

2014 Plan Year Retired State of Arizona Employees Open Enrollment Newsletter

October 2013

Benefit Options Open Enrollment Period

October 28, 2013 at 8am
through
November 15, 2013 at 5pm
(Arizona time)



Welcome to Benefit Options Enrollment for the 2014 Plan Year

This newsletter provides you with information about the Open Enrollment period for the 2014 Plan Year.

Benefits will automatically continue if you do not take action.

Information about the new Marketplace and the Benefit Options health coverage is posted on our website at www.benefitoptions.az.gov.

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

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Enrolling for Benefits

The 2014 Retired State Employee Guides and the 2014 Enrollment Forms will be mailed in October.

If you are not making changes, do not submit an enrollment form, benefits will automatically continue.

2014 Plan Year Highlight

Medical, Dental, and Vision premiums will remain the same for the 2014 Plan Year.

A copy of the Guide is also available for your review at www.benefitoptions.az.gov, select the Open Enrollment - 2014 Plan Year link.

2014 Benefit Highlights

Medical Plan Changes

Residential Substance Abuse

The 90 visit limitation for Residential Substance Abuse will be removed. In addition, all mental health diagnoses will be eligible to be covered in a residential treatment setting.

Laparoscopic Sleeve Gastrectomy

The medical plan will now provide coverage for Laparoscopic Sleeve Gastrectomy.



2014 Benefit Highlights Continued

No premium increases for medical, dental, and vision!

Pharmacy

Employer Group Waiver Program

The pharmacy plan will be converting from a Retiree Drug Subsidy Program to an Employer Group Waiver Program. This change will result in a separate prescription plan for **Medicare Retirees** only. The change will be implemented with limited disruption to the retirees.

Dental Plan Changes

Delta Dental PPO plus Premier (self funded)

The six (6) month waiting period will be removed for all Class III Benefits which include:

- crowns
- onlays
- bridges
- partial/complete dentures
- bridge/denture repair
- orthodontic
- implant services

The reimbursement period for orthodontics will be extended from six (6) months to twelve (12) months. The change will result in one payment upon insertion/banding of the appliance and a second payment issued at twelve (12) months if the member is still eligible for benefits under the plan.

Monthly Insurance Premiums

Medical without Medicare	EPO Aetna BCBS of AZ* CIGNA UnitedHealthcare	PPO Aetna BCBS of AZ* UnitedHealthcare
Retiree only	\$593	\$943
Retiree+one	\$1,387	\$2,219
Family	\$1,869	\$3,074

Dental	DHMO Total Dental Administrators	PPO Delta Dental
Retiree only	\$8.99	\$35.94
Retiree+adult	\$17.98	\$75.63
Retiree+child	\$17.51	\$60.48
Retiree+family	\$26.97	\$118.26

Medical with Medicare	EPO Aetna BCBS of AZ* CIGNA UnitedHealthcare	PPO Aetna BCBS of AZ* UnitedHealthcare
Retiree only	\$442	\$789
Retiree+one <i>Both Medicare</i>	\$878	\$1,576
Retiree+one <i>One Medicare</i>	\$1,024	\$1,740
Retiree+ family <i>Two Medicare</i>	\$1,166	\$1,980

Vision	Insured Plan Avesis
Retiree only	\$4.83
Retiree+one	\$13.52
Retiree+family	\$16.86

*Blue Cross Blue Shield of Arizona administered by AmeriBen.

NAU Blue Cross Blue Shield plan rates are not included, please visit www.benefitoptions.az.gov for more information.

Open Enrollment Check List

- Review the 2014 Retired State Employee Benefit Guide
- Consider your plan choices
- Complete your enrollment only if you are making changes
- Visit www.benefitoptions.az.gov for updates
- Attend a Benefit Expo
- Get your free screening and flu vaccine
- View Summary of Benefits and Coverage (What this plan covers and what it costs)



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**Important Information
DO NOT DISCARD**