



# Active Employees Open Enrollment Newsletter 2012 Plan Year

**Open Enrollment Begins  
October 31, 2011 at 8am  
and Ends November 18,  
2011 at 5pm (Arizona  
time).**

## Open Enrollment Checklist

- Visit [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov) and review the Active Employees 2012 Benefit Guide
- Attend a Benefit Expo (optional)
- Free Screening and/or Flu Shot
- Consider your Health Plan Choices
- Make your 2012 Selections

**ADOA, Benefit Services Division**  
**602.542.5008**  
**toll-free 800.304.3687**  
[www.benefitoptions.az.gov](http://www.benefitoptions.az.gov)

## Welcome to the Open Enrollment Newsletter for the 2012 Plan Year

This Newsletter provides you with information about the Open Enrollment period for the 2012 Plan Year. During Open Enrollment, you will have the opportunity to make changes to your benefits for the plan year beginning January 1, 2012.

**Action is required 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.

## Open Enrollment - 2012 Plan Year Highlights

The Insurance Premiums for next year's benefits will remain the same, except for The Hartford Short-Term Disability plan rate that was reduced from \$0.70 to \$0.69 per \$100 of earned wages.

**This year, the Active Employee 2012 Benefit Guide will not be mailed to employees. A copy of the Guide will be available for your review at [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov), select the Open Enrollment - 2012 Plan Year link.**

## Enrolling

**State employees:** Enroll at [www.yes.az.gov](http://www.yes.az.gov).

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

- **Arizona State University:** [www.asu.edu/hr/benefits/openenrollment.html](http://www.asu.edu/hr/benefits/openenrollment.html).
- **Northern Arizona University:** <https://peoplesoft.nau.edu>.
- **University of Arizona:** [www.hr.arizona.edu](http://www.hr.arizona.edu).





# 2012 Pay Period Insurance Premiums (26 deductions)\*\*

Medical	EPO Aetna BCBS of AZ* CIGNA UnitedHealthcare	PPO Aetna BCBS of AZ* 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

\*Blue Cross Blue Shield of Arizona administered by AmeriBen  
 NAU BCBS plan rates are located at: <http://hr.nau.edu/>

Dental	DHMO Total Dental Administrators	PPO Delta Dental
Emp only	\$2.31	\$14.30
Emp+one	\$4.15	\$32.71
Emp+family	\$6.46	\$56.82

Vision	Insured Plan Avesis	Discount Card Avesis
Emp only	\$2.23	Members that choose not to enroll in the insurance plan will automatically receive a discount card at no cost.
Emp+one	\$6.24	
Emp+family	\$7.78	

**\*\*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.

## Supplemental Life and AD&D Plan

Your Age	The Hartford Cost per \$5,000/pay period
29 AND UNDER	\$0.23
30-34	\$0.28
35-39	\$0.32
40-44	\$0.55
45-49	\$0.74
50-54	\$1.20
55-59	\$1.71
60-64	\$3.09
65-69	\$3.09
70+	\$4.89

## Dependent Life and AD&D Plan

Coverage Amount	The Hartford
\$2,000	\$0.43
\$4,000	\$0.87
\$6,000	\$1.30
\$12,000	\$2.60
\$15,000	\$3.25
\$50,000*	\$11.19

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

## Short-Term Disability Plan

**The Hartford**  
 \$0.69 per \$100 of your earned **per pay period** wages  
 Per pay period premium = (Earned per pay period wages/100) x \$0.69  
 Example: Earned per pay period wages = \$1,000;  
 Per pay period premium = (\$1,000/100) x \$0.69 = \$6.90

# Benefit Expos, Free Health Screenings & Flu Shots

You are invited to attend one of the Benefit Expos to talk to plan vendors and ADOA representatives to learn more about your options, participate in a free health screening and/or receive a free flu shot. For more information, please contact the ADOA Benefit Services Division at 602.542.5008 or toll-free at 800.304.3687 or visit our website [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov).

## Locations of Benefit Expos

### Phoenix

**October 29, 2011** 9am-4pm

Phoenix Convention Center

100 N. 3rd St., Phoenix, AZ 85004

*Parking: North Garage (On Monroe Street between 3rd and 5th Street). No parking pass required – garage will be open to attendees.*

### Glendale

**November 1, 2011** 9am-4pm

Renaissance Hotel

9495 W. Coyotes Blvd., Glendale, AZ 85305

*Parking: The hotel garage is reserved – no parking pass is required. Parking across the street at the jobing.com parking lot is prohibited and is a tow-away zone.*

### Tempe

**November 2, 2011** 9am-4pm

The Marriott Buttes

2000 Westcourt Way, Tempe, AZ 85282

*Parking: Free hotel parking.*

### Tucson

**November 5, 2011** 9am-4pm

Tucson Convention Center

260 S. Church Ave., Tucson, AZ 85701

*Parking: Lot A (Off of Church Ave, between Congress and Cushing Street) or B and C (Off Granada Ave, between Congress and Cushing Street). No parking pass is required.*

### Flagstaff

**November 7, 2011** 9am-4pm

Radisson Woodlands Hotel

1175 W. Route 66, Flagstaff, AZ 86001

*Parking: Free hotel parking.*

**Do not forget to get your free flu shot or health screening at any Expo location!**

## Learn about the High Deductible Health Plan (Aetna HSA)

Enrolling in the Benefit Options High Deductible Health Plan (Aetna HSA) Option provides you the opportunity to open a Health Savings Account (HSA).

An HSA allows **tax-free contributions, earnings, and healthcare-related withdrawals**. With the High Deductible Health Plan Option, you can use in-network and out-of-network providers. Members must reach a deductible before the insurance “kicks in.” The premiums for the High Deductible Health Plan Option are lower, preventative services are free, and members pay coinsurance rather than copays. Please note that with this option, some deductibles might be higher.

The State makes monthly contributions to the member’s HSA: single or family. This money can be used to pay all or some of the deductible.

The HSA accumulates as tax free dollars over time. You decide when and how to use the money in your account. All amounts in your HSA belong to you, and unspent balances will remain in your account.

A High Deductible Health Plan Option member can only open a Limited Medical Flexible Spending Account (one that reimburses dental and vision expenses only).

To learn more about the High Health Deductible Plan Option and if you qualify for it, visit [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov).

# Open Enrollment Important Dates

## October & November - Benefit Expos/Health Screenings & Flu Shots

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
24	25	26	27	28	29
					<b>Phoenix</b> Convention
31	1	2	3	4	5
<b>Open Enrollment Begins</b>	<b>Glendale</b> The Renaissance Hotel	<b>Tempe</b> The Marriott Buttes			<b>Tucson</b> Convention Center
7	8	9	10	11	12
<b>Flagstaff</b> Radisson Woodlands Hotel					
14	15	16	17	18	19
				<b>Open Enrollment Ends</b>	



Arizona Department of Administration  
Benefit Services Division  
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Phoenix, AZ 85007

**Important Open Enrollment Information  
DO NOT DISCARD**

**No Premium Increase**

**Open Enrollment - 2012 Plan Year Dates: Oct. 31—Nov. 18, 2011**