

What's New for COBRA in **2003**

**Open Enrollment Starts October 28, through November 15, 2002
with an Effective Date of January 1, 2003**

Maricopa County is pleased to offer a competitive benefit program to eligible participants and their families. This program enhances and strengthens choice while delivering a quality program without substantially increasing costs. To accomplish this goal, some changes were made to the pharmacy and medical benefits which introduced cost sharing to participants by encouraging the use of the appropriate place of service when seeking medical care and choosing the most cost effective prescription drugs. Some of these changes may include increases in copays for Primary Care Physicians, Specialists, Urgent Care Facilities, Emergency Room Care, and Radiological Scans. In addition, pharmacy copays and/or co-insurance levels have been revised. The changes are listed on pages 2 through 4 of this brochure.

If you have questions, please contact the Benefits Office at 602-506-1010 or send an email to benefitsservice@mail.maricopa.gov.

If you have questions about submitting your open enrollment forms or your premium payments, please contact the COBRA Administrator directly:

Erisa Administration Services, Inc.

4527 North 16 St., Suite 102

Phoenix, AZ 85016-5303

Local phone number is 602-234-0593

Toll free number is 800-279-9096

Fax number is 602-234-9718

Email is erisaaz@aol.com

What's New for CIGNA

- The Prime Option Plus Point-of-Service Medical Product has been discontinued. If you are currently enrolled in CIGNA Prime Option Plus Point-of-Service, you **MUST** make an election during Open Enrollment or you will be automatically enrolled in the CIGNA Prime Option Point-of-Service (POS) Medical Product.
- A **new PPO** (Preferred Provider Organization) medical product is being offered. For more information, please see the *Medical Plan Choices* (page 9) section of this brochure.
- If you are residing out of the service area, the only available plan that you may select is the new PPO plan. The service area for HealthSelect and CIGNA HMO is Maricopa County, CIGNA Prime Option POS is central (which includes Maricopa County) and northern Arizona, and for CIGNA PPO, the service area is anywhere within the United States. Current COBRA participants living outside of the central (which includes Maricopa County) and northern Arizona will be automatically enrolled in the PPO medical product.
- For **CIGNA HMO**, changes include:
 - \$35 Urgent Care Copay
 - \$75 Emergency Room Copay
 - \$10 Chiropractic Copay – 20 Visits Per Year – No Referral Needed (Increased from 2002)
(There is a 60 visit limit for physical therapy and chiropractic services combined.)
 - \$50 MRI, MRA, PET and CAT Scans Copay
 - Prescriptions will be dispensed through the Walgreens Health Initiative (WHI) network (see page 3).
- For **CIGNA Prime Option POS**, changes include:

In-Network:

- \$25 Specialist Visit Copay
- \$50 Urgent Care Copay
- \$100 Emergency Room Copay
- \$10 Chiropractic Copay – 20 Visits Per Year, No Referral Needed (Increased from 2002)
(There is a 60 visit limit for physical therapy and chiropractic services combined.)
- \$50 MRI, MRA, PET and CAT Scans Copay
- \$100 Inpatient Hospital Admission Copay (Reimbursed by Maricopa County)
- \$50 Outpatient Surgery Copay

Out-of-Network:

- Deductible:
 - Individual: \$300 (Reduced from 2002)
 - Family: \$600
- Out-of-Pocket Maximums:
 - Individual: \$3,000 (Reduced from 2002)
 - Family: \$6,000
- Lifetime Maximum: \$5,000,000 (Increased from 2002)
- Urgent Care Facility – 70% Coinsurance after deductible

What's New for CIGNA continued

- \$100 Emergency Room Copay
- \$400 Pre-Certification Penalty*

*The approval a non-participating provider must receive from the Healthplan Medical Director, prior to services being rendered, in order for certain services and supplies to be covered under the medical insurance agreement. If pre-certification is not approved, a penalty will be applied.

- Certain services are covered In-Network Only. For more information, please see the *Medical Plan Choices* (see page 8) section of this brochure.
- Coverage for Ostomy Supplies and Urinary Catheters have been added to all CIGNA Medical Plans.

ALL CIGNA medical products have **one** pharmacy benefit that is administered through Walgreens Health Initiatives (WHI). If you select CIGNA HMO, you will fill your prescriptions through Walgreens Health Initiatives Network and **NOT** through the pharmacies located in the Medical Groups (Staff Clinics) operated by CIGNA. Convenient WHI pharmacy locations include Albertson's, Basha's, Fry's, K-Mart, Osco, Safeway, Target, Walgreens, CVS, Sam's Club, and Wal-Mart. Many pharmacies have extended hours.

The pharmacy benefit is a three-level plan that includes the following:

- **Generic** Prescriptions – You are responsible for 25% of the contracted cost.* The cost for each prescription will not be less than \$2.00 or more than \$10.00.
- **Brand** name prescriptions **ON** the approved list – You are responsible for 30% of the contracted cost.* The cost for each prescription will not be less than \$5.00 or more than \$25.00.
- **Brand** name prescriptions **OFF** the approved list – You are responsible for 30% of the contracted cost.* The cost for each prescription will not be less than \$20.00 or more than \$50.00.

For each prescription that is filled, you and your physician, can select from a generic, brand on, or brand off medication. Some drugs require prior authorization. Quantity limits apply to certain medications. Some drugs classes are excluded.

* Contracted Cost – Discounted Average Wholesale Price of the Prescription plus the dispensing fee

Other features available through WHI include a mail order service and a 90-day retail program for maintenance medications.

90-Day Retail Program:

The 90-day retail program allows you to purchase 90 days supply of maintenance medications at a Walgreens retail store for your three times your coinsurance cost, as explained above. You save by purchasing your medications in this way due to higher discounts.

Mail Order Program:

The convenient mail order service allows you to purchase 90 days supply of maintenance medications through Walgreens mail order facility. Medications ordered in this way are mailed to your address. You save by purchasing your medications through the mail order service because the coinsurance rate and maximums are lower. Generic drugs are available for 20% coinsurance with a \$6 minimum and a \$28 maximum.

WHI Pharmacy Benefit continued

Brand On drugs are available for 25% coinsurance with a minimum of \$15 and a maximum of \$70. Brand Off drugs are available for 25% coinsurance with a minimum of \$60 and a maximum of \$140.

Your pharmacy benefit offers financial protection. An individual will never pay more than \$1,500 per year, and a family will never pay more than \$3,000 per year for covered prescription medications. Once the annual maximum is met, all other covered prescriptions for the remainder of the year will be available at no cost to the individual and/or their family.

The approved list (formulary) is available via the Internet at www.whphi.com or <http://mariplan.tripod.com>.

A copy of the approved list will be mailed to you with your ID card prior to January 1, 2003.

What's New for HealthSelect

For **HealthSelect**, your medical and pharmacy benefits are provided through HealthSelect. The dental benefit, which was part of the HealthSelect medical product, has been discontinued effective 01/01/03. You will **NOT** be automatically enrolled for dental coverage. If you or your family would like dental coverage, and currently do not have dental coverage through EDS or United Concordia, you **MUST** make a dental election during Open Enrollment.

For HealthSelect, changes include:

- Prescription Drug Copay
\$5 generic and \$15 brand (Available if on the approved HealthSelect list.)
- Prescription Mail Order Service
\$15 generic and \$30 brand copay, up to a 90-day supply (Available if on the approved HealthSelect list.)

The approved HealthSelect prescription drug list is available on the Internet at www.maricopa.gov/medcenter/healthplans/formulary/index.html.

What's New for BOTH CIGNA and HealthSelect

For All CIGNA and HealthSelect medical plans, the behavioral health benefit will be provided through United Behavioral Health (UBH), which replaces CIGNA Behavioral Health. A transition of care process will begin in December and will provide participants and their dependents with an opportunity to stay with their current provider on a short-term basis, if their provider is not contracted with UBH. UBH will pursue contracting with your provider. Details will be available in early December.

<http://mariplan.tripod.com> is a temporary web site being used for Open Enrollment information. All the content found on <http://mariplan.tripod.com> will eventually be migrated to www.maricopa.gov/benefits for your convenience.

What Remains the SAME in 2003

Many of your benefits will remain the same for 2003. A brief summary is provided below. For detailed information, please access the Intranet at ebc.maricopa.gov/benefits or the Internet at www.maricopa.gov/benefits.

AUTO, HOME, & RENTERS INSURANCE

You qualify for a special Maricopa County group discount on your auto, home, and renters insurance through Group Savings Plus from Liberty Mutual.

CRITICAL ILLNESS COVERAGE

You may purchase a supplemental critical illness insurance plan, underwritten by Trustmark Insurance Company, that pays a lump-sum amount upon the initial diagnosis of any covered critical illness. The plan is designed to cover indirect expenses associated with a critical illness such as loss of income, deductibles and copays, alternative treatments, meals and lodging, out-of-network treatments, home recovery, family care, and living expenses.

DENTAL PLAN CHOICES

Your dental benefits continue to be provided through either Employer's Dental Services (EDS), a pre-paid dental plan, or United Concordia, a PPO plan. (Remember, the dental benefit through HealthSelect has been discontinued effective 01/01/03. If you or your family members would like dental coverage, you must make a dental election during Open Enrollment.)

VISION BENEFIT

Your vision benefit for all CIGNA and HealthSelect medical plans continues to be provided through AVESIS Vision Plan. (If you select a CIGNA or HealthSelect product, you are automatically enrolled with AVESIS.) The cost of this benefit is included in your medical plan.

Open Enrollment Information Locations

If you are not able to access the Open Enrollment information by computer, you can pick up enrollment material at the following locations. Information at these locations is available through November 1, 2002.

Superior Court Law Library
101 W. Jefferson, 3rd Floor
Phoenix 85003

Juvenile Court Center
3125 W. Durango
Phoenix 85009

Maricopa Managed Care
2502 E. University, Suite 125
Phoenix 85040

Benefits Department, County Administration Building
301 W. Jefferson, Suite 201
Phoenix 85003

South East Facility, Juvenile Court Center Executive Offices
1810 S. Lewis, 2nd Floor
Mesa 85210

Maricopa Medical Center Education Building
2601 E. Roosevelt
Phoenix 85003

2003 Open Enrollment Fair Schedule

DATE	TIME	SITE	ADDRESS
Tues, 10/29/2002	11:00 AM – 1:00 PM	Airpark – Bldg. C, 1st Floor	2516 E. University, Phoenix
Tues, 10/29/2002	2:30 PM – 4:30 PM	Flood Control – Adobe/Harq Conf. Rooms	2801 W. Durango, Phoenix
Wed, 10/30/2002	11:00 AM – 1:00 PM	WIC (Public Health) Concordia Auditorium, Suite 237	1414 W. Broadway, Tempe
Thur, 10/31/2002	11:00 AM – 1:00 PM	MMC - Maricopa East & West Rooms	2601 E. Roosevelt, Phoenix
Fri, 11/01/2002	3:00 PM – 5:00 PM	MC Admin, Breezeway – 2nd Floor	301 W. Jefferson, Phoenix

Enrollment Check List

- ☐ If you are currently enrolled in Prime Option Plus, you must make an election during open enrollment or you will be automatically enrolled in CIGNA Prime Option Point-of-Service (POS) Plan.
- ☐ If you are currently enrolled in HealthSelect, the dental benefit will be discontinued effective 01/01/03. You will NOT be automatically enrolled for dental coverage. If you or your family members would like dental coverage, and currently do not have dental coverage through EDS or United Concordia, you MUST make a dental election during Open Enrollment.

Medical Plan Choices

HealthSelect

A managed care plan operated by Maricopa Integrated Health System - Health Plans. All care is directed through a primary care physician from either a private practice office setting or a Family Health Center. You must live in the service area of Maricopa County.

- \$5 Office Visit Copay
- \$5 Specialist Visit Copay
- \$5 Urgent Care Copay
- \$50 Emergency Room Copay
- No cost to you for inpatient hospitalization
- Prescription Drug Copay
 - \$5 generic and \$15 brand (Available if on approved HealthSelect list)
- Prescription Mail Order Service
 - \$15 generic and \$30 brand copay, up to a 90-day supply (Available if on approved HealthSelect list)
- \$10 Chiropractic Copay – 12 Visits Per Year, no referral needed
- \$0 Lab/X-ray/MRI Copay
- \$0 Screening Exams Copay – Pap Smear, Prostate Screening, etc.
- Wellness Incentives
 - \$75 Health Club incentive
 - \$30 gift certificate from a variety store for Health Screenings, Children's Immunizations, Health Education classes, and Smoking Cessation classes
- \$5 Alternative Medicine Copay – 6 Visits Per Year, \$60.00 credit for supplies and/or products; uses designated network
- \$125 Student Health Insurance Allowance per Semester for Full-Time Students up to 25 years old and residing outside Maricopa County but in the state of Arizona
- Out-of-network coverage is NOT available

Behavioral Health Benefit provided through United Behavioral Health (UBH). Two Level Prescription Drug Benefit is provided through HealthSelect.

CIGNA HMO

A Health Maintenance Organization. All care is directed through a primary care physician through the Medical Group (Staff Clinic) Model. You must live in the service area of Maricopa County.

- \$10 Office Visit Copay
- \$10 Specialist Visit Copay
- \$35 Urgent Care Copay
- \$75 Emergency Room Copay
- \$10 Chiropractic Copay – 20 Visits Per Year, No referral needed (There is a 60 visit limit for physical therapy and chiropractic services combined.)
- \$50 MRI, MRA, PET and CAT Scans Copay
- No cost to you for inpatient hospitalization
- \$5 Alternative Medicine Copay – 6 Visits Per Year, \$60.00 credit for supplies and/or products; uses designated network
- Out-of network coverage is NOT available

CIGNA HMO continued

Three Level Prescription Drug Benefit administered through Walgreens Health Initiatives (WHI). Behavioral Health Benefit provided through United Behavioral Health (UBH).

CIGNA Prime Option POS

A Point of Service Plan with in-network and out-of-network benefits. In-network care is directed through a contracted primary care physician (PCP). Service can be received in a private practice setting or in a Medical Group (Staff Model) Clinic (PCP must be contracted in both the private practice and Medical Group Clinic). Out-of-network care is received either without a PCP referral or through physicians/or facilities that are not contracted with CIGNA. Pre-Certification/Prior Authorization is required for certain services. Not all services are available out-of-network. You must live in the service area of central (which includes Maricopa County) and northern Arizona.

In-Network:

- \$15 Office Visit Copay
- \$25 Specialist Visit Copay
- \$50 Urgent Care Copay
- \$100 Emergency Room Copay
- \$10 Chiropractic Copay – 20 Visits Per Year – No referral needed (There is a 60 visit limit for physical therapy and chiropractic services combined.)
- \$50 MRI, MRA, PET and CAT Scans Copay
- \$100 Inpatient Hospital Admission Copay (Reimbursed by Maricopa County)
- \$50 Outpatient Surgery Copay
- \$5 Alternative Medicine Copay – 6 Visits Per Year, \$60.00 credit for supplies and/or products; uses designated network

Out-of-Network:

- Deductible:
Individual: \$300 / Family: \$600
- Out-of-Pocket Maximums:
Individual: \$3,000 / Family: \$6,000
- Lifetime Maximum: \$5,000,000
- 70% Standard Coinsurance: You pay 30% of reasonable and customary costs plus excess charge* after deductible
- Urgent Care Facility – 70% Standard Coinsurance after deductible
- \$100 Emergency Room Copay
- \$400 Pre-Certification Penalty (page 2)
* Excess charge – the difference between billed charges and reasonable and customary costs.

Covered In-Network Only:

- Durable Medical Equipment
- External Prosthetics/Orthotics
- Hearing/Vision Screening
- Infertility Treatment
- Preventive Care

CIGNA Prime Option POS continued

Covered In-Network Only continued:

- Alternative Medicine
- Injections
- Chiropractic Care

Three Level Prescription Drug Benefit administered through Walgreens Health Initiatives (WHI). Behavioral Health Benefit provided through United Behavioral Health (UBH). Some benefits are subject to deductibles and out-of-pocket maximums. Copays are not included in the deductibles and coinsurance.

CIGNA PPO (Preferred Provider Organization)

A Preferred Provider Organization Plan with in-network and out-of-network benefits. In-Network medical care is accessed directly by the participant and/or family member through contracted providers and/or facilities without referrals. Out-of-Network medical care is accessed directly by the participant and/or family member through NON-CONTRACTED providers and/or facilities without referrals. Pre-Certification/Prior Authorization is required for certain services both in and out-of network. Deductibles and coinsurance do not apply when the service has a copay. Not all services are available out-of-network. You can live anywhere within the United States to receive medical services. This product has a national provider network. Current COBRA participants living outside of the central (which includes Maricopa County) and northern Arizona will be automatically enrolled in the PPO medical product.

In-Network:

- Deductible
Individual: \$250 / Family: \$500
- Out-of-Pocket Maximums
Individual: \$2,000 / Family: \$6,000
- 80% Standard Coinsurance – You pay 20% of reasonable and customary costs after deductible.
- \$400 Pre-Certification Penalty**
- \$20 Office Visit Copay
- \$30 Specialist Visit Copay
- \$50 Urgent Care Copay
- \$100 Emergency Room Copay
- \$20 Chiropractic Visit Copay (There is a 60 visit limit for physical therapy and chiropractic services combined.)
- \$5 Alternative Medicine Copay – 6 Visits Per Year, \$60.00 credit for supplies and/or products

Covered In-Network Only:

- Hearing/Vision Screening
- Infertility Treatment
- Preventive Care
- Alternative Medicine

CIGNA PPO (Preferred Provider Organization) continued

Out-of-Network:

- Deductible
Individual: \$750 / Family: \$1,500
- Out-of-Pocket Maximums
Individual: \$4,000 / Family: \$12,000
- Lifetime Maximum - \$5,000,000
- 60% Standard Coinsurance – You Pay 40% of the reasonable and customary costs plus excess charge* after deductible for:
 - Office Visits
 - Specialist Visits
 - Inpatient Hospitalizations
 - Chiropractic Visits (There is a 60 visit limit for physical therapy and chiropractic services combined.)
- Urgent Care Facility – 60% Standard Coinsurance after deductible
- \$100 Emergency Room Copay
- \$400 Pre-Certification Penalty**
 - * Excess charge – the difference between billed charges and reasonable and customary costs.
 - **The approval a participating or non-participating provider must receive from the Healthplan Medical Director, prior to services being rendered, in order for certain services and supplies to be covered under the medical insurance agreement. If pre-certification is NOT approved, a penalty will be applied.

Three Level Prescription Drug Benefit administered through Walgreens Health Initiatives (WHI). Behavioral Health Benefit provided through United Behavioral Health (UBH). Some benefits are subject to deductibles and out-of-pocket maximums. Copays are not included in the deductibles and coinsurance.

Behavioral Health Benefit

United Behavioral Health (UBH)

United Behavioral Health replaces CIGNA Behavioral Health in both the HealthSelect and CIGNA medical plans. There is no deductible for this benefit. It is important for you to understand that benefits are payable only if services are pre-authorized by UBH before you start treatment and determined as medically necessary, except for out-of-network outpatient services.

In-Network:

- \$25 Per Day Inpatient Hospital Copay
- \$100 Per Program Intensive Outpatient Copay
- \$10 Per Visit Outpatient Individual Therapy Copay
- \$5 Per Visit Outpatient Group Therapy Copay
- \$12.50 Per Day Residential Treatment Copay
- \$400 Inpatient Non-Notification Pre-Certification Penalty*

Limits

- 30 Inpatient Days per Year
- 60 Residential Days per Year
- 30 Individual Therapy Outpatient Visits for Network and Out-of-Network combined
- 60 Group Therapy Outpatient Visits for Network and Out-of-Network combined
- Unlimited Mental Health/Substance Abuse Lifetime Maximum

Out-of-Network:

- \$25 Benefit Per Visit Outpatient Individual Therapy – You pay the balance of the bill
- \$25 Benefit Per Visit Outpatient Group Therapy – You pay the balance of the bill

Limits

- 30 Individual Therapy Outpatient Visits for Network and Out-of-Network combined
- 60 Group Therapy Outpatient Visits for Network and Out-of-Network combined
- \$5,000,000 Mental Health/Substance Abuse Lifetime Maximum

** The notification a member must make to UBH, prior to inpatient services being rendered, in order for services to be covered under the behavioral health agreement. If notification is not made, a penalty will be applied.*

If your medical provider is CIGNA, your Three Level Prescription Drug Benefit is administered through Walgreens Health Initiatives (WHI). If your medical provider is HealthSelect, your Two Level Prescription Drug Benefit is administered through HealthSelect.

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2003 COBRA Premium Rates

CIGNA HMO

INCLUDES: Medical – CIGNA Medical Group, Pharmacy – Walgreens Health Initiatives (WHI), Behavioral Health – United Behavioral Health (UBH), Vision – AVESIS Vision Plan

Coverage	Monthly Rate
Employee Only	\$289.66
Employee & Spouse	\$575.09
Employee & Child(ren)	\$476.99
Employee & Family	\$763.39

CIGNA Prime Option POS

INCLUDES: Medical – CIGNA POS Network (Central Arizona and Northern Arizona Service Area), Pharmacy – Walgreens Health Initiatives (WHI), Behavioral Health – United Behavioral Health (UBH), Vision – AVESIS Vision Plan

Coverage	Monthly Rate
Employee Only	\$304.65
Employee & Spouse	\$605.14
Employee & Child(ren)	\$501.78
Employee & Family	\$803.24

CIGNA PPO (Preferred Provider Organization)

INCLUDES: Medical – CIGNA PPO National Network, Pharmacy – Walgreens Health Initiatives (WHI), Behavioral Health – United Behavioral Health (UBH), Vision – AVESIS Vision Plan

Coverage	Monthly Rate
Employee Only	\$364.24
Employee & Spouse	\$728.24
Employee & Child(ren)	\$602.65
Employee & Family	\$967.61

HealthSelect

INCLUDES: Medical – HealthSelect, Pharmacy – HealthSelect, Behavioral Health – United Behavioral Health (UBH), Vision – AVESIS Vision Plan

Coverage	Monthly Rate
Employee Only	\$253.74
Employee & Spouse	\$484.32
Employee & Child(ren)	\$404.03
Employee & Family	\$640.85

2003 COBRA Premium Rates continued

Dental

Choose one of the two plans below.

Employer Dental Services (EDS)

A pre-paid dental plan

Coverage	Monthly Rate
Employee Only	\$8.47
Employee & Spouse	\$16.18
Employee & Child(ren)	\$21.01
Employee & Family	\$24.42

United Concordia

A PPO dental plan

Coverage	Monthly Rate
Employee Only	\$29.68
Employee & Spouse	\$65.43
Employee & Child(ren)	\$70.71
Employee & Family	\$90.93

Who to Contact

Effective January 1, 2003

Maricopa County Employee Benefits
Maricopa County Administration Building
301 West Jefferson Street, Suite 201
Phoenix, Arizona 85003-2145



EMPLOYEE BENEFITS	PHONE	E-MAIL	WEB ADDRESS
Maricopa County Employee Benefits (For ALL Open Enrollment Benefit Questions!)	602-506-1010 Fax 602-506-2354	Benefitsservice@mail.maricopa.gov	www.maricopa.gov/benefits mariplan.tripod.com

MEDICAL PLANS

CIGNA (HMO & POS)	800-244-6224*		www.cigna.com
CIGNA (PPO)	800-251-0669*		www.mycigna.com
HealthSelect Outside Phoenix	602-344-8760 800-582-8686		www.maricopa.gov/medcenter/healthplans

PHARMACY PLANS

Walgreens Health Initiatives (WHI) (For ALL CIGNA Active Medical Plans)	800-207-2568*		www.whphi.com
HealthSelect Outside Phoenix	602-344-8760 800-582-8686		www.maricopa.gov/medcenter/healthplans

BEHAVIORAL HEALTH PLAN

United Behavioral Health Included in HealthSelect and all Active CIGNA Medical Plans)	866-312-3078*		www.ubhnet.com
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VISION PLAN

AVESIS Vision Plan Included in HealthSelect and all Active CIGNA medical plans	800-828-9341	info@avesis.com	www.avesis.com
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OTHER IMPORTANT NUMBERS

Arizona State Retirement System Outside of Phoenix	602-240-2000 800-621-3778		www.asrs.state.az.us
Public Safety Retirement System	602-255-5575		www.psprs.com
Erisa Administration Services (COBRA Administrator) Outside of Phoenix	602-234-0593 Fax 602-234-9718 800-279-9096	erissaz@aol.com	

* Effective 01/01/2003

**Vendor information may change due to contract renewal

The information and benefits described are brief summaries of the County's official plan documents and contracts that govern the plans. If there is a discrepancy between the information in this booklet and the official documents, the official documents will govern. All references to year refer to a calendar year.