ARIZONA STATE RETIREMENT SYSTEM

Open Enrollment Special Edition

YOUR RETIREMENT

3RD ISSUE 2023 A PUBLICATION OF THE ARIZONA STATE RETIREMENT SYSTEM

Director's Message

By Paul Matson,
Executive Director

Dear Retirees:

We are once again pleased to announce our annual Open Enrollment Period for our retiree group health insurance program. It takes place during the full month of November.

Now is an opportunity to review your medical and dental plans, your prescription coverage, and other benefits to determine whether they are working for you or if you would like to make any changes.

PASSIVE ENROLLMENT

This will again be a passive enrollment, meaning if you are satisfied with your current plans, you do not need to re-enroll. Simply review the materials; no action is needed on your part.

While the ASRS will be offering the same medical and dental plans with the same vendors for both non-Medicare and Medicare-eligible retirees for 2024, some plan details have changed, so I encourage you to read through the included Enrollment Guide.

NON-MEDICARE

For non-Medicare plans, some monthly premiums will increase in 2024, while other plan premiums will either decrease or stay the same, so be sure to look at each plan closely. Benefits and copays for all non-Medicare plans will remain unchanged for 2024. The ASRS continues to manage various financial components of the non-Medicare plans, producing savings that help offset some of the premium increases by the marketplace for these plans.

MEDICARE

For Medicare plans, there will be increases in monthly premiums. Benefits and copays for the Medicare Advantage HMO plan will remain unchanged for 2024, while the Medicare Advantage PPO has a single benefit change for inpatient hospital care, which is outlined in the Benefits Overview section on page two.

DENTAL

Your dental insurance options remain in place with no changes to plans or coverages. Monthly premiums for Delta Dental of Arizona plans will increase, while the Cigna Dental premiums will stay the same for 2024.

ADDITIONAL INFORMATION

During this year's Open Enrollment Period, we will feature four in-person meeting opportunities. There are also a number of other opportunities to learn about the retiree health insurance features, with a host of virtual meetings and other web-based and telephonic learning opportunities, including webinars, on-demand videos, and teleconferences. Be sure to visit our website to see schedules and to learn more.

When reviewing the Enrollment Guide, please note there are three sections: one with information applicable to all retirees, including dental, one for non-Medicare retirees, and another for Medicare-Eligible retirees. Each section has been color-coded to make information easy to identify.

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 form be mailed to you, although this is a slower process. Know that we

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2024 Open Enrollment Benefits Overview

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 automatically roll over to the new plan year, which begins January 1, 2024.

Even if you wish to keep your current plan, please take a moment to review your plan details for 2024. 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.

Below, you'll find an overview of the changes to the medical and dental plans:

Dental Coverage

The dental benefit structures are unchanged and monthly premiums for the Delta Dental of Arizona plans have increased.

Non-Medicare: UnitedHealthcare Group Plans

The medical benefit structures are unchanged and monthly premiums have changed for most plan options.

Medicare: UnitedHealthcare Group Medicare Advantage Plans

The medical benefit structure remains unchanged for the Medicare Advantage HMO plan. For the Medicare Advantage PPO plan we made one benefit change highlighted below.

- For the Medicare Advantage PPO plan, the member's cost share on inpatient hospital care (including inpatient mental health) is changing from a one-time $150 fee on the first inpatient hospitalization annually to a copay of $100 per admission.

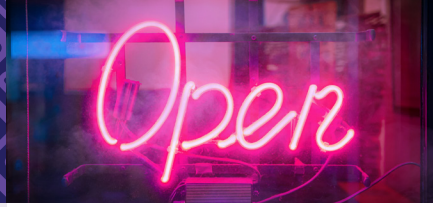
The monthly premiums for both plans will increase in 2024 due to a year over year reduction in the Retrospective Rate Agreement funds available for premium reduction.

Please note the Centers for Medicare and Medicaid Services (CMS) have issued modified prescription drug coverage thresholds and stage limits for 2024. For more information on prescription drug coverage, see pages 36-38 of the Enrollment Guide.

Retrospective Rate Agreement (RRA) Funds

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. Through 2022, ASRS retirees saved over $144 million in medical premiums as a result of this arrangement. And, for plan years 2023-2024, ASRS retirees are projected to save an additional $7.5 million. RRA Funds directly reduce retiree monthly premiums and the reductions are reflected in the premiums listed in the Enrollment Guide.

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 open enrollment meetings offer an opportunity for retirees to learn about the health insurance offerings for the upcoming plan year.

On-demand videos are available now at **AzASRS.gov**, while in-person meetings, webinars, and teleconference start in late October and continue through November.

In-Person Meetings

In-person meetings will be conducted at hotel conference locations in Phoenix, Goodyear, Tempe, and Tucson. The address for each meeting is listed on the schedule on the following pages. Meeting times, days, or locations may change due to unforeseen circumstances. For the most up-to-date schedule, please visit **AzASRS.gov/content/health-care**.

Interactive Webinars

There will be five days of webinars with different meetings for Medicare, non-Medicare, and dental that go over our plan offerings in detail. Meeting times vary, so make sure to pay close attention to the times being offered each day. During these webinars, you can ask questions via a chat box. Registration is not required, but it is encouraged so you can get helpful reminders about your meeting in the days and hours leading up to it. To register, please log into your myASRS secure account through **AzASRS.gov**.

On-Demand Videos

On-demand videos are pre-recorded, educational videos. These videos are available 24/7 at **AzASRS.gov** for you to view at your convenience. They present the same information we provide in all other meeting formats. They are self-paced with segmented navigation to allow you to watch, and re-watch, any parts you desire.

Teleconferences

Teleconferences are meetings over the phone. 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 2024 updates with you, and we hope you find these meetings both convenient and informative.

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are here to assist, so don't hesitate to contact us.

But remember, since this is a passive enrollment, you only need to submit an application if you want to change your plans. Otherwise, you will be automatically re-enrolled in your current plan selections.

To your best health,

Paul Matson

ASRS
Executive Director

Non-Medicare Meetings

Meeting times, days, or locations may change due to unforeseen circumstances. Visit **AzASRS.gov/content/health-care** for the most up-to-date schedule.

IN PERSON:

Meet with an expert
In-person meetings continue this year, with four days of meetings at locations spread across Phoenix, Tucson, Tempe, and Goodyear. Be sure to pay close attention to the dates and locations for each scheduled meeting.

Monday **10/30**	**1:00 - 2:30 pm**	**Non-Medicare**
DoubleTree by Hilton Hotel Phoenix Tempe **2100 S Priest Dr, Tempe, AZ 85282**		
Wednesday **11/8**	**1:00 - 2:30 pm**	**Non-Medicare**
Hilton Tucson East **7600 E Broadway Blvd, Tucson, AZ 85710**		
Thursday **11/16**	**1:00 - 2:30 pm**	**Non-Medicare**
Hampton Inn & Suites Phoenix-Goodyear **2000 N Litchfield Rd, Goodyear, AZ 85395**		
Tuesday **11/28**	**1:00 - 2:30 pm**	**Non-Medicare**
Embassy Suites by Hilton Phoenix-Scottsdale **4415 E Paradise Village Pkwy South, Phoenix, AZ 85032**		

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.

ONLINE WEBINARS

Get answers to your questions
Visit the Open Enrollment section of **AzASRS.gov** to access our open enrollment webinars. 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.

Wednesday **11/1**	**11:00 am** **2:00 pm**	**Dental** **Non-Medicare**
Friday **11/3**	**9:00 am** **11:00 am**	**Dental** **Non-Medicare**
Tuesday **11/14**	**9:00 am** **2:00 pm**	**Non-Medicare** **Dental**
Tuesday **11/21**	**9:00 am** **2:00 pm**	**Dental** **Non-Medicare**
Thursday **11/30**	**11:00 am** **2:00 pm**	**Dental** **Non-Medicare**

TELECONFERENCE:

Teleconference via telephone 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.

Monday **11/6**	**1:00 - 2:30pm** **Non-Medicare and Dental** (Dial-in begins 30 minutes before start)	Toll Free: **844 867-6169** Access Code: **2147484**

Medicare Meetings

Meeting times, days, or locations may change due to unforeseen circumstances. Visit **AzASRS.gov/content/health-care** for the most up-to-date schedule.

IN PERSON:

Meet with an expert
In-person meetings continue this year, with four days of meetings at locations spread across Phoenix, Tucson, Tempe, and Goodyear. Be sure to pay close attention to the dates and locations for each scheduled meeting.

Monday **10/30**	**10:00 - 11:30 am Medicare** **3:00 - 4:30 pm Medicare**	**DoubleTree by Hilton Hotel Phoenix Tempe** **2100 S Priest Dr, Tempe, AZ 85282**
Wednesday **11/8**	**10:00 - 11:30 am Medicare** **3:00 - 4:30 pm Medicare**	**Hilton Tucson East** **7600 E Broadway Blvd, Tucson, AZ 85710**
Thursday **11/16**	**10:00 - 11:30 am Medicare** **3:00 - 4:30 pm Medicare**	**Hampton Inn & Suites Phoenix-Goodyear** **2000 N Litchfield Rd, Goodyear, AZ 85395**
Tuesday **11/28**	**10:00 - 11:30 am Medicare** **3:00 - 4:30 pm Medicare**	**Embassy Suites by Hilton Phoenix-Scottsdale** **4415 E Paradise Village Pkwy South, Phoenix, AZ 85032**

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	11:00 am	**Dental**
Friday **11/3**	**9:00 am**	**Dental**
	2:00 pm	**Medicare**
Tuesday **11/14**	**11:00 am**	**Medicare**
	2:00 pm	**Dental**
Tuesday **11/21**	**9:00 am**	**Dental**
	11:00 am	**Medicare**
Thursday **11/30**	**9:00 am**	**Medicare**
	11:00 am	**Dental**

TELECONFERENCE:

Teleconference via telephone 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.

Monday **11/6**	**9:00 - 10:30am Medicare and Dental** (Dial-in begins 30 minutes before start)	Toll Free: **844 867-6169** Access Code: **228392**

NON-MEDICARE ADDITIONAL BENEFITS

Additional Benefits included at *No Additional Cost* to members enrolled in the Non-Medicare UnitedHealthcare Group Plans offered by the Arizona State Retirement System:

AbleTo Virtual Behavioral Coaching

Gaining control of worries. Facing tough challenges head-on. Releasing tension. AbleTo is ready to help you move forward with a tailored-to-you 8-week coaching program, including:

- A dedicated mental health coach for 1-on-1 support that's focused on your needs and goals
- Digital activities for practice and progress between sessions
- Confidential, convenient weekly meetings with a coach via phone or video chat—plus in-app messaging between sessions
- 24/7 unlimited access to resources and tools—like breathing exercises and meditations—on your smartphone, tablet or computer

Real Appeal Online Weight Management Program

Support and community along the way. Feel supported with personalized messages, online group sessions led by coaches and a caring community of members. Healthier habits, healthier lifestyle. Take small steps for lasting change with Real Appeal®, an online weight management support program.

Quit For Life Program

If you use tobacco and have thought about quitting, Quit For Life® on Rally Coach™ may be able to help. Get tools and online resources designed to help you quit — and stay quit.

- Get coach support Connect with a coach who will help create a personalized Quit Plan and guide you at every step
- Access anytime, anywhere. Manage triggers with help from coach-led group sessions, trackers, text support, and more, all at your fingertips
- View quit recommendations. Get real-life tips and plan your path to quit with recommended daily goals, articles and videos

One Pass™

One Pass™ gives you everything you need for a healthy body and mind with the convenience of a single program. It goes beyond a gym membership, supporting optimal physical, mental, and social health.

24/7 Virtual Visits

Virtual Doctor Visits -- See a doctor using your computer, tablet or smartphone anytime, day or night. You can download the Amwell®, Doctor On Demand™ or Teladoc™ Health apps. You can ask questions, get a diagnosis or even get medication prescribed and have it sent to your pharmacy.

*For more information about these additional benefits and programs, please visit and sign into your account at myuhc.com or call UnitedHealthcare Customer Service at 800-509-6729 weekdays, 8am – 8pm, local time.

MEDICARE ADDITIONAL BENEFITS

Additional Benefits included at *No Additional Cost* to members enrolled in the Group Medicare Advantage Plans offered by the Arizona State Retirement System:

UnitedHealthcare HouseCalls

With HouseCalls, you get a yearly in-home visit from one of our licensed health care practitioners at no cost to you. The visit takes up to an hour and is tailored to your needs. It includes select health screenings, a chance to review medications and ask questions on how to manage health conditions, receive referrals to other health services and more.

Renew Active

Renew Active® is the gold standard in Medicare fitness programs for body and mind. You'll receive a free gym membership with access to the largest Medicare fitness network of gyms and fitness locations.

UnitedHealthcare Healthy at Home

Healthy at Home provides you with the support you may need to recover post discharge from hospital and skilled nursing facility stays all at no cost to you. You are eligible to receive the following within 30 days of discharge (referral required by calling the number on the back of your Member ID card):

- Home-delivered meals
- Transportation to medical appointments and to the pharmacy
- In-home personal care to assist with daily activities

Real Appeal Online Weight-Loss Program

Real Appeal® is proven to help you achieve lifelong results, one step at a time. This program includes:

- Online group sessions led by a coach
- A health coach who will partner with you and guide you to a healthier, happier you
- A community of other members to keep you motivated
- Goal-setting tools, trackers and weekly content to help you learn and stay engaged
- A free Success Kit with all the tools you need delivered right to your door

Virtual Doctor Visits

See a doctor using your computer, tablet or smartphone anytime, day or night. You can download the Amwell®, Doctor On Demand™ or Teladoc Health™ apps. You can ask questions, get a diagnosis or even get medication prescribed and have it sent to your pharmacy.

24/7 Nurse Support

Speak to a registered nurse 24/7 over the phone about your medical concerns at no additional cost to you

*For more information about these additional benefits and programs, please visit **retiree.uhc.com/asrs** or call UnitedHealthcare Customer Service at 844-876-6161 weekdays, 8am – 8pm, local time.

ARIZONA STATE
RETIREMENT SYSTEM

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Your Retirement
PO Box 33910
Phoenix AZ
85067-3910
AzASRS.gov
In Phoenix:
602-240-2000
In Tucson:
520-239-3100
Toll-Free:
800-621-3778
Facebook: AzASRS
LinkedIn:ASRS

An agency of the State of Arizona

2023 ANNUAL NOTICE

Pension payments may be subject to federal income tax withholding 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 W4-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 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. |

cigna healthcare

SMILE MORE. STRESS LESS.

With the Cigna Dental Care (DHMO) plan, you don't have to stress over calendar year maximums, pay a copayment as you receive services.

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

To learn more about the Cigna Dental Care Plan (Dental Care Access Plus), 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.