



# Member Handbook

A Guide to the Arizona State Retirement System



Revised & Updated September 2012





# Welcome to the...

## ARIZONA STATE RETIREMENT SYSTEM

This *Member Handbook* has been developed to be a guide to the many benefits of participating in the Arizona State Retirement System (ASRS).

The ASRS has been recognized as one of the 100 largest pension plans in the world – public or private. More than 500,000 men and women are considered members – either working for a participating employer and actively contributing; retired and collecting a monthly lifelong benefit; a survivor beneficiary receiving a monthly benefit; a member on the ASRS Long Term Disability income plan; or an inactive member, a person with funds on account but not currently participating in the plan.

Whichever category you may fall into, this guide has valuable information for you. We hope it answers most of your questions, but if it doesn't, please don't hesitate to contact us. The ASRS staff is dedicated to serving our members with PRIDE.

Keep in mind that this is a guide. The ASRS is governed by extensive rules, regulations and law, which will always supersede any information provided here.

We also invite you to visit our official website – [www.azasrs.gov](http://www.azasrs.gov). There, you'll find a host of information that is frequently updated. You may also find useful some of our other publications, including our *Retirement Handbook*, and our *Long Term Disability Plan* brochure. These documents and more are available on our website.

At the end of this guide, you'll find more information about our website, and our contact information.

Paul Matson  
Executive Director

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## A BRIEF HISTORY AND OVERVIEW OF THE ASRS

In 1912, Arizona's first year of statehood, the first teacher retired with an Arizona State teacher's pension. From 1912 until 1943, Arizona teachers were granted pensions by the State Legislature if they had at least 30 years of service in Arizona schools and were 65 years of age or older. All teachers' pensions were \$50 per month; there were no member deposits or survivor benefits.

In 1953, the Arizona State Retirement System was created to provide retirement and other benefits for state employees, including university faculty and employees of the state's political subdivisions. Active teachers voted to join the ASRS in 1954, and transferred to ASRS on January 1, 1955.

In 1970, the Arizona Legislature agreed to enact the current Arizona State Retirement System Defined Benefit Plan if 70 percent or more of state employees and teachers voted to transfer to the new plan. More than 80 percent of eligible members voted for the new plan, which became effective July 1, 1971. Most political subdivisions subsequently voted to join.

Today, the ASRS encompasses state of Arizona employees, the three state universities, community college districts, all 15 counties, most cities and towns, school districts and charter schools and other political subdivisions, such as fire and water districts.

Benefits to ASRS members are guaranteed by the Arizona Constitution, which states that the "assets of public retirement systems, including investment earnings and contributions, are separate and independent trust funds" to be used solely for the benefit of members and beneficiaries, and that benefits "shall not be diminished or impaired."

### Our Purpose

(As defined by Arizona Revised Statute §38-712)

The primary intent of ASRS is to:

1. Provide an incentive in the recruitment and retention of employees of the highest possible quality.
2. Contribute toward providing a total compensation package that is generally equivalent to comparable employment in other public and private organizations in this state.
3. Provide a retirement system that encourages employees to remain in service for periods of time that will provide public employers with the full benefit of the training and experience gained by the employees.
4. Provide an orderly method of promoting and maintaining a high level of service to the public through an equitable separation procedure that is available to employees at retirement or on becoming disabled.
5. Provide a base retirement benefit that is less than one hundred percent of a member's post-retirement income requirements, recognizing that personal savings and Social Security also contribute toward total post-retirement income requirements.

### Our Vision

For the benefit of our members, the Arizona State Retirement System will be a leading state benefit plan administrator in the areas of:

- Core Member Services
- Funded Status
- Investment Performance
- Operational Effectiveness

This will be accomplished while keeping program benefits and associated costs relatively aligned and maintaining actuarial and fiscal integrity.

## Our Values

Our organizational culture will be based upon the following values:

**Professionalism:** A highly capable workforce will promote a professional and respectful environment and *lead* the organization.

**Results:** A results-oriented approach to operations will *energize* the organization.

**Improvement:** A climate of continuous quality improvement and enhanced efficiencies will *drive* the organization.

**Diversity:** Engagement of diversity by the appreciation, recognition, and support for all people will *propel* the organization to ever greater achievement.

**Excellence:** A commitment to service excellence will *permeate* the organization.

## Governance

The Arizona State Retirement System is overseen by a nine-member Board of Trustees. The ASRS board is established consisting of the following nine members appointed by the governor pursuant to A.R.S. § 38-211:

1. Five members from among the members of ASRS to represent the members of ASRS as follows:
  - a. An educator.
  - b. An employee of a political subdivision.
  - c. A retired member.
  - d. An employee of this state.
  - e. An at large member who may represent any ASRS member group.
2. Four members who are not members of ASRS to represent the public.
3. The Trustees appoint an Executive Director, who oversees the operations of the agency.

## The ASRS Strategic Plan

Each year the ASRS updates its Strategic Plan, designed to institute a dynamic, forward-looking planning environment that facilitates clear thinking and action toward ensuring both the near- and long-range health and sustainability of the ASRS. Please visit the ASRS website to view our Strategic Plan. It is located under the ASRS Central section.

## The ASRS Trust Fund

The ASRS oversees a trust fund that is used to pay benefits and fund the agency operations. The trust fund is managed by the Investment Management Division.

The financial health of the ASRS depends on our ability to generate optimal returns from our investments while minimizing risk. This assures the security of retirement benefits and helps keep down the ongoing funding costs to our employers and active members. As a result, the following are the ASRS investment goals:

- Achieve a total fund rate of return equal to or greater than the actuarial assumed interest rate.
- Achieve a total fund rate of return equal to or greater than the asset allocation benchmark.

- Achieve a total fund rate of return equal to or greater than the amount projected in the most recent Asset Allocation Study.
- Achieve asset class net rates of return equal to or greater than their respective broad asset class benchmarks.
- Achieve portfolio-level net rates of return equal to or greater than their respective portfolio benchmarks.
- Ensure sufficient monies are available to meet cash flow requirements.

The ASRS employs a long-term investment strategy designed to produce optimal returns with relative minimal risk over time. The asset allocation policy allows for some opportunistic movement, within certain ranges. Various portfolios are managed by a mix of ASRS investment staff and selected external money managers.

The primary model includes the following investment mix:

### Asset Allocation Policy

- U.S. Equity: 33%
- Non-U.S. Equity: 23%
- Private Equity: 7%

Total Equity: 63%

- U.S. Fixed Income: 18%
- Emerging Market Debt: 4%
- Private Debt: 3%

Total Fixed Income: 25%

- Commodities: 4%
- Real Estate: 8%

Total Inflation Linked Assets: 12%

Additional general information along with detailed performance reports for the various asset classes, and a historical overview of ASRS returns, is available under the Investment section of the website.

## MEMBERSHIP AND ENROLLMENT

Membership into the ASRS is mandatory as a condition of employment if you work for an ASRS employer for 20 or more hours per week for 20 or more weeks in a fiscal year, and you contribute to Social Security. There are no provisions to “opt out” of participating in the ASRS if you are qualified for membership. Also, there are no provisions to add to or borrow from your ASRS account.

Upon reaching retirement criteria, you will receive a lifelong pension benefit. Membership in the ASRS also is conditioned upon participation in the federal Social Security program, and upon meeting those retirement criteria, you will be entitled to Social Security benefits.

All new employees who qualify for ASRS membership must complete an Enrollment Form, access to which is obtained from your employer and completed online with the facilitation of your employer’s human resources department. If you leave one ASRS employer and go to another, you must complete a new online Enrollment Form.

Once you enroll, it is very important to keep the ASRS informed of changes to your name, home and email address and your beneficiary designations. You can make these and other changes via the ASRS website by creating your own login to our secure website area. Visit [www.azasrs.gov](http://www.azasrs.gov) for more information, and look for the Login button.

### Contributions

All members who participate in the ASRS defined benefit plan are required to contribute to the plan. There are no options for members to reduce, adjust or opt out of making contributions.

Contribution rates are actuarially determined and are adjusted to ensure the plan remains fiscally sound and able to meet current and future obligations. Contribution rates are approved annually by the ASRS Board of Trustees.

There are two portions to the ASRS contribution rate – the Retirement Pension & Health Insurance Benefit, and the Long Term Disability Income Plan. The Pension Plan contribution is a pre-tax deduction, and the long term disability deduction is post-tax.

### Fiscal 2012 - 2013 (Effective July 1, 2012 through June 30, 2013)

	<b>Retirement Pension &amp; Health Insurance Benefit</b>	<b>Long Term Disability Income Plan</b>	<b>TOTAL</b>
<b>Employee</b>	<b>10.90%</b>	<b>0.24%</b>	<b>11.14%</b>
<b>Employer</b>	<b>10.90%</b>	<b>0.24%</b>	<b>11.14%</b>

## Choosing a Beneficiary

All ASRS members, whether active, inactive or retired, should have a designated beneficiary on file. A beneficiary is an individual, institution, trustee or estate which receives, or may become eligible to receive, benefits from a member's retirement plan annuity or account balance. The beneficiary who is or may be entitled to a pension annuity or other certain benefits is also referred to as a "contingent annuitant."

All ASRS members who have not yet retired have a Survivor Benefit as part of their ASRS benefits. If the member dies prior to becoming eligible for a retirement benefit, the beneficiary will receive a survivor benefit that is two times the member's account balance, including service purchase payments made, plus accumulated interest.

Under Joint and Survivor options selected at the time of retirement, the surviving beneficiary is entitled to receive the pension benefit for their lifetime upon the death of the retired member.

Members must designate at least one primary beneficiary. More than one primary beneficiary may be designated (except under the Joint & Survivor option) but the total of the primary beneficiaries' shares must equal 100 percent.

Naming a secondary beneficiary is highly recommended. Should the primary beneficiary or beneficiaries predecease you, any remaining eligible benefits will be paid to the named secondary beneficiary. More than one secondary beneficiary may be named, but shares must equal 100 percent.

You may designate a trust or organization to receive any benefits upon your death, either as a primary (except under the Joint & Survivor option) or secondary beneficiary. Under this option, instead of providing a Social Security number (as required for individual beneficiaries) you must provide a federal Tax Identification number.

It is important that you, the member, keep the ASRS informed of any changes related to your beneficiaries, such as address changes, deaths or changes in relationships.

You may change your beneficiary – primary or secondary – at any time prior to your death. There may be restrictions for retired members who change their beneficiary, which may affect the amount of the annuity. For retired members, any change will only become official after the ASRS receives a properly completed Beneficiary Form.

If a deceased member did not designate a beneficiary or the beneficiary named by a member predeceases the member, or does not qualify as the result of a divorce decree, the ASRS will follow state statutes, which provide for eligible benefits to be paid to the following persons, in order of priority:

1. The member's surviving spouse.
2. The member's surviving children, including adopted children, in equal shares.
3. The member's surviving parents, in equal shares.
4. The member's estate.

Beneficiary changes can be made by active members via the ASRS website. Log in to your personal ASRS account to do this.

## **Spousal Consent Legislation Effective July 1, 2013**

Legislation was passed in 2012 (Laws 2012, Chapter 88) to specify that community property statutes in Arizona apply to ASRS benefits. Effective July 1, 2013, ASRS members who are married will be required to name their spouse as a primary beneficiary with at least 50 percent of the benefit, and a member who retires will be required to elect a Joint and Survivor Annuity that names their spouse as the contingent annuitant.

However, the law provides for a waiver of this requirement if the ASRS receives a notarized signature from the spouse waiving rights to a portion of the ASRS benefit. A spousal consent form will be available on the ASRS website before the effective date of the new legislation. The new law applies to ASRS members who retire, and to all members who name or change their beneficiary or contingent annuitant on or after July 1, 2013.

## **YOUR OVERALL RETIREMENT PICTURE**

**B**y design and state statute, the ASRS provides “a retirement benefit that is less than 100 percent of a member’s post-retirement income requirements, recognizing that personal savings and Social Security also contribute toward total post-retirement income requirements.” (A.R.S. §38-712)

### **Social Security**

All employees who are members of the ASRS are also covered under the federal Old Age and Survivors Insurance system (Social Security) under section 218 of the Social Security Act. The federal government provides Social Security benefits, which are separate from the ASRS benefits.

Monthly Social Security benefits may be paid to you or your dependents when you retire, become disabled, or die. For information about the benefits, visit the Social Security website at [www.ssa.gov](http://www.ssa.gov) or call 1 (800) 772-1213.

### **Personal Savings**

Personal savings also provide another important component of your retirement plan. Many employers offer supplemental retirement savings plans that you may participate in. Please check with your employer.

Also, the ASRS administers two separate supplemental savings plans that may be available to you, if your employer has chosen to participate in them. The ASRS Supplemental Retirement Savings Plan and the ASRS Supplemental Salary Deferral Plan may provide you additional opportunities to save tax-deferred income for your retirement.

Again, check with your employer to see if they participate in these optional plans.

## THE ASRS DEFINED BENEFIT PLAN

The ASRS Defined Benefit Plan is the primary plan for ASRS members and will provide upon retirement lifelong monthly benefits.

Your ASRS pension is built through a “cost sharing” model. Both you as the employee and your ASRS employer contribute towards your retirement.

Your personal contributions fund only a relatively small part of your benefit. When you retire, you will recover your own contributions within approximately 42 months from the start of your benefit payments. Employer contributions and earnings on the investments of ASRS fund are used to provide the remainder of your lifelong retirement benefit payments.

The ASRS is tax qualified under section 401(a) of the Internal Revenue Code. Member contributions to the ASRS are exempt from federal income tax withholding under section 401(h) of the Code. Tax on benefits and contributions is deferred until payment is made to the member as a benefit or refund.

### How Benefits Are Calculated

The ASRS provides a fixed monthly benefit upon retirement, determined by a formula. The benefit formula is based on your length of service (credited service) under the ASRS, multiplied by a percentage of the average monthly amount of earnings (compensation).

Your retirement benefits are determined by the following formula:

<b>TOTAL CREDITED SERVICE</b>	The period of your employment during which you are a member making contributions to the ASRS – plus any service purchased and credited to your account.	(Example) 20 years
<b>X</b>	Multiplied by	
<b>GRADED MULTIPLIER</b>	A percentage set by statute. It is based on your total years of service at retirement.	2.15
<b>X</b>	Multiplied by	
<b>AVERAGE MONTHLY COMPENSATION</b>	Determined by one of two calculation methods: the 36 month or 60 month calculation.	\$3,600
	Monthly Benefit – Straight Life Annuity	\$1,548

The following sections provide detailed information on the Total Credited Service, Graded Multiplier and the Average Monthly Compensation.

## Total Credited Service

The Total Credited Service is the period of your employment during which you are a member making contributions to the ASRS – plus any service purchased and credited to your account. Credited service is the amount of credit – in years & months – applied toward the retirement formula. You earn credited service for each pay period for which the required contributions are made. You may earn credited service from one employer only. If two or more ASRS employers employ you at the same time, you earn service from the longest standing employment, not both. The amount of credited service affects the amount of your retirement: The more years of service, the greater the benefit.

## The Graded Multiplier

The graded multiplier is a percentage set by Arizona state statute. It is the percentage of the average monthly compensation you will receive for each year of credited service you have accrued at retirement. This percentage is based on your total years of service at retirement. See the following graded multiplier schedule to determine which percentage applies to your retirement calculation.

Years of Service	Percentage
0.00 – 19.99	2.10%
20.00 – 24.99	2.15%
25.00 – 29.99	2.20%
30.00 – or more	2.30%

## Average Monthly Compensation

Average Monthly Compensation is determined by one of three calculation methods listed below, based upon a member's initial membership date:

- **36-Month Calculation**

The 36-month calculation is required for members who began contributing to the ASRS on or after January 1, 1984 and prior to July 20, 2011. To determine your benefit using this formula, the ASRS averages your highest 36 consecutive months of salary within the last 120 months of service. This calculation excludes any termination payments you receive upon retirement, such as sick leave or vacation payouts.

- **60-Month Calculation – Post July 20, 2011 members**

The 60-month calculation is required for members who began contributing to the ASRS on or after July 20, 2011. To determine your benefit using this formula, the ASRS averages your highest 60 consecutive months of salary within the last 120 months of service. This calculation excludes any termination payments you receive upon retirement, such as sick leave or vacation payouts.

- **60-Month Calculation – Pre January 1, 1984 members**

The 60-month calculation is an option for members who began contributing to the ASRS before January 1, 1984. To determine your benefit using this formula, the ASRS averages your highest 60 consecutive months of salary within the last 120 months of service. This calculation includes base salary, additional contracts, overtime and any other form of compensation, plus termination payments. Termination payments may include sick pay (except for state and county employees),

vacation pay, compensation time pay, retirement incentive pay (excludes payments made after retirement begins, such as VIP or ESP), or any other payments paid at the time of retirement. The average monthly compensation for members who began contributing before January 1, 1984 is automatically based on whichever calculation provides the greater benefit amount.

If you qualify for the pre-1984 60-month averaging, lump-sum payments when you leave work may increase your average and, as a result, your monthly benefit. These payments include accrued annual and sick leave compensatory time when you leave employment. Be sure to include the anticipated amounts of such payments when you request your benefit estimate. State and county employees may not use sick leave in the 60-month calculation.

## **Maximizing Your Retirement Benefit**

You can maximize your retirement benefit by considering each component of the benefit formula. The following ideas may help:

- The simplest and most common way to increase your benefit is to work a longer period of time. The more credited service accrued to your account, the larger your benefit, especially as you move up the graded multiplier scale.
- As your compensation increases, so does your final average compensation used in the benefit formula. Promotions and other salary increases could result in a higher benefit amount. This is especially important for your highest consecutive three years during your last 10 years of service.
- Purchasing past or forfeited service can add to your total service credit at the time of retirement.

## SERVICE PURCHASE PROGRAM

The Service Purchase program allows eligible active members of the ASRS, and members who are receiving benefits under the ASRS Long Term Disability Income Plan, to buy credited service time under specific qualified categories. The benefit to this will be an increase in your overall credited service, which may impact when you reach retirement requirements and will increase your monthly lifelong benefit.

Members must have 5 years of credited service before initiating a Service Purchase request, except for previously forfeited service. The amount of service credit a member may purchase is limited to 5 years per type of service, except for previously forfeited service. Members may not purchase service time for which they are receiving, or are eligible to receive, other retirement benefits.

The request for service purchase must be initiated prior to termination of employment. You can initiate the process online, as well as take advantage of the Service Purchase calculator on the ASRS website to get an estimate of the cost to you.

**Note:** Legislation governing Service Purchase may change at any time. Members will be subject to legislation at the time a service purchase request is received. Should your request expire you will then be subject legislation in place at the time of your new request.

Members should carefully consider the cost of the purchase against the added benefit that you would receive. You also should consider what other uses you would have for the money or the potential earnings on the money, if you invested it elsewhere. You may wish to use the Benefit Estimator and Service Purchase Calculator on the ASRS website to assist in reaching your decision.

### **Types of Credited Service Eligible for Purchase:**

- **Military Service (Active, Reserves or National Guard)**

You may buy ASRS credited service for active military duty, active reserve duty, or National Guard duty if you were honorably discharged. You must provide a copy of your military service record (DD-214), or its equivalent, to document your service.

- **Other Public Service**

You may buy service credit for time worked while contributing to another public retirement plan. You must not be receiving, or be eligible to receive, a benefit from any other retirement plan based on this same service. If you have current service in another retirement plan, that service must be forfeited and those funds may be used as a rollover toward the purchase of the ASRS service credit.

- **Other Public Service Non-Participatory**

You may purchase time worked for another public employer even if you were not contributing to a public retirement plan. This would include waiting periods for eligibility to participate in a public retirement plan or work which did not meet eligibility requirements for a public retirement plan.

- **Previously Forfeited ASRS Credited Service**

If you resume employment with an ASRS employer and currently are contributing to the ASRS, you may reinstate previously forfeited ASRS credited service. You may reinstate previously forfeited ASRS credited service by paying an amount equal to the gross amount of the refund (including the amount of any taxes withheld) plus interest to the date of request. You may request

this purchase at any time prior to termination of employment and may reinstate all or any portion of the forfeited service.

Because interest accrues on the contributions, the longer you wait the greater the cost.

For additional information on Service Purchase, visit the ASRS website. There is a Service Purchase calculator and wizard request that you may find helpful.

## **Transferring Service Between State Retirement Systems**

If you work under one of the state retirement plans listed below, and then move to a new position under one of the other state retirement plans, you may transfer your credited service to the new retirement plan. This process may occur before or at the time of retirement. You may transfer credited service to or from the ASRS and the following systems:

- The Elected Officials Retirement Plan (EORP)
- The Public Safety Personnel Retirement System (PSPRS)
- The Correctional Officer Retirement Plan (CORP)
- The City of Phoenix Employees Retirement System (COPERS)
- The City of Tucson Supplemental Retirement System (TSRS)

You may be required to pay an additional amount to transfer the full amount of credited service earned, or you may transfer a pro-rated amount of the service with no additional cost. For more information, contact the system to which service is being transferred.

## ADDITIONAL BENEFITS PROVIDED BY THE ASRS

Your membership in the ASRS offers you many valuable benefits. The following sections provide a brief overview of each of the available benefits.

### **Long Term Disability**

The Long Term Disability income plan provides benefits to you as an active ASRS member in case you become disabled before retirement. There is a six-month waiting period, and the LTD administrator must approve the disability claim before you receive disability compensation. The LTD plan provides up to 66 2/3 of your salary at the time of disability. Your ASRS LTD benefit may be offset by Social Security Disability payments.

### **Survivor Benefits**

Survivor Benefits are payable upon your death whether you are an active, inactive or retired member. As a retired member, the benefits paid to your survivor are determined by the retirement option chosen. As an active or inactive member, your beneficiary is entitled to your account balance, which includes your contributions, (including service purchase payments), your employer's contributions, plus interest earned. Your survivor may also be entitled to health insurance benefits whether you are an active or retired member.

### **Group Health Insurance Coverage**

Group health insurance coverage is available to you as a retired ASRS member, and to ASRS LTD members, if you do not select your former ASRS employer's group health insurance plan.

### **Health Insurance Premium Benefits**

Health insurance premium benefits help cover the cost of health insurance premiums as a retired or LTD recipient if you have five or more years of credited service. You must be insured through the ASRS or an ASRS employer's group health insurance program.

## OTHER SITUATIONS THAT MAY AFFECT YOUR BENEFIT

### **Assignments, Attachments and Garnishments**

Your retirement account is not subject to assignment, attachment or garnishment while working as an active employee. Court orders regarding divorce settlements and child support may be enforceable when you start receiving your benefit or obtain a refund. Your account also may be subject to a levy by the IRS.

### **Divorce**

If you are married during any time that you are an actively contributing member of the ASRS, your spouse may be entitled to a portion of your account or retirement benefit if you divorce. Because Arizona is a community property state, property acquired during a marriage belongs to the “community” of the marriage, not to an individual as that person’s separate property. All or a portion of your ASRS account or benefits may be a community property asset. Contact the ASRS for more information.

In the event of a divorce decree, the ASRS will automatically nullify the divorced spouse as a beneficiary. The member should select a new beneficiary upon divorce, even if it is to rename the former spouse as a beneficiary.

### **Leaving Member Employment Prior to Retirement**

When you leave employment with a member employer prior to retirement, you may choose to do one of the following:

1. Leave your account on deposit with the ASRS and retain rights to future benefits.
2. Request a refund of your employee contributions plus interest and forfeit rights to future benefits.
3. Rollover your account to another qualified retirement program and forfeit rights to future benefits.

Upon separation from ASRS employment and withdrawal of your ASRS account balance, a member waives any and all rights to ASRS membership benefits. This includes:

- Pension - Once you reach early-retirement or normal-retirement criteria, you are eligible for a lifetime pension or lump-sum benefit.
- Long Term Disability - If you are receiving benefits under the ASRS Long-Term Disability program and you withdraw your account balance, you will no longer be eligible to continue receiving LTD payments.
- Health Insurance after Retirement - The ASRS offers a health insurance program to retired members. If you withdraw your account balance, you will not be eligible for ASRS health insurance when you reach retirement age. This includes health insurance, dental & vision insurance, and other benefits offered to retirees.
- Premium Benefit Program - Retirees are eligible to receive a monthly Health Insurance Premium Benefit to help offset the high cost of retiree health insurance.
- Permanent Benefit Increases - Retirees receiving a monthly pension annuity are eligible to receive a Permanent Benefit Increase. This is an adjustment to their benefit that is derived from excess earnings.

- Survivor Benefits - If you have an account balance with the ASRS and you die before retirement, a death benefit is paid to your beneficiary.

Members who choose to withdraw their account balance after terminating ASRS membership are entitled to all contributions they made, plus interest. The interest rate applied to account balances is set at 8 percent, the same as the ASRS assumed earnings rate. However, for purposes of withdrawal only, interest of 4 percent is applied to balances after July 1, 2005.

Members who began contributing to the ASRS prior to July 1, 2011 and who have five or more years of credited service at the time they terminate ASRS membership, are entitled to a share of the matching funds contributed by their employer. The following schedule applies:

<b>Years of Credited Service</b>	<b>Percentage of Employer Contributions</b>
Less than 5 years	0%
5.0-5.99 years	25%
6.0-6.99 years	40%
7.0-7.99 years	55%
8.0-8.99 years	70%
9.0-9.99 years	85%
10 or more years of credited service	100%

**Important notice for members who begin membership on or after July 1, 2011:** Laws 2010, Chapter 50 (HB 2389) eliminates the refunds of the Employer Contributions portion made on behalf of a member whose membership begins on or after July 1, 2011 when the member terminates employment and chooses to withdraw their account balance. This does not apply for a member who is terminated due to an Employer Reduction in Force or position elimination, in which case the current ASRS vesting schedule will apply.

If you leave employment, you may leave your contributions and credited service on account with the ASRS. You become an “inactive,” non-contributing member of the ASRS. You can leave your account on deposit, retain rights to future benefits, but you cannot pay additional contributions into your account as an inactive member.

### **Applying For a Refund**

To receive a refund of your retirement contributions, you must complete the “Application for Withdrawal of Contributions and Termination of Membership” electronic form on the ASRS website, located under the “I want to Refund” section. Your employer must complete an Ending Payroll Verification for Withdrawal of Contributions form if you request the refund within six months after termination. Completed forms must be sent to the ASRS to be processed. Members who receive a refund of contributions waive any present or future rights to ASRS benefits, including all credited service accrued up to this point.

## RETIREMENT

When you retire is up to you. The longer you work and contribute to the ASRS, the larger your retirement benefit will be. You may take an “Early Retirement” with a reduced benefit. Or, you can increase your benefit by working past your normal retirement date, also referred to as “Late Retirement.” These concepts are explained below. Your retirement benefit cannot be paid until the ASRS receives your application.

You should submit your application to the ASRS approximately three months prior to the planned retirement date.

To learn more about retirement, our website, [www.azasrs.gov](http://www.azasrs.gov) and review the *Retirement Handbook*.

### Normal Retirement

Normal retirement is the earliest you may retire with a full benefit as calculated by the ASRS benefit formula.

For members hired on or before June 30, 2011, a normal retirement date occurs under the earliest of the following situations:

- At age 65
- At age 62 with 10 or more years of credited service
- At any combination of years of credited service and age, totaling 80 points.

Example: If you have 31 years of credited service and you are 49 years of age, you will be eligible for a normal retirement because you have 80 points ( $49 + 31 = 80$ ).

For members hired on or after July 1, 2011, a normal retirement date occurs under the earliest of the following situations:

- At age 65
- At age 60 with 25 years or more of credited service
- At age 62 with 10 or more years of credited service
- At age 55 with 30 or more years of credited service.

Note: There is no point-based retirement date option for members who join the ASRS on or after July 1, 2011.

### Early Retirement

If you are at least age 50 with 5 or more years of credited service, you may retire before you reach normal retirement. However, a reduction is applied to your benefit depending upon your age and your credited service and when you became a member. Your benefit stays at the reduced amount as long as you are receiving retirement benefits. The reduced amount is not increased except for permanent benefit increases as dictated by statute, or other supplements authorized by the state legislature.

### Late Retirement

If you continue to work beyond your normal retirement date, otherwise known as late retirement, you accrue additional retirement benefits based on the appropriate multiplier applied to your average monthly salary for each additional year of work. If you are an inactive member, not making contributions, it is important that you begin receiving benefits by the age of 70½ in order to avoid any tax penalties.

### Choosing An Annuity

When you retire, you have a number of options for choosing how you would like to have your annuity, or pension benefit, paid to you. Below is a summary. In addition, you may select to have a partial lump sum

paid to you at the beginning of your retirement. Members who retire prior to reaching age 62, when Social Security benefits become available, may also select a level income option.

<b>RETIREMENT ANNUITY OPTION</b>	<b>DESCRIPTION</b>
<b>Straight Life Annuity</b>	Provides a monthly benefit for life. If your death occurs before all of your contributions plus interest have been paid, the remaining balance will be paid to your beneficiary.
<b>Life Annuity 5-Year Certain</b>	Provides a reduced monthly benefit for life. If your death occurs before receiving 60 monthly payments, the ASRS will pay the remaining payments to your beneficiary until all 60 have been made. Retiree must be age 103 or younger.
<b>Life Annuity 10-Year Certain</b>	Provides a reduced monthly benefit for life. If your death occurs before receiving 120 monthly payments, the ASRS will pay the remaining payments to your beneficiary until all 120 have been made. Retiree must be age 92 or younger.
<b>Life Annuity 15-Year Certain</b>	Provides a reduced monthly benefit for life. If your death occurs before receiving 180 monthly payments, the ASRS will pay the remaining payments to your beneficiary until all 180 have been made. Retiree must be age 84 or younger.
<b>Joint and Survivor 100%</b>	Provides a reduced monthly benefit for life. Upon your death, the ASRS will pay 100% of your monthly benefit to your beneficiary for the rest of their life. You may choose this option if your beneficiary is your spouse or a non-spouse who is not more than 10 years younger than you.
<b>Joint and Survivor 66 2/3%</b>	Provides a reduced monthly benefit for life. Upon your death, the ASRS will pay a benefit to your beneficiary for the rest of their life. The payment to your beneficiary will be equal to 66 2/3% of your monthly benefit. You may choose this option if your beneficiary is your spouse or a non-spouse who is not more than 24 years younger than you.
<b>Joint and Survivor 50%</b>	Provides a reduced monthly benefit for life. Upon your death, the ASRS will pay a benefit to your beneficiary for the rest of their life. The payment to your beneficiary will be equal to 50% of your monthly benefit. There are no age restrictions for the beneficiary.

## WORKING AFTER RETIREMENT

**A**s a general rule, if an ASRS retiree accepts a position agreeing to work or actually does work 20 or more hours per week for 20 or more weeks in a fiscal year (or the equivalent of a half Full Time Employee) for an ASRS employer, the retiree's ASRS pension will be suspended. The retiree will be required to repay his or her pension funds received after the additional work even if working 20/20 was unintentional. The member and employer will also resume contributions to the ASRS.

There are some exceptions to this general rule:

1. Retiring without terminating employment
2. Returning to work with reduced hours
3. Returning to work after 12 months and being at normal retirement
4. Returning to work and participating in another state retirement plan
5. Returning to work as a leased employee or independent contractor
6. Returning to work in a position that is not included under the employer's Social Security coverage agreement.

Note: ASRS return to work laws can be complicated. If you are considering returning to work after retirement, you may want to review the "I Want to Work After Retirement" section of our website.

### **Alternate Contribution Rate for Retirees Returning to Work Beginning July 1, 2012**

Beginning July 1, 2012, employers are required by state statute to pay an Alternate Contribution Rate (ACR) for members who return to work in any capacity and in a position ordinarily filled by an employee of the employer.

The ACR applies from the first day after retirement for a member who reached normal retirement and for a member who is an early retiree working less than 20/20 for as long as that member stays in service and for any future employment periods during which the member does not suspend their benefits and resume active membership.

During this time, the retired member does not accrue credited service, member service (for UORP), account balances, retirement benefits or LTD program benefits, and the time is not later eligible for service purchase.

The employer pays the ACR on behalf of any retiree that it employs regardless of 20/20 status, direct/leasing/contracting arrangement, or whether the retiree satisfied the 12-month break in service without working in a leased or contract arrangement.

## KEEPING YOU INFORMED

*F*inancial Horizons, the ASRS member newsletter, is sent to all active, inactive and retired members to inform them of ASRS issues, such as legislative changes, investment information and other items of interest.

ASRS E-Newsletter is produced quarterly and sent by email to ASRS members who have provided a valid email to the ASRS. This can be done, or updated, on the ASRS member secure homepage.

Also, on the ASRS member's individual homepage are benefit details, including projections for your retirement by date and projected monthly benefit. Members are strongly encouraged to log in to their personal homepage at least once a year to view this information. Members may also print a member statement at any time for their personal records.

To create a secure ASRS homepage, visit [www.azasrs.gov](http://www.azasrs.gov) and begin with the login button. It's a safe, simple process and the best way for us to stay in touch with you!

### **Additional Publications:**

Each year, the ASRS produces a *Comprehensive Annual Financial Report*, for the fiscal year ending June 30. This report provides detailed information on finances, investments, actuarial data and general statistics of the agency. The report meets the standards and requirements for reporting as set forth by the Government Finance Officers Association of the United States and Canada.

A *Popular Annual Financial Report* is also produced. This is a reader-friendly summary of the full CAFR.

Also each year, an Actuarial Valuation is performed on the ASRS defined benefit plan and LTD plan.

To see any of these publications, visit our website [www.azasrs.gov](http://www.azasrs.gov) and look under the ASRS Central section, Publications category.

## KEEPING US INFORMED

Among the most important responsibilities for members is to keep the ASRS informed of any changes to your personal information, especially address changes.

Be sure to inform the ASRS if you:

- Change your address, phone number or email
- Change your name, get married or divorced
- Wish to change your beneficiary, or your primary or secondary beneficiary(ies) dies
- Change employers, especially to another ASRS employer
- Change your banking institution if you are receiving a monthly benefit by direct deposit

Most of these updates may be made on the ASRS website. Look for the Login button to create your account to quickly and easily make these updates.

## FREQUENTLY ASKED QUESTIONS

### **When do I become vested in the benefits of the ASRS?**

You become vested in the ASRS on the day you start contributing. When and how much you receive for your benefit or as a refund depends upon certain criteria, such as length of service or reaching retirement milestones.

### **Can I contribute additional amounts to my retirement account?**

No. ASRS rules do not permit voluntary contributions except for credited service purchases. Additional contributions would not affect your retirement benefit because the ASRS is a defined benefit plan; your benefit is based on your credited service and salary history, not the amount of contributions. The dollar amount in your account does not affect your retirement benefit.

### **Who pays for my benefits?**

Employee and employer contributions fund your future benefits. The contribution rate is determined each year by a study of the fund conducted by the ASRS actuary to assure that the ASRS receives enough contributions to pay future benefits. Your personal contributions fund only a relatively small part of your benefit. When you retire, you will recover your own contributions within approximately four years of the start of your benefit payments. Employer contributions and earnings on the investment of ASRS trust fund the remainder of your retirement benefit payments. Separate contributions fund the Long Term Disability (LTD) program.

### **What if I die before I retire?**

If you die before becoming eligible for a retirement benefit, your beneficiary will receive a survivor benefit that is two times your account balance and accumulated interest plus payments made for service purchase. The benefit may be paid as follows:

- If the survivor benefit is less than \$5,000, the ASRS will pay the benefit in a lump sum.
- If the survivor benefit is \$5,000 or more, the beneficiary may elect a one-time lump-sum payment or a monthly annuity.
- If you are eligible for retirement or have 15 years of service when you die, your spouse or minor or handicapped child is eligible for a monthly annuity.

### **How do I report the death of a member?**

The death of a member should be reported to the ASRS and the death certificate provided as soon as possible. The ASRS will forward information regarding payment options to your beneficiary(ies) on file with the ASRS. If your beneficiary is a minor or benefits are payable to an estate or trust, legal documentation appointing the guardian, representative or conservator must be provided to the ASRS. Benefits will be paid under the name and Social Security number of the beneficiary(ies).

### **What if my beneficiary dies while I am an active member?**

If you are an active member and your beneficiary dies, you may name a new beneficiary via the ASRS website.

### **What if I die after I retire (after my benefit begins)?**

If you die after you retire, any benefit remaining will be distributed according to the retirement option you chose. Payments cannot continue under the deceased member's name and Social Security number. If payment continues, it will be paid to your named beneficiary.

## **What if my beneficiary dies after I retire?**

You may name a new beneficiary. If you elect a Joint & Survivor option and your beneficiary dies before you, please contact our office as soon as possible so we may either recalculate your benefits with a newly named beneficiary or change your retirement option to the Life Annuity option.

## **What if I die without naming a beneficiary?**

Your survivor benefit will be paid according to the laws of the state. This may not be what you would want. Be sure to advise the ASRS of any changes to your beneficiary designation.

## **Am I required to collect my retirement benefit?**

In most circumstances, if you no longer are actively contributing to the ASRS, you must begin collecting your benefit no later than April 1 of the year following the year when you reach age 70½ .

## **Is my retirement benefit subject to federal and state taxes?**

### FEDERAL INCOME TAXES

All or part of your benefit is subject to federal income tax withholding. Retirement benefits based on “after-tax” dollars are not taxed at retirement. “After-tax” dollars include member contributions before July 1, 1986, and amounts paid to buy credited service. Retirement benefits based on “pre-tax” dollars are taxable at retirement. “Pre-tax” dollars are member contributions toward retirement benefits.

### STATE INCOME TAXES

Your retirement benefit also will be taxable income for Arizona State income tax purposes if you reside in Arizona after your retirement. All retired members living in Arizona have a \$2,500 per year tax exclusion. Retired members living in a state other than Arizona do not have to pay Arizona State taxes, but may pay taxes in the state where they live.

## ASRS ON THE WEB

The ASRS invites you to see the wealth of information available on our website!

### General Information

Content-specific sections for **Members**, **Retirees** and **Employers**.

- ASRS Central has information on your Board of Trustees, Publications, the latest on Legislation & Rules, and a History of the ASRS.
- The **Interactive Center** offers on-line programs. You can learn about and sign up for our online Webinars, take advantage of benefit calculators and more.
- *Fact Sheets* provide information at a glance on a variety of topics and can be found under the Members Section.
- “*Board and Committee*” section has information on public meetings, schedules, agendas and meeting minutes.

### Member Education

Find dates & locations for meetings and webinars. *Know Your Benefits*, is aimed at new members; *Planning for Retirement*, is for members within a few years of retiring, and *Retire Now* is for those who are ready to apply for their benefit. Also, details on our retiree health insurance benefits are discussed in our *Know Your Insurance* meetings.

### Online Education - Webinars

The ASRS now offers some online meetings, including *Know Your Benefits* and *Planning for Retirement*. During our webinars, you will see and hear from one of our Benefit Advisors, follow along with a slide presentation and have the opportunity to email questions in real time.

Check the ASRS website for more details and scheduled dates & times. Look for our Member Education section.

### Online Estimators

Input your specific information and get an estimate of what your monthly retirement benefit may be, whether you're thinking of retiring soon, or years down the road. The “*Service Purchase Estimator*” helps you determine the costs of purchasing additional service credit under certain circumstances and walks you through the process for this added benefit.

### Forms

A limited number of forms are available on our website, including a name change form. Most forms a member may need, such as change of address, beneficiary updates and others can be done in real time online once you log in to your ASRS homepage.

### Create Your Own Secure ASRS Home Page!

Members should create a personal log-in and password to gain access to their personal information, access your latest statements and see beneficiary information on file, make changes to and update your personal information and beneficiaries. Look for the Login button on our homepage!

## Web Self Service

Active and retired members of the ASRS will find a wealth of information on our official website – [www.azasrs.gov](http://www.azasrs.gov). Members may also log on to create their personal ASRS Homepage. Under this secure area, members can view certain personal information, and conduct a limited number of online transactions. All members are encouraged to create their own ASRS Homepage. It's safe, easy and secure!

<b>SERVICES CURRENTLY AVAILABLE ON THE ASRS WEBSITE:</b>		
<b>Service</b>	<b>Non-Retired Plan Member</b>	<b>Retired Plan Member</b>
Change Address	Yes	Yes
Change Email Address	Yes	Yes
Change Telephone Number	Yes	Yes
Change Marital Status	Yes	Yes
Change Beneficiary	Yes	No
Change Gender	Yes	Yes
View Last ASRS Annual Statement	Yes	Not Applicable
View Pension Check Details	Not Applicable	Yes
Elect / Change Direct Deposit	Not Applicable	Yes
Change Tax Withholdings	Not Applicable	Yes
View a Personalized Benefit Estimate	Yes	Not Applicable
View an Estimated Refund Balance	Yes	Not Applicable
View Estimated Current Contributions	Yes	Not Applicable

Addendum - Retirement Eligibility & Average Monthly Compensation  
 - Changes in Law Over Time

Membership Date:	Prior to 1/1/1984	1/1/1984 through 6/30/2011	7/1/2011 or later
<b>NORMAL</b> A.R.S. 38-711(27)	80 points	80 points	55 + 30 years
	62 + 10 years	62 + 10 years	60 + 25 years
	65	65	62 + 10 years
<b>EARLY</b> A.R.S. 38-758	50 + 5 years	50 + 5 years	65
Average Monthly Compensation (AMC) Calculation Used	AMC= <b>36 or 60</b> months, whichever is highest  <b>Note:</b> 60 month calculation <i>includes</i> termination pay (see below)	AMC= <b>36</b> months  <b>Note:</b> 36 month calculation <i>excludes</i> termination pay (see below)	AMC= <b>60</b> months  <b>Note:</b> 60 month calculation <i>excludes</i> termination pay (see below)
<b>Average Monthly Compensation (AMC)</b>			
36 Months	<b>Membership Date prior to 7/01/2011 [A.R.S. §38-711 (5.b)]:</b> This is calculated by taking the highest consecutive 36 months of contributions within the last 120 months (10 years) of contributions reported. Termination Pay is <i>excluded</i> .		
60 Months	<b>Membership Date prior to January 1, 1984 [A.R.S. §38-711 (5.a)]:</b> This is calculated by taking the highest consecutive 60 months of contributions within the last 120 months (10 years) of contributions reported. Payments made as a result of termination of employment (Termination Pay) such as vacation/annual leave, sick leave, termination incentive payments, etc., are included in the calculation, with exceptions.		
	<b>Membership Date on or after July 1, 2011 [A.R.S. §38-711 (5.c)]:</b> This is calculated by taking the highest consecutive 60 months of contributions within the last 120 months (10 years) of contributions reported. Termination pay is <i>excluded</i> .		

## ASRS CONTACT INFORMATION

**Arizona State Retirement System** [www.azasrs.gov](http://www.azasrs.gov)

Email: [AskMAC@azasrs.gov](mailto:AskMAC@azasrs.gov)

### **Arizona State Retirement System Phone Numbers and Offices**

**Phoenix ASRS Office** ..... (602) 240-2000

3300 North Central Avenue, Phoenix, AZ 85012

**Tucson ASRS Office** ..... (520) 239-3100

7660 East Broadway Boulevard, Suite 108, Tucson, AZ 85710

**Outside of Phoenix/Tucson**..... (800) 621-3778

**ASRS Fraud Hotline**..... (602) 240-5360

## HEALTH INSURANCE BENEFITS

### Medical Provider

#### UnitedHealthcare of Arizona

[www.uhcretiree.com/asrs/home](http://www.uhcretiree.com/asrs/home)  
[www.securehorizons.com](http://www.securehorizons.com)  
[www.pacificare.com](http://www.pacificare.com)

HMO Plan (800) 347-8600  
PPO Plan (800) 377-5154  
Senior Supplement Plan (866) 480-1087  
Medicare Complete Plan (866) 208-3248  
Prescription Solutions (800) 797-9794

### Vision Care Provider

**OptumHealth Vision** (800) 638-3120  
[www.optumhealthvision.com](http://www.optumhealthvision.com)

### Hearing Benefits

**Arizona HearCare Network** (800) 532-3331  
[www.arizonahearcare.com](http://www.arizonahearcare.com)

### Dental Provider

#### Assurant Employee Benefits

[www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com)

Indemnity Dental Claims (800) 442-7742  
PPO Dental Providers (DHA) (800) 985-9895  
Pre-Paid Dental (800) 443-2995

**Vision Discount Services** (800) 877-7195  
[www.vsp.com](http://www.vsp.com)

### Prescription Discount Card

**WellDyne** (888) 479-2000 (prompt 5)  
[www.wellcard.com](http://www.wellcard.com)

## LONG TERM DISABILITY

### **Sedgwick Claims Management Services, Inc.** [www.sedgwickcms.com/calabasas](http://www.sedgwickcms.com/calabasas)

Long Term Disability Administrator .....(800) 621-3778, x2133  
Phoenix area phone number .....(602) 240-2133  
Tucson area phone number .....(520) 239-3100, x2133

## HELPFUL RESOURCES

### **ADOA Benefits Office**

[www.benefitoptions.az.gov](http://www.benefitoptions.az.gov)  
(602) 542-5008  
(800) 304-3687

**Medicare** (800) 633-4227  
[www.medicare.gov](http://www.medicare.gov)

### **Social Security Administration** (800) 772-1213

[www.ssa.gov](http://www.ssa.gov)

### **Internal Revenue Service**

[www.irs.gov](http://www.irs.gov)

## NOTES

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**Disclaimer:** *The ASRS is governed by complex state and federal laws. This brochure is intended to provide general information and does not replace statutory and rule requirements. Arizona Revised Statutes, the Arizona Administrative Code along with the federal code for both the IRS and Social Security Title 218, shall be final authority. For additional information on any of the subjects, including ASRS member education programs, please visit the ASRS website at [www.azasrs.gov](http://www.azasrs.gov) or contact the ASRS.*



*Click, call or visit!*

## **CLICK**

On the web at: [www.AzASRS.gov](http://www.AzASRS.gov)

Email us at: [AskMac@azasrs.gov](mailto:AskMac@azasrs.gov)

## **CALL**

**Phoenix:** (602) 240-2000

**Tucson:** (520) 239-3100

**Outside of Phoenix / Tucson:** (800) 621-3778

## **VISIT**

### **In Phoenix**

3300 North Central Avenue  
Phoenix, AZ 85012-0250

### **In Tucson**

7660 E. Broadway Blvd., Suite 108  
Tucson, AZ 85710-3775