FAQs

Q: What is the best way to determine which plan is right for me?
A: Health insurance is a personal decision. The key is to study what features the plans offer, such as premiums, where the plan offers coverage (i.e., in Arizona, or out of state), and then decide what is best for you.

Q: Is there a pre-existing condition clause under the health insurance plans ASRS offers?
A: No

Q: Are there other benefits I can access as an ASRS retiree?
A: Yes. Dental, vision, hearing and caregiver benefits are also available as separate benefits or included with some health plans. All retired members and dependents participating in an ASRS health insurance plan may also take advantage of the SilverSneakers Fitness Program, one of the nation's leading senior fitness and wellness programs.

Also, regardless of health insurance, ASRS retirees have access to the WellCard Health Discount Card Program. In addition to the valuable discounts on prescription medication, the WellCard Program now offers discounted dental, hearing, MRI, lab and imaging services at no additional cost.

Q: What if I choose not to participate in ASRS health insurance?
A: Retirees always have the option to reconsider ASRS health insurance at an annual Open Enrollment period each fall. Information is mailed to all eligible retirees each year.
Choosing insurance is an important part of retirement planning. Research all your available options, including plans offered by the ASRS. You also may qualify for ASRS insurance while on Long Term Disability (LTD).

**ASRS Group Health Insurance Options:**
The ASRS offers both medical and dental retiree group insurance plans, as well as a host of additional health and wellness benefits. To learn more, visit ASRS website—AzASRS.gov. While there:

- Review the Health Insurance eLearning under Media.
- Read the current ASRS Retiree Group Insurance Guide under Retiree Healthcare.
- The year you retire, register to attend a Know Your Insurance meeting under Member Education.

**Review All Your Options:**
- ASRS retiree group insurance
- COBRA (Consolidated Omnibus Budget Reconciliation Act of 1986)
- Consult your employer for information on its retiree insurance. Don’t forget to ask when employee coverage ends and retiree insurance begins.
- Spouse’s employee + family insurance options
- Private insurance plans

**Additional Considerations:**
Compare your personal needs to your available options in terms of coverage and cost to help you make the best choice for your situation. Questions to consider:
- What are the premiums, deductibles, co-payments and co-insurance rates?
- Are your current doctor(s) included in the plan?
- Where is your coverage available?
- Do you need coverage for spouse &/or dependents?

---

**AN ASRS INSURANCE OVERVIEW**

As a retiree or LTD member of the ASRS, you and your qualified dependent(s) are eligible to enroll in an ASRS medical and/or dental plan. Plans are available for both in-state (Arizona) and out-of-state residency.

**Medical**
- Medicare plans (post-65)
- Non-Medicare plans (pre-65)

**Dental**
- Indemnity plans
- Prepaid/DHMO plans

---

**YOUR OUT-OF-POCKET COSTS**

As an ASRS retiree or LTD recipient with at least five years of service, you are eligible to receive a Premium Benefit, provided by ASRS. This pays a portion of your monthly premium and is effective on the first day of the month following your qualifying event.

Your insurance coverage **MUST** be:
- An ASRS group insurance plan, **OR**
- An ASRS employer’s non-subsidized COBRA or retiree group insurance plan.

**The Premium Benefit is not applicable to private insurance.**

Your costs are figured by totaling the monthly premium(s) for medical and/or dental and subtracting the eligible premium benefit amount.

---

**ENROLLING IN ASRS INSURANCE**

You must submit completed forms within 31 calendar days of your ASRS retirement date. Contact ASRS for appropriate forms. Additional documents may be required. LTD recipients will receive a letter from ASRS explaining their individual timeframes.

**ASRS coverage is effective on the first day of the month coinciding with, or following, your qualifying event, such as retirement.**

If you don’t elect ASRS group health insurance coverage at your first qualifying event, you may elect to enroll during a future Open Enrollment period or if you experience another qualifying event. Qualifying events include, but are not limited to, Medicare eligibility or loss of coverage (such as CCBRA ending). You can also change your initial coverage elections during ASRS’ annual fall Open Enrollment.

---

**TURNING MEDICARE ELIGIBLE**

Generally, Medicare enrollment is effective for coverage on the first day of the month you turn 65, or in some cases, if you are already approved for Social Security disability.

View the **Becoming Medicare Eligible** portion of the Health Insurance eLearning at AzASRS.gov to learn what you need to do when you are Medicare eligible and the ASRS plans that enhance what Medicare provides.

You must have Medicare Parts A and B to enroll in the ASRS Medicare plans. Part D (for prescriptions) is also included in the ASRS plans.

Visit Medicare.gov or call 800-MEDICARE for the most current information.