

Your Retirement



ARIZONA STATE
RETIREMENT SYSTEM

OPEN ENROLLMENT EDITION

Director's Message: A Look at Open Enrollment for Plan Year 2022

by Paul Matson, ASRS Director

Dear Retirees:

As fall approaches, so too does our annual open enrollment period for our retiree group health insurance. It takes place during the full month of November.

Please take this opportunity to review your medical plan, prescription coverage, and dental plans to determine whether they are working for you or if you would like to make some changes.

For calendar year 2022, the ASRS will be offering the same medical and dental insurance plans with the same vendors as we currently offer.

The Medicare group plans will have only slightly higher premiums for 2022, but will retain the same coverages and support programs. For the non-Medicare plans, 2022 premiums will remain the same.

Because the ASRS plans for calendar year 2022 will be comparable to our 2021 plans, you may decide to stay with your current ASRS coverages. If that is the case, you will not need to do anything in order to stay on your current ASRS plan because this year is a “passive enrollment,” meaning if you do not make any changes you will be automatically re-enrolled in your current ASRS plan choices.

The open enrollment period runs the full month of November with plan coverages beginning January 1, 2022 for the full calendar year of 2022.

Even if you want to continue with your current plan, be sure to review the Enrollment Guide, which

provides an overview of ASRS’s medical and dental insurance plan offerings, as well as other benefits afforded to you as an ASRS retiree.

Features of the medical insurance plans include no-cost virtual visits, weight loss and fitness programs, and hearing benefits. There’s also a prescription drug savings card benefit for all retirees. So, take a look and see if these are features you would like to take advantage of.

There are three sections to the ASRS Enrollment Guide: one with information applicable to all retirees, including dental, one for Medicare-eligible retirees, and another for non-Medicare retirees. Please pay particular attention to the sections, and to the color-coded pages and information.

While there will again be no in-person meetings this year in an effort

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2022 Open Enrollment Benefits Overview

Enrollment Period: Monday, Nov. 1 – Tuesday, Nov. 30, 2021

If you are satisfied with your current ASRS coverage and do not wish to make any changes, no action is necessary. Your present coverage will simply roll over to the new plan year, which begins January 1, 2022.

Even if you wish to keep your current plan, please take a moment to review your plan details for 2022.

The included Enrollment Guide gives an overview of benefits for all plans offered through the ASRS as well as a list of carrier phone numbers and websites should you want additional information.

Here's an overview of the changes to the medical and dental plans:



Dental Coverage

For calendar year 2022, the dental benefit structure remains unchanged for all plan options and plan premiums remain unchanged.

Beginning in 2022, the Cigna DHMO plan option will be available in two additional states, Idaho and West Virginia.

Non-Medicare: UnitedHealthcare Group Plans

For calendar year 2022, the medical benefit structure remains unchanged for all plans. Monthly premiums also remain the same due to the ASRS now directly managing various financial components of the non-Medicare plans. The direct management of various financial components of the non-Medicare plans will produce savings of approximately 15 percent, offsetting proposed premium increases by the marketplace for these plans.

Beginning in 2022, all non-Medicare plan options will be available nationwide. This means that retirees that reside outside of Arizona will be able to enroll in any plan option and not just the Choice Plus PPO.

Medicare: UnitedHealthcare Group Medicare Advantage Plans

For calendar year 2022, the medical benefit structure remains unchanged for both Medicare Advantage plans and plan premiums will increase.

For calendar year 2022, Centers for Medicare and Medicaid Services (CMS) has modified prescription drug coverage thresholds and stage limits. Please review the Enrollment Guide for your plan's relevant prescription drug features.

Open Enrollment Meeting Options

On the following pages, you'll find schedules for our Medicare, non-Medicare, and dental open enrollment meetings. In conjunction with the Enrollment Guide, these meetings offer an opportunity for retirees to learn about the health insurance offerings for the upcoming plan year.

This year, we have three different options to learn about the 2022 open enrollment: interactive webinars, on-demand videos, and teleconferences. While the on-demand videos are available now at [AzASRS.gov](https://www.azasrs.gov), webinars and teleconference start in late October and continue through November, with the open enrollment period being Nov. 1- Nov. 30.

Here is a description of each educational opportunity.

1. Interactive Webinars

The first option is live online webinars. There will be eight days of webinars with various presentation times, with different meetings for Medicare, non-Medicare, and dental that go over our plan offerings in detail. During these webinars, you will be able to ask questions via a chat box. Registration will not be required, but it is encouraged so you can get helpful reminders about your meeting in the days and hours leading up to it.

2. On-Demand Videos

The second meeting option is to view

pre-recorded, on-demand educational videos. These videos are available 24/7 at [AzASRS.gov](https://www.azasrs.gov) for you to view at your convenience. They are self-paced with segmented navigation to allow you to watch, and re-watch, any parts you desire.

3. Teleconferences

Finally, the third option is a teleconference via telephone. This is an especially beneficial option for retirees lacking access to or comfort with the internet, as it allows for audio-only communication.

We are excited to share the 2022 updates with you, and we hope you find these meeting options both convenient and informative. |



Join Delta Dental and keep flexing your smile with robust coverage for ASRS members and access to over 156,000 dentists nationwide.

 **DELTA DENTAL**[®]

[deltadentalaz.com/asrs](https://www.deltadentalaz.com/asrs)

NON-MEDICARE Meeting Schedule

Due to safety concerns for our retirees, staff, and our community, there are no in-person meetings this year. We will have a variety of interactive webinars, videos, and teleconferences available before and during our November open enrollment period.



On-Demand Videos

Videos will be available 24/7 at **AzASRS.gov** for you to view at your convenience. They are self-paced with segmented navigation to allow you to watch, and re-watch, any part you desire. All aspects of open enrollment are covered, including medical and dental plan options.



Interactive Webinars

Visit the open enrollment section of **AzASRS.gov** to access our open enrollment webinars. These live video presentations will be available starting October 28, and continue throughout November. You will be able to ask questions in a chat box and get them answered in real-time. Registration via your secure myASRS account is highly encouraged so that you can get helpful reminders about your meeting in the days and hours leading up to it.

Thursday, Oct 28, 2021*

11 AM - Dental
2 PM - Non-Medicare

* Note: This meeting is prior to open enrollment, which starts Nov 1

Monday, Nov 1, 2021

11 AM - Dental
2 PM - Non-Medicare

Wednesday, Nov 3, 2021

11 AM - Dental
2 PM - Non-Medicare

Friday, Nov 5, 2021

11 AM - Dental
2 PM - Non-Medicare

Tuesday, Nov 9, 2021

9 AM - Non-Medicare
2 PM - Dental

Thursday, Nov 18, 2021

9 AM - Dental
2 PM - Non-Medicare

Monday, Nov 22, 2021

11 AM - Dental
2 PM - Non-Medicare

Tuesday, Nov 30, 2021

11 AM - Dental
2 PM - Non-Medicare



Teleconferences

Teleconferences via telephone that may be a good option for retirees without an internet connection. Participants may dial in up to 30 minutes prior to the listed start time.

Thursday, Nov 4, 2021

9 AM - Non-Medicare & Dental | Toll Free Dial-In: 877-336-4440 | Access Code: 8940273

Tuesday, Nov 16, 2021

1 PM - Non-Medicare & Dental | Toll Free Dial-In: 877-336-4440 | Access Code: 1786856

24/7 Education from UnitedHealthcare

Explore your non-Medicare plan benefits virtually with the Virtual Education Center from UnitedHealthcare. Available at **UHCvirtualretiree.com/ASRSpre65**

MEDICARE

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Thursday, Nov 4, 2021

1 PM - Medicare & Dental | Toll Free Dial-In: 877-336-4440 | Access Code: 4566917

Tuesday, Nov 16, 2021

9 AM - Medicare & Dental | Toll Free Dial-In: 877-336-4440 | Access Code: 1970441

24/7 Education from UnitedHealthcare

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Start Your Real Appeal[®] Journey

Rea! Appeal is a lifestyle program to help you lose weight, feel better and improve your health at no additional cost to you.* Real Appeal's approach is based on clinical studies focusing on lasting lifestyle change. The formula is simple: small, steady, sustainable steps are the path to a healthier future.

What are your reasons to improve your health?

To feel better, to look better or to be more active? Whatever your reasons, Real Appeal may help you live healthier, sleep better, feel stronger and do things you really enjoy. Real Appeal is a 52-week lifestyle transformation program that focuses on helping participants lose weight, prevent chronic disease and live healthier lives. This is very different than what people normally think of as weight-loss products like diets, cleanses, shakes, calorie-controlled packaged meals, or video workouts. Studies have shown that common weight-loss products do not prevent diseases because they only focus on temporary behavior changes and water loss to produce rapid results that end in weight regain within 12 months. This "yo-yo effect" is the body's physiological reaction to

sudden energy deficits, which causes lowered metabolism and long-term food cravings.

Make the change you've always wanted with Real Appeal

» Small steps. Lasting change.

When beginning your weight-loss journey, remember that small changes every day can lead to big results in the long run. It is important to set realistic, achievable goals. By achieving your short-term goals day by day, you'll feel good about your progress and be motivated to continue. Setting unrealistic goals can leave you feeling defeated and frustrated.¹

Real Appeal coaches will help you set achievable nutrition, exercise, and weight-loss goals, then track your progress from your daily dashboard. Research has shown that those who keep track of their behaviors are more likely to take off weight and keep it off.² Real Appeal participants who attended 4 or more sessions during their program lost 10 pounds on average.

» Support and guidance. Committed to you.

Making lifestyle changes can feel easier when you have others you can

talk to and rely on for support.¹ With Real Appeal, you will be able to connect with participants who may have similar goals, and together, you can share healthful recipes and plan group exercise.

Real Appeal coaches have 1 job — to guide you with the support needed to stay on track. Coaches will help you stay focused on your goals with online group sessions with a caring community of members.

» Tools and resources. Delivered to your door.

Real Appeal is committed to guiding you with a science-based approach built on decades of research. With Real Appeal, you will have the options and tools necessary for your individual weight-loss success.

You'll receive a Success Kit to kick-start weight loss with weight and food scales, exercise tools, guides and more. You will also have 24/7 online access and support plus a mobile app for tracking your progress.

» Get started today

Please have your UnitedHealthcare[®] member ID card handy when enrolling:

Non-Medicare Website:
success.realappeal.com

Medicare Website:
uhc.realappeal.com

* Real Appeal is offered at no additional cost to participants with a body mass index (BMI) of 19 or higher as part of the UnitedHealthcare plans offered by the Arizona State Retirement System, subject to eligibility requirements. Talk to your doctor before starting any weight-loss program.

¹ Centers for Disease Control and Prevention, *Losing Weight: Getting Started*, 2020

² Nutrition.gov, *Interested in Losing Weight?*, 2021

Director's Message, *Continued*

to help everyone stay safe, we are offering a host of virtual meetings and other web-based and telephonic learning opportunities, including webinars, on-demand videos and teleconferences. Please consider visiting our website to learn about these opportunities.

The ASRS online health insurance application – available through your secure myASRS account – will allow you to view your current ASRS medical and dental elections, enroll

in a new plan, terminate coverage, make changes to your plans, and add or remove dependents. You may also call us and request a paper enrollment application be mailed to you, although this is a slower process. Know that we are here to assist, so do not hesitate to contact us.

But remember, since this is a passive enrollment – and if you currently are on an ASRS medical or dental plan – then you only need to submit an application if you want to change

your plan. Otherwise you will be automatically re-enrolled in your ASRS current plan.

To your best health,

Paul Matson
ASRS Director

SMILE MORE. STRESS LESS.



Stress can cause teeth grinding and broken teeth, cold sores, and other oral and mental health problems. **Smiling reduces stress.**

With the Cigna Dental Care (DHMO) plan, you don't have to stress over costs or coverage.

Preventive Care | Crowns | Root Canals | Implants
Dentures | Orthodontia | Teeth Whitening | and More!*

To learn more about the **Cigna Dental Care Plan**, visit Cigna.com/ASRS or call Cigna Customer Service at **1-800-244-6224**.

*All plans have exclusions and limitations. For details, please refer to your plan documents.

Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.



The Retrospective Rate Agreement & 2022 Premiums

Retrospective Rate Agreement (RRA) Funds are funds that have accumulated as a result of a contractual agreement between the ASRS and UnitedHealthcare which requires that any revenue in excess of medical costs and negotiated expenses be returned to the ASRS, and which are then used to reduce retiree monthly premiums. This RRA agreement was implemented in 2011 and has resulted in reduced monthly premiums to our retirees. Each separate plan returned varying amounts, based on the revenues versus expenses of that particular plan.

Plan Year 2021 was the third year of

the three-year planned distribution of funds accumulated through the RRA. In total, over the three-year planned distribution of funds during plan years 2019, 2020 and 2021, ASRS retirees saved nearly \$124 million in medical premiums. Moving forward, an annual analysis will be completed to determine if future reductions can be made each plan year to reduce medical premiums.

The table on this page shows the 2022 premiums for Medicare plans being offered. The premiums you will pay are

under the column marked “NEW 2022 Monthly Premium.” The final premium shown here does not take into account any further reductions you may be entitled to from the Premium Benefit. |

Monthly Premium BEFORE Savings	2022 Monthly Savings due to the RRA	NEW 2022 Monthly Premium	
WITH MEDICARE A & B <i>You & your dependents have Medicare Part A and B</i>			
Group Medicare Advantage HMO (Single)	\$80	\$30	\$50
Group Medicare Advantage PPO (Single)	\$120	\$50	\$70

2021 Annual Notice to All ASRS Retirees

Periodic pension payments will be subject to federal income tax withholding if the taxable portion of the total annual payments equals or exceeds \$25,140 (\$2,095 per month) unless you elect not to have withholding apply. In the absence of an election, your withholding will automatically be calculated in the same manner as withholding from wages.

If you do not wish to make an election or change a prior election, no action is necessary.

If you wish to make, change or revoke an election, ASRS retirees may do so by logging in to their secure **myASRS** account at **AzASRS.gov**. You can

also make or revoke an election by completing Form W-4-P, which is available at your local IRS office, library or on the IRS website at:

IRS.gov/pub/irs-pdf/fw4p.pdf

You may revoke an election at any time. Your withholding election will remain in effect until revoked. Any election not to have withholding apply is prospective only and any election made after a payment is

Annual notice of right to elect or revoke federal tax withholding

not an election with respect to that payment.

If you elect not to have withholding applied to your periodic pension payments, or if you do not have enough federal income tax withheld from such payments, you may be responsible for payments of estimated tax. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. |

