

Open Enrollment 2021 Voluntary & Wellness Expo Presentation Script

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Opening screen is displayed 15 minutes before the meeting until presenter starts the presentation

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SLIDE 2

- Welcome to the State of Arizona employee benefits presentation.
- My name is Tracie Carruthers, I am with the HR- Benefit Services Division at ADOA.
- Today we are going to talk about Open Enrollment and voluntary benefits plans.
- As you know, open enrollment is the time of year when you can make changes to your current benefits.

Our goal for this meeting is to provide you information on your benefits. In order to make this meeting work,

- Everyone will be put on mute throughout the meeting.
- This session is being recorded and
- The presentation and all material will be available on our Open Enrollment website for your convenience

- There are two ways you may be participating in this meeting
 - Google Meets or
 - Live Stream
- If you are participating using Google Meets, you can turn on closed captioning by clicking the button on the bottom right corner of the screen, or you may use the live captioning website link and event ID included in the invitation. For the livestream, you may also use the live captioning link and event ID included in the invitation.
- There will be a link to a survey at the end of the presentation. Please take a moment to provide your feedback. We are here to help you understand your benefit options. There will be a prize drawing donated by our medical vendors if you complete the survey.

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Our agenda for today is to focus on:

- Where you should go to find benefits information
- Open Enrollment updates for 2021 - Including changes
- There will be a benefits overview - discussing the you dental, vision, and other benefits

- Information on how to enroll
- And finally, you will receive an update on the Wellness Program

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Sometimes the most difficult part is where to find answers

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- Benefit Liaisons are an extremely important resource to employees
- Typically your Benefit Liaison will be your first point-of-contact for any questions you may have on benefits
- Your liaison has been trained and educated help you with understanding benefits and processes
- He/She can also explain how to enroll or make changes to your benefits, and
- Share any updates that have been sent by the Benefits office

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- We have created a robust website dedicated to making sure you have everything you need to understand your benefits!
- You should have received Open Enrollment materials in the mail
- All information contained on our website is specific to the State of Arizona employees - including an Open Enrollment page, and vendor contact information such as phone numbers and web portals.
- It has *all* the information you need throughout the year - including rates, policies, direct web links to vendor websites and wellness. Benefit guides and emails that are sent to employees are also available on our website.
- This website does not require a password to view benefits, so your spouse or dependents can find information they need to view on the site as well.

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Open enrollment for 2021 benefits, is an ACTIVE enrollment, meaning you must go online to the Y.E.S. website and make an election to maintain your benefits.

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- Open enrollment for 2021 runs from October 19th through November 6th at 5pm Arizona time. We would like to emphasize that you *must enroll* to maintain or change benefits.
- For example: if you want to add or remove a spouse or child - or - if you want to change your plan --- now is the time to do this!
- Go to the Y.E.S. portal to enroll

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There are changes to your 2021 benefits that we want you to be aware of:

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- We will not be discussing the medical plans and pharmacy benefits for today's meeting
- The changes to medical and pharmacy are summarized on this slide, so
- If you would like to learn more, please go the Open Enrollment page of our website and register for the New Medical Plan webinars

PAUSE

- The dental plans have not changed

- Note that Cigna will no longer be an option for medical, they are still offering a dental plan; however, network name has changed to CIGNA DENTAL CARE ACCESS

PAUSE

- The vision plan has a slight premium reduction and the discount plan will *no longer* be available for those who do not enroll in the vision plan

PAUSE

- The Flexible Spending Account contribution amount will be increasing to follow IRS guidelines

PAUSE

- The short term disability premium has a slight increase

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So now we are going to talk about the voluntary benefits available such as dental and vision, etc.

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Your dental plans will not be changing for 2021. The plans are staying the same. The State of Arizona offers two plans

- The first plan we offer is a PPO plan with Delta Dental
 - With this plan, you don't have to choose a dentist you can simply see any dentist that is in their national network
 - Note that PPO providers will have lower costs, so ask your dentist if he/she is a PPO or Premier Dentist.
 - Preventive Services, such as dental cleanings are covered 100%
 - On the dental PPO plan, you have deductibles of \$50 per person, up to \$150 for the family plan
 - Once your deductible is met, you will then start paying coinsurance when you receive dental treatment
 - The maximum Delta Dental will pay is \$2,000 per person, per year
 - Orthodontia is covered for children and adults at a \$1,500 per lifetime
- The second dental option is Cigna Dental. This is a Dental HMO plan where you must stay in-network.
 - When you enroll with the DHMO, Cigna will select a dentist for you. If you would like to choose another dentist, you would simply contact them for that change.

- The Cigna Dental Care Access Network is a national network with fewer dentist and is available in most states
- Preventive Services, such as dental cleanings are covered 100%
- With the DHMO plan there are no deductibles, no coinsurance, or no maximums. You would simply pay the amount of the treatment that is listed on the fee schedule.

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Avesis is the vision provider and there are a few changes starting in 2021.

- The discount plan will *no longer* be available for those who do not enroll in the vision plan
- There is a slight premium reduction for the Avesis Advantage Program,
- an increased LASIK benefit,
- and if you use Target Optical, you will receive an additional \$25 discount on frames
- Avesis provides a national network of independent and chain providers
- Routine eye exams and lenses are covered on the plan

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We also have programs to assist you in paying for your healthcare expenses tax-free.

TASC manages the Flexible Spending Account program.

- In 2021 we increased the maximum contribution to follow the current IRS guideline. The maximum has increased to \$2,750.
- A Flexible spending account, also known as an FSA, is a tax-free option that reduces your taxable income and allows you to use funds for healthcare expenses such as
 - Deductibles or copayments
 - Prescription drugs
 - And over-the-counter medication
- The Health Care FSA is available for those who are enrolled in the Triple Choice Plan to pay medical, dental and vision deductible or copayments
- If you are on the High Deductible Health Plan and you do not want to use your HSA funds for dental and vision expenses, the limited purpose FSA is available.
- Similar to the HSA -- when considering enrolling *in the FSA*
 - You should calculate how much you might spend in healthcare in 2021.
 - You can start by contributing your deductible or
 - Contribute the IRS maximum of \$2,750
 - These amounts are divided equally between each paycheck

- So if you choose to elect the maximum amount, this means about \$105 will be contributed each pay period
- The full annual election will be pre-loaded on a debit card and available in January

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The Dependent Care FSA is to pay for child and adult day care expenses (not healthcare expenses). There are no changes for 2021.

- You can start by figuring out how much you pay in day care each year
- Contribute the IRS maximum of \$5,000 if married, or \$2,500 if married/filing separate
- This amount is divided equally between each paycheck
- So if you choose to elect the maximum amount, this means about \$192 will be contributed each pay period
- The availability of funds to pay for daycare expenses is managed differently from the healthcare FSA where the full annual election is not pre-loaded on the debit card
- With the dependent care FSA, you can only use the available balance as funds are contributed into your account

Please note that the healthcare and dependent care FSA is a use-it-or-lose-it program, meaning that if you do not spend your entire 2021 election, remaining funds will be forfeited.

- You can use funds for expenses from January through December
- You have until March 31st 2022 to reimburse yourself for expenses incurred through December 2021
- A debit card will be mailed by TASC if you are a *new* enrollee
- If you have an FSA *now*, you already have a debit card that can be used in 2021

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The next benefit plans we will be discussing are your disability benefits.

The Short Term Disability benefit is still offered by MetLife.

- This is a voluntary benefit that will pay you weekly if you are unable to work due to
 - Non-work related injury or illness
 - Pregnancy and maternity
- Your premium is based on your annual base pay
- Starting in January 2021 there will be a very slight increase ~~from 0.31 cents to 0.316 cents per \$100 of your annual base pay~~

- The plan has a waiting period for sickness
 - If you are enrolled now and continue your enrollment for next year there will be a 30 day waiting period
 - If you're not enrolled now, and you enroll for 2021, you will have a 60 day waiting period for a sickness
 - Once you have continuous coverage for a year, then the waiting period will become a 30 day waiting period the following year
- There is no waiting period for injury
- STD payments are weekly and will pay up to 66 $\frac{2}{3}$ percent of your pre disability earnings
- If you're paid any annual or sick time while on STD, your payment will be reduced
 - But you will receive the minimum payment of \$67.31 per week
- A maximum duration is the number of weeks that are payable
 - Up to 26 weeks for an injury
 - For an illness it's based on when you enrolled for STD
 - Up to 22 weeks if you are in enrolled in 2020
 - Or up to 18 weeks if you were not continuously enrolled
- You can file a claim online by logging into the MetLife web portal

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Long-term disability is a benefit that protects you from a loss of income if you will be out of work for a long period of time. The waiting period for LTD is 6 months.

- There are two LTD programs available for State of Arizona employees with no changes for 2021
- The retirement system which you contribute to determines which plan you are enrolled in
- Employees contributing to ASRS have Broadspire, and
- Employees contributing to other non-ASRS retirement plans have MetLife

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We would like to remind you that Open Enrollment is a good time to review your beneficiaries.

- There are no change to the life insurance benefit offered by Securian
- This year, we will have a new resource called *Benefit Scout* to assist you in determining your needs for life insurance
- Benefit Scout will ask you a series of questions and based on your responses it will suggest an amount of life coverage for you and your family

- As a State of Arizona employee you have \$15,000 in life coverage at no cost to you
- During open enrollment you can purchase or add additional supplemental coverage for yourself
- You can purchase coverage in increments of \$5,000 not exceed \$20,000
- Please keep in mind that you can not exceed 3 times your annual salary or \$500,000

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There are no updates for dependent life insurance. If you wish to purchase life insurance for your dependents, now is the time to do so. One premium covers your whole family. A dependent is defined as your legal spouse, children under the age of 26, and disabled dependent children.

- You can purchase various amounts up to \$50,000
- But you also need to have \$50,000 in coverage
- In the event of a claim, you as the employee would be the beneficiary

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There are discounts available for State of Arizona Employees

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Discounts include negotiated tuition and purchasing discounts available for you to take advantage of

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If you have been wanting to further your education, we have partnered with local and national universities to offer tuition discounts. Some discounts are available for employees only while others will provide discounts to spouses and dependent children. More information can be found on our website.

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PerksConnect is an online platform that offers discounts from local and national merchants. There is no cost to join, just visit their website to see how they can save you money on things such as travel, insurance for your home & auto and pets, and

products from Zebit. Zebit allows you to purchase merchandise to have now, but with a payment plan made via your bank account over a period of time. See the PerksConnect website for more information.

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Open enrollment for 2021 benefits, is an ACTIVE enrollment

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To start the enrollment process, take time to learn more about your benefit options.

- Start by visiting our website where you will find the enrollment guide you received in the mail
- There are videos available to give you more information about the different medical plan features and how to find a provider
- There is an decision support tool, called ALEX, that is available to help you understand the differences between each medical plan option
 - With the ALEX tool, you will answer a few simple questions regarding who you will be covering on your plan, how often you will use services, and how often you fill prescriptions medication

- The end results will provide a suggestion of which plan option may work best for you and your medical needs
- Please note that using ALEX will not enroll you in your benefits, you must go to the Y.E.S. portal to make an election to maintain your benefits
- Enrollment in the Y.E.S. portal is required, no paper forms will be accepted
- Once in the portal you will follow the steps on the screen to enroll in each benefit plan
- After completing your enrollment, a confirmation email will be sent to your work and personal emails
- Review the enrollment information to ensure that your elections are correct and save the email for future reference

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If you are having trouble with the Y.E.S. portal, you may contact the HRIS Service

Desk to assist, however:

- For password reset issues, the HRIS Service Desk is no longer able to reset your password
 - You must use the Employee Resources in the Y.E.S. portal to reset your password

- Some issues can be resolved by using the correct browser
 - Microsoft Edge and Internet Explorer or no longer supported browsers
 - Only Google Chrome, Microsoft Edge Chromium, Apple Safari, and Mozilla Firefox can be used
 - Also, iPhones and iPads are not supported

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- A few other items to keep in mind while you are completing your enrollment
 - Please review your demographic information
 - If your mailing address, phone number, or email address are incorrect, please make sure to correct this information
 - This information is used to communicate with you about your benefits
 - All dependents enrolled in the plan are required to have a social security number per federal law
 - Dual coverage, or duplicate enrollment, is not permitted
 - This means that if you and your spouse are both state, university, or retirees enrolled in the plan, you cannot enroll each other as dependents on the plan

- Your children also cannot be enrolled twice - once by you and also by your spouse - you should decide who will cover a child. This situation tends to occur when there are two children in a family plan.
- As you may know, dependent children can be enrolled in their parent's plan up to age 26. If you are a dependent child on your parent's plan and also a state employee, you can only be enrolled in once - you will either need to be the subscriber to your own plan or be a dependent on your parent's plan.
- There are other scenarios that may occur, please refer to the enrollment guide for more information
- Finally, review your beneficiary information for your life insurance
 - As you may know, the State automatically covers you for \$15,000 in life and AD&D insurance
 - Please review your beneficiary information to ensure that it's up-to-date
 - If you have supplemental life insurance, the beneficiary for that benefit should also be reviewed and updated if needed

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We would now like to invite Amanda Accatino to talk about our award-winning Wellness Program

Amanda:

- This section will focus on the Wellness and Employee Assistance Program offered to benefit eligible employees.
- My name is Amanda Accatino, I am with the HR - Benefit Services Division at ADOA

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Wellness Benefits

- As an employee, you have a variety of programs and resources to support your health and wellbeing.
- The components include our HIP , weight management and Diabetes Management Programs, Tobacco Cessation, Flu Shots and Employee Assistance Program.

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Health Impact Program

- The Health Impact program is an award-winning program to help you achieve your physical, financial, personal and professional well-being goals.
- You earn points for healthy activities, including preventive screenings, immunizations and classes/coaching
- The goal is to log 500 points for an annual incentive payment of up to \$200.

Who is Eligible?

- All active, benefits-eligible employees should participate, *whether or not you are enrolled in an ADOA medical plan.*

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Health Impact Program Continued

Follow these 4 steps to participate

1) Enroll Online

- Enroll on totalwellbeing.az.gov or get the app, search “My Health By Telligen”
- Find challenges that pertain to your health needs/interests & track your points

2) Get a Physical or participate in a Mini-Health Screening

- Get an annual snapshot of your current health by visiting your doctor or schedule mini-health screening on wellness.az.gov, and it is completely confidential.

3) Take the online Health Assessment

- Use your results from your physical or mini-health screening. It is completely confidential and only takes about 5-10 minutes. You will receive a personalized report about your health including areas of strength and areas that you may want to improve for better health.

4) You may earn \$200 when you log 500 Points

- You earn points from completing qualified wellness activities, screenings programs, classes or coaching and you may log points for anything that you have done during the annual cycle - which is for January through December of this year.

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Still Time to Log Points

- Don't Forget to Log Your Points! Track your health screenings, activities and programs on the HIP site by December 31, 2020.

- You can see here that there are numerous opportunities to earn points at various values, by choosing the preventive services, screenings, health related activities and behavior change/health management programs that are right for you!

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Logging Points

- Visit totalwellbeing.az.gov to get started! Earn points when you complete health screenings, activities and programs!
 1. Go to Unaccepted Tab Click “Accept” on the activity, screening or challenge that you want to complete for points.
 2. Go to Well-Being Tab on the left-hand side of the page to answer the question for the activity, screening or challenge that you have completed. Hit “Yes” and click “Save Activity”.
 3. Points Awarded Points are awarded immediately after answering “Yes” to the question.
 4. View Points To view points, log out and log back in. After logging in, click the “Completed” tab.

- We will be performing our routine program validation after the first of the year. The screenings, activities, and programs you log on the site will be compared to our health vendor files. If you do not match the vendor files, you will be contacted by Telligen, to provide adequate documentation for your screening, activity or program in a timely manner to receive your incentive.

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Weight & Diabetes Management Programs

- These programs are offered at work and/or online. Employees, spouses and dependents over 18 are eligible to participate.
- Earlier in the presentation you heard about some of these from our vendors and now you have even more programs to choose from based on your needs, and to support your health goals. Some are no cost and low cost options to consider.
- You may earn HIP Points - 150 to 200 points upon completion

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Tobacco Cessation

- The Arizona Smokers' Helpline (ASHLine) is offered through UArizona, and is free to all state employees, spouses and dependents over 18. Both English or Spanish services are available
- The Personalized quit plans, medication assistance, quit coaches, interactive web programs, phone counseling, and self-help materials all work together to help you *become* and *remain* tobacco free..
- You may also earn 150 HIP points for completing the plan.
- Go to ashline.org or call 1-800-55-66-222

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Flu Shots - It's Time to Get Your Flu Shot!

- Roll Up Your Sleeve is the theme of this years' campaign and this year it is more important than ever to get your flu shot, not only to protect you and your family against the flu but also to help conserve hospital resources amid the COVID-19 pandemic. It is recommended that you get a Flu shot every year to have a level of protection from the flu. It is considered a preventive care service and there is no cost to you & covered dependents on our medical plans.
- You have many options available to get a flu shot

1. Attend a Healthwaves Flu Clinic - To see a full schedule of worksite clinics and public locations go to wellness.az.gov/flushot. All Healthwaves staff will wear masks and follow CDC guidelines at our sites. Please wear a mask and follow social distancing guidelines. You may earn HIP points, too!
2. Visit your Doctor's office
3. Visit your Pharmacy - *Make sure to bring your medical card and have the pharmacist bill the flu shot under your medical carrier -- NOT the MedImpact pharmacy coverage, so that is get's billed correctly and you are not charged for the shot.*

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EAP - The Employee Assistance Program

- EAP is here to help with providing care, information, and resources needed to handle life's challenges that are free, confidential, and available - 24/7.

GuidanceResources from ComPsych helps you address personal challenges, support positive change and improve your well-being. We help you address the complexities of life and everyday issues such as relationship problems, stress, grief and loss, energizing a career and dealing with trauma.

Short -Term Counseling

- 12 free, confidential counseling sessions per issue per year and is available to you, your spouse and dependents AND anyone in your household! (for long-term counseling, please see your medical plan or our telemedicine service)
- Reason to access service may be for: personal matters, loss, stress, anxiety, trauma, and financial concerns.

Resources & Info

- Work/Life Balance -Everyone has different interests, routines, preferences and needs. There are many actions you can take to live comfortably and safely, enjoy every day, and ultimately, improve the quality of your life. Learn more about how you can maintain and improve your current lifestyle and save time! Includes finding Computers & Electronics, Food & Beverage, and resources for Going Green, Pets, Planning an Event, Shopping & Consumer Rights and Travel.
- Parenting, Eldercare and Relationships- Family, friends and significant others all play a role in your everyday life and often serve as a form of support. Your lives are interconnected, as their actions affect you and your actions have an impact on them. Relationships require effort to establish and preserve, and it is not uncommon for problems and questions to arise. You can get help with the following topics: Parenting, Finding Eldercare Finding Child Care, Special Needs

& Gifted Children, Divorce & Domestic Issues,, Expanding a Family, Marriage & Relationships

- Legal Advice/Wills - Get the advice you need on legal matters and
- free consultation and information via phone with in-house ComPsych attorneys. Includes Family law, Wills, Bankruptcy, Estate planning, Real estate, ID theft, and Legal Support. Local Attorney Referrals will provide you with a 30-minute in-person consultation and discounted legal fees.
- Financial Guidance - Get financial information from ComPsych® staff financial experts with unlimited access for topics such as Budgeting, Income tax, Credit, Real estate, Debt, Retirement planning and a free annual credit report.
- Your ComPsych® GuidanceResources® website provides information and support tools necessary for you and your family members to address stress and change, improve health, experience positive outcomes, and achieve personal health goals!
- You will always have someone to talk to and resources to consult whenever and wherever you need them. To access the services, Call: TDD: 800.697.0353. The toll-free number gives you direct, 24/7 access to a GuidanceConsultantSM, who will answer your questions and, if needed, refer you to a counselor or other resources. For online go to guidanceresources.com the Web ID is HN8876C,

AND don't forget to download the App: GuidanceResources® Now Web ID:
HN8876C

- Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools right at your fingertips!

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NEW FOR 2021

- We are currently exploring new program options and enhancements to the HIP program for 2021, and are excited to make that announce later this year!
- I'll send it over to Tracie Carruthers for closing remarks. Back to you Tracie!

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This concludes our presentation for today. Thank you all for your participation. Please be sure to complete our survey.

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You may contact us directly any time via a phone call or email.

Thank you and have a great day!