

# BENEFITS



Human  
Resources

## Open Enrollment for retirees will be conducted from October 30, 2017 to November 17, 2017

Open Enrollment is the one opportunity each year to make changes to your benefits without a Qualified Life Event. The changes you make during Open Enrollment will be effective January 1, 2018.

This year *you must re-enroll* in health insurance (medical, dental and vision) even if you want the same health insurance for 2018. If you do not re-enroll in health insurance during Open Enrollment your current coverage will end December 31, 2017.

### Changes to the NAU BCBSAZ PPO

Enclosed are details on the plan changes and monthly retiree premiums for the NAU BCBSAZ PPO effective January 1, 2018. If you have questions about the changes to the NAU BCBSAZ PPO please contact NAU Human Resources at [HR.Contact@nau.edu](mailto:HR.Contact@nau.edu) or call 928.523.2223.

### Arizona Department of Administration (ADOA)

ADOA will be mailing you open enrollment information which will include directions on how to re-enroll in medical, dental and vision insurance through ADOA for 2018. This information will also include details on the plan and premium changes to the State of Arizona's medical and dental plans. There are no changes to the State of Arizona's vision plan. If you have questions about re-enrolling in health insurance or the State of Arizona's medical, dental and vision plans you should contact ADOA - Benefit Options at [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov) or call them at 602.542.5008 or at 800.304.3687.

### Arizona State Retirement System (ASRS)

You will also receive enrollment information from the Arizona State Retirement System (ASRS) about their health insurance options. If you have questions about the ASRS health care insurance options available to you call them at 602.240.2000 Phoenix or 520.239.3100 Tucson or 800.621.3778 from outside the Tucson and Phoenix.

**Benefit Expo November 13, 2017 10:00 am - 2:00 pm**  
**High Country Conference Center 201 W Butler Ave, Flagstaff, AZ 86001**

The Flagstaff Benefit Expo will be held at the High Country Conference Center. Stop by the Expo and learn more about your benefit options. Be sure to bring your medical ID card so you can participate in a free health screening and receive a free flu vaccine. Conference Center parking is free.

### **Aetna Life Insurance**

The premiums for Aetna Retiree Life coverage will increase for 2018. If you are enrolled in \$10,000 of coverage your premium will increase from \$128 to \$132. If you are enrolled in \$15,000 of coverage your premium will increase from \$190 to \$195.

Starting January 2018 premiums will be collected by our billing administrator ASI. ASI will send invoices to retirees enrolled in Aetna Life Insurance and premiums for the 2018 calendar year will be due January 1, 2018. All payments should be made to ASI at P.O Box 657, Columbia, MO 65205. Please contact ASI with any questions about your life insurance payment at 877.388.8331.

### **Who to Contact for Questions**

- If you have questions about the changes to the NAU BCBSAZ PPO please contact NAU Human Resources at [HR.Contact@nau.edu](mailto:HR.Contact@nau.edu) or call (928) 523-2223.
- If you have questions about re-enrolling in health insurance or the State of Arizona's medical, dental and vision plans you should contact ADOA - Benefit Options [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov) or call them at 602.542.5008 or at 800.304.3687.
- If you have questions about the ASRS health care insurance options available to you call them at 602.240.2000 Phoenix or 520.239.3100 Tucson or 800.621.3778 from outside the Tucson and Phoenix.

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## 2018 Changes to the NAU BCBSAZ PPO for Retirees

The plan design changes to the NAU BCBSAZ PPO effective January 1, 2018 are highlighted in red.

	Current		Effective January 1, 2018	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>				
– Individual	\$150	\$450	\$250	\$550
– Family	\$300	\$900	\$500	\$1,100
<b>Out of Pock Maximum</b>				
– Individual	\$6,850	\$11,250	\$1,000	\$11,250
– Family	\$13,700	\$22,500	\$2,000	\$22,500
<b>Office Visit</b>				
– Campus Health Services	\$10 per visit <sup>1</sup>	50% <sup>1</sup>	\$0 per visit	50% <sup>1</sup>
– Mental Health	\$15 per visit <sup>1</sup>	50% <sup>1</sup>	\$0 per visit	50% <sup>1</sup>
<i>There are no changes to the Primary Care and Specialist copays</i>				
<b>Emergency\Urgent</b>				
– Urgent Care	\$40 per visit <sup>1</sup>	\$40 per visit <sup>1</sup>	\$50 per visit <sup>1</sup>	\$50 per visit <sup>1</sup>
– Emergency Room (visit 1&2)	\$150 per visit <sup>1</sup>	\$150 per visit <sup>1</sup>	\$200 per visit <sup>1</sup>	\$200 per visit <sup>1</sup>
– Emergency Room (3 or more)	\$250 per visit <sup>1</sup>	\$250 per visit <sup>1</sup>	\$300 per visit <sup>1</sup>	\$300 per visit <sup>1</sup>
<b>Mail Order Prescriptions</b>				
– Up to a 90 day supply				
<i>There are no changes to the retail prescription copays</i>				
	<u>Level</u>	<u>Level</u>	<u>Level</u>	<u>Level</u>
	1 - \$10 (1 copay)	1 - \$10 (1 copay)	1 - \$10 (1 copay)	1 - \$10 (1 copay)
	2 - \$25 (1 copay)	2 - \$25 (1 copay)	2 - \$25 (1 copay)	2 - \$25 (1 copay)
	3 - \$90 (2 copays)	3 - \$90 (2 copays)	3 - \$135 (3 co pays)	3 - \$135 (3 co pays)
	4 - \$170 (2 copays)	4 - \$170 (2 copays)	4 - \$255 (3 copays)	4 - \$255 (3 copays)

<sup>1</sup> Members must first meet all deductibles.

### Additional changes

- Retail Pharmacy network will no longer include CVS and Target

## 2018 Monthly Premiums

### Without Medicare

Coverage Level	Premium
Retiree	\$820.04
Retiree + One	\$1,640.07
Family	\$2,296.13

### With Medicare

Coverage Level	Premium
Retiree	\$667.60
Retiree + One (both with Medicare)	\$1,335.53
Retiree + One (one with Medicare)	\$1,487.65
Family Two (at least two with Medicare)	\$1,835.34