

## **The EBD Update – Friday, April 18, 2008**

A publication by The Employee Benefits Division

**\*\* State Edition \*\***

### **Summary of Material Modifications Issued for ARHealth**

The following Summary of Material Modifications (SMM) have been issued for the ARHealth Plan and are effective as of the dates indicated in the Summary Plan Description (SPD) located at [www.arbenefits.org](http://www.arbenefits.org).

*The following text has been added to the Glossary section of the SPD. Subrogation was included in prior versions of the SPD but was inadvertently omitted from this version until this amendment.*

**Subrogation** is the process of collecting payment for medical and pharmacy claims from a member or an outside third-party payer in situations, including but not limited to, auto accidents, workers compensation, third-party liability or personal injury claims resulting in legal judgments. Members are required to cooperate with the Plan's subrogation process to collect for services that are the legal responsibility of a third party or to personally reimburse the plan for any paid claim that is later paid for or settled by a third party.

*The following text has been removed from the Exclusions and Limitations section of the SPD. Electrotherapy stimulators were specifically excluded from the Plan until this amendment.*

**Electrotherapy stimulators:** All treatment using electrotherapy stimulators, services and supplies used in connection with treatment, and complications resulting from the treatment are not covered.

*The Effective Date of Coverage chart has been edited to reflect the following amendment. Prior to this SMM, the Effective Date was the first of the month that semester begins.*

<b>Member:</b>	Reinstatement of Student Status
<b>Event:</b>	Becomes full-time student at accredited school
<b>Effective Date:</b>	First of the month after date of Change Form
<b>Remarks:</b>	Notify insurance representative within 30 days of re-enrollment, complete change form and student status form

### **Updated Benefits Administration Manual posted to ARBenefits**

An updated Benefits Administration Manual (BAM) has been posted to the [www.ARBenefits.org](http://www.ARBenefits.org) site at the following link: [https://arbenefits.org/ebd\\_pages/p&p/tableOfContents.html](https://arbenefits.org/ebd_pages/p&p/tableOfContents.html)

### **Liberty Mutual Desk Drop**

Toward the end of April, Liberty Mutual will be shipping a supply of their informational packets to each agency. Should you have any questions about their material or policy options, please direct your calls to Kim Cohen, Senior Account Relations Associate, at [Kimberly.cohen@libertymutual.com](mailto:Kimberly.cohen@libertymutual.com) or (800) 624-7293, ext. 68990

Jason Lee, CFCI  
Communications Manager, Employee Benefits Division  
501 Woodlane St., Suite 500  
Little Rock, AR 72201

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