

YOUR RETIREMENT

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Director's Message

by Paul Matson, ASRS Director



One of the most important programs that the ASRS offers to many of our retirees is health care - and to that end, the

ASRS has made it a top priority to deliver quality health insurance plans that are of value to our retirees.

Specifically, the ASRS wants to ensure that it offers to our retirees, health insurance plans which have the following characteristics:

- » Cost competitive, with respect to each marketplace
- » Accessible, with respect to provider networks
- » Efficient, with respect to enrollment and in-plan navigation
- » Strong customer service focus.

Our most recent focus has produced the following:

- » Significant premium (cost) reductions for our Medicare eligible plan participants for 2019. We have achieved this through a combination of data-driven negotiations, migration from the Senior Supplement plan to a new Group Medicare Advantage PPO plan, elimination of certain reinsurance fees, and most significantly – the creation of a pool of funds to offset future premiums. This pool of funds was generated by the implementation of a retrospective rate agreement (RRA) – which essentially ensures that excess revenues from the insurance plans revert back to the ASRS rather than to an insurance company.
- » A variety of new health insurance plans offered to our

non-Medicare eligible retirees allowing for more choice in selecting plan types, coverages, deductibles and out-of-pocket costs.

- » A new on-line enrollment process that has shown to be efficient and easy to use for retirees during our annual Open Enrollment periods. This new web-based tool has also cut down on errors and processing delays, and freed up ASRS staff and resources to focus on other retiree services.
- » Data-driven research that assists the ASRS in analyzing the health insurance landscape, markets, costs and services, in order to better select the most valued plans and programs for our retirees.

We are continuing our focus on plans for our non-Medicare eligible

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Brushing Away Myths About Dental Hygiene

Can you tell fact from myth when it comes to best practices for brushing your teeth? There are many common myths that arise around teeth and dental hygiene, and knowing what's true can help you maintain a healthy smile.

Myth: My teeth are healthy if they don't hurt

Many common dental issues don't start out causing pain, and by the time they do hurt treatment can be very costly. Detecting problems early with regular dental visits is the best way to go.



Myth: It's better to use a toothbrush with hard bristles

While it may seem that the added stiffness of the bristles would aid in removing plaque, the opposite is actually true. Since soft bristles bend more, they are able to get to the hard-to-reach spots that may be missed by a brush with more firm bristles. In addition, hard bristles have been shown to lead to more bleeding around the gums.

Myth: Good oral hygiene keeps only my mouth healthy

Practicing good oral hygiene is not only key to a healthy smile, but it also provides a host of other benefits. Some studies have shown a link between oral health and a number of diseases including heart disease, diabetes, and osteoporosis. The build-up of bacteria on teeth makes gums more prone to infection and the immune system attacks the infection by making the gums inflamed. This added inflammation can cause problems in the rest of the body. So when you take care of your teeth, you also aid your overall health!

Myth: Flossing is not necessary

Did you know that by skipping flossing you forgo cleaning up to 33% of your teeth's surfaces? By adding flossing to your daily routine, you can make your mouth substantially healthier, which may mean easier visits to the dentist.

With these myths discredited, you can put into action the practices that can help keep you and your family healthy and smiling. |



Have You Seen The New ASRS Health Care Blog?

By Nathaniel Brengle,
Strategic Communications

New for 2019, the ASRS has recently introduced a blog about Health Care. Health care can be tricky, and reading about someone else's experience can be helpful. More than just an attempt to better explain our own health benefit offerings, the intention of the blog is to introduce real situations and questions that patients encounter in the health care world today. This is health care through a patient's eyes.

These articles will explore case-specific questions, and what patients can do to utilize their health benefits in longer, more in-depth discussions than there is room for in a typical ASRS newsletter or email.

To catch up on our current offerings, head over to AzASRS.gov and click on the "Health Care" menu option found under "Retirees." From there, just click on "Health Care Blog" in the middle of the page. (Don't forget to bookmark the page to easily check back!)

Also, we highly encourage discussion! If you have any thoughts, comments, or questions after reading an article (or maybe have a topic you'd like to see explored in the future) – email us! Reach out to us at DigitalCommunications@AzASRS.gov. |



While it's true that there's no maintenance needed on your part to keep your lifetime benefit payments on track, there are a couple aspects of your retirement benefit that you may need to keep in mind. Primarily, this is dependent upon what type of annuity payment you chose when you retired; **Straight Life**, a **Term Certain** plan, or **Joint and Survivor**.

Below, we look at each plan type and what you may need to keep in mind. (If you're unsure of what type of retirement annuity option you have, you can log in to your secure myASRS account at **AzASRS.gov** to find out.)

Straight Life

Our most straight-forward annuity type. Primarily, you want to make sure your beneficiary is up to date. Should your death occur before all of your contributions (plus interest) have been paid back, the remaining balance will be paid to your beneficiary. Other than that, there's not much to keep in mind with this annuity option.

Term Certain

Available in 5, 10, and 15 year options. The biggest thing to keep in mind if you're on a term certain

annuity is the length of time you selected and the date when that period of time is up. Remember,

The (Almost) No-Muss No-Fuss Retirement Benefit.

By Nathaniel Brengle
Strategic Communications



after your selected term is up, your annuity option will be converted to a Straight Life. This means your monthly benefit amount will then

increase. Also, it's important to keep your beneficiary on file with the ASRS up to date. Should your death occur before the end of the time period you selected, the rest of those payments (in full) will go to them. After that period of time is up, it follows Straight Life annuity guidelines.

Joint and Survivor

With a Joint and Survivor annuity, it's more important than ever to have an up-to-date beneficiary on file, as they'll receive a benefit payment for the rest of their life upon your death.

(The amount of which is dependent upon the percentage joint and survivor plan you chose: 100%, 66 2/3%, or 50%.)

While saying "set it and forget it," is mostly true for retirement, there is a common thread: no matter your current annuity type, double-check your beneficiary on file. Not only does it ensure your wishes are carried out correctly on the event of your death, it also helps ensure a smooth-as-possible transition to your potential beneficiary when the time comes.

To check your own beneficiary on file, head over to **AzASRS.gov** and log in to your secure myASRS account. |

Exercising in Summer

Summer is here and you're prepared to sweat, but remember to be safe; heat-related illness is serious! That doesn't mean you're doomed to a summer spent exercising in the air conditioned gym, though. Before you lace up your running shoes, read these eight tips to keep your cool.

1. Exercise in the early morning or late evening hours.

The temperature is the coolest at these times. Avoid exercising midday if you can because it's the hottest part of the day.

2. Drink up!

Don't wait until you feel thirsty to start hydrating. Drink two to four glasses of water each hour. If you are exercising for an extended period of time, consider drinking a sports beverage to replace the salt and minerals you lose through sweat. If you are on diuretics or a low-salt or fluid-restricted diet, talk to your doctor first about your specific fluid needs.

3. Wear lightweight, loose-fitting clothing.

Consider dressing in clothes made with moisture wicking fabric.

4. Protect yourself from the sun.

Wear a hat, sunglasses and sunscreen with an SPF 15 or higher. Try to exercise in the shade; play tennis on a court shaded by the trees or take a walk in a wooded park.

5. It's okay to rest.

Exercise may be about pushing yourself, but it's okay to be cautious. Don't push too hard until you get used to working out in the heat.

6. Gradually get use to the heat.

It takes seven to ten days for your body to adapt to the change in temperature. Start by exercising for a short time, at a low intensity. Save long, hard workouts until after you're acclimated to the summer heat.

7. Mind the weather.

Don't exercise on the hottest days. It might not feel like there's much

difference between 105° and 113°, but there is! Even when it's not summer, keep an eye on the heat index. The heat index is a calculation of the temperature and humidity. It measures "how hot it really feels" outside:

- Heat index 80 to 90 degrees: fatigue during exercise is possible. Heat exhaustion is a possibility even at these temperatures.
- Heat index of 90 to 105 degrees: heat cramps and heat exhaustion or heat stroke are possible.
- Heat index of 105 or higher: heat exhaustion is likely and heat stroke is possible.

Be cautious when the heat index gets above 80 degrees. Consider working out indoors, such as walking around a shopping mall or a working out at home.

8. Stop if you don't feel well!

Better safe than sorry. If you have any of the warning signs of heat-related illness, stop your workout right away!

Sun Smart Quiz!

1. You do not need to use sunscreen if you will be staying in a shaded area.

FALSE: Ultraviolet rays will still reach you!

2. You will get sunburned faster if you are in the water.

TRUE: Water reflects sunlight, so you will get added exposure to any areas that remain uncovered while you are swimming.

3. Skin cancer affects only light-skinned people.

FALSE: Although skin cancer is more common among light-skinned persons, it is not unheard of in people who have dark complexions.

4. The sun's strongest rays occur between 10 a.m. and 4 p.m.

TRUE: Consider staying inside and keep young children out of the sun as much as possible during these times.

5. Certain over-the-counter and prescription medications can make you more sensitive to the sun.

TRUE: Even short exposure to the sun can result in burning if combined with certain medications. These include some antibiotics, certain diuretics, and some non-steroidal anti-inflammatory drugs. Check with your doctor if you have questions about your specific medications and sun sensitivity.

How the Heat Hurts You

We each have our own personal air-conditioning system inside our bodies. When we get hot, we sweat. Perspiration is our body's way of cooling off. As sweat evaporates, our body releases heat. The body then has to work extra hard to keep its temperature down. In time, our body will be unable to rid itself of the excess heat. This leads to a high body temperature and heat-related illness.

Recognize the Warning Signs

The heat can take its toll on your body, and even make you sick. Heat-related illness can even be life-threatening. Learn how to spot signals of heat-related illness: they range from cramps to muscle spasms due to lost nutrients to more serious signs like dizziness or fainting.

Heat exhaustion is a warning sign that your body cannot keep itself cool. **Stop exercising right away.** Heat exhaustion is dangerous and may lead to heat stroke. Symptoms include:

- Weakness
- Dizziness
- Confusion or disorientation
- Headache
- Cramps
- Nausea or vomiting
- Dehydration

Heat stroke is life-threatening **Stop exercising right away and call 9-1-1** for any of the following symptoms:

- Unusual behavior, hallucinations or confusion
- Fainting
- Seizures
- Fever of 104 degrees F or greater

Seek immediate medical attention if the person:

- Is vomiting and unable to keep fluids down
- Has dizziness or light-headedness
- Looks very ill or is not getting better

Heat illness is more likely to occur in people who

- Are 65 or older
- Have chronic illnesses
- Are pregnant

And, a good rule of thumb if you ever have questions about your exercise routine: check with your doctor! It can be especially helpful before you take your exercise routine to the great outdoors during summer. |



Budgeting: An Important Part of Retirement!

By Nathaniel Brengle
Strategic Communications

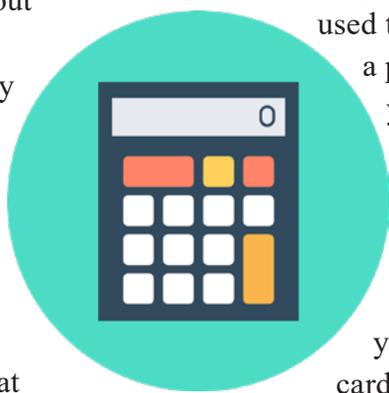
As an ASRS retiree, you have a monthly benefit for life. But just like before you were retired, budgeting is important! Let's take a look at some potentially helpful tips for getting the most from your retirement benefit.

For starters, if you've recently retired, create a new plan! If you had a budget or financial plan you were following throughout your career, it's time to reevaluate. Your monthly retirement benefit will be a different amount than your paychecks were. Instead of a couple paychecks a month, you'll now receive a single deposit at the beginning of each month.

All of this means a potentially new flow or routine to how and when you might pay your bills or manage your monthly income. For instance, do you have supplemental savings that you paid into while working? Depending upon your age at retirement and your monthly benefit amount, you may still wish to continue saving, or it may be time to start drawing from your savings.

No matter if you've been retired a few months or a few decades, one important factor for any retiree's budget is health insurance. Many can be caught off guard at the cost of health care, especially if they're

not yet eligible for Medicare. At the very least, it's worth evaluating your options. If you have a working spouse, you may be able to get coverage through them and their employer. Or, if you've been on your current plan for quite some time, it could be beneficial to evaluate newer plan options when the open enrollment period comes around this fall. It's easy to stay with what you're



used to, but there may be a plan that better suits your needs at a lower monthly cost.

Lastly, it's good practice to periodically evaluate your bank and credit card statements. When your bills and monthly benefit

amount remain consistent over a long period of time, it's easy to find yourself on autopilot financially. But there may be expenses you've forgotten you're paying and no longer need - especially in today's world where companies are looking to sign customers up to monthly ongoing subscriptions.

Do you have any budgeting tips that have helped you in retirement? Share them with us! Reach out to us at **DigitalCommunications@AzASRS.gov** and we might share them in a future article, or with our online community on Facebook! |

Director's Message, Continued

participants, looking at past plan usage, experiences, and premiums, in an effort to determine if additional options may benefit our non-Medicare eligible retirees.

We are also reviewing our dental plan offerings with a similar analytical approach that will help us focus on the most effective plans.

And, we are preparing to seek new proposals from qualified and interested vendors for plan year 2021. This lengthy process may lead to new plan choices in the future. To ensure that we understand the needs of our retirees, we have assembled a Health Insurance Advisory Committee of more than a dozen ASRS retirees representing various retiree organizations and associations.

We realize that health care and the associated costs, benefits, and doctor networks are such important issues for our retirees, and as such the ASRS will continue to focus on ensuring that our retirees have access to meaningful healthcare options. This is our commitment. |

Let's Keep In Touch

By Nathaniel Brengle, Strategic Communications

How up-to-date is your contact information with the ASRS? If you're not sure, it's good to check. It's important that the ASRS have current information on file – this includes your mailing address, email, and phone number. Not only does this help us communicate important or helpful information via newsletters or email, it also helps us authenticate your identity should you need to discuss your account with us at some point in the future.

Often, ASRS members have a work email as the only email address on file, forgetting to change it once they've retired and no longer have access to that particular email address. Or, a mailing address and phone number was updated with an employer before retiring but not with

the ASRS.

How much does the ASRS communicate to our retirees throughout the year? In total, you can expect to receive three to four printed newsletters a year, in addition to four quarterly email newsletters, health

insurance material each fall as our November health insurance Open Enrollment period begins, along with a few other helpful and informative emails sprinkled throughout the



year. Rest assured, the ASRS has strict policies in place to keep your information on file secure, and we always do our best not to inundate our retirees with too many communications!

Checking to see if your own information on file is current is easy: just visit

AzASRS.gov, click on myASRS on the upper right, and proceed to log in to your account and verify your information! |

Tips For Preventing High Blood Pressure

Follow these tips to help reduce your risk of high blood pressure:

- **Exercise regularly.** Check with your doctor before you start an exercise program.
- **Lose weight** if you are overweight.
- **Limit your salt intake.** The recommendation for daily intake of sodium is less than 2,300 milligrams (mg). If you are over 50, African American or have high blood pressure, diabetes or chronic kidney disease, that number drops to 1,500 mg per day. Consuming less salt can help reduce blood pressure.

- **Limit alcohol.**
- **Manage your stress.** Stress can raise your blood pressure.
- **Don't smoke.** If you do, quit.



Some risk factors for high blood pressure are out of your control, such as family history, age, and race.

If you think you may be at risk for high blood pressure or haven't had your blood pressure checked in a while, you may want to see your doctor. The condition usually comes on without symptoms, so it's possible to have high blood pressure and not know it. The only way to know for sure is to get your blood pressure checked by your doctor as often as advised. |



Arizona State Retirement System

Your Retirement

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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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Comments?

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