



### ASRS vs. ADOA Retiree Health Insurance Options: Medicare Eligible Retiree & Spouse

Feature	ASRS	ADOA (Same Plans as Active UA Employees)
<b>Eligibility</b>	Medicare-eligible ASRS <i>or</i> ORP retirees; dependents must be Medicare-eligible (age 65+ or disabled)	Medicare-eligible ASRS <i>or</i> ORP retirees; all dependents must be Medicare-eligible (age 65+ or disabled)
<b>Medicare Parts A &amp; B enrollment</b>	Yes – Must enroll and pay Part B premiums to Medicare	Yes – Must enroll and pay Part B premiums to Medicare; Vibrant Rx Part D coverage included in premium.
<b>Interaction with Medicare</b>	Medicare Advantage Plan (Part C): no deductible, copays only	Medicare Supplement: Medicare pays first, then forwards to ADOA insurance to pay remainder, minus copay, after Medicare deductible met.
<b>Insurance Company</b>	United Healthcare only	United Healthcare, Blue Cross Blue Shield
<b>Plan Types/ Networks</b>	<ul style="list-style-type: none"> <li>• Arizona-wide HMO (in-network only, must have PCP; ) <b>or</b></li> <li>• Nationwide PPO (copays in and out of network)</li> </ul> Both have worldwide coverage for urgent and emergency care services)	Triple Choice Plan – standard copays in-network but deductibles & out-of-pocket maxes depend on provider tier  Only emergency care worldwide
<b>Additional Services</b>	<ul style="list-style-type: none"> <li>• Silver Sneakers Gym memberships</li> <li>• Post-discharge meals</li> <li>• HouseCalls in-home annual health &amp; wellness visit</li> <li>• Virtual doctor visits at no cost</li> <li>• Hearing exam/hearing aid allowance</li> <li>• Annual eye exam and lenses</li> </ul>	<ul style="list-style-type: none"> <li>• Doctor on Demand virtual visits for \$20 copay</li> <li>• Hearing aids covered</li> </ul>
<b>Premium Subsidy</b>	Yes, for ASRS retirees with 5+ years of service; amount ranges from \$75–\$260/month	Yes, for ASRS retirees with 5+ years of service; amount ranges from \$75–\$260/month
<b>Billing</b>	Direct bill from government for Part B; Advantage plan premium taken from ASRS pension; direct bill for ORP retiree	For ASRS retirees, premiums deducted directly from pensions. ORP retirees are directly billed.
<b>Enrollment Windows</b>	All UA retirees can enroll within 31 days of retirement or wait to join during any open enrollment thereafter	One-time opportunity to enroll within 31 days of retirement. Must elect at least dental in order to add medical at future open enrollments
<b>Dental Coverage</b>	Separate premium; choice of Delta Dental PPO or Cigna Dental HMO	Separate premium; choice of Delta Dental PPO or Cigna Dental HMO
<b>Vision Coverage</b>	Annual eye exam and corrective lenses covered with medical plan	Covers eye exam and corrective lenses annually; separate premium; always direct billed quarterly



### ASRS Medical Plans for Medicare-Eligible Retiree & Spouse (Monthly Premium)

ALL INSURED ARE MEDICARE ELIGIBLE			
Coverage	Annual Deductible	AZ Only	Nationwide
Retiree Only	\$0	HMO: \$0	PPO: \$67
Retiree + 1 with Medicare	\$0	HMO: \$0	PPO: \$134
Retiree + 2 with Medicare	\$0	HMO: \$0	PPO: \$201

### ASRS Dental Plans (Monthly Premium)

Plan	Retiree Only	Retiree + 1	Retiree + 2 or more
Delta Dental – High Coverage	\$35.75	\$71.35	\$100.97
Delta Dental – Low Coverage	\$16.60	\$35.09	\$64.24
Cigna Dental HMO (n/a in AK, ID, ME, MT, ND, NH, NM PR, SD, VI, VT, WV, WY)	\$9.75	\$15.99	\$24.71

### Vision Plan

- Annual eye exam and lenses included with medical insurance.

### More Information

Enrollment booklets & covered services: <https://www.azasrs.gov/content/health-care>

ASRS Phone: 520-239-3100 (Tucson); 602-240-2000 (Phoenix); 800-621-3778 (Other locations)

### ADOA Medical Plans for Medicare-Eligible Retiree & Spouse (Monthly Premium)

Coverage	Triple Choice Plan	Annual Deductible
Retiree Only	\$528.11	Tier 1: \$200 Tier 2: \$1,000 Tier 3: \$5,000
Retiree + 1 (both Medicare)	\$1,049.05	Tier 1: \$400 Tier 2: \$2,000 Tier 3: \$10,000
Retiree + Family	\$1,393.16	Tier 1: \$400 Tier 2: \$2,000 Tier 3: \$10,000

### ADOA Dental Plans (Monthly Premium)

Coverage	Delta Dental PPO	Cigna DHMO
Retiree Only	\$35.94	\$8.52
Retiree + Spouse	\$75.63	\$17.04
Retiree + 1 Child	\$60.48	\$16.59
Retiree + Family	\$118.26	\$25.54

### ADOA Vision Plan (QUARTERLY Premium)

Coverage	Avesis Only
Retiree Only	\$11.16
Retiree + Spouse	\$37.08
Retiree + 1 Child	\$36.72
Retiree + Family	\$46.20

### More Information

Enrollment booklets & covered services: <https://benefitoptions.az.gov/retireesltd/insurance-policies>

ADOA Phone: 602-542-5008 (Phoenix); 800-304-3687 (Other locations)