

# 2014 Plan Year Open Enrollment

October 28 through November 15, 2013

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Benefit  Options  
Choice Value Health

# Content

- Open Enrollment Dates
- Open Enrollment Communications
- Benefit Expos
- 2014 Premiums/Plan Highlights
- Model Notices
- LWOP-Leave without pay
- QLE-Qualified Life Events
- Additional Services
- BeWell Benefit
- Contact Information
- Questions

# Open Enrollment 2014 Plan Year

## Open Enrollment Dates

October 28 through November 15, 2013

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

Plan Year

January 1 through December 31, 2014

\* State employees/Retirees

# Open Enrollment Communications

- 09/30/2013- Retiree Newsletter mailing.
- 10/07/2013- Retiree Guide/Enrollment Forms mailing.
- 10/14/2013- Active Newsletters will be posted online.
- 10/14/2013- Benefits News 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 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 2013

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
21	22	23	24	25	26 Phoenix Convention Center
28 Open Enrollment Starts	29	30 Phoenix Senate Lawn	31 Phoenix Senate Lawn	1 Tucson Marriott Hotel University Park	2
4 Flagstaff Radisson Woodlands	5 Glendale Renaissance Hotel	6	7	8	9
11	12	13	14	15 Open Enrollment Ends	16

# 2014 Premiums

Please see the Active and Retiree premium handouts

# Plan Highlights

## *New to the 2014 Plan Year*

### ***Residential Substance Abuse***

The 90 visit limitation for Residential Substance Abuse will be removed. In addition, all mental health diagnoses will be eligible to be covered in a residential treatment setting.

### ***Laparoscopic Sleeve Gastrectomy***

The medical plan will now provide coverage for Laparoscopic Sleeve Gastrectomy (the plan requirements apply- BMI, Center of Excellence, etc.)

### ***PPO Dental Plan***

- The six month waiting period will be removed for all Class III benefits.
- The reimbursement period for orthodontics will be extended from six months to twelve months.

### ***Pharmacy - Employer Group Waiver Program***

The pharmacy plan will be converting from a Retiree Drug Subsidy Program to an Employer Group Waiver Program. This change will result in a separate prescription plan for Medicare Retirees only.

# Model Notices

## **Affordable Care Act (ACA) – What It Means for the *State of Arizona* and You**

Public marketplaces, government subsidies, and tax penalties pertaining to medical coverage will be in place for 2014.

### **Here's what you need to know**

**If you're an eligible *State of Arizona* employee:** We offer you medical options that meet the ACA's requirements for affordable employee coverage and benefit value. It also meets your personal requirement to have coverage. You lose the right to employer medical benefits for the plan year if you elect benefits through the public marketplace.

**If you are not eligible for *State of Arizona* coverage:** In most cases, you will still have to get coverage or pay a penalty - and may want to explore coverage options through your spouse/partner or parent, the public marketplace in the state where you live, or through Medicaid or Medicare if you qualify. Depending on your household income, you and your eligible dependents may be eligible for a government subsidy to help you pay for coverage through the public marketplace.

The online public marketplaces are scheduled to open in October 2013. More information is available at [www.healthcare.gov](http://www.healthcare.gov).

# LWOP- Leave without Pay

## Things to remember

- Basic Life: (area on the form)
  - FMLA= .90/per pay period from Employer
  - NON-FMLA= .90/per pay period from Employee
- Include: INDEX, PCA and/or FUND to be charged
- Checks: Do not alter checks
- Payment plans: Payment plans must be approved by Central Benefits
- Pay periods: Need to be valid and consecutive or reported on a separate form.

# QLE- Qualified Life Event

Benefit changes are only permitted with a Qualified Life Event (QLE) within 31 days of the event.

## Qualifying Life Events (examples only)

- Marriage
- Divorce
- Birth
- Death
- Employment status change (employee, spouse, or dependent)

QLEs are outlined in more detail at [benefitoptions.az.gov](http://benefitoptions.az.gov), please refer to the handout provided.

# Vendor Discount Programs

In addition to our provider and pharmacy networks, our medical vendors offer discount programs on services such as:

- Fitness (gym memberships)
- Hearing
- Vision
- Weight Management
- Smoking Cessation

Please log on to your medical vendor website for additional information on these programs.

# Additional Services and Discount Programs

## Computer Purchasing Program

Purchasing Power offers State of Arizona employees a convenient and disciplined way to purchase new, brand name computers through the ease of payroll deductions.

### *Benefit At a Glance*

- Easy qualifications
  - Manageable payments directly from your paycheck
  - Convenient deductions
  - One less bill to pay
  - No credit card debt
- ◆ ***UNIVERSITY FACULTY AND STAFF: Please refer to your Human Resources website for options available to you.***

# Additional Services and Discount Programs

## Auto and Home Insurance Program

Benefit Options contracts with two Home and Auto Insurance Companies.

Travelers and Liberty Mutual

**You do not** have to wait until your current auto and home insurance policies are due to expire to request quotes and apply to enroll in the Auto and Home Insurance Program. You can apply year-round.

- ◆ ***Did You Know?*** You could also get an extra discount for choosing to pay your premiums through automatic payroll deduction.

# Additional Services and Discount Programs

## Contracted Discount Program

The **PerksConnect** card or free mobile app allows access to local and national discounts on products and services which may include, but are not limited to:

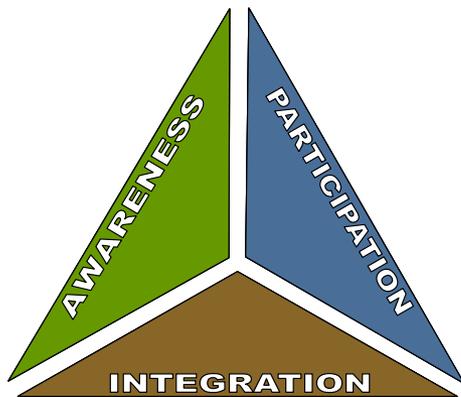
- Automotive
- Entertainment
- Golf
- Health & Beauty
- Pet Care
- Restaurants/Dining
  
- Toll Free Number 1.866.671.3322



# BeWell Benefit

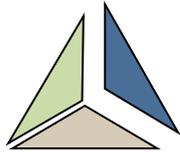
# BeWell Benefit

## 2012 Wellness Achievements



7,551 Screening Participants  
13,589 Flu Vaccines  
588 Health Seminar participants  
7,216 ComPsych EAP Utilizers  
4,487 Mayo Clinic Health Assessment Participants  
309 DPCA screenings

# BeWell Benefit



## 4th Quarter Wellness Target - Diabetes

### Screenings

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

### Lifestyle Series

- TBD

### Education Courses

- Connecting Mind and Body
- Managing Holiday Stress
- Healthy Lifestyles
- Developing Willpower and Self Control
- Emotional Eating

### Flu Vaccine Campaign

- Benefit eligible employees have three options to get a free flu vaccine: worksite clinics, benefit expos, and Healthwaves public clinics. Flu Vaccine Campaign is September 1 though December 31, 2013

### 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 assessment 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

## Mayo Clinic Health Assessment

- Available now through December 13, 2013
- 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 given away over the course of the campaign courtesy of the Arizona State Credit Union
- Health Coaching may be available based on results
  - Coaching modules include: nutrition, fitness, weight, stress and tobacco

# BeWell Benefit

## Highlights of Mayo Clinic Web Portal

- **My Health:** An overall report showing strengths and risks based on the results of the Health Assessment.
- **Community:** Mayo Clinic addresses popular health issues and trends, offers free podcasts, and includes personal stories submitted by participants.
- **Health Information:** Includes information on diseases, conditions, prescription drugs, a symptom checker, tests and procedures, and healthy recipes.
- **Health Coaching:** Participants may be eligible for free telephonic coaching by a Mayo Clinic specialist. Participants can also create and manage goals online.
- **My Rewards:** Learn how to earn rewards for participating in healthy activities.
- **State of Arizona:** Information on State Wellness Programs- Employee Assistance Program, Medical Insurance Resources, and quick links to refer to Benefit Options web pages.

The screenshot displays the Mayo Clinic BeWell web portal interface. At the top, a navigation bar includes links for Home, My Health, Community, Health Information, Health Coaching, My Rewards, and State of Arizona. The main content area features a large image of a woman sitting on a dock by a lake. Below the image, there is a section titled "Sign up for My Stress Solution" with a sub-header "Stressed out? Try using this online guide to managing your stress. You'll discover how to deal with stress." This section includes four small images with captions: "Monitor Your health, State of Arizona Screenings.", "How you can help your teen lose weight", "Recipe: Making glycy muffins", and "Sign up for My Stress Solution". To the right, there is a "My Rewards" section with two entries for "2013 Mayo Clinic Health Assessment Incentives" (Sep 3, 2013 - Dec 13, 2013) and "2013 Mayo Clinic Health Assessment" (Sep 7, 2013 - Dec 13, 2013). Below this is a "My Health" section titled "How am I doing overall?" with a date of "As of Sep 5, 2013" and a progress bar showing "Stress is low" and "Optimal health". The "My Health Interests" section is also visible. At the bottom, there is a "My To-Do List" section with a "Sign up for My Stress Solution" button and two columns of links: "Programs" (My Fitness Solution, My Weight Solution, My Smoke-Free Future, My Stress Solution, Healthy Pregnancy Program, Mayo Clinic Health Monitor, My Coach) and "State of Arizona" (Benefits Options Wellness, Employee Assistance Programs, Your Medical Insurance Resources). The footer contains the Mayo Clinic logo and text: "Health expertise provided by MAYO CLINIC" and "Contact us | Help | About | Terms of use | Privacy policy ©2012 Mayo Foundation for Medical Education and Research. All rights reserved."

# BeWell Benefit

## Flu Vaccine Campaign

- Benefit Options Flu Vaccine Campaign is now through December 31, 2013
- At the Benefit Expos, FREE flu vaccines will be provided to active and retired members and their dependents covered under Benefit Options medical insurance. Minimum age requirement is four years old
- Other options for a free flu vaccine during the campaign include: worksite clinics and Healthwaves public clinics (Basha's and Ace Hardware)
- Schedule located at [www.benefitoptions.az.gov/wellness](http://www.benefitoptions.az.gov/wellness)

# 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.

- Wellness Representatives
- Free Health Screenings (A1c) and Flu Vaccines
- Medical Vendor Diabetes Specialists

# BeWell Benefit

## Benefit Expo – Health Screenings & Flu Vaccines

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.)\*

*\*Not available on Senate Lawn expos*

# BeWell Benefit

## Tobacco Cessation Program and Other Resources

- As a member of Benefits Options, a tobacco cessation program is available at no cost, through a partnership with MedImpact, U of A, and ASHline
  - Information and admittance into the program: 1-866-218-6646
- As part of the program, members receive pharmacy consultation, coaching, 24/7 support, and medications at no cost to the employee
- Benefits Options also covers tobacco cessation prescriptions and over the counter medications at no cost to the employee
  - Members can take their prescription to be filled for free at their preferred pharmacy by presenting their Benefit Options insurance card

# BeWell Benefit

## Contracted EAP Resources

- As a member of Benefits Options, agencies have access to their contracted EAP, which provides free, confidential, short-term counseling and other services for employees and their families
  - ADOA\* contracts with Compsych ([www.guidanceresources.com](http://www.guidanceresources.com))
  - ADE contracts with EAP Preferred ([www.eappreferred.com](http://www.eappreferred.com))
  - DOT contracts with Deer Oaks EAP ([www.deeroaks.com](http://www.deeroaks.com))
  - DOC and ASU offer employee assistance on-site

**\*All agencies not specifically listed are covered under ADOA's contract**

# BeWell Benefit

- Home
  - BSD Home
  - Screenings
  - Classes
  - Flu Shots
  - Quarterly Health Targets
  - EAP
  - Events Schedule
  - Events Request
  - Mayo Clinic
  - Tobacco Free
- 



## Wellness Event Request



You Are Here: Home > Wellness Event Request

The Wellness Program is primarily a request-based program that relies on employees' assistance to coordinate events. Scheduling events is subject to contractor availability. Requests should be submitted 4-6 weeks prior to the desired event date.

### What to do

Complete and submit the [Event Request Form](#).

### Who is Eligible?

The Wellness program serves State employees, retirees and their families. All services and events are free to benefit-eligible employees as well as retirees and spouses on the Benefit Options health plan. Dependents are eligible for specific events as indicated on promotional materials (no worksite events). For all screening events, participants must know their (or their spouse's) Employee Identification Number (EIN) and will be asked to show their Benefit Options insurance card or proof of State employment.

### Minimum Requirements:

Unless otherwise indicated, class minimum is 20 and screening minimum is 25. If your worksite is too small to meet the minimum, consider partnering with other nearby State offices or, contact Wellness to try to locate other Agencies in your area.

### Promotion and Registration:

You will be provided an electronic flyer to promote your event at your work site. Registration forms will be provided when appointments are required.

## WellNEWS

### JaniFeb



### Fact Sheet - 1st Quarter



## Wellness Event Request Form

For multiple requests please complete a separate form for each event. Email the completed form to Wellness by Clicking the Submit Form button at the bottom of the page. Please submit requests 4-6 weeks prior to the requested event date to allow time for processing.

REQUESTOR INFORMATION	
Agency :	Other
Primary Contact Name :	
Phone Number :	( )
Extension # :	
Email :	
Work Location Address :	
Work Location City :	
Work Location ZIP Code :	
Alternate Contact Name :	
Alternate Phone Number :	( )
Alternate Extension # :	
Alternate Email :	
EVENT INFORMATION	
Name of Requested Event :	Mini Health Screening
Event Location Address :	
Reserved Room/Space :	
City, ZIP Code, & County :	
Open or Closed Event :	<input checked="" type="radio"/> Open <input type="radio"/> Closed <input type="radio"/> Not Sure
<small>Please note: open events will be published in the Monthly WellNEWS and posted online for other agencies to participate</small>	
Requested Date :	
Requested Time :	
Requested Length of Event :	2 Hours
Expected Participants :	25-50
Other Information/Comments :	

**Submit Form**

# BeWell Benefit

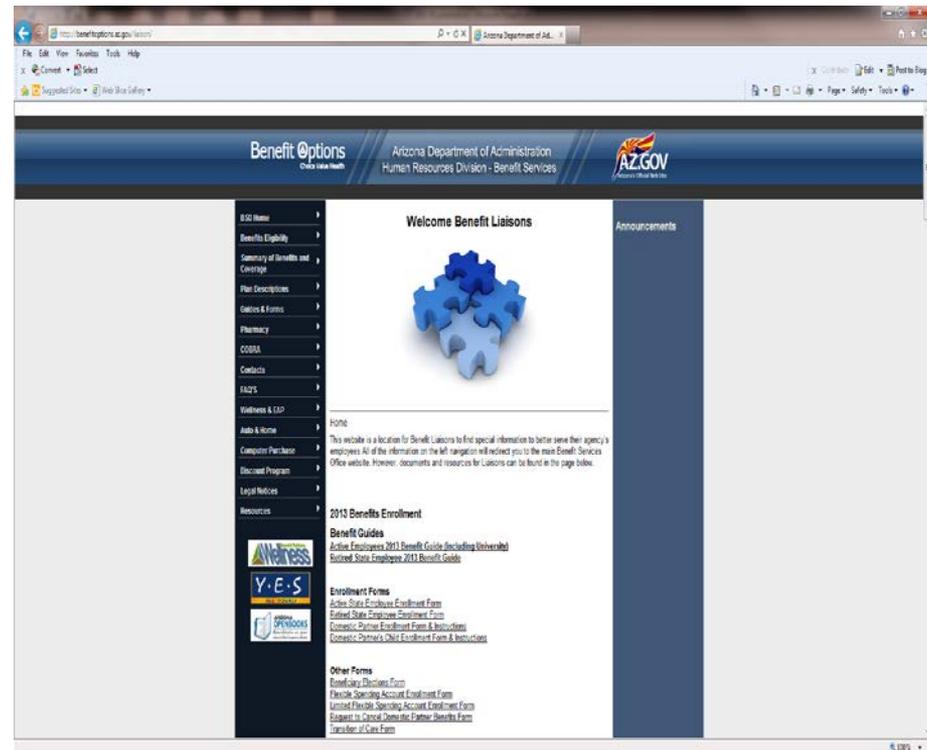
## Upcoming

- Targets for 2014
  - Quarter 1 (January – March): Men’s and Women’s Health
  - Quarter 2 (April – June): Musculoskeletal Health
- Implementation of new on-site Wellness classes contract

# Benefit Liaison Website

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

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



# ListServ

## To subscribe to the listserv:

Send an email to [list@list.arizona.edu](mailto:list@list.arizona.edu) from the e-mail address you want to use. This is not a person but a mailing list management system, so messages should only contain commands.

In the subject line of your email, type in: **subscribe beneissues Firstname Lastname** (replace **Firstname Lastname** with your own first name and last name).

**Leave the message body blank.** Delete or turn off any automatic signature

# Contact Information

Please make sure that the Benefit Services 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:

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

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

Lauren Thomas: [Lauren.Thomas@azdoa.gov](mailto:Lauren.Thomas@azdoa.gov)

# Additional Contact Information

## **Computer Purchase Program**

Purchasing Power

Toll Free Number: 1.866.638.3954

## **Auto and Home Insurance Program**

Travelers: 1.888.695.4640

Liberty Mutual: 1.800.786.1855

## **Discount Program**

PerksConnect

*[Benefitoptions.az.gov](http://Benefitoptions.az.gov)*

Toll Free Number: 1.866.671.3322

# Questions...



