

Corrections Officer Retirement Plan



MEMBER HANDBOOK

August 2024

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Introduction

Purpose of this Handbook

This handbook was created to give members comprehensive information regarding membership in the Corrections Officer Retirement Plan (CORP). It includes what will be required of you as a member and the benefits and tools you will receive as a result. This handbook does not quote the official wording used in the Arizona Revised Statutes. If there are any differences or discrepancies, the official version of the Arizona Revised Statutes will prevail.

This handbook is divided into several sections including: Membership Benefits (active members and retirees), Planning for Retirement, Frequently Asked Questions, and a Glossary of terms you will encounter throughout this handbook. It is designed to provide an all-in-one reference for your benefits, requirements as a member, and help you through the process of applying for benefits. A description of each section follows.

New and Active Membership

This section provides details of the specific forms and documents needed upon membership into the CORP, how your future retirement benefit is funded, and other applicable benefits, information, and tools that are available to you and your beneficiaries prior to retirement.

Service Purchases and Transfers

This section provides information on purchasing and transferring prior service to be applied to your retirement benefit.

Pension Benefits

This section provides details of the requirements and calculations used in determining your retirement benefit payment.

Applying for Benefits

This section provides details of the steps you'll be required to complete in order to retire, the documents needed, timeframes and deadlines to heed, and the benefits and tools available to you upon retirement.

Cancer Insurance Program

This section provides a brief overview of the Cancer Insurance Program benefits while you are an active member or a retired member. A full schedule of benefits is included in Appendix B.

Additional Benefits

This section includes information on the other benefits available to you as a member of the CORP, including: health insurance subsidy and survivor benefits.

Leaving Employment Prior to Retirement

This section provides information regarding termination of your CORP employment before retirement eligibility is met.

[Factors that May Affect Your Pension](#)

This section provides details on other factors that may affect your pension, such as post-retirement benefit increases, being involved in a divorce, and wage garnishments.

[Appendix A: Glossary](#)

This section provides definitions for terms commonly used by CORP and throughout this handbook.

[Appendix B: Frequently Asked Questions](#)

This section provides answers to some of our most frequently asked questions.

[Appendix C: Contact Information](#)

This section provides contact information for the various departments of CORP and how each department can help assist you.

Tier 1, Tier 2 and Tier 3 Members

Members are classified as either Tier 1, Tier 2 or Tier 3 members based on membership date:

Tier 1 Members DB Plan Only	Tier 2 Members DB Plan Only	Tier 3 Members¹ DB and DC Plans
Hired into CORP position before January 1, 2012	Hired into CORP position on/after January 1, 2012	Hired into CORP position on/after July 1, 2018

Throughout this handbook, you will see differences between Tier 1 and Tier 2 membership tiers. If there is no differentiation, then the benefit, calculation, or requirement is the same for both tiers. For members participating in the [Tier 3 Defined Contribution Plan](#), refer to the PSPRS website for additional member benefit information.

Operating Structure of the CORP

[Defined Benefit \(DB\) Plan](#)

The Corrections Officer Retirement Plan (CORP) is a special retirement system created by the state legislature for certain full time correctional officers, probation officers, and dispatchers in the state of Arizona. The plan provides a uniform, consistent, and equitable statewide retirement program to these CORP personnel. The plan is designed to meet the special needs of personnel engaged in inmate contact.

The CORP is a governmental retirement plan qualified under 401 (a) of the Internal Revenue Code. It is a "defined benefit (DB) plan," which means that pensions are determined by a formula, versus the amount of money in the member's account. In addition, the CORP is an "agent multiple-employer retirement plan," which means that separate accounts are kept for each employer in the plan and benefit payment costs are not "shared" by all employers in the plan. Monies are pooled for investment purposes, but benefits and refunds are paid from each employer's separate account in the CORP.

Defined Contribution (DC) Plan

PSPRS/CORP also administers a defined contribution (DC) plan where retirement benefits are determined (“defined”) based on contributions and investment earnings on those contributions.

Board of Trustees

The Board of Trustees is a nine-member policy-making board that has statutory and fiduciary responsibility to invest the monies in CORP, PSPRS (Public Safety Personnel Retirement System), and EORP (Elected Officials Retirement Plan) accounts. Through staff, the board keeps records for each employee and employer in the plan and pays out benefits and refunds to members. The Board of Trustees employs an Administrator and administrative staff who are responsible for handling these functions. Although the Board of Trustees receives contributions from each employer and makes payments of benefits and refunds at the direction of the various local boards, the Board of Trustees acts as a "gatekeeper" to ensure that monies received and disbursed are in accordance with state law. The majority of day-to-day operations regarding CORP membership rests with the employer and local board.

Composition

The Board of Trustees as established by ARS §38-848 consists of nine members, each serving five-year terms. Four trustees are appointed by the governor. A fifth trustee is also appointed by the governor but must first be nominated by the PSPRS advisory committee and the Board of Trustees. Two trustees are appointed by the president of the Senate, and two are appointed by the speaker of the House of Representatives.

Board of Trustees Meetings

The Board of Trustees meet monthly or as otherwise scheduled to review the operating functions, investments, and other issues pertinent to the Public Safety Personnel Retirement System, the Corrections Officer Retirement Plan, and the Elected Officials Retirement Plan. These meetings are typically held on the fourth Wednesday of each month at the PSPRS Administrative Offices (3010 E. Camelback Road, Suite 200, Phoenix, AZ 85016). They are also broadcast online. Twenty-four hours prior to the meeting, a registration link is posted on the PSPRS website. Click on the link, complete the short registration form, and you can watch and listen to the meeting live online. Agendas, meeting materials, and prior meetings’ minutes are available to download from the PSPRS website (www.psprs.com). Local boards, members, retirees, and members of the public are welcome to attend in person or online. Those attending on site will have the opportunity to make comments during the “Call to the Public,” typically held at the beginning of each meeting.

Local Board

A local board is a legal entity established at the CORP employer level that is independent of the employer and charged with a variety of administrative functions. The duties include determining member eligibility, directing pre-hire member physical evaluations, and determining disability and line-of-duty death benefits.

Local boards have fiduciary duties to plan members and must abide by all applicable state laws, including Arizona's open meeting laws and reporting requirements to PSPRS.

Composition

A local board is a five-member board composed of a chairperson and two appointed persons as stipulated in the Arizona Revised Statutes (§38-893.A), as well as two CORP members who are elected by secret ballot election by all contributing members for that employer group.

Online Resources for Members and Retirees

There are many resources available to you as a member and a retiree on our website: <http://www.psprs.com>. You'll find training presentations, legislative updates, forms for updating your information, and a special interactive "Members Only Portal."

Corrections Officer Information

Our website contains a section devoted to corrections officers, which includes membership tier information and benefits, benefit payment schedule as a retiree, recent legislation affecting the CORP, commonly used forms, and a directory of departments and contacts at the CORP Administrative Office.

Members Only Portal

The Members Only Portal provides you instant access to your contribution history (active members) and direct deposit notices (retirees). You are encouraged to register on the Members Only Portal online by clicking on the "Members Only Site" on the main page of the PSPRS website. Doing so will provide you with secure access to your personal account. You will be prompted to provide the following information: System (Corrections Officer), last name, email address, date of birth, Social Security number, and employer. From there, follow the steps to enter a unique username and password. Upon logging into the Members Only Portal using your username and password, you will be able to do the following:

- View your contribution history (active members)
- Estimate your monthly retirement benefit (active members)
- View and download Direct Deposit statements (retirees)
- View and download 1099-Rs (retirees)
- Update personal data such as mailing address, withholding elections for federal and state taxes, direct deposit information (retirees)
- Calculate your monthly benefit based on different tax withholding elections (retirees)

Section 1: Information for New and Active Contributing Members

Membership Requirements

Becoming a member of CORP has certain requirements. Some of the requirements of membership include the following:

Pre-Member Medical Evaluations

All new members, before being admitted to CORP, must submit to and complete a medical evaluation. The purpose of this evaluation is to screen for pre-existing conditions (which could affect your eligibility for a disability pension later). If you refuse to undergo the medical evaluation you will be unable to apply for any form of disability pension benefit, regardless of whether the present condition was pre-existing.

Contributions

The CORP pension fund is composed of employer contributions, employee contributions and investment gains.

Contributing to CORP is mandatory upon membership. These contributions are automatically deducted from your paycheck by your employer, and, depending on your membership tier, employee contribution rates may vary each fiscal year and if you are in the DB plan or DC plan.

You may view employee contribution rates on our website for [Tier 1 & 2](#) and [Tier 3](#), or access your account at any time by logging into your Members Only account.

Your employer is also required to make contributions to CORP for your retirement benefit. Employer contribution rates are set annually, based on the employer group's annual actuarial valuation.

For DB members, your normal retirement benefit is calculated using a set formula and is not dependent upon the amount of funds you and your employer have contributed during your period of employment. For DC members, your retirement benefit is determined based on employee and employer contributions, plus invested earnings. See "Pension Benefits" for more information on this.

If your employment ceases before you are eligible for a normal retirement benefit, you may apply to receive a refund of your employee contributions. See the section titled "Leaving Employment Prior to Retirement" for more information.

Choosing a Beneficiary

All CORP members, whether active, inactive, or retired, should have a designated beneficiary on file. Additionally, it is important to review those beneficiaries regularly and update information when necessary. A beneficiary is an individual, institution, trustee or estate which receives or may become eligible to receive benefits as a result of your death.

Some benefits, such as a survivor's or child's pension, automatically identify the beneficiary of the benefit. When there is no eligible survivor pension payable, the plan looks to the identified beneficiaries on record.

Members must designate at least one primary beneficiary. More than one primary beneficiary may be designated, and, as such, in the event a death benefit is payable, equal shares will be distributed (unless otherwise directed).

Naming a contingent beneficiary is highly recommended. The contingent beneficiary would receive payable death benefits in the event the primary beneficiary predeceases the member. As with primary beneficiaries, multiple contingent beneficiaries may be designated.

It is important that you, the member, keep CORP informed of any changes related to your beneficiaries, such as address changes, deaths, etc. Changes can be made anytime by completing the Beneficiary Designation Form (Form 8), which is available on the PSPRS website.

Section 2: Service Purchases and Transfers

Service Purchases

As a member of CORP, you have the option of purchasing or redeeming certain other service you have acquired to be applied to your CORP account. In the official quote provided by the system, you will be given options to purchase or transfer the eligible credited service by a lump-sum payment, transfer from a qualified plan, payments through an irrevocable, after-tax* payroll deduction agreement (PDA) through your employer, and/or by a combination of these options.

Service Purchase Types

As a contributing member of the CORP, you have the ability to purchase certain types of credited service. Purchasing service has a direct impact on your calculated retirement benefit amount. The CORP allows members to purchase the following types of service:

- Prior service within the same retirement system
- Active military service, earned prior to membership
- Out of state public service (time is limited to specific type of public service)
- Previously forfeited service
- Prior service from another Arizona retirement system or plan (ASRS, COPERS, TRS)
- Service with a CORP employer prior to joinder date

The table below details the requirements and stipulations for common service purchases:

Common Service Purchase Types		
Type of Service	Service Required with the System	Maximum Service to Purchase
Prior active military service	5 years	60 Months
Prior out of state governmental service	5 years	60 Months
Prior forfeited service within the same retirement plan	N/A	All Previously forfeited service
Other Arizona state retirement system	N/A	All service

Service Purchase Procedure

Members who have eligible time to purchase need to complete an application. The type of service you are purchasing will determine the form. All services purchases are handled directly by the CORP active members department.

When the service purchase process is initiated, you will receive a quote on the cost to purchase the time requested. This quote will provide a date by which you must make the purchase, typically within 90 days. Afterwards, the quote will expire, and you will need to restart the process.

Please note that a service purchase quote can be made in any increment of eligible time available to you.

[Service Purchase Cost](#)

The cost of credited service per year is your current annual salary multiplied by the Actuarial Present Value of the added benefit. Service purchase costs will vary by individual member based on how much time you are redeeming, how much credited service you have currently, your age and current salary, and how close you are to major retirement milestones (i.e., 20 years of credited service, 25 years of credited service, etc.).

Once you decide to make a service purchase, you will contact the PSPRS administrative office to make the payment or transfer funds.

[Service Purchase Payment Options](#)

Lump Sum Payment: The full cost of the purchase may be made in one out of pocket payment. Purchases are subject to IRC section 415(c) limits.

Payroll Deduction Agreement (PDA): You can have a fixed payment deducted from your regular paycheck each pay period. All PDA payments are deducted on a post-tax basis. For more details contact our Active Members Department.

Rollovers: Certain funds may be transferred from one qualified plan to the CORP to complete a service purchase. Current eligible plans for service purchase rollovers include:

- 401(a) Qualified Defined Benefit Plan
- 401(a) Qualified Defined Contribution Plan (includes 401(k))
- 403(a) Qualified Annuity Plan
- 403(b) Tax Sheltered Annuity
- 408(a) Traditional IRA (includes SEP IRA)
- 408(b) Individual Retirement Annuity
- 457 Governmental Deferred Salary Plan

[Service Transfers](#)

If you terminate employment in a CORP-covered position and accept a position with the same employer or another employer in the system, your service will be automatically transferred. You must have left your contributions with the system from the previous employer.

In order to qualify, contributions must be left on account with the plan.

For example, if you worked for the Department of Corrections as a corrections officer (CORP position), terminated employment, and began working as a corrections officer (CORP) for

Maricopa County, your service from the Department of Corrections would automatically be transferred.

Types of Service Transfers

You also have the option to transfer credited time to the CORP, under certain conditions. The types of eligible transfers include:

- Transfer between CORP employers (i.e., PSPRS, EORP)
- Transfer of service between Arizona retirement plans (i.e., ASRS)
- Transfer of service between Arizona municipalities and special retirement plans (i.e., COPERS, TRS)

Section 3: Pension Benefits

Normal Pension

The most prominent benefit of CORP membership is the normal pension which you can begin receiving upon meeting eligibility requirements. This section details eligibility and calculations for a normal pension benefit.

Several factors come into play when calculating your pension benefit, including membership tier, service, credited service, average monthly salary and leave without pay.

Eligibility and Calculations (Tier 1 Members)

Age	Service	Calculation
62	10 years	Average monthly salary x each year of credited service x 2.5%.
	20 years of credited service*, but less than 25 years of credited service, or 80-point rule (age plus service) if membership date is on/after 8/9/2001 *Dispatchers must have 25 years of service	Average monthly salary x 50% plus 2.0% of the average monthly salary x each year of credited service over 20.
	25 or more years of credited service, or 80-point rule (age plus service) if membership date is on/after 8/9/2001	Average monthly salary x 50% plus 2.5% of the average monthly salary x each year of credited service over 20. Maximum benefit of 80% of the average monthly salary, which a member would receive at 32 years of credited service.
	20 years of service, but less than 20 years of credited service, or 80-point rule (age plus service) if membership date is on/after 8/9/2001 *Dispatchers must have 25 years of service	Average monthly salary x each year of credited service x 2.5%.
	80-point rule (age plus service) and membership date is prior to 8/9/2001	Average monthly salary x each year of credited service x 2.5% (maximum 75% of average monthly salary).

Eligibility and Calculations (Tier 2 Members)

Age	Service	Calculation
62	10 years	Average monthly salary x each year of credited service x 2.5%.
52.5	25 years of service, but less than 25 years of credited service	Average monthly salary x each year of credited service x 2.5%.
52.5	25 or more years of credited service	Average monthly salary x 62.5% plus 2.5% of the average monthly salary x each year of credited service over 25 (maximum of 7 years).

Eligibility and Calculations (Tier 3 Members) for AOC Probation and Surveillance Officers in the DB Plan

Age	Credited Service	Calculation
52.5 Early Retirement	10 years of credited service	Actuarially reduced benefit based on the average monthly benefit compensation x credited service x multiplier (below).
55 Normal Retirement	10 or more years of credited service	Average monthly benefit compensation x credited service x multiplier (below) up to a maximum of 80% of the average monthly benefit compensation.

Multiplier for Tier 3

Credited Service	Multiplier
10 to 14.99	1.25%
15 to 19.99	1.50%
20 to 21.99	1.75%
22 to 24.99	2.00%
25 or more	2.25%

Effective Date

Your retirement is considered effective the first day of the month following your termination of employment. Pension payments are paid the last business day of each month.

Example: A member is eligible for normal retirement and terminates employment on May 15.

- The member is considered a **June** effective retiree.
- The first pension payment will be on the last business day in **June**.

Disability Pension

During the course of your career, there may come a time when due to injury or illness you are unable to perform your duties as a corrections officer, probation officer or dispatcher. Should that occur, the system provides special disability pension benefits that you may become eligible to receive. As with all eligibility for benefits, you as member must contact your local board to initiate the disability determination process.

Please Note: The local board may require periodic medical re-evaluations until the member reaches what would have been his or her normal retirement. Disability pensions terminate if the local board finds the retired member no longer meets the requirements for the benefit.

The CORP provisions provide three (3) disability pension types. Each has unique qualification standards as described below:

Ordinary Disability (Non-Service Related)

This disability type is a non-job-related injury/illness pension. In order to qualify you cannot already be normal retirement eligible. You must have a physical condition which totally and permanently prevents you from performing a reasonable range of duties within your department; or, you must have a mental condition that totally and permanently prevents you from engaging in any substantial gainful activity. Dispatchers disabled on/after September 21, 2006, and officers disabled on/after September 26, 2008, may qualify for an ordinary disability.

Ordinary disability is a fully taxable pension benefit and is calculated using the following formula:

Tier 1 Members

$(\text{Average Monthly Salary} \times 50\%) \times (\text{credited service}/20(25 \text{ if a dispatcher})) = \text{Monthly Ordinary Pension}$

Tier 2 Members

$(\text{Average Monthly Salary} \times 62.5\%) \times (\text{years of credited service}/25) = \text{Monthly Ordinary Pension}$

Accidental Disability (Service Related)

An accidental disability pension is a service-related disability benefit. As a member, you could qualify should you have a physical or mental condition which totally and permanently prevents you from performing a reasonable range of duties within your department that was incurred in the performance of your duties and was not the result of a physical/mental condition that existed/occurred before your membership date in the plan.

A portion of an awarded accidental disability pension is considered non-taxable and is calculated in the following manner:

Tier 1

Please note: the first 50% of a member's average monthly salary is considered nontaxable

For members with less than 20 years of credited service:

$(\text{Average Monthly Salary}) \times 50\% = \text{Monthly Accidental Pension}$

For Members with more than 20 years, but less than 25 years of credited service:

$(\text{Average Monthly Salary}) \times 50\% = \text{Normal Pension (NP)}$

$(\text{Average Monthly Salary} \times 2\%) \times (\text{actual number of credited service years over } 20) = \text{Additional Amount to NP}$

$\text{NP} + \text{Additional Amount to NP} = \text{Monthly Accidental Pension}$

For Members with more than 25 years of credited service:

(Average Monthly Salary) x 50% = Normal Pension (NP)

(Average Monthly Salary x 2.5%) x [actual number of credited service years over 20 (not to exceed 32 Years of credited service)] = additional amount to NP

NP + Additional Amount to NP = **Monthly Accidental Pension**

Tier 2 Members

Please note: the first 62.5% of a member's average monthly salary is considered nontaxable.

For member with less than 25 years of credited service:

Average Monthly Salary x 50% = Normal Pension (NP)

For member with 25 or more years of credited service:

(Average Monthly Salary x 62.5%) = Normal Pension (NP)

(Average Monthly Salary x 2.5%) x actual years of credited service over 25 years (max 7 years or 32 years of credited service) = Additional amount to NP

NP + Additional amount = **Monthly Accidental Disability Pension**

Tier 3 AOC Surveillance and Probation Members within the First 90 Days of Employment

If member is determined to be eligible for a disability, the employee shall be automatically enrolled in the Tier 3 DB plan for the remainder of the employee's employment with any employer under the system.

Tier 3 DC Members

The calculation is based on a Tier 3 DB member reduced by an amount equal to the monthly annuitized value of the annuity account.

Total and Permanent Disability (Service Related)

A total and permanent disability pension is a service related disability benefit. In order to qualify, you must have a physical or mental condition which totally and permanently prevents you from engaging in any gainful employment and is the direct and proximate result of the performance of your duties. For member with less than 25 years of credited service:

Average Monthly Salary x 50% = Normal Pension (NP)

For member with 25 or more years of credited service:

(Average Monthly Salary x 62.5%) = Normal Pension (NP)

(Average Monthly Salary x 2.5%) x actual years of credited service over 25 years (max 7 years or 32 years of credited service) = Additional amount to NP

NP + Additional amount = **Monthly Total and Permanent Disability Pension**

Reverse Deferred Retirement Option Plan (Reverse DROP) for Tier 1, 2 or 3 Probation and Surveillance DB Members

Reverse DROP is a benefit available to corrections, detention, probation, and surveillance officers who meet the service and age eligibility requirements for a normal pension. When retiring, these members can elect to set their date of retirement back to the date of their retirement eligibility or a date not more than sixty (60) consecutive months prior to their reverse DROP election date. This enables them to receive a lump sum payment of the pension benefits they would have accumulated since that retroactive date, plus interest. The interest rate applied to reverse DROP payments is equal to the rate of the 5-year treasury bill rate, as set by the Federal Reserve Board.

Under the reverse DROP, the member must voluntarily and irrevocably elect to terminate employment and receive a normal retirement (pension) upon participation in the reverse DROP. This option can provide a significant payout upon retirement but it's important to note that choosing reverse DROP results in lower monthly pension payments after retirement. This is a result of retiring members effectively reducing their years of credited service in exchange for a lump sum payment delivered to a defined contribution account offered by Nationwide Retirement Solutions.

Reverse DROP service requirements cannot fall under 24 years for corrections officers and below 25 years for dispatchers. Reverse DROP is not available to members applying for or already awarded accidental, ordinary, or total and permanent disability benefits.

Example 1) A corrections officer with 25 years of service can elect a reverse DROP lump sum payment for 1 to 12 months to ensure they meet the minimum 24 years of credited service for retirement. So, if the member elects a 12-month lump sum payment, the monthly retirement benefit and lump sum payment will be calculated based on the service and salary at 24 years.

Example 2) A dispatcher with 30 years of service can elect a lump sum payment for 1 to 60 months to ensure they meet the minimum 25 years of credited service for retirement. So, if the member elects a 60-month lump sum payment, the monthly retirement benefit and lump sum payment will be calculated based on the service and salary at 25 years.

Section 4: Planning for Retirement Checklist

- Choose a retirement date. Remember, the day you choose to retire (terminate your employment) determines your effective retirement date. “Effective retirement,” is always the 1st of the month following your termination. Pensions are always payable the last business day of the month.

Example: You choose a retirement date of October 15, your effective retirement will be November and your first pension check will be payable the last business day of November.

- Log into your Members Only account to review your contributions history and service credits with CORP. Reviewing this information beforehand will help in addressing any discrepancies with your information, which, if not corrected, could delay your pension. Additionally, you also have the ability to use the Retirement Estimator. This provides you with an approximate amount of what your benefit may be.

- Contact public safety regarding retirement eligibility and to request a PS-CORP Retirement Estimate Form. Public safety will provide a Retirement Packet for you to complete and return with the following documents:

- Driver’s license
- Copy of your properly filed, legally recorded marriage certificate (if applicable)
- Copies of birth certificates for you, your spouse and children
- Voided check or letter from your bank validating your account and routing number
- Legal documents (i.e., divorce decrees, certified QDRO)

Please note: Retirement packets must be received by the tenth of the month in which pension payments are to be made.

- Research your health insurance options. For more information, please go to our website.

Disability Benefits

Application Overview

The application process includes the following:

- Member applying for the benefit which includes:
 - Brief description of the nature and cause of the disability
 - List of all doctors and hospitals which have treated for the disability
 - List of all doctors and hospitals consulted within the last three years
 - Authorizations for the local board and its designated physician to access your complete medical history
 - Date of disability: the date of the injury or the date the member's physical or mental condition was first diagnosed as to preclude the member from further employment with the CORP employer
 - Independent medical examination by a doctor chosen by the local board

- This doctor will write a report, giving an opinion as to the member's cause of injuries, extent of injuries, and, if applicable, if it is probable that they were sustained in the line of duty. The local board is required by law to base its decision on this report regarding the member's disability application.

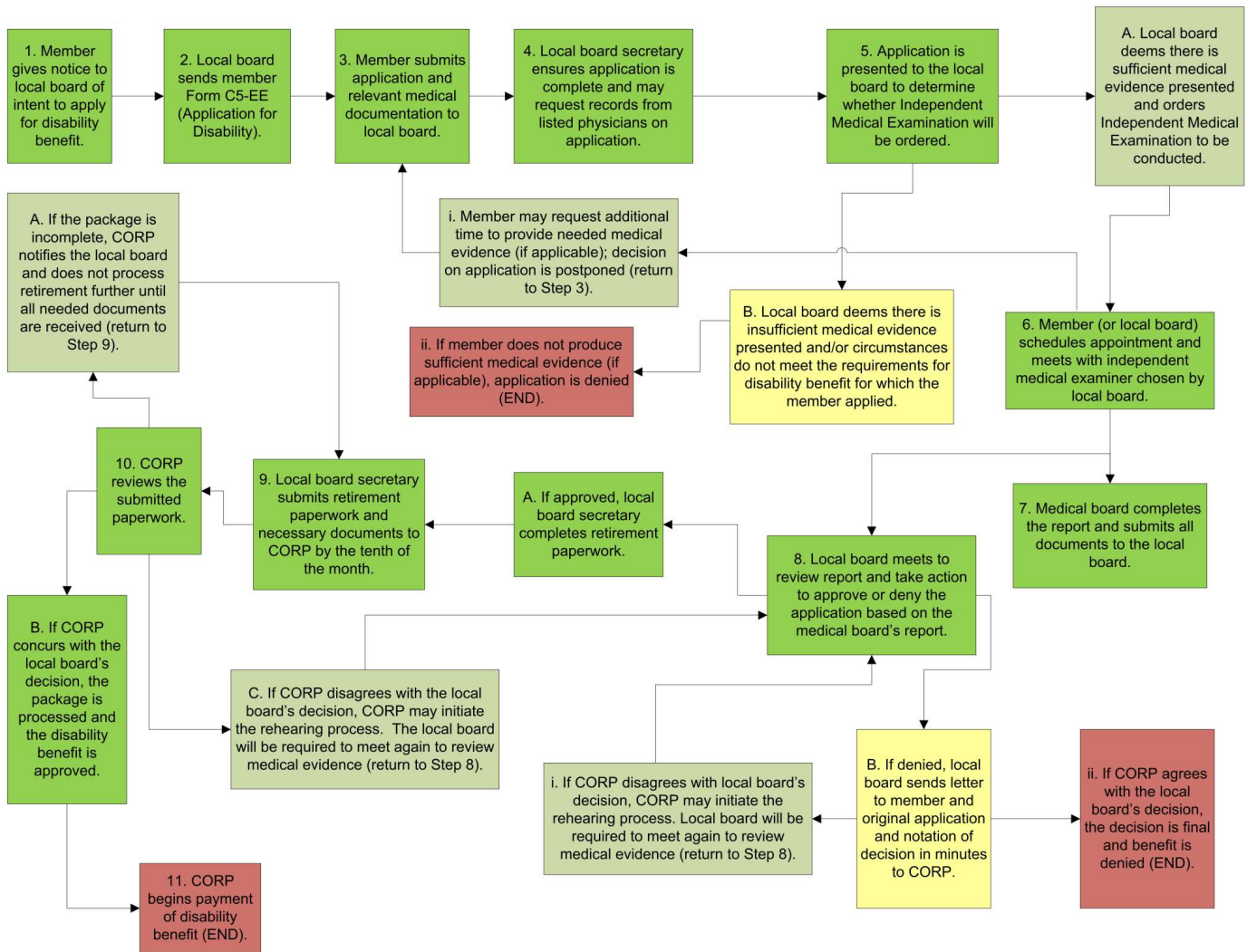
The local board is required to initiate a hearing on a claim within 90 days of receiving your application for disability pension.

If you are granted a disability pension, you may be required to undergo follow-up medical evaluations periodically to continue receiving the disability pension.

Disability Pension Application Process

See the following page for a flowchart on the general disability pension application process. Please note that your local board may have specific procedures in adjudicating disability claims.

CORP Disability Application Process



Section 5: Cancer Insurance Program for Tier 1, 2 and 3 DB and DC Members

The Cancer Insurance Program (CIP) was created to assist you with the costs that may arise in the event you are diagnosed with cancer and must undergo treatment. The CIP assists in covering out of pocket expenses that are not covered by your health insurance. In order to be eligible to participate, your employer must choose to participate, and you must pay the annual premium set annually by the Board of Trustees. Some of the plan benefits are highlighted below. A full listing of the schedule of benefits can be found in the back of this handbook (Appendix B).

Benefit Highlights

- \$15,000 payment to members with non-skin cancer.
- \$500 skin cancer benefit for reimbursement up to seven (7) positive diagnoses.
- Lifetime maximum benefit amount of \$100,000 per member.

When you retire from your employer, coverage continues for a limited amount of time at no cost to you and continues under the following provisions:

- You receive 5 months of continued CIP eligibility (at no cost) for every one year of credited service with the system.
- Once your “no cost” eligibility period expires, if you have had a positive diagnosis of cancer, you will have the opportunity to continue your eligibility in the program by paying the annual premiums directly to the system.

This program is directly administered by the PSPRS administrative offices. For more information regarding this program, please visit our website at www.psprs.com.

Section 6: Leaving Employment Prior to Retirement

Although members benefit the greatest by receiving a pension, there are financial benefits available should you cease employment prior to meeting retirement requirements. You may choose to do one of the following:

- Leave your contributions on account with CORP and retain rights to future CORP benefits
- Request a refund of your employee contributions plus interest and forfeit rights to future CORP benefits
- Rollover your account to another qualified retirement program and forfeit rights to future CORP benefits

Upon separation from CORP employment and withdrawal of your CORP account balance, you waive any and all rights to CORP membership benefits, including, but not limited to:

- Pension benefit
- Disability benefit
- Health insurance premium benefit
- Survivor benefits

Refund of Contributions

If you leave CORP prior to retirement, you are entitled to receive the funds you have contributed through your career, paid as a lump sum, minus any benefit payments or any amount you may owe the system. Employment must be terminated for any reason other than death or retirement, and you must file a completed application with the system. Depending on your length of service and membership tier, you may receive an additional amount in addition to the contributions you made. The payment amounts are calculated as follows:

Tier 1 Members

Less than five years of service: 100% of your employee contributions to the system only

Five or more years of service: 100% of your employee contributions to the system **plus** the following percentage of your employee contributions:

- 5.0 to 5.9 years of service: 25%
- 6.0 to 6.9 years of service: 40%
- 7.0 to 7.9 years of service: 55%
- 8.0 to 8.9 years of service: 70%
- 9.0 to 9.9 years of service: 85%
- 10.0 or more years of service: 100%

Tier 2 Members

Members receive a lump sum payment of their accumulated contributions plus interest at a rate determined by the Board of Trustees as of the date of termination.

Deferred Annuity

Tier 1 Members

Inactive members (not making contributions to the plan) that have at least ten (10) years of credited service may elect to receive a deferred annuity at the age of sixty-two (62). This annuity is a lifetime monthly payment that is actuarially equivalent to the member's accumulated contributions in the plan plus an equal amount paid by the employer. This annuity is not a retirement benefit and annuitants are not entitled to survivor benefits, benefit increases, or participation in the group health insurance to include subsidy.

Tier 2 and Tier 3 DB Members

Tier 2 and Tier 3 DB members are not eligible to receive the deferred annuity. However, members who attain the service requirement for a normal retirement, but do not meet the age requirement, may elect to leave their contributions on account until reaching the age requirement and the elect to receive a retirement benefit, which would include regular CORP pension benefits such as cost of living adjustment (COLA) increases, survivor benefit options, and health insurance subsidies.

Section 7: Additional Benefits

Health Insurance for Tier 1, 2 and 3 DB Members

CORP members have several health insurance options when entering retirement.

- Extension of employer's health insurance as a retiree (if offered by employer)
- COBRA (if offered by employer)
- ASRS Group Retiree Insurance Program (request an enrollment form from the PSPRS Administrative Office)

Health Insurance Premium Subsidy

Each Arizona retirement system provides a monthly premium benefit payment (subsidy) to eligible enrolled retirees. This payment is applied to health insurance premiums and is intended to help defray the out-of-pocket insurance cost to retirees. The subsidy amount is based upon the insurance plan type (single or family) and Medicare eligibility. The subsidy amount is applied to your total cost due for dental and/or medical insurance, and the difference is either taken out of your monthly benefit or billed by the insurance administrator.

Forms of eligible health insurance include: Medical and/or dental coverage, coverage with your previous employer that was extended as COBRA coverage, retiree health insurance coverage offered by the employer, and retiree health insurance coverage offered by CORP through the Arizona State Retirement System (ASRS).

When you are eligible for a retirement benefit from two different Arizona retirement systems (such as CORP and ASRS), you may also be eligible for two health insurance subsidy amounts. Also, if you are receiving a regular pension and a survivor pension, you may also be entitled to two subsidy amounts.

"Medicare eligible" is persons 65 and older. In some cases, a person receiving a disability benefit may be able to obtain Medicare earlier.

This table details the amount of the subsidy paid by the system.

Subsidy	Number of Persons and Medicare Eligibility Type	Single / Family Coverage
\$150.00	Member only - Not Medicare eligible	Single Coverage
\$100.00	Member only - Medicare eligible	Single Coverage
\$260.00	Member and Dependent - No one is Medicare eligible	Family Coverage
\$215.00	Member and Dependent - Member or Dependent is Medicare eligible	Family Coverage
\$170.00	Member and Dependent - Member and one or more Dependents are Medicare eligible	Family Coverage

Tier 3 DC Only Members

As a retired member or disability recipient of the DC plan, you may elect group insurance from ASRS, or ADOA if eligible. You will be responsible for the full cost of the premium(s) under these plans if you did not elect to contribute for subsidy benefits.

Subsidy for Survivor Pension

If a law enforcement officer (which includes a corrections officer), is killed in the line of duty, the surviving spouse or dependent(s) are entitled to insurance benefits either by the former employer, or from the state retirement system from which the spouse or dependent is receiving benefits. The health insurance premium amount payable by the employer of the deceased law enforcement officer is the amount the employer of the deceased law enforcement officer would pay for an active law enforcement officer for a family coverage premium or single coverage premium, whichever is applicable.

Cost of Living Adjustment (COLA) Increase Tier 1, 2 and 3 DB Members

Cost of Living Adjustment (COLA) increases for correction officer retirees and survivors are determined based on the effective retirement date (retired on/after July 1 of the prior fiscal year) and the Consumer Price Index (CPI) published by the U.S. Bureau of Labor Statistics for the metropolitan Phoenix-Mesa area ending December 31 of the prior calendar year. Contingent on the CPI, up to 2% may be paid as a COLA.

For retirees in their first year of retirement (retired on/after July 1 of the prior fiscal year), the increase is prorated based on the date of retirement.

Additional Requirement for Tier 3 DB Members

The increase will be payable after 7 years of retirement, or at age 60, whichever is first, and will be determined based on the funding level of the CORP.

Funding Level	Increase
70% to < 80%	1.0% cap
80% to < 90%	1.5% cap
90% or more	2.0% cap

Survivor Benefits

The system provides for benefits to those qualifying beneficiaries in the event of your death. The duration of these benefits is dependent upon the type of individual eligible.

Tier 1, 2 and 3 DB Members

Survivor Pension

Active Member

- The surviving spouse of an active member will receive a lifetime spouse's pension each month for lifetime. The spouse's pension is 40% of the member's average monthly salary. If the member was killed in the line of duty, the spouse will receive 100% of the member's average monthly salary.

Retired Member

- If married for at least two (2) consecutive years at the time of the member's death, the surviving spouse of a retired member will receive a spouse's pension each month for lifetime based on 80% of the member's pension benefit.

Guardian Benefit

- If there is no surviving spouse, or the pension of the surviving spouse is terminated, and there is at least one (1) eligible child, a guardian benefit equal to a spouse's pension may be paid to the guardian of the (unmarried) child(ren) each month until each child turns 18, or under 23 years of age only during any period that the (unmarried) child is a full-time student. An eligible child's pension shall become payable directly to the eligible child when the eligible child reaches the age of 18, if the person remains eligible to receive the pension and is not subject to a guardianship or conservatorship due to disability or incapacity.
- If a guardian benefit is paid to a disabled child (the child's disability occurred prior to the age of 23) and remains a dependent of the guardian, the benefit is payable for the lifetime of the child.

Death Benefit for Active Member Passing

- If there is no surviving spouse or eligible child(ren), the member's named beneficiary on file will receive two (2) times the member's contributions. If the surviving beneficiary does not claim the benefit, the local board has the authority to pay the member's nearest of kin, or estate.

Death Benefit of Retired Member Passing

- If there is no surviving spouse or eligible child(ren), the member's named beneficiary on file will receive the balance of the member's accumulated contributions less the pension payments made to the member. If the surviving beneficiary does not claim the benefit, the local board has the authority to pay the member's nearest of kin, or estate.

Tier 3 Members within the First 90 Days of Employment

If the employee passes away in the line of duty, the surviving spouse will receive a surviving spouse's pension based on the calculation for a DB Member (100% of the average monthly compensation at the time of death).

Tier 3 DC Members

If the employee was killed in the line of duty, the surviving spouse will receive a surviving spouse's pension based on the calculation for a DB Member (100% of the average monthly

compensation at the time of death) reduced by an amount equal to the monthly annuitized value of the annuity account.

Tier 3 DC Members Dies before 3 Years of Service

Employer contributions are immediately vested.

Section 8: Factors that May Affect Your Pension

Returning to Work after Retirement

- A retired member may become re-employed in a CORP-designated position and continue to receive a pension if the employment occurs six (6) months or more after retirement. The retired member shall not contribute to the fund and shall not accrue credited service.
- If a retired member becomes employed by an employer in a designated position before six (6) months after retirement, the retired member's pension shall be suspended during re-employment in a designated position and the retired member shall not make contributions to the plan nor accrue credited service during such re-employment.
- If a retired member becomes an elected official by election or appointment, it is not considered reemployed by the same employer and retirement benefits will not be suspended.
- If you are receiving an accidental or total and permanent disability retirement (and have not reached normal retirement) and have become employed by an employer in a designated position under the plan, your disability retirement will cease. However, your local board will need to review and determine your return to work eligibility. If benefits are suspended and upon eligibility for re-retirement, the service from the disability retirement will be considered "service" and not "credited service. And your average monthly salary will be based on the salary from the new employment.
- You cannot have an implicit or explicit pre-existing agreement with the employer from which you retired, whether written or verbal, to return to work, in any capacity. Your employer must be able to demonstrate that a bona fide termination of employment occurred.

PLEASE NOTE: Your local board determines your continued eligibility for pension should you return to work after retirement.

Divorce

If you have been involved in a divorce, please provide the CORP with a complete copy of the divorce decree(s) and any attachments or exhibits referenced in the decree(s). Upon receipt, additional correspondence will be provided to the parties involved. If the retirement account is required to be split, a Domestic Relations Order (DRO) will need to be prepared. To ensure that the language in the DRO is acceptable, it is recommended that you provide the CORP with a draft copy of the DRO for review and approval prior to submitting it to the court.

Garnishments

Upon receipt of an acceptable Order, the CORP can withhold for a tax levy, child support, or pursuant to an acceptable, certified Domestic Relations Order (DRO).

Appendix A: Glossary

Accidental Disability: A physical or mental condition which totally and permanently prevents an employee from performing a reasonable range of duties within the employee's department, that was incurred in the performance of the employee's duties and was the result of either physical contact with inmates, or responding to a confrontational situation with inmates, or a job-related motor vehicle accident, and was not the result of a physical or mental condition that existed or occurred before the employee's date of membership in the plan.

Average Monthly Salary (Tier 1): Tier 1 members' retirement benefits are calculated using their highest three-year average salary. It does not need to be their last three years or even three calendar years. It just needs to be 36 consecutive months within the last 10 years of the member's service. Members can find their high three-year average by using the Retirement Estimator tool on the Members Only Portal online.

Average Monthly Salary (Tier 2 and Tier 3): Tier 2 members' retirement benefits are calculated using their highest five-year average salary. It does not need to be their last five years or even five calendar years. It just needs to be 60 consecutive months within the last 10 years of the member's service. Members can find their highest five-year average by using the Retirement Estimator tool on the Members Only Portal online.

Contributions: Money placed in an individual retirement account (IRA), an employer-sponsored retirement plan, or other retirement plan for a particular tax year. Contributions may be deductible or nondeductible, depending on the type of account.

Cost of Living Adjustment (COLA) Increase: A permanent increase to a member's monthly pension.

Credited Service: The time in which a member's accrued service is supported by contributions made to the system. Credited service is the time used to calculate a member's pension benefit. A member can earn additional credited service if he or she redeems or purchases previous service with another eligible employer or plan. See the section titled "Service Purchases and Transfers" for more details on eligible service redemption and the purchase process.

Date of Disability: The date of the injury or the date the member's physical or mental condition was first diagnosed as to preclude the member from further employment with the CORP employer.

Designated Position: Positions covered under the plan through a joinder agreement enacted by their employer and CORP.

Disability Pension: A type of monthly pension in which a member becomes eligible only when the local board has determined that the member has a physical or mental condition that

precludes the member from continuing to work in a CORP designated position. Qualification for this benefit is dependent upon the type of disability the member is seeking.

Garnishment: An amount withheld by court order or federal law for payment of taxes through a levy, child support, or pursuant to a PSPRS approved Domestic Relations Order.

Health Insurance Premium Subsidy for DB Members: Each Arizona retirement system provides a monthly premium benefit payment (subsidy) to eligible enrolled retirees. This payment is applied to health insurance premiums and is intended to help defray the out-of-pocket insurance cost to retirees. The subsidy amount is based upon the insurance plan type (single or family) and Medicare eligibility. The subsidy amount is applied to the member's total cost due for dental and/or medical insurance, and the difference is either taken out of their monthly benefit or billed by the insurance administrator. Forms of eligible health insurance include: medical and/or dental coverage, coverage with retiree's previous employer that was extended as COBRA coverage, retiree health insurance coverage offered by the employer, and retiree health insurance coverage offered by CORP through the Arizona State Retirement System (ASRS). When a member is eligible for a retirement benefit from two different Arizona retirement systems (such as CORP and ASRS), he or she may also be eligible for two health insurance subsidy amounts.

High 3-Year Average: See "Average Monthly Salary."

High 5-Year Average: See "Average Monthly Salary."

Independent Medical Examination: A physician chosen by the local board to conduct an examination and write a report, giving an opinion as to the member's cause of injuries, extent of injuries, and, if applicable, if it is probable that they were sustained in the line of duty. The local board is required by law to base its decision on this report regarding the member's disability application.

Leave Without Pay: Leave without pay is the time in which a member did not work, was not paid, and did not make contributions. Any full pay period in which this occurred is deducted from a member's total service to calculate the member's retirement benefit.

Local Board: A local board is a five member board composed of a chairperson and two appointed persons as stipulated in the Arizona Revised Statutes (§38-893.A), as well as two CORP members who are elected by secret ballot election by all contributing members for that employer group. This group makes all decisions on member's eligibility for membership and plan benefits.

Local Board Secretary: The local board secretary is appointed by the local board and handles all administrative functions for the local board including: completing and retaining the minutes of each local board meeting, and other administrative duties the local board deems necessary. The secretary also serves as the liaison between the contributing membership and the local board, and the local board and CORP Administrative Offices.

Medicare Eligible: Persons 65 and older. In some cases, a person receiving a disability benefit may be able to obtain Medicare earlier.

Member: A person who meets the statutory requirement to be able to participate and contribute in the CORP. At the most basic level, he or she is a full-time (40 hours a week) employee who is employed by a participating employer and is either a corrections officer, detention officer, probation officer, or a dispatcher (hired on or before November 24, 2009). The local board makes all determinations on an employee's eligibility to participate.

Normal Retirement (corrections/detention/probation/surveillance): The earliest point at which a member is first eligible to receive a full retirement benefit as calculated by the CORP benefit formula. A member reaches normal retirement based upon the tier level the member is covered.

Normal Retirement (dispatchers): The earliest point at which a dispatcher member is first eligible to receive a full retirement benefit as calculated by the CORP benefit formula. A member reaches normal retirement based upon the tier level the member is covered.

Normal Pension: The most prominent benefit of CORP membership is a pension that members can begin receiving upon retirement as a lifetime benefit.

Ordinary Disability: A physical condition which totally and permanently prevents an employee from performing a reasonable range of duties within the employee's department, or a mental condition that totally and permanently prevents the employee from engaging in any substantial gainful activity, and was not the result of a condition that existed or occurred before the employee's date of membership in the plan. Dispatchers disabled on/after September 21, 2006, and officers disabled on/after September 26, 2008, may qualify for an ordinary disability. The Ordinary Disability pension is considered a fully taxable benefit.

Plan: The Corrections Officer Retirement Plan (CORP).

Pre-Member Medical Evaluation: This is a medical evaluation, in addition to any pre-employment medical exams, that is used exclusively by the local board to identify any physical or mental conditions or injuries that existed or occurred prior to an individual's membership into the system. These identified injuries or conditions may limit a member's eligibility for disability pensions. Failure to participate in this examination by any member will automatically waive all rights to any disability benefits under the system.

Prior Service: Any previous service time eligible for redemption to add to credited service, including out of state, from another retirement system, or within the CORP plans (CORP, PSPRS, EORP).

Salary: Salary means the base salary, shift differential, military and holiday pay paid a member for personal services rendered in a designated position to a participating employer on a regular monthly, semi-monthly or biweekly payroll basis. Salary includes amounts that are subject to deferred compensation for tax shelter agreements. For the purposes of computing retirement benefits, “base salary” does not include any extra monies, including overtime pay, shift differential pay, holiday pay, fringe benefit pay (such as uniform allowance, cell phone or mileage reimbursement) and similar extra payments.

Service: Service is the necessary time a member must have on record to qualify for normal retirement. It includes the entire amount of time from the beginning of membership until the member’s termination. This includes any uncompensated periods as well - such as unpaid industrial leave, or any other employer-approved unpaid leave of absence.

System: The Public Safety Personnel Retirement System (PSPRS).

Temporary Disability: A job-related physical or mental condition which totally and temporarily prevents the applicant from performing a reasonable range of duties within their department. Temporary disability is limited to those who have not reached normal retirement date. Entire pension is considered nontaxable income.

Tier 1 Member: Tier 1 members are those who became members of CORP prior to January 1, 2012.

Tier 2 Member: Tier 2 members are those who became members of CORP after January 1, 2012, and June 30, 2018.

Tier 3 Member: Tier 3 members are those who became members on or after July 1, 2018.

Total and Permanent Disability: A physical or mental condition which totally and permanently prevents a member from engaging in any gainful employment, that is in the direct and proximate result of the member’s performance of the employee’s duties and is not the result of a physical or mental condition or injury that existed or occurred before the member’s date of membership in the plan.

Appendix B: Schedule of Benefits

SCHEDULE OF REVISED BENEFITS

Benefits are determined by this schedule and the terms of this plan.

Benefits Provision	Amounts and Limits
<u>Cancer Intensive Care Benefit</u>	
Daily benefit reimbursement not to exceed actual incurred expenses	\$ 500.00
<u>Pharmacy Benefit</u>	
Reimbursement not to exceed actual incurred expenses Subject to Overall Lifetime Maximum	
<u>Death Benefit</u>	
Not subject to Lifetime maximum	\$10,000.00
<u>Experimental Treatment Benefit</u>	
Maximum Benefit Amount: Reimbursement not to exceed actual incurred expenses	\$5,000.00
<u>Genomic and Genetic Testing Benefit</u>	
Maximum Benefit Amount: Reimbursement not to exceed actual incurred expenses	\$15,000.00
<u>Diagnosis of Cancer Benefit*</u> (First Occurrence of Cancer, except skin cancer)	
First Cancer Diagnosis, not skin cancer	\$ 15,000.00
Second and subsequent New Cancer Diagnosis (not skin cancer)	\$ 7,500.00
(*This will be reported as taxable income in applicable cases)	
<u>Skin Cancer Diagnosis Benefit*</u>	
Per Each positive diagnosis, up to seven (7) positive diagnoses (*This will be reported as taxable income in applicable cases)	\$ 500.00
Lifetime Maximum Benefit, up to seven (7) diagnoses	\$ 3,500.00
<u>Home Hospice Care Benefit</u>	
Daily Benefit Reimbursement not to exceed actual incurred expenses	\$50.00
<u>Hospice Care Benefit</u>	
Daily Benefit Reimbursement not to exceed actual incurred expenses	\$180.00
<u>Hospital Confinement Daily Benefit</u>	
Daily Benefit Reimbursement not to exceed actual incurred expenses	\$200.00
<u>Radiology and Chemotherapy Benefit</u>	
Lifetime Maximum Amount for This Benefit Reimbursement not to exceed actual incurred expenses	\$10,000.00

Skilled Nursing Facility Benefit

Daily Benefit

Reimbursement not to exceed actual incurred expenses \$40.00

Overall Lifetime Maximum Benefit under Plan: \$100,000.00**Advance Reimbursement Schedule:**

Advance Reimbursement Schedule	
<u>Incremental</u>	<u>Cumulative</u>
\$1,000	\$1,000
\$1,000	\$2,000
\$1,000	\$3,000
\$1,000	\$4,000
\$1,000	\$5,000
\$5,000	\$10,000
\$5,000	\$15,000
\$5,000	\$20,000
\$5,000	\$25,000
\$5,000	\$30,000
\$10,000	\$40,000
\$10,000	\$50,000
\$10,000	\$60,000
\$10,000	\$70,000
\$10,000	\$80,000
\$10,000	\$90,000

The amounts paid in accordance with the advance reimbursement schedule are subject to the lifetime maximum of the plan. When a member reaches the lifetime maximum, the final amount paid for advance reimbursement will be the balance to reach the lifetime maximum and not according to the above schedule.

Appendix C: Contact Information

Administrative Offices (PSPRS, CORP, and EORP)
3010 E. Camelback Road, Suite 200
Phoenix, AZ 85016

Tel.: (602) 255-5575
Toll Free: (877) 925-5575

Website: <http://www.psprs.com>

CORP Departments

Should you have any additional questions, you should always contact your local board secretary first. However, below is a quick reference on the departments at the Administrative Office with their associated areas of responsibility.

Call Center:

- General questions, referral to other CORP resources and personnel

Active Members Department:

Fax Number: (602) 296-2368

Email: ActiveMembersGroup@psprs.com

- Service purchases
- Refunds
- Contribution accounting

Retired Members Department:

Fax Number: (602) 296-2369

Email: BenefitsGroup@psprs.com

- Processing all pension types (including Reverse DROP)
- Health insurance/ insurance subsidy
- Common Change forms such as address, tax elections, and direct deposit

Additional Resources Online:

<http://www.psprs.com>

- Member's Only Portal
- Annual Trust Financials
- General Trust information

State Retirement Insurance Providers

Medical Provider

United Healthcare of Arizona

www.uhcretiree.com/asrs (Medicare)

www.myuhc.com (Non-Medicare)

Dental Providers

Delta Dental

deltadentalaz.com/asrs

PPO Dental Customer Service & Claims: 1(833) 335-8201

Vision Discount Services (via EyeMed, Group #9231093): 1(866) 246-9041 or
eyemedvisioncare.com/deltadental

Cigna Dental Care (DHMO) Plan

Cigna.com/ASRS

Customer Service and Claims: 1(800) 244-6224 (Available 24/7)

Arizona Department of Administration

www.benefitoptions.az.gov

(602) 542-5008

(800) 304-3687