

# ARBenefits News Monthly

February 2016

Issue 28



American Heart Association   
Learn and Live

## American Heart Month



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Taking the online Health Assessment for the first time?

Use Web ID: **ARBEN** when registering at [guidanceresources.com](http://guidanceresources.com)

The heart is a symbol of the month of 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 one in every four deaths in the nation. That makes cardiovascular diseases the leading cause of death for both men and women. Not only death, but cardiovascular disease is also the leading cause of serious illness and disability.

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.
- \* Don't get discouraged. You may not be able to take all of the

#### 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

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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## American Heart Month Continued

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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. GuidanceResources®, your EAP provider, has a tobacco cessation program available at no cost to you. Go to [ARBenefits.org](http://ARBenefits.org) for more information.

**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](http://www.heart.org)

Centers for Disease Control and Prevention  
[www.cdc.gov](http://www.cdc.gov)

## FLEXIBLE SPENDING ACCOUNT (FSA) REMINDER FOR PLAN YEAR 2015

The plan year for your 2015 Flexible Spending Account (FSA) has ended, but you still have a run-out period where you can substantiate claims. WageWorks is sending a letter to FSA participants with any unsubstantiated claims from the 2015 plan year.

The letter will detail the transactions that are unsubstantiated, and also include instructions on how to substantiate or payback those claims by the date included in the letter.

What happens if you do not substantiate claims for 2015? WageWorks will notify EBD of any remaining unsubstantiated claims after the deadline in the letter, 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.

Don't be caught in the situation where you have unsubstantiated claims from the 2015 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.

As a reminder, this only affects ASE participants with an FSA in 2015.

**Be on the lookout in the beginning of March for a letter from WageWorks regarding any unsubstantiated claims from the 2015 plan year.**

# Keep up with ARBenefits

**One of the best ways to keep up-to-date with ARBenefits is to provide EBD with your email address. Members can login to their account at [ARBenefits.org](http://ARBenefits.org), or call 1-877-816-1017x1 to provide their preferred email address.**

**Once you provide your email address to EBD, you will not only receive important news about the plan with the E-Newsletter, but you will also receive confirmation emails when EBD processes changes you elect for your policy.**

# Health Assessment FAQ

Below are answers to frequently asked questions regarding the online Health Assessment from GuidanceResources®. A full Health Assessment guide, and ARBenefitsWell program guidelines can be found at [www.ARBenefits.org](http://www.ARBenefits.org).

Remember, to receive the wellness discount for the 2017 plan year, active employees and covered spouses on the ARBenefits plan must complete the following by Oct. 31, 2016:

- 1. Both employee and covered spouse must complete the online Health Assessment at GuidanceResources.com.**
- 2. Both employee and covered spouse must have a wellness visit conducted by a physician in an office setting.**

## **Q: Why should I complete the Health Assessment?**

The Health Assessment is a comprehensive tool designed to help you understand factors that influence your overall health. The HA is the first step toward making changes to improve your health and prevent chronic conditions. Also, you and your covered spouse may want to complete the Health Assessment as part of the requirements for incentives.

## **Q: How long does it take to complete the Health Assessment?**

It takes about 15 minutes.

## **Q: Should my spouse complete the Health Assessment as well?**

Yes. All the adults in the household should be encouraged to complete it. Also, spouses may need to complete the Health Assessment to meet the requirement for incentives.

## **Q: How many times during a year can I complete the Health Assessment?**

To qualify for the 2017 discount, you only need to complete your Health Assessment once between 11/1/2015 and 10/31/2016. You may complete the Health Assessment again if you wish to track the improvements in your health, but this is not required.

## **Q: I am getting stuck after I click the Health Assessment link on the profile page. It says I'm not eligible. What can I do?**

This may be due to incorrect information on the profile page. Please check that your first name, last name, date of birth and home ZIP code are entered accurately. This information

must match the records in your Human Resources department. Avoid using nicknames and check for misspellings. If you have recently changed your name or your residence and have not yet informed your HR department, please enter the older information.

## **Q: What if I don't have a computer?**

Although it is recommended that you complete the Health Assessment online for the most accurate and immediate reporting, you may complete it on paper. 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. If you don't have access to any of the above, please call the toll free number to order a paper Health Assessment. The process to complete the paper Health Assessment is longer, so please allow 4-6 weeks to complete.

## **Q: I recently moved, should I complete another Health Assessment?**

To qualify for incentives, you only need to complete your Health Assessment once during the year. You may complete the Health Assessment again if you wish to track the improvements in your health, but this is not required.

## **Q: How would I know that I have completed the requirement for my incentives?**

Please contact your HIR to confirm that you have met all the requirements for the incentives beginning in June 2016.

## **Q: I've completed the Health Assessment,**

## **now what?**

Congratulations! You have taken the first step in the right direction. Please use your Health Assessment report to understand your health risks and schedule an appointment to discuss the results with a Health Coach. You can also enroll in any of the online wellness workshops to start making improvements.

## **According to my HA, I have certain health risks, but my condition is due to some other constraints. I don't agree with this assessment.**

Please note that the Health Assessment is designed to make you aware of health risks. It is not a diagnostic tool. The final report is generated based on the information you enter in the Health Assessment. If you think that your Health Assessment report is recommending steps that are not advisable for you due to your health condition, please consult with your physician before taking any other actions.

## **Q: What does it mean when my report says that I am at a "High Risk"?**

Based on the answers that you provided, the Health Assessment evaluates your current health. Please review the report to understand what it means to be at a "high risk" for a particular health area. You will also be invited by HealthyGuidance® to participate in telephonic or online coaching. Please take the next steps to make improvements in your overall health

**Need Assistance with the Health Assessment? contact GuidanceResources® at 1-877-247-4621.**