

OPEN ENROLLMENT 2023

CITY OF PHOENIX EMPLOYEES

Open Enrollment for 2023

October 17th
through
November 14th at
11:59pm

- Medical
- ▶ Pharmacy
- Dental
- Vision Coverage
- Legal Insurance
- Optional Life Insurance
- Flexible Spending
 ACCOUNT Health and Dependent
 New Election Required Annually!
- Health Savings Account
 New Contribution Election Required Annually!

Open Enrollment Communication

September through mid-November











Mailings & Website READ YOUR MAIL!

All OE
Information
Sessions
held via
Virtual
Webinars

No In-Person
Open
Enrollment
Fairs
Live Q&A
Sessions

Blast Emails eCHRIS Login Messages

VIRTUAL WEBINARS

9:00 - 10:30 am

Friday, September 30th Tuesday, October 4th Monday, October 10th

2:00 - 3:30 pm

Monday, September 26th Friday, October 7th Wednesday, October 12th

- You can join by mobile device, tablet, computer, or
- You can call in to hear the 2023 Benefits presentation.
- Those who join by mobile device, tablet or computer can submit questions by live chat feature. Questions are answered in real time.
- Register at: phoenix.gov/benefits

FREE FLU VACCINE - YOUR HEALTH MATTERS TO US!

WHEN YOUTAKE ADVANTAGE OF GETTING YOUR FLU VACCINE AT A CITY SPONSORED LOCATION YOU CAN ENTER INTO A DRAWING FOR A PRIZE*

LOCATION	ADDRESS	DATE	TIME
Aviation Headquarters	2485 E. Buckeye Rd.	Wednesday, September 28 th	6:30 am – 2:30 pm
Fire Administration	150 S. 12 th St.	Tuesday, October 4 th	8:00 am – 4:00 pm
Washington Activity Center	2240 W. Citrus Way	Wednesday, October 5 th	7:00 am – 3:00 pm
Glenrosa Service Center	4155 W. Glenrosa	Thursday, October 6 th	5:30 am – 11:00 am
Union Hills Service Center	138 E. Union Hills Dr.	Thursday, October 13th	5:30am – 11:00am

Visit phoenix.gov/benefits to make an appointment.



Medical Plan Design Changes



Medical Premium Increase



Deductible Increases



Change to Rx co-pays



Optional life choices

What's New For 2023

Beginning January 1, 2023, employees participating in a City health insurance plan will experience a premium increase of between 8 - 13%

The Wellness Incentive Adds Money to Your Paycheck!

- Receive \$40 per month when you or an enrolled spouse or qualified domestic partner qualify
- Receive \$60 per month when you and an enrolled spouse or qualified domestic partner qualify

\$480 or \$720 per year



WELLNESS INCENTIVE 2023

- ▶ To qualify for the wellness incentive:
 - Visit your Primary Care Provider (PCP) using your Citysponsored medical plan for an annual wellness visit.
 - Complete the Real Age Test by visiting cityofphoenix.sharecare.com portal to meet the Health Risk Assessment (HRA) requirement.

Be on the lookout for more information about changes to the Fit4Phoenix program January 2023!

Medical Plans and Pharmacy Coverage Savers Choice • PPO • HMO

Full-Time Designated City Representatives!



Banner/Aetna HMO

Maggie Perez

magdalena.perez@phoenix.gov or perezm5@aetna.com (602) 495-5724



BCBS Medical PPO & Savers Choice Health Plan

Esteban Romero

esteban.eomero@phoenix.gov or esteban.eomero@azblue.com

(602) 534-5165



Pharmacy Coverage-All Medical Plans

Kim Baker

kim.baker@phoenix.gov or kibaker@elixirsolutions.com

(602) 534-5370

Plans	Tier	Full Monthly Premium	City Pays	Employee Pays	Payroll Deduction
Savers	Employee	\$524.16	\$419.34	\$104.83	\$52.41
Choice	Family	\$1,682.03	\$1,345.62	\$336.41	\$168.20
НМО	Employee	\$613.77	\$491.04	\$122.73	\$61.37
	Family	\$1,948.47	\$1558.80	\$389.67	\$194.84
PPO	Employee	\$758.88	\$607.10	\$151.78	\$75.89
	Family	\$2,409.10	\$1,927.28	\$481.83	\$240.91

Medical Plan Premiums 2023



Savers Choice High Deductible Health Plan

- ► Large National network (same as PPO but no out of network coverage).
- ▶ Deductible: Single-\$1,700 / Family-\$3,400
- Health Savings Account (HSA) with annual lump sum employer contribution
- Lowest premium cost
- Action- Must make HSA contribution election for Plan Year 2023
- ► Note HSA Contributions over 26 pay periods



It's time to seriously consider the Savers Choice Health Plan!

Savers Choice Plan 2023 – Highlights

- Full City Contribution to HSA
 - For single coverage: receive \$1,125
 - ► For family coverage: receive \$2,250
 - Contribution is deposited into your HSA with the first paycheck in January 2023.

Savers Choice Plan 2023 – Highlights

- Preventive Drug List
 - ► Generic medications for a number of chronic health conditions are a \$10.00 co-pay, bypassing the deductible.
 - Includes high blood pressure, cholesterol, thyroid, blood thinners, diabetes, antidepressants, bowel prep, tobacco cessation, contraceptives, and more



The Health Savings Account

Through HealthEquity

- An IRS approved account that you and the City contribute to on a tax-free basis
- The money in your HSA is always yours. It rolls forward every year and can become a retirement medical expense account
- As your account grows, you have investment options
- You get free debit card(s) and can make epayments



Use for MEDICAL, PHARMACY, DENTAL and VISION costs.

HSA = Triple Tax Savings



- You don't pay taxes for the money going into your HSA Account
- You don't pay taxes on the interest you earn
- You don't pay
 taxes when you
 use your HSA
 money for
 qualified expenses



Health Savings Account (HSA)

Health Equity*
Building Health Savings*

2023 Maximum Contribution to HSA Account

Employee Coverage: \$3,850 Family Coverage: \$7,750

You can contribute an extra \$1,000 when 55 years or better.

Set up your paycheck contributions using eCHRIS and make changes as often as needed.

Manage your HSA account securely online. HealthEquity offers 24-hour customer service phone support and web access to track and manage your funds and payments.

Health Savings Account Important Notices

- ▶ IRS does not allow the use of a health savings account
 - ▶ While you are claimed as a dependent on someone else's tax return,
 - ▶ When you are covered on another medical plan e.g. spouse's plan.
 - ▶ This also includes a spouse's Health Care FSA
 - When covered by Medicare
- Expenses incurred by a Qualified Domestic Partner cannot be paid using a health savings account.

 Refer to publication 969.
- Questions? Call HealthEquity at 877-582-4793

Health Savings Account Learn More with Live Health Equity Q&As

Are you interested in learning more about how Health Savings Accounts (HSAs) and how you can use them to pay for medical costs now as well as to save for the future? Attend special Q&A sessions with Health Equity, the City's HSA provider. View an informational webinar to learn how an HAS can work for you and your family, then get your questions answered in a live session immediately after. Register using the links below. You can also visit our website at phoenix.gov/benefits to reigster.

Considering Electing an HSA

https://webinars.healthequity.com/learning-delivery/City-of-Phoenix-Considering-an-HSA [nam11.safelinks.protection.outlook.com]

Want to Maximize Your HSA?

https://webinars.healthequity.com/learning-delivery/City-of-Phoenix-Optimize-your-HSA [nam11.safelinks.protection.outlook.com]

Want to Learn How to Invest Your HSA?

https://webinars.healthequity.com/learning-delivery/City-of-Phoenix-Invest-your-HSA [nam11.safelinks.protection.outlook.com]



PPO Plan

- ► <u>Large National In-Network Coverage</u>
- ▶ \$600 deductible per member, capped at \$1,800 per family of 3 or more
- ▶ 20% coinsurance; after deductible met
- Max. Calendar Year Maximum
 - Medical \$1,200 per covered member, \$3,600 covered family
 - Pharmacy -\$1,500 per covered member, \$3,000 per covered family
- Out-of-Network Coverage
- ► Separate \$1,200 deductible per member, capped at \$3,600 per family of 3 or more
- ▶ 30% coinsurance
- Separate maximum of \$1,500 per covered member, \$4,500 per covered family
- ► Plus Balance Billing

BlueCare Anywhere

See a Doctor Anytime, Anywhere

ENROLLED IN THE PPO: \$0 COPAY PER VISIT **ENROLLED IN SAVERS CHOICE: \$20 COPAY PER** (\$0 AFTER DEDUCTIBLE IS MET)

Banner aetna HMO Plan

- ▶ Broad and Performance Network
- ▶ Unlimited Lifetime Maximum Benefit
- New Single Deductible of \$500 and Family Deductible of \$1000 (Broad Network)
- New 10 % co-Insurance that applies ONLY to the Home Healthcare and Skilled Nursing for Broad Network providers
- ► New Co-Pays
- ▶ 98point6 Virtual Healthcare



A local, simple and convenient health plan

Robust Network

- All services have a low and predictable copay
- Access to multiple networks of doctors

Tier 1 Performance Network

2,000+ Primary care doctors

10,450+ Specialists

35 Hospitals, including HonorHealth & Phoenix Children's

144 Urgent care centers

12 Banner health centers

44 Walk-in clinics, including Banner Clinic at Central &

Washington

Enhanced chiropractic network

Vincere cancer screening program

Tier 2 Broad Network

5,180+ Primary care doctors

21.800+ Specialists

93 Hospitals, including Mayo Clinic

245 Urgent care centers

70 walk-in clinics

Community Based Nurse Support

- 24/7, 365 access to a Banner nurse to discuss your symptoms and assist on determining best place to go for care
- Assist in finding <u>and scheduling</u> provider care within Banner Health Network
- Our case managers are also local. Telephonic coaching to assist with a hospital admission or complex chronic conditions. Available to meet with you face to face if you prefer!*

*Note: due to COVID-19, nurse advocates will likely suggest virtual options as appropriate

Unmatched convenience with 98point6 and CVS

No cost on-demand, text-based primary care with **98point6**. Available 24/7, 365.

No cost walk-in clinics across the valley

34 MinuteClinic Locations

Easy access for items such as minor illnesses, minor injuries, skin conditions and wellness

18 CVS®HealthHUB Clinics

All the services of a MinuteClinic and a whole lot more!

Total health resources — with a focus on chronic conditions, behavioral health and more



HMO Plan Copays

	Performance Network	Broad Network
PCP Office Visit	\$15 \$45	
Specialist Office Visit	\$40 \$60	
Outpatient Surgery	\$150	\$150
Chiropractic	\$0/36 visits max. per plan year	\$0/36 visits max. per plan year
Inpatient Hospitalization	\$150/admission	\$250/admission
Behavioral Health Office Visit	\$10	\$10

For Broad Network Providers only, covered services are subject to a \$500 single / \$1,000 family deductible

98point6.

Virtual Care Option

\$0 copay per visit!

∌ Banner | **aetna**



Introducing: Banner | Aetna and City of Phoenix's New Virtual Care Solution

Through Banner|Aetna, City of Phoenix now offers access to 98point6—on-demand primary care delivered via secure, in-app text messaging, that's accessible anytime, anwhere—with \$0 out of pocket cost per visit. With 98point6, U.S.-based, board-certified doctors answer questions, diagnose and treat, outline care options, order prescriptions and labs as appropriate, and can refer to specialists and resources in the Banner|Aetna network, all through the convenience of one app.

\$0 out of pocket cost per visit



Service extends beyond episodic care including medical questions, diagnosis and treatment, prescriptions, labs, referrals, follow-up, reminders and more. Available on iOS, Android and web platforms.

On-Demand

Whether you're feeling unwell or have a health-related question, simply sign in and start a visit whenever you're ready. No appointment needed.



Text-Based

Connect with a 98point6 doctor right from your phone. Get treatment for a cough at work or get care for your child's stomach pain while at a weekend barbecue.



Quality Care

U.S.-based, board certified 98point6 doctors diagnose, treat, prescribe medication and order labs as appropriate and follow up. Audio and video support are also available as needed.



24/7

Virus in the middle of the night or itchy rash over the weekend? Get immediate, non-emergency care around the clock—even after hours and on holidays.

Available now for all City of Phoenix employees and dependents ages 1+ enrolled in the Banner|Aetna HMO plan.

Get ready for a 98point6 visit today.

Learn more at: 98point6.com/cityofphoenix

Flexrap (FSA) 2023

Healthcare

- Most healthcare expenses are eligible.
- If you have an HSA you can use Flexrap for vision and dental only.
- Can contribute up to \$2,850 per year.
- You and your family don't have to be enrolled in a City medical plan. Flexrap is completely separate from medical coverage.

Daycare

- Adult or childcare needed to allow you and your spouse to work or attend school.
- Can contribute up to \$5,000 per year for daycare expenses.
- Overnight camps, tutors, educational camps, and kindergarten are not eligible.
- Daycare expenses incurred for children up to age 13 are eligible.
- Daycare provider must provide you with a Tax ID # or SSN.



If you elect the 2022 maximum, the City will automatically increase your contribution to the 2023 maximum when the 2023 contribution amounts are released.

2023 maximums not available yet

HSA vs. Flexrap

Health Savings Account (HSA)

- It's always your money, including the employer contribution – no "use it or lose it."
- You can start, stop, and change your payroll contribution anytime.
- HSA Contribution limit: Set by IRS
 (employer contribution + employee contribution)
- Documentation requirements are often automatically fulfilled. Retain records of your expenses.

Flexrap - Health Care Account

- What you don't use by the end of the year is forfeited.
- Your contribution cannot change unless there is a qualified life event.
- The max healthcare contribution is \$2,850 in 2022.
- The 2023 limit has not been released yet.
- Reimbursement requests typically require documentation

If you elect the 2022 maximum, the City will automatically increase your contribution to the 2023 maximum when the 2023 contribution amounts are released.



Prescription Drug Benefits

Use a retail pharmacy to fill medications that are not for chronic health conditions such as antibiotics, short-term pain medication, etc.

Huge national network of pharmacies: CVS, Walgreens, Fry's, Safeway, Bashas', Costco, Target, Walmart and more.

Medication Tier	Up to a 30 Day Supply	90 Day Supply Via Home Delivery
Tier 1 Generic	\$10	\$20
Tier 2 Preferred Name Brand	\$40	\$80
Tier 3 Non- preferred Name Brand	\$80	\$160
Tier 4 Specialty	\$100	Limited to 30-day supply



Prescription Drug Benefits

Maintenance medication is through Elixir Home Delivery Pharmacy. However, if you wish to utilize a retail pharmacy, you can use only CVS, Target or Fry's to fill 90-day fills of maintenance medication.

The 4th consecutive fill of the same medication with the same dose, same quantity and same physician instructions is Maintenance Medication.

To set up Home Delivery call Elixir 1-833-803-4402

Have your medication, doctor's information and credit card ready when you call.

Have You Visited Elixir's Website Or Downloaded The Mobile App?

Member Portal: member.elixirsolutions.com

Tip: First Time Registering - First Name Field May Require Middle Initial.

What Can You Do On The Elixir Mobile App And Member Portal?

- Access your member ID card and download to your wallet.
- Access your pharmacy benefits and medication list.
- Transfer medications to Elixir's Mail Order Pharmacy or place a refill order with Elixir Mail Order.
- Check the price of drugs by using the Drug Pricing Tool.
- Request reimbursement for medications that did not process under your insurance.

We are here to help if you need assistance, have questions or concerns about your pharmacy benefits contact Elixir to speak with a Customer Care representative 1-833-803-4402 or send an email to the dedicated City of Phoenix team at Elixir ctyphoenixsupport@envisionrx.com



Davis Vision by MetLife Buy-Up Vision Plan

- ► Glasses or contacts every calendar year
 The Davis Coverage and the core vision
 coverage do not "coordinate". You cannot
 apply both coverages to the same purchase for
 glasses or contacts. You can, however, use each
 coverage separately one-time each year!
- Listing of providers can be found at, www.metlife.com/mybenefits
- (available on and after 1/1/2023)
 - Include Costco, Walmart, Nationwide, Visionworks to name a few
- Member Services (833) EYE-LIFE



Vision Care Service	In-Network Benefit	Out-of-Network Benefit	
Eye Exam	\$10 copay	Up to \$40	
Material:			
Frame Allowance	\$175 retail value	Up to \$50	
Single Vision Lenses	Covered in full	Up to \$40	
Bifocal Lenses	Covered in full	Up to \$60	
Trifocal, Lenticular Lenses	Covered in full	Up to \$80	
Standard Progressive Lens	Covered in full	Up to \$80	

Did you know the Buy-Up Vision plan includes a Lasik Reimbursement of \$200, which is available for any provider, in-network or out-of-network, payable once per lifetime. All members also have access to discounts for Lasik-related services of up to 50% when they use a provider under the QualSight program. Contact QualSight for assistance in locating a provider and scheduling their service. Members are eligible for the discounts in addition to the \$200 benefit.

Cigna Dental Plans Choose the plan that's right for you

	Dental HMO	Dental PPO	Dental PPO Plus
Large, national network	No	Yes	Yes
Out of network coverage	No	Yes	Yes
Implants covered	No	No	Yes
Maximum annual benefit	Fee Schedule	\$2,000	\$3,000
Orthodontia with Lifetime Maximum	Fee Schedule	80% to \$4,000	80% to \$4,000

		Employee Pays (Monthly Payroll Deduction)	City Pays	Full Premium
Dental HMO	Single	\$0	\$27.32	\$27.32
	Family	\$18.82	\$56.48	\$75.30
Dental PPO	Single	\$0	\$51.17	\$51.17
	Family	\$35.27	\$105.79	\$141.06
Dental PPO Plus	Single	\$5.28	\$51.17	\$56.45
	Family	\$49.79	\$105.79	\$155.58

Dental Rates 2023

Optional Life Insurance

- Evidence of Insurability (EOI) is required for employees requesting more than \$150,000 in coverage
- If current employee coverage is below \$150,000, coverage may be increased by \$10,000 or \$20,000 up to \$150,000 without EOI
- Evidence of Insurability (EOI) is required for spouse or qualified domestic partner life insurance unless you already have at least \$10,000 in spouse coverage. If so, you can increase the coverage by \$10,000 or \$20,000 up to \$50,000 without EOI

<u>LifeBenefits.com/SubmitEOI</u>
Group Policy#34390 Access Key: Phoenix

 Child coverage available – cover all eligible children for one premium



ARAG Legal Plan Choose from two plan levels

A national network of attorneys to assist with your family's legal needs.

- Full Plan: \$24.40/month
 - ▶ ID Theft Protection
 - ► Tax Preparation Assistance
 - ▶ 2nd Home
- ► Value Plan: \$12.00/month

Contact ARAG with questions:

1-800-247-4185

ARAGLegalCenter.com Code: 16922phx

Pet Insurance Direct Enroll, Direct Pay in 2023

- Contact METLIFE Pet Insurance online or by phone to enroll your dog(s), cat(s), and/or other pets in comprehensive coverage. City employees receive a 10% discount.
- With Pet Insurance offered by MetLife, you can help take the worry out of covering the cost of unexpected pet care. You may be able to cover up to 100% on veterinary expenses at any licensed veterinarian, specialist or emergency clinic in the U.S.
- Plus, you'll receive the following benefits:
 - Flexible product offerings with straightforward pricing and options, group discounts, customizable limits, and deductible savings
 - Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days
 - Multichannel support options with our experienced team of pet advocates serving pet parents and their communities for more than 15 years

Employee Loan Program

- ► TrueConnect Loans
 - **▶** Up to \$5,000
 - ▶ 19.99% APR
 - ▶ No credit score
 - ► Safe, regulated bank loans
 - ► Simple, fast online application
 - Automatic paycheck deduction
 - ▶ Payment can't be more than 8% of gross pay
 - No fees, no pre-payment penalty
 - ► Repayment reported to Credit Bureaus



True Connect (561) 270-5981 TrueConnectIoan.com Yes. You *can* reverse type 2 diabetes.

Go beyond treating the symptoms of type 2 diabetes, reverse it at no cost to you.*

On Virta, you learn how to use low-carb foods to help you lose weight, lower your blood sugar naturally, and reduce the need for diabetes medication.

"I have lost 33 pound and reduced my A1c below the diabetic threshold after 3 months on the Virta treatment and my cholesterol numbers are within the normal range (with medication) for the first time in 10 years! Thank you for the opportunity to do this program!" City of Phoenix Employee In only one year, Virta patients see an average of:

63% Medication 1.3pt HbA1c reduction 12% Weight loss

1 Hallberg SJ, McKenzie AL, Williams P, et al. Effectiveness and Safety of a Novel Care Model for the Management of Type 2 Diabetes at One Year: An Open Label, Non-Randomized, Controlled Study. Diabetes Ther 2018

*Virta is fully covered for eligible City of Phoenix employees and their adult dependents who have type 2 diabetes and are enrolled in a health plan through **BCBSAZ** or Banner Aetna.





virtahealth.com/join/cityofphoenix

Deferred Compensation

Your retirement programs are key to building your future financial freedom



401(a) Plan

Benefit Category	City Contribution July 12, 2021 – June 30, 2023
001	0.45%
002	3.62%
003	2.36%
004	2.56%
005	4.42%
006	*0.05%
007	6.50%
008	1.92%
009, 010, 011, 016, 017, 018, 019	9% or \$9,500 annually (whichever is greater)

457 Plans

- You can set up pre-tax contributions from your paycheck to the plan; no City contributions to the 457 plan.
- Roth 457 You can set up **post-tax** contributions from your paycheck to the plan; no City contributions to this plan.
- You can start, stop, or change your contribution at any time.
- Contribution maximums are subject to annual IRS contribution limits. Roth and Traditional 457 combined contributions share the same annual limit. https://www.irs.gov/retirement-plans
- View and manage your account online at <u>phoenixdcp.com</u>.

Tour the interactive Financial Wellness Virtual Event Underway until November 21







Visit PhoenixDcp.com

Look for emails to join with the direct link or QR code

Complete the survey for a chance to

win a Gift Card!



Who can be enrolled in Benefit Plans?

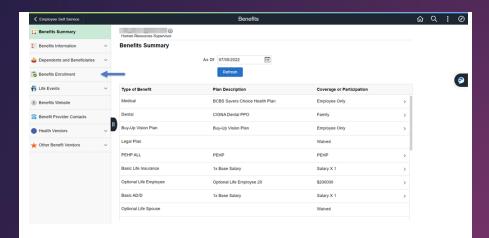
- > The employee's legally married spouse, same or opposite gender.
- The employee's Qualified Domestic Partner with approved application.
- The employee's biological children.
- The employee's stepchildren while legally married to their parent, or while their parent is deemed a Qualified Domestic Partner.
- Children adopted by or placed for adoption with the employee, legally married spouse or Qualified Domestic Partner.
- Children for whom the employee, legally married spouse or Qualified Domestic Partner has court approved legal custody or guardianship.

Eligible children can be enrolled through the month they turn 26 years old.

Children 26 and older can be deemed eligible due to permanent medical disability if they were covered by the City's medical plan when turning age 26.

Having ineligible dependents on your coverage may result in disciplinary action up to and including termination. Documentation required.





Benefits Enrollment

Carmen Valdez

Open enrollment 2023 begins October 17, 2022 and ends November 14, 2022. The system will close at 11:59 PM on November 12 AZ Timel Please note this date and time to ensure your enrollment choices are entered.

Changes you make will be effective January 1, 2023, with the exception of the Optional Life Insurance. It may be effective later after coverage is approved by Minnesota Life.

Your current benefit elections are listed on the next page.

IMPORTANT INFORMATION: If enrolled in the Flexible Spending Account(s) you <u>must re-enroll</u> to have these benefits for 2022. If enrolled in the Health Savings Account and wish to make contributions you must elect a new contribution amount for 2023; your 2022 contribution will not carry over to 2023.

FINALIZING YOUR ENROLLMENT: Your enrollment is not complete until you click "Submit" the "OK" at the end of your enrollment selection.

TO GET STARTED: Click on the "Change Button" to begin.

Note: If you have other enrollment change events in process such as a "New Hire" or "Life Event". Open enrollment may be temporarily closed to you until you have completed the other enrollment process.



After you click the Change button, it will take a few seconds for your benefits enrollment information to load.

If you don't take action, your current elections roll forward to 2023.

BUT.....

Flexrap / HSA enrollment requires an annual election.

MAKE ENROLLMENT CHANGES USING ECHRIS SELF-SERVICE

Getting ready to retire? Retiree Benefits available!

- We aim to provide a comprehensive, affordable benefits program for Medicare and non-Medicare City retirees and their eligible dependents, and develop a larger group with diverse health risk levels to achieve sustainability.
- ▶ Support provided by the City's Benefits Office staff.
- ▶ Premiums deducted from pension check.
- Automatic eligibility for public safety retirees for State Subsidy and HELPS Act.
- ► Retirement Classes offered throughout the year

CONTACT THE BENEFITS OFFICE FOR MORE INFORMATION AT 602-262-4777 or benefits.questions@phoenix.gov

Health Plan

Prescriptions

Dental Plans

Vision Plan

Legal Plans

Pet Insurance



This concludes our presentation.

Thank you!

Phoenix.gov/benefits

benefits.questions@phoenix.gov