



# OPEN ENROLLMENT 2017

Presented by Elizabeth  
Schafer, Amanda Accatino  
and Jennifer Bowling

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# AGENDA

- Open Enrollment/Expos
- Benefit Changes
- Reminders
- Doctor on Demand
- Medical Clinic in Capital Area
- Wellness Update
- Benefit Operations Update



# DATES

Benefit elections should be made  
online at:

[www.yes.az.gov](http://www.yes.az.gov)

October 24 – November 14, 2016

# CHANGES TO BENEFITS

- ▶ Remind your staff that **all** changes must be made during Open Enrollment.
- ▶ **Deadline is November 14, 2016 @ 5 pm**
- ▶ After Open Enrollment closes employees can **only** make a change if there is a Qualified Life Event.

## 2017 Open Enrollment Benefit Expos

October 24 through November 14, 2016



### Phoenix

Wednesday, October 19, 2016  
 9:00am-12:00pm

DEMA  
 5636 E. McDowell Road, Phoenix, AZ 85008  
 DEMA Employees Only

Thursday, October 20, 2016  
 9:00am-3:00pm

Attorney General's Office  
 The Capital Center Building  
 15 S. 15th Avenue, Phoenix, AZ 85007  
 All Active State Employees

Friday, October 21, 2016  
 9:00am-3:00pm  
 Benefits presentation at 9:30am and 12:30pm

ADOA  
 Lobby  
 100 N. 15th Ave., Phoenix, AZ 85007  
 All Active and Retired State Employees

### Tempe

Tuesday, October 22, 2016  
 9:00am-3:00pm

Tempe Historical Museum  
 Community Room  
 809 E Southern Ave., Tempe, AZ 85282  
 All Active and Retired State Employees

### Phoenix

Thursday, October 27, 2016  
 11:00am-1:00pm

AHCCCS  
 801 E Jefferson St., Phoenix, AZ 85034  
 AHCCCS Employees Only

Friday, October 28, 2016  
 9:00am-3:00pm

ADOT  
 Grand Canyon Room  
 1130 N. 22nd Ave., Phoenix, AZ 85008  
 All Active State Employees

### Flagstaff

Tuesday, November 1, 2016  
 9:00am-3:00pm  
 Benefits presentation at 9:30am and 12:30pm

High Country Conference Center at  
 Northern Arizona University -  
 Doyle-Rees Conference Room  
 201 W Butler Ave., Flagstaff, AZ 86001  
 All Active and Retired State Employees

### Peoria

Thursday, November 3, 2016  
 9:00am-3:00pm

Rio Vista Recreation Center -  
 Lakeview Conference Room  
 8886 A W. Thunderbird Road, Peoria, AZ 85381  
 All Active and Retired State Employees

### Tucson

Tuesday, November 8 &  
 Wednesday, November 9, 2016  
 9:00am-3:00pm  
 Benefits presentation at 9:30am and 12:30pm

Tucson Government Offices -  
 State of AZ Regional Complex  
 Conference Room 158 & Atrium  
 400 W. Congress St., Tucson, AZ 85701  
 All Active and Retired State Employees

For information visit [benefitoptions.az.gov](http://benefitoptions.az.gov)

Phone: 602-542-5008 tollfree: 800-304-3687

# OPEN ENROLLMENT COMMUNICATIONS

Week of  
Sept 26

- Open Enrollment Announcement to Employees
- Summary Guide and List of Current Elections Mailed

**GREAT NEWS FOR 2017!!!**

# PASSIVE OPEN ENROLLMENT

Since it is a passive open enrollment, who has to participate in Open Enrollment?

### Open Enrollment

- A. Anyone who wants to make a change.
- B. Employees with a Flexible Spending Account to specify 2017 amounts
- C. Employees with no changes and who do not have a flexible spending account
- D. A & B

Since it is a passive open enrollment, who has to participate in Open Enrollment?

### Open Enrollment

- A. Anyone who wants to make a change.
- B. Employees with a Flexible Spending Account to specify 2017 amounts
- C. Employees with no changes and who do not have a flexible spending account
- D. A & B

# NO PREMIUM INCREASES FOR 2017!

How long has it been since the State has increased employee Health Insurance premiums?

- A. 2015
- B. 2014
- C. 2012
- D. 2011

How long has it been since the State has increased employee Health Insurance premiums?

- A. 2015
- B. 2014
- C. 2012
- D. 2011

# COMPSYCH

Effective January 1, 2017  
ComPsych will increase the  
allowed counseling sessions  
from 6 visits to 12 visits.

# Health Savings Accounts

## IRS HSA Contribution Limits for 2017

- Individual limit increases from \$3350 to \$3400
- Family limit remains the same at \$6750

Which is the only health plan that the State makes a cash contribution into the employee's account each pay period?

- A. Vision
- B. Nationwide – Deferred Compensation
- C. Flexible Spending Accounts
- D. HDHP-HSA

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- A. Vision
- B. Nationwide – Deferred Compensation
- C. Flexible Spending Accounts
- D. HDHP-HSA

Which medical plan allows employees to save for retirement?

- A. HDHP-HSA
- B. Avesis
- C. ASI – Flexible Spending Account
- D. TDA

Which medical plan allows employees to save for retirement?

A. HDHP-HSA

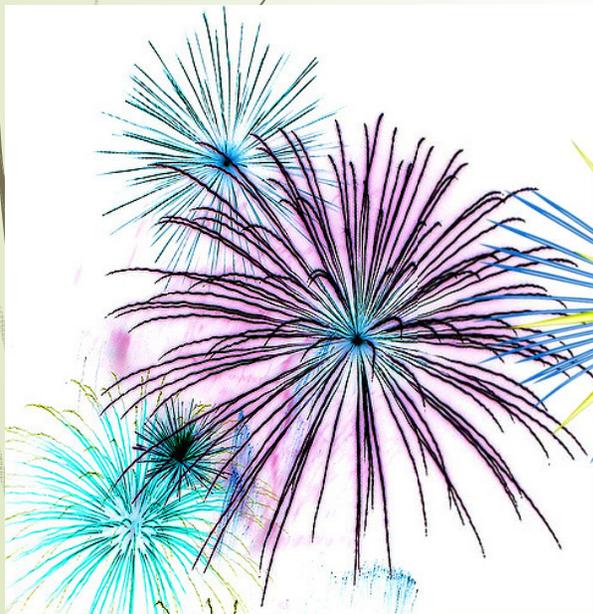
B. Avesis

C. ASI – Flexible Spending Account

D. TDA

# Short Term Disability (STD) Change

## PREMIUM REDUCTION FOR STD for 2017!



## Short Term Disability (STD) Change

Short Term Disability Rates	
2016	2017
\$.65 per \$100 of earned monthly wages	\$.39 per \$100 of earned monthly wages

40% Reduction!



## REMINDERS

Assisting new employees in choosing the appropriate medical plan.

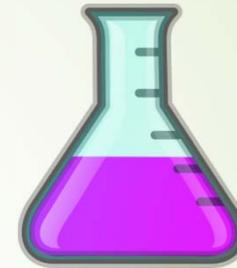
# NETWORK OF PROVIDERS



Doctors



Hospitals



Labs



Therapists

Only the HDHP and PPO allow out of network coverage!

# TYPES OF DOCTORS



Primary Care Doctors – PCP  
First contact when managing  
your overall health



Specialists- Focus on specific  
diseases or parts of the body

## IMPORTANT TERMS

There are some terms you need to understand when determining which health plan will work best for you.

# IMPORTANT TERMS

## ➤ DEDUCTIBLE

- Amount you pay before the plan pays anything for your costs.
- Deductibles vary depending on the type of medical plan you choose.
- Some plans do not have a deductible

# IMPORTANT TERMS

**COPAYS –**



Fixed-dollar amount

**COINSURANCE -**



Percentage of the bill

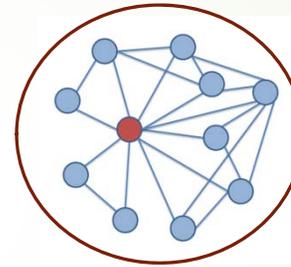
## IMPORTANT TERMS

Out-of-Pocket Maximum – it includes your out-of-pocket costs, like the deductible, copays and coinsurance.

- It is the maximum amount you would ever have to pay out in a calendar year.
- Not all plans have an out-of-pocket maximum.

# Choosing a Health Plan

- A plan with only in-network coverage usually has lower out-of-pocket costs.



- A plan with out-of-network coverage will have higher out-of-pocket costs.



# Choosing a Health Plan

- One medical plan has a high deductible but lowest premiums.
- The plan includes a Health Savings Account or HSA that allows you to save money – pre tax – for current and future medical expenses. Including the deductible.
- State contributes money into your savings account each pay period.
- HSA-HDHP has a deductible, coinsurance and copays but preventive medical claims are covered at 100%

Health Savings Account-High Deductible  
Health Plan (HSA – HDHP)

## Choosing a Health Plan

- One medical plan only offers in-network coverage.
- **NO** deductible
- Co-pays
- No Maximum out-of-pocket
- Less Flexibility

Exclusive Provider Organization  
(EPO)

## Choosing a Health Plan

- One medical plan only offers in and out-of-network coverage.
- It does have a deductible
- Co-pays
- Maximum out-of-pocket
- More Flexibility
- Higher premium

Preferred Provider Organization  
(PPO)

# Choosing a Health Plan

	EPO	PPO*	HSA*
Deductible	None	Yes*	Yes*
Out-of-Pocket Max	None	Copayments and Deductibles apply	Copayments and Deductibles apply
Lifetime Max	None	None	None
Chiropractic	\$15	\$15	10% Coinsurance
Emergency Room	\$125	\$125	10% Coinsurance
Hospital Admission	\$150	\$150	10% Coinsurance
Urgent Care	\$40	\$40	10% Coinsurance
Office Visits			
PCP	\$15	\$15	10% Coinsurance
Specialist	\$30	\$30	10% Coinsurance
Preventive	\$15	\$15	No Cost
OB/GYN	\$10	\$10	10% Coinsurance

\*Copayments apply after deductible is met. Copayments and Deductibles apply to the out-of-pocket max.

# REMINDERS

## Short Term Disability (STD)

- Wait Period/Elimination Period
- Offsets/STD Reductions

## STD - REMINDERS

### Wait Period/Elimination Period

- Benefits start the first day of disability due to non-work-related injury
- 31<sup>st</sup> day of disability due to illness or pregnancy if member elected STD during initial new hire/eligibility enrollment period, or member has had STD for over 12 months.
- 61<sup>st</sup> day if due to illness or pregnancy and the member who did not enroll as a new hire is within their first 12 months of coverage.

# STD REMINDERS

## Offsets

If an employee enrolls and applies for STD payments and receives a paycheck from the State, the STD payment amount is reduced or offset by the following types of leave:

- Annual leave
- Sick leave
- **Donated leave**

# STD REMINDERS

Which of the following employees probably should consider electing STD?

## STD

- A. Employees with large annual and sick balances
- B. New hires
- C. Employees with small leave balances
- D. B & C

# STD REMINDERS

Which of the following employees probably should consider electing STD?

## STD

- A. Employees with large annual and sick balances
- B. New hires
- C. Employees with small leave balances
- D. B & C

## STD REMINDERS

Steve becomes ill on December 15<sup>th</sup>. He has had STD coverage since he started as an employee in 2010. When will Steve be eligible to start receiving STD payments?

### STD

- A. On the 31<sup>st</sup> day of Disability
- B. On the 61<sup>st</sup> day of disability
- C. Never, STD doesn't cover illnesses

## STD REMINDERS

Steve becomes ill on December 15<sup>th</sup>. He has had STD coverage since he started as an employee in 2010. When will Steve be eligible to start receiving STD payments?

### STD

- A. On the 31<sup>st</sup> day of Disability
- B. On the 61<sup>st</sup> day of disability
- C. Never, STD doesn't cover illnesses

# STD REMINDERS

How much of a STD payment is Steve going to receive once his STD benefits begin?

## STD

- A. 66 2/3% of his salary
- B. 100 % of his salary
- C. No way to know. Not enough information given.

# STD REMINDERS

How much of a STD payment is Steve going to receive once his STD benefits begin?

## STD

- A. 66 2/3% of his salary
- B. 100 % of his salary
- C. No way to know. Not enough information given.

## STD REMINDERS

Diane is pregnant. She enrolls in STD during Open Enrollment effective January 1, 2017. The baby is born February 15, 2017. It is a normal pregnancy and recovery so her Doctor approves 6 weeks off work. Diane decides to stay home with the baby and takes the full 12 weeks of FMLA. When is Diane eligible to start receiving STD payments?

### STD

- A. On the first day of disability
- B. On the 61<sup>st</sup> day of disability
- C. On the 31<sup>st</sup> day of disability
- D. Her disability will end before she is eligible for STD.

## STD REMINDERS

Diane is pregnant. She enrolls in STD during Open Enrollment effective January 1, 2017. The baby is born February 15, 2017. It is a normal pregnancy and recovery so her Doctor approves 6 weeks off work. Diane decides to stay home with the baby and takes the full 12 weeks of FMLA. When is Diane eligible to start receiving STD payments?

### STD

- A. On the first day of disability
- B. On the 61<sup>st</sup> day of disability
- C. On the 31<sup>st</sup> day of disability
- D. Her disability will end before she is eligible for STD.

## STD REMINDERS

Jane injured herself lifting a heavy box at her work site on December 15<sup>th</sup>. She has had STD coverage since she started in 2010. When will Jane be eligible to start receiving STD payments?

### STD

- A. On the first day of disability (December 15<sup>th</sup>)
- B. On the 61<sup>st</sup> day of disability
- C. STD doesn't cover work - related injuries.
- D. On the 31<sup>st</sup> day of disability

## STD REMINDERS

Jane injured herself lifting a heavy box at her work site on December 15<sup>th</sup>. She has had STD coverage since she started in 2010. When will Jane be eligible to start receiving STD payments?

### STD

- A. On the first day of disability (December 15<sup>th</sup>)
- B. On the 61<sup>st</sup> day of disability
- C. STD doesn't cover work - related injuries.
- D. On the 31<sup>st</sup> day of disability

# Doctor on Demand

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- Available with all the Medical Plans as of September 1, 2016.
- Within minutes you can connect via video with a board certified physician. They can diagnose, treat and even prescribe if necessary.
- Active & Dependents employees only



## Doctor on Demand

Issues that can be treated include:

- Flu/Fever
- Bronchitis & Sinus Infections
- Urinary Tract Infections
- Sore/Strep throat
- Skin & Eye Issues
- Allergies
- Cough/Cold
- Diarrhea/Vomiting
- Pharmacy Rx\*

\*Doctor on Demand does not prescribe controlled substances.

# Doctor on Demand

## How does it work?

- See a Doctor right away from your mobile device or computer.
- App works with any smartphone, tablet or computer with front facing camera.
- Download the app from the App Store, Google Play or access care via [Doctorondemand.com](http://Doctorondemand.com)
- Cost is the same as a PCP office visit - \$15 or deductible (maximum \$40 total)



# QUICK REMINDERS

## Medical Clinic in Capitol Area

- ▶ Please remind Capitol Mall employees of the Medical Clinic that is available for their use.
- ▶ 301 W Jefferson
- ▶ Office hours: 7:30 am – 4:00 pm
- ▶ 6 parking spots for patients
- ▶ Schedule an appointment at [www.pickatime.com/MaricopaHealthCenter](http://www.pickatime.com/MaricopaHealthCenter)

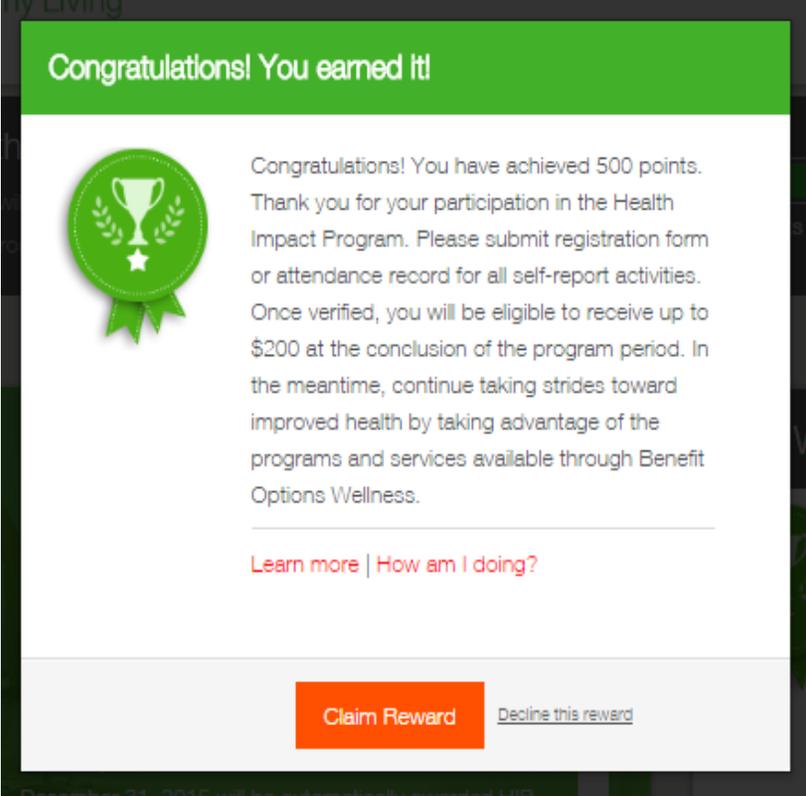
# Health Impact Program (HIP)

- The Health Impact Program (HIP) is an incentive based employee wellness program for all benefits eligible State of Arizona employees.
- Employees logging 500 points, may earn up to \$200.
- The 2016 Health Impact Program (HIP) is coming to a close as the program ends on October 31.

# Important HIP Highlights

## Claiming Your Reward

- Once the HIP requirement of 500 points is completed employees will be presented with an offer form to claim reward.
- Employees must then click the orange Claim Reward Button to be eligible for the \$200.
- If employees do not claim reward they will not be reported as complete.
- If employees Decline the reward they can come back to the site at any time b10/31/16 to claim the reward.



**Congratulations! You earned it!**



Congratulations! You have achieved 500 points. Thank you for your participation in the Health Impact Program. Please submit registration form or attendance record for all self-report activities. Once verified, you will be eligible to receive up to \$200 at the conclusion of the program period. In the meantime, continue taking strides toward improved health by taking advantage of the programs and services available through Benefit Options Wellness.

[Learn more](#) | [How am I doing?](#)

[Claim Reward](#) [Decline this reward](#)



# Important HIP Highlights

## Preventive Services Reporting

- ▶ **Preventive Services:** If the employee is a current HIP participant and will or have received certain preventive services by a **healthcare provider in September – October**, they must complete and submit the [Health Impact Program \(HIP\) Preventive Services Form](#) to [wellness@azdoa.gov](mailto:wellness@azdoa.gov) by October 31, 2016 to ensure that HIP points are applied for this year.
- ▶ **HIP Preventive Services include:**
  - ▶ Well Woman/Well Man Annual Visit
  - ▶ Osteoporosis Screen
  - ▶ Mammography Screen
  - ▶ Prostate Cancer Screen
  - ▶ Influenza vaccination
  - ▶ Vision Exam
  - ▶ Dental Cleaning
- ▶ Preventive services received after the program deadline, will be applied to the 2017 scoring.

## New for 2017!

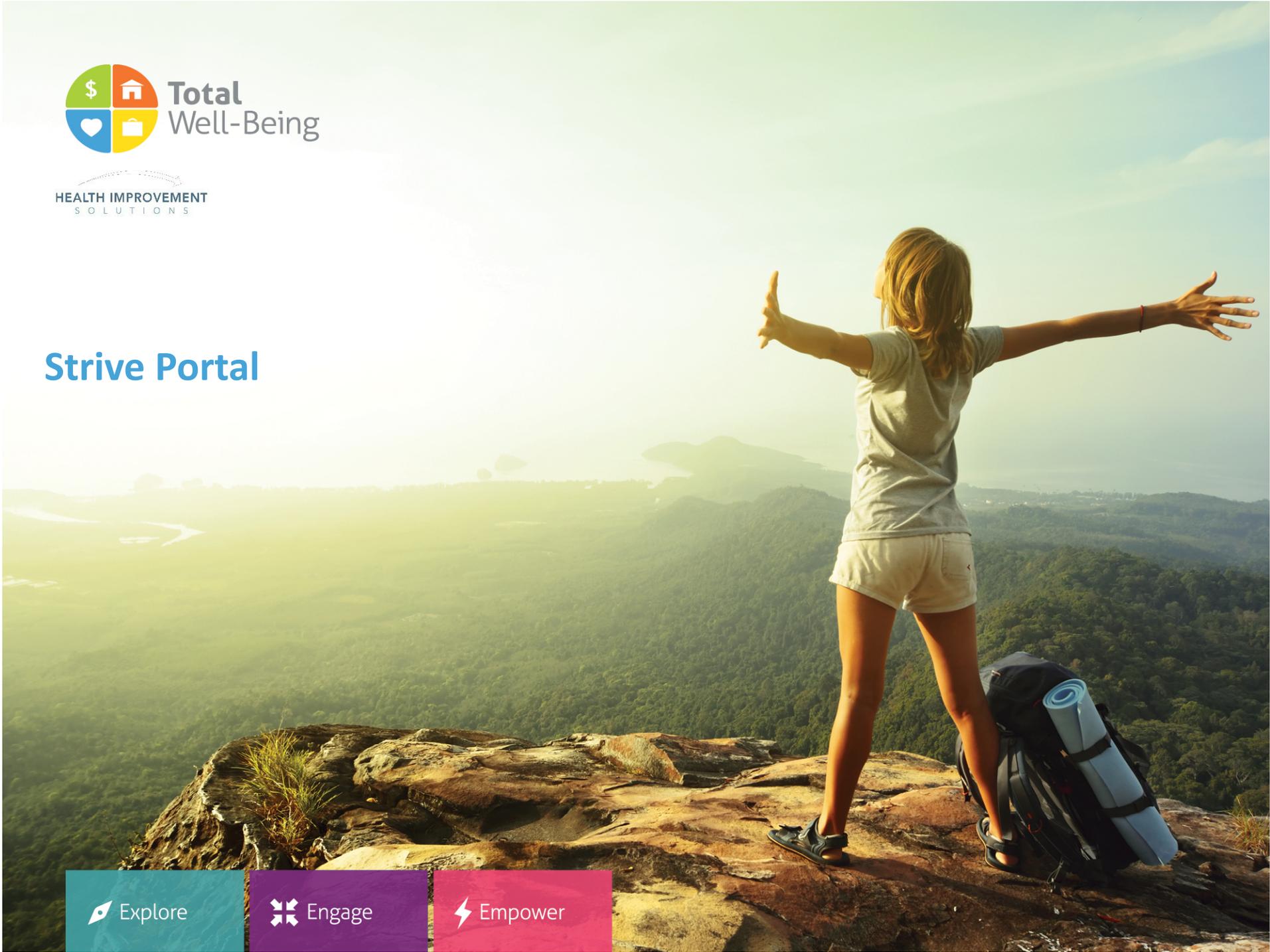
Benefits Options has partnered with **Total Well-Being** as the State's Wellness portal vendor. Program participation will begin through registration on the new ***Total Well-Being Strive*** online portal.

- ▶ This confidential, personalized system will provide employees access to:
  - ▶ Health & Well-Being Assessment
  - ▶ Wellness Challenges
  - ▶ Webinars and Health Information Resources
  - ▶ Telephonic Health Coaching
  - ▶ Mobile Applications
- ▶ It will also serve as the tool for self-reporting all other HIP approved activities.
- ▶ Accommodations will be made available to support employees with access issues.



HEALTH IMPROVEMENT  
SOLUTIONS

## Strive Portal



 Explore

 Engage

 Empower

# STRIVE PORTAL



[HOME](#) [EVENTS](#) [BIOMETRICS](#) [ACHIEVEMENTS](#) [COACHING](#) [HOW IT WORKS](#)



**Laura Robinson**  
Points Earned: 0 / 10000

[Update Settings](#)

**Free Flu Shots!**

State of Arizona employees and Benefit Options members (retirees, spouses and dependents 4 and older) can receive a FREE flu shot through the Benefit Options Flu Shot Program until December 31, 2015. For a clinic near you, visit the [worksite](#) or the [public clinic schedule](#).

[EXERCISE](#) [NUTRITION](#) [WELL-BEING](#) [FINANCIAL](#)

**Enter your physical activity**

Date: 05/21/2016

Form of Exercise: Select Exercise

[Save Activity](#)

**MY CHALLENGES** [COMPLETED](#) [UNACCEPTED](#) [LEADERS](#)

01/04/16 - 12/25/16

**- Take Your Health Risk Assessment**

Earn 25 points when you complete your Health Risk Assessment!

Points: 0 / 25

**It's Time to Complete Your Health Risk Assessment!**



Know your numbers and get rewarded. Getting a picture of where you stand when it comes to your nutrition, physical and mental health and where you possibly make some quick and easy choices to feel and perform at your best.

Earn 25 points by answering a few questions. [Click HERE](#) to get started.

Start Date	End Date	Max Points per Week	Max Total Points
Jan 4th, 2016	Dec 25th, 2016	25	25

# DATES

- Registration on the Total Wellbeing *Strive* online portal will be open January 9, 2017.
- Look for more program details and guidelines in January by visiting [benefitoptions.az.gov/wellness](http://benefitoptions.az.gov/wellness).



# HRIS Data Integrity

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- ▶ Benefits Terminations
  - ▶ BSD will process requests to terminate benefits under the following circumstances:
    - ▶ Qualifying Life Event
    - ▶ Non Payment of Benefit Premium.
  - ▶ Agencies must terminate benefits in HRIS for the following circumstances:
    - ▶ Termination or Resignation from State of Arizona;
    - ▶ Retirees;
    - ▶ Deaths.
- ▶ ACA Designation Code
- ▶ Employment Status Codes
- ▶ HRIS Dates (Hire Date, Termination Date, etc.)
  - ▶ ADOA recently updated the HRIS Date policy. Please visit the following link [http://www.hr.az.gov/PDF/HRIS\\_Date\\_Fields](http://www.hr.az.gov/PDF/HRIS_Date_Fields)

# Benefits Data Quality Improvements

- ▶ Beneficiaries
  - ▶ Goal is to reduce the number of missing beneficiaries for life plans.
  
- ▶ Dual Coverage
  - ▶ Goal is to eliminate the number of employees / dependents that are enrolled more than once in one of our products.
  
- ▶ Dependent Social Security Numbers
  - ▶ Goal is to reduce the number of missing or invalid dependent social security.

# ACA Updates

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## 2015 Status

- ▶ 1095-C statements were mailed by original deadline date of 1/31/2016.
- ▶ 1094-C statement was submitted to IRS by original deadline date of 6/30/2016.
- ▶ IRS Feedback on 1095-C / 1094-C statements.
  - ▶ SOA received less than 100 TIN Validation Errors related to name and SSN mismatch.
  - ▶ ADOA recently sent letters directly to employees to explain there was a mismatch.
  - ▶ Employees have been directed to contact Agency HR to confirm name and SSN are entered correctly into HRIS.
    - ▶ If information in HRIS is accurate, please direct employee to contact Social Security Administration to ensure information is correct.

# ACA Updates

- ▶ Marketplace Appeal Notices
  - ▶ If your agency receive a Marketplace Appeal letter, please send copy of letter to ADOA Benefits Services: Jennifer Bowling at [jennifer.bowling@azdoa.gov](mailto:jennifer.bowling@azdoa.gov) .

Health Insurance Marketplace

DEPARTMENT OF HEALTH AND HUMAN SERVICES  
465 INDUSTRIAL BOULEVARD  
LONDON, KENTUCKY 40750-0001

Nice Guys Printing  
John Smith  
12345 9th Ave North  
Somewhere, VA 55555

July 16, 2014

# ACA Updates

## 2016 Updates

- Expect an increase to TIN validation due to dependent social security.
- ADOA does not have tools to verify accuracy of dependents information.
- Need agency support to communicate to employees that they are required to report dependent information to their employer (name, SSN, and date of birth) accurately or employee may be subject to \$50.00 fine from the IRS.
- Employees can verify dependent information in Y.E.S.

# Benefit Eligibility for 2017

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- ▶ Qualified individuals are eligible for State of Arizona medical plans for 2017 if the individual was paid on average 30 hours per week during the standard measurement period which has been defined as October 10th 2015 to October 9th 2016.
- ▶ Benefits Operations will summarize hours paid from 10/10/2015 to 10/09/2016 to determine who is benefit eligible for 2017.

# Standard Measurement Determinations

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*Process for employees deemed eligible for 2017:*

- ▶ Employee was eligible for benefits in 2016 and is still eligible for benefits in 2017.
  - ▶ No action is required by ADOA or Agency.
  - ▶ Employee will be allowed to enroll through Y.E.S. during 2017 Open Enrollment.
- ▶ Employee was not eligible for benefits in 2016 and is eligible for benefits in 2017.
  - ▶ Benefit Liaison will receive notification that employee was deemed benefit eligible for 2017.
    - ▶ Employee must remain in a non-benefit eligible status until 12/31/2016 which at that time the status code must be changed to a benefit ineligible code (e.g. change from D2 to D1).
  - ▶ Employee will receive letter explaining that they are eligible for benefits for 2017. Employee will **not** be eligible to complete enrollment through Y.E.S.
    - ▶ **Employee MUST submit a paper application.**

## Standard Measurement Determinations

*Process for employees deemed ineligible for 2017:*

- Employee was **not eligible** for benefits in 2016 and is still **not eligible** for benefits in 2017.
  - No action is required by ADOA or Agency.
  - Employee will not be allowed to enroll through Y.E.S. during 2017 Open Enrollment.
- Employee was **eligible** for benefits in 2016 but **not eligible** in 2017.
  - Benefit Liaison will receive notification that your employee was deemed ineligible for 2017.
    - Employee must remain in benefit eligible status until 12/31/2016 which at that time the status code must be changed to a benefit ineligible code (e.g. change from D1 to D2).
  - Employee will also receive notification explaining benefits will expire as of 12/31/2016. Employee received will be offered COBRA immediately.

# Benefit Premium

- ▶ Benefit premiums are due every pay period that an employee has benefit coverage.
  - ▶ Current process: if EE does not receive any pay or enough pay to have scheduled benefit deduction, the agency will need to send an invoice to EE for EE to pay directly to the ADOA HITF.
- ▶ Each agency needs to communicate to EE that they must remain current with benefit premium, otherwise coverage will be terminated.
- ▶ Early 2017, ADOA Benefit Premium Workgroup plans to launch a new process that will streamline the entire benefit premium billing process. More information will be available towards end of this calendar year.
  - ▶ New process: ADOA will begin monitoring for missed benefit premium deductions and if an employee does not pay benefit premium within specified time period, benefits will be terminated by ADOA for non payment. Employee will not be able to re-elect benefits until following Open Enrollment or unless there is a Qualified Life Event.
    - ▶ Statute A.R.S. § 20-1652
    - ▶ ADOA Benefit Rules
    - ▶ Benefits Options Termination Policy (coming soon)

# Benefit Premium

- Please prepare a list of all employees who will owe benefit premium.
- Send this list to ADOA by 12/31/2016 in order for a smooth transition.
- Ideas to communicate to your employees about this change?

# Benefit Premium

## Negative Consequences for not terminating employee benefits in a timely manner:

1. Agency contacts BSD to retroactively terminate an employee to last day of paid coverage.
2. BSD then requires the vendor (e.g. Aetna, Cigna) to pay ADOA back any paid claims after the date of last paid coverage.
3. Vendor then seeks reimbursement from service provider.
4. Vendor / provider may increase costs of service which may increase future premium deduction for State employees.

# Benefits Operations

## Upcoming Changes for 2017

- ▶ Benefits Operations will begin to hold Benefit Liaisons Meetings here at ADOA to discuss questions, issues and improvements!
  - ▶ First meeting scheduled on January 26<sup>th</sup> 2017  
10:00 am – 12:00 pm.
    - ▶ Location: ADOA Suite 300
  - ▶ Future Benefits Liaison Meetings will be held in July 2017 and October 2017 or as needed.
- ▶ Questions? Please reach out to [benefitsoperations@azddoa.gov](mailto:benefitsoperations@azddoa.gov).

# QUESTIONS