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HSA Transfer of Assets



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WageWorks/BNY Mellon, has finalized the timeline with Datapath for the transfer of assets regarding Health Savings Accounts (HSA).

It is up to the employee to decide if they want to transfer their Datapath HSA balance over to their WageWorks HSA.

WageWorks is currently emailing employees who have enrolled in an HSA with WageWorks. The email will contain a link employees can use to complete an online e-consent, which gives permission for Datapath to transfer their HSA balance to their WageWorks account.

Should an employee want to fill out a paper form and not complete an e-consent, they can contact their agency/district HIR to obtain a paper transfer form and instructions.

Employees must complete the e-consent by **February 7, 2016**, to be included in this transfer. In addition, any paper forms completed by employees must be mailed to

WageWorks postmarked no later than February 7.

WageWorks will begin the transfer on Wednesday, February 10. At that time, Datapath cards will be deactivated and accounts closed for anyone who has submitted a Transfer of Assets form or an e-consent. Employees will not have access to any funds being transferred until those funds are reflected in their WageWorks account. Funds that have been transferred to WageWorks should reflect in employee's accounts by Thursday, February 18.

If an employee does not complete and return their consent for a transfer within the timeline outlined above, a Transfer of Assets form can be completed at any time. However, future transfers will be handled on an individual basis and can take 4-6 weeks to process.

Should employees need to contact Datapath for assistance in getting their Datapath HSA information, they can call 1-877-685-0655.

Employees who would like assistance with their WageWorks HSA can contact WageWorks at 1-855-428-0446.

An employee who is eligible for an HSA can enroll at any time during the year. Employees can find a WageWorks HSA Enrollment form in the Forms & Publications section of the ARBenefits.org homepage.

HSA Transfer Timeline

thru 2/7 - Participants can complete e-consent on microsite or return completed Transfer of Assets form

2/9 - WageWorks provides file with Name, SSN and email address to Datapath

2/10 - Datapath receives file from WageWorks and begins process

2/11 - Datapath liquidates assets

2/12 - Datapath transfers balances (balance file & ACH credit/wire) to WageWorks

2/17 - Balances post at custodial bank

2/18 - Balances are available to participants

Guidelines for Wellness Discount

The ARBenefitsWell program will again offer a monthly discount off premiums for active employees for the 2017 plan year. To qualify for the discount, participants must do the following:

Employees and any spouses on ARBenefits policies will once again have to take the online Health Assessment (HA) administered by GuidanceResources®. The Health Assessment can be accessed by visiting www.guidanceresources.com where members can log in or register to take the HA.

Please note that Employees and spouses must use different email addresses and different profiles to take the HA. In addition, the name on your profile must match the name on your insurance card.

If you don't have access to a work computer, you may complete the Health Assessment using your home computer, smart phone, tablet or any other public computer. Although it is recommended that you complete the Health Assessment online, you may complete it on paper.

If you don't have access to any of the above, please call the GuidanceResources® to order a paper Health Assessment. The timeline to process completed paper Health Assessments is longer, so please allow 4-6 weeks for completion.

Members may receive a follow up email from GuidanceResources® with program information and inviting them to participate in health

coaching. This email will also provide a link to opt out of receiving further email outreach. The Health Assessment is completely confidential and your scores will not be shared without your permission.

In addition to the Health Assessment, employees, **and new for this year, covered spouses**, will also need to have a wellness visit conducted by a physician in an office setting. EBD will accept visits completed between November 1, 2015 - October 31, 2016 in order to qualify for the discount.

To avoid the possibility of paying a higher premium at the beginning of the 2017 plan year, employees and spouses may wish to complete their wellness visit prior to June 30, 2016.

While participants who complete a wellness visit after June 30, 2016, but before October 31 will receive the discount, they run the risk of paying a higher premium until the claim is processed.

Physicians have up to six (6) months to file a claim. Once the claim processes, the wellness discount will be applied retroactively and the member will be refunded any monies owed.

The wellness visit benefit, allows employees and dependents to have one wellness visit covered 100% per plan year. Members can go at anytime, and do not have to wait a full year between wellness visits. To learn more about what is covered for your wellness visit, please click [here](#) if you are viewing the web version of

this E-Newsletter.

For more information on the ARBenefitsWell program, members can go to www.ARBenefits.org in the Health Enhancement section, or call 877-815-1017 x1 or 501-682-9656.

Employees and spouses who have trouble logging in to take their Health Assessment, or need assistance with their HA can contact Guidance Resources® at 1-877-247-4621.

Resources

ARBenefits has online resources in the Health Enhancement section of the ARBenefits.org homepage that can help you complete your Health Assessment and wellness visit.

[Preventative Services](#)

Participants can click on the preventative services link to obtain a list of recommended preventive services. After completing the widget on the page, services that appear in the A&B section of the list are covered by ARBenefits at no cost to members (no deductible, co-pay, or co-insurance).

[Health Assessment Guide](#)

Participants can click on the Health Assessment Guide link to access a step-by-step guide to completing the Health Assessment, as well as information on the HealthyGuidance® program offered by GuidanceResources®.

Steps to the wellness discount for 2017 plan year

1

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



2

Employees and covered spouses must complete a wellness exam performed by a physician.

It is a new requirement that a covered spouse must have a wellness visit.



3

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

October 31, 2016.

WageWorks Online Portal

Employees who have enrolled in a Flexible Spending Account (FSA) or Health Savings Account (HSA) with WageWorks can register their account for online access at WageWorks.com.

When an employee receives their Quick Start Guide from WageWorks, they can then go to WageWorks.com and register for access. Just click on the Log In/Register button in the top right corner of the WageWorks.com homepage. Participants can access their

online accounts 24/7.

The online portal allows participants to:

- * Update account preferences and personal information
- * Schedule payments to health care providers
- * View transaction and account history
- * Access a database with eligible expenses
- * Order additional health care cards for

you and your family at no extra charge

Employees with smart phones can also download the EZ Receipts® mobile app. The mobile app allows participants to have access to their account on-the-go. Employees can check account balances and even submit claims using the mobile app.

Insurance Cards

Due to benefits staying the same for the 2016 plan year, EBD did not do a mass mailing of insurance cards for the new year. If you did not make any changes to your plan during Open Enrollment, your current card is still valid. If you made changes during Open Enrollment, you should have received your new card.

Should you need a new card to use, you can contact EBD Member Services at 501-682-

9656 or at 877-815-1017 x1. You can also send a request by email to AskEBD@dfa.arkansas.gov.

Once a set of cards has been mailed, they can take 10-15 business days to arrive. Should you need a card before your mailed set arrives, you can login to your account at ARBenefits.org and print out a temporary card that you can use.

When you receive a set of cards, please check

to make sure your information is accurate and contact EBD or your agency/district Health Insurance Representative if you see an error.

Also, claims are processed based on the name we have for you in our system. If your pharmacy or doctor tries to run a claim with a name that does not match what is on the card, the claim will be rejected and need to be resubmitted with the correct name.

Q: I am an active employee and my spouse on my policy is becoming Medicare Eligible, will I be moved to the QualChoice Primary plan.

A: As long as you remain an active employee, you will remain on your current active plan with your spouse. Once you retire, you and your spouse will be moved to the Medicare Primary plan with QualChoice as your provider.

Q: I am trying to complete the WageWorks HSA Transfer of Assets form. How do I obtain my Datapath HSA account number?

A: You can contact Datapath at 1-877-685-0655 for assistance in retrieving your Datapath HSA account number.

Q: I need to update my address.

A: Employees must go to their agency Health Insurance Representative to update their address. Once the HIR updates the address in their system, it will feed over to EBD's system. Retirees needing to make an address change can mail or fax a written letter or Retirement Election form with the new address to EBD at 501-682-1200. Please mark "change of address" on the form.

ASK EBD





Protecting Your Identity

A key part of protecting yourself from identity theft is vigilance. Below are steps you can take to prevent fraud, and resources available to you if you believe your identity has been stolen.

- 1.** Contact your agency or school district and verify that your address is up-to-date.
- 2.** Carefully review all “Explanation of Benefits” to look for suspicious charges and/or payments and report anything unusual to your insurer or provider.
- 3.** If unusual activity is found, contact your Benefit Coordinator, Medicare (if covered by Part A, B, C or D) and any other insurance provider (including motor vehicle insurance) to ensure they have your correct address and notify them that you may be a victim of identity theft.
- 4.** Call the toll-free fraud number for one of the three consumer reporting companies to inform them that your identity may have been compromised and you want to place a 90-day fraud alert on your credit report. The company you call is required to contact the other two for you, which will place an alert on their versions of your report. A fraud alert will tell users of the credit report they must take reasonable steps to verify who is applying for credit in your name. If you do not receive a confirmation from a company you should contact that company directly to place a fraud alert. Experian: 1- 888-EXPERIAN (397-3742), TransUnion: 1-800-680-7289 and Equifax: 1-800-525-6285.
- 5.** The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation’s consumer reporting companies. The Federal Trade Commission (FTC), the nation’s consumer protection agency, enforces the FCRA with respect to consumer reporting companies.
- 6.** A credit report includes information on where you live, how you pay your bills, whether you’ve been sued or arrested, or have filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.
- 7.** You may request your free report online, by phone or by mail. Visit www.annualcreditreport.com, call 1-877-322-8228, or print out and complete the Annual Credit Report Request Form located on the website and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide consumer reporting companies directly with your request. They are providing free annual credit reports only through www.annualcreditreport.com, 1-877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- 8.** No matter how you request your report, you have the option to request all three (3) reports at once or to order one report at a time. By requesting the reports separately, you can monitor your credit more frequently throughout the year.
- 9.** Once you receive your reports, check them carefully, and contact any creditor on your report where you suspect fraudulent activity.
- 10.** If your personal information has been compromised, you may want to file a complaint with the FTC even if your information has not been misused. Reporting the incident now may help if your information is misused in the future and you need to prove the date or circumstances of the compromise.
- 11.** If you know that your personal information has been misused, file a complaint with the FTC and your local police department, right away. The faster you act the less chance the ID thief has to do more damage to your credit.
- 12.** To file a complaint with the FTC go to www.ftc.gov/complaint to print the online complaint form; call toll free: 1-877-ID-THEFT (438-4338); or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, Washington, DC 20580.
- 13.** The printed FTC ID Theft Complaint, in conjunction with the police report, can constitute an Identity Theft Report and provide you with certain protections. The Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit report; (3) prevent a company from continuing to collect debts that result from identity theft; and (4) place an extended fraud alert on your credit report.
- 14.** For additional information about resources go to the Department of the Treasury’s website www.identitytheft.gov or www.ftc.gov.