

2016 Plan Year Open Enrollment

Presented by Elizabeth Schafer and Amanda
Accatino

Content

- * Open Enrollment/Expos
- * Benefit Changes
- * Temporary (seasonal and variable) Employee Open Enrollment
- * Affordable Care Act Reporting Requirements
- * Qualified Life Event
- * New Hires
- * Important Reminders
- * Wellness
- * Contact Information



DATES

Benefit elections can be made
online at www.yes.az.gov

October 26 – November 13, 2015



OCTOBER EXPO DATES

October 19

- **ADOT – HRDC 1130 N 22nd Ave Phoenix AZ 85009**
- **RETIREEES AND ACTIVES**

October 21

- **ADOA – 100 N 15th Ave Phoenix AZ 85007**
- **ACTIVES**

October 22

- **Mesa – Mesa Convention Center 263 N Center St Mesa AZ 85381**
- **RETIREEES AND ACTIVES**

October 26

- **Peoria – Rio Vista Recreation Center 8866A W Thunderbird RD Peoria AZ 85381**
- **RETIREEES AND ACTIVES**

**October 28
and 29**

- **Tucson Gov. Offices – State of AZ Regional Complex, 400 W Congress Rm 158 & Atrium Tucson AZ 85710**
- **RETIREEES AND ACTIVES**

2016 Open Enrollment: October 26 through November 13, 2015



NOVEMBER EXPO DATES

Nov 2

- **Flagstaff – NAU
High Country Conference Center
201 W Butler Ave
Flagstaff AZ 86001**
- **RETIREEES AND ACTIVES**

Nov 5

- **ASRS Boardroom
3300 N Central 10th Floor
Phoenix AZ 85012**
- **RETIREEES, ASRS and Board of
Education employees**



Open Enrollment - Communication

9/1/15

**Open Enrollment Announcement
Post Card mailed**

9/25/15

**Open Enrollment Announcement
Listserv to employees**

9/28/15

**Summary Guide Mailed and List of
Current elections mailed**



LOTS OF GREAT NEWS!

Not a Positive Open Enrollment

NO Premium Increases

**PPO and HSA Premium
Reductions**



Not a Positive Enrollment

Current elections will be carried into 2016 if employees take no action.

However, as in past years action is **REQUIRED** if employees wish to select or continue a Medical or Dependent Flexible Spending account.



Active Employee Medical

Plan Type	Tier	Employee Premiums Per Pay Period		
		Current	New	Change
EPO	EE only	\$18.46	\$18.46	\$0
	EE + Child	\$46.62	\$46.62	\$0
	EE + Adult	\$54.92	\$54.92	\$0
	Family	\$102	\$102	\$0
PPO	EE only	\$71.54	\$47.08	-\$24.46
	EE + Child	\$152.77	\$66.46	-\$86.31
	EE + Adult	\$161.54	\$99.23	-\$62.31
	Family	\$224.31	\$115.85	-\$108.46
HSA	EE only	\$12	\$9.23	-\$2.77
	EE + Child	\$37.38	\$23.54	-\$13.85
	EE + Adult	\$47.08	\$27.69	-\$19.38
	Family	\$89.08	\$51.23	-\$37.85

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Retiree Medical

Without Medicare

Plan Type	Tier	Premiums		
		Current	New	Change
EPO	Retiree only	\$593	\$593	\$0
	Retiree + 1	\$1,387	\$1,387	\$0
	Family	\$1,869	\$1,869	\$0
PPO	Retiree only	\$943	\$825	-\$118
	Retiree + 1	\$2,219	\$2,009	-\$210
	Family	\$3,074	\$2,197	-\$877

Medicare - No Change

Plan Type	Tier	Premiums
EPO	Retiree only	\$442
	Retiree + 1 (both Medicare)	\$878
	Retiree + 1 (one Medicare)	\$1,024
	Family (Retiree or Dependents with Medicare)	\$1,166
PPO	Retiree only	\$789
	Retiree + 1 (both Medicare)	\$1,576
	Retiree + 1 (one Medicare)	\$1,740
	Family (Retiree or Dependents with Medicare)	\$1,980

2016 Open Enrollment: October 26 through November 13, 2015



Benefit Changes

No changes in the dental premiums this year.

However two benefit changes in PPO Dental Program:

1. Adding an additional emergency evaluation or consultation, and
2. Reduce the number of x-rays from two x-rays to one x-ray per plan year, as recommended by the American Dental Association.



Benefit Changes

Health Savings Account

IRS HSA Contribution Limits for 2016

- * Individual limit remains at \$3350
- * Family limit increase from \$6650 to \$6750



Benefit Changes

iRX Discount Program

Employees may be eligible for a Rx discount on certain brand and generic medications that are not covered by ADOA's Rx Plan.

Just present medical ID Card at the Pharmacy like usual. Savings is applied automatically if Rx qualifies.



Temporary (seasonal and variable) Employee Open Enrollment

Effective January 1, 2015 temporary (seasonal and variable) staff became eligible for part of the Affordable Care Act.

Qualified individuals were deemed eligible if the individual was considered to be a Variable or Seasonable temporary employee and averaged over 30 hours per week during the standard measurement period. It is critical that these employee's are coded correctly when entered into HRIS system to ensure that the State of Arizona does not incur large penalties.

2016 Open Enrollment: October 26 through November 13, 2015



Temporary (seasonal and variable) Employee Open Enrollment

HRIS Coding

- * If a temporary employee works greater than an average of 30 hours, than EE status code should equal D1 (benefit eligible)
- * If a temporary employee works less than an average of 30 hours, than EE status code should equal D2 (non - benefit eligible)

Note: If the employee is considered a permanent regular employee, than EE status code should equal A1 or C1 depending on whether the employee is considered covered or uncovered. Employees should only be coded in the "D" series if they are considered a temporary employee.

2016 Open Enrollment: October 26 through November 13, 2015



Temporary (seasonal and variable) Employee Open Enrollment

2016 Benefit Standard Look Back Period

Based on the State of Arizona “look-back” period, ADOA Benefit Services will review employees that are in a designated temporary position (D1 or D2) to determine if they are considered benefit or non-benefit eligible based on total hours worked.



Temporary (seasonal and variable) Employee Open Enrollment

Employees Who Are Considered Benefit Eligible

- The employee will be eligible to participate in State of Arizona Open Enrollment beginning on October 26th 2015
- If employee wants to make a change to current benefits, they must complete the 2016 elections by November 13.
- If employee does not want to change current benefits, then they do not need to take any action and their current elections will be carried into 2016.

2016 Open Enrollment: October 26 through November 13, 2015



Temporary (seasonal and variable) Employee Open Enrollment

Employees Who Are Considered Non-Benefit Eligible

- Employees that were deemed eligible for 2015 may not be eligible for benefits in 2016 if they did not work an average of 30 hours per week.
- These employees will be issued a notification letter along with an enclosed COBRA packet (if they are currently enrolled). Their current benefit coverage would end on 1/2/16 which is at the end of the pay period.
- Benefit Services will contact agency at the beginning of the year to complete status changes when applicable. It is imperative that these changes are made in a timely manner to avoid large ACA penalties.

2016 Open Enrollment: October 26 through November 13, 2015



Affordable Care Act Reporting Requirements

- * ADOA Benefit Services Division is subject to reporting requirements of the employer shared responsibility provisions under the Affordable Care Act (ACA).
- * Beginning in 2016, the Benefit Services Division will provide the primary insured individual with the IRS 1095-C Form to report coverage information for 2015 Plan Year.



Qualified Life Events

IMPORTANT REMINDERS

Remind staff they only have 31 days from event to submit paperwork

Employees will be required to submit backup paperwork (i.e., wedding certificate, birth certificate, divorce papers)

UPDATED QLE CHART COMING SOON!

2016 Open Enrollment: October 26 through November 13, 2015



New Hires

October 26, 2015 - November 12, 2015

New hires can elect new hire benefit elections and Open Enrollment through Y.E.S.

- New hires MUST complete new hire enrollment first.
- After the new hire enrollment employees must wait until following business day to complete Open Enrollment in Y.E.S.
- Due to wait, new hires can only do both enrollments in Y.E.S. if New Hire enrollment is completed by November 12, 2015 at 5 pm.

2016 Open Enrollment: October 26 through November 13, 2015



New Hires

November 13, 2015 – December 18, 2015

- * New Hires whose effective date of benefits is December 19, 2015 but after November 13, 2015 need to complete an Open Enrollment Form for 2016.
- * New Hires enrollment on or after December 19, 2015 have an effective date past the new plan year effective date of January 1, 2016. There is NO need to complete a paper Open Enrollment form.

2016 Open Enrollment: October 26 through November 13, 2015



Important Reminders

- Y.E.S. now requires users to reset their password.
- Keep beneficiary information updated – carefully review beneficiaries and make changes if needed
- If employees are enrolling a dependent, supporting documentation may be required
- Employees should print Benefit Election confirmation



Important Reminders

- * Employees can access benefit materials and notices online at
Benefitoptions.az.gov
 - * Summary of Benefits and Coverage
 - * Plan Descriptions
 - * Certificates of Coverage
 - * Open Enrollment Guides
- * Assure employees that they will be mailed a summary guide and a list of current elections on 9/28/15.

2016 Open Enrollment: October 26 through November 13, 2015



Benefit Liaison Training Wellness

Amanda Accatino M.S.Ed.

Wellness/EAP Program & Benefit Communications
Manager

You are the key to success!

You play a critical part in the success of the program.



Benefit Options
Choice Value Health



“Change is a process, not an event.”

2016 Open Enrollment: October 26 through November 13, 2015



Program Summary Re-cap

Plan Year 2015 Wellness Enhancement: Health Impact Program (HIP)

- Budget will not exceed \$1.5M annually
- Employees successfully completing program may receive up to a \$200 incentive payment (dependent on total number of employee participants)
- This incentive program allows employees to accumulate needed points over a continuous 12-month period
- Program timeline is October 2014 through September 2015
- Incentive payments will be distributed in November 2015 (FY2016)

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Wellness Program Goal:

Increase Employee Engagement in Wellness

HIP is an incentive program providing value to both the employee and the health plan that:

- Communicates leadership commitment to employee well-being through quality care
- Promotes prevention to keep healthy employees healthy
- Provides disease management to help unhealthy employees take control of their conditions
- Avoids costs of poor health for both the employee and the plan



Reporting Next Steps

- Compare annual participation of wellness vendor screenings, Mayo Clinic Health Assessment, and Mayo Clinic coaching
- Report program year one (10/14-9/15) statistics of HIP participation and incentive payout
- Health status indicators aggregate reported for year one (Ex: BMI, blood glucose levels, cholesterol)
- After completion of program year one, a cohort comparison will be established for those who engaged in the program during this initial period



Upcoming Quarterly Initiatives

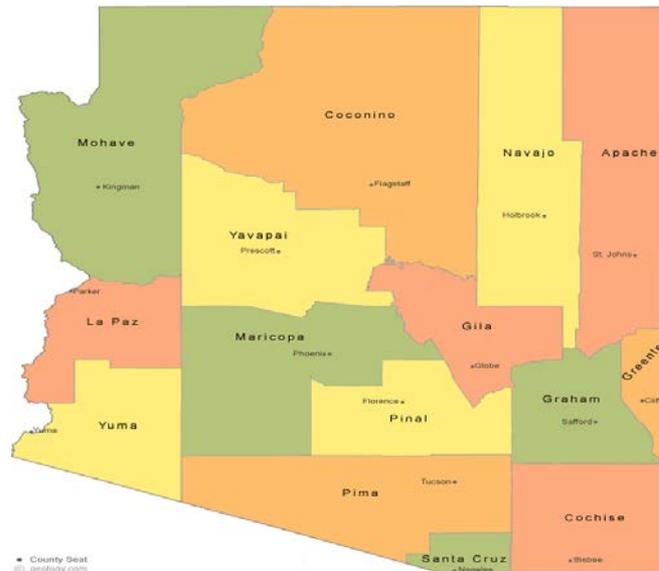
- 2015 Q4
 - Nutrition
 - Flu Shots
- 2016 - Quarterly Integrated Communications to Inform and Educate
 - Provider Webinars
 - On-site Lunch & Learn

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New for 2016

- Develop a phased approach for HIP program implementation and operations.
 - Scheduling
- Quarterly Liaison Updates & Webinars



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Q & A

* Thank-you for your involvement in making HIP a success.

“Coming together is the beginning,
Keeping together is progress,
Working together is success.”

~ Henry Ford

2016 Open Enrollment: October 26 through November 13, 2015



Contact Information

Benefit Services Division

**100 N 15th Ave # 103
Phoenix, AZ 85007**

**Website: www.benefitoptions.az.gov
Email: beneissues@azdoa.gov
(602) 542-5008 / (800) 304-3687**

Wellness Coordinators:

**Contact Email: Wellness@azdoa.gov
Amanda Accatino: amanda.accatino@azdoa.gov**

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Thank you

Questions?

**Please take the time to complete
the evaluation.**

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