

***Active
Employees***

Benefits Enrollment Guide 2027

ARIZONA
DEPARTMENT OF ADMINISTRATION
— BENEFITS SERVICES DIVISION —



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Benefit Changes for 2027 | Open Enrollment Oct. 19-Nov. 6, 2027 at 5 p.m.

PPO Plan Changes

- No changes to carriers or premiums. Copays increase by \$5, excluding pharmacy copays.

High Deductible Health Plan with Health Savings Account Changes

- No changes to carriers or premiums.
- In-network deductible: \$1,785 single (+\$85) / \$3,570 family (+\$170).
- In-network out-of-pocket maximum: \$3,675 single (+\$175) / \$7,350 family (+\$350).
- In-network coinsurance: 15% (+5%). No changes to pharmacy copays.
- Out-of-network deductible: \$5,250 single (+\$250) / \$10,500 family (+\$500)
- Out-of-network out-of-pocket maximum: \$9,135 single (+\$435) / \$18,270 family (+\$870).
- HSA contribution limits: \$4,500 employee (+\$100) / \$9,000 family (+\$250). State contributions remain unchanged.

Dental and Vision

- No changes to premiums, plans or carriers.

FSA Contribution Limits

- Health Care FSA and Limited Purpose FSA: \$3,400 (+\$100).
- Dependent Care FSA: remains \$7,500 for single and married filing jointly; \$3,750 for married filing separately.

Do You Need to Take Action?

- This is a passive enrollment, so you don't need to re-enroll to keep your current coverage for 2027 – unless you have a Flexible Spending Account (FSA). FSAs require re-enrollment each year.

Open Enrollment Information

- View or change elections and update beneficiaries: Visit az360.az.gov. For website help, select the Training tab.
- See the rest of this guide for webinars, in-person expos and flu shots, the ALEX benefits decision tool, and legal notices. Visit benefitoptions.az.gov/oe for the ALEX benefits decision tool and RSVP links to our webinars.

About This Guide: This guide outlines the employee benefits available through the State of Arizona Benefit Options program. 26 U.S. Code § 125, Summary Plan Descriptions and contracts govern benefits. The State may change or terminate these plans at any time. For more information, view the full Active Employee Benefits Guide and Summary of qBenefits and Coverage at benefitoptions.az.gov/sbc.



Open Enrollment Events

Open to all employees, our events are a great way to learn about benefits, wellness programs, higher education partnerships and more. Meet our carriers and have your questions answered.

Webinars - Full Benefits Presentations

Tue, 10/13	11 a.m.–12:30 p.m.	Google Meets & YouTube Livestream
Wed, 10/21	3–4:30 p.m.	Google Meets & YouTube Livestream <i>Sign Language Interpreter</i>

Join us for a full benefits presentation. 📅 RSVP on benefitoptions.az.gov/oe. Choose a livestream if your agency is not on Google.

Q&A Sessions - Get your questions answered

Tue, 10/20 Tue, 10/27* Tue, 11/3 <i>*Sign Language Interpreter</i>	Noon - 1 p.m.	Google Meets & YouTube Livestream
Thu, 10/22 Thu, 10/29 Thu, 11/5	Noon - 1 p.m.	Google Meets & YouTube Livestream

Join us to ask your Open Enrollment questions 📅 RSVP on benefitoptions.az.gov/oe. Choose a livestream if your agency is not on Google.

On-site Expos - Meet our carrier representatives

Wed, 10/14	10 a.m.–2 p.m.	Capitol Mall, 1400 W. Washington St., Phoenix (Park behind the building on Adams Street) 🚩 <i>Benefits Presentation Noon–1 p.m.</i>
Mon, 10/19	10 a.m.–2 p.m.	Rio Vista Recreation Center 8866 W. Thunderbird Rd., Peoria Bldg A - Lakeview Room 🚩 <i>Benefits Presentation Noon–1 p.m.</i>
Mon, 10/26	9 a.m.–2 p.m.	High Country Conference Center 201 W. Butler Ave., Flagstaff Agassiz-Fremont Room 🚩 <i>Benefits Presentation 11 a.m.–Noon</i>
Wed, 10/29	10 a.m.–2 p.m.	State of Arizona Government Offices 400 W. Congress St., Tucson 🚩 <i>Benefits Presentation Noon–1 p.m.</i>
Mon, 11/2	9 a.m.–1 p.m.	ADOT HR Development Center 1130 N. 22nd Ave., Phoenix 🚩 <i>Benefits Presentation at 11 a.m.–Noon</i>

Walk-in Flu Shots
Available at all expos.
Please bring your medical card and your state employee ID.



- **Reasonable accommodations:** Please contact benefitsnews@azdoa.gov or 602-542-5008 at least two full business days in advance to arrange an on-site interpreter or other accommodations.

Online Enrollment for Active Employees

Step 1: Make an Informed Choice



- ***This is a passive enrollment, so you don't need to re-enroll to keep your current coverage for 2027 – unless you have a Flexible Spending Account (FSA). FSAs require re-enrollment each year.***
- **Guide:** Review this guide.
- **ALEX:** A decision tool providing estimates and plan suggestions. Visit start.myalex.com/adoa.
- **Carrier websites:** All carriers have state-specific websites and phone numbers, listed on page 19.
- **Webinars and In-Person Events:** See the schedule on page iii.

Step 2: Update Your Browser



- The supported web browsers are shown here. Using other web browsers will create enrollment issues.
- If you need to install a browser, search for it online and follow the download instructions.
- * **Use a computer, not a phone/tablet, to enroll.**

Google
Chrome



Microsoft Edge
Chromium



Apple
Safari*



Mozilla
Firefox



Step 3: Enroll



- Go: az360.az.gov > **Login Button**. Click **Profile**, then **Benefits**.
- Click the **Open Enrollment tile**, then the blue **Benefits Enrollment Wizard** button (upper right corner)
- Follow the steps to enroll. For a step-by-step video, click the **Video** link at the top of the page.
- After completing each screen, click the blue **"Continue"** button in the upper-right corner.
- **Need help accessing the AZ360 website?** Visit az360.az.gov for training materials.

Step 4: Two Confirmation Emails



- 1) After you click the **Submit** button you will automatically receive an email called "ADVMail: Open Enrollment Summary" with your confirmation reference number only (no elections are shown).
- 2) Then, enter your email address with the **Email** button. You will receive a second email called "ADVMail: Open Enrollment Summary" showing all your elections. Keep both emails for your records.

New Employees and Rehires

Hired Oct. 19–Nov. 9, 2026

- 1) **Elect your 2026 benefits:** Complete new hire/rehire enrollment on az360.az.gov > Profile > Benefits > New Hire Enrollment. Please wait one business day for the system to process your elections.
- 2) **Elect your 2027 benefits:** Log in to az360.az.gov the next business day. Since the benefits are the same for 2027, you only need to go through the enrollment process if you wish to make changes from your 2026 elections. Note: If you have a Flexible Spending Account in 2026, you must go through the enrollment process to re-elect the FSA for 2027.

Hired Nov. 10–Dec. 31, 2026

- 1) **Elect your 2026 benefits:** Complete new hire/rehire enrollment on az360.az.gov > Profile > Benefits > New Hire Enrollment.
- 2) **Elect your 2027 benefits:** You only need to submit a 2027 form if you want to change your 2026 elections. The 2027 enrollment form will be posted to benefitoptions.az.gov/forms starting Nov. 9, 2026. If you have an FSA in 2026 and wish to continue it in 2027, you must submit a form via a service ticket on benefitoptions.az.gov/contact.

Return-to-Work Retirees

- To update your active employee coverage, visit the enrollment website at az360.gov.
- To update your retiree coverage, submit a 2027 Retiree Enrollment Form from benefitoptions.az.gov/forms.

Eligibility for Benefits

Employee: You and your eligible dependents are eligible for benefits if you are hired by the state, including a state university, and meet the required hours.

- Regularly scheduled employee: paid at least 20 hours per week for at least 90 days.
- Seasonal, temporary or variable-hour employee: paid for an average of 30 hours per week (1,560 per year) using an initial 12-month measurement period starting on the first of the month after the hire date.
- To maintain eligibility through the annual standard measurement period from Oct. 10 to Oct. 9 of the following year, regularly scheduled employees must be paid for a minimum of 1,040 hours per year. Seasonal, temporary or variable-hour employees must be paid for at least 1,560 hours per year.
- For questions, contact your agency's benefits liaison.

Rehires: For benefits, you are considered a new hire. Please submit all required documentation.

Dependents: Legal spouse; child(ren) under age 26 defined as natural, adopted, step, foster, under court-ordered placement pending adoption or guardianship. A disabled child over age 26 who continues to be disabled as defined by 42 U.S. Code §1382c before age 26. Domestic partners are not eligible.

Supporting Documentation: To complete processing, submit the required documents from the [Supporting Documentation](#) list, found on [benefitoptions.az.gov/QLE](#), within 14 days. Federal law requires a Social Security Number (SSN) for all dependents. Failure to submit documents will cause disenrollment.

Qualified Life Events (QLE): Benefit changes can only be made for a QLE after the Open Enrollment period. Events that may be considered a QLE must be submitted in writing within 31 days of the event. Events may include, but are not limited to:

- Marriage, legal separation, annulment or death.
- Divorce; see the next column.
- Birth, adoption, court-ordered placement pending adoption, court-ordered guardianship, age limit and legal custody change. For birth, see the next column.
- Change in employment status or work schedule impacting benefits eligibility. You may only enroll in the coverage that was lost.
- Leave Without Pay (LWOP) status.

QLE Changes: Visit [benefitoptions.az.gov/QLE](#) for more information and effective dates.

Birth/Newborn Coverage: Your newborn is covered under your insurance for the first 31 days after birth. ***By the end of this period, you must ENROLL your baby as a dependent to maintain coverage.*** If you miss this deadline, you will need to wait for a new QLE or the next Open Enrollment period. You do not have to wait for a birth certificate; a crib card or a hospital verification letter is permitted. Visit [az360.az.gov](#) to enroll.



Divorce and Ex-Spouse Coverage: Divorce is a QLE. You must drop coverage for an ex-spouse within 31 days of your divorce decree. For court orders to provide insurance for an ex-spouse, you must obtain coverage elsewhere. Note that ex-spouses will be offered COBRA coverage.

Dual/Duplicate Enrollment: Enrolling in two state health plans at the same time is not allowed. Doing so will result in termination of coverage **without a premium refund**.

- **Spouses** who both work for the state, a state university or who are retirees cannot enroll each other as dependents or have dependent children enrolled on both policies. You may either elect coverage separately, or one spouse may elect family coverage. Children can be covered under one spouse's plan or split between the two.
- **If your parent** is a state/state university employee or retiree, you cannot be enrolled in their policy **and** have your own individual state plan.



Benefit Premium Payments

Premiums are automatically deducted from each bi-weekly paycheck. Payment is current, with deductions taken during the benefit coverage period.

If you do not have at least 30 paid hours within a pay period and are not on FMLA, ***you are responsible for both the full employee and employer benefit premiums.*** This could be an entire paycheck(s).

Questions? Contact your agency's benefits liaison. See the policy on [benefitoptions.az.gov/benefitpremium](#)

How to Save on Benefits

As health care costs continue to rise, you can save money with the programs and services we offer. See the list below and look for the piggy bank symbol throughout this guide for ways to save.



Choose the Right Medical Plan, pages 4-7

- **Guides:** Read this guide for a good overview of each plan.
- **Carrier Websites:** All carriers have state employee dedicated websites and phone lines listed on page 19.
- **ALEX:** This decision tool provides confidential estimates on choosing a plan. Visit start.myalex.com/adoa.



Choose the Right Medical Care

- Not sure if the ER is the right choice? Here's how to match the care to your needs.
- Call the **24/7 Nurseline** (number on your medical card) to speak with a registered nurse who can help you decide on the best next steps.
- Establish care with a primary care provider now—before you need one.
- For more cost-saving tips, visit benefitoptions.az.gov/savingonbenefits.



Preventive Care \$0

- The medical and dental plans cover wellness visits, immunizations, cancer screenings, dental cleanings, mammograms, prostate exams and more to keep you healthy. Take advantage of these free services to keep your health in top shape and catch issues early.



\$200 Wellness Incentive, page 15

- The Health Impact Program (HIP) is our award-winning wellness program. Earn points by completing healthy activities and screenings and earn up to \$200 a year!
- Track your progress with Personify Health's easy-to-use platform to start earning.



Flexible Spending Account, page 12

Health Savings Account, page 6

- The Flexible Spending Account (FSA) enables you to cover medical (health care) and daycare/eldercare expenses, including co-pays, with pre-tax dollars, and save up to 25%.
- Have your deductibles budgeted for the year — tax-free!
- The Health Care and Limited Purpose Flexible Spending Accounts are pre-funded on Jan. 1, so funds are available immediately.
- The Health Savings Account (HSA) receives state contributions each pay period and is used with the High Deductible Health Plan (HDHP). You can contribute to the account with pre-tax dollars, pay for expenses and earn interest on a tax-free basis.

Additional Services and Discounts

- **Counseling:** The Employee Assistance Program (EAP) offers counseling for you and your household members (page 16).
- **Employee Discounts:** Save on attractions, hotels, rental cars, shopping and more with Working Advantage (page 17).
- **Higher Education Discounts:** Discounts are available for all State universities and other institutions (page 17).
- **Legal & Financial:** Services include wills, financial assessments, free legal consultations and ID theft assistance, provided by The Hartford (page 14) and ComPsych Guidance Resources (page 16).
- **Pet Insurance:** Get your pet the care they need with Nationwide (page 17).
- **Travel Assistance:** The Hartford has services for lost luggage, medical relocation and repatriation of remains (page 14).



Medical Plans

The State offers two medical plans – the Preferred Provider Organization and the High Deductible Health Plan with Health Savings Account. Both plans are available from Blue Cross Blue Shield of Arizona and UnitedHealthcare. Each carrier offers its own broad nationwide provider networks. See the comparison on page 7 and the carrier websites on page 19. Learn more at benefitoptions.az.gov/medical

Cost-Sharing Definitions

Cost-sharing is the portion of health care costs you are responsible for paying out of pocket and your premium. This generally includes deductibles and copayments but does not include premiums, balance billing for non-network providers or costs for non-covered services.

- **Premium:** The amount deducted from your paycheck for insurance coverage.
- **Deductible:** The costs you pay for health care before your State of Arizona health plan begins to cover expenses at the start of each Plan Year.
- **Copayment/Coinsurance:** After meeting your deductible, you share costs with the State. A copayment is a fixed dollar amount for services, while coinsurance is a percentage of the costs.
- **Out-of-Pocket Maximum:** The maximum amount you'll pay for health care services (excluding premiums). Once reached, your State of Arizona health plan covers 100% of all covered services for the rest of the Plan Year.

Preferred Provider Organization Plan (PPO)

Features

- **Carriers:** Blue Cross Blue Shield of Arizona and UnitedHealthcare
- **Deductibles:** No deductibles for in-network providers and facilities.
- **Preventive care:** Covered in-network at 100%.
- **No Referrals Needed:** See specialists without a referral. For the best value, use in-network providers.

How to Find Doctors and Facilities on the PPO Plan

Blue Cross Blue Shield of AZ	UnitedHealthcare
<ul style="list-style-type: none"> • Visit azblue.com/stateofaz • Click the Find A Doctor tab. • Choose the PPO Plan • Enter the name of the doctor or facility. • If a provider is not listed, they are out-of-network. 	<ul style="list-style-type: none"> • Visit uhcvirtual.com/stateofaz/ • Click the Providers tab. • Choose the PPO plan. • Search by doctor or facility name. • If a provider is not listed, they are out-of-network.



ID Cards

- **Medical:** You will receive a new card in early January with the new copays and HDHP deductibles for 2027.
- **Dental & Vision:** You will receive a new ID card only if you change your enrollment, such as adding a dependent or changing your plan type. If not, you can continue using your current cards. You will receive new medical ID cards.
- You can also view ID cards online through your carrier's website or app.
- For assistance, please contact the carriers listed on the back page of this guide.

High Deductible Health Plan with Health Savings Account (HDHP w/HSA)

The High Deductible Health Plan (HDHP) offers savings on premiums paired with a Health Savings Account (HSA) to which you and the State contribute pre-tax to pay your deductible and qualified medical expenses.*

Features

- **Carriers:** BlueCross BlueShield of Arizona and UnitedHealthcare
- **Deductibles & Prescription Costs:** You must meet your deductible before the plan covers most services, including prescriptions. The good news—prescription costs count toward both your deductible and out-of-pocket maximum.
- **Preventive Care:** Covered in-network at 100%.
- **No Referrals Needed:** See specialists without a referral. For the best value, use in-network providers.
- **Lower Premiums:** Premiums for the HDHP are about 50% lower than the PPO. While the deductible is higher, the State helps offset this by contributing about half of your deductible amount to a Health Savings Account (HSA). You can also contribute to your HSA, which can be used to pay for your deductible and other qualified medical expenses.
- **In-Network vs. Out-of-Network:** You have the flexibility to use either, but out-of-network care will incur higher costs.

Deductible Structure - In-Network*

			Individual \$1,785	Family \$3,570
			The member meets \$1,785 in expenses The member begins paying coinsurance	All members meet \$3,570 in expenses COMBINED All members start paying coinsurance

*Visit irs.gov for a complete list of qualified expenses.

How a Health Savings Account (HSA) Works

- **Contributions:** The State makes biweekly contributions to your HSA to cover a portion of your deductible. You can also make pre-tax contributions and use the funds for eligible health care expenses. See details on page 6.
- **Triple Tax Advantage:** Contributions, withdrawals for qualified expenses, and account interest earned are tax-free.
- **Unused Funds Remain:** There's no "use it or lose it" rule. Your unused funds automatically rollover indefinitely.
- **Money Is Yours:** Funds in the HSA are yours and remain available for future medical expenses, even after you retire.
- **For High Deductible Healthcare Plans only:** Cannot be used with the PPO plan.

How To Find Doctors and Facilities on the High Deductible Plan

Blue Cross Blue Shield of AZ	UnitedHealthcare—Premium Care
<ul style="list-style-type: none"> • Visit azblue.com/stateofaz • Click the Find A Doctor tab. • Choose the HDHP Plan • Enter the name of the doctor or facility. • If a provider is not listed, they are out-of-network. 	<ul style="list-style-type: none"> • Visit uhcvirtual.com/stateofaz/ • Click the Providers tab. • Choose the HDHP plan. • Search by doctor or facility name. • If a provider is not listed, they are out-of-network.
	

Continued on page 6.

Health Savings Accounts, cont. from page 5

HSA Contributions 2027 – Use This Chart To Calculate Your Contributions

Coverage Tier	IRS Maximum Limit	State Contribution	Employee Max Contribution
Employee	\$4,500	\$27.69/pay period. Up to \$719.94 annually*	\$3,780.06*
Employee + Adult, Employee + Child Family	\$9,000	\$55.38 per pay period. Up to \$1,439.88 annually*	\$7,560.12*
Catch-up Contribution	\$1,000—for age 55+, in addition to the Employee or Family contribution. Include in your Max Limit if applicable.		

*Subject to enrollment effective date and remaining pay periods.

Calculate Your HSA Deduction Per Pay Period

Complete the chart to determine your contribution for each pay period. If you are 55 or older, include the Catch-up Contribution in your IRS Maximum Limit. To see the pay periods remaining, the payroll calendar is available on gao.az.gov/payroll-guide.

IRS Maximum Limit	
State Contribution	-
Employee Maximum Contribution	=
Pay Periods Remaining	÷
Your Contribution Per Pay Period	= <input type="text"/>

Changing Your HSA Contribution

You can change your contribution amount to your HSA at any time during the year. Visit benefitoptions.az.gov/hsa for instructions. It's important to make sure your contributions for yourself and your dependents follow the rules in [IRS Publication 969](#).

HSA Account & Debit Card



- Use an HSA to pay for qualified expenses as per [IRS Publication 502](#).
- You will receive an HSA debit card to pay for health care goods and services at your provider or merchant. **Cannot be used with the PPO plan.**



Account Opened Automatically with Inspira Financial

- When you enroll in the High Deductible Health Plan (HDHP), the State automatically opens your Inspira HSA account.
- ★ **Watch your mail for important activation instructions from Inspira—be sure to open all correspondence.**
- Ensure your mailing address is up to date (no P.O. Boxes) and that your name exactly matches your Social Security card.
- Need to update your contact information? Visit az360.az.gov > Profile > Profile > Manage Contact Information.

★ Action Needed: Customer Identity Verification – Required to Access Funds

- To activate your account, be sure to complete the identity verification required by the Patriot Act. Follow all instructions from Inspira mailed to your home address on file.
- Until verification is complete, your State HSA contributions will be held. Your contributions will continue each pay period, but you won't have access to your HSA funds.
- If you don't verify within 60 days, only your contributions will be refunded. If you verify after 60 days, contact us to restart State contributions. You'll miss out on the State contributions from the period you were unverified.

Eligibility

- You're not eligible for an HSA if you're on the PPO plan, have an HRA (you or your spouse), or are enrolled in Medicare, Medicaid, TriCare, or receive VA care. HSA contributions are also paused for 90 days after receiving VA care.

Medical Plan Premiums

The chart below compares in-network and out-of-network services. For a complete list of benefits coverage, view the Summary Plan Descriptions on benefitoptions.az.gov/medical. Carrier contact information is on page 19.

Medical Plan Premiums per Pay Period ¹					
	Preferred Provider Organization (PPO)		High Deductible Health Plan + HSA (HDHP)		
	Employee	State	Employee	State	State HSA Contribution
Employee Only	\$26.17	\$557.29	\$10.15	\$376.32	\$27.69
Employee + Spouse	\$71.49	\$1,147.67	\$30.46	\$779.96	\$55.38
Employee + 1 Child	\$57.30	\$746.42	\$25.89	\$509.85	\$55.38
Family	\$121.61	\$1,299.51	\$56.35	\$868.97	\$55.38



Coverage		Preferred Provider Organization (PPO)		High Deductible Health Plan (HDHP)	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	EE Only	\$0	\$5,000	\$1,785	\$5,250
	EE + Spouse	\$0	\$10,000	\$3,570	\$10,500
	EE + 1 Child				
	Family				
Out-of-Pocket Maximum ^{3,4}	EE Only	\$7,350	\$8,700	\$3,675	\$9,135
	EE + Spouse	\$14,700	\$17,400	\$7,350	\$18,270
	EE + 1 Child				
	Family				
Lifetime Maximum		Unlimited	Unlimited	Unlimited	Unlimited

Copayment / Coinsurance After Applicable Deductibles are Met²

Office Visits (Including Mental & Behavioral Health)					
Routine Preventive Care	Covered 100%	50%	Covered 100%	50%	
Primary Care Physician (PCP)	\$30	50%	15%	50%	
Specialist	\$50	50%	15%	50%	
OB/GYN	\$30	50%	15%	50%	
Telehealth Services	\$30	50%	15% ⁶	50%	

Emergency Services ³					
Ambulance	\$0	\$0	15%	50%	
Emergency Room	\$255	\$255	15%	15%	
Urgent Care	\$85	50%	15%	50%	
Inpatient Hospital Admission	\$305	50%	15%	50%	
Outpatient Facility	\$155	50%	15%	50%	
Laboratory and X-Ray Services ⁴	\$0	50%	15%	50%	
Major Radiology Services ⁵	\$105	50%	15%	50%	
Durable Medical Equipment	\$0	50%	15%	50%	

¹ For the NAU-only BCBS PPO Plan information, visit nau.edu/human-resources/benefits.

² Copayments apply after the Plan deductible is met. Copayments and deductibles apply to the Out-of-Pocket Maximum. The Plan pays 100% after the out-of-pocket maximum is met. Includes chiropractor and therapy services.

³ Emergency Room must be a medical emergency as defined by the Plan. If admitted, the copayment is waived, but it is subject to the hospital admission copayment.

⁴ See the summary plan document for more information on covered services.

⁵ Includes CAT scans, MRI/MRA, PET scans, etc. See the summary plan document for details.

⁶ Deductible is waived



Prescription Drug Plan

MedImpact is the prescription drug provider for both medical plans and is included in your coverage. You can fill prescriptions at in-network pharmacies using your medical insurance card. For contact information, Rx and BIN numbers, see page 19 or visit benefitoptions.az.gov/prescriptions.



Formulary: The formulary lists preferred prescription drugs chosen by doctors and pharmacists to help you save money. Generic and brand-name medications are cheaper, while non-preferred drugs have higher copays. The formulary may change during the Plan Year, and less effective drugs may be removed. Always check copay amounts at the pharmacy.

The prescription drug benefit has a three-tier formulary and the copay chart applies to retail and mail-order medications. Brand-name drugs may cost more than generics. You can view the formulary at benefitoptions.az.gov/prescriptions and share it with your doctor to ensure you get the best value.

Copays			
	Generic	Preferred Brand Name	Non-Preferred Brand Name
Retail 31 Days	\$15	\$40	\$60
Retail 90 Days	\$37.50	\$100	\$150
Mail Order 90 Days	\$30	\$80	\$120

HDHP Members—Copays apply after the deductible is met. If your prescription drug is on the HSA Safe Harbor Preventive Drug List, the deductible is waived.

Prior Authorization: Some prescriptions may require clinical approval, including limits on quantity, frequency, dosage or age. You, your pharmacy or your physician can initiate the authorization process with MedImpact.

Non-Covered Drugs: Certain medications are not covered. If you are prescribed one, discuss alternatives with your doctor.

Coordination of Prescription Drug Benefits: Our plan does not coordinate prescription drug benefits.

Specialty Drug Program: This program monitors medication needs for specific injection drugs and therapies requiring complex administration. Specialty medications are limited to a 31-day supply.

Out-of-Network and International: Prescriptions filled out-of-network will not be reimbursed and international services will not be covered. Fill prescriptions before traveling, as there is no coverage for lost, stolen or damaged medications.

Pharmacy Savings Programs

Use these easy ways to save.



90-Day Supply: Members with ongoing health conditions can get a 90-day supply of medications at a local retail pharmacy for two and a half copays.

Birdi Mail Order Service: This convenient service offers lower-cost medications for members with ongoing health needs or those in areas without participating retail pharmacies.

Discount Program: This program provides discounts on specific brands and generic medications not covered by your plan. Present your medical ID and prescription to any participating pharmacy to automatically receive savings on eligible items.

Vaccines: As part of our preventive care services, we offer free immunizations for children and adults. Staying up to date on recommended vaccines is one of the most effective ways to protect yourself, your family and your community from serious illnesses like chickenpox, measles, pneumonia and more. It's easier than ever to stay healthy and protected throughout the year.

In the fall, flu shots are offered at on-site clinics. See wellness.azgov/flushot for more information.



Telehealth

All plans include coverage for telehealth visits. You may use your medical carrier's app. Carrier contact information is on page 19.

What Is Telehealth?

- Skip the waiting room and connect with a doctor by video from your mobile device—whether you're at home or traveling anywhere in the United States. Telehealth services are available 24/7, so you and your family can get care quickly, often within minutes.
- Doctors can review your symptoms and medications, perform an exam, and recommend treatment, including prescriptions and laboratory work. All telehealth doctors are board-certified and trained to provide care virtually.

Conditions Treated

- Telehealth can help with many common, non-emergency conditions, including:
 - Colds, flu, fever and sore throat
 - Vomiting and diarrhea
 - Rashes, allergies and eczema
 - Heartburn and indigestion
 - Respiratory issues and migraines
 - Pink eye and acne
 - Other common, non-emergency conditions
- Mental health counseling services are also available when you need them.
- For emergencies, call 911.

Cost

- PPO Plan: You'll pay the Primary Care Physician copay for telehealth visits. See page 7 for details.
- HDHP: You'll pay the coinsurance amount, the deductible is waived.

How To Use Telehealth Services

Download From Your App Store		Register	Connect
Blue Cross Blue Shield AZ  BlueCare Anywhere app	UnitedHealthcare  UnitedHealthcare app	Get your insurance card to register you and your covered dependents on the app in a few taps. <i>Consider setting up your account before you need it to get care quickly.</i>	Follow the app's instructions to connect with a doctor in minutes, whether you're at home or away.



Dental Plans

The chart compares only in-network services and is subject to the provisions, terms and conditions of the Plan Description or Patient Charge Schedule. For a complete list of benefits and out-of-network services, please view the Summary Plan Descriptions at benefitoptions.az.gov/dental. Contact information is on page 19.



UnitedHealthcare Solstice S800B—DHMO

This is a Dental Health Maintenance Organization (DHMO) plan with no deductibles or dollar limits. You must use in-network providers, as out-of-network services are only covered in emergencies. Find a provider on smilestateofaz.com. Residents of these states and territories cannot enroll in the DHMO: AK, AL, AR, DE, HI, IA, ID, LA, ME, MS, MT, ND, NE, NH, OK, RI, SD, VT, WV, WY, GU, USVI and PR.



Delta Dental Plus Premier—PPO

This is a Dental Preferred Provider Organization (PPO) plan. You can get dental services from both in-network and out-of-network providers. However, using out-of-network providers will cost more. You'll also have to meet different deductibles for in-network and out-of-network services.

Premiums Per Pay Period		UHC Solstice—DHMO		Delta Dental Plus Premier—PPO	
		Employee	State	Employee	State
Employee Only		\$1.64	\$2.29	\$14.30	\$2.29
Employee + Adult		\$3.29	\$4.58	\$30.33	\$4.58
Employee + Child		\$3.08	\$4.58	\$23.34	\$4.58
Employee + Family		\$5.46	\$6.32	\$48.26	\$6.32
Employee Cost For Care					
Plan Year Deductibles		None		\$50/\$150	
Annual Combined Basic & Major Svcs		No Dollar Limit		\$2,000 per person	
Orthodontia Lifetime		No Dollar Limit		\$1,500 per person	
Preventive Care Class I	Oral Exam	\$0		\$0 Deductible Waived ¹	
	Emergency Exam	\$35 after-hours office visit		\$0 Deductible Waived ¹	
	Prophylaxis/Cleaning	\$0		\$0 Deductible Waived ¹	
	Fluoride Treatment	Without Varnish \$0 With Varnish \$20		\$0 (to age 18) Deductible Waived ¹	
	X-Rays	\$0		\$0 Deductible Waived ¹	
Sealants		\$0		20% (to age 19)	
Fillings		Amalgam \$16 Resin \$37		20%	
Extractions		Simple: \$35 Surgical \$105		20%	
Periodontal Gingivectomy		\$119: 1-3 teeth \$180: 4 or more teeth		20%	
Oral Surgery		\$25—\$270		20%	
Crowns		\$195—\$290 + Lab & Material		50%	
Dentures		\$485—\$502		50%	
Fixed Bridgework		\$290 + Lab & Material per Unit		50%	
Crown/Bridge Repair		\$80—\$95		50%	
Implant Body		\$795		50% ²	
Orthodontia		\$1,375—\$2,875		50% ³	
Other Services	TMJ Exam/Services	\$150—\$250		Not covered	
	External Bleaching	\$30—\$240		Not covered	

¹ Routine visits, exams, cleanings and fluoride treatments are covered twice per Plan Year at 100%. Emergency exams are covered once per Plan Year at 100%. X-rays (bitewing, periapicals) are covered once per Plan Year at 100%.

² Subject to both the benefit year allowance and the lifetime maximum limit of \$1,000 per tooth. Subject to all provisions, terms and conditions of the Plan Description.

³ Limited to a lifetime maximum of \$1,500 per member.



Vision Plan

Benefits are subject to all provisions, terms and conditions of the Plan Description. To learn more, visit benefitoptions.az.gov/vision. Carrier contact information is on page 19.

Avesis Advantage Program

This is voluntary insurance—you pay the entire premium annually. It provides yearly coverage for a routine eye exam, glasses or contact lenses with extensive provider access throughout the state. Discounts on additional optical purchases are unlimited.



Plan Services and Premiums

The chart lists in-network services only. For a complete coverage list, view the Plan Policy on benefitoptions.az.gov/vision.

Vision Plan Premiums Per Pay Period		Advantage Program
Employee Only		\$1.83
Employee + Spouse		\$6.12
Employee + 1 Child		\$6.03
Employee + Family		\$7.61
Employee Cost For Care		
Routine Eye Examination Copay (One per Plan Year)		\$10
Optical Materials Copay (Lenses & Frame Combined)		\$0
Standard Spectacle Lenses (One per Plan Year)	Single Vision Lenses	Covered in-full
	Bifocal Lenses	
	Trifocal Lenses	
	Lenticular Lenses	
	Progressive Lenses	Uniform discounted fee schedule
	Select Lens Tints/Coatings	
Frame (One per Plan Year)		Up to \$150 retail value (\$50 wholesale cost allowance)
Contact Lenses instead of frame/spectacle lenses <i>Includes fitting, follow-up and materials</i>	Elective	10-20% discount & \$150 allowance
	Medically Necessary	Covered in-full
LASIK/PRK		Up to \$750
Target Optical Frame Discount (locations inside Target Stores)		\$25



Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to pay for health care or out-of-pocket dependent care expenses. Learn more at benefitoptions.az.gov/fsa. Our vendor is Inspira Financial and you can find their contact information on page 19.

FSA Types

- **Health Care FSA:** For PPO participants, covers qualified medical, dental and vision expenses, including copays and deductibles, as well as other eligible items (see below).
- **Limited Purpose FSA:** For High Deductible Health Plan participants, covers qualified dental and vision expenses only.
- **Daycare/Eldercare FSA:** Covers eligible daycare expenses for a dependent child under age 13 or a disabled adult. It does not cover insurance copays or deductibles.
- **Note:** You do not have to be enrolled in a State medical plan to enroll in an FSA.



FSA Advantages & Rules

- **Health Care FSA & Limited Purpose FSA:** You can access your total annual contribution starting Jan. 1 and your payroll contributions will reimburse this amount throughout the year.
- **Daycare/Eldercare FSA:** Only the funds you've contributed are available for use.
- **Tax Benefits:** Each dollar you contribute to an FSA reduces your taxable income by a dollar, potentially saving you up to 30%, depending on your tax rate.
- **Qualified Expenses:** You can use your FSA to cover qualified expenses tax-free. This can include copays, prescriptions, over-the-counter medications, feminine hygiene products, and medical equipment as per [IRS Publication 502](#).
- **Debit Card:** The Inspira MasterCard debit card allows you to pay providers directly. It will be sent in a plain white envelope for security, and you can request additional cards for dependents.
- **Website & App:** On mybenefits.inspirafinancial.com, you can manage your accounts, set up email alerts and pay providers. The Inspira app allows you to check balances, upload receipts and verify expense eligibility.



Re-enrollment Required: You must re-enroll in your FSAs every year, even if you are not making any other changes to your benefits. **Use It or Lose It:** Any funds you don't use by Dec. 31, 2027, will be lost. Claims for 2027 expenses must be submitted by March 31, 2028, to avoid forfeiting unused funds.

FSA Annual Contributions

	Minimum	Maximum
Health Care and Limited Purpose	\$130	\$3,400
Daycare/Eldercare FSA ¹	\$260	\$7,500 (\$3,750 married filing separately)

¹ IRS non-discrimination testing may require ADOA to reduce your contribution. The Daycare/Eldercare FSA contribution for Highly Compensated Employees is limited to \$1,600 in 2026. (IRS definition: Highly Compensated Employee for 2026: earned \$160,000 or more in 2025.)

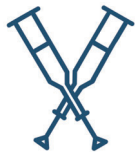
Calculate Your Annual & Per Pay Period Contribution

Choose the total annual contribution amount for 2026 and divide it by the remaining pay periods to determine your per-paycheck contribution. Please note the minimum and maximum contributions outlined above.

Tip: Estimate your costs carefully, as funds cannot be rolled over—see the “Use It or Lose It” policy.

Annual Contribution Amount for 2026 \$ _____ ÷ _____ pay periods = \$ _____ Pay Period Amount

- Example: \$2,600 annually ÷ 26 pay periods = \$100 per paycheck.
- Pay Period Calendar: gao.az.gov/payroll-guide.



Short-Term Disability

The Hartford is the carrier for short-term disability insurance. Benefits are subject to all policy provisions, terms and conditions. Learn more at benefitoptions.az.gov/STD. The Hartford's contact information is on page 19.



Short-Term Disability Insurance (STD)

STD is voluntary and fully paid by you. It provides up to 66⅔% of your weekly pre-disability earnings if you can't work due to:

- **Non-work-related injury:** Weekly benefits for up to 26 weeks.
- **Sickness:** Weekly benefits up to 18 or 22 weeks after the elimination (waiting) period.
- **Pregnancy:** Up to 6 weeks for a normal birth and 8 weeks for a cesarean.
- *Note: You must meet the "actively at work" provision on policy effective date.*

Benefit Elimination Period (Waiting Period)

1. There is no elimination period for non-work-related injuries. Benefits start on the first day.
2. If you enroll during the initial eligibility period, benefits for sickness or pregnancy begin on the 16th day.
3. If you enroll after the initial eligibility period, benefits for sickness or pregnancy will start on the 31st day.

Payment Reduction

- STD benefits are reduced by 100% of any sick, annual or paid parental leave paid out after the elimination period.

Claims

- Preview the services available at app.pasito.ai/soa.
- Submit a claim or view claim status at account.thehartford.com.

STD Premiums		STD Payable Benefit ²	
Employee Cost Per Pay Period ¹		Wkly Minimum	Wkly Maximum
<p>Monthly premiums are \$0.250 for every \$100 of your annual base pay up to the first \$70,000.</p> <p>You pay the premium bi-weekly from your paycheck.</p>	<p>Calculate Per Pay Period Premium:</p> <ul style="list-style-type: none"> • Step 1: (Annual Salary ÷ 100) x \$0.250 = Annual Premium • Step 2: Annual Premium ÷ 26 Pay Periods = Pay Period Premium¹ <p>Example:</p> <ul style="list-style-type: none"> • Step 1: (\$45,000 ÷ 100) = 450 x \$0.250 = \$112.50 • Step 2: \$112.50 ÷ 26 = \$4.32 Pay Period Premium¹ 	10% of the Weekly Benefit or \$67.31, whichever is greater	\$897.43

¹ The total calculated premium may vary due to payroll rounding.

² Payable Benefit is reduced by 100% of any sick and annual leave paid on your paycheck after the benefit waiting period.



Long-Term Disability

As a benefits-eligible employee, you are automatically enrolled in one of the State's two LTD programs, determined by your retirement system. For carrier contact info, see page 19. If you are approved for LTD, contact ADOA Benefits for medical coverage options and The Hartford for a life insurance premium waiver.

- **Arizona State Retirement System Participants:** Program administered by Broadspire Services. The plan provides up to 66 ⅔% of your pre-disability earnings during a qualified disability, as determined by Broadspire based on medical documentation. Employees contribute 0.15% of their earnings per pay period to the premium.
- **Non-ASRS Participants:** Program administered by The Hartford. This plan provides up to 66 ⅔% of your monthly pre-disability earnings, with a maximum monthly benefit of \$10,000, determined by The Hartford based on medical documentation. All premiums for this plan are paid by the employer.



Life Insurance

The Hartford is the carrier for Life and Accidental Death and Dismemberment (AD&D) insurance. Benefits are subject to all policy provisions, terms and conditions found on benefitoptions.az.gov/lifeinsurance. Contact info is on page 19.



Basic Life Insurance – Paid by the State

You are automatically covered, at no cost to you, by the State of Arizona for the following amounts:

- \$15,000 Basic Life Insurance and \$15,000 AD&D Insurance. See “Beneficiaries” below.

Supplemental Life and AD&D Insurance

This additional insurance supplements the Basic Life coverage that the State provides and you pay for it.

After the initial election, you can add up to \$20,000 annually in increments of \$5,000, not to exceed three times your annual salary or \$500,000 (whichever is less), during Open Enrollment only.

Premiums: The first \$35,000 is pre-tax and rates are based on your age. You can reduce your Supplemental Life to \$35,000 or decline Dependent Life at any time without a qualifying life event (QLE).

Beneficiaries: Choose your beneficiaries for both your Basic and Supplemental Life policies when you enroll and update them as needed. See the beneficiary checklist on app.pasito.ai/soa.

Premiums Per Pay Period¹

Your Age	Cost per \$5,000
29 and under	\$0.12
30-34	\$0.14
35-39	\$0.15
40-44	\$0.23
45-49	\$0.30
50-54	\$0.46
55-59	\$0.65
60-64	\$1.14
65-69	\$1.14
70+	\$1.77

¹ The total calculated premium may vary due to payroll rounding.

Dependent Life and AD&D Insurance

- You can buy life insurance and AD&D coverage for your dependents, with one premium covering your spouse, children under 26 and disabled dependent children.
- The policy pays for each covered individual, with the employee as the beneficiary.
- To obtain \$50,000 in dependent life coverage, you must elect at least \$50,000 in combined basic and supplemental coverage for yourself, such as \$15,000 in Basic Life and \$35,000 in Supplemental Life.

Premiums Per Pay Period¹

Coverage Amount	Cost Per Pay Period
\$2,000	\$0.43
\$4,000	\$0.87
\$6,000	\$1.30
\$10,000	\$2.17
\$12,000	\$2.60
\$15,000	\$3.25
\$50,000 ²	\$10.85

¹ The total calculated premium may vary due to payroll rounding.

² You must have combined basic and supplemental coverage of at least \$50,000 and supplemental life elections must be at least \$35,000.

Claims: You or your beneficiary may open a claim with The Hartford directly. The contact information is on page 19.

Free Value Added Services: These resources are available at no extra cost to you and your benefits-eligible dependents, even if they are not insured with The Hartford. Learn more at app.pasito.ai/soa.

- **Ability Assist Counseling Services:** Three counseling sessions per year for emotional issues.
- **Health Champion:** Guidance on care options, helpful resources and help with timely and fair resolution of issues.
- **Identity Theft:** Card replacement, credit review, ID theft affidavit, credit bureau notification and more.
- **Travel:** Pre-trip visa information, lost luggage, medical assistance and travel arrangements.
- **Empathy Services:** Will creation, funeral planning and grief counseling, join.empathy.com/hartfordcare.

Portability and Conversion: If you leave State employment, you and your dependents may convert your coverage to an individual policy or port it to another group term life policy. For The Hartford’s contact information, see page 19.



Wellness

The Wellness program is open to all benefits-eligible employees. It offers free or low-cost services, including educational seminars, webinars, mini-health screenings, flu shots and health challenges. Learn more at wellness.az.gov.

Health Impact Program

Earn \$200! The Health Impact Program (HIP) is our award-winning wellness initiative for benefits-eligible employees. Participate in healthy activities, wellness screenings and preventive services to earn points—and receive a \$200 annual incentive when you meet your goals.



- **Effortless Tracking:** We've partnered with Personify Health to offer a seamless platform. Simply sync your health tracking device to automatically earn points on wellness activities you are already doing—or track your progress manually.
- **Personalize Your Journey:** Tailor your goals to build habits that fit your lifestyle and help you feel your best.
- **Have Fun:** Stay motivated by joining friendly challenges with your coworkers to connect and celebrate.
- **Family Participation:** Family members 18+ can join so you can track together, but they do not receive the incentive.
- **Get Started:** Enroll today at join.personifyhealth.com/hip or download the Personify Health app from your app store.

Health Screenings

For current schedules, visit wellness.az.gov/screenings.

Preventive Mini-Health Screenings: These quick, worksite screenings evaluate your overall wellness. You'll need to fast for 8 hours for accurate blood test results (full lipid panel and blood glucose), which help assess heart disease and diabetes risks. Optional tests may include osteoporosis, PSA, Hemoglobin A1C, and others.



Onsite Mammography Screenings: Free mammograms are available at worksites across the state to support early detection of breast cancer. Appointments take just 15 minutes and results are sent directly to your physician.

On-site Prostate Screenings: Early detection is essential for prostate health. A mobile unit provides free onsite screenings, including a PSA blood test, digital rectal exam (DRE), testicular exam and a consultation with a physician.

Onsite Hearing Screenings: We offer convenient onsite hearing screenings, along with free screenings available at participating vendors throughout the state.

Weight and Diabetes Management Programs

Get the support and tools to achieve your health goals. Programs are available to employees, spouses and dependents 18 and older. Visit wellness.az.gov/weight.

Weight Management	Diabetes Prevention and Management
<i>Paid by the state, must be enrolled in a state medical plan.</i>	<i>Paid by the employee</i>
 	

Diabetes Hub: Visit wellness.az.gov/diabetes for easy-to-understand information about diabetes, practical tips for managing it, programs to provide support and tasty recipes that support healthy blood sugar levels. Whether you're living with diabetes or supporting someone who is, this hub gives you the tools and resources to make informed choices.

Employee Assistance Program

The Employee Assistance Program (EAP), managed by ComPsych Guidance Resources, is available for all benefits-eligible employees, their spouses and dependents living with them.



Free and Confidential Service

- The toll-free number gives you direct, 24/7 access to a Guidance Consultant. The consultant will answer your questions and, if needed, refer you to a counselor or other resources.
- Contact: 877-327-2362 | TTY: 800-697-0353 | guidanceresources.com | Web ID: HN8876C
- **Get the app:** Download the Guidance Resources Now app to have the help you need at your fingertips, including confidential counseling sessions..



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and assist with any issues.

- Anxiety, depression, stress, grief, loss and life adjustments.
- Relationship and marital conflicts.
- You and members of your household receive 12 free, confidential counseling sessions per issue per year. (For long-term counseling, please see your medical plan.)



Work-Life Solutions

Our specialists provide qualified referrals and resources for almost anything on your to-do list.

- Finding childcare and eldercare.
- Hiring movers or home repair contractors.
- Planning events and locating pet care.



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues:

- Divorce, adoption, family law, wills, trusts, estate planning, bankruptcy and ID Theft
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Our financial experts can assist with a wide range of issues.

- Retirement planning, taxes.
- Relocation, mortgages, insurance.
- Budgeting, credit, debt and more.



Digital Support

GuidanceResources Online is your 24/7 connection to vital information, tools and support.

- Connect to counseling, work-life support or other services.
- Tap into an array of articles, podcasts, videos and slideshows.
- Improve your skills with On-Demand training.



Mental Health Resources

Mental health includes your emotional, psychological, and social well-being. For support and resources, visit wellness.az.gov/mentalhealth. You'll find services from our medical carriers as well as free services from federal, state, and local agencies. All conversations with providers are private and confidential—your employer will never be informed about counseling topics. **If you need immediate help, call or text 988 to reach the 24/7 National Suicide and Crisis Hotline.**

Additional Services and Information

ADOA Benefits and various state agencies provide these additional services.



AZ ABLE Savings Plan

AZ ABLE accounts let Arizona residents with disabilities save up to \$17,000 annually without impacting Medicaid or SSI benefits. Eligible state employees can contribute via payroll deductions. Details at az-able.com.



AZ529 Plan Education Savings

AZ529 is a state-sponsored savings plan for parents, grandparents or future students to save for educational expenses on a tax-deferred basis to pay for college, vocational and workforce training, apprenticeships and private K-12 education. Save via direct deposit from your paycheck. Visit az529.gov.



Being Prepared | Family Information Guide in the Event of Your Death

This ADOA guide helps your family navigate the next steps if you pass away while employed by the State. Print your copy and keep it where your family can find it. It includes a *Personal Information Organizer* to collect key legal, financial and medical info. Scan the QR code or visit benefitoptions.az.gov/forms.



Deferred Compensation | AZ Smart Save Retirement Savings

Save additional retirement funds with AZ Smart Save Plans (Deferred Compensation) from Nationwide Financial. Options include 457(b) Deferred Compensation, 401(k), 403(b), 401(a) and a Roth 457 Plan. Visit arizonadc.com.



Employee Discounts | Working Advantage

Working Advantage offers state employees various discounts on attractions, events, hotels, rental cars and shopping. To start saving, visit guidanceresources.com and enter business code HN8876C to register. Then, scroll down to the Discounts link and click "Working Advantage."



Higher Education Discounts

We offer discounts at local and national universities to help you further your education with affordable in-person and online degree programs. Visit benefitoptions.az.gov/highered for full details.

- **Discounts:** Range from 5% to 25% and your spouse and dependents may also be eligible.
- **Tuition Reimbursement:** Your agency sets policies. Please contact your supervisor for details.
- **Partner Institutions:** Arizona Christian University, Arizona State University, Benedictine University, DeVry University, Grand Canyon University, Northcentral University, Northern Arizona University, Ottawa University, University of Arizona, University of Arizona-Global Campus and the University of Phoenix.



Pet Insurance

Nationwide offers preferred pet insurance pricing to state employees. To enroll your pet, visit petinsurance.com/azgov.

Plan Documents and Legal Notices

If you participate or enroll in any state benefit plan, you are entitled to the following plan documents and legal notices, as summarized below. Detailed information is available at benefitoptions.az.gov/resources.

Documents	Summary Description
Health Insurance Marketplace Coverage	This document explains key aspects of the health care law that enable you to purchase health insurance through the Health Insurance Marketplace. It provides basic information about the marketplace and health coverage for state employees, so you can better understand the options available to you and your family.
Summary of Benefits and Coverage (SBC) and Uniform Glossary	Under the Affordable Care Act, the federal government has established new rules for disclosing the Summary of Benefits and Coverage (SBC) and Uniform Glossary. These regulations require group health plans and insurers to provide access to the SBC and Uniform Glossary for all groups and individuals.
Summary Plan Description (SPD)	This is a summary of the essential benefit features of your plan. The SPD may be revised at any time for clarification purposes related to the Plan.
Insurance Certificates and Policies	These documents provide information on specific benefit coverage and limitations.
Legal Notices	Summary Description
Health Insurance Portability & Accountability Act (HIPAA)	This notice protects the privacy of individually identifiable health information and outlines who can access and use personal health information, as well as the purposes for which it may be used.
Medicare Notice of Creditable Coverage	This notice outlines the options available under Medicare Part D for prescription drug coverage, helping you determine whether to enroll.
Consolidated Omnibus Budget Reconciliation Act (COBRA) Coverage Notice	This notice provides important information about your right to COBRA continuation coverage, a temporary extension of your Plan coverage.
Patient Protection & Affordable Care Act (PPACA)	Notices of the Arizona ADOA Program about PPACA.
HIPAA Special Enrollment Rights Notice	This notice provides information on enrolling in the Benefit Options health plan without waiting for the next open enrollment period. You can request a QLE change within 31 days of losing other coverage or due to a birth, adoption, or placement for adoption. You may also enroll if you become eligible for a state premium assistance program under Medicaid or CHIP, but you must request enrollment within 60 days of gaining eligibility.
Women's Health and Cancer Rights Act (WHCRA)	This notice outlines mandated benefits for mastectomy-related services, including reconstructive surgery, prosthesis and lymphedema treatment. It also explains how to obtain a detailed description of these benefits under the Plan.
Newborns' and Mothers' Health Protection Act of 1996	This notice states that, under federal law, health plans cannot restrict benefits for hospital stays related to childbirth for both the mother and the newborn child. The minimum stay is 48 hours (or 96 hours for specific cases) and the plan cannot require provider authorization for this minimum stay.
Wellness Program	This notice requires employers that offer wellness programs that collect health information to inform members about the information that will be collected, how it will be used, who will receive it and what measures will be taken to keep it confidential.
No Surprises Act	This notice provides information regarding your rights and protections against surprise medical bills. You are protected from surprise billing or balance billing when you get emergency care or treatment from an out-of-network provider at an in-network hospital or ambulatory surgical center.

Carrier Contact Information

Plan Type	Vendor Name	Phone	Website Email Policy Number
Benefit Services Division	ADOA Benefit Services Division 1802 W. Jackson St. #94 Phoenix, AZ 85007	602-542-5008 800-304-3687	Info: benefitoptions.az.gov Enroll: az360.az.gov Submit a ticket: benefitoptions.az.gov/contact
Decision Tool ALEX	ALEX		start.myalex.com/adoa
Dental	Delta Dental of AZ 866-978-2339	602-588-3620	deltadentalaz.com/adoa Group: 77777-0000
	UHC Solstice	844-208-0223	smilestateofaz.com Policy: S800B
Discounts	Higher Education & Shopping		benefitoptions.az.gov/discounts
Education Savings	AZ529 Plan State Treasurer	602-542-7529	az529.gov
Employee Asst Plan-EAP	ComPsych	877-327-2362	guidanceresources.com Code: HN8876C
Flexible Spending Acct-FSA Health Savings Acct-HSA	Inspira Financial	833-419-0316	Info: bit.ly/azinspira Members: mybenefits.inspirafinancial.com
Life Insurance Short-Term Disability-STD	The Hartford	877-791-1381	Info: app.pasito.ai/soa Claims: account.thehartford.com
Long-Term Disability-LTD	Broadspire Services, Inc. ASRS	877-232-0596	azasrs.gov/content/long-term-disability
	The Hartford PSPRS, EORP, CORP & ORP	877-791-1381	Info: app.pasito.ai/soa Claims: account.thehartford.com
Medical	Blue Cross Blue Shield of Arizona	866-287-1980	New members: azblue.com/stateofaz Members: azblue.com Group: 30855
	UnitedHealthcare	800-896-1067	New members: uhcvirtual.com/stateofaz/ Members: myuhc.com Group: 705963
Mental Health	Mental Health Resources Page		wellness.az.gov/mentalhealth
	National Suicide & Crisis Lifeline	988	Call or text 24/7. Services are confidential.
Pharmacy	MedImpact Rx BIN: 003585 Rx PCN: 28914	888-648-6769	Preview BCBS: bit.ly/MedImpactBCBS Preview UHC: bit.ly/MedImpactUHC Members: medimpact.com/plan/adoa
	Birdi Mail Order	855-873-8739	medimpact.com/plan/adoa customerservice@birdirx.com
	MedImpact Direct Specialty	877-391-1103	medimpact.com/plan/adoa
Retirement-AZ Smart Save (Deferred Compensation)	Nationwide Financial 457(b), 401(k), 403(b), 401(a)	800-796-9753	azsmartsave.com
Retirement Systems	Arizona State Retirement System	602-240-2000 800-621-3778	azasrs.gov
	Public Safety Personnel Retirement System (PSPRS), Elected Officials Retirement Plan (EORP), Corrections Officer Retirement Plan (CORP)	602-255-5575 877-925-5575	psprs.com
Vision Plan	Avesis, Inc.	888-759-9772	avesis.com/arizona Policy: 11001-2178
Wellness & Flu Shots	ADOA Benefits - Wellness	602-771-9355	wellness.az.gov wellness@azdoa.gov
	Personify Health	844-984-1776	login.personifyhealth.com



**Arizona Department of Administration
Benefit Services Division
1802 W. Jackson St. #94
Phoenix, AZ 85007**

**Phone: 602-542-5008
Toll-Free: 1-800-304-3687
Fax: 602-542-4744**

**Submit a Service Ticket Via benefitoptions.az.gov/contact
Website: benefitoptions.az.gov**