

2009 Plan Year

State Employee Open Enrollment Presentation

Plan Year Effective January 1, 2009

Provided by



Employee Benefits Division
Department of Finance & Administration
STATE OF ARKANSAS

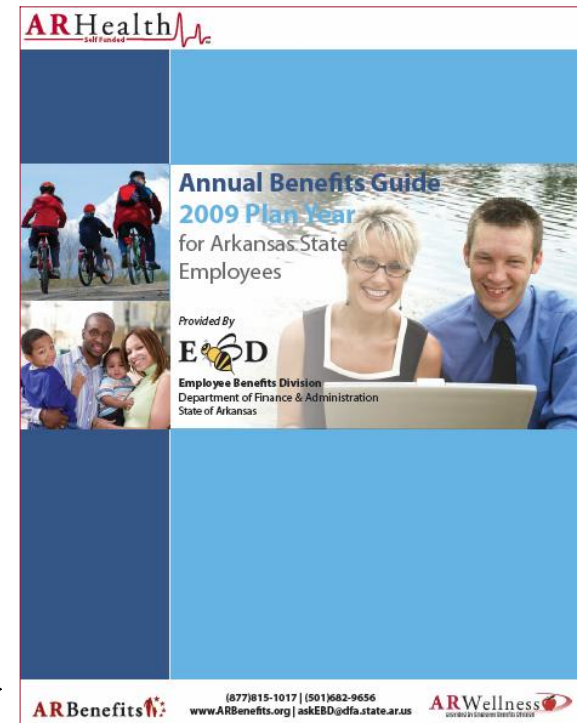
Welcome to Open Enrollment

This short presentation will touch the high points of the
ARHealth 2009 Plan Year

For more information about your
options, responsibilities, and
choices; review the 2009
Annual Benefits Guide

www.ARBenefits.org

[Click image to access Guide](#) →



Health Plan Options

ARHealth

- Medical Co-Pays
 - \$25 Primary Care / \$35 Specialist / \$100 ER
- Prescription Drug Co-pays
 - \$10 Generic / \$30 Preferred / \$60 Non-Preferred
- No Deductible
- 20% In-Network Co-Insurance with Out of Pocket Limits:
 - \$1,500 Individual / \$3,000 Family
- Two Network Option - Health Advantage & NovaSys Health

Red text indicated 2009 plan design change

Health Plan Options

ARHealth HD PPO

- **Deductible**
 - **\$1,500 Individual / \$3,000 Family**
 - Applies to Medical, Pharmacy, DME and Behavioral Health
- 20% In-Network Co-Insurance with Out of Pocket Limits:
 - **\$2,500 Individual / \$5,000 Family**
- Lower Monthly Premiums
- Health Savings Account (HSA) Qualified plan option
- Single Network Option - NovaSys Health

Red text indicated 2009 plan design change

Health Plan Options

ARHealth and ARHealth HD PPO Provide:

- Unlimited In-Network Coverage - No Lifetime Maximum
- Preventative Care Services:
 - Physicals / Mammograms / Immunizations / much more
- On-line Wellness Programs:
 - Weight / Nutrition / Stress / Back Care / Tobacco Cessation

Health Plan Options

ARHealth and ARHealth HD PPO Provide:

- Out-of-Network Benefits
 - Different co-insurance and deductibles apply
- Case Management and Utilization Management Services
 - Pre-certification applies for some services

Monthly Premiums for Arkansas State Active Employees

2009 Plan Year Rates - Effective January 1, 2009 - December 31, 2009

	Base Monthly Premium	State Contribution	Plan Contribution	Total Monthly Employee Cost	Payroll Deduction Amount	HRA DISCOUNT				
						One Healthy Discount Level I	One Healthy Discount Level II	Two Healthy Discounts Level I	One Healthy Discount Level I & One Level II	Two Healthy Discounts Level II
						24 Payroll Deductions	\$10 monthly savings	\$20 monthly savings	\$20 monthly savings	\$30 monthly savings
Employee Only										
Health Advantage	\$420.16	\$299.58	\$15.54	\$105.04	\$52.52	\$47.52	\$42.52	-	-	-
NovaSys	\$450.64	\$299.58	\$15.54	\$135.52	\$67.76	\$62.76	\$57.76	-	-	-
HD PPO - NovaSys	\$350.30	\$299.58	\$15.54	\$35.18	\$17.59	\$12.59	\$7.59	-	-	-
Employee & Spouse										
Health Advantage	\$994.94	\$573.17	\$29.33	\$392.44	\$196.22	\$191.22	\$186.22	\$186.22	\$181.22	\$176.22
NovaSys	\$1,068.12	\$573.17	\$29.33	\$465.62	\$232.81	\$227.81	\$222.81	\$222.81	\$217.81	\$212.81
HD PPO - NovaSys	\$827.32	\$573.17	\$29.33	\$224.82	\$112.41	\$107.41	\$102.41	\$102.41	\$97.41	\$92.41
Employee & Child(ren)										
Health Advantage	\$619.06	\$394.25	\$20.31	\$204.50	\$102.25	\$97.25	\$92.25	-	-	-
NovaSys	\$664.78	\$394.25	\$20.31	\$250.22	\$125.11	\$120.11	\$115.11	-	-	-
HD PPO - NovaSys	\$514.28	\$394.25	\$20.31	\$99.72	\$49.86	\$44.86	\$39.86	-	-	-
Employee & Family										
Health Advantage	\$1,097.48	\$621.99	\$31.79	\$443.70	\$221.85	\$216.85	\$211.85	\$211.85	\$206.85	\$201.85
NovaSys	\$1,178.26	\$621.99	\$31.79	\$524.48	\$262.24	\$257.24	\$252.24	\$252.24	\$247.24	\$242.24
HD PPO - NovaSys	\$912.38	\$621.99	\$31.79	\$258.60	\$129.30	\$124.30	\$119.30	\$119.30	\$114.30	\$109.30

Don't Forget . . .

Take Your Health Risk Assessment Survey

- Current members **MUST** take their HRA survey between October 1st and October 31st
 - On-line at www.ARBenefits.org
 - By phone at 800-763-4674
- Complete the survey and save \$10 monthly
- Additional \$10 savings based on overall health score
- Each covered adult member can take the survey

Don't Forget . . .

Open Enrollment is not just for health insurance

- Many voluntary benefits are **ONLY** available during open enrollment
 - Medical Flexible Spending Accounts
 - Dependent Care Reimbursement Account
 - Pre-Tax vision and cancer policies
 - Life insurance with Minnesota Life

Questions?

Contact Employee Benefits Division

E-mail: AskEBD@dfa.state.ar.us

Phone: 501-682-9656

Toll-Free: 877-815-1017