

**ARIZONA**

DEPARTMENT OF ADMINISTRATION  
BENEFITS

*Retired Employees*

**BENEFITS  
ENROLLMENT  
GUIDE 2024**



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# Table of Contents

About This Guide.....	2
ID Cards.....	2
Flu Shots.....	2
Contact Information Requirement.....	2
Open Enrollment 2024.....	3
Benefit Expos In-Person and Virtual.....	3
How To Enroll Online.....	4
Eligibility for Benefits.....	5
Medicare.....	6
Network Options Outside Arizona.....	7
Transition of Care.....	7
Save Money On Your Benefits.....	7
Medical Plan.....	8
Triple Choice Plan.....	8
Triple Choice Plan, cont.....	9
Medical Plan Premiums.....	10
Pre-Medicare Prescription Drug Plan.....	11
Medicare Prescription Drug Plan.....	12
Dental Plans.....	13
Vision Plan.....	15
Understanding Your Premium.....	16
Plan Documents and Legal Notices.....	18
Contact Information.....	19

Symbol Key



Important Info



Ways to save

## About This Guide

This guide is a summary of the benefits offered through the Arizona Department of Administration (ADOA). The actual benefits available to you and the descriptions of these benefits are governed in all cases by 26 U.S. Code § 125, Summary Plan Descriptions, and contracts. The State of Arizona reserves the right to modify, change, revise, amend, or terminate these benefit Plans at any time. You may view and print this guide and the Summary of Benefits and Coverage on [benefitoptions.az.gov](http://benefitoptions.az.gov).

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## ID Cards



- BCBSAZ Medical: New cards will be mailed to all members in January.
- UHC Medical, UHC Solstice Dental, Delta Dental, and Avesis Vision: New cards for new enrollment and changes only by mid-December.

You can also view cards electronically on your carrier's website. If you need assistance before you receive your cards, please contact 602-542-5008 or [benefits@azdoa.gov](mailto:benefits@azdoa.gov).

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## Flu Shots



Flu shots are a preventive care benefit with your medical plan and are at a \$0 cost.

- Visit your doctor's office.
- Visit your pharmacy. Use an in-Network pharmacy for your medical plan. Bring your medical ID card and have the pharmacist bill the flu shot under your medical carrier coverage—NOT the pharmacy coverage.
- Visit a public clinic - See [healthwaves.com/Public\\_Flu\\_Clinics.html](http://healthwaves.com/Public_Flu_Clinics.html)

## Contact Information Requirement



As you enroll, you ***are required*** to validate and update your personal contact information so we can effectively communicate with you about your benefits. To update information or view your elections anytime during the year, visit [benefitoptions.az.gov/retiree](http://benefitoptions.az.gov/retiree). ***ADOA is not responsible for lost or misdirected communications.***

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# Open Enrollment 2024

**October 30 - November 17, 2024, at 5 pm (AZ Time)**

## 2024 Overview

- There are NO CHANGES to coverage, carriers or rates for the 2024 Plan Year.

## Do You Need to Re-Enroll?

- **To keep your current coverage: YOU DO NOT NEED TO RE-ENROLL**
- **Need to make a change?** To change your carrier or add/remove dependents, you will need to re-enroll. See “How To Enroll” on p. 4.
- **Changing to an Arizona State Retirement System (ASRS) plan?** To decline your ADOA coverage, see p. 4.

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## Benefit Expo Webinars and In-Person Events

### Webinars

Fri, 10/27	9:00 am - 10:30 am	Google Meet Webinar	Pre-register on <a href="http://www.bit.ly/RetExpos2024">www.bit.ly/RetExpos2024</a>
Thu, 11/9	1:00 pm - 2:30 pm	Google Meet Webinar	
Wed, 11/15	8:00 am - 9:30 am	Google Meet Webinar	

### In-Person Events

Tue, 10/31	9:00 am - 2:00 pm	Rio Vista Rec Center, 8866 W Thunderbird Rd., Bldg A-Lakeview Rm, Peoria	Walk-in Flu Shot
Fri, 11/3	9:00 am - 1:00 pm	ADOT HR Dev Center, 1130 N 22nd Ave, Phoenix	Walk-in Flu Shot
Mon, 11/6	9:00 am - 2:00 pm	High Country Conf Ctr, 201 W Butler Ave, Agassiz-Fremont Rm, Flagstaff	Walk-in Flu Shot
Mon, 11/13	10:00 am - 2:00 pm	State Gov Offices, 400 W Congress St, Tucson	Walk-in Flu Shot

- **Pre-Register for Webinars** - Visit [benefitoptions.az.gov/oe2024](http://benefitoptions.az.gov/oe2024). Webinars are closed-captioned.
- **Walk-in Flu Shot** - Be sure to bring your medical card.
- **Reasonable Accommodations** - Contact [benefits@azdoa.gov](mailto:benefits@azdoa.gov) or 602-542-5008 at least 48 hours beforehand.

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# How To Enroll Online

To improve efficiency, all enrollment is online. Paper forms are unavailable.

## **STEP 1 – UPDATE YOUR WEB BROWSER**

- 1) The supported web browsers for enrollment are shown here. Using other web browsers will create issues.
- 2) If it is necessary to install a browser, search for it online and follow the download instructions.
- 3) ***Use a computer, not a phone or tablet.***

Google  
Chrome



Microsoft Edge  
Chromium



Apple  
Safari



Mozilla  
Firefox



## **STEP 2 – SET UP / RESET YOUR PASSWORD**

- 1) If you established a password previously and have used it in the past 90 days - go to Step 3 below.
- 2) If you never set up a password/or not used your current password in the past 90 days, read on:
- 3) Visit [hrsystems.azdoa.gov](https://hrsystems.azdoa.gov). Click on “YES Portal.”
- 4) The next page will be the Portal Login for YES. Click “Forgot / Reset Password.”
- 5) On the Reset Your Password screen, under Account Type, click “Reset my YES password.” This also works to set up a new password.
  - a) Fill in the personal information boxes.
  - b) Enter the **Employee Identification Number (EIN)** printed next to the red arrow on the cover letter you received from ADOA.
- 6) You’ll receive an email with instructions to create a Temporary Default Password.
- 7) Go to Step 3 to enroll.

## **STEP 3 – ENROLL OCTOBER 30-NOVEMBER 17, 2023**

- 1) Log into the **Portal Login for YES** as per Step B.
- 2) On the left side, click **OPEN ENROLLMENT**. Then, follow the steps on each screen to enroll.
- 3) After completing a screen, click the blue **CONTINUE** button in the lower right-hand corner.  
*Hint: Scroll down to find the button.*

## **STEP 4 – CONFIRMATION EMAIL**

- 1) Immediately after enrolling, you will receive a confirmation email with your elections from [processflow@azdoa.gov](mailto:processflow@azdoa.gov) with the subject line “Annual Benefits Enrollment Summary.”
- 2) Please review this email to ensure your elections are correct. Save the email for future reference.

**Help accessing the YES Portal?** Call the HRIS Service Desk at 602-542-4700. They cannot reset your password.  
**Benefit and enrollment questions?** Contact ADOA HR-Benefits at 602-542-5008 or toll-free 800-304-3687.

## Eligibility for Benefits

The following individuals are eligible to participate in the ADOA Plan:

- A. Retirees with a pension from a State-sponsored retirement Plan and continuing enrollment in the retiree health and/or dental Plan.
- B. Long-Term Disability (LTD) participants collecting benefits under a State-sponsored Plan.
- C. Eligible former elected officials and their eligible dependents if the elected official has at least five years of credited service in the Elected Officials Retirement Plan (EORP); was covered under a group health or accident plan at the time of leaving office; served as an elected official on or after January 1, 1983; and applies for enrollment within 31 days of leaving office or retiring.
- D. Surviving spouse and eligible dependents of a retiree covered at the time of the retiree's death.
- E. Surviving spouse of a former elected official covered at the time of the official's death.
- F. Surviving spouse and eligible dependents of a deceased law enforcement officer killed in the line of duty, whether covered or uncovered at the time of death.
- G. Surviving spouse and eligible dependents of an active member who is eligible to retire who is covered at the time of the employee's death.

### **Dependents**

- 1) Your legal spouse.
- 2) Your child(ren) under 26 years old defined as: natural, adopted, step, foster, under court-ordered guardianship or court-ordered placement pending adoption. A disabled child who continues to be disabled as defined by §42 U.S.C. 1382c before age 26.

**Supporting Documentation** - For dependents being enrolled for the first time in the following categories: Spouse. Child: natural, adopted, step, foster, under court-ordered guardianship or court-ordered placement pending adoption. Your dependent's coverage will not be processed until you have submitted documentation from the Supporting Documentation List found on [benefitoptions.az.gov/QLE](https://benefitoptions.az.gov/QLE). Note: Return to Work

Retirees are considered new hires and are required to submit supporting documentation.

**Social Security Numbers** - Federal law **requires a Social Security Number (SSN) for all dependents enrolled** in State plans.

### **Qualified Life Events**

After Open Enrollment, benefit changes can only be made for Qualified Life Events (QLE). Events that may be considered a QLE must **be submitted in writing to ADOA HR-Benefits within 31 days of the event**. A QLE event may include:

- Marriage, legal separation, and death.
- Divorce, see below.
- Birth, adoption, court-ordered placement pending adoption, court-ordered guardianship, age limit, legal custody change.
- Change in employment status or work schedule impacting benefits eligibility for you and/or your dependents. You may only enroll in the coverage that was lost.
- Becoming a Return-to-Work Retiree.

**Divorce and Ex-Spouse Coverage** - **Divorce is a QLE.**



**You are required to drop coverage for an ex-spouse within 31 days of your divorce decree.** If you have a court order to

provide insurance for an ex-spouse, you must obtain it elsewhere. Note that ex-spouses will be offered enrollment in COBRA coverage.

**How to Submit Changes Based on a QLE** - Visit [benefitoptions.az.gov/retireeQLE](https://benefitoptions.az.gov/retireeQLE) and follow the instructions. All required supporting documents must be submitted. **Failure to submit within 31 days will result in a loss of enrollment.**

**Effective Date for Benefits** - *Benefits are effective*



*the first of the month **AFTER** all required forms and supporting documents are submitted and approved.*

### **Declining Coverage and Future Enrollment**

- IF you **DECLINE** both medical and dental coverage, you **FORFEIT** future ADOA enrollment.
- IF you **KEEP** medical and/or dental coverage through ADOA, you may elect medical or dental coverage during future Open Enrollments.

*Continued on p. 6.*

## Eligibility for Benefits, cont.

### Duplicate Enrollment Rules



Duplicate enrollment in State plans is prohibited and will be terminated with no refunds for the premiums paid. For spouses who are State and/or State University employees and/or retirees, these rules apply:

- You cannot enroll each other as dependents, nor have your children enrolled twice.
- One spouse may elect coverage for the entire family, or each spouse may elect their own coverage.
- Dependent children can be on one spouse's policy or divided between spouses.

Also, you cannot enroll simultaneously as a single subscriber in the retiree medical, dental, and/or vision plans for the Arizona Department of Administration (ADOA) and the Arizona State Retirement System (ASRS).

If your child is a State and/or State University employee, he/she cannot be enrolled as a single subscriber in a State plan and as a dependent on your policy.

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## Medicare



Medicare is federal health insurance available to people who are age 65 or over, under age 65 with disabilities (receiving Social Security Disability

or Supplemental Security Income), and/or diagnosed with End-Stage Renal Disease.

Medicare eligibility is determined by the Social Security Administration. Many people automatically receive Parts A and B.

- If you receive benefits from Social Security, you will receive Parts A and B starting the 1st day of the month you turn 65. If your birthday is on the 1st of the month, coverage will start on the first day of the prior month.
- If you are under 65 and disabled, you automatically receive Parts A and B after you receive disability benefits from Social Security for 24 months.
- Your Medicare ID card will be mailed three months before your 65th birthday or your 25th month of disability.

If you become eligible to receive Medicare, you **must** contact ADOA HR-Benefits and provide a copy of your Medicare ID card, your state benefits enrollment form, and ADOA's Medicare Part D enrollment form. Forms are available at [benefitoptions.az.gov/forms](http://benefitoptions.az.gov/forms).

If you have Medicare Parts A and B during Open Enrollment, you may elect the ADOA Plan offered at the "with Medicare" premium.

If you are retired and receiving a pension from a recognized State-sponsored retirement plan, or you are receiving LTD benefits from a State-sponsored disability plan, Medicare is primary coverage, and ADOA is secondary coverage.

Medicare Parts A and B pay 80% of covered charges once you have met your deductible. Doctors often charge patients the remaining portion of the bill that Medicare has not paid.

If you enroll in the ADOA Plan, the remaining 20% portion, less deductibles and/or copays, will be covered since ADOA becomes the secondary payor.

If you choose a doctor who opts out or does not accept Medicare assignments, your doctor may be allowed to bill you for additional costs.

If you are enrolled in Part A only, you are still Medicare-eligible. If you decline Part B, you will be responsible for 80% of Part B covered charges.

### **Medicare Crossover Program**

With this program, Medicare automatically forwards medical claims to your health plan after they have paid as the primary payor. All medical Networks have a Medicare Crossover program.

**Call the number on the back of your medical ID card to enroll in the Medicare Crossover Program.**

*Continued on p. 7*

## Medicare, cont.

### Parts of Medicare

<b>Medicare Part A (Hospital Insurance)</b>	Helps cover inpatient care in hospitals, skilled nursing facilities, hospice, and home healthcare.
<b>Medicare Part B (Medical Insurance)</b>	Helps cover doctor's services, outpatient care, and some preventive services to help maintain your health.
<b>Medicare Part C (Medicare Advantage Plans)</b>	Health coverage run by private companies approved by Medicare. Includes Part A, Part B, and usually other coverage, including prescription drugs.
<b>Medicare Part D (Prescription Drug Coverage)</b>	Helps cover the cost of prescription drugs. May help lower your prescription drug costs and help protect against higher costs in the future.

**NOTE:** If you enroll in either a Medicare Part C or Part D plan other than ADOA's plan, you will not be eligible for ADOA Medical Coverage. For example, if you enroll in the Humana Part D Plan outside of the ADOA program, you are not eligible to enroll in any of the ADOA Medical Plans. You must notify ADOA if you enroll in a supplemental plan.

**NOTE:** You must submit a Vibrant Rx prescription drug plan enrollment form for each eligible dependent.

## Network Options Outside Arizona



Both medical Networks offer statewide and nationwide coverage and are not restricted to regional areas. However, Plans may not have equal provider availability, so it is important to check with your medical carrier's website to determine if they are contracted with your selected medical Network. This applies to both Medicare and non-Medicare plans. Find the carrier websites listed on the back cover.

## Transition of Care

If you are undergoing an active course of treatment with a doctor not contracted with your newly selected Network, you can apply for Transition of Care (TOC). Forms are available at [benefitoptions.az.gov/forms](http://benefitoptions.az.gov/forms). This applies to both Medicare and non-Medicare plans.

## Save Money On Your Benefits



### Preventive Care Services Provided at \$0 cost

Providing preventive services at no cost is based on the idea that getting preventive care, such as screenings and immunizations, can help you stay healthy. Preventive care may also help reduce your health care costs if you catch a problem early or if an immunization keeps you from getting a serious illness. Examples of preventive care services:

- Wellness visits and standard immunizations.
- Screenings for blood pressure, cholesterol, and Type 2 diabetes.
- Mammograms, prostate exams, and colonoscopies.

### Choose the Right Care For Your Needs

#### **Save money and time instead of an ER visit**

When you have to visit a provider, how do you know which one suits your situation? Matching the service to the need is key to stretching your healthcare dollars. You can start by talking to a registered nurse 24 hours a day, seven days a week, when you call the Nurseline number on the back of your medical ID card. With this free service, you'll get help to decide if you need to visit your doctor, urgent care, or the ER.

**Save on Prescription Drugs** - see p. 11





## Medical Plan

ADOA offers one medical Plan and two provider networks. Each Plan has identical benefits with the same premiums and deductibles but different provider networks. See the full comparison on p. 11 and view the carrier websites listed on the back cover.

### Cost Sharing

The share of costs covered by your insurance that you pay out of your own pocket. This term generally includes deductibles and copayments but does not include premiums, balance billing amounts for non-network providers, or the cost of non-covered services.

<b>Premium:</b>	Your premium is the monthly amount you pay for your insurance coverage.
<b>Deductible</b>	At the start of each Plan Year, this is the amount you pay for the cost of your health care before your ADOA health plan will pay.
<b>Copayment/Coinsurance</b>	Once you have met your deductible, you will share your health care cost with the State of Arizona. A co-payment is the flat dollar amount that you will pay for health care services. Coinsurance is a percentage of the cost you will pay for health care services.
<b>Out-of-Pocket Maximum</b>	This amount is the most you will pay for health care services (not including premiums). Once you have reached your out-of-pocket maximum, your ADOA health plan will pay 100% of all your covered services for the remainder of the Plan Year.

## Triple Choice Plan

The Triple Choice Plan (TCP) is based on three tiers. You can access all three tiers for a single premium, as shown below. You'll save the most when you choose providers from Tier 1, a network of doctors and facilities that meet strict criteria for both quality and cost of care.

### Features

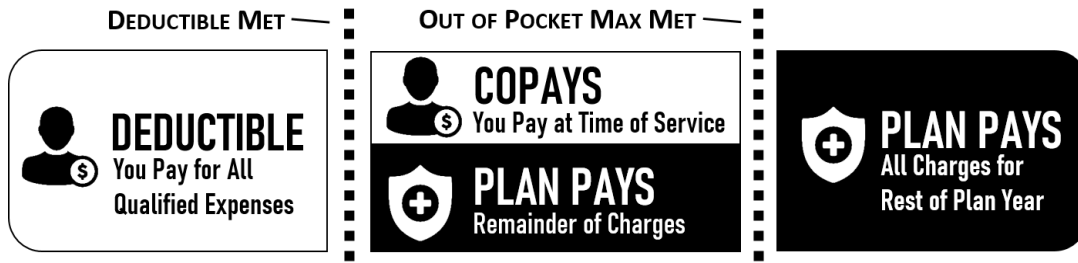
- **Carriers** – Blue Cross Blue Shield of AZ and UnitedHealthcare.
- **One Plan – The TCP is a single plan. You do not sign up for a specific tier.**
- **One Premium** – You pay a single premium to access any tier. See the premiums on p. 10.
- **Tier Access** – You can access all three tiers of providers and facilities. You control costs by choosing providers and facilities in the lowest tiers. See p. 10.
- **No Referrals** – You can still see the providers you know and trust—even if they aren't in Tier 1.
- **Deductibles** – The deductible for Tier 1 counts toward Tier 2 and vice versa. See the deductible amounts and how they work on p. 9.

Tiers		
<b>Tier 1</b>	<b>In-Network Providers</b>	Choose doctors & facilities from Tier 1 to get the highest level of benefits.
<b>Tier 2</b>	<b>In-Network Providers</b>	You receive in-Network benefits for using participating network care providers. For some services, you'll pay a higher out-of-pocket cost with a Tier 2 provider than you would with a Tier 1 provider.
<b>Tier 3</b>	<b>Out-of-Network Providers</b>	You will pay the highest cost for using out-of-Network providers, and may be responsible for paying the full provider-billed charges.

*Continued on p. 9*

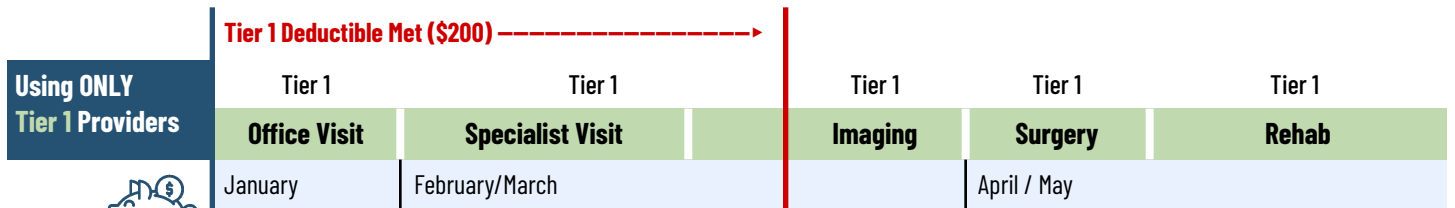
## Triple Choice Plan, cont.

### Deductible Structure

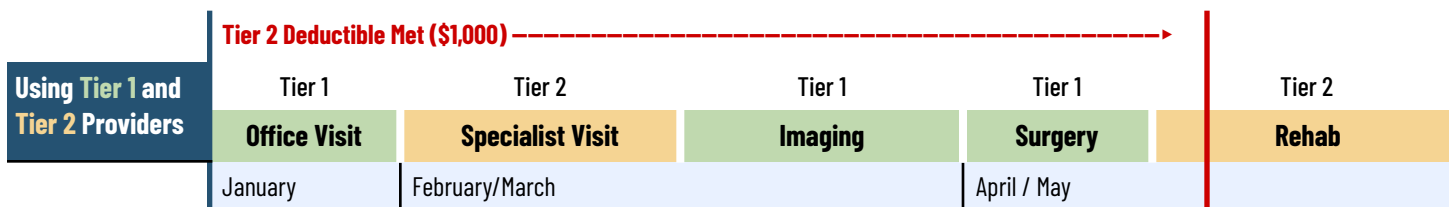


Tier 1 Deductibles (apply to Tier 2)			Tier 2 Deductibles (apply to Tier 1)		
Member \$200	Family \$400		Member \$1,000	Family \$2,000	
Member meets <b>\$200</b> in expenses then member begins paying copays	Any 1 Member meets <b>\$200</b> in expenses ALONE then member begins paying copays	Other Members meet <b>\$200</b> in expenses COMBINED then other members begin paying copays	Member meets <b>\$1,000</b> in expenses then member begins paying copays	Any 1 Member meets <b>\$1,000</b> in expenses ALONE then member begins paying copays	Other Members meet <b>\$1,000</b> in expenses COMBINED then other members begin paying copays

### Using the Triple Choice Plan



**Save!** The more **Tier 1** providers you use, the lower your deductible.



### How to Find Doctors and Facilities on the Triple Choice Plan

#### Blue Cross Blue Shield of AZ

- Visit [azblue.com/stateofaz](http://azblue.com/stateofaz)
- Click the “Find A Doctor” tab
- Choose the Triple Choice Plan
- Type in doctor or facility name
- Look for results with the Tier 1 blue ribbon



#### UnitedHealthcare

- Visit [whyuhc.com/stateofaz](http://whyuhc.com/stateofaz)
- Click the “Search for a Provider” tab
- Choose the Triple Choice Plan
- Type in doctor or facility name
- Look for results with the Tier 1 blue dot



Continued on p. 10



# Medical Plan Premiums

The chart below is a comparison of in-Network and out-of-Network services. For a complete list of benefits coverage, view the Summary Plan Descriptions on [benefitoptions.az.gov](http://benefitoptions.az.gov). Carrier contact information is on the back cover.

## Triple Choice Plan - Premiums Per Month<sup>1</sup>

Without Medicare		With Medicare	
Retiree Only	\$708.53	Retiree Only	\$528.11
Retiree + One	\$1,657.21	Retiree + One (both Medicare)	\$1,049.05
Retiree + Family	\$2,233.12	Retiree + One (one Medicare)	\$1,223.49
		Retiree + Family	\$1,393.16

CARRIERS



BlueCross  
BlueShield  
Arizona



United  
Healthcare

Coverage		Tier 1	Tier 2	Tier 3
Deductible	Retiree Only	\$200	\$1,000	\$5,000
	Retiree + One	\$400	\$2,000	\$10,000
	Retiree + Family			
Out-of-Pocket Maximum <sup>3,4</sup>	Retiree Only	\$7,350 Tier 1 & Tier 2 Combined		\$8,700
	Retiree + One	\$14,700 Tier 1 & Tier 2 Combined		\$17,400
	Retiree + Family			
Lifetime Maximum		Unlimited		Unlimited

## Retiree Copayment / Coinsurance<sup>2,3,4</sup> After Applicable Deductibles Are Met

	Tier 1	Tier 2	Tier 3
Routine Preventive Services	\$0	\$0	\$0
Office Visits (incl. Mental & Behavioral Health)			
Primary Care Physician (PCP)	\$20	\$20	50%
Specialist <sup>5</sup>	\$40	\$40	50%
OB/GYN	\$20	\$20	50%
Telemedicine Services	\$20	\$20	50%
Durable Medical Equipment	\$0	\$0	50%
Emergency Services <sup>6</sup>			
Ambulance	\$0	\$0	\$0
Emergency Room	\$200 <sup>6</sup>	\$200 <sup>6</sup>	\$200 <sup>6</sup>
Urgent Care	\$75	\$75	50%
Inpatient Hospital Admission	\$250	\$250	50%
Outpatient Facility	\$100	\$100	50%
Laboratory and X-Ray Services <sup>7</sup>	\$0	\$0	50%
Major Radiology Services <sup>8</sup>	\$100	\$100	50%

1 For the NAU-only BCBS PPO Plan information, visit [in.nau.edu/human-resources/benefits-retiree-open-enrollment-central](http://in.nau.edu/human-resources/benefits-retiree-open-enrollment-central)

2 Copayments apply after the Plan deductible is met. Copayments and deductibles apply to the Out-of-Pocket Maximum.

3 The Plan pays 100% after the out-of-pocket maximum is met.

4 If you choose a doctor who opts out of or does not accept assignment from Medicare, your doctor may be allowed to bill you for additional costs.

5 Includes Chiropractor and Therapy services.

6 Emergency Room copayment waived if admitted, but subject to hospital admission copayment.

7 See summary plan document for more information on covered services.

8 Includes CAT scans, MRI/MRA, PET scans, etc. See summary plan document for more information.



# Pre-Medicare Prescription Drug Plan

MedImpact is the pharmacy for all pre-Medicare medical plans and is included in your medical plan premium. All prescriptions must be filled with your medical ID card at an in-Network pharmacy. Carrier contact information is on the back cover.

## MedImpact Formulary



The MedImpact formulary is the list of prescription drugs chosen by a committee of doctors and pharmacists to help you maximize the value of your prescription benefit. These generic and brand-name medications are available at a lower cost. The use of non-preferred medications will result in a higher copay. Ask your pharmacist to verify the current copay when your prescription is filled. Changes to the formulary can occur during the Plan Year. Medications that no longer offer the best therapeutic value for the Plan are removed from the formulary.

The pharmacy benefit has a three-tier formulary. The copay chart below is for medication bought via retail and mail order. Choosing a brand name over a generic may cost more. To see the formulary, visit [benefitoptions.az.gov](http://benefitoptions.az.gov). Share the formulary with your doctor to ensure you are getting the best value, saving money for you and the State of Arizona.

### COPAYS – PRE-MEDICARE PHARMACY PLAN

	Generic	Preferred Brand Name	Non-Preferred Brand Name
Retail 31 Days	\$15	\$40	\$60
Retail 90 Days	\$37.50	\$100	\$150
Mail Order 90 Days	\$30	\$80	\$120

## Prior Authorization

Prescriptions for certain medications may require clinical approval before they can be filled, even with a valid prescription. These prescriptions may be limited to quantity, frequency, and dosage or may have age restrictions. You, your local pharmacy, or your physician may initiate the authorization process by contacting the pharmacy vendor.

## Non-Covered Drugs

Certain medications are not covered as part of the ADOA Plan. If you find such a drug has been prescribed for you, discuss an alternative treatment with your doctor.

## Coordination of Pharmacy Benefits

ADOA does not coordinate pharmacy benefits.

## Out-of-Network & International

The cost of prescriptions filled out-of-Network will not be reimbursed. No international pharmacy services are covered. Fill your prescriptions before your trip and take a copy of your prescriptions with you. There is no coverage for lost, stolen, or damaged medication.

## Prescription Drug Savings Programs

Three easy ways to save.



- **90-Day Supply** – If you require medications on an ongoing basis, you can obtain a 90-day supply at a local retail pharmacy for two and a half copays.
- **Mail Order Service – NEW Vendor: Birdi Direct Mail** is a convenient and less-expensive service for members who require medications for ongoing health conditions or who will be in an area with no participating retail pharmacies for an extended period.
- **Discount Program** – You may be able to obtain a discount on certain brand and generic medications that are not covered by your ADOA prescription drug plan, through the discount program. Pre-Medicare members can present their medical ID card, and Medicare members can present their prescription drug plan ID card at any participating pharmacy, along with their

*Continued on p. 12*

## Pre-Medicare Prescription Plan, cont.

prescription for the medication. Savings are applied automatically when the item prescribed qualifies for a discount. The amount of the discount will vary based on the pharmacy chosen and the type of medication.

*Note: Medicare has neither reviewed nor endorsed this information.*

**Specialty Pharmacy Program** – The MedImpact Direct Specialty program assists you with monitoring your medication needs and providing patient education. The program includes monitoring of specific injection drugs and other therapies requiring complex administration methods and special storage, handling, and delivery. Specialty medications are limited to a 31-day supply. Contact [SpecialtyServiceCenter@medimpactdirect.com](mailto:SpecialtyServiceCenter@medimpactdirect.com), 877-391-1103 (TTY: 711), open 8 am to 8 pm Eastern Time, Mon-Fri.



## Medicare Prescription Drug Plan

VibrantRx is our Prescription Drug Plan (PDP) for Medicare-eligible retirees and Medicare-eligible dependents. The mail-order and specialty pharmacy programs are with MedImpact Direct. Carrier contact information is on the back cover.

**Auto Enrollment** – If you elect any ADOA Medical Plan, you pay a combined medical/pharmacy premium and will be automatically enrolled in ADOA's Prescription Drug Plan with Vibrant Rx.

**Medicare Part C or Part D** – If you enroll in either a Medicare Part C or Part D plan other than ADOA's pharmacy plan (VibrantRx for the State of Arizona Benefit Options), you will not be eligible for ADOA medical coverage. For example, if you enroll in the Humana Part D Plan outside of the ADOA program, you are not eligible to enroll in any of the ADOA Medical Plans.



**IMPORTANT** – You will lose your ADOA medical and prescription drug coverage if you decide not to be enrolled in this plan or if you are disenrolled because of coverage in another Medicare prescription drug plan or Medicare Advantage plan. If you are the retiree, your covered spouse and children will also lose medical and prescription drug coverage. You may not be permitted to re-enroll in the future if you are not also enrolled in dental coverage. See "Eligibility" on p. 5.

**Part D-Income Related Monthly Adjustment Amount** – If you are assessed a Part D-Income Related Monthly Adjustment Amount (IRMAA), you will be notified by the Social Security Administration. You will be responsible for paying this extra amount. You will be billed directly by Medicare. Do NOT pay the Part D-IRMAA extra amount to ADOA's pharmacy vendor (VibrantRx).



**IMPORTANT** – If you are required to pay the extra amount, and you do not pay it, you will be disenrolled from the plan and lose both your medical and pharmacy benefits.

**Vibrant Rx Formulary** – The formulary is the list of medications chosen by a committee of doctors and pharmacists to help maximize the value of your prescription benefit. Members will use the plan's four-tier formulary with copays listed on p. 13. Generic and Preferred Brand name medications are available at a lower cost. Generally, your formulary will not change during the year except for cases in which you can save additional money or ensure your safety. If we remove drugs, add prior authorization, quantity limits, and/or step therapy restrictions, or move a drug to a higher cost-sharing tier, affected members will be notified at least 30 days before the change effective date. A brand name drug may be immediately removed if we replace it with a new generic drug that will appear on the same or lower cost-sharing tier with the same or fewer restrictions. When adding the new generic drug, the brand name drug may remain on our Drug List but in a different cost-sharing tier or with new restrictions.



*Continued on p. 13*

## Medicare Prescription Plan, cont.

Prescriptions for certain medications may require clinical approval before they can be filled, even with a valid prescription. Before the Plan can cover these drugs, you or your physician will need to obtain approval from VibrantRx.

### Step Therapy

Step therapy promotes the use of safe, cost-effective, and clinically appropriate medications. This requirement encourages you to try less costly but just as effective drugs first before the Plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, the Plan may require you to try Drug A first. If Drug A does not work for you, the Plan will then cover Drug B.

### Quantity Limits

For certain drugs, VibrantRx limits the amount of the drug that will be covered. You can see what medications are on the formulary and get additional information about drug restrictions by contacting VibrantRx or visiting [myvibrantrx.com](http://myvibrantrx.com) or [benefitoptions.az.gov](http://benefitoptions.az.gov). Sharing the formulary with your doctor helps ensure you are getting the best value, which saves money for you and the State of Arizona.

### COPAYS - MEDICARE PRESCRIPTION DRUG PLAN

Tier Number / Name	Retail (up to 31-day supply)	Mail Order (up to 90-day supply)	Choice90 Rx Extended supply at retail (up to 90-day supply)
Tier 1: Generic	\$15	\$30	\$37.50
Tier 2: Preferred Brand	\$40	\$80	\$100
Tier 3: Non-Preferred Drug	\$60	\$120	\$150
Tier 4: Specialty - Over \$830 <sup>1</sup>	\$60	Not available	Not available

<sup>1</sup> Total medication cost.



## Dental Plans

ADOA offers two dental plan options with Cigna and Delta Dental. Benefits are subject to all provisions, terms, and conditions of the Plan Description. For more information, visit [benefitoptions.az.gov](http://benefitoptions.az.gov). Carrier contact information and policy numbers are on the back cover.

### New! UnitedHealthcare Solstice S800B Dental Plan



A Dental Health Maintenance Organization Plan (DHMO) without deductibles or dollar limits. You must use an in-Network provider; out-of-Network services are covered only in emergencies.

Check to see if your provider is on the plan and see the schedule of coverage by visiting [smilestateofaz.com](http://smilestateofaz.com). Use plan code S800B.

### Delta Dental PPO Plus Premier



A Dental Preferred Provider Organization Plan. Services can be obtained in-Network or out-of-Network but will have higher costs for out-of-Network services.



Additionally, in-Network and out-of-Network deductibles must be met for non-preventive care Class 1 procedures.

*Continued on p. 14*



## Dental Plan Premiums

The chart below is a comparison of in-Network services only, which are subject to all provisions, terms, and conditions of the Plan Description or Patient Charge Schedule. For a complete list of benefits coverage and out-of-Network services, view the Summary Plan Descriptions on [benefitoptions.az.gov](http://benefitoptions.az.gov). Carrier contact information is on the back cover.

Plan Type		UHC Solstice S800B DHMO <sup>1</sup>	Delta Dental Plus Premier PPO
Carrier			
<b>Dental Premiums Per Month</b>			
Retiree Only		<b>\$8.52</b>	<b>\$35.94</b>
Retiree + Adult		<b>\$17.04</b>	<b>\$75.63</b>
Retiree + Child		<b>\$16.59</b>	<b>\$60.48</b>
Retiree + Family		<b>\$25.54</b>	<b>\$118.26</b>
<b>Retiree Cost For Care</b>			
Plan Year Deductibles		None	\$50/\$150
Annual Basic & Major Svcs Combined		No Dollar Limit	\$2,000 per person
Orthodontia Lifetime		No Dollar Limit	\$1,500 per person
Preventive Care Class I	Oral Exam	\$0	\$0 - Deductible Waived <sup>2</sup>
	Emergency Exam	\$35 - after hours office visit	\$0 - Deductible Waived <sup>2</sup>
	Prophylaxis/Cleaning	\$0	\$0 - Deductible Waived <sup>2</sup>
	Fluoride Treatment	Without Varnish: \$0 With Varnish \$20	\$0 (to age 18) - Deductible Waived <sup>2</sup>
	X-Rays	\$0	\$0 - Deductible Waived <sup>2</sup>
Sealants		\$0	20% (to age 19)
Fillings		Amalgam: \$16   Resin: \$37	20%
Extractions		Simple: \$35 Surgical \$105	20%
Periodontal Gingivectomy		\$119: 1-3 teeth \$180: 4 or more teeth	20%
Oral Surgery		\$25 - \$270	20%
Crowns		\$195 - \$290 + Lab & Material	50%
Dentures		\$485 - \$502	50%
Fixed Bridgework		\$290 + Lab & Material per Unit	50%
Crown/Bridge Repair		\$80 - \$95	50%
Implant Body		\$795	50% <sup>3</sup>
Orthodontia		\$1,375 - \$2,875	50% <sup>4</sup>
Other Services	TMJ Exam/Services	\$150 - \$250	Not covered
	External Bleaching	\$30 - \$240	Not covered

<sup>1</sup> Residents of these states and territories cannot enroll in the DHMO: AK, AL, AR, DE, HI, IA, ID, LA, ME, MS, MT, ND, NE, NH, OK, RI, SD, VT, WV, WY, GU, USVI, and PR.

<sup>2</sup> Routine visits, exams, cleanings and flouride treatments are covered two times per Plan Year at 100%.

Emergency exams are covered once per Plan Year at 100%. X-rays (bitewing, periapicals) are covered once per Plan Year at 100%.

<sup>3</sup> Subject to both the benefit year allowance and the lifetime maximum limit of \$1,000 per tooth. Subject to all provisions, terms, and conditions of the Plan Description.

<sup>4</sup> Limited to a lifetime maximum of \$1,500 per member.



## Vision Plan

ADOA offers the Avesis vision plan. Benefits are subject to all provisions, terms, and conditions of the Plan Description. For more information, visit [benefitoptions.az.gov](http://benefitoptions.az.gov). Carrier contact information and policy numbers are on the back cover.

### Avesis Advantage Program



This program is voluntary insurance—you pay the entire premium annually. It provides yearly coverage for a routine eye exam, glasses, or contact lenses with extensive provider access throughout the state. Discounts on additional optical purchases are unlimited.

### Availability

**Vision coverage is available only if you have medical or dental coverage with ADOA.**

It is not available as a stand-alone policy. It is not subsidized by ASRS nor deducted from your pension.

### New Annual Billing Cycle for Avesis



The billing process will change from quarterly to annual, billed in January 2023. If the annual payment is not received by the due date, your coverage will be terminated, and you cannot re-enroll until the next Open Enrollment period. Premiums and plans will remain the same.

**Plan Services and Premiums** – The chart below lists in-Network services only. For a complete list of other benefits coverage, view the Plan Policy on [benefitoptions.az.gov](http://benefitoptions.az.gov).

Advantage Program Vision Plan		Annual Premiums <sup>1</sup>
Retiree Only		\$44.64/year
Retiree + Spouse		\$148.32/year
Retiree + 1 Child		\$146.88/year
Retiree + Family		\$184.80/year
<b>Retiree Cost For Care</b>		
Routine Eye Examination Copay (One per Plan Year)		\$10
Optical Materials Copay (Lenses & Frame Combined)		\$0
Standard Spectacle Lenses (One per Plan Year)	Single Vision Lenses	Covered in full
	Bifocal Lenses	Covered in full
	Trifocal Lenses	Covered in full
	Lenticular Lenses	Covered in full
	Progressive Lenses	Uniform discounted fee schedule
	Select Lens Tints/Coatings	Uniform discounted fee schedule
Frame (One per Plan Year)		Up to \$150 retail value (\$50 wholesale cost allowance)
Contact Lenses in lieu of frame/spectacle lenses Includes fitting/follow-up/materials	Elective	10-20% discount & \$150 allowance
	Medically Necessary	Covered in full
LASIK/PRK		Up to \$750
Target Optical Frame Discount (locations inside Target Stores)		\$25

<sup>1</sup>For mid-year enrollments, bill will be prorated on a monthly basis. See "Vision Premiums" on p. 16.



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# Understanding Your Premium

## Premium Payments

***You are responsible for paying all premiums by the due date. Failure to pay by the due date will result in the cancellation of your insurance coverage.***

If you are assessed a Part D-Income Related Monthly Adjustment Amount, you will be notified by the Social Security Administration. You will be responsible for paying this extra amount. If you are required to pay the extra amount and you do not pay it, you will be disenrolled from the plan and lose both your medical and prescription drug benefit.

## New Retirees/LTD Members

Depending on when the Retirement System receives your benefit elections, **you may owe one or more months of health and/or dental premiums.** After enrolling, check your pension deductions (shown as “HI Supplement” by ASRS). If the premium deduction has not occurred or the deduction is incorrect by your first full (not the estimated) pension check, immediately contact ADOA HR-Benefits at 602-542-5008.

## Premium Benefit Subsidy

The Arizona State Retirement System (ASRS), the Public Safety Personnel Retirement System (PSPRS), the Elected Officials Retirement Plan (EORP), and the Corrections Officer Retirement Plan (CORP) may provide payment subsidies toward insurance premiums for eligible members and dependents who elect health coverage through ADOA.

No basic premium benefit subsidy is provided to:

- Retirees in the University Optional Retirement Plan
- PSPRS or CORP members on Long-Term Disability (LTD)

**Your retirement system will determine if you are eligible for a premium benefit subsidy and the amount to which you may be entitled.**



**For subsidy questions, see the back cover for ASRS or PSPRS/EORP/CORP contact information.**

To determine your basic premium benefit subsidy in the worksheet on p. 17, you need to know:

- Your years of credited service in your retirement system or Plan if you are an ASRS or EORP member (years of service is not a criterion for CORP and PSPRS members).
- Your coverage type (i.e., single or family).
- Medicare eligibility.

Calculating your monthly costs, premium benefit subsidy, and pension check can be simple. Each retiree’s circumstances are different, but understanding how all the pieces work together will make it an easy process.

- **1st:** The premium benefit subsidy for the basic program varies depending on your years of service with the State of Arizona, the retirement system you are enrolled in, and the insurance plan in which you enroll.
- **2nd:** ADOA, ASRS, and PSPRS offer retiree health insurance plans. Premiums differ depending on the plan option selected and whether you are enrolled in single or family coverage.

## Non-Direct Pay Members

If the sum of your premium benefit subsidy and pension is greater than or equal to the total monthly premium, you will be considered a non-direct pay member. Non-direct pay members are not billed.

## Direct Pay Members

If you are or become a direct pay member, you will receive a billing notice regarding future premium payments. If you do not receive a billing notice within 90 days, contact ADOA HR-Benefits at 602-542-5008.

## Vision Premiums

**Avisis bills you directly for the annual premium on 1/20/2024. New enrollees after 1/1/2024 will be sent prorated bills on 4/20, 7/20 and 10/20.**

Failure to remit your premium payment to Avisis by the due date on the invoice will cancel your vision benefits. There are no premium refunds for dropped vision coverage.

# Premium Benefit Subsidy Worksheet

The worksheet below will help you determine the amount of insurance premiums that will be deducted from your monthly pension (shown as "HI Supplement" by ASRS). In the event your pension does not cover the net premium, you will be identified as a direct pay member and will be required to pay ADOA Benefits. Before you fill out this worksheet, see "Understanding Your Premium" p. 16.

## NET MONTHLY HEALTH INSURANCE COST WORKSHEET

A) Your monthly medical plan premium ( <i>see p. 10</i> )	A	_____
	+	
B) Your monthly dental plan premium ( <i>see p. 15</i> )	B	_____
	=	
C) Total Premium (A + B)	C	_____
	-	
D) Your Basic Premium Benefit Subsidy ( <i>see chart below</i> )	D	_____
	=	
E) Your Net Premium (C – D)	E	_____

	WITHOUT MEDICARE		WITH MEDICARE A & B		COMBINATIONS	
Years of Service	Retiree Only	Retiree & Dependents	Retiree Only	Retiree & Dependents	Retiree & Dependents One with Medicare, other(s) without	Retiree & Dependent with Medicare, other(s) without
<b>ARIZONA STATE RETIREMENT SYSTEM (ASRS) MEMBERS</b>						
5.0 - 5.9	\$75.00	\$130.00	\$50.00	\$85.00	\$107.50	\$107.50
6.0 - 6.9	\$90.00	\$156.00	\$60.00	\$102.00	\$129.00	\$129.00
7.0 - 7.9	\$105.00	\$182.00	\$70.00	\$119.00	\$150.50	\$150.50
8.0 - 8.9	\$120.00	\$208.00	\$80.00	\$136.00	\$172.00	\$172.00
9.0 - 9.9	\$135.00	\$234.00	\$90.00	\$153.00	\$193.50	\$193.50
10.0+	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00
<b>ELECTED OFFICIALS' RETIREMENT PLAN (EORP) MEMBERS</b>						
5.0 - 5.9	\$90.00	\$156.00	\$60.00	\$102.00	\$129.00	\$129.00
6.0 - 6.9	\$112.00	\$195.00	\$75.00	\$127.50	\$161.25	\$161.25
7.0 - 7.9	\$135.00	\$234.00	\$90.00	\$153.00	\$193.50	\$215.00
8.0+	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00
<b>CORRECTIONS OFFICER RETIREMENT PLAN (CORP) MEMBERS</b>						
Not applicable	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00
<b>PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM (PSPRS) MEMBERS</b>						
Not applicable	\$150.00	\$260.00	\$100.00	\$170.00	\$215.00	\$215.00

## Plan Documents and Legal Notices

If you participate or enroll in any of the ADOA Plans, you are entitled to the following plan documents and legal notices, as summarized below. Detailed information is available to you electronically on [benefitoptions.az.gov/resources](http://benefitoptions.az.gov/resources).

<b>Documents</b>	<b>Summary Description</b>
<b>Health Insurance Marketplace Coverage</b>	Key parts of the healthcare law allow you a way to buy health insurance through the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, a notice that provides some basic information about the new Marketplace and ADOA health coverage available.
<b>Summary of Benefits and Coverage &amp; Uniform Glossary</b>	As part of the Affordable Care Act, the federal government announced new rules regarding the disclosure of the Summary of Benefits and Coverage (SBC) and Uniform Glossary. These regulations require group health plans and health insurance issuers that offer coverage for groups and individuals to provide access to the SBC and Uniform Glossary.
<b>Summary Plan Description (SPD)</b>	The SPD, or Plan Document, is a summary of important benefit features of your Plan. The SPD may be revised at any time for Plan clarification purposes.
<b>Insurance Certificates &amp; Policies</b>	Provide information on specific benefit coverage and limitations.
<b>Legal Notices</b>	<b>Summary Description</b>
<b>Health Insurance Portability &amp; Accountability Act (HIPAA)</b>	This notice protects the privacy of individually identifiable health information. It establishes who can use personal health information and how it can be used.
<b>Medicare Notice of Creditable Coverage</b>	This notice has information about prescription drug coverage through the ADOA program for participants with Medicare. It explains your options under Medicare prescription drug coverage (Medicare Part D) and can help you decide whether you want to enroll.
<b>Consolidated Omnibus Budget Reconciliation Act (COBRA) Coverage Notice</b>	Notice of the Arizona ADOA Program COBRA Coverage. This notice has important information about your right to COBRA continuation coverage, a temporary extension of coverage under the Plan.
<b>Patient Protection &amp; Affordable Care Act (PPACA)</b>	Notices of the Arizona ADOA Program about PPACA.
<b>HIPAA Special Enrollment Rights Notice</b>	This notice provides information regarding special enrollment. You may be able to enroll in the ADOA health plan without waiting for the next open enrollment period if you request a QLE change within 31 days of an event for loss of other coverage or birth, adoption, or placement for adoption. Also, you may enroll if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage.
<b>Women's Health &amp; Cancer Rights Act (WHCRA)</b>	This notice describes mandated benefits for mastectomy-related services and informs individuals that services are available for such treatment and services, including reconstructive surgery, prosthesis, and lymphedema treatment, and explains how to obtain a detailed description of the mastectomy-related benefits under the Plan.
<b>Newborns' &amp; Mothers' Health Protection Act of 1996</b>	This notice provides that health plans and issuers may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child for prescribing a length of stay not more than 48 hours (or 96 hours). The Plan may not require that a provider obtain authorization from the Plan for prescribing the minimum length of stay.
<b>Wellness Program</b>	This notice requires employers that offer wellness programs that collect health information to inform members what information will be collected, how it will be used, who will receive it, and what will be done to keep it confidential.
<b>No Surprises Act</b>	This notice provides information regarding your rights and protections against surprise medical bills. You are protected from surprise billing or balance billing when you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center.

## Contact Information

Plan	Vendor Name	Phone	Website   Email   Policy Information
<b>ADOA Benefit Options</b>	ADOA Benefits	602-542-5008	Info-benefitoptions.az.gov/retiree
	1802 W. Jackson St. #94 Phoenix, AZ 85007	800-304-3687 FAX: 602-542-4744	Enroll-hrsystems.azdoa.gov > YES Portal Email-benefits@azdoa.gov
<b>Dental</b>	Delta Dental of Arizona	602-588-3620 866-978-2839	deltadentalaz.com/adoa Group: 77777-0000
	UHC Solstice	844-208-0223	smilestateofaz.com Plan Code: S800B
<b>Flu Shots</b>	ADOA Benefits	602-771-9355	wellness.az.gov/flushot wellness@azdoa.gov
<b>Long-Term Disability Plans - LTD</b>	Broadspire Services, Inc. ASRS	877-232-0596	azasrs.gov/content/long-term-disability
	MetLife PSPRS, EORP, CORP & ORP	866-264-5144	Info-metlife.com/StateofArizona/ Claim- mybenefits.metlife.com/stateofarizona
<b>Medicare</b>	Medicare	800-633-4227 TTY: 877-486-2048	Info-medicare.gov Accounts-mymedicare.gov
<b>Medical</b>	Blue Cross Blue Shield of AZ	866-287-1980	Info-azblue.com/stateofaz Member: azblue.com Group: 30855
	UnitedHealthcare	800-896-1067	Info-whyuhc.com/stateofaz Member-myuhc.com Group: 705963
<b>Prescription Drug Plan</b>	MedImpact (Pre-Medicare)	888-648-6769 TTY: 771	Preview BCBS-bit.ly/MedImpactBCBS Preview UHC-bit.ly/MedImpactUHC
	MedImpact Direct Specialty	877-391-1103	Members-medimpact.com/plan/adoa Rx BIN: 003585 Rx PCN: 28914
	Birdi Mail Order	855-873-8739	customerservice@birdirx.com
	Vibrant Rx (Medicare Part D)	844-826-3451	myvibrantrx.com/stateofaz Rx BIN: 015574 Rx PCN: ASPROD1
<b>Retirement Systems</b>	Arizona State Retirement System (ASRS)	602-240-2000 800-621-3778	azasrs.gov
	Public Safety Personnel Retirement System (PSPRS)	602-255-5575 877-925-5575	psprs.com
	Elected Officials (EORP)		
	Corrections Officer (CORP)		
<b>Vision</b>	Avesis, Inc.	888-759-9772	avesis.com/arizona Policy: 11001-2178