

ARBenefits News Monthly

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9 OUT OF 10

CASES OF COLORECTAL CANCER CAN BE TREATED SUCCESSFULLY WHEN FOUND EARLY.

Colorectal Cancer Awareness



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Colorectal Cancer Awareness

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The month of March is colorectal cancer awareness month.

Colorectal cancer (commonly known as colon cancer) remains the third leading cause of cancer-related deaths in the United States among men and women, and is expected to cause about 49,190 deaths during 2016.

Colorectal cancer does not just occur in men. Each year in the US, about 71,000 men and 64,000 women are diagnosed with colorectal cancer. In the state of Arkansas there will be an estimated 1,410 new cases of colorectal cancer diagnosed in 2016 along with an estimated 600 deaths from the disease.

Routine testing starting at age 50 can actually prevent many cases of colorectal cancer, or find it at an early stage. Colorectal cancer is

often highly treatable. If it's found and treated early (while it's small and before it has spread), the 5-year relative survival rate is about 90%. However, because many people are not getting tested the way they should, only about 4 out of 10 are diagnosed at this early stage when treatment is most likely to be successful.

If you have a family history of colon cancer or polyps, you may need to get tested earlier than age 50. You can talk with your doctor about your family history.

In addition to routine testing, there are other way you can help lower your chances of getting colorectal cancer.

Other ways you can help lower your chances of developing colorectal cancer include:

- * Getting to and maintain a healthy weight throughout life
- * Being physically active
- * Eat at least 2.5 cups of fruits and vegetables per day
- * Choose whole grains over refined grain products
- * Limit the amount of red meat and processed meat you eat
- * If you drink alcohol, limit the amount you drink to one per day for women, and two per day for men
- * Do not use tobacco in any form

Resources:

American Cancer Society
www.cancer.org

Password Reset

Should you ever find yourself in a situation where you are locked out of your ARBenefits.org account, or you just forget your password, you can contact EBD at 1-877-815-

1017x1 or by email at AskEBD@dfa.arkansas.gov.

You will be issued a temporary password and instructions on how

to login and reset your password to one of your choosing.

Letter for Retirees or Spouses becoming Medicare Eligible

EBD will begin sending a letter to retirees who are becoming eligible for Medicare, or when their covered spouse is becoming Medicare eligible. The letters will be mailed out 120 days before the affected member's Medicare eligibility date.

The letter will detail how the member and their covered spouse and dependents will be effected by the move to the Medicare Primary plan, options the member may have, and how to send in copies of their Medicare cards to

EBD.

Per the ARBenefits Summary Plan Document, If the spouse of a Non-Medicare retiree is becoming Medicare eligible, the non-Medicare Retiree can elect to drop their spouse's coverage if they wish to remain on their current plan and not be moved to the Medicare Primary Plan.

If the non-Medicare retiree chooses to drop their spouse's coverage, they must notify EBD of their decision **60 days** prior to their

spouse's Medicare eligibility date. The letter will include a new form that retirees can use to drop their spouse who is becoming Medicare Eligible if they wish to not continue their spouse's coverage.

Should retirees have any questions, they can contact EBD Member Services at 1-877-815-1017x1 or by email at AskEBD@dfa.arkansas.gov.

Updated HSA Transfer of Assets Form

WageWorks has provided EBD with an updated Health Savings Account (HSA) Transfer of Assets form for employees to use who want to move their money from Datapath to WageWorks.

This does not apply to anyone who has already submitted an HSA Transfer of Assets form during the bulk transfer period in February.

Going forward, the plan will only allow transfers that have a balance that exceeds \$100. Those with a balance of \$100 or less can continue to spend down their Datapath account.

Employees can follow the tips below for completing the form.

You can access your WageWorks account number by signing into your account at WageWorks.com. After you login, select HSA and link over to your BNY Mellon custodial account. The account number is displayed on the BNY Mellon site, and is also on an employee's account statement generated from the BNY Mellon site.

Employees should contact Datapath at 1-877-685-0655 to access their Datapath account number. Employees also need to include a recent copy of their Datapath account statement along with their Transfer of Assets form.

The ARBenefits plan will cover any transfer fees for employees moving their account from Datapath to WageWorks during the 2016 plan year.

Completed Transfer of Assets forms need to be mailed to the address on page two of the form. Individual custodian-to-custodian transfer can sometimes take 4-6 weeks to complete.

The updated Transfer of Assets form can be found in the Forms & Publications section at www.ARBenefits.org, or if you are viewing the web version of this E-Newsletter, you can click [here](#).

Health Assessment Raffle

As part of the wellness discount for the 2017 plan year, Employees and covered spouses are required to complete the online Health Assessment at GuidanceResources.com. While the deadline to complete the assessment is October 31, 2016, GuidanceResources® will be starting a raffle in April for those who have completed the assessment. From April-July, GuidanceResources® will draw names weekly with the winners receiving a Fit Kit.

* If you need assistance accessing your Guidance Resources® account to complete the Health Assessment, call 1-877-247-4621

ARBenefitsWell Program Wellness Visits

A new requirement has been added to the ARBenefitsWell program for the 2017 plan year.

In addition to the requirement for active employees to have a wellness visit, any covered spouse on an ARBenefits policy must also have a wellness visit conducted by a physician.

Beginning June 2016, the ARBenefits Plan will begin reviewing medical claims processed through the ARBenefits health plan from November 1, 2015 through October 31, 2016 for all active ASE and PSE employees and covered spouses. An active employee and covered spouse, who had an office visit with their primary care physician or specialist during that timeframe, will meet the wellness visit requirement.

While preventive health services will continue to be covered at no cost to the member per the Plan guidelines, they may not meet the Wellness visit requirement if not conducted in an office setting. For example, a mammogram

or colonoscopy would not meet this requirement since it was not performed in an office setting, thus establishing a relationship with a doctor.

Participants are not required to fill out any forms or sign up for the program. Entrance into the program is based on claims data, which will show when a participant visited the doctor and what procedures were administered during that visit.

An active employee and covered spouse have until October 31, 2016 to obtain a wellness exam that qualifies the employee for the discount. The employee will not be required to provide any additional documentation to verify the visits. When the claim for each visit processes, it will automatically update the ARBenefits system. The claim must run through the ARBenefits system in order to meet the requirement.

Be aware that providers have up to six months to submit a claim. To avoid paying a higher premium at the beginning of the 2017

plan year, participants may wish to complete their wellness visit prior to June 30, 2016. While participants who complete a wellness visit after June 30, 2016 will receive the discount, they run the risk of paying a higher premium until the claim is processed. Once the claim processes the wellness discount will be applied retroactively and the employee will be refunded any monies owed.

A list of appropriate recommended preventative services that are covered by ARBenefits at no cost to members (no deductible, co-pay or co-insurance), and meet the wellness requirement, can be accessed by clicking on the Preventative Services link in the Health Enhancement section of the ARBenefits homepage. Once you access the page, complete the questions in the widget at the bottom of that page, and a list of recommended services will be generated based on your answers.

Steps to the wellness discount for 2017 plan year

1

Employees and covered spouses must complete the online Health Assessment provided by GuidanceResources at www.GuidanceResources.com.

2

Employees and covered spouses must complete a wellness exam performed by a physician in an office setting.

It is a new requirement that a covered spouse must have a wellness visit to qualify for the discount.

3

The deadline for both employees and covered spouses to complete these steps and qualify for the discount is:

October 31, 2016.