Benefits Expo Medical

The meeting will begin at 10am. We will only be reviewing the Medical Plans today. If you want to learn more about dental, vision, wellness and other programs, please sign up for either the Oct 23rd or Nov 5th meeting.

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
- Benefits Overview
- Medical Vendor Presentations
- How to Enroll
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
Medical Plan Options
Health Insurance Terms

**Premium**
Amount you and your agency pays for insurance each pay period

**Deductible**
Expenses you pay out-of-pocket before the health plan pays
- Individual or Family
- Separate In- & Out-of-Network amounts
- Accumulate toward out-of-pocket maximum

**Copayment**
Fixed dollar amount
- You pay at the time of service after the deductible is met
- Plan pays remaining charges
- Accumulate toward out-of-pocket maximum

**Coinsurance**
Percentage of allowed amount
- Plan pays 100% of covered services after out-of-pocket max is met
- Individual or Family
- Separate In- & Out-of-Network amounts

**Out-of-Pocket Maximum**
The most you will pay in combined deductibles, health care and pharmacy copayments, and coinsurance

Did you know the State of Arizona pays 88% of total health plan costs?
## Medical Plan Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Triple Choice Plan</th>
<th>High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$$</td>
<td>$</td>
</tr>
<tr>
<td>Deductible</td>
<td>$</td>
<td>$$</td>
</tr>
<tr>
<td>Health Savings Account (State contribution each pay period)</td>
<td>✗</td>
<td>✔</td>
</tr>
<tr>
<td>Nationwide network of providers</td>
<td>Tier 1 &amp; Tier 2</td>
<td>✔</td>
</tr>
<tr>
<td>Out-of-Network Coverage (higher cost)</td>
<td>Tier 3</td>
<td>✔</td>
</tr>
<tr>
<td>Primary Care Physician (PCP) not required</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>No referrals required to see a specialist</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Preventive care in-network</td>
<td>Free</td>
<td>Free</td>
</tr>
</tbody>
</table>
## Preventive Care Services

### Regular Visits
- Well-baby, Well-child, Well-man, Well-woman

### Immunizations
- Flu, Pneumonia, Varicella, Shingles

### Tests
- Blood Pressure, Diabetes, Cholesterol

### Cancer Screenings
- Mammogram, Colonoscopy, Cervical, Prostate

### Intervention
- Smoking Cessation, Depression Screening, Unhealthy Alcohol & Drug Use Screening, Weight Loss Counseling

---

Preventive care services are free only when using an in-network provider
# Medical Plan Cost

## Tier Plan

<table>
<thead>
<tr>
<th>Plan</th>
<th>Premium Per Pay Period</th>
<th>Deductible</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Triple Choice Plan</strong></td>
<td>$26.17</td>
<td>$200 Tier 1 &amp; Tier 2 Combined</td>
<td>$7,350 Tier 1 &amp; Tier 2 Combined</td>
</tr>
<tr>
<td></td>
<td>$71.49</td>
<td>$400 Tier 1 &amp; Tier 2 Combined</td>
<td>$14,700 Tier 1 &amp; Tier 2 Combined</td>
</tr>
<tr>
<td></td>
<td>$57.30</td>
<td>$2,000 Tier 1 &amp; Tier 2 Combined</td>
<td>$8,700 Tier 1 &amp; Tier 2 Combined</td>
</tr>
<tr>
<td></td>
<td>$121.61</td>
<td>$10,000 Tier 1 &amp; Tier 2 Combined</td>
<td>$17,400 Tier 1 &amp; Tier 2 Combined</td>
</tr>
</tbody>
</table>

## High Deductible Health Plan

<table>
<thead>
<tr>
<th>Plan</th>
<th>Premium Per Pay Period</th>
<th>Deductible</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td>$10.15</td>
<td>$1,500</td>
<td>$3,500</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$30.46</td>
<td>$3,000</td>
<td>$7,000</td>
</tr>
<tr>
<td><strong>Employee + 1 Child</strong></td>
<td>$25.89</td>
<td>$10,000</td>
<td>$17,400</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$56.35</td>
<td>$10,000</td>
<td>$17,400</td>
</tr>
</tbody>
</table>

### Deductibles

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tier 1</strong></td>
<td>$1,500</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Tier 2</strong></td>
<td>$3,000</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Tier 3</strong></td>
<td>$3,500</td>
<td>$8,700</td>
</tr>
</tbody>
</table>

### Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
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<tr>
<td><strong>Employee Only</strong></td>
<td>$3,500</td>
<td>$8,700</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$7,000</td>
<td>$17,400</td>
</tr>
<tr>
<td><strong>Employee + 1 Child</strong></td>
<td>$14,700</td>
<td>$27,690</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$17,400</td>
<td>$47,400</td>
</tr>
</tbody>
</table>

Tier 1 & Tier 2, the deductibles will cross-apply:

- Tier 1 deductible applies to Tier 2 and Tier 2 deductible applies to Tier 1
# Medical Plan Cost

## Triple Choice Plan

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>50%</td>
</tr>
<tr>
<td>$20</td>
<td>$20</td>
<td>50%</td>
</tr>
<tr>
<td>$40</td>
<td>$40</td>
<td>50%</td>
</tr>
<tr>
<td>$20</td>
<td>$20</td>
<td>50%</td>
</tr>
<tr>
<td>$200</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>$75</td>
<td>$75</td>
<td>50%</td>
</tr>
<tr>
<td>$250</td>
<td>$250</td>
<td>50%</td>
</tr>
<tr>
<td>$0</td>
<td>$0</td>
<td>50%</td>
</tr>
<tr>
<td>$100</td>
<td>$100</td>
<td>50%</td>
</tr>
</tbody>
</table>

Copayment / Coinsurance Apply After Deductibles Are Met

- **Routine Preventive Services**: $0
- **Primary Care Physician (PCP) Specialist**: $20
- **Telehealth Services (Virtual Visit)**
- **Emergency Room**: $20
- **Urgent Care**: $20
- **Inpatient Hospital Admission**: $20
- **Laboratory and X-Ray Services**: $20
- **Major Radiology Services**: $20

## High Deductible Health Plan

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>50%</td>
</tr>
<tr>
<td>10%</td>
<td>50%</td>
</tr>
<tr>
<td>10%</td>
<td>50%</td>
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<td>10%</td>
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<tr>
<td>10%</td>
<td>50%</td>
</tr>
<tr>
<td>10%</td>
<td>50%</td>
</tr>
</tbody>
</table>

**HDHP Members!** Use your HSA contributions to pay deductible and coinsurance expenses.
How to Use the Triple Choice Plan

1. Choose a network doctor
   - Look for the Tier 1 symbol for the lowest cost

2. Pay a deductible
   - Enroll in the Healthcare FSA or pay out of pocket

3. Pay a copayment
   - You pay a flat fee
   - Your plan pays the rest

4. Pay up to out-of-pocket max
   - Your plan pays 100% of services for remainder of the year

- Physicians
- Radiology and Laboratory
- Hospitals
- Urgent care facilities
- Surgical centers
- Rehabilitation centers
How to Use the Triple Choice Plan

Using ONLY Tier 1 providers

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 1</th>
<th>Tier 1</th>
<th>Tier 1</th>
<th>Tier 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>OFFICE VISIT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FEBRUARY / MARCH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEDUCTIBLE</td>
<td>($200)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>COPAYMENT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SPECIALIST VISIT</td>
<td>Tier 1</td>
<td>Tier 1</td>
<td>Tier 1</td>
<td>Tier 1</td>
<td>Tier 1</td>
</tr>
<tr>
<td>IMAGING</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SURGERY</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SPECIALIST VISIT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>APRIL / MAY</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Using Tier 1 and Tier 2 providers

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 1</th>
<th>Tier 1</th>
<th>Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>OFFICE VISIT</td>
<td></td>
<td>Tier 2</td>
<td></td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>FEBRUARY / MARCH</td>
<td></td>
<td>Tier 2</td>
<td></td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>DEDUCTIBLE</td>
<td>($200)</td>
<td></td>
<td></td>
<td></td>
<td>Tier 2</td>
</tr>
<tr>
<td>COPAYMENT</td>
<td>Tier 1</td>
<td>Tier 2</td>
<td>Tier 1</td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>SPECIALIST VISIT</td>
<td>Tier 1</td>
<td>Tier 2</td>
<td>Tier 1</td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>IMAGING</td>
<td></td>
<td></td>
<td></td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>SURGERY</td>
<td></td>
<td></td>
<td></td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>SPECIALIST VISIT</td>
<td></td>
<td></td>
<td></td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>APRIL / MAY</td>
<td></td>
<td></td>
<td></td>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
</tbody>
</table>

Note: Examples are using the Employee Only Plan

Tier 1 doctors and facilities
Provide higher quality and efficient care
How to Use the HDHP + HSA

1. Fund your Health Savings Account
   - Automatic payroll contributions by you and the State

2. Choose an in-network doctor
   - Look for the symbol for greater savings

3. Pay a deductible
   - Use available HSA funds or pay out of pocket for services and some prescriptions

4. Pay coinsurance
   - You pay 10%
   - Your plan pays 90%

5. Pay up to out-of-pocket max
   - Your plan pays 100% of services for remainder of the year

6. Invest with Tax Advantages
   - Your funds will continue to grow and roll over year-to-year

HSA funds can help you pay for your expenses

The amount you want in your account
- State contribution
- 26 pay periods
- Your contribution per paycheck
How to Use the HDHP + HSA

Use Total Care or Premium Designated Providers

Using In-Network Providers

<table>
<thead>
<tr>
<th>OFFICE VISITS</th>
<th>SPECIALIST VISITS</th>
<th>IMAGING</th>
<th>SURGERY</th>
<th>RECOVERY SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>JANUARY</td>
<td>FEBRUARY</td>
<td>MARCH</td>
<td>APRIL</td>
<td>MAY</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

State HSA Contributions

Your HSA Contributions

Note: Examples are using the Employee Only Plan

State HSA Contribution Per Pay Period

$27.69 Individual
$55.38 Family
# Health Savings Account

## What is an HSA?
- Only use with high deductible health plan
- Savings account to pay for qualified health care expenses
- Pay deductibles and coinsurance
- Your contribution reduces your taxable income

## State Contributions
- Funded by the State every pay period
- Individual: $27.69 each pay period
- Family: $55.38 each pay period

## Your Contributions
- Calculate an amount up to the IRS maximum
- Age 55+ can contribute an additional $1,000

### Individual:
- $3,600.00 IRS Maximum
- $719.94 State Contribution
- $2,880.06 ÷ 26 pay periods
- $110.77 each pay period

### Family:
- $7,200.00 IRS Maximum
- $1,439.88 State Contribution
- $5,760.12 ÷ 26 pay periods
- $221.54 each pay period

## Using the Funds
- Receive Mastercard® debit card to pay at point-of-service
- Funds roll over yearly
- You own the account and the funds, even if you change jobs or retire
- Investment options for funds over $1,000

[Optumbank.com/arizona](http://optumbank.com/arizona)

---

HSA Contributions can be updated anytime through the Y.E.S. website.
### Health Savings Account

<table>
<thead>
<tr>
<th>How Your HSA Is Established</th>
<th>Common Reasons for Delays</th>
<th>Not Eligible To Contribute</th>
</tr>
</thead>
<tbody>
<tr>
<td>● State automatically opens in employee's name after enrolled in high deductible health plan</td>
<td>● Incorrect Address</td>
<td>● Employee is enrolled in Medicare or Medicaid</td>
</tr>
<tr>
<td>● Optum will verify your identification</td>
<td>● P.O.Box (no card delivery allowed)</td>
<td>● Employee or spouse has Health Reimbursement account (HRA)</td>
</tr>
<tr>
<td>● Optum will email or send a letter if there are issues with establishing your account</td>
<td>● Legal name inconsistent</td>
<td>● Employee is enrolled in TriCare</td>
</tr>
<tr>
<td></td>
<td>● Use Social Security card name, under IRS rules - names must match</td>
<td>● Care is received from Veterans’ Administration (VA)</td>
</tr>
</tbody>
</table>
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

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

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

**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**
- Check account & upload claim docs anytime

---

**Flexible Spending Accounts**

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**USE IT OR LOSE IT EACH YEAR**
- Check account & upload claim docs anytime
What to Consider When Choosing a Plan

**Benefits**
- The same benefit structure for each plan
- Value added benefits vary among carriers
- Health and wellness services

**Networks**
- All plans have nationwide networks
- Provider networks vary among carriers
- Make sure your providers are on the plan
- Look for the symbols

**Cost**
- Understand how premiums & deductibles work for your budget
- Out-of-Network costs are higher
What to Consider When Choosing a Plan

**Triple Choice Plan**

**Individual**
- Tier 1 Deductible: $200
- Tier 2 Deductible: $1,000
- Annual Premium: $680.52
- Out-Of-Pocket Maximum: $8,700

**Family**
- Tier 1 Deductible: $400
- Tier 2 Deductible: $2,000
- Annual Premium: $3,161.88
- Out-Of-Pocket Maximum: $14,700

**High Deductible Health Plan + HSA**

**Individual**
- Tier 1 Deductible: $400
- Tier 2 Deductible: $2,000
- Annual Premium: $1,465.20
- Deductible: $1,500
- Out-Of-Pocket Maximum: $7,000

**Family**
- Tier 1 Deductible: $720
- Tier 2 Deductible: $3,000
- Annual Premium: $1,440
- Deductible: $3,600
- Out-Of-Pocket Maximum: $7,200

State HSA
- Annual Premium: $264
- HSA Max: $3,600

HSA Max
- Annual Premium: $720
- State HSA: $720
- Out-Of-Pocket Maximum: $3,500

Annual Premium
- HSA Max: $7,200
- State HSA: $1,440
- Out-Of-Pocket Maximum: $7,000
# Claim Scenarios

**Name:** Jessica  
**Age:** 34  
**Status:** Single  

**Medical Services in 2021:**
- Preventive Exam
- Ambulance
- Emergency Room Visit
  - Durable Medical Equipment
  - Specialist
  - Radiology
  - Other Facility Services
  - Physical Therapy (4 visits)

<table>
<thead>
<tr>
<th>Services</th>
<th>Cost of Service</th>
<th>Triple Choice Plan</th>
<th>High Deductible Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Tier 1</td>
<td>Mix Tier 1 &amp; Tier 2</td>
</tr>
<tr>
<td>Preventive Care Office Visit</td>
<td>$150</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Ambulance*</td>
<td>$600</td>
<td>$200</td>
<td>--</td>
</tr>
<tr>
<td>ER Visit</td>
<td>$700</td>
<td>--</td>
<td>$200</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>$200</td>
<td>--</td>
<td>$0</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$600</td>
<td>--</td>
<td>$40</td>
</tr>
<tr>
<td>Radiology</td>
<td>$30</td>
<td>--</td>
<td>$0</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$215</td>
<td>--</td>
<td>$80</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,495</strong></td>
<td><strong>$520</strong></td>
<td><strong>$1,120</strong></td>
</tr>
</tbody>
</table>

*Ambulance services are always Tier 1

The State contributes $720 on an annual basis to the individual HSA account.
## Claim Scenarios

**Name:** Richard  
**Age:** 38  
**Status:** Single

### Medical Services in 2021:
- Preventive Exam
- Diabetic Services
  - Primary Care Provider
  - Laboratory Services
  - Medical Supplies
  - Specialist
- Prescription Drugs

<table>
<thead>
<tr>
<th>Services</th>
<th>Cost of Service</th>
<th>Triple Choice Plan</th>
<th>High Deductible Health Plan</th>
</tr>
</thead>
<tbody>
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<td>Mix Tier 1 &amp; Tier 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deductible $200</td>
<td>Deductible $1,000</td>
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<tr>
<td></td>
<td></td>
<td>Copay</td>
<td>Copay</td>
</tr>
<tr>
<td>Preventive Exam</td>
<td>$150</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care Visit</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Lab Services</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Specialist Visit (x2)</td>
<td>$275</td>
<td>$25</td>
<td>$80</td>
</tr>
<tr>
<td>Medical Supplies (Annual)</td>
<td>$1,725</td>
<td>--</td>
<td>$440</td>
</tr>
<tr>
<td>Pharmacy Month/Annual (2 Generic)</td>
<td>$25/$300</td>
<td>--</td>
<td>$25/$300</td>
</tr>
<tr>
<td>Pharmacy Month/Annual (Brand)</td>
<td>$275/$3,300</td>
<td>--</td>
<td>$40/$480</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$7,452</td>
<td>$1,500</td>
<td><strong>$2,065</strong></td>
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</tbody>
</table>

The State contributes $720 on an annual basis to the individual HSA account.
## Claim Scenarios

**Name:** Richard & Jessica  
**Age:** 38 & 34  
**Status:** Married

### Medical Services in 2021:
- Preventive Exam  
- Diabetic Services  
  - Primary Care Provider  
  - Laboratory Services  
  - Medical Supplies  
  - Specialist  
  - Prescription Drugs  
- Maternity Services  
  - Primary Care Provider  
  - Obstetric Care  
  - Radiology Services  
  - Laboratory Services  
  - Prescription Drugs  
  - Inpatient Hospital Care

<table>
<thead>
<tr>
<th>Services</th>
<th>Cost of Service</th>
<th>Triple Choice Plan</th>
<th>High Deductible Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Tier 1</td>
<td>Mix Tier 1 &amp; Tier 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deductible $400</td>
<td>Copay</td>
</tr>
<tr>
<td>Preventive Exam (x2)</td>
<td>$550</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care Visits</td>
<td>$1,000</td>
<td>$285</td>
<td>$80</td>
</tr>
<tr>
<td>Lab Services</td>
<td>$1,000</td>
<td>$80</td>
<td>--</td>
</tr>
<tr>
<td>Specialist Visit (x2)</td>
<td>$275</td>
<td>$35</td>
<td>$40</td>
</tr>
<tr>
<td>Obstetric</td>
<td>$2,390</td>
<td>--</td>
<td>$20</td>
</tr>
<tr>
<td>Radiology</td>
<td>$160</td>
<td>--</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Supplies (Annual)</td>
<td>$1,725</td>
<td>--</td>
<td>$440</td>
</tr>
<tr>
<td>Pharmacy Month/Annual (Generic)</td>
<td>$25/$700</td>
<td>--</td>
<td>$25/$365</td>
</tr>
<tr>
<td>Pharmacy Month/Annual (Brand)</td>
<td>$275/$3,300</td>
<td>--</td>
<td>$40/$480</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$11,100</strong></td>
<td><strong>$1,825</strong></td>
<td><strong>$3,385</strong></td>
</tr>
</tbody>
</table>
Pharmacy Benefits
Prescription Drug Plan

Same Pharmacy for ALL Carriers

● Pharmacy Benefit Administrator
● Maintains the formulary, pharmacy network, and drug costs

Pharmacy Information

● On your medical card
● Prescription drugs are covered In-Network only
● Medical carrier **is not** the pharmacy administrator
● Pharmacy website: medimpact.com
● Find a pharmacy near you with the best price
● View prescription drug information and prescription history
● View your accumulators & YTD drug spend
Prescription Drug Copays

- MedImpact Direct will be replacing AllianceRx Walgreens
- Copays apply toward your out-of-pocket maximum
- For HDHP plan, member must pay 100% until the deductible has been satisfied. Then the applicable fixed dollar copay applies.
- Refer to Summary Plan Document for more about Prescription Drugs

<table>
<thead>
<tr>
<th></th>
<th>Retail (30-Day Supply)</th>
<th>Retail (90-Day Supply)</th>
<th>Mail Order (90-Day Supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$15</td>
<td>$37.50</td>
<td>$30</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$40</td>
<td>$100</td>
<td>$80</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$60</td>
<td>$150</td>
<td>$120</td>
</tr>
</tbody>
</table>
UnitedHealthcare
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 a password on your 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 you 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

- Google Chrome
- Microsoft Edge Chromium
- Apple Safari
- Mozilla Firefox
- No Microsoft Edge or Internet Explorer
How To Enroll

Demographic Information
● You are required to validate and update demographic information so we can communicate efficiently with your 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
# Key Contact Information

<table>
<thead>
<tr>
<th>ADOA HR Benefits Office</th>
<th>BlueCross BlueShield of AZ</th>
<th>UnitedHealthcare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website: benefitoptions.az.gov</td>
<td>Website: azblue.com/stateofaz</td>
<td>Website: whyuhc.com/stateofaz</td>
</tr>
<tr>
<td>Phone: Mon-Fri 8a-5p (602) 542-5008 or (800) 304-3687</td>
<td>Phone: (866) 287-1980</td>
<td>Phone: (800) 896-1067</td>
</tr>
<tr>
<td>Email: <a href="mailto:benefitsissues@azdoa.gov">benefitsissues@azdoa.gov</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>