Welcome to the benefit expo webinar! The meeting will begin at 12pm. Today, we will only be reviewing Dental, Vision, FSA, Life and Disability, and the Wellness Program. If you want to learn more about the medical plan you will need to register for the “New Medical Plan” Expos available on our website.

Enrollment guides were mailed week of September 28th, if you have not received your copy yet, the guide is available on our website. A link to the guide and a FAQ document are also included in the meeting invitation.

If you need to ask questions on specific information, please contact us directly at (602) 542-5008 or (800) 304-3687 or email benefitsissues@azdoa.gov.
Benefit Options

Benefit Program for State of Arizona Employees
Offered by the Arizona Department of Administration
Human Resources Division - Benefits
Agenda

- Finding Benefits Information
- Open Enrollment 2021
- Voluntary Benefits Overview
- How to Enroll
- Wellness
Finding Benefits Information
Benefits Info - Liaison

● Answers questions
● Helps you enroll in benefit plans
● Shares benefits updates to the agency
Benefits Info - Web

benefitoptions.az.gov

- Key Tabs
  - Open Enrollment 2021
  - Contacts > Vendors
- No password, share site with family
- Web and mobile

Enrollment Guide
- Rates
- Plan Information
- Custom Vendor Contact Info for State Employees
Open Enrollment 2021
You Must Enroll Online for All Plans
Open Enrollment 2021

October 19 to November 6 at 5 p.m. (AZ Time)

✓ Medical
✓ Dental
✓ Vision
✓ Flexible Spending Accounts
✓ Disability
✓ Life

Enrollment is Online Only
hrsystems.azdoa.gov > Y.E.S. Portal
Benefit Changes for 2021

Medical
- New Triple Choice Plan
  - Replaces EPO & PPO Plans
- New Premium
- Carrier change
  - BlueCross BlueShield of AZ
  - UnitedHealthcare
- Optum Bank
  - IRS contribution increase for HSA annual limit

Pharmacy
- New Mail Order & Specialty Vendor

Dental
- No plan changes
- New Plan Name for Cigna DHMO:
  - Cigna Dental Care Access

Vision
- Premium Reduction
- Discount Plan will be discontinued

Flexible Spending Account
- IRS contribution increase for Healthcare FSA

Short-Term Disability
- Slight Rate Increase
Voluntary Benefits
## Dental Plans

<table>
<thead>
<tr>
<th>Network</th>
<th>Delta PPO Plus Premier Dentist</th>
<th>Cigna Dental Care Access</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dental Plan Premiums Per Pay Period</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Only</strong></td>
<td>$14.30</td>
<td>$1.64</td>
</tr>
<tr>
<td><strong>Employee + Adult</strong></td>
<td>$30.33</td>
<td>$3.29</td>
</tr>
<tr>
<td><strong>Employee + Child</strong></td>
<td>$23.34</td>
<td>$3.08</td>
</tr>
<tr>
<td><strong>Employee + Family</strong></td>
<td>$48.26</td>
<td>$5.46</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Plan</th>
<th>Provider charges negotiated rates</th>
<th>You pay a coinsurance</th>
<th>Nationwide coverage</th>
<th>Provider accepts set fees from Cigna</th>
<th>You pay set fees for dental work</th>
<th>Not available in all states</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>Covered 100%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductibles</td>
<td>Retiree-$50, Retiree+Spouse-$100</td>
<td>Retiree+1 Child-$100, Family-$150</td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Benefit</td>
<td>$2,000 per person per year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia</td>
<td>$1,500 per person lifetime max</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>24-month treatment fees</td>
</tr>
</tbody>
</table>

When choosing a plan, consider your dental history, level of care needed, costs and budget.
# Vision Plan

## Avesis Advantage Program

<table>
<thead>
<tr>
<th>Premiums per pay period</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$1.72</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$5.70</td>
</tr>
<tr>
<td>Employee + 1 Child</td>
<td>$5.65</td>
</tr>
<tr>
<td>Family</td>
<td>$7.11</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employee Cost for Care</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Eye Exam</td>
<td>$10</td>
</tr>
</tbody>
</table>

### Standard Spectacle Lenses:

- Single Vision, Bifocal, Trifocal, Lenticular: Covered in full
- Progressive: Discounted

### Frame

- Up to $150 retail value ($50 wholesale cost allowance)

### Contact Lenses (in lieu of frame/spectacle lenses):

- Elective: 10-20% discount & $150 allowance
- Medically Necessary: Covered in full
- LASIK/PRK: Up to $750

---

**Target Optical Discount!**

Save an additional $25 when you purchase your frame from Target Optical.
Flexible Spending Accounts

Health Care FSA
Use with Triple Choice Plan
For medical, dental, vision, prescriptions, & over-the-counter medication

- Pay eligible medical expenses with pre-tax dollars
  - Reduces taxable wages which decreases taxes
  - Use to pay your deductible, copays, over-the-counter items

- Maximum Contribution $2,750
  - Determine your annual election based on health expenses
  - Your annual election will be divided by 26 for a per paycheck contribution

- TASC Mastercard®
  - Pre-loaded with your annual election amount
  - Pay at point of service
  - May have to submit paperwork to prove claim
  - Keep all bills with services listed - not just card machine receipts

- USE IT OR LOSE IT EACH YEAR
  - Claims Jan 1-Dec 31
  - Reimbursement claims submitted by Mar 31

Limited Purpose FSA
Use with HDHP w/HSA Plan
Use for dental & vision only

- GET the APP
  - Check account & upload claim docs anytime
Flexible Spending Accounts

Dependent Care Flexible Spending Account (FSA)

- Pay expenses for dependent care (not for healthcare expenses)
  - Daycare, summer day camp, preschool fees for children under 13 for whom you have custody
  - Spouse or other tax Dependent physically or mentally incapable of caring for him/herself

Pay eligible dependent care expenses with pre-tax dollars
- Reduces taxable wages which decreases taxes

Maximum Contribution $5,000
(Married File Separately: $2,500)
- Determine your annual election based on care expenses
- Your annual election will be divided by 26 for a per paycheck contribution

TASC Mastercard®
- Can only use what you have in the account
- Pay at point of service
- **Keep all bills with services listed** - not just card machine receipts

USE IT OR LOSE IT EACH YEAR
- Claims Jan 1-Dec 31
- Reimbursement claims submitted by Mar 31
# Short-Term Disability - STD

## Definition
- **Voluntary** benefit coverage if you are unable to work due to:
  - Non-work related injury or illness
  - Pregnancy & maternity

## Wait Period
- Based on enrollment:
  - If enrolled in 2020, 30-day wait period
  - Not enrolled in 2020: 60-day wait period during first year
- No Wait Period if Injured

## Benefit Payments
- Weekly paid benefits:
  - Up to $66\frac{2}{3}\%$ of pre-disability earnings
  - Payments offset by 100% of any annual & sick leave paid after the wait period is exhausted
- Payable benefits:
  - Minimum $67.31
  - Maximum $897.43

## Maximum Duration
- Injury: Up to 26 weeks
- Illness: (Based on enrollment)
  - At Hire: 22 wks
  - After Hire: 18 wks

---

**Premium**: $0.316 per $100 of your annual base pay

Employees can start a disability claim online

[mybenefits.metlife.com/stateofarizona](http://mybenefits.metlife.com/stateofarizona)
Long-Term Disability - LTD

- Protects from loss of income in the event that you are unable to work for a long time due to non-work related injury, illness, or accident
- Your retirement plan determines your LTD benefit

<table>
<thead>
<tr>
<th>Retirement Plan</th>
<th>Broadspire</th>
<th>MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona State Retirement System (ASRS)</td>
<td></td>
<td>🍎</td>
</tr>
<tr>
<td>Public Safety Retirement System (PSPRS)</td>
<td></td>
<td>🍎</td>
</tr>
<tr>
<td>Correctional Officers’ Retirement Plan (CORP)</td>
<td></td>
<td>🍎</td>
</tr>
<tr>
<td>Optional Retirement Plan (ORP)</td>
<td></td>
<td>🍎</td>
</tr>
</tbody>
</table>
Life Insurance

Basic Life and AD&D

- $15,000 policy
- State pays the premium
- **Automatically** signed up

Supplemental Life and AD&D

- You pay the premium
- $5,000 increments above the $15,000 Basic Life provided by State
- Increase up to $20,000 annually during open enrollment only
- Premiums for first $35,000 are pre-tax
- Keep your beneficiaries updated

Life Insurance Calculator

Benefit Scout is an online decision support tool

LifeBenefits.com/Arizona
Life Insurance

Dependent Life and AD&D

- You pay - one premium covers whole family, pays out for each individual person
  - Spouses, children under age 26 & disabled dependent children
- Employee is the beneficiary

- $2,000
- $4,000
- $6,000
- $10,000
- $12,000
- $15,000
- $50,000*

*For $50,000, you must elect at least $50,000 in combined basic & supplemental coverage for yourself
Employee Discounts

- Tuition Discounts
- Purchasing Discounts
# Tuition Discounts

## For Direct Links

- **Visit** [benefitoptions.az.gov](http://benefitoptions.az.gov)  
  > Employee Tab > Education Discounts

- **Dedicated Web Links for State employees**

## State Employee Higher Education Partners

<table>
<thead>
<tr>
<th>Institution</th>
<th>Degrees</th>
<th>Programs</th>
<th>Partial Listing</th>
<th>More Info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona Christian University</td>
<td>Bachelor's, Master's, Ph.D.</td>
<td>Business, Elementary/Secondary Education, Behavioral Health, Family Studies</td>
<td>Online/Evening, 8-Week Courses, 6 Start Dates/Year</td>
<td>arizonachristian.edu/stateofarizona/</td>
</tr>
<tr>
<td>Arizona State University</td>
<td>Master's, Ph.D.</td>
<td>Business, Education Law, Public Policy, Sustainability</td>
<td>Online/Accelerated/Concurrent</td>
<td>students.aau.edu/AZ-governments-scholarship/program</td>
</tr>
<tr>
<td>Ashford University</td>
<td>Bachelor's, Master's, Ph.D.</td>
<td>Business, Health &amp; Human Services, IT, HR, Healthcare Administration, Criminal Justice</td>
<td>100% Online, Tech &amp; Real-World Course Material Fees Waived</td>
<td>ashford.edu/aztuition-financial-aid/education-partnerships/stateofarizona</td>
</tr>
<tr>
<td>Benedictine University</td>
<td>Bachelor's, Master's</td>
<td>Business, Healthcare, Human Services</td>
<td>On-campus/Online/Accelerated/MBA</td>
<td>mes.edu/admissions/adult-graduate/partnerships/stateofarizona.chs</td>
</tr>
<tr>
<td>DeVry University</td>
<td>Bachelor's, Master's</td>
<td>Business, Healthcare, Engineering, IT</td>
<td>Application Fee Waived</td>
<td>partner.devy.edu/stateofarizona</td>
</tr>
<tr>
<td>Grand Canyon University</td>
<td>Bachelor's, Master's, Ph.D.</td>
<td>Public Health, Nursing, Social Sciences, MBA, Public Administration</td>
<td>On-Campus/Online/Evening</td>
<td>degree.gov/oc/oaap/general/state-arizona</td>
</tr>
<tr>
<td>NCU North American University</td>
<td>Bachelor's, Master's, Ph.D.</td>
<td>Business, Technology, Education, Psychology, Health Sciences, Marriage &amp; Family Therapy</td>
<td>100% Online, Weekly Start Dates, No Application Fee, No Group Projects</td>
<td>ncu.edu/adult</td>
</tr>
<tr>
<td>NCA North American University</td>
<td>Master's, Ph.D.</td>
<td>Advertising, Criminal Justice, Accounting, Nursing</td>
<td>Online/Nationwide Community Campus, Fagstaff</td>
<td>nac.edu/educational-partnerships/state-of-arizona/</td>
</tr>
<tr>
<td>Ottawa University</td>
<td>Bachelor's, Master's</td>
<td>Business, Education, Social Services, Public Safety, MBA, RN To BSN</td>
<td>100% Online, 8-Week Courses</td>
<td>transeastvantage.com/ADDA/Home</td>
</tr>
<tr>
<td>The University of Arizona</td>
<td>Bachelor's, Master's</td>
<td>Accounting, Cybersecurity, Education, Communications, Government &amp; Public Service</td>
<td>100% Online Classes, 8-Week Courses, 6 Start Dates/Year</td>
<td>online.arizona.edu/partner/state-arizona</td>
</tr>
<tr>
<td>University of Phoenix</td>
<td>Bachelor's, Master's, Ph.D.</td>
<td>Business, Health Administration, Criminal Justice, IT</td>
<td>On-Campus/Online/Blended</td>
<td>phoenix.edu/wf/nt7-partnership/#1</td>
</tr>
</tbody>
</table>

*Rev. 1-2019: All applicants must meet all entrance requirements. Tuition reimbursement may be available – consult your agency the details. Beneficiaries not eligible to participate.*
Purchasing Discounts

azbenefits.perksconnect.com
Enrollment
How To Enroll

Step 1- Learn
● Visit our website: benefitoptions.az.gov/OE2021
● Review Enrollment Guide, rates & coverage
● Watch informational videos

Step 2 - Learn More
● Visit myalex.com/adoa/2021
● Understand your options
● **ALEX IS FOR INFORMATION ONLY, NOT ENROLLMENT**

Step 3 - Enroll
● **Active employees must enroll through Y.E.S.**
  > hrsystems.azdoa.gov
  > Y.E.S. Portal
  > Open Enrollment
● Paper forms will not be accepted
● Follow the steps to enroll
● Save your confirmation email
How To Enroll

Password Reset Process

- The HRIS Service Desk can no longer reset your password on an employee behalf, please follow the instructions available at HR Systems:
  - Step 1: Click [https://hr.az.gov/HRSystemsEmployeeResources](https://hr.az.gov/HRSystemsEmployeeResources)
  - Step 2: Under **Y.E.S. Resources for Employees**, click **Read More** then **Y.E.S. Getting Started User Guide**

Supported Browsers

- Please ensure employees have one of the following browsers available during Open Enrollment
  - Internet Explorer is no longer supported
  - iPhones and iPads are not supported; only can use Macbook

<table>
<thead>
<tr>
<th>Browser</th>
</tr>
</thead>
<tbody>
<tr>
<td>Google Chrome</td>
</tr>
<tr>
<td>Microsoft Edge Chromium</td>
</tr>
<tr>
<td>Apple Safari</td>
</tr>
<tr>
<td>Mozilla Firefox</td>
</tr>
<tr>
<td>No Microsoft Edge or Internet Explorer</td>
</tr>
</tbody>
</table>
How To Enroll

Demographic Information
- You are required to validate and update demographic information so we can communicate efficiently with you about your benefits

Dependent Social Security Numbers (SSN)
- Correct SSN’s for dependents are required

Dual Coverage
- Duplicate enrollment in State plans is prohibited and will be terminated with no refunds for the premiums paid. For spouses or dependents who are State Employees, State University Employees, and/or Retirees, specific rules apply. Please refer to your enrollment guide for specific details.

Beneficiary
- Review your beneficiaries for life insurance and update if needed
Wellness Benefits
Wellness Benefits

- HiP (Wellness)
- Weight & Diabetes Management
- Tobacco Cessation
- Flu Shots
- Employee Assistance Program
Health Impact Program - $200

What is HIP?
● Award-winning program to help you achieve your physical, financial, personal and professional well-being goals
● Earn points for healthy activities, including preventive screenings, immunizations and classes/coaching
● Earn 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.
Health Impact Program

1) **Enroll Online**
   - Enroll on totalwellbeing.az.gov
   - Or get the app, search “My Health By Telligen”
   - Find challenges & track points

2) **Get Physical or Mini-Health Screening**
   - Get a snapshot of your current health
   - Visit your doc or schedule mini-health screening on [wellness.az.gov](http://wellness.az.gov)
   - Completely confidential

3) **Take Health Assessment**
   - Use results from physical or mini-health screening - completely confidential
   - See focus areas to improve your health

4) **Get $200 for 500 Points**
   - Earn points from qualified wellness activities, screenings programs, classes or coaching
   - Annual cycle - Jan-Dec
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.

- Dental Cleaning (2) 25
- Mammography 100
- Skin Cancer Screen 50
- Weight Loss Program 200
- Financial Well-Being Seminar 25
- Hemoglobin A1C 50
- Osteoporosis Screen 25
- Healthy Pregnancy Program 150
- Tobacco Cessation Program 150
- Physical Activity / Year-Long Challenge 150
- Annual Physical 200
- Mini-Health Screen 100
- Prostate Cancer Screen & Exam 100
- Colonoscopy 100
- Diabetes Prevention 200
- Well-Woman Visit 100
- Vision Exam 25
- Flu Shot 25
- Disease Management Program 150
- Telemedicine Visits 25
- Prostate Specific Antigen Blood Test 50
Logging Points

How to Log Your Points

1. Go to Unaccepted Tab
   Click “Accept” on the screening you have completed

2. Go to Well-Being Tab
   on the left-hand side of the page to answer the question for the screening 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

Visit totalwellbeing.az.gov to get started!

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 stateofarizona@telligen.com, to provide adequate documentation for your screening in a timely manner to receive your incentive.
Weight and Diabetes Management Programs

- Programs offered at work and online
- Employees, spouses and dependents over 18 are eligible
- No cost and low cost options
- HIP Points - Earn 150 to 200 points upon completion

<table>
<thead>
<tr>
<th>Weight Management</th>
<th>Diabetes Prevention &amp; Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid by the State, must be enrolled in a State medical plan</td>
<td>$0 for eligible participants</td>
</tr>
<tr>
<td>Paid by employee</td>
<td>Paid by employee</td>
</tr>
</tbody>
</table>

- Real Appeal
- natura)(yslim®
- WW

ARIZONA
DEPARTMENT OF ADMINISTRATION
HUMAN RESOURCES
Tobacco Cessation

● The Arizona Smokers’ Helpline (ASHLine) is offered through UArizona.
● Free to all state employees, spouses and dependents over 18.
● English or Spanish services
● Personalized quit plans, medication assistance, quit coaches, interactive web programs, phone counseling, and self-help materials.
● Earn 150 HIP points for completing the plan.
● ashline.org |1-800-55-66-222
Flu Shots

Roll Up Your Sleeve - It’s Time to Get Your Flu Shot!

Flu shots every year to have a level of protection from the flu Preventive care at $0 cost to you & covered dependents on our medical plans.

- Attend a Healthwaves Clinic
  - See a full schedule of worksite clinics and public locations on wellness.az.gov/flushot.
- Visit your Doctor's office
- Visit your Pharmacy - bring your medical card and have the pharmacist bill the flu shot under your **medical carrier -- NOT the MedImpact pharmacy coverage**

*All Healthwaves staff will wear masks and follow CDC guidelines at our sites. Please wear a mask and follow social distancing guidelines. Earn HIP points, too! Visit wellness.az.gov/hip*
Employee Assistance Program - EAP

Short-Term Counseling
12 Sessions Per Person/Per Issue
You & Members of Your Household

Resources/Info
- Work/Life Balance
- Parenting & Eldercare
- Family Relationships
- Legal Advice/Wills
- Financial Guidance

Free & Confidential 24/7

GET the APP
Click to Chat with Consultant

Call: 877-327-2362
TDD: 800.697.0353
GuidanceResources.com
Web ID: HN8876C
New for 2021

Look for more information about an enhanced program and portal later this year!
Survey

bit.ly/OE2021Pres
Key Contact Information

ADOA HR Benefits Office
Website: benefitoptions.az.gov
Phone: (602) 542-5008 or (800) 304-3687
Email: benefitsissues@azdoa.gov

Delta Dental of Arizona
Website: deltadentalaz.com/adoa
Phone: (866) 978-2839

Cigna Dental
Website: cigna.com/sites/stateofaz
Phone: (800) 968-7366

Avesis
Website: avesis.com/arizona
Phone: (888) 759-9772

TASC
Website: tasconline.com
Phone: (833) 433-4301

Metlife
Website: metlife.com/stateofarizona
Phone: (866) 264-5144

Securian
Website: lifebenefits.com/plandesign/Arizona
Phone: (833) 745-5517

ComPsych
Website: guidanceresources.com
Code: HN8876C
Phone: (877) 327-2362