

BENEFITS



COMPARISON OF NAU RETIREE HEALTH CARE OPTIONS

ADOA and ASRS have different plan options, administrative rules, and a separate enrollment process.

	ADOA	ASRS
Who Can Enroll	NAU Retirees with ASRS, PSPRS or ORP	NAU Retirees with ASRS, PSPRS or ORP
When You Can Enroll/Change	<p>Within 31 days of retirement - Coverage effective first day of the pay period following the last day worked</p> <p>Annual Open Enrollment period</p> <p>Within 31 days of a QLE such as marriage, birth of a child or becoming eligible for Medicare.</p>	<p>Within 31 days of retirement - Coverage effective first of the month after retirement date.</p> <p>Annual Open Enrollment period</p> <p>Within 31 days of a QLE such as marriage, birth of a child or becoming eligible for Medicare.</p>
Open Enrollment	<p>Enroll through the AZ360 enrollment portal.</p> <p>Special ADOA Rule <i>If you decline both medical & dental coverage, you will not be able to enroll ADOA coverage later.</i></p>	<p>ASRS members Enroll through the ASRS website.</p> <p>ORP members Contact ASRS for an enrollment form.</p>
Medical Plans Offered	Nationwide PPO No in-network deductible. In/out-of-network benefits with copays & coinsurance. <i>Only emergency care worldwide</i>	Arizona-wide HMO In-network only, must have PCP; or Nationwide PPO In/out of network benefits with deductibles, copays & coinsurance <i>Both have worldwide coverage for urgent and emergency care services.</i>
Provider Networks	ADOA PPO United Healthcare or Blue Cross Blue Shield	United Healthcare only
Dental Plans Offered	Separate election & premiums Delta Dental PPO or UHC Solstice	Separate election & premiums Delta Dental PPO or Cigna Dental HMO
Vision Coverage	Avesis Vision - Covers eye exam and corrective lenses annually. Separate election & premium	Annual eye exam and corrective lenses included with medical plan.
Premium Subsidy	Yes, for ASRS & PSPRS retirees with 5+ years of service; amount ranges from \$75 -\$260/month	Yes, for ASRS & PSPRS retirees with 5+ years of service; amount ranges from \$75 -\$260/month
Billing	ASRS Retirees Deducted from pension. Direct bill if premium exceeds the pension amount. ORP Retirees Direct bill	ASRS Retirees Deducted from pension. Direct bill if premium exceeds the pension amount. ORP Retirees Direct bill
Benefit Books	https://benefitoptions.az.gov/retirees/insurance-retirees	https://www.azasrs.gov/content/health-care
Contact Information	602-542-5008 (Phoenix); 800-304-3687 (Other locations)	520-239-3100 (Tucson); 602-240-2000 (Phoenix); 800-621-3778 (Other locations)