

ARBenefits News Monthly

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Heading Towards the New Year



In This Issue >>>

Heading Towards 2016

Minnesota Life

Holiday Hours

Bariatric Surgery Program

Peak Flu Season

1095-C Tax Form

Spouse Becoming Medicare Eligible

New Healthy Guidance Programs

Beginning on January 1, 2016, any plan elections members made during the Open Enrollment periods will go into effect.

Please keep in mind that deductibles will reset on January 1 as well.

Due to the plans staying the same for 2016, EBD will not be mailing out new ID cards to everyone, and your current cards will be good for the upcoming year.

ID cards have been mailed out to anyone who made election changes

during the Open Enrollment periods regarding their new choices

Should you need a new set of cards, you can login to your account at www.ARBenefits.org and request a new set be mailed to you. You may wish to print out a set of temporary cards to use as well while you wait for your mailed set to arrive.

You can also contact EBD Members Services at 1-877-815-1017 x1, email AskEBD@dfa.arkansas.gov, or go to your agency/district Health

Insurance Representative if you need new cards during the year.

A list of coverages for each plan can be found in the Plan Documents section at www.ARBenefits.org. Please keep in mind that the Plan does follow the coverage policies of your provider, Health Advantage or QualChoice.

Minnesota Life

Minnesota Life rates for the new year will go into effect on January 1, 2016. Also, any age-range rate increases will go into effect on 1/1/16.

You can find the rates for Minnesota Life at www.ARBenefits.org in the Rates section of the homepage.

Hours for the Holidays

The EBD Office will be closed on:

Christmas Eve:
Thursday, December 24

Christmas Day:
Friday, December 25

New Year's Day:
Friday, January 1, 2016

Bariatric Surgery Program Set to Resume

Enrollment into the Bariatric Surgery Pilot Program will resume on January 4, 2016.

For members accepted into the program, ARBenefits will provide coverage for bariatric surgery to include:

- A) Gastric bypass surgery
- B) Adjustable gastric banding surgery
- C) Sleeve gastrectomy surgery
- D) Duodenal switch biliopancreatic diversion

The Arkansas State and Public School Life and Health Insurance board must approve additional procedures. The surgical procedure must be pre-certified by your surgeon and supported as medically necessary by your primary care physician prior to surgery.

The eligibility criteria are as follows:

1. Only Arkansas State and Public School Employees, ages 25-55, with a BMI greater than 35 will be considered for bariatric surgery (no dependents or spouses).
2. If the Employee's BMI is between 35 and 40, candidates must have co-morbid conditions, such as cardiopulmonary disease, sleep apnea, hypertension or diabetes. (If you are followed by your physician for, or are on medications to treat a condition, you must enroll in a Disease Management Program.)
3. The Employee under the plan must have been a plan participant for a minimum of one plan year prior to enrollment in the bariatric program.

A full list of participation criteria can be found on ARBenefits.org along with a link for frequently asked questions. Just click on

Resources and Links in the Health Enhancement section of the EBD homepage.

Please note that this program will only cover the first Bariatric procedure per lifetime. (Employees who have had previous bariatric procedures are ineligible.)

Any requirements are subject to change. Members must call EBD at 501-682-9656 or 1-877-815-1017 to enroll.

Each year the Arkansas State Legislature gives the plan a set amount of funds that go towards fighting obesity. Those funds are split between the ASE and PSE plans.

With only a set amount of funds available, enrollment into the program will cease once those funds are exhausted.

The Start of Peak Flu Season

December brings what the Centers for Disease Control and Prevention (CDC) sees as the usual start of the peak flu season. Peak flu season typically runs from December - February.

If you have not done so already, one of the things you can do to help you from developing the flu is to get a yearly flu vaccination. The CDC recommends that everyone 6 months of age and older get a flu shot. If you have not been vaccinated, flu shots are widely available at doctor's offices, clinics, health departments, pharmacies, college health centers, as well as by many employers, and even by some schools.

The ARBenefits plan covers immunizations on all plan levels. The plan covers the injection itself, but members will be responsible for any other fees incurred during the visit.

Other steps that you can take to help prevent the spread of sickness and the flu are:

- * Avoid close contact with people who are sick
- * Stay home if possible when you feel sick
- * Cover your mouth and nose when you cough and sneeze
- * Wash your hands frequently
- * Avoid touching your eyes, nose and mouth
- * Practice healthy habits such as getting plenty of sleep, being physically active, managing your stress, drinking plenty of fluids and eating nutritious food.

Resources:

Centers for Disease Control and Prevention
www.cdc.gov

Take 3 Actions to Fight the Flu

1. Vaccinate
2. Stop Germs
3. Antiviral Drugs if your doctor prescribes them

Symptoms of the Flu

Flu-like symptoms include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue. Some people also may have vomiting and diarrhea. People may be infected with the flu, and have respiratory symptoms without a fever.

Should you experience these symptoms, go see your doctor, and follow their instructions if prescribed Antiviral Drugs.

New Tax Form 1095-C

The Affordable Care Act (ACA), requires certain employers to offer health insurance coverage to full-time employees and their dependents. Further, those employers must send an annual statement to all employees eligible for coverage describing the insurance available to them. The Internal Revenue Service (IRS) created Form 1095-C to serve as that statement.

You will receive the new tax form, 1095-C, by January 31st of 2016, if you were enrolled in

or eligible to enroll in the ARBenefits Health Insurance Plan.

This form includes information about the health insurance coverage, offered to you, your spouse and dependent(s) by your employer whether you did or did not elect to enroll.

If you purchased health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will assist you in determining

whether or not you are eligible. Employers are required to furnish Form 1095-C only to the employee.

As the recipient of this form, you should provide a copy to any family members covered under your plan.

Spouse Becoming Medicare Eligible

Non-Medicare Retirees on the plan have options when their spouse becomes eligible for Medicare.

Currently when a Retiree or their spouse on the plan becomes eligible for Medicare, everybody on that policy will be moved to the Medicare Primary plan.

Those on that plan who are not eligible for Medicare are covered at the Premium plan level and QualChoice will be their provider instead of Health Advantage.

You have the option to terminate coverage on your spouse when he/she becomes Medicare eligible, and not be moved to the Medicare Primary plan. If you wish to remain on the Classic or Basic plan, you must submit an election form to EBD requesting termination of your spouse sixty (60) days prior to the Medicare eligibility date of the spouse. If you do not notify EBD sixty (60) days prior to your spouse's Medicare eligibility date, you cannot change back to your original plan until Open Enrollment for the next January effective date.

A searchable database for QualChoice providers in your area can be found at www.ARBenefits.org by clicking contact us at the bottom of the homepage.

A schedule of benefits for Medicare Primary retirees can be found at ARBenefits.org in the Forms & Publications section, and also the Summary Plan Description.

Please note, If a member decides to terminate their spouse from their policy, that spouse can never come back to the plan.

New Programs from HealthyGuidance®

GuidanceResources®, your EAP provider, has added four new health coaching modules to their HealthyGuidance® program for employees to take advantage of.

The additions include telephonic coaching, as well as online coaching topics. The new additions are:

Telephonic Coaching Modules

1. **Healthy Pregnancy:** Healthy Pregnancy coaching provides personalized support to help participants understand and overcome common challenges associated with pregnancy and new parenthood.

2. **Back Care:** Participants in the back care program work one-on-one with coaches to eliminate bad habits associated with common activities like sitting, caring for children and tending to chores.

Online Coaching Topics:

1. **Financial Wellness:** This is a four week program that provides education on financial goals, budgeting techniques, emergency preparedness, savings and other personal finance tips. Participants will learn how their financial health can impact their physical health.

2. **Understanding Back Pain:** This two week workshop covers basic information on back pain and treatment options. Participants will learn more about their symptoms, importance of increasing core strength and other exercises to help with the back pain.

These programs and other resources are available at no extra cost. Contact GuidanceResources® at 1-800-697-0353 or go online to www.guidanceresources.com.