BENEFITS FOR 2021
OPEN ENROLLMENT
October 19 – November 6, 2020
All employees will be required to take action.

Any employee with medical coverage will experience a change.
<table>
<thead>
<tr>
<th>Arizona Department of Administration (ADOA)</th>
<th>Medical</th>
<th>Supplemental Life (Securian)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dental</td>
<td>Short-Term Disability (MetLife)</td>
</tr>
<tr>
<td></td>
<td>Vision</td>
<td>Long-Term Disability (ORP only)</td>
</tr>
<tr>
<td></td>
<td>Basic Life</td>
<td></td>
</tr>
<tr>
<td>University of Arizona</td>
<td>UA Alternative Plans</td>
<td>Supplemental Life (Hartford)</td>
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<tr>
<td></td>
<td></td>
<td>Short Term Disability (Unum)</td>
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<tr>
<td>Arizona Board of Regents</td>
<td>Optional Retirement Plan</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td></td>
<td>Voluntary 403(b) Plan</td>
<td></td>
</tr>
<tr>
<td>Arizona State Retirement System (ASRS)</td>
<td>ASRS Retirement Program</td>
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<tr>
<td></td>
<td>Long-Term Disability (ASRS only)</td>
<td></td>
</tr>
<tr>
<td>State of Arizona</td>
<td>Voluntary 457(b) Plan</td>
<td></td>
</tr>
</tbody>
</table>
BENEFITS CHANGES FOR 2021

- Medical Plans – Plan design, carriers, deductibles and premiums
- Pharmacy Vendor
- Vision Premiums
- Dependent Care Flexible Spending Account Plan
ADOA MEDICAL PLAN OPTIONS

NEW TRIPLE CHOICE PLAN

- **Carriers:** United Healthcare/Blue Cross Blue Shield
- **Replaces:** EPO and PPO Plans
- Provider you choose determines deductible

HIGH DEDUCTIBLE HEALTH PLAN WITH HSA

- **New Carriers:** United Healthcare/Blue Cross Blue Shield
- New deductibles and out-of-pocket maximums
## TRIPLE CHOICE PLAN

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Choose a Doctor</td>
<td>In-network/lowest cost</td>
<td>In-network/higher cost</td>
<td>Out-of-network/highest cost</td>
</tr>
<tr>
<td>2</td>
<td>Meet the Deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 1</td>
<td>$200 / $400</td>
<td>$1,000 / $2,000</td>
<td>$5,000 / $10,000</td>
</tr>
<tr>
<td>3</td>
<td>Pay Co-pays/Co-insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 1</td>
<td>In-network/fixed co-pay</td>
<td>In-network/same co-pay</td>
<td>Out-of-network/50% co-insurance</td>
</tr>
<tr>
<td>4</td>
<td>Reach the Out-of-Pocket Max</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 1</td>
<td>$7,350 / $14,700</td>
<td>$7,350 / $14,700</td>
<td>$8,700 / $17,400</td>
</tr>
</tbody>
</table>

### Pay Period Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee</th>
<th>University</th>
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<tbody>
<tr>
<td>Employee only</td>
<td>$28.36</td>
<td>$302.75</td>
</tr>
<tr>
<td>Employee + adult</td>
<td>$77.45</td>
<td>$624.81</td>
</tr>
<tr>
<td>Employee + 1 child</td>
<td>$62.08</td>
<td>$408.24</td>
</tr>
<tr>
<td>Family</td>
<td>$131.75</td>
<td>$691.77</td>
</tr>
</tbody>
</table>
NEW CARRIERS:

Aetna ➔
• United Healthcare
• Blue Cross Blue Shield of Arizona

NEW HEALTH SAVINGS ACCOUNT BANK:

• Payflex ➔ Optum

INCREASED DEDUCTIBLES:

In-network: $1,500 single/$3,000 family
Out-of-network: $5,000 single/$10,000 family

INCREASED OUT-OF-POCKET MAXIMUMS:

In-network: $3,500 single/$7,000 family
Out-of-network: $8,700 single/$17,000 family

What’s not changing?

• Premiums
• University contribution: $30 single/$60 family each pay period
• Coinsurance and co-pays
2000 EMPLOYEES WILL TRANSITION TO A NEW CARRIER

- Employees in treatment and/or disease management programs will be contacted in December
- Pre-approved procedures: ADOA will work with employees on transition of approvals
WHY ARE THE MEDICAL PLANS CHANGING?

- State statute requires a review of the plans and a Request for Proposal every 5 years
- Consulting firms assisted with plan design
- Changing healthcare landscape and increased costs
- Trend: Pursue providers that offer the best health outcomes and lowest cost to members
REDUCING OUT-OF-POCKET EXPENSES

PARTICIPATE IN THE HEALTH IMPACT PROGRAM (HIP):

• Earn points for healthy activities, including preventive screenings, immunizations and classes/coaching
• Reach 500 points for an incentive payment of $200
• There is still time to sign up for 2020
REDUCING OUT-OF-POCKET EXPENSES (CONT.)

REDUCE TAXABLE INCOME
- Contribute to a Flexible Spending Account or Health Savings Account

CHOOSE HIGH-VALUE PHYSICIANS
- **TCP:** Look for Tier 1
- **HDHD:** Look for Premium Care or Total Care

UTILIZE VIRTUAL OFFICE VISITS
- For TCP, All virtual visit are with Tier 1 providers
- Considerable savings compared to Urgent Care or Emergency Room visits
RESOURCES

ADOA VIRTUAL EXPO AND PRESENTATION
Monday, October 19, 2020
9:00-10:30 AM & 3:00 – 4:30 PM

Division of Human Resources Open Enrollment webpage:
• Benefits Guides
• Premiums
• Medical Plan Comparisons
• Decision Making Tools

OPEN ENROLLMENT WEBPAGE
hr.arizona.edu/open-enrollment

HR SOLUTIONS
hrsolutions@email.arizona.edu
520-621-3660

ADOA BENEFITS OPTIONS
benefitsissues@azdoa.gov
800-304-3687
Questions?

HR Solutions
520-621-3660
hrsolutions@email.arizona.edu