

# Your Retirement

Third issue 2025

A Publication of  
the Arizona State  
Retirement System

Special Open Enrollment Edition

## 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 year is a 'passive' enrollment year, which means that if you do not wish to make any changes you will be automatically re-enrolled in your current plan for 2026.

While the ASRS will be offering medical and dental plans with the same vendors for both non-Medicare and Medicare-eligible retirees for 2026, some plan details have changed, so I strongly encourage you to read through the included Enrollment Guide.

### NON-MEDICARE

The monthly premium for the Choice Value and Choice Economy plans will remain the same. For the Choice Premier plan, the premium will increase and the copays for emergency room services and inpatient hospitalization will change.

### MEDICARE

The monthly premium for both plans will increase. For the HMO plan, copays for emergency and urgent care services will change.

### DENTAL

Your dental insurance options remain in place with no changes to plans or coverages. The monthly premium for the Cigna DHMO plan will increase.

### ADDITIONAL INFORMATION

During this year's Open Enrollment Period, we will feature three 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 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 plans.

To your best health,

Paul Matson





# Optum Community Center

Enjoy a place where you belong



## Keeping you healthier

Our Optum Community Centers can be found throughout Arizona. We have 6 sites in Phoenix and Tucson. They're great resources to help people ages 55+ through their health journey. Staying active and engaged with others is one of the best ways to boost your health.



To learn more, visit  
[optum.com/azcommunitycenters](https://optum.com/azcommunitycenters).  
Or scan the QR code.

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## Intellectual

Keep your mind sharp with language classes. Or find your new favorite author with our book club.

## Emotional

At Optum Community Centers, you'll find a caring community to lean on when you need it.

## Physical

We have fitness classes for every level. Take part in fun cardio, balance and strength workouts.

## Social

Make new friends and catch up with the ones you already know. Join a game or group class.

150,000

DENTISTS

NATIONWIDE



Delta Dental has you covered—routine cleanings and bitewing X-rays are included on both the High and Low plan options for ASRS members. Schedule your next dental visit today.

► Protect your smile—book an appointment today.

[deltadentalaz.com/member/asrs](https://deltadentalaz.com/member/asrs)  
833.335.8201



# 2026 BENEFIT HIGHLIGHTS

The ASRS is committed to offering value-based health plans to eligible retirees and their families. Here are some plan highlights for 2026:

## Non-Medicare: UnitedHealthcare Group Plans

### Monthly Premiums

The monthly premium will increase for the Choice Premier plan. The monthly premium for the Choice Value and Choice Economy plans will remain the same.

### Benefit Changes

For the Choice Premier plan, the copays for emergency room services and inpatient hospitalization will change.

**See page 21 of the guide**

## Dental Plans

The dental benefit structures remain unchanged and the monthly premium for the Cigna DHMO plan will increase.

**See page 15 of the guide**



## Medicare: UnitedHealthcare Group Medicare Advantage Plans

### Medicare Prescription Drug Redesign

A recent prescription drug law, the Inflation Reduction Act (IRA), requires significant changes to all Medicare prescription drug (Part D) plans including capping member annual out-of-pocket costs at \$2,100, and having the option to pay those out-of-pocket costs in monthly amounts over the plan year. For more information on the Medicare Prescription Drug (Part D) Redesign, see the section starting on **guide page 37**.

### Medicare Advantage PPO Plan

The medical benefit structure remains unchanged and the prescription drug benefit structure has changed as required by the Medicare Prescription Drug Redesign. The monthly premium will increase for calendar year 2026.

### Medicare Advantage HMO Plan

The monthly premium will increase for calendar year 2026. Copays for emergency and urgent care services will change and the prescription drug benefit structure has changed as required by the Medicare Prescription Drug Redesign. Additionally, some network services—like visits to specialists, physical therapy, speech therapy, and occupational therapy—will require a referral from your primary care provider (PCP) in order to be covered. The PCP you choose impacts which specialists and hospitals you'll be able to see.

**See page 31 of the guide**

# 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 three days of meetings at locations in Maricopa County and Tucson.

Be sure to pay close attention to the dates and locations for each scheduled meeting.

Monday  
**11/03**      **1:00 - 2:30 pm**  
**Non-Medicare**

DoubleTree by Hilton Hotel Phoenix-Tempe  
2100 S. Priest Drive, Tempe, AZ 85282

Thursday  
**11/06**      **1:00 - 2:30 pm**  
**Non-Medicare**

Westward Look Wyndham Grand Resort and Spa  
245 E. Ina Rd, Tucson, AZ 85704

Friday  
**11/14**      **1:00 - 2:30 pm**  
**Non-Medicare**

Embassy Suites by Hilton Phoenix-Scottsdale  
4415 E. Paradise Village Pkwy South, Phoenix, AZ 85032

## 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. All webinars are 60 minutes long.

Wednesday  
**10/29**      **11:00 am** **Dental**  
                 **2:00 pm** **Non-Medicare**

Wednesday  
**11/05**      **9:00 am** **Dental**  
                 **2:00 pm** **Non-Medicare**

Monday  
**11/17**      **11:00 am** **Non-Medicare**  
                 **2:00 pm** **Dental**

Tuesday  
**11/25**      **11:00 am** **Dental**  
                 **2:00 pm** **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.

Wednesday  
**11/12**      **1:00 - 2:30pm**      Toll Free:  
**Non-Medicare**      **888-566-1873**  
**and Dental**      Access Code:  
(Dial-in begins 30      **7375419**  
minutes before start)

## 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.



# MEDICARE MEETINGS

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**3:00 - 4:30 pm**

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2100 S. Priest Drive, Tempe, AZ 85282

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**11/06**      **10:00 - 11:30 am**  
**3:00 - 4:30 pm**

Westward Look Wyndham Grand Resort and Spa  
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# Group Medicare Advantage vs. Marketplace plans

## What makes ASRS Group Medicare Advantage plans different than most individual Medicare Advantage Marketplace plans?

Many Medicare Advantage plans are available to Medicare beneficiaries, and we encourage members to research their options to choose the plan that best fits their unique needs. Overall, the ASRS Medicare Advantage plans have features that are not typically available in the Marketplace. Including:

- Both ASRS plans have a broader prescription drug formulary than most Marketplace plans.
- Both ASRS plans have lower copays for prescription drugs than most Marketplace plans.
- Both ASRS plans have lower copays for inpatient hospital care, outpatient surgery, skilled nursing facility stays, ambulance, emergency, and urgent care than most Marketplace plans.
- The ASRS PPO plan has the same member cost share for in- and out-of-network provider visits, while most Marketplace plans have a higher member cost share for out-of-network provider visits.



## Many retirees share positive sentiments about their experiences while enrolled in ASRS plans. Below are a few recent retiree comments to share:

“After my month-long stay in the hospital, I am so grateful for my insurance plan through ASRS, because I only had to pay a \$100 copay. It gave me a sense of relief after all that my family and I have been through.”

“I wanted to pass along to other ASRS members that I recently went to the Deer Valley Optum Community Center, where I had signed up for a line dancing class. It was so fun! They have so many other things to do, and I just wanted to thank ASRS for this being a part of my benefits.”

“I really appreciate the prescription drug coverage that ASRS offers. When I look at the copays and coinsurance of other plans, it seems this plan allows us to save quite a bit. I am thankful I do not have to pay full price for the prescriptions I take on a regular basis.”

“I love using the fitness program benefit (Renew Active). For free, I am able to go to different gyms in town, and across the nation when I travel, to exercise, swim, cycle, and more.”

“I recently went into the ASRS Phoenix office to turn in some paperwork, and I was so glad that I was able to get all my questions answered by the on-site UHC service representative. It was so helpful to be able to talk to someone face-to-face.” 🙏

# With Optum<sup>®</sup> Home Delivery Pharmacy, you can get a 3-month supply of your eligible medications



Plus get free standard delivery, 24/7 pharmacist support and online tools to easily place and track orders, compare prices, refill prescriptions and more.



## Save some money

You get a 3-month supply of medication for the same cost as a 2-month supply. Plus, standard shipping is free.



## Stay on track

Switching to a 3-month supply of your medication helps make it easier to have on hand. You can even sign up for automatic refills.



## Skip the trips

Your medication is delivered to you. You don't have to leave home or wait in the pharmacy line.



## Pay your way

Make 1 payment upfront or split it into 3 equal monthly payments.

## Ready for home delivery?

Optum<sup>®</sup> Home Delivery can help you set up your first delivery, including pharmacy transfers and sending prescriber requests. If a prescription requires a prior authorization, they can start that request for you. After your plan begins, continue to have your eligible medication sent to you by transferring your prescriptions to Optum Home Delivery.

### For more information on ways to sign up:

- For Medicare HMO and PPO members, visit [retiree.uhc.com/asrs](https://retiree.uhc.com/asrs)
- For non-Medicare Choice plan members, visit [myuhc.com](https://myuhc.com)
- All members can sign up through the **UnitedHealthcare<sup>®</sup> app**
- Ask your provider to send an electronic prescription to Optum Home Delivery
- Call UnitedHealthcare at the number on the back of your Member ID card



Optum Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. There may be other pharmacies in our network.

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**Arizona State  
Retirement System**

*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*

# 2025 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](https://www.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. ⓘ

## 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](https://Cigna.com/ASRS)** or call Cigna Healthcare® Customer Service at **1-800-244-6224**.

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