



WageWorks FSA & HSA



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The EBD Office will be closed for Thanksgiving on:

Thursday, November 26
&
Friday, November 27



Beginning on January 1, 2016, WageWorks will be the state vendor for Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA). The Bank of New York Mellon will serve as the trustee for the accounts.

Once WageWorks processes enrollment forms that were turned in during the voluntary products enrollment period, employees will begin to receive a Quick Start Guide regarding their accounts.

Included in the Quick Start Guides are specific details on how to use your account. Also included, are instructions on how to register online to access your FSA or HSA through WageWorks.com. You can also download the EZ Receipts® mobile application which will allow you to access your HSA or FSA with your smartphone.

For more information about FSA & HSA features, you can go to www.WageWorks.com or www.ARBenefits.org which has

information posted in the Forms & Publications sections.

Employees who have enrolled in a WageWorks FSA, and have funds in their FBMC FSA, will be receiving communication on how their current funds will be transferred over to WageWorks.

Employees with an HSA, will be receiving communication in the beginning of 2016 on the process for transferring their current Datapath HSA over to WageWorks.



The Benefits of Quitting Tobacco

About 42 million Americans still smoke cigarettes, and tobacco use remains the single largest preventable cause of disease and premature death in the United States.

As of 2013, there were also 12.4 million cigar smokers in the US, and over 2.3 million who smoke tobacco in pipes — other dangerous and addictive forms of tobacco.

The benefits of quitting smoking begin almost immediately, and increase with time.

20 minutes after quitting: Your heart rate and blood pressure begin to drop.

12 hours after quitting: The carbon monoxide level in your blood drops to normal.

2 weeks to 3 months after quitting: Your circulation improves, and your lung function increases.

1 to 9 months after quitting: Coughing and shortness of breath decrease; cilia (tiny, hair-like structures in the lungs) regain normal function, increasing the ability to handle mucus, clean the lungs, and reduce the risk of infection.

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1 year after quitting: The excess risk of coronary heart disease is half that of a smoker's.

5 years after quitting: Risks of cancer of the mouth, throat, esophagus, and bladder are cut in half. Cervical cancer risk falls to that of a non-smoker. Stroke risk can fall to that of a non-smoker after 2 to 5 years.

10 years after quitting: The lung cancer death rate is about half that of a smoker. The risks of cancer of the larynx and pancreas decrease.

15 years after quitting: The risk of coronary heart disease is that of a non-smoker's.

Quitting smoking can be difficult, but you can increase your chances of success with help.

Resources are available to you including through your EAP provider, GuidanceResources®, who offers a Tobacco Cessation Program at no extra cost to the member. The program offers:

- * One-on-One telephonic counseling
- * A customized assistance plan
- * Helpful ideas & resources
- * Behavior Modification Techniques
- * Strategies to help you quit smoking permanently

Those who participate in the Tobacco Cessation Program can receive nicotine

replacement patches, Bupropion or Chantix at no cost if enrolled and approved by the program.

To enroll in the Tobacco Cessation Program, contact Member Services at 877-815-1017 x1.

Resources:

American Cancer Society
www.cancer.org

GuidanceResources®
www.guidanceresources.com



Maternity Management Program

American Health Holding (AHH) offers a Maternity Management program designed to aide those who are expecting.

If you or your dependent is pregnant, you can take advantage of one-to-one support from a Registered Nurse who will help you achieve a healthy pregnancy. Even if you aren't a first-time mom, your nurse can help you through the changes that come with each unique pregnancy.

The program is available to you at no cost and you may register up to 20 weeks gestation.

Those who complete the program will receive a \$250.00 check once completion of the program has been verified.

To enroll, call 1-866-458-0408 opt. 3.

Six steps to a healthy pregnancy:

- * See your doctor regularly. Your doctor will perform tests throughout your pregnancy to make sure your baby is well and growing.
- * Get 30 minutes of aerobic exercise on most days.
- * Eat foods from each of the five food groups every day. The five food groups include grains, vegetables, fruits, dairy and protein. Most women need around 300 extra calories per day during pregnancy.

- * Limit the amount of caffeine you drink.
- * Avoid undercooked poultry, meat or seafood, unpasteurized milk or juice, and soft cheeses like feta and Brie. Your doctor can help you with a health eating plan and advise you on other foods to limit or avoid.
- * Stay away from alcohol, cigarettes and drugs.

Source: *March of Dimes*

Retirees, remember that H&H Employee Benefits Specialists now offers dental & vision plans that are available to state and public school retirees who reside in Arkansas. These plans are post-tax and you can enroll anytime during the year. For more information and to enroll, you can go to:

www.mysmilecoverage.com/SOAR.