



# ARHealth

## 2010 Plan Year

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Changes for the Year Ahead...



# Rates and HRA

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	<b>ARHealth Health Advantage</b>	<b>ARHealth NovaSys Health</b>	<b>ARHealth HD PPO - NovaSys Health</b>
<b>Employee Only</b>	<b>\$95.78</b>	<b>\$96.36</b>	<b>\$20.60</b>
<b>Employee &amp; Spouse</b>	<b>\$367.74</b>	<b>\$369.18</b>	<b>\$187.34</b>
<b>Employee &amp; Child(ren)</b>	<b>\$193.64</b>	<b>\$194.54</b>	<b>\$80.86</b>
<b>Employee &amp; Family</b>	<b>\$419.62</b>	<b>\$421.22</b>	<b>\$220.42</b>

The HRA is no longer required for credit



# Health Plan Options

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## ARHealth

- Traditional Co-pay based plan with no deductible
- Health Advantage Network
- NovaSys Health Network

## ARHealth HD PPO

- High deductible plan with no co-pays
- HSA qualified plan
- Lowest monthly premium
- NovaSys Health Network

Preventative Care Covered at 100% for both Plans



# Plan Design Changes

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## No Health Risk Assessment Credit

Can still take the HRA at [ARBenefits.org](http://ARBenefits.org) or by calling (800) 763-4674

## Additions to benefits

Hearing Aids are now covered up to \$1,400 per ear every three years

Hearing Exams (1 exam every three years\*)

Vision exams (1 exam every two years\*)

Elimination of the cap on orthotics

Air Ambulance now covered at 10% co-insurance

\* Subject to the \$35 specialist co-pay



# Open Enrollment – October 1<sup>st</sup>

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## Current Members – No Changes

Member does nothing during Open Enrollment

Same Plan / Network / Coverage Tier will roll into new year

## Current Member – Change Covered Dependents or Cancel Coverage

Complete “Change” Form by Deadline

## Current Member – Change Plan Options or Network

Complete “Enrollment” Form by Deadline

## New Members – Joining the Plan

Complete “Enrollment” Form by Deadline



# Open Enrollment – October 1st

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Change & Enrollment Forms

Can be completed by members at

[www.ARBenefits.org](http://www.ARBenefits.org)

Can be downloaded and completed manually

Last Day of Open Enrollment October 31



Thank You!

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Questions?

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