

2013 Plan Year Active State of Arizona Employees Open Enrollment Newsletter

October 2012

**Arizona Department of
Administration -
Open Enrollment
Begins:
October 22, 2012 at 8am.
Ends:
November 16, 2012 at 5pm
(Arizona time).**



Welcome to the Open Enrollment Newsletter for the 2013 Plan Year

This newsletter provides you with information about the Open Enrollment period for the 2013 Plan Year.

During Open Enrollment, you will have to make changes to your dental benefits for the plan year beginning January 1, 2013.

Action is required for dental coverage and if you are electing a medical flexible spending and/or dependent care flexible spending account. All other benefits will automatically continue if you do not take action.

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

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2013 Plan Year Highlights

No dental rates will increase for the 2013 Plan Year. New dental plan tiers are being offered along with lower dental rates. The Benefit Services Division is pleased to announce that we have new contracts with our current dental plan vendors.

Delta Dental PPO plus Premier (self funded)
Total Dental Administrators—Prepaid (fully funded)

Again this year, the Active Employee 2013 Benefit Guide will not be mailed to employees. A copy of the Guide will be available for your review at www.benefitoptions.az.gov, select the Open Enrollment - 2013 Plan Year link.

Enrolling for Benefits

State Employees: Enroll at www.yes.az.gov.

University Employees: Elections must be made by visiting your university website:

- **Arizona State University:** <https://cfo.asu.edu/hr-openenrollment>.
- **Northern Arizona University:** <https://peoplesoft.nau.edu>.
- **University of Arizona:** www.hr.arizona.edu.



2013 Benefit Highlights

Dental Plan Changes

Delta Dental PPO plus Premier (self funded)

- New contract implemented for dental effective 1/1/2013.
- New plan tiers added: Employee +Adult, and Employee + Child.
- Lower rates: Employee +Adult, Employee + Child, and Employee + Family (Employee only rate remains the same).
- Benefit Changes: There will be a six month waiting period for class III services if the Delta Dental PPO plus Premier plan is not elected upon the initial enrollment opportunity. Class III services include: crowns, dentures, inlays, and orthodontia. Preventive Class I services do not apply to the annual benefit limit of \$2,000. Class I services include: office visits, oral exams, cleaning, fluoride treatment, and x-rays.

Dental Plan Rates (26 deductions)

	Total Dental Administrators Prepaid	Delta Dental PPO plus Premier
Emp only	\$8.99*	\$35.94
Emp+adult**	\$17.98*	\$75.63*
Emp+child**	\$17.51*	\$60.48*
Emp+family	\$26.97*	\$118.26*

*Rate decrease
 **New plan tiers

Total Dental Administrators–Prepaid (fully funded)

- New contract implemented for dental effective 1/1/2013.
- New plan tiers added: Employee +Adult, and Employee + Child.
- Lower rates: Employee, Employee +Adult, Employee + Child, and Employee + Family.
- No waiting period.

Continued Benefits:

- Pre-diagnostic tests, implants, adult fluoride, and interim partial dentures.
- Co-payment change to include lab fees.
- Replace missing/broken teeth, complete denture base, partial denture.

Medical Plan Changes

Hearing Aid Coverage: Hearing aid services will be limited to \$1,500.00 per ear, per plan year.

Compression Stockings: Approved for Lymphedema. Coverage will be limited to two pairs upon diagnosis and four replacements per plan year.

Wigs/Hair Pieces: One wig or hairpiece, up to \$150.00, will be covered for members diagnosed with Alopecia as a result of chemotherapy, radiation therapy, second and third degree burns.

Autism Spectrum Disorder: Covered treatment will include short-term rehabilitative therapy included in an outpatient facility or physician’s office that is part of a rehabilitation program for treatment of Autism Spectrum Disorder, including physical, speech, and occupational therapy subject to the 60 visit benefit limitations.

ASI Flexible Spending Accounts

Employees have the option to open Medical and/or Dependent Care (child care) Flexible Spending Accounts (FSAs) administered by ASI.

Medical Expenses: Reduces the individual maximum contribution to \$2,500 annually. Spouse of enrollee may also carry a \$2,500 maximum contribution, regardless, of place of employment (i.e. both State employees with individual coverage).



Computer Purchase Program

Pius Technologies LLC Purchasing Program*

Pius Technologies LLC is now offering the employees of the State of Arizona a way to purchase new computers and peripherals through payroll deduction. This benefit allows you to purchase new, brand name computers without racking up credit card debt or through consumer financing.

** Pius Technologies LLC is new to the computer purchase program.*

Purchasing Power

This program offers State of Arizona employees the opportunity to purchase computers from **Dell, Gateway, and Intel**. The computer packages include a 1 to 3 year manufacturer's limited warranty, from complete systems to single components, and are shipped directly to your home. You pay for your purchase via payroll deduction.

Home and Auto Insurance

Benefit Options has renewed contracts with two Home and Auto Insurance Companies for the 2013 plan year.

Travelers Insurance 1-888-695-4640

Liberty Mutual Insurance 1-800-786-1855

You may also be eligible for an extra discount by choosing to pay your premiums through automatic payroll deduction. The Home and Auto Insurance Program gives you access to comparison shop two of the nation's leading insurance providers. Advantages of the program include special group discounts for your home and auto insurance and the convenience of automatic payroll deduction to easily budget your premiums.

Note: As of 1/1/2013 Metlife is no longer contracted with the State of Arizona for home and auto insurance.

Open Enrollment – BeWell Benefit Opportunity

Mayo Clinic Health Assessment

As part of employees' BeWell Benefit, Wellness is offering the Mayo Clinic Health Assessment and Health Coaching programs during the 2013 Open enrollment. The Health Assessment is an online tool that provides employees with a snapshot of their overall health and support for participants who wish to make healthy changes. This year, Arizona State Credit Union donated iPads to reward members for investing in their health.

Employees who take the Health Assessment from **September 3rd, 2012 through December 10th, 2012** will be entered to win one of six iPads! The Health Assessment link can be found on the Benefit Options website, the YES website or may be accessed directly at www.bewellstaywell.az.gov. It is quick and easy, so start today!

Benefit Options Wellness wants employees to be their best at work and at home. The Health Assessment is just the first step. After completing the online questionnaire, employees may be eligible for Mayo Clinic Health Coaching. Participants in Health Coaching work one-on-one with a telephonic coach to address areas for improvement such as; weight, nutrition, stress, fitness, or smoking. The program is customized to meet participants' specific needs with simple, attainable changes that impact health in a positive, healthy way.

Login to get started at: www.bewellstaywell.az.gov. ***Be entered to win a iPad!***

