

Your Retirement

1ST ISSUE 2017 | A PUBLICATION OF THE ARIZONA STATE RETIREMENT SYSTEM



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Director's Message

by Paul Matson, ASRS Director

Welcome to our first edition of Your Retirement for 2017. As a valued retired member of the Arizona State Retirement System, we provide these newsletters periodically to bring you news and information that we hope you find interesting and useful. I enjoy writing these messages, as retirement is often the culmination of a very productive and happy career in which our members have dedicated their public service to helping others.

In this issue, the ASRS, in conjunction with our health insurance provider partner UnitedHealthcare® of Arizona, we highlight several wellness related articles. Following a very successful Open Enrollment period last fall, we come to you now with information about your benefits and tips for staying healthy.

You are likely aware of the vari-

ous provisions provided through the retiree insurance plan that you have selected, but did you know there are a host of benefits that are available to you at no additional cost and in some cases, with no requirement that you even participate in an ASRS insurance plan?

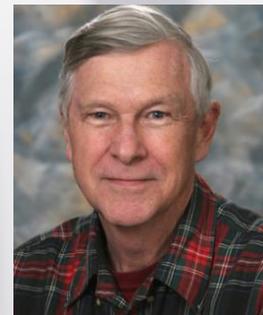
A relatively new program for UnitedHealthcare Medicare Advantage HMO participants is highlighted on page 6. The Renew Rewards program encourages members to take charge of their health care and provides rewards in the form of gift cards for completing certain health care activities throughout the year. It's a great way to keep you on track with a healthier lifestyle, and rewards you for your efforts.

Here are some other programs you may also want to check out:

WellCard – All ASRS retirees have access to a free discount card designed to help you save on health care related

Director, continued on page six

ASRS Retiree Spotlight



The members of ASRS are a unique, interesting, diverse group of people that we're proud to

serve. From time to time, we enjoy shining a light on such interesting members. Meet Professor Uwe Fink, a retiree who spends much of his time thinking on the nature of comets.

For 15 years, Prof. Fink studied the composition of comets by looking at the spectral signatures of the molecules they emitted. Heady stuff, to be sure. Working outside of Tucson – a known

Spotlight, continued on back cover



Caregiving and Planning For Your Retirement

By Kim Beck, Senior Retirement Advisor, Tucson Office

You know the call – the one you get at work from your sibling, “Mom fell. She was at a restaurant with a friend. She broke her hip.” Your retirement is scheduled for two months from now. The retirement party is planned on a Saturday. Your first extensive trip planned the following week.

Caregiving changes things. Putting all of this on hold while you help a parent or loved one is likely not part of your retirement planning, but maybe it should be.

Taking care of aging parents is widespread for this generation. It can be a rewarding, but hectic, part of your life and many times this happens just when you are starting to think about retiring and looking forward to more time for hobbies, volunteering and travel. Typically caregiving responsibilities are not part of this agenda. The fundamental way to deal with this additional responsibility is through planning.

Caregivers may also be just on the verge of retirement and may have to decide if they should retire to ease the burden created by the dual responsibilities of employment and caregiving, or continue to work. Time, money and energy are what will be most affected when caregiving.

Research from the National Alliance for Caregiving shows that, on average, adult caregivers spend nearly 19 hours a week in their helping role—or nearly three hours a day. You may have already started taking care of things for your parents or other

older family members ... helping with daily tasks like housecleaning or other needs such as creating a safe environment or maintenance on the house and yardwork. This may become more involved, such as with financial assistance, such as helping to pay bills or navigating insurance and appointments.

According to research, miscellaneous expenses for assisting with caregiving can cost caregivers an average of



\$12,000 a year, and can seriously eat into the money available to set aside for your retirement. It’s good to set the expectations with everyone involved, negotiate with each other about financial needs, get on the same page with all parties and don’t allow guilt or tension to be the primary focus. Plan for the worst case and have the conversation with your loved one before it is needed.

The best advice is to not try to do all of this totally alone. There are many resources available. Incorporate your

sibling’s help or even your grown children or nieces/nephews. You may also be part of what is known as “the Sandwich Generation”. It’s important to remember that as a member of this generation of individuals caring for your children and parents simultaneously, you are still planning. You are helping to pave the way for your children who may face the same issues.

Although family dynamics can

sometimes add more stress to caregiving, the best thing to do is to maintain civil relationships and look at what you can do instead of what other family members aren’t doing. It’s really all you can control anyway.

Because caregiving can be overwhelming, it’s important to take steps to take care of yourself as well. This will ensure that your loved one always gets the best you have to offer. Balance and planning are the keys to successful caregiving. |

Dental Care and Diabetes

Have you been diagnosed with Diabetes? Your dental care is even more important if you have.

- Periodontal disease is the most common dental disease affecting those living with diabetes, affecting nearly 22% of those diagnosed. Especially with increasing age, poor blood sugar control increases the risk for gum problems.¹
- 1 in 5 cases of total tooth loss is linked to diabetes.¹
- Not only are people with diabetes more susceptible to serious gum disease, but serious gum disease may have the potential to affect blood glucose control and contribute to the progression of diabetes.²

Here are five tips to make the most of your dental benefits:

1. Regular dental visits are important.
2. Be sure to bring your health history to share with your dentist.
 - *This will help your dentist make sure the proper steps are in place to help you prevent periodontal disease.*
3. Let your dentist know about the current medications you are taking.
 - *Some medications may have an impact on your dental health.*
4. Advise your dentist if your blood glucose levels are not under control.
 - *They may advise that you wait on any non-emergency procedures until it is in better control.*
5. Share any recent diabetes oral health issues with your dentist.
 - *For instance, mouth sores or dry mouth.*

Diabetes is a fairly common condition your dentist will encounter so trust their experience. If you don't feel that your dentist is helping you prevent and deal with oral health issues then you can visit sunlife.com/findadentist to locate another dentist that makes you feel more comfortable. |

Sun Life phone numbers for ASRS members. *Note: For Tucson & Out-of-Area calls use extension "2032" for direct access to the representative.*

Phoenix Area: 602-240-2032 | Tucson Area: 520-239-3100

Out-of-Area: 800-621-3778

¹ www.mouthhealthy.org/en/az-topics/d/diabetes accessed 02/06/2017

² <http://www.diabetes.org/living-with-diabetes/treatment-and-care/oral-health-and-hygiene/diabetes-and-oral-health.html>



Are you looking for your latest dental ID card?

Although an ID card is not necessary for you to obtain your dental care, if you do need a replacement ID card you have several options at your fingertips! You can:

- 1) Visit the web site at sunlife.com/ASRS and register for Online Advantage. Once registered, you can print your ID card at your convenience;
- 2) Download the Benefit Tools app on your smartphone and have your ID card easily accessible via your phone whenever you need it; or
- 3) Call the Sun Life representative on-site at ASRS

Some medications interact with other drugs or food. This can make you sick or cause the drug to not work properly. Learn about the dangers of drug interactions and how you can prevent them.

Taking an ibuprofen tablet for your headache is harmless, right? Not if you're also taking a blood thinner to prevent a stroke. The combination of the two drugs can cause your blood to become too thin, causing a serious bleeding problem. This is the result of a drug interaction.

Many medicines have powerful ingredients that can interact with other drugs and even some foods and beverages. Drug interactions can cause serious reactions in your body.

Types of drug interactions

There are three main types of drug interactions:

1. **Drug-drug interactions** occur when one medicine mixes with another and causes a reaction. This can happen with all types of drugs: prescription, over-the-counter, vitamins, supplements or herbs. Possible interactions include:

- One drug can increase or decrease the effect of the other drug.

Example: Combining aspirin and

blood thinners - two drugs that prevent blood clots from forming - may cause excessive bleeding. The herb ginkgo biloba may reduce the effectiveness of anti-convulsant drugs used to treat seizures.

- One medicine can increase the side effects of the other drug.

Example: The combination of a sedative (used to treat

depression) and an antihistamine can cause excessive drowsiness.

- Combining two medicines can cause a new effect.

Example: Taking a decongestant with some antidepressant medicines may cause heart problems or a severe headache.

2. **Drug-food interactions** occur when a medicine interacts with something you eat or drink. Some effects include:

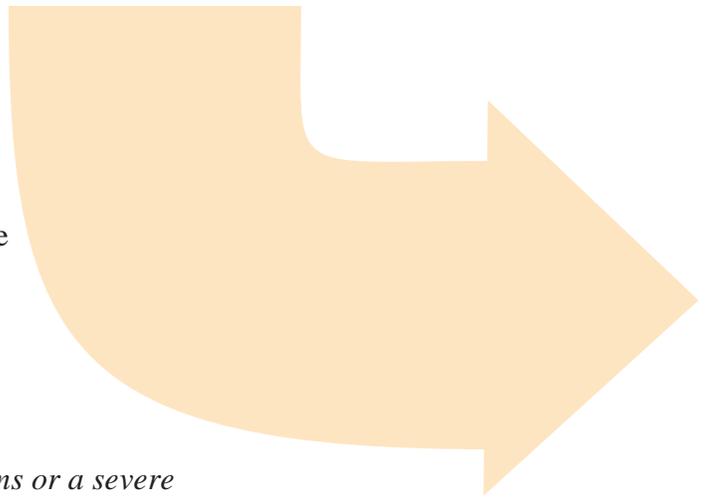
- Food can reduce or increase the effects of a drug.

Example: You should avoid foods that contain caffeine - like

chocolate - if you take sedative-hypnotics (used to help you sleep.) Caffeine can make these drugs less effective.

- Food can change how medicine is absorbed by the body.

Drug Interactions



Example: Grapefruit juice can cause levels of some medicines to build up in the body. Cholesterol-lowering medicines called statins are some of the drugs known to interact with grapefruit.

- The combination of the food and drug can create a new effect.

Example: Eating certain cheeses

and meats while on monoamine oxidase inhibitors or MAOIs (used to treat depression) can cause a dangerous spike in blood pressure.

- Medications may change how vitamins and minerals are absorbed or removed by the body.

Example: Some diuretics such as furosemide (Lasix) and hydrochlorothiazide cause the body to get rid of too much potassium. In this case, your doctor may tell you to add potassium-rich foods to your diet or take a potassium

Mixing alcohol with most drugs is also dangerous. The combination may cause you to feel tired and slow your reactions. Drinking alcohol while on some drugs may raise your risk for liver damage or stomach bleeding. Mixing alcohol with certain medications can even be lethal. If you take prescription or over-the-counter medicine, talk to your doctor before you drink alcohol.

3. **Drug-condition interactions** occur when a medication interacts with a disease or condition. People

often take more than one medicine.

Preventing drug interactions

You can lower your risk of a drug interaction by taking these seven steps:

1. **Read the labels** of all medicines before you take them.
2. **Talk to your doctor or pharmacist** before you take any new medicine, whether it's prescription or over-the-counter. Ask if there are any foods, beverages or other drugs you should avoid while taking the medication.
3. **Keep an up-to-date list** of your medications. That includes prescription and nonprescription drugs, vitamins and supplements. Bring the list to your doctor appointments.
4. **Know what medication** your doctor prescribes. If you can't read the doctor's handwriting on the prescription, the pharmacist may not be able to either. Verify the drug name and dose before you leave the doctor's office.
5. **Take your medication as prescribed.** If the directions say to take the drug on an empty stomach, be sure to do so.
6. **Store all medicines in their original containers** so you will not accidentally take the wrong drug.
7. **Use one pharmacy** for all of your medications.

How Well Do Your Medicines Mix?

with severe kidney disease should not take antacids unless directed by their

doctor. Women should avoid certain drugs when pregnant, such as Accutane (used to treat acne), because it can cause birth defects.

The Risk

Your risk of a drug interaction depends largely on how many medicines you take. The more medicines you take, the greater your chance of a harmful drug interaction. Older adults are at an increased risk because they

supplement. Other diuretics, like Triamterene, may let too much potassium build up in the blood. This can lead to serious heart problems. Your doctor may tell you to limit potassium-rich foods if you take this drug.

Are You Missing Out On Rewards?

UnitedHealthcare® and ASRS believe taking care of your health deserves to be rewarded!

As a member of the UnitedHealthcare® Medicare Advantage HMO plan, you can receive rewards by completing certain health care activities in 2017, such as an annual physical or wellness visit, through the Renew Rewards program.

Renew Rewards

Renew Rewards encourages members to take charge of their health care by rewarding them for completing certain health care activities. After you activate into the program, we'll send

the mail in approximately four to six weeks, or immediately if you choose to redeem your reward online.

To activate into the Renew Rewards program, go online at myuhcmedicare.com/rewards.

Annual Wellness Visit

One of the most important steps you can take to stay on top of your health is to have an annual wellness visit with your primary care provider or doctor. Your annual wellness visit is covered at \$0 co-pay. If your doctor provides additional services, there may be co-insurance for those services.



you more information about available health care activities throughout the year. Once you complete an eligible activity, you can redeem your reward either online, by mail or by phone. You'll be able to choose from several gift card options as your reward. After you've chosen your gift card option, you'll receive your gift card in

Completing your annual wellness visit earlier in the year is important so you have more time to work towards and achieve the health goals you've set. That's why we are offering a reward for completing your annual physical or wellness visit between January 1, 2017 and June 30, 2017. Remember, your benefits allow for one annual wellness visit each calendar year, so you

do not need to wait a full calendar year between annual wellness visits.

To report your completed annual physical or wellness visit and claim your reward, go online at myuhcmedicare.com/rewards where you can print gift cards to use right away.

Questions about your UnitedHealthcare® Medicare Advantage HMO plan or programs?

If you haven't already received information on each of these programs, UnitedHealthcare will be sending additional information soon. In the meantime, ASRS encourages you to take advantage of the health and wellness programs offered through UnitedHealthcare Medicare Advantage HMO so that you can live a healthier life.

Call Customer Service at the number on the back of your ID card for more information. |

Director

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services and prescriptions.

SilverSneakers – As an extra benefit through UnitedHealthcare, members have access to free fitness memberships at more than 13,000 locations.

PerksConnect – Available to all retirees, this program provides local and national discounted gift cards, insurance and other benefits.

hi HealthInnovations™ – Available for all retirees, members have access to hearing testing and discounted hearing products through this UnitedHealthcare Group company.

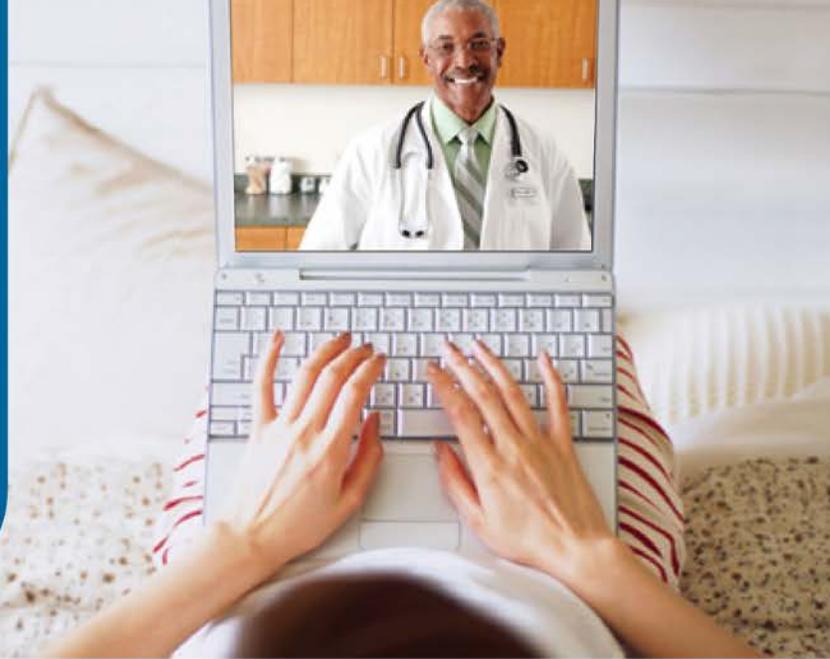
Visit our website, AzASRS.gov to learn more about additional benefits just for you in our Retiree Health Care pages. |



Have a **retirement story** of your own? Let us hear it! **Email us** at digitalcommunications@azasrs.gov

Virtual Visits

Access to care online at any time



When you don't feel well, or your child is sick, 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 benefit at \$0 co-pay*.

Conditions commonly treated through a virtual visit

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

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

Access virtual visits

You have access to a network of Virtual Visit provider groups. To learn more about Virtual Visits and our network log into www.myuhc.com, www.uhcretiree.com/ASRS or the UnitedHealthcare Health4Me app.

Once you choose a Virtual Visit provider group you'll be directed to their website to complete your visit.

Available to Medicare Advantage HMO members and Choice 1,2,3, Navigate 1,2,3 or Choice Plus Non-Medicare members only

To Learn More, login to www.myuhc.com or www.uhcretiree.com/ASRS

Use virtual visits when:

- ▶ Your doctor is not available
- ▶ You become ill while traveling
- ▶ You are considering visiting a hospital emergency room for a non-emergency health condition

Not good for:

- ▶ Anything requiring an exam or test
- ▶ Complex or chronic conditions
- ▶ Injuries requiring bandaging or sprains/ broken bones



* Prescription services may not be available in all states. Prescription costs are extra and vary by plan.

Access to virtual visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of virtual visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual visits are not an insurance product, health care provider or a health plan. Virtual visits are an internet based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for virtual visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.



Arizona State Retirement System

Your Retirement

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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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Retiree Spotlight: Professor Fink

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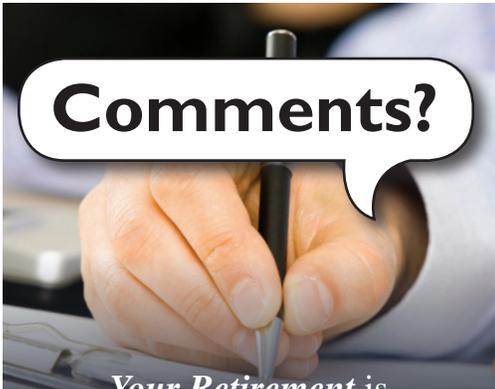
hotspot for astronomy, astrophotography, and the like – Prof. Fink worked on the instrument design of the spectrometer for the Rosetta mission. The Rosetta mission was conceived by a group of scientists at the European Space Agency (ESA) around 1993, and consisted of landing a robotic probe (called Philae) on the surface of a comet in order to study its molecular makeup. NASA was also supporting the mission, and Prof. Fink submitted a proposal to become a member of the supporting scientific team utilizing his specialized area of study: Spectroscopy, the study of the interaction between matter and electromagnetic radiation.

The mission consisted of many instrument and analysis teams, and to this day the lander Philae still yields a large number of interesting and surprising results such as pictures of the comet's outbursts, detection of present molecules, and much more. The hope is that this will help shed some light on the origin and nature of comets, as well as the origins of our solar system.

To read a more detailed account of the Rosetta mission and Prof. Fink's role, we invite you to visit our full write-up at

<http://tinyurl.com/ProfessorComet>

▶ Have an interesting story as an ASRS retiree? We want to know!
Email us at DigitalCommunications@AzASRS.gov!



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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