

Your Retirement

Third issue 2026

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the Arizona State
Retirement System

Special Open Enrollment Edition

Director's Message

By Paul Matson,
Executive Director

Dear Retirees:

We are pleased to announce our annual Open Enrollment Period for our retiree group health insurance program. It takes place during the full month of November.

Now is an opportunity to review your medical and dental plans, your prescription coverage, and other benefits to determine whether they are working for you or if you would like to make any changes.

PASSIVE ENROLLMENT

Your current health insurance will automatically continue for the upcoming year unless you choose to make changes. For Medicare plan members, plan options are staying the same. However, if you are on a Non-Medicare plan, please note that the three existing plans will be replaced by two new plans for 2027. If you do not submit a new enrollment form, you will be automatically placed into the closest matching plan.

DENTAL

Your plan options remain the same for 2027 with no changes to benefits. Monthly premiums will increase.

MEDICARE

Your plan options remain the same for 2027 with no changes to benefits or premiums. Review page 3, Benefit Highlights, to read about an administrative change for 2027.

NON-MEDICARE

For non-Medicare enrollees, we are introducing new plans in 2027 and will be terminating the existing plans at the end of the 2026 plan year.

If you are currently enrolled in a non-Medicare plan through the end of 2026, and take no action during the open enrollment period, you will automatically be enrolled in the new 2027 non-Medicare plan that the ASRS believes most closely aligns with your existing plan so that coverage continues uninterrupted.

If you wish to make your own plan choice, you must complete the open enrollment process. Please read the Enrollment Guide carefully to learn more about the new 2027 plan offerings.

ADDITIONAL INFORMATION

During this year's Open Enrollment Period, we will feature three in-person meetings. There are also a number of other opportunities to learn about the retiree health insurance features, with a host

of virtual meetings, on-demand videos, and teleconferences. Be sure to visit our website to see schedules and to learn more.

When reviewing the Enrollment Guide, please note there are three color-coded sections: one with information applicable to all retirees, including dental, one for non-Medicare retirees, and another for Medicare-eligible retirees.

The ASRS online health insurance application – available through your secure myASRS account – will allow you to view your current ASRS medical and dental elections, enroll in a new plan, terminate coverage, make changes to your plans, and add or remove dependents.

You may also call us and request a paper enrollment form be mailed to you, although this is a slower process. Know that we are here to assist, so don't hesitate to contact us.

Remember, since this is a passive enrollment, you only need to submit an application if you want to change your plans. Otherwise, you will be automatically re-enrolled in your current plans or the closest matching Non-Medicare plan.

To your best health,

Paul Matson
ASRS Executive Director

ID.me Reminder

If you have logged into your secure myASRS account within the last couple of months, you may have noticed a change: we now require ID.me identity verification for online access to ASRS accounts. This process allows for an enhanced layer of account protection for your information and retirement account. We would like to answer some common questions for you below.

Creating an ID.me account

If you have not yet set up an ID.me account, you will need to first create login credentials via a 'Digital Wallet' with ID.me. In your secure myASRS account, click the "Create an ID.me wallet" button. You will be guided through the identity verification setup process and returned to your myASRS account upon completion.

Once enrolled, you will have a "Digital Wallet" which is simply ID.me's term for "your ID.me account." It has no relation to a digital payment system, but only as a way to verify your identity digitally.

Think of it like a digital version of a physical ID card.

Your ID.me digital wallet securely confirms that you are who you say you are, allowing you to safely access various online services without having to manage multiple different login IDs and passwords.

Important Data Protections:

- ID.me does not have access to your ASRS account information
- ASRS does not share retirement account data with ID.me
- ID.me will never sell or trade your personal information

Verified Accounts

A "verified account" means your identity has been confirmed with ID.me through a secure verification process. This process may include providing ID.me:

- A government-issued photo ID
- A selfie image for comparison
- In some cases, a short video call with a live verification agent

For most members, this is a one-time process during the initial setup of your ID.me account.

Video Call Verification

Occasionally, ID.me may not be able to fully verify an identity using only uploaded images. When that happens, members may be asked to complete a brief video call with a trained ID.me representative.

While some may feel hesitant about this step, the process is straightforward, secure, and designed to protect your identity. The live agent simply confirms that your identification documents match your identity before approving verification.

Where to Go for Help

If you need assistance with your ID.me account, resources are available to you. Please note that ASRS staff cannot access your ID.me account. If you run into problems, you are best served by contacting ID.me directly.

ID.me Help Page: <https://help.id.me/>

ID.me Contact Us & Live Chat: https://help.id.me/hc/en-us/p/contact_support

ASRS "ID.me Resources" page:

www.AzASRS.gov/content/idme-resources 

Smile more. Stress less.

With the Cigna Dental Care (DHMO) plan - you don't have to stress over calendar year maximums - pay a copayment as you receive services.

**Preventive Care | Crowns | Root Canals | Periodontics
Dentures | Orthodontia | Teeth Whitening | and More!***

To learn more about the Cigna Dental Care Plan (Dental Care Access Plus), visit **Cigna.com/ASRS** or call Cigna Healthcare® Customer Service at **1-800-244-6224**.

*All plans have exclusions and limitations. For details, please refer to your plan documents.
Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.
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2027 Benefit Highlights

The ASRS is committed to offering value-based health plans to eligible retirees and their families. Here are some plan highlights for 2027:

Non-Medicare: UnitedHealthcare Group Plans

New Non-Medicare Plan Offerings

For non-Medicare enrollees, we are introducing new plans in 2027 and will be terminating the existing plans at the end of the 2026 plan year.

If you are currently enrolled in a non-Medicare plan through the end of 2026, and take no action during the open enrollment period, you will automatically be enrolled in the new 2027 non-Medicare plan (as outlined in the diagram below) that the ASRS believes most closely aligns with your existing plan so that coverage continues uninterrupted.

Please read the Enrollment Guide carefully to learn more about the new 2027 plan offerings and take advantage of the open enrollment period to make a different selection if you wish.

How 2026 non-Medicare plans will migrate to 2027 offerings:

2026 Plan ▶ 2027 Plan

Choice Premier ▶ Choice EPO Select

Choice Value
Choice Economy ▶ Choice EPO Basic

See page 22 of the guide

Dental Plans

The dental benefit structures remain unchanged and monthly premiums will increase.

See page 16 of the guide

Medicare: UnitedHealthcare Group Medicare Advantage Plans

Important news for Medicare members currently enrolled in the 2026 UnitedHealthcare Group Medicare Advantage HMO and PPO plans:

Beginning January 1, 2027, the Medicare medical and prescription drug coverage offered by the ASRS will be provided through two coordinated plans:

- The ASRS Group Medicare Advantage (HMO or PPO) plan for medical coverage
- And the ASRS Group Medicare Part D plan (PDP) for prescription drug coverage

You will be automatically enrolled.

These plans will replace your current medical and prescription drug coverage starting on January 1, 2027.

Each enrolled member will receive **two new member ID cards**—one for medical coverage and one for prescription drug coverage. The two ID cards will arrive prior to January 1st in separate envelopes and may arrive on different days.

- Medical benefits will continue through the Medicare Advantage plan and will have the same Member ID as the 2026 plan.
- Prescription drug coverage will continue through the Group Medicare Part D plan (PDP) and will have a new Member ID number.

This is only an administrative change. The benefits and monthly costs will stay the same as in 2026.

If you don't want to be enrolled in this plan for 2027, or to change plan options, please log into your secure myASRS account at azasrs.gov and complete your change online. If you choose to opt out of the ASRS Group Medicare Advantage plan, you will lose medical and prescription drug coverage effective December 31, 2026 and will return to Original Medicare. If you go without creditable prescription drug coverage for 63 or more days, Medicare may charge a Late Enrollment Penalty if you enroll in Medicare prescription drug coverage in the future.

See page 32 of the guide

NON-MEDICARE MEETINGS

Meeting times, days, or locations may change due to unforeseen circumstances. Visit **AzASRS.gov/content/health-care** for the most up-to-date schedule.

IN PERSON:

Meet with an expert

In-person meetings continue this year, with three days of meetings at locations in Maricopa County and Tucson.

Be sure to pay close attention to the dates and locations for each scheduled meeting.

Monday 11/02	1:00 - 2:30 pm Non-Medicare	Embassy Suites by Hilton 4415 E. Paradise Village Pkwy South, Phoenix, AZ 85032
Wednesday 11/04	1:00 - 2:30 pm Non-Medicare	Hilton Tucson East 7600 E. Broadway Blvd, Tucson, AZ 85710
Monday 11/09	1:00 - 2:30 pm Non-Medicare	DoubleTree by Hilton 1011 West Holmes Avenue, Mesa, Arizona 85210

TELECONFERENCE:

Teleconference via telephone may be a good option for retirees without an internet connection. Participants may dial in up to 30 minutes prior to the listed start time.

Thursday 11/12	1:00 - 2:30pm Non-Medicare and Dental (Dial-in begins 30 minutes before start)	Toll Free: 888-566-1873 Access Code: 8668451
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ONLINE WEBINARS:

Get answers to your questions

Visit the Open Enrollment section of **AzASRS.gov** to access our open enrollment webinars. You will be able to ask questions in a chat box and get them answered in real-time. Registration via your secure myASRS account is highly encouraged so that you can get helpful reminders about your meeting in the days and hours leading up to it. All webinars are 60 minutes long.

Thursday 10/29	11:00 am Dental 2:00 pm Non-Medicare
Friday 11/13	9:00 am Dental 2:00 pm Non-Medicare
Wednesday 11/18	11:00 am Non-Medicare 2:00 pm Dental
Tuesday 11/24	9:00 am Non-Medicare 11:00 am Dental
Monday 11/30	11:00 am Dental 2:00 pm Non-Medicare

ON-DEMAND VIDEOS:

Videos will be available **24/7** at **AzASRS.gov** for you to view at your convenience. They are self-paced with segmented navigation to allow you to watch, and re-watch, any part you desire. All aspects of Open Enrollment are covered, including medical and dental plan options.

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3:00 - 4:30 pm

Embassy Suites by Hilton
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11/04 10:00 - 11:30 am
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For more information on ways to sign up:

- For Medicare HMO and PPO members, visit retiree.uhc.com/asrs
- For non-Medicare Choice EPO plan members, visit myuhc.com
- All members can sign up through the **UnitedHealthcare[®] app**
- Ask your provider to send an electronic prescription to Optum Home Delivery
- Call UnitedHealthcare at the number on the back of your Member ID card



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**Arizona State
Retirement System**

Your Retirement

PO Box 33910
Phoenix AZ
85067-3910

AzASRS.gov

In Phoenix:
602-240-2000

In Tucson:
520-239-3100

Toll-Free:
800-621-3778



Facebook: AzASRS
LinkedIn: ASRS



*An agency of the
State of Arizona*

2026 ANNUAL NOTICE

Pension payments may be subject to federal income tax withholding 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. If you do not wish to make an election or change a prior election, no action is necessary.

If you wish to make, change or revoke an election, ASRS retirees may do so by logging in to their secure myASRS account 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. ❗

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