



2005 Open Enrollment Preview *for 2006 Health Plan Year*

What to Expect:

Lower Rates &
New Health Risk
Assessment Discount

OPEN ENROLLMENT HIGHLIGHTS

- **Open Enrollment: October 1st – 31st (Your agency may set an earlier deadline.)**
- **No action required if you want to keep same plan but online enrollment/changes/cancellations available at www.ARBenefits.org .**
- **Co-payments for Rx and doctor/specialist visits will not change except for High Deductible plan.**
- **Deductibles and out of pocket limits for both PPO plans and HMO/POS plans have not changed**
- **Still no pre-existing condition limitations**
- **Guide to Enrollment booklets will be mailed by end of September. Please read it! Important info.**

OPEN ENROLLMENT HIGHLIGHTS

- Same health plan options available:
 - Blue Cross Blue Shield PPO
 - Health Advantage and QualChoice HMO & POS
 - NovaSys Health PPO, HMO & POS
 - NovaSys Health HD PPO – High Deductible
(High Deductible, HD PPO plan, with Health Savings Account - mandatory HSA contribution will no longer be required in 2006.)

MORE DETAILS IN FALL "GUIDE TO ENROLLMENT" MAILED IN SEPT.

ONLINE ENROLLMENT AVAILABLE

**Complete Open Enrollment Paperwork
ONLINE in October at:**

www.ARBENEFITS.org

**Easy online registration and PIN#
assignment. Secure, quick and easy.**

**Complete online process, print form, sign it
and turn it into agency and you're done!**

Can also make Primary Care Physician changes anytime!

WHAT ABOUT RATES?

- **Most rates have reduced!**
You won't believe your eyes!
- Main factor: State Agency contribution has increased from \$280 to \$320 per budgeted position per month. Offsets employee cost.

BENEFIT STILL AVAILABLE

- **Smoking & Tobacco Cessation Program**
50% off smoking cessation medication and FREE mandatory counseling through StarEAP / Corphealth. Call 1-866-378-1645 or www.ARQuitnow.com anytime.
- **Annual wellness screenings** still available with NO COPAYS or COINSURANCE on all health plans.
- **Dental and Vision Screenings** with all HMO/POS plans for \$25 co-payment.

HRA available for completion at:

www.ARBenefits.org or 1-866-456-3950

HEALTH RISK ASSESSMENT (HRA)

- Back for 2006, HRA completion available between Oct. 1-31 for existing employees. New hires also eligible after insurance enrollment.
- New discount begins on December payroll for 2006 rates.
- Health Risk Assessment to be completed via web or phone by employee and/or spouse if spouse is covered on plan.
- **Possible \$10 to \$40 a month reduction of health premiums:**
 - **\$10 per covered adult that completes HRA (possible \$20 for 2 adult participants, not dependents)**
 - **Additional \$10 per covered adult, NON TOBACCO user (possible \$20 for 2 adult participants, not dependents)**
- Specific health improvement information provided by web, no letters sent to homes this year. 😊

INCENTIVE to complete HRA: \$500 Wal-Mart Gift Certificate Drawing

- The Arkansas State Employees Association is once again sponsoring a drawing for ONE \$500 Wal-Mart gift certificate in support of EBD's Health Risk Assessment (HRA) effort.
- All employees and spouses that complete the HRA will be eligible. Drawing date to be announced.
- ***THANKS A.S.E.A.!***

Note: this information is just for HD PPO plan participants. Does not apply to other health plans.

Changes to High Deductible PPO PLAN (HD PPO)

- Currently: \$50 front end Rx deductible, then Rx co-pays apply.
- **Change for 2006** - all Rx costs are applied to \$1500/\$3000 deductible and paid up front until annual health deductible is met, then Rx will be paid at 80% just like health claims.
- Mandatory participation in Health Savings Account with min. \$20 monthly contribution **NO LONGER REQUIRED** in 2006, but Health Savings Account (HSA) still encouraged to save for deductible.

Health Savings Account Details: Administered by DataPath

- HSA account balance to be used for meeting deductible and for other medical expenses
- Pre-taxed contributions up to annual deduction limit (\$1500 or \$3000).
- Unused balance ROLLS OVER to the next year and earns interest.
- Money can be used for qualified expenses with no tax OR used for non-qualified expenses with tax and penalty – its YOUR money!
- CAN have both an FSA and an HSA but don't double dip! FSA will be for dental and vision expenses only if you select HD PPO option.

COMING SOON~

Changes to State Retiree Health Plan

- NEW “ARHealth” plan for retirees in 2006
- ARHealth plan will be an additional option along with other choices for non-Medicare eligible retirees
- ARHealth plan will be ONLY option for Medicare-primary retirees. Medicare eligible retirees and dependents automatically switched 1/1/06.
- **State Retirees are encouraged not to enroll in new Medicare Part D drug benefit because drug benefits will be maintained through state health plan. Plus premiums will REDUCE in most cases!**
- MORE INFO sent to retirees prior to October enrollment.

QUESTIONS?

Contact the Employee
Benefits Division (EBD) at:

1-877-815-1017 or 501-682-9656

By email at

AskEBD@dfa.state.ar.us

There is no silly question!

Also visit our website:

www.ARBenefits.org