

The Buzz



ASE Open Enrollment 2015

Employee Benefits Division

2016 Health Insurance Rates

At the June meeting, The State and Public School Life and Health Insurance Board established the monthly premium rates and benefits for the 2016 plan-year.

The Board decided that rates and basic benefits will not change for the 2016 plan-year.

The rates and benefits will stay the same for retirees as well.

Open Enrollment for State Employees is September 1-15 while Public School Employees will have their enrollment period October 1-15.

Forms and documentation must be submitted to EBD within the Open Enrollment time frame.

Changes made during the Open Enrollment period will take effect on January 1, 2016.

Employees can find the Active Election Form at www.ARBenefits.org in the Forms & Publications section.

Rates and benefit information can be found starting at www.ARBenefits.org.

If you wish to make no changes to your policy for 2016, then you are not required to submit any documentation to EBD.

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Getting Ready to Retire

Getting ready to retire in the near future? Please keep in mind a couple of changes that will be in effect for retirees.

Due to the passage of Act 913 during this past legislative session, employees who retire January 1, 2016 or after will need to be on the health plan on their last day of employment in order to be eligible for retiree health insurance.

Also, EBD is working with our voluntary benefit brokerage service, H&H Employee Benefits Specialists and Delta Dental to put together some new benefits for retirees.

Subject to getting necessary Insurance Department approval, there will be a new option for a

dental plan as well as a dental and vision combination plan. These will be individual plans offered to both State retirees and Public School retirees.

Once the product has been approved, we will be sending out specific plan details and rates. We are planning on an effective date of 10/1/15.

Employees can contact H&H at (888) 224-5233 or at (501) 224-5234 for any questions regarding the new retiree dental options.

For more retiree information, you can view the Retiree Buzz at www.ARBenefits.org, and click on "Communication Center".

Open Enrollment Date Set

The following is the Open Enrollment period for the 2016 plan year

**State Employees:
September 1-15, 2015**

Non-Medicare Retirees will be able to switch plan levels (Premium, Classic, Basic) during these periods.

*Remember, active employees can make Open Enrollment changes online at www.ARBenefits.org.

Changes During Open Enrollment

During Open Enrollment, active employees have the option to enroll in benefits for the first time, change their plan by moving between Premium, Classic and Basic, add or drop dependents or drop their coverage completely.

Non-Medicare retirees can also enroll or change between the Premium, Classic, and Basic plans.

Changes and forms must be completed and received by EBD no later than **September 15, 2015**.

This can be done online by logging into your account at www.ARBenefits.org, or you can print the election form and mail or fax it to the Employee Benefits Division (EBD) at the address or fax number located on the chart beside this article.

If you have provided your current e-mail address and enroll online, you will receive notification via e-mail from Employee Benefits Division once your form has been received. All members who have provided a current e-mail address will also receive an e-mail when the enrollment form has been processed.

Members also have access to their Minnesota Life policies, and can make changes by logging into their account at www.ARBenefits.org.

Regardless of how you

choose to submit your election form, you should keep a copy of the form. If you submit your election form by fax, please keep a copy of the confirmation page.

If you are not making any changes to your coverage, you do not have to complete an election form. For specific information regarding benefits and rates please call Member Services at 877-815-1017 "Just Press One" or you can go online at www.ARBenefits.org.

Remember to submit any required documentation along with your Election form. Documentation includes: a copy of a birth certificate when adding a child, a copy of marriage license and a spousal affidavit to add a spouse.

If you have previously submitted a spousal affidavit, you do not need to submit another one unless a change has occurred.

Any election forms that are submitted without proper documentation will be sent back to the member with a letter asking for the documents to be resubmitted.

Open Enrollment forms that are received before the enrollment period begins, or that are received after September 15th, will not be accepted.

Important Facts About Open Enrollment

**Open Enrollment is:
September 1 - September 15, 2015**

September 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

During Open Enrollment You Can:

- Add or drop eligible dependents from the plan
- Change your plan by moving between Premium, Classic, and Basic
- Drop your coverage

How to Make Changes to Your Plan:

Online at www.ARBenefits.org

or

Print a form at www.ARBenefits.org

Submit the form to your HIR prior to the deadline

Fax the form to EBD at 501-683-0983.

Mail the form to EBD at:

P.O. Box 15610

Little Rock, AR 72231-5610.

If your e-mail address is provided, you will receive a notification when your enrollment form has been processed.

Stay Up-to-Date with EBD

Stay up-to-date with EBD and any changes that occur by visiting www.ARBenefits.org. Also, by providing your e-mail address you will be sent the Monthly E-Newsletter, which contains information about the plan along with other benefits. You can login to your account at www.ARBenefits.org and enter your e-mail address to receive the E-Newsletter.

2016 Minnesota Life Rates

Minnesota Life has established new rates that will go into effect on January 1, 2016. The rates are guaranteed through 2016.

To the side are the new rates for active State Employees beginning in 2016. Also, included are the supplemental rates. Dependent child coverage is for tax dependent children up to the age of 26. This coverage also includes accidental death and dismemberment.

Changes to beneficiaries and cancellations can be made at any time during the year. For assistance, employees can reach Minnesota Life at 1-888-826-2734. Changes can also be made to your Minnesota Life Policy by logging into your ARBenefits account at www.ARBenefits.org.

Information on Minnesota Life policies can be found in the Forms&Publications section at www.ARBenefits.org.

Minnesota Life Rates for 2016 - Active Employees

Employee

\$0.25		Monthly	Pay Period
Basic	10K	\$2.50	\$1.25
Ex. Basic	10K	\$2.50	\$1.25
	20K	\$5.00	\$2.50
	30K	\$7.50	\$3.75
	40K	\$10.00	\$5.00

Spouse

\$0.66		Monthly	Pay Period
Basic	10K	\$6.60	\$3.30
Ex. Basic	20K	\$13.20	\$6.60
	30K	\$19.80	\$9.90
	40K	\$26.44	\$13.22
	50K	\$33.00	\$16.50

Child(ren)

\$0.10		Monthly	Pay Period
Basic	10K	\$1.00	\$0.50
Ex. Basic	20K	\$2.00	\$1.00
	30K	\$3.00	\$1.50
	40K	\$4.00	\$2.00
	50K	\$5.00	\$2.50

Supplemental Rates

Active

Active	Rate
Under 25	\$0.09
25-29	\$0.09
30-34	\$0.12
35-39	\$0.13
40-44	\$0.20
45-49	\$0.33
50-54	\$0.52
55-59	\$0.76
60-64	\$1.13
65-69	\$2.20
70-74	\$3.58
75+	\$7.14

Retiree

Retiree	Rate
Under 50	\$0.31
50-54	\$0.50
55-59	\$0.74
60-64	\$1.11
65-69	\$2.18
70-74	\$3.56
75+	\$7.12

Voluntary Product Enrollment

H&H Employee Benefits Specialists (H&H) has established a 60-day Voluntary Products Open Enrollment period for the 2016 plan year. The enrollment period for Voluntary Products will be September 1, 2015 - October 31, 2015 with changes going into effect on January 1, 2016.

Voluntary Products through H&H include: Dental, Vision, Cancer, Accident, Critical Illness, Hospital Indemnity, Short Term Disability and Life.

You can contact H&H at 501-224-5234 with any questions or concerns, and for one-on-one assistance with an enrollment specialist.

Employees can also call H&H during the open enrollment period to make changes and selections.

Information about the products offered through H&H can be found at www.ARBenefits.org or at www.handhebs.com.

Be sure to check with your

Health Insurance Representative to see when H&H representatives may be at your agency to answer questions and help with enrollment.

Voluntary Product Open Enrollment

September 1 - October 31, 2015

The Buzz
Employee Benefits Division
Arkansas Department of
Finance and Administration
P.O. Box 15610
Little Rock, AR 72231

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ARKANSAS

We welcome your benefit questions and comments. Call Employee Benefits Division (EBD) during business hours at 501-682-9656 or toll-free at 1-877-815-1017. You may visit our website at www.arbenefits.org or send an e-mail to AskEBD@dfa.arkansas.gov



Checklist for Open Enrollment

Make sure you have this information before submitting forms to EBD:

- ✓ Your ARBenefits User ID and Password (if enrolling online)
- ✓ Enrollment Form if faxing or mailing to EBD
- ✓ Name of Dependent(s) to be added
- ✓ Dependent(s) Date of Birth & SSN
- ✓ Agency/School District Name (Required) & Group Number
- ✓ Documentation such as birth certificate for children, marriage license and spousal affidavit (available at www.ARBenefits.org) for spouse are needed to add dependent(s)



* If you have previously submitted a spousal affidavit to EBD, you do not have to submit another one unless there has been a change.

The Buzz is an official publication of the Arkansas Department of Finance & Administration - Employee Benefits Division, for the members of the ARBenefits Plan. It shall stand as a Summary of Material Modification (SMM) to the Summary Plan Description (SPD) governing the Arkansas State and Public School Health Plan (ARBenefits).