



ARHealth 2009 Plan Year

Changes for the Year Ahead...



Pre Enrollment Orientation

- 2008 – 2009 Plan Year
 - Health Plan Options
 - Plan Design Changes
 - Rates & H.R.A.
- Enrollment / Changes
 - Current & New Members
 - Forms / Deadlines / Reminders
- Employee Communication



Health Plan Options

- 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
 - Lowest monthly premium
 - NovaSys Health Network

- Preventative Care Covered at 100% for both Plans



Plan Design Changes

- ARHealth Plan Design Changes
 - Co-Insurance Rate Increased from 10% to 20%
 - Co-Insurance Annual Limit increased from \$1,000 to \$1,500
 - Employee Only
 - Co-Insurance Annual Limit increased from \$2,000 to \$3,000
 - Employee & Spouse, Employee & Child(ren), and Family

- ARHealth HD PPO Plan Design Changes
 - Deductible increased from \$1,250 to \$1,500
 - Employee Only
 - Deductible increased from \$2,500 to \$3,000
 - Employee & Spouse, Employee & Child(ren), and Family



Rates & H.R.A.

	ARHealth - Health Advantage	ARHealth - NovaSys Health	ARHealth HD PPO - NovaSys Health
Employee Only	\$ 180.36	\$ 185.30	\$ 99.84
Employee & Spouse	\$ 770.62	\$ 784.42	\$ 545.98
Employee & Child(ren)	\$ 434.58	\$ 443.48	\$ 289.66
Employee & Family	\$ 773.30	\$ 787.14	\$ 547.86

□ Health Risk Assessment

- August 1st – August 31st
- On-line or phone survey
- Up to \$20 per covered adult based on healthy lifestyle



Open Enrollment – August 1st

- 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 – August 1st

- Change & Enrollment Forms
 - Can be completed by members at www.ARBenefits.org
 - Can be downloaded and completed manually

- Last Day of Open Enrollment August 31

- Earlier Deadline can be set by YOU

- Certain Changes may require supporting documentation

Employee Communication

- The EBD Buzz – Special Enrollment Edition
 - Printed and at the mailing company now
 - Expect to be mailed by July 1st

- Annual Benefit Guide
 - On-line at www.ARBenefits.org
 - Expect to be posted by July 1st



Question?

Thank You

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