



Planning

Your health, your journey

The Health Savings Account (HSA) administered by PayFlex® is designed to help you pay for current eligible health care costs and save for future health care expenses. Your contributions, earnings and withdrawals are all tax-free. It's a triple tax-savings opportunity that can put more money in your pocket.

HSA (powered by PayFlex)

(For active employees)

Lowest premium of offered plans with tax-advantaged savings account

- 100% preventive care coverage with no deductible when using network doctors.
- Includes a health savings account (HSA) to use for qualified medical expenses (investment options available).
- Arizona Department of Administration contributes to the HSA — you will receive \$719.94 for Individual subscribers and \$1,439.88 for family coverage.
- You can contribute up to \$3,550 (total) for individuals with an HSA and up to \$7,100 (total) for family coverage through convenient pretax payroll deductions.*
- Use the HSA to pay your deductible and other qualified out-of-pocket costs.
- HSA dollars roll over each year.
- You can access your PayFlex account through your member website at **aetna.com**. The single sign-on allows you to access all your benefits and accounts in one place.

*Includes any employer contributions.

PAYFLEX®



Tools to support smart health care decisions

payflex.com	Log in to your dashboard for the control and flexibility to manage money in your tax-advantaged accounts.
PayFlex Mobile® App	Manage your account from your mobile device with real-time access to your account. Check a balance, view transactions, request funds and more.
Member website	Register at aetna.com for helpful tools and resources, including: <ul style="list-style-type: none"> • Member Payment Estimator – Compare costs for your health care. • Aetna Maternity Program – Get extra support for a healthier pregnancy and a healthier baby.
Aetna Health	Use this free app to find a doctor, view your ID card or Personal Health Record (PHR), check the status of a claim and more.

Arizona Department of Administration 2020 Benefit Options



alex® Does your health plan still fit?
Just ask ALEX® which plan is right for you.
Visit myalex.com/adoa/2020.

Other choices:

EPO

(For active employees and retirees)
Lower premium of offered plans with predictable out-of-pocket costs

- Network plan— a primary care physician is not required, but you may want one to coordinate your care.
- About 1.2 million doctors, hospitals and other health care providers are in the network. Yours may be one of them. Find out with our online provider search tool at [aetna.com](https://www.aetna.com).
- \$200/\$400 (single/family) deductible

PPO

(For active employees and retirees)
Higher premium with deductible and out-of-pocket limits

- Coverage in and out of the network
- Higher coverage when you stay in the network
- Copays apply to annual limits after deductible is met
- \$1,000/\$2,000 (single/family) deductible, in network

Learn more about your choices

Visit [AetnaStateAZ.com](https://www.aetna.com)

Email AZBenefitOptionsPlans@aetna.com

PayFlex® Customer Service
1-855-288-0470

Talk with your dedicated Aetna® Representative 1-602-364-4242 (TTY: 771)

Aetna Member Services
1-866-217-1953 (TTY: 771)

Informed Health® Line
1-800-556-1555 (TTY: 771)

Plans at a glance



	Banner Aetna HSA*		EPO**	PPO**	
	In network (based on negotiated charge)	Out of network (based on recognized charge)	In network only	In network (based on negotiated charge)	Out of network (based on recognized charge)
Deductible					
• Single	\$1,400	\$2,700	\$200	\$1,000	\$2,000
• Family	\$2,800	\$5,400	\$400	\$2,000	\$4,000
Out-of-pocket maximum (includes deductible)					
• Single	\$2,000	\$5,000	\$7,350	\$1,500	\$7,000
• Family	\$4,000	\$10,000	\$14,700	\$3,000	\$14,000
Routine physical exam	Plan pays 100%, no deductible	You pay 50% after deductible, plan pays 50%	Plan pays 100%, no deductible	Plan pays 100%, no deductible	You pay 50% after deductible, plan pays 50%
Doctor visit	You pay 10% after deductible, plan pays 90%	You pay 50% after deductible, plan pays 50%	You pay \$20 copay per visit, then plan pays 100%	You pay \$20 copay per visit after deductible, then plan pays 100%	You pay 50% after deductible, plan pays 50%
Specialist visit	You pay 10% after deductible, plan pays 90%	You pay 50% after deductible, plan pays 50%	You pay \$40 copay (\$20 for Ob/Gyn) per visit, then plan pays 100%	You pay \$40 copay (\$20 for Ob/Gyn) per visit after deductible, then plan pays 100%	You pay 50% after deductible, plan pays 50%

For active employees***

Coverage level	Agency HSA Contribution	HSA	EPO	PPO
Employee only	\$27.69	\$10.15	\$20.92	\$53.34
Employee + adult	\$55.38	\$30.46	\$62.23	\$112.43
Employee + child	\$55.38	\$25.89	\$52.82	\$75.30
Family	\$55.38	\$56.35	\$115.57	\$131.25

*Prescriptions apply to deductible and out-of-pocket maximum.

**Copayments apply to out-of-pocket maximum after deductible is met for the EPO and PPO plans. The plan pays 100% after out-of-pocket maximum is met.

***Does not include basic premium benefit subsidy.

For retirees with Medicare***

Coverage level	EPO	PPO
Retiree	\$500.79	\$893.94
Retiree +1 (both Medicare)	\$994.77	\$1,785.61
Retiree +1 (one Medicare)	\$1,160.19	\$1,971.42
Family (two Medicare)	\$1,321.08	\$2,243.34

For retirees without Medicare***

Coverage level	EPO	PPO
Retiree	\$671.87	\$934.73
Retiree +1	\$1,571.47	\$2,276.20
Family	\$2,117.58	\$2,489.20

Coverage is offered by your employer with administrative services only provided by Aetna Life Insurance Company (Aetna). Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (PayFlex), an affiliate of Aetna Life Insurance Company. PayFlex's robust account tools, accessible through your Aetna Health member website, make it easy for you to manage your tax-advantaged accounts. PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc. There may be fees associated with an HSA. These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [aetna.com](https://www.aetna.com).