



Medical Plan Changes for Your 2021 Benefits Package

Dear Valued Team Member,

We know how important benefits are to our employees and their families. Each year, we take a careful approach to make sure Arizona continues to take care of our hardworking team. We are proud to offer a very competitive and attractive benefits package to our employees. You've earned it!

As we prepare for annual changes to our benefits offerings for the 2021 plan year, we wanted to communicate with you early, so you can plan ahead. We will provide additional information as we get closer to Open Enrollment for the 2021 plan year.

Overall, there will be important changes to the medical plan for 2021 specifically in regards to the plan structure, carriers and premiums. You'll see an overview of the changes below. We've carefully designed this plan to ensure we continue to offer great benefits to our employees, ones that are much more employee-focused and competitive than those of private and public sector entities in Arizona and neighboring states. To learn more please visit benefitoptions.az.gov/oe2021.

KEY MEDICAL PLAN CHANGES FOR BENEFITS IN 2021

Medical Plans

- **A new plan, the Triple Choice Plan (TCP), will be replacing the Exclusive Provider Organization (EPO) and Preferred Provider Organization (PPO) plans.**
- The High Deductible Health Plan (HDHP) will continue to be offered.

Carriers

- **Both medical plans will be offered by BlueCross BlueShield and UnitedHealthcare.**
- Medical coverage will no longer be available from Aetna and Cigna.
 - Cigna will continue to offer the DHMO dental plan.
- Information on finding a doctor on the new plan and how to switch carriers or plans at Open Enrollment will be provided in the coming months.

Premiums

- **The new TCP has one premium.**
- While premiums for the TCP and HDHP will increase, the State will continue to pay approximately 88% of the total premium. The premiums are still being determined and we will provide that information in the coming months.

Copays, Deductibles and Out-of-Pocket Maximums

- Under the TCP, how much you pay in copays, deductibles and out-of-pocket maximums will be based on your choice of provider when you receive care; giving participants the maximum choice of providers.
- Copays will stay the same.
- Deductibles and out-of-pocket maximums may increase, depending on how you use the new plan.

Effective Date

These changes will take effect on January 1, 2021 for the 2021 plan year.

Learn More

We will continue to keep you updated with several communications between now and Open Enrollment, which occurs in October. Learn more at benefitoptions.az.gov/oe2021.

Questions?

Please contact a Benefit Options representative by phone 602-542-5008, toll-free 1-800-304-3687, by email benefitsissues@azdoa.gov or visit benefitoptions.az.gov/oe2021.



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