



ARHealth

2010 Plan Year

Changes for the Year Ahead...



Pre-Enrollment Orientation

- 2009 – 2010 Plan Year
 - Rates and HRA
 - Health Plan Options
 - Plan Design Changes

- Enrollment / Changes
 - Current & New Members
 - Forms / Deadlines / Reminders
 - Eligibility

- Employee Communication



Rates and HRA

	ARHealth Health Advantage	ARHealth NovaSys Health	ARHealth HD PPO - NovaSys Health
Employee Only	\$152.70	\$173.34	\$48.20
Employee & Spouse	\$721.46	\$779.06	\$429.94
Employee & Child(ren)	\$406.06	\$443.22	\$217.98
Employee & Family	\$723.40	\$781.20	\$430.84

The HRA is no longer required!



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
 - HSA qualified plan
 - Lowest monthly premium
 - NovaSys Health Network

- Preventative Care Covered at 100% for both Plans



Plan Design Changes

- No Health Risk Assessment Credit
 - Can still take the HRA at 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

* Subject to the \$35 specialist co-pay



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



Health Plan Eligibility

- Who is eligible for the plan?
 - The public school employee
 - Current spouse
 - Children or Adopted Children living in the home
 - Step-Children who are under your legal guardianship
 - Children ages 19-23 who are full-time students



Employee Communication

- The EBD Buzz – Special Enrollment Edition
 - Currently under construction
 - Expect to be mailed by July 1st
 - Sent to all eligible members in the system

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

- Summary Plan Description updated Oct. 1
 - Available at www.ARBenefits.org



Mommy 2 B

- Education Based program for new mothers
- Quality material and a nurse on staff to answer questions
- Waive the \$250 in-patient co-pay or credit \$250 from deductible on the HD PPO plan for participants



ARWellness

- Wellness initiative to provide members with education and assistance.

- Five separate programs
 - Balance®
 - Nourish®
 - Breathe®
 - Relax®
 - Care®

- StarEAP
 - Professional assistance for personal, work-related or emotional issues
 - Visit www.ARBenefits.org and click on the ARWellness link





Recap

- All rates are lower for PSE active employees
- Better benefits thanks to hearing aid and vision exam coverage
- No more HRA



Thank You!

Questions?

□ Doug.Shackelford@dfa.arkansas.gov