

# Your Retirement

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OPEN ENROLLMENT EDITION

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



It's our annual Open Enrollment period for healthcare coverage and we have something new and exciting this year!

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, beginning January 1, 2017.

If, however, you wish to sign up for the first time, or make any changes to your coverage, you can now enroll or make changes to existing plan coverage online through your myASRS account.

We are excited to roll out this new, simple online enrollment application. You just need to make sure you have a myASRS secure account. Once you've logged into your myASRS account, you can find the link to Medical/Dental Insurance under the "Apply Now" heading on the left navigation menu. If you do not

have a myASRS account, look for the myASRS login in the top right corner of the ASRS website to get started ([AzASRS.gov](http://AzASRS.gov)). The registration process is quick, easy and safe, and will provide you with ongoing access to all your information, including the ability to view and print your monthly benefit check statements, tax information and forms and direct deposit information.

We strongly encourage you to review the enclosed Open Enrollment guide which includes all the information you need to make informed choices about your health care coverages. We're excited to announce several new plans for our non-Medicare retirees, providing greater choice than ever before.

On the back page of this newsletter is a schedule of upcoming meetings you can attend to learn more about your coverage options, meet your provider representatives and learn about the new online retiree group insurance enrollment application.

We at the ASRS continually strive to provide health insurance programs that meet the needs of our retirees and have put together programs this year we hope you find beneficial. |

## NEW FOR 2017 ONLINE HEALTH Insurance Application!

The Arizona State Retirement System is pleased to offer for the first time a quick and easy Online Health Insurance application for retirees to sign up for or make changes to their health and/or dental coverage.

If you are enrolling for the first time or want to make changes to your 2017 coverage, log into your secure myASRS account to complete your open enrollment application online. If you have not already signed up for a myASRS account, you can get started by clicking the myASRS link tab in the top right of the ASRS homepage at [AzASRS.gov](http://AzASRS.gov).

### Before you begin the online enrollment process:

- ✱ Review the Enrollment Guide that is part of 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 and meet your vendor representatives.

**Online Enrollment, cont. page three**



# 2017 ASRS Open Enrollment

ENROLLMENT PERIOD: MONDAY, OCTOBER 24-FRIDAY, NOVEMBER 11, 2016

The annual Open Enrollment period for the ASRS retiree health insurance program runs from Monday, October 24 - Friday, November 11. The effective date of enrollment in, or changes to, your ASRS coverage is January 1, 2017.

We encourage you to review the materials in your Open Enrollment packet, which includes this newsletter, the 2017 ASRS Open Enrollment Guide for Medicare-Eligible OR non-

Medicare Eligible Retirees, as well as some helpful information about the open enrollment process and online registration.

**This is a passive enrollment.**

If you are satisfied with your current ASRS coverage and do not wish to make any changes, you do not need to take any action. Your present coverage will simply roll over to the new plan year beginning January 1, 2017.

## Are You Online?

MyASRS & ONLINE ENROLLMENT

This year, the ASRS is offering Online Enrollment for health insurance, a simpler, faster way to make your choices this Open Enrollment period.

Many retirees are active users of common electronic technologies, such as computers and tablets and smart phones. You can enroll online using any of these devices.

**If you haven't ventured into the digital world, fear not!**

Many retirees have told us they have their children, or even grandchildren help them with online activities, such as banking or in this case, enrolling for their ASRS retiree health insurance.

Others have taken advantage of senior centers, which often have computer access and assistance.

Retiree organizations like the AARP also offer information on technologies and today's online world. |

## Health Insurance



**\*\* OPEN ENROLLMENT DATES \*\***  
**OCTOBER 24 - NOVEMBER 11, 2016**

### SOME GOOD NEWS:

**Medicare Plans:** Plan coverages remain the same but premiums are decreasing (refer to page 3).

**Non-Medicare Plans:** Based on your feedback, this year we are offering a broader range of lower-cost premium options with slightly reduced benefits giving our non-Medicare retirees a total of seven plans to choose from that best suit their needs and budget.

**Dental Plans:** Assurant is now under the Sun Life Financial name (see page 7) but plan coverages and premiums remain the same.

Visit [AzASRS.gov](http://AzASRS.gov) for more resources, including a new video about the online enrollment process and interactive eLearning modules. Visit the ASRS **Health Care** page for additional information. |

Learn more under Retirees > Healthcare online!

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



Login into **myASRS** account at [AzASRS.gov](http://AzASRS.gov)



# 2017 Medical Plan Premiums

The chart below shows the single coverage monthly premiums, effective January 1, 2017. Generally, family premiums remain twice the single rate. As a reminder, the ASRS no longer accepts applications for domestic partners as same-sex marriage is now recognized in the State of Arizona. Please refer to your monthly medical premiums table in your Retiree Group Health Insurance Enrollment Guide for all options and premiums.

## UnitedHealthcare Premiums: RETIREE-ONLY COVERAGE

### NON-MEDICARE PLANS

Plan Name	2017 Premium	% of Increase or Decrease Over 2016
	RETIREE ONLY	
UHC Choice Plan 1	\$825.00	+4%
UHC Navigate 1	\$745.00	-6%
UHC Choice Plan 2	\$767.00	-3.2%
UHC Navigate 2	\$693.00	-12.6%
UHC Choice Plan 3	\$703.00	-11.4%
UHC Navigate 3	\$635.00	-19.9%
UHC Choice Plus PPO (out of state)	\$1,156.00	+4%

### MEDICARE PLANS

Plan Name	2017 Premium	% of Increase or Decrease Over 2016
	RETIREE ONLY	
Senior Supplement + PDP	\$332.00	-1.5%
Medicare Advantage HMO	\$174.00	-10.3%

### A Note About Medicare Advantage:

As part of the Affordable Care Act of 2010, insurers are required to pay an insurer fee. The Centers for Medicare and Medicaid Services (CMS) did not increase plan funding in order to cover the fee. For the 2017 plan year there is a one-year waiver of the insurer fee; resulting in a lower premium for the ASRS Medicare Advantage HMO Plan. We expect the fee to be re-instated for 2018. In a typical year, the impact of the insurer fee on the cost of your health plan is about 3.0% of plan revenue. |

### Online Enrollment

*continued from page one*

- \* Once you've selected your plan, visit the provider's website to select your physician and get 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! Check out the Enrollment Guide for a list of meetings you can attend to learn more, and for additional online information, including short, helpful videos on our website. |



## Comments?

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

*Your Retirement*, Editor  
P.O. Box 33910  
Phoenix, AZ 85067-3910



# 3 Things About the Navigate Plan

## UNDERSTANDING THE NEW NAVIGATE NON-MEDICARE PLAN



**H**ere are three important things you should know about the new Navigate non-Medicare plan:

You must select a primary care physician in our network when you enroll, or one will be assigned to you by UnitedHealthcare.

The physician:

- Must be a general practice, family practice, pediatrician or internal medicine physician; NOT an obstetrician/gynecologist (OB/GYN).
- Must be located in a town or city near where you live or work.
- Can be selected for the entire family or each covered member can select their own. If a covered member selects their own, the physician must be located in a town or city near where you live or work (not where your dependent lives or works).
- You must get a referral from your primary care physician before seeing another network physician or specialist.

Referrals may not be needed to see the following providers as long as they are in the network:

- Obstetricians/gynecologists (OB/GYNs)
- Behavioral health or substance abuse disorder clinicians
- Eye doctors and providers who provide a routine eye exam
- Convenience care clinics
- Urgent care clinics
- Remember, emergencies are covered anywhere in the world, including non-network hospitals.

You can change your primary care physician one time a month.

- You must change your primary care physician before the 15th of the month if you want the change to go into effect on the 1st of the next month. Otherwise, it will not take effect until the 1st of the following month
- You can request the change through [myuhc.com](http://myuhc.com)® or by calling Customer Care

**Need help finding your primary care physician?**

Call Customer Care at **877-828-7715**. |

# Understanding Insurance Terms

Health Insurance terminology can be very 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 pay a co-pay (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. |



# 2016 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.

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](https://www.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. |

### 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-

## Stay Up-to-Date With ASRS

The ASRS along with our benefit provider partners, is pleased to provide regular news updates to you via *Your Retirement*.

### Online Resources

To stay up-to-date on your retirement plan, we strongly encourage you to visit the ASRS website periodically. There, you'll find the latest news and information, including:

- **Self-paced eLearnings** on the ASRS health and dental plans as well as a catalog of helpful member education videos. Both the ASRS eLearnings and member videos can be found under the Media tab of the ASRS website.

- The **online Return to Work tool** to assist retirees re-entering the workforce.
- **Monthly benefit payment dates** (the day your funds are transferred into a bank account).
- **Tax information** and notices.
- Visit [AzASRS.gov](http://AzASRS.gov) and click on the **Retirees** tab in the top menu bar.

### E-Communication

Be sure we have your current email address to ensure you receive our electronic newsletters and notifications as well. Log into your secure **myASRS** account to update your information.



Want to get social?

- Friend us on **Facebook** ([Facebook.com/AzASRS](https://www.facebook.com/AzASRS)).
- Follow us on **Twitter** ([Twitter.com/AzASRS](https://www.twitter.com/AzASRS)).
- Connect with us on **LinkedIn** ([LinkedIn.com/ASRS](https://www.linkedin.com/ASRS)). |



## Virtual Visits:

### Healthcare Comes To You

#### FOR NON-MEDICARE PARTICIPANTS

When you don't feel well, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don't have to. A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy. And, it's part of your health benefits.

#### Commonly treated conditions:

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder/Urinary tract infection
- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Migraine/headaches
- Pink eye
- Rash
- Sinus problems
- Sore throat
- Stomach ache

#### To learn more:

Log in to [MyUHC.com](http://MyUHC.com)® and choose from provider sites where you can register for a virtual visit. After registering and requesting a visit you will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit you will be able to talk to a doctor about your health concerns, symptoms and treatment options. |

## 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 HMO (DHMO) plan is a network of dentists who agree to provide specific dental services for a set fee (referred to as the 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 that you 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.

See your ASRS Open Enrollment Guide for a summary comparison of the dental plans or [AssurantEmployeeBenefits.com/ASRS](http://AssurantEmployeeBenefits.com/ASRS) to review the dental plan information available to you.

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



# New Name, Same Great Benefits & Affordability!

Assurant Employee Benefits is now part of Sun Life Financial, a national benefits carrier with strong financial strength ratings and demonstrated expertise in the dental benefits industry.

As you consider your 2017 benefit options, we are pleased to offer the same great dental benefit plans at the same affordable prices, regardless of what plan option you select. For the 2017 Open Enrollment period, you can expect to see the transition to the Sun Life brand appear in these and other areas:

**Dental ID Card.** Your 2017 dental ID card will reflect the Sun Life brand. We'll send you a new dental ID card if you are a new member or if you switch plans. You can continue to use your existing dental ID card. Note: if you enroll in the PPO dental plan option, your dental network will continue to be the Assurant® Dental Network—there are no changes to your dental network.

**Online Dental Health Center.** Our online dental health center now reflects the Sun Life brand. If you have not visited this valuable resource, please bookmark the site and visit it for help with dental terminology, understanding treatments or to ask a dentist for advice.

**Online Advantage.** Your online administration portal, Online Advantage, is currently undergoing brand changes—but don't worry, it continues to offer the same functionality and if already registered, you will continue to use your current login credentials.

## ASRS Dental Benefit Plan Website.

The new ASRS retiree group dental benefit plan website will continue to offer a wide range of information with a few quick clicks. Visit [SunLife.com/ASRS](http://SunLife.com/ASRS) to access:

- Plan eligibility
- Dental ID card
- Claims status for your Indemnity/PPO plan
- Find a dentist or specialist in your area; change your dentist (for Pre-paid/DHMO plans)
- Dental fee cost estimator
- Dental health center, including the ask a dentist service
- Customer service

Don't forget that ASRS does not require enrollment in the ASRS medical plans to be eligible to participate in one of the ASRS sponsored dental plans!

**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 602-240-2032 (Phoenix); 520-239-3100, x2032 (Tucson); or 800-621-3778, x2032 (toll-free). |

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## Helpful Tips for 2017 Open Enrollment

**GET MORE FROM YOUR DENTAL PLAN!**



You can enroll regardless of your enrollment in the ASRS medical plan.



Assurant Employee Benefits is now part of Sun Life Financial.



PPO plans will continue to use the Assurant Dental Network; prepaid / DHMO plans will also continue to use their respective provider networks - all accessible through the find a dentist tool.



2017 dental plans and costs will remain the same.



Access the same service support and tools you use today.



Enroll and schedule your next dental checkup!



# Open Enrollment Meeting Schedule

<b>PHOENIX</b>	ASRS Boardroom, 3300 N Central Ave 10th Flr	10/24	10 AM & 2 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	10/31	10 AM & 2 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/4	10 AM & 2 PM
	ASRS Boardroom, 3300 N Central Ave 10th Flr	11/9	10 AM & 2 PM
<b>NON-MEDICARE ONLY</b>	<b>ASRS Boardroom, 3300 N Central Ave 10th Flr</b>	<b>10/26</b>	<b>10 AM &amp; 2 PM</b>
<b>TUCSON</b>	ASRS Boardroom, 4400 E Broadway Blvd #200	10/24	10 AM & 2 PM
	Pima County Parks & Recreation, 3500 W River Rd, 1st Floor Conference Room	11/2	10 AM & 2 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/3	10 AM & 2 PM
	ASRS Boardroom, 4400 E Broadway Blvd #200	11/10	10 AM & 2 PM
<b>NON-MEDICARE ONLY</b>	<b>ASRS Boardroom, 4400 E Broadway Blvd #200</b>	<b>10/27</b>	<b>10 AM &amp; 2 PM</b>
<b>CASA GRANDE</b>	Casa Grande Elementary School District, 220 W Kortsen Rd, Board Room	11/1	10 AM
<b>FLAGSTAFF</b>	Flagstaff Unified School District, Governing Boardroom 3285 E Sparrow Ave	11/2	10 AM & 2 PM
<b>GLENDALE</b>	City of Glendale, 5850 W Glendale Ave, Council Chambers*	11/9	2 PM
	City of Glendale, 5850 W Glendale Ave, Council Chambers*	11/10	10 AM & 2 PM
<b>KINGMAN</b>	City Council Chambers, 310 N 4th St	11/8	10 AM
<b>MESA</b>	Mesa Public Schools Boardroom, 549 N Stapley Dr	10/27	10 AM & 2 PM
	Mesa Public Schools Boardroom, 549 N Stapley Dr	10/28	10 AM & 2 PM
<b>PRESCOTT VALLEY</b>	Humboldt Unified School District, 6411 N Robert Rd, Building 100, Transportation Training Room	10/31	10 AM & 2PM
<b>SHOW LOW</b>	City of Show Low, Public Health Services District 600 N 9th Pl, Frontier Conference Room	10/26	10 AM
<b>SIERRA VISTA</b>	Cochise College Student Union, 901 N Colombo Ave, Large Conference Room	11/7	10 AM
<b>TEMPE</b>	Tempe History Museum, 809 E Southern Ave, Community Room	11/8	10 AM & 2PM
<b>YUMA</b>	City of Yuma, One City Plaza, Training Room	11/7	10 AM

*\*Handicapped may park in garage - all others must park in open lot at 59th Ave & Myrtle.*