

FREQUENTLY ASKED QUESTIONS

ASRS Group Retiree Insurance

(REVISED JULY 2011)

What is the ASRS Group Retiree Insurance Program?

An insurance program that offers HMO, PPO, Indemnity medical and dental plans. These plans are contracted by Arizona State Retirement System (ASRS). These plans are available to retired members of the Public Safety Personnel Retirement System (PSPRS), Corrections Officer Retirement Plan (CORP) and the Elected Officials' Retirement Plan (EORP) and are administered through their office. This plan is not to be confused with the Arizona State Department of Administration (ADOA), also known as the "Benefit Options", which is an insurance plan offered to all state employees, working and retired.

When I retire, what insurance options do I have?

- a. Your employer might offer an extension of the insurance that you currently have, ie. City of Phoenix, Pima County, etc. (Most retirees choose to take the insurance offered by their former employer)
- b. ASRS Retiree Group Insurance Program.
- c. Most state employees are eligible for ADOA; you will need to check with your human resources to verify if you are eligible.

Can anyone sign up for this insurance?

- a. Only retired members and surviving spouses of the Public Safety Personnel Retirement System, Corrections Officer Retirement Plan or the Elected Officials' Retirement Plan are eligible for this insurance.
- b. An ex-spouse of a retired member is not eligible for the ASRS Group Retiree Insurance program.

If I am just retiring should I take out the insurance through your office?

Depending on your particular situation you may **not** want to sign up through our office for insurance. Check with your employer to see if you are able to continue the insurance that you already have.

1. Some employers will only offer a Cobra plan that will last for 18 months, if this is your option, you would be able to enter our insurance effective the month that the Cobra terminates.
2. If you do decide to take out the insurance that this office administers make sure that you are not making yourself ineligible to take your current insurance in a future year.

When can I enroll in your plan?

- a. Open enrollment is every year, which begins October of every year, coverage to start January of the next year.
- b. Whenever there is a significant change of life style; constituted below:
 - Death
 - Marriage
 - Birth or adoption of child.

- Turning 65 and taking Medicare.
 - Moving out of the state, or back into the state.
 - Termination of current insurance through an employer
- NOTE:** If the person receiving a benefit is an ex-spouse of a retired member they are not eligible to sign up for this insurance.

How come money came out of my check for insurance?

Your insurance costs exceeded the amount of subsidy available to help offset the costs.

I signed up for insurance but nothing came out of my check.

- Call our office to verify that the insurance carrier we have listed for you is correct.
- Your insurance costs were less than the subsidy available to cover the cost; therefore there is no charge to you.

How come my carrier shows that I have been cancelled?

Call our office to verify that the insurance carrier we have listed for you is correct.

My cards have not come, when will they arrive?

- Call our office to verify that the insurance carrier we have listed for you is correct, and to confirm that we show you have insurance.
- Call PacifiCare's customer service to find out when they will be sending the cards out.

I am turning 65 and starting Medicare. Do I need to send anything to your office?

Yes, we need the following information:

- A copy of the Medicare card that has both A and B listed with the effective dates.
 - A copy of the letter from Medicare stating that the member will be Medicare eligible.
- NOTE:** We do not have any contact with Medicare or social security's offices, you will have to contact them directly if you need to apply for your Medicare cards.

If I change insurance companies do I have to notify the old company or will you?

Call our office to confirm where your coverage is.

- If the insurance is through our office we will contact the provider for you once we have the information.
- If your insurance is through your former employer or ADOA, you will need to contact them directly.

What happens to my insurance if I become Medicare eligible and I live in one of the outlying counties?

If you are not in an area with a Medicare contract, you will need to take the Medicare supplement that is provided in the area that you live.

NOTE: You would be able to sign up for a different plan before the open enrollment if this should happen.

Why did the ASRS contract with only 1 carrier?

The ASRS oversees and manages the health insurance contracts, however, it does not procure the contracts or manage the bid process. The State Procurement Office (SPO) has responsibility for the bid process. The SPO appoints various people to a Selection Committee that then review and evaluate all of the bids. Ultimately, the committee makes recommendations as to what organizations should be awarded contracts. This time, the recommendation was to award the medical coverage to Unitedhealthcare. Awards were also made to Assurant (formerly United) Dental and ScriptSave (a prescription drug discount company).

How can I find out if my doctor(s) takes Unitedhealthcare?

Ask your doctor and / or contact Unitedhealthcare at (800) 509-6229 and / or access Unitedhealthcare's Internet Web Site at www.myuhc.com.