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.
## Benefits Administration

<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>
</tr>
<tr>
<td></td>
<td></td>
<td>Short Term Disability (Unum)</td>
</tr>
<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>
<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 – New plan, carrier changes, new deductibles and premiums, new HSA administrator

• New pharmacy vendor for mail order and specialty

• Decreased vision premiums and increased LASIK benefit

• Dependent Care FSA grace period and increased Healthcare FSA contribution
## TRIPLE CHOICE PLAN

<table>
<thead>
<tr>
<th>Tier</th>
<th>In-network</th>
<th>Co-payment</th>
<th>Deductible</th>
<th>Out-of-pocket Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>In-network</td>
<td>lowest cost</td>
<td>$200 / $400</td>
<td>$7,350 / $14,700</td>
</tr>
<tr>
<td>Tier 2</td>
<td>In-network</td>
<td>higher cost</td>
<td>$1,000 / $2,000</td>
<td>$7,350 / $14,700</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Out-of-network</td>
<td>highest cost</td>
<td>$5,000 / $10,000</td>
<td>$8,700 / $17,400</td>
</tr>
</tbody>
</table>

### Pay Period Premiums

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee</th>
<th>University</th>
</tr>
</thead>
<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>
TRIPLE CHOICE PLAN

• Provider tiers differ between networks
• Tier 1 and Tier 2 deductibles apply to each other

TIER 1

• Hospitals and urgent care
• Labs and radiology centers
• Outpatient surgery centers
• Campus Health providers

• Virtual office visits
• Outpatient therapy (speech/physical/occupational)
• Mental health/substance abuse providers

These will be Tier 2 with BCBS outside of Arizona
HIGH DEDUCTIBLE HEALTH PLAN
WITH HEALTH SAVINGS ACCOUNT

Deductible
$1,500 single
$3,000 family

10% coinsurance

Out-of-Pocket Maximum
$3,500 single
$7,000 family

The University contributes to a Health Savings Account

What’s changing?
NEW CARRIERS: Aetna → United Healthcare OR Blue Cross Blue Shield
NEW HEALTH SAVINGS ACCOUNT PROVIDER: Payflex → Optum Bank
DEDUCTIBLES & OUT-OF-POCKET MAXIMUMS

What’s not changing?
• Premiums – lower than TCP
• University contribution: $30 single/$60 family each pay
• Coinsurance
WHY ARE THE MEDICAL PLANS CHANGING?

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

1. PARTICIPATE IN THE HEALTH IMPACT PROGRAM (HIP)
   • Reach 500 points for an incentive payment of $200
   • Visit Life and Work Connections for more information and how to sign up

2. REDUCE TAXABLE INCOME WITH AN FSA or HSA

3. LOOK FOR TIER 1 AND HIGH VALUE PHYSICIANS

4. CONSIDER VIRTUAL OFFICE VISITS
RESOURCES

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

ADOA VIRTUAL EXPO
Monday, October 19, 2020
Now posted!

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
HOW YOU CAN HELP

Encourage your colleagues to review their choices and enroll early

Share resources and reminders

UAccess Analytics Report

Business Manager Home Page > Benefits Enrollment

Prepared
Has not accessed enrollment

Notified
Accessed but has not completed