✓ **Blood sugar test (HbA1C)** This test lets your doctor analyze your average blood sugar control over the past two or three months. If results are too high, your doctor may discuss your medications and steps you can take to avoid complications.

✓ **Dental exam** Diabetes may cause more problems with your teeth and gums.

AT LEAST ONCE A YEAR

✓ **Diabetic eye exam** According to the American Optometric Association, diabetes is the leading cause of blindness in adults ages 20-74. During a comprehensive diabetic eye exam with dilated retinal screening, your doctor can check for any possible problems caused by diabetes.

✓ **Kidney urine test** This test allows your doctor to check for a specific protein in your urine, which can signal kidney damage.

✓ **Diabetic foot exam** Between doctor visits, it's important to check your feet every day. Tell your doctor if you experience any of the following: tingling, burning or pain; loss of feeling; changes in foot shape, color or temperature; dry, cracked skin; thick, yellow toenails; blisters, corns or ingrown toenails; or sores. These symptoms may signal nerve damage, poor blood flow or other problems.

✓ **Cholesterol (LDL) blood test** Get your total cholesterol, HDL cholesterol, LDL cholesterol and triglycerides measured once a year to help prevent blood circulation problems, heart attack or stroke caused by diabetes.

Retiree Profile

by Nathaniel Brengle
ASRS Communications Specialist

For many, the idea of retirement and saving for the future is an obscure one. With so many pressing needs in the here-and-now, it can be easy to put off planning for life down the road.

Meet Trucene Brengle and her husband John, longtime residents of Mesa, Arizona. In 1961, at the age of 32, Trucene got a job working for the Arizona Department of Economic Security. It was a career that would span 27 years. At the time, her husband was a teacher at Mesa Junior High, and they had two young sons ages 2 and 6. She sought out employment because things were getting tight, they were trying to buy a house, and they needed to make sure food was on the table. “We were never able to save much money while we were working,” she admits. Which is why she pleaded with her employer not to take money out of her check for retirement.

With John working for Mesa Public Schools and Trucene also working for the state, both were members of the Arizona State Retirement System (ASRS). Seeing a percentage of their paychecks being taken for their future retirement without being able to opt out was a point of contention for her, she recalls. “I begged and begged for them to not take money out of my check. In my mind, we needed that money now more than we would later. Thank goodness they wouldn’t let me.”

Today, both draw retirement from the ASRS, a retirement plan that spans the life of the retiree without worry of ever running empty. Trucene acknowledges that knowing their retirement won’t end is a source of comfort. “I retired 28 years ago. If we had saved on our own, would we still have money left? I don’t know

ASRS retirees John and Trucene Brengle



where we’d be today if we didn’t have that.”

Today, the ASRS advocates a three-pronged approach to making sure your needs are met in retirement: your ASRS retirement funds, Social Security, and an additional supplemental savings plan. “There are some things we’d maybe do differently now. Maybe try to save more. But all in all, we’ve been very lucky. I’m very grateful.”

Estate Planning Checklist Are you prepared for the unexpected? Estate planning for surviving loved ones is often overlooked. Here are some main points to think about.



Make a will

Make sure to designate who will inherit your property & name a guardian for any young children if need be.



Health Care Directives

Write out your health care wishes in the instance you’re unable to make decisions for yourself.



Gather Your Documents

Your will, trusts, insurance policies, real estate deeds, bank account information, retirement plan... make sure your documents are in order for your survivors.



Name Beneficiaries

Bank accounts, retirement plans, stocks, etc.; naming beneficiaries may allow funds to skip the probate process.



Protect Your Business

If you’re a business owner or part owner, make sure to have a succession plan or buyout agreement in place.



Funeral Expenses

You can set up a payable-on-death account at your bank and deposit funds that will help pay for your funeral and related expenses.

Important: These are just a few considerations to think about when planning your estate... make sure to consult a professional if you have questions or concerns!

Stay healthy this summer

Article Provided by UnitedHealthcare

Even in the heat of summer, it's great to get outside and enjoy activities such as hiking, swimming, gardening, sightseeing and playing with grandchildren. Take some precautions to avoid heat-related illnesses and skin damage.

Drink plenty of water

Water helps you maintain a normal body temperature, lubricate and cushion joints, protect your spinal cord and other sensitive tissues, and eliminate waste. How much water do you need per day? You probably remember the advice, "Drink eight 8-ounce glasses of water a day." According to the Mayo Clinic, this rule should be reframed as, "Drink eight 8-ounce glasses of fluid a day," because all fluids count toward the daily total. Start with the eight/8 rule, and add as needed for exercise (depending on intensity level) and environment (hot or humid weather, high altitude).

Protect yourself from the sun

Use sunscreen with a sun protection factor (SPF) of 30 or higher. Apply sunscreen 15 to 30 minutes before going outdoors, and reapply every two hours (or more often when swimming). Wear sun-protective clothing, a wide-brimmed hat, and UV-blocking sunglasses. Reduce strenuous activities or do them during the cooler parts of the day – ideally, before 10 a.m. or after 4 p.m. to get the least amount of direct sunlight. Visit your dermatologist regularly to have your skin checked for any changes.

Work out indoors

When it's just too hot to play outdoors, or to add to your activities, visit a SilverSneakers® Fitness location. SilverSneakers is one of your benefits, so you can work out at any of 13,000+ locations at no extra cost.

Find locations near your home or vacation destination at silversneakers.com/locations. Stay active and healthy with SilverSneakers so you can live the life you want. |

Coming This Fall!

ASRS Retiree Group Health Insurance Online Enrollment

OPEN ENROLLMENT 2017



Mojito Fruit Salad

- 3 - 4 cups of cubed cantaloupe, pineapple, seedless watermelon and honeydew melon
- 1 cup fresh blueberries
- 1 cup strawberries, hulled and quartered
- 1 cup seedless grapes, halved
- 3 sprigs fresh mint, leaves torn into several pieces
- 1 large lime
- 3 tablespoons sugar-in-the-raw (optional)

Combine the fruit in a large bowl. Zest the whole lime (by using a fine grater to shave off just the green part, not the white layer underneath the green), then squeeze the lime juice into a small bowl; mix the lime zest, lime juice, mint and the sugar.

Press the mint leaves against the side of the dish with a spoon to crush them, which extracts the flavor.

Sprinkle the lime-mint mixture over the fruit and gently toss. Let it sit for an hour in the fridge. Remove 30 minutes before serving so it's not super cold when served.

Garnish each dish with ½ tablespoon of shredded parmesan cheese. Serve immediately.

Serves 4

Recipe by Dr. Leslie Wilkof, on <https://foodforhealth.kaiserpermanente.org>



Arizona State Retirement System

Your Retirement

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

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In Phoenix:

602-240-2000

In Tucson:

520-239-3100

Toll-Free:

800-621-3778



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Your UnitedHealthcare® Plan is not Changing

You may have seen recent news which announced that in 2017 UnitedHealthcare® will no longer participate in the individual insurance exchanges in some states.

We want to assure you that this does not affect your UnitedHealthcare® plan offered by Arizona State Retirement System. Medicare health plans are not sold through these individual insurance exchanges. This decision only affects some individuals who selected a UnitedHealthcare individual insurance plan through one of the individual insurance exchanges that were created as part of the Affordable Care Act.

For more information, feel free to visit us at UHC.com!

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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