

Active State Employee Open Enrollment Newsletter 2015 Plan Year



Benefit Options Open Enrollment

October 27, 2014 at 8am through November 21, 2014 at 5pm (Arizona time)

Welcome to Benefit Options Enrollment for the 2015 Plan Year

This newsletter was prepared to provide you with general Open Enrollment information for the 2015 Plan Year.

During Open Enrollment, you will need to go online and actively elect your benefits for:

- Medical
- Vision
- Life and Disability
- Health Care and Dependent Care FSA

If you do not want to make changes on your Dental benefit, no action is required, your current Dental election will automatically continue.

All changes made during Open Enrollment will become effective January 1, 2015. More information about Open Enrollment and benefits offered by Benefit Options is posted on our website at www.benefitoptions.az.gov.

View the Summary of Benefits and Coverage posted at www.benefitoptions.az.gov.

Enrolling for Benefits

Your Open Enrollment benefit elections must be completed online. The enrollment form should only be used if you are unable to access your online enrollment system.

- State Employees:** www.yes.az.gov
- Arizona State University:** <https://cfo.asu.edu/hr-openenrollment>
- Northern Arizona University:** <https://peoplesoft.nau.edu>
- University of Arizona:** <http://uaccess.arizona.edu/>

Changes made during the Open Enrollment Period, October 27 through November 21, 2014, will be effective for the plan year beginning January 1, 2015.

Health Impact Program

Beginning October 1, 2014 through September 30, 2015, participate in the new Health Impact Program (HIP), a wellness enhancement for all benefits eligible employees. If you participate in a variety of wellness activities and track your progress in the Mayo Clinic Healthy Living online portal, you could earn up to \$200 upon program completion and verification. Please visit www.benefitoptions.az.gov/wellness for full program details, eligibility requirements and instructions to create your account today.

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Benefit Changes for 2015 Plan Year Highlight

The State of Arizona has awarded new contracts effective January 1, 2015 for Employee Health Benefits, Pharmacy Benefit Management Services, and Employee Vision Benefits. The only vendor change to these benefits is Blue Cross Blue Shield of Arizona will administer their own network.

Premiums

- No premium increases for medical or dental
- Reduction in premium for vision
- Reduction in premium for life and short-term disability

Medical Plan

Health Savings Account Option

Adjustments have been made to comply with 2015 IRS HSA limitations to Annual Contribution Limits and Plan Year Deductibles.

Vision Plan Enhancements

Beginning in 2015, Avesis is offering the following benefit enhancements:

- Premium reductions and a 4-tier plan structure
- LASIK benefit increase to \$600. This benefit is in addition to the corrective eyewear benefit
- Hearing Discount Program available at no cost for all eligible employees and their dependents

Life/AD&D and Disability

Life Insurance Waiver of Premium

The definition for this provision while disabled has been revised to meet the definition of Total Disability.

Supplemental Life/AD&D

Coverage maximum has increased to \$500,000 or up to 3x your annual salary, whichever is less. For this Open Enrollment period only, you may elect your coverage in increments of \$5,000 up to the benefit maximum.

Dependent Life/AD&D

An additional coverage option of \$10,000 is now available.

Short-Term Disability (STD)

Two changes will go into effect for dates of disability on or after January 1, 2015:

1. The maximum duration for STD benefits will be 26 weeks from the date of disability, resulting in a maximum benefit payment period of 18, 22 or 26 weeks depending on the length of the benefit waiting period.
2. Benefit payments made to you by The Hartford will be offset after the benefit waiting period has been exhausted by any income you receive for sick, annual, and donated leave.

ID Cards

If you are an existing member of Aetna or Cigna and you re-elect the same network, you can continue to use your current ID card for 2015.

If you elect Blue Cross Blue Shield of Arizona or UnitedHealthcare, new ID cards will be issued effective January 1, 2015.

2015 Pay Period Insurance Premiums (26 deductions)[†]

Medical Plans

	EPO Aetna BCBSAZ CIGNA UnitedHealthcare	PPO Aetna BCBSAZ UnitedHealthcare	HSA Aetna	HSA Agency Contribution
Emp only	\$18.46	\$71.54	\$12.00	\$27.70
Emp+adult	\$54.92	\$161.54	\$47.08	\$55.39
Emp+child	\$46.62	\$152.77	\$37.38	\$55.39
Emp+family	\$102.00	\$224.31	\$89.08	\$55.39

NAU BCBS plan rates are located at: <http://hr.nau.edu/Human-Resources/Benefits/>.

Dental Plans

	Total Dental Administrators Prepaid	Delta Dental PPO plus Premier
Emp only	\$1.86	\$14.30
Emp+adult	\$3.72	\$30.33
Emp+child	\$3.50	\$23.34
Emp+family	\$6.12	\$48.26

Vision Plans

Plan	Tier	Employee Premium
Insured plan (Avesis)	Emp only	\$1.84
	Emp+adult	\$5.97
	Emp+child	\$5.89
	Family	\$7.43
Discount card	Emp	\$0.00

Supplemental Life and AD&D Plan

Your Age	The Hartford Cost per \$5,000/pay period
29 AND UNDER	\$0.18
30-34	\$0.23
35-39	\$0.25
40-44	\$0.44
45-49	\$0.60
50-54	\$0.97
55-59	\$1.38
60-64	\$2.49
65-69	\$2.49
70+	\$3.95

Dependent Life and AD&D Plan

Coverage Amount	The Hartford
\$2,000	\$0.43
\$4,000	\$0.87
\$6,000	\$1.30
\$10,000	\$2.17
\$12,000	\$2.60
\$15,000	\$3.25
\$50,000*	\$10.85

*Only available if employee also carries \$35,000 in additional supplemental life.

Short-Term Disability Plan

The Hartford
\$0.65 per \$100 of your earned per pay period wages
Per pay period premium = (Earned per pay period wages/100) x \$0.65
Example: Earned per pay period wages = \$1,000; Per pay period premium = (\$1,000/100) x \$0.65 = \$6.50

[†]**Note to University Employees:** You may have 24 pay periods and/or other options for Life and Short-Term Disability insurance. Please refer to your Human Resources website for more information.

Benefit Expos, Free Health Screenings & Flu Vaccines

You are encouraged to attend one of the Benefit Expos to talk to plan vendors and Benefit Options representatives. You can learn more about your choices, participate in a free health screening, and receive a free flu vaccine. For more information, please contact ADOA Human Resources Division, Benefit Services at 602.542.5008, or toll-free at 800.304.3687, or visit our website at www.benefitoptions.az.gov.

Locations of Benefit Expos

Phoenix

Saturday, October 25, 2014 9am-3pm

Phoenix Convention Center
South Building, Rooms 160-162
33 S 3rd St., Phoenix, AZ 85004

Parking: Pass will be provided at expo to present to parking attendant upon exit.

Glendale

Tuesday, October 28, 2014 9am-3pm

Renaissance Hotel
9495 W. Coyotes Blvd., Glendale, AZ 85305

Parking: The hotel garage is reserved for this event- no parking pass is required. Parking at the Gila River Arena lot is prohibited and is a tow-away zone.

Phoenix

Wednesday, October 29, 2014 9am-3pm

Capitol Mall
17th Ave., Phoenix, AZ 85007
(Between Jefferson St. and Washington St.)

Parking: Will be allowed at the Wesley Bolin Plaza parking area.

Mesa

Thursday, October 30, 2014 9am-3pm

Phoenix Marriott Mesa Hotel &
Convention Center
200 N. Centennial Way, Mesa, AZ 85201

Parking: Free hotel parking.

Flagstaff

Friday, October 31, 2014 9am-3pm

Doubletree by Hilton
1175 W. Route 66, Flagstaff, AZ 86001
Parking: Free hotel parking.

Yuma

Monday, November 3, 2014 9am-3pm

Hilton Garden Inn/Pivot Point Conference Center
310 N. Madison, Yuma, AZ 85364
Parking: Free hotel parking.

Tucson

Wednesday, November 5, 2014 9am-3pm

Sheraton Tucson Hotel & Suites
5151 East Grant Road, Tucson, AZ 85712
Parking: Free hotel parking.

Tucson

Thursday, November 6, 2014 9am-3pm

Sheraton Tucson Hotel & Suites
5151 East Grant Road, Tucson, AZ 85712
Parking: Free hotel parking.

Open Enrollment Check List

- Visit www.benefitoptions.az.gov for updates
- Register for the new Health Impact Program online at www.bewellstaywell.az.gov
- Attend a Benefit Expo
- Get your free screening and flu vaccine
- Verify beneficiaries
- View Summary of Benefits and Coverage (What this plan covers and what it costs)
- Review the 2015 employee benefit selections
- Consider your plan choices
- Complete your online enrollment
- Save and print your confirmation

ADOA, Human Resources Division, Benefit Services

Phone: 602.542.5008 Toll-free: 800.304.3687

Fax 602.542.4744

www.benefitoptions.az.gov