

ARBenefits News Monthly

American

Issue
SIXTEEN



Heart Month

February 2015

February is American Heart Month



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The heart is a symbol of the month February as people across the country will celebrate Valentine's Day. Since 1964, the American Heart Association (AHA) has also marked February as American Heart Month.

Cardiovascular diseases (heart disease, stroke, high blood pressure, etc.) account for 17.3 million deaths per year, making it the leading cause of death for American men and women. Not only death, but cardiovascular disease is also the leading cause of serious illness and disability. That number is expected to grow to more than 23.6 million by the year 2030.

The good news is that heart disease is controllable and preventable. The Centers for Disease Control and Prevention (CDC) have put together tips for staying heart healthy.

One Step at a Time:

- * Don't become overwhelmed. Every step brings you closer to a healthier heart.
- * Don't go it alone. The journey is more fun when you have company. Ask friends and family to join you.

Five major symptoms of a heart attack:

- * Pain or discomfort in the jaw, neck, or back.
- * Feeling weak, light-headed, or faint.
- * Chest pain or discomfort.
- * Pain or discomfort in arms or shoulder.
- * Shortness of breath.

If you think that you or someone you know is having a heart attack, call 9-1-1 immediately.

- * Don't get discouraged. You may not be able to take all of the steps at one time. Get a good night's sleep and do what you can tomorrow.
- * Reward yourself. Find fun things to do to decrease your stress. Round up some colleagues for a lunchtime walk, join a singing group, or have a

healthy dinner with your family or friends.

Plan for Prevention:

Eat a healthy diet. Choosing healthful meal and snack options can help you avoid heart disease and its complications. Be sure to eat plenty of fresh fruits and vegetables—adults should have at least 5 servings each day. Eating foods low in saturated fat, trans fat, and cholesterol and high in fiber can help prevent high cholesterol. Limiting salt or sodium in your diet also can lower your blood pressure.

Maintain a healthy weight. Being overweight or obese can increase your risk for heart disease.

Exercise regularly. Physical activity can help you maintain a healthy weight and lower cholesterol and blood pressure. The Surgeon General recommends adults engage in moderate-intensity exercise for 2 hours and 30 minutes every week.

Monitor your blood pressure. High blood pressure often has no symptoms, so be sure to have it checked on a regular basis.

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You can check your blood pressure at home, at a pharmacy, or at a doctor's office.

Don't smoke. Cigarette smoking greatly increases your risk for heart disease. If you don't smoke, don't start. If you do smoke, quit as soon as possible.

Limit alcohol use. Avoid drinking too much alcohol, which can increase your blood pressure. Men should stick to no more than

two drinks per day, and women to no more than one.

Have your cholesterol checked. Your health care provider should test your cholesterol levels at least once every 5 years. Talk with your doctor about this simple blood test.

Manage your diabetes. If you have diabetes, monitor your blood sugar levels closely, and talk with your doctor about treatment options.

Take your medicine. If you're taking medication to treat high blood pressure, high cholesterol, or diabetes, follow your doctor's instructions carefully. Always ask questions if you don't understand something.

Resources:

American Heart Association
www.heart.org

Centers for Disease Control and Prevention
www.cdc.gov

Adding a Spouse/Dependent to Your Policy

When trying to add a spouse and/or dependent to your policy for a qualifying event or during Open Enrollment, please be aware that supporting documentation is required in addition to the enrollment/change form.

When adding a spouse during Open Enrollment, the member will need to provide:

- * A copy of the marriage license.
- * A spousal affidavit showing that the spouse is not offered group health insurance through their employer.

For qualifying events only:

If the spouse is coming off of employment with health coverage or is losing health coverage, EBD will need a copy of the Certificate of Credible Coverage (COCC) showing the date the spouse lost coverage with their previous provider. A letter on company letterhead showing when the spouse is no longer eligible for coverage can also be used in lieu of a COCC. A spousal

affidavit will also be needed showing they are not offered coverage through their employer. A COCC is not needed when adding a spouse during Open Enrollment.

When adding children to your plan during Open Enrollment or for a qualifying event, members will need to provide:

- * Birth certificates for each of the children, and their social security numbers.
- * For newborns, birth announcements can also be used if waiting to receive a birth certificate. Newborns can also be added to the policy before they are issued a social security number. Members must provide EBD the social security number once it is issued for the newborn.
- * As a note, once a dependent turns 26, they will automatically be dropped from your policy at the end of the month in which they turn 26. No forms need to be filled out for the dependent to be dropped.

For qualifying events, members have Sixty (60) days from the qualifying event to enroll a spouse and/or dependents to the plan.

When trying to drop a spouse or dependent as a qualifying event for gain of coverage through their employer; the member will also need to provide a COCC or letter from the company stating when the spouse/dependent became eligible for benefits.

If a member sends in a change or enrollment form without the supporting documents, EBD will send the form back to the member with instructions on how to complete the enrollment process. This can cause a delay in getting a spouse and/or dependents added to your plan.

Forms are available at www.ARBenefits.org in the Forms and Publications section.

For more information on qualifying events, members can access the ARBenefits summary plan description at www.ARBenefits.org.

Tax Forms

EBD does not send out tax forms to members with the amount of their premium deductions for 2014. Those are included in the W2 tax forms employees will receive from their district/agency. For retirees, your retirement organization will be sending out your tax forms regarding deductions.

FLEXIBLE SPENDING ACCOUNT (FSA) REMINDER FOR PLAN YEAR 2014

The plan year for your 2014 Flexible Spending Account (FSA) has ended, but you still have a 90 day run-out period where you can substantiate claims – until March 31, 2015. Please check any notices or letters you receive from Fringe Benefits (FBMC), a Division of WageWorks, for any claims that require documentation. Another option is to log on to your account (www.FBMC.com) and check for any unsubstantiated claims. FBMC's final letter to you will be sent in mid-March. What happens if you do not substantiate claims for 2014? FBMC will notify EBD of these claims and the first action will be to deduct the amount of unsubstantiated claims from your paycheck – if you receive your paycheck through AASIS. If you do not receive your paycheck through AASIS, then EBD will start a collection process asking for payment. If payment is not received, then the debt will be sent to the State Tax Setoff Program and if

you have an income tax refund due to you, this debt may be taken out of your refund.

How do you substantiate claims? Download a claim form from the FBMC website (www.FBMC.com). **Documentation must contain the date of service, type of service, the service provider and the amount of the service.** For example, a receipt that only shows the debit card transaction would not be acceptable documentation because it does not show the date of service (it may show the payment date, but that is not the service date) or the type of service. Attach your receipts or other documentation and either mail them or fax them to FBMC. Mail claim forms and documentation to FBMC, PO Box 1820, Tallahassee, FL 32302 or fax them to 1-888-800-5217.

Don't be caught in the situation where you have unsubstantiated claims from the 2014

Plan Year and money is taken from your paycheck or tax refund. Chances are you used your FSA funds for an eligible expense; you just have to substantiate it with the proper documentation by March 31, 2015. After March 31, 2015 it's too late to substantiate Plan Year 2014 claims.

WageWorks will do a one-time manual carryover process for the State of Arkansas Flexible Spending Accounts (FSA). They are planning to move any remaining 2014 account balances up to \$500 to the 2015 account on April 15, 2015, after the end of the run-out period of March 31, 2015.

Once the carryover account balances have been applied to participant accounts, the system will reprocess any 2015 claims that were denied due to insufficient account balance.

Voluntary Product Enrollment Forms

Please remember, no Voluntary Products applications/election forms/change forms should be turned into EBD. EBD only administers the ARBenefits Health Plan, nothing else. Completed Voluntary Product forms should be given to your health insurance representative (HIR) or payroll person at your agency/district. This will ensure that the HIR or payroll person properly

credits their account with the coverage that they have elected. If completed forms are sent to EBD, we cannot confirm that they are enrolled for that particular coverage. Voluntary products for State Employees through H&H Employee Benefits Specialists include: Delta Dental, Humana Vision, Colonial & Aflac.

All appeals regarding voluntary products should be sent to the appropriate carrier/vendor for determination, and not to EBD.

ASK EBD

Q: Can I print a membership card from the website?

A: Yes, if you are in need of an insurance card you can login to your account at ARBenefits.org and print out a temporary one to use. You can also request that a new permanent set be mailed to you at the address on file. Please be aware the cards can take 10-15 business days to arrive.

Q: I am retiring this year, when do I have to submit my election forms to continue health insurance coverage?

A: Your retirement election forms need to be submitted to EBD within 30 days of your retirement date. That allows enough time to get your election processed and your premiums set up for deduction. The Retirement Election Packet can be found in the Forms & Publications section at ARBenefits.org.