

2013 Open Enrollment: October 22 through November 16, 2012



# 2013 Plan Year Open Enrollment

September 26 and September 27, 2012

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# Open Enrollment 2013 Plan Year

## Open Enrollment Dates

October 22 through November 16, 2012

[www.yes.az.gov](http://www.yes.az.gov)

## Plan Year

January 1 through December 31, 2013



# Open Enrollment Communications

## On October 12<sup>th</sup>:

- Active Newsletters will be posted online.
- Retiree Packets- Newsletter/Enrollment Forms mailing.
- BSD eNews distribution to all active employees with an email address populated in the work information field on the HR11 in HRIS, provided through vendor survey, or for receipt of electronic W2's.

*Active guides will not be mailed to employees. Benefit Services Division will have the guides on hand at the Expos and a limited supply available at the office for distribution. Employees will have access to the Active guide online at [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov)*



# Benefit Expos

## October & November

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
15	16	17	18	19	20 Phoenix Convention Center
22 Open Enrollment Starts Phoenix – Senate Lawn	23 Flagstaff Radisson Woodlands	24 Phoenix Convention Center	25 Glendale Renaissance Hotel	26	27 Tucson Marriott Hotel University Park
29	30	31	1	2	3
5	6	7	8	9	10
12	13	14	15	16 Open Enrollment Ends	17



# 2013 Premiums

Please see the Active and Retiree handouts provided.



# 2013 Plan Changes: Medical

## **Autism Spectrum Disorder:**

Short-term rehabilitative therapy included in an outpatient facility or physician's office that is part of a rehabilitation program for treatment of Autism Spectrum Disorder, including physical, speech, and occupational therapy subject to the 60 visit benefit limitations.

## **Compression Stockings:**

Approved for Lymphedema. Limited to two pairs upon diagnosis and four replacements per plan year.

## **Wigs/Hair Pieces:**

One wig or hair piece will be covered for members diagnosed with Alopecia as a result of chemotherapy, radiation therapy, second and third degree burns. Annual limit is \$150.00 per plan year.

## **Hearing Aid Coverage:**

Hearing aid services limited to \$1,500.00 per ear, per plan year.



# 2013 Plan Changes: Dental

## **Delta Dental PPO plus Premier (self funded):**

- New contract implemented for dental effective 1/1/2013.
- New plan tiers: Employee, Employee +Adult, Employee + Child, and Family.
- Rate Decrease: Employee +Adult, Employee + Child, and Family (single rate remains the same).

## **New Plan Rules:**

- There will be a six month waiting period for Major Restorative Class III services if the Delta Dental PPO plus Premier plan is not elected upon the initial enrollment opportunity.  
Class III services include: crowns, dentures, inlays, and orthodontia.
- Preventive Class I services do not apply to the annual benefit limit of \$2,000.  
Class I services include: office visits, oral exams, cleaning, fluoride treatment, and x-rays.



# 2013 Plan Changes: Dental continued

## **Total Dental Administrators Pre-Paid (fully funded):**

- New contract implemented for dental effective 1/1/2013.
- New plan tiers: Employee, Employee + Adult, Employee + Child, and Family.
- Rate Decrease: Employee, Employee + Adult, Employee + Child, and Family.
- No waiting period.

## Additional Services:

- Pre-diagnostic tests, implants, adult fluoride, and interim partial dentures.

## Co-payment change to include lab fees:

- Replace missing/broken teeth, complete denture base, partial denture.



# 2013 Plan Changes: Flexible Spending

## **ASI Flexible Spending Accounts:**

Employees have the option to open Medical and/or Dependent Care (child care) Flexible Spending Accounts (FSAs) administered by ASI.

## **Medical Expenses:**

Reduces the individual maximum contribution to \$2,500 annually. Spouse of enrollee may also carry a \$2,500 maximum contribution. Regardless, of place of employment. (i.e. both State employees with individual coverage)



# Computer Purchase Program

## Pius Technologies LLC Purchasing Program\*

Pius Technologies LLC is now offering the employees of the State of Arizona and Universities a way to purchase new computers and peripherals through payroll deduction. This benefit allows you to purchase new, brand name computers without racking up credit card debt or through consumer financing.

## Purchasing Power

This program offers State of Arizona employees the opportunity to purchase computers from **Dell, Gateway, and Intel**. The computer packages include a 1 to 3 year manufacturer's limited warranty, from complete systems to single components, and are shipped directly to your home. You pay for your purchase via payroll deduction.

\* Pius Technologies LLC is new to the computer purchase program.



# Home and Auto Insurance

Benefit Options has renewed contracts with two Home and Auto Insurance Companies for the 2013 plan year.

Travelers Insurance 1-888-695-4640

Liberty Mutual Insurance 1-800-786-1855

You may also be eligible for an extra discount by choosing to pay your premiums through automatic payroll deduction. The Auto and Home Insurance Program gives you access to comparison shop two of the nation's leading insurance providers. Advantages of the program include special group discounts for your auto and home insurance and the convenience of automatic payroll deduction to easily budget your premiums.

Note: As of 1/1/2013 Metlife is no longer contracted with the State of Arizona for home and auto insurance.



# Beneficiaries and Former Spouses

## Arizona Revised Statute §14-2804

Termination of marriage; effect; revocation of probate and nonprobate transfers; federal law; definitions

*A. Except as provided by the express terms of a governing instrument, a court order or a contract relating to the division of the marital estate made between a divorced couple before or after the marriage, divorce or annulment, the divorce or annulment of a marriage.*

Revokes any provisions naming your ex-spouse as a beneficiary or as an executor, trustee, conservator or guardian.

Unless your Will states otherwise, your divorce automatically revokes any provisions naming your ex-spouse as a beneficiary or as an executor, trustee, conservator or guardian. (A.R.S §14-2804) You must change the beneficiary designations for your life insurance and individual retirement accounts after divorce, if your ex-spouse is listed.

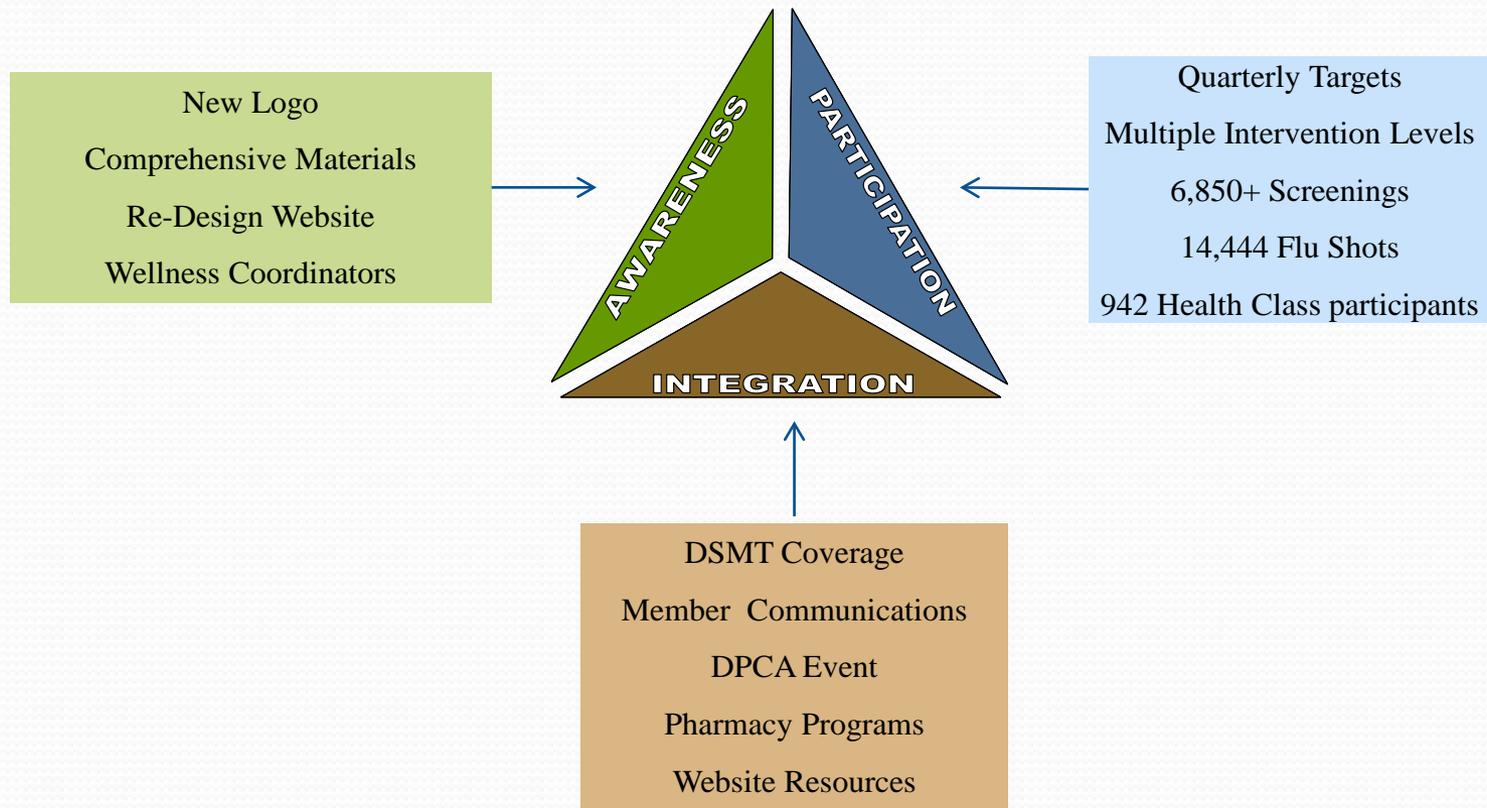


# BeWell Benefit



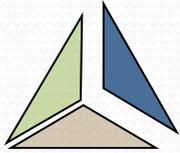
# BeWell Benefit

## 2012 Wellness Strategy Achievements





# BeWell Benefit



## 4th Quarter Wellness Target - Diabetes

### Screenings

- Mini Health Screen:
  - Lipid Panel
  - Blood Pressure
  - Body Composition
  - Blood Glucose
- Hemoglobin A1c

### Lifestyle Series

- Fitness (4 wk.)
- Nutrition (4 wk.)
- Hypertension (5 wk.)
- Diabetes Management Training (7 wk.)

### Education Courses

- Holiday Survival
- The Dragon Doesn't Live Here
- Wellness It's Your Responsibility

### Flu Vaccine Campaign

- Benefit Eligible employees have three options to get a free flu shot: worksite clinics, benefit expos, and Healthwaves public clinics. Flu Shot campaign is September 15 through December 15, 2012

### Mayo Clinic Health Assessment

- Active employees and their dependents can log on at [www.bewellstaywell.az.gov](http://www.bewellstaywell.az.gov) to complete the health questionnaire and be entered to win a FREE iPad. After completing the Health Assessment participants may be eligible for Health Coaching in one of the Mayo Clinic modules: Nutrition, Fitness, Weight, Stress and Tobacco.



# BeWell Benefit

## Benefit Expos

To highlight the BeWell Benefit during Open Enrollment, Diabetes support resources will be available at all Expos for members to participate, interact, and learn more.

- ADOA Wellness Representatives
- Health Screenings (A1c) and Flu Shots
- Health Assessment stations
- Medical Vendor Diabetes Specialists
- Pharmacy Vendor – Diabetic Suppliers



# BeWell Benefit

## Benefit Expo – Health Screenings

Healthwaves will be performing biometric screenings for benefit eligible employees, retirees and their covered dependents. Screenings include:

- Lipid Panel
- Glucose and Hemoglobin A1c
- BMI – body composition
- Blood Pressure
- Bone Density
- Facial Skin Analysis
- Optional Tests (Thyroid, PSA, etc.)



# BeWell Benefit

## Benefit Expo – Flu shots

- Benefit Options flu shot campaign is September 15 through December 15, 2012
- At the Benefit Expos, FREE flu shots will be provided to active and retired Benefit Options members and their dependents covered under medical insurance. Benefit eligible active employees may also receive a flu shot.
- Minimum age requirement is four years old
- Other options for a free flu shot during the campaign include: worksite clinics and Healthwaves public clinics
- Schedules can be found at [www.benefitoptions.az.gov/wellness](http://www.benefitoptions.az.gov/wellness)



# BeWell Benefit

## Mayo Clinic Health Assessment

- Available September 3 through December 10, 2012
- Participants log in to Mayo Clinic EmbodyHealth Portal at [www.bewellstaywell.az.gov](http://www.bewellstaywell.az.gov)
- Complete the questionnaire and be entered to win an iPad
  - Six iPads will be awarded over the course of the four month campaign, courtesy of Arizona State Credit Union
- Health Coaching may be available based on results
  - Coaching modules include: nutrition, fitness, weight, stress and tobacco



# BeWell Benefit

## Diabetes Self Management Training (DSMT)

- 7 Week Series
  - 1 hour class, 1 day per week
  - Workbook included
- American Diabetes Association recognized program
- Professional Instructors
  - Courses led by Certified Diabetic Educator
- Requirements
  - Minimum 20 participants
  - \$40.00 per participant



# BeWell Benefit

## (DSMT) continued

- Class topics for newly diagnosed or those living with diabetes for years
  - Nutrition Management
  - Blood Glucose Testing
  - High and Low Blood Sugars
  - Dietary and Community Resources
  - Exercise
  - Medications
  - Stress and Life with Diabetes
  - Reducing Risks
- Every Tuesday, October 23 through December 4, 2012 from 12pm to 1pm
  - ADOA – BSD Training Room



# BeWell Benefit

## Upcoming

- Identifying Targets for 2013 First & Second Quarter
- Solicitations for Wellness Contracts



# Benefit Liaison Website

[www.benefitoptions.az.gov/liason](http://www.benefitoptions.az.gov/liason)

- Resource Documents
- Training Documents
- Benefits ListServ Sign up
- Benefits ListServ Archive
- Announcements

The screenshot shows a web browser window displaying the Benefit Options website. The browser's address bar shows the URL <http://benefitoptions.az.gov/liason/>. The website header includes the "Benefit Options" logo with the tagline "Choice Value Health", the "Arizona Department of Administration Benefit Services Division" text, and the "AZ.GOV" logo with "Arizona's Official Web Site".

The main content area is titled "Welcome Benefit Liaisons" and features a large graphic of interlocking blue puzzle pieces. Below this graphic, a blue banner reads "2013 Benefits Open Enrollment" with the dates "October 22 through November 16, 2012" and "Coming soon!".

On the left side, there is a vertical navigation menu with the following items: BSD Home, Benefits Eligibility, Plan Descriptions, Guides & Forms, Pharmacy, COBRA, Contacts, FAQ'S, Wellness & EAP, Auto & Home, Computer Purchase, Legal Notices, and Resources. Below the menu are logos for "Wellness", "Y.E.S.", and "OPENBOOKS".

On the right side, there is an "Announcements" section with a link to "07.16.12 2011 Benefit Options Annual Report".

At the bottom of the page, there is a list of links: "2012 Resource Documents", "Implementation of SB1609, SB1614 & HB2024 - Training Materials", "2011 Resource Documents", "2009-2010 Resource Documents", "Training Documents", "Benefit ListServ", and "Benefit ListServ Archive".



# ListServ

## Subscribe to ListServ

- Visit [www.benefitoptions.az.gov/liaison](http://www.benefitoptions.az.gov/liaison)
- Under Benefits ListServ click the “Sign Up for Benefits ListServ”
- An e-mail window will pop-up.  
Write in the body of the email message: “**subscribe beneissues  
firstname lastname**”. Substitute your first name for Firstname and  
your last name for Lastname.



# Contact Information

Please make sure that the Benefit Services Division has your current information:

1. **Name**
2. **Agency**
3. **E-mail address**
4. **Phone number**

Send updates to [benefitsissues@azdoa.gov](mailto:benefitsissues@azdoa.gov) or call 602.542.5008.

Wellness Coordinators:

Contact Email: [Wellness@azdoa.gov](mailto:Wellness@azdoa.gov)

Andrea Cline: [Andrea.cline@azdoa.gov](mailto:Andrea.cline@azdoa.gov)

Amanda House: [Amanda.house@azdoa.gov](mailto:Amanda.house@azdoa.gov)



# Questions