



Public School Employee Group

2009 Plan Year Open Enrollment Update

As the Open Enrollment Period approaches, August 1st through August 31st, 2008, we thought it may be helpful to give you a snapshot of the upcoming rates, changes, and enrollment information. Although we do not anticipate any changes to this information, please keep in mind that changes could happen but that we will make every effort to communicate any changes as soon as possible.

More detailed information will be mailed to every eligible employee in **The EBD Buzz – PSE Open Enrollment Edition** before open enrollment officially begins August 1st. The **2009 Plan Year Annual Benefits Guide** will be posted on www.ARBenefits.org prior to open enrollment.

**In an attempt to reduce administrative expenses,
EBD will not be mailing an Annual Benefit Guide this year.**

Please review The Buzz or the online Benefit Guide for your enrollment information.

ARHealth Plan Options

Health insurance is not a “one size fits all” solution. That’s why public school employees are offered a choice to meet their health insurance needs.

Under the ARHealth Plan:

- Employees have the choice of two different plans, a traditional co-pay based plan called **ARHealth** and an HSA qualified plan called **ARHealth HD PPO**. These two plans operate very differently and, as a result, have very different premiums.
- Employees also get to choose between two different benefit coordinators. The ARHealth plan is coordinated through **Health Advantage** and **NovaSys Health**. ARHealth provides the same coverage for all members with the primary difference between the two benefit coordinators being their networks of physicians, hospitals, and other service providers.

Just a reminder, the ARHealth HD PPO is only offered with the NovaSys Health network

ARHealth Plan Changes

Changes are often needed in order to achieve a balance between a quality schedule of benefits and affordable rates

Listed below are the changes that will be effective on October 1, 2008:

- ARHealth In-Network Co-Insurance raised from 10% to 20%
- ARHealth In-Network Co-Insurance Annual Limit raised from \$1,000 individual / \$2,000 family to \$1,500 individual / \$3,000 family
- ARHealth HD PPO In-Network Deductible raised from \$1,250 individual / \$2,500 family to \$1,500 individual / \$3,000 family

All covered benefits & services, co-pays, restrictions, pre-authorization requirements, and other plan features will remain the same

Enrollment Process

Open Enrollment is the time to review your choices and elect the plan that is right for you and your family.

During Open Enrollment, employees can:

- Drop or Add dependents to the plan
- Cancel coverage and leave the plan
- Change plans or elect different network
- Join the plan as a new member

If you are a member and do not wish to make a change:

- Do nothing
- Your coverage will continue into the new plan year with your same coverage tier, plan option, and network
- You will use the same ID Card that you currently have

If you are a member and want to add or drop dependents (including a spouse):

- Complete an ARHealth Change Form
- Return the form & supporting documentation to your health insurance representative before the deadline
- New ID Cards will be issued for new dependents

If you are a member and want to Change your Plan, Change your Network, or Cancel Coverage:

- Complete an ARHealth Enrollment Form
- Return the form to your health insurance representative before the deadline
- New ID Cards will be issued based on your plan / network change

If you are not a member and want to join the plan:

- Complete an ARHealth Enrollment Form
- Return the form & supporting documentation to your health insurance representative before the deadline
- ID Cards will be mailed to your home address before the beginning of the plan year.

Change Forms & Enrollment Forms can be completed in paper or on-line by going to www.ARBenefits.org

All changes made during Open Enrollment will be effective for the 2009 Plan Year which begin October 1, 2008

Premiums

The premiums shown below are the Total Monthly Employee Cost for the 2009 Plan Year Prior to taking the HRA

	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

Above rates do not reflect any additional district contributions or any applicable HRA / Health Lifestyle discounts

Health Risk Assessment (HRA)

Don't miss your opportunity to save money on your monthly premiums by completing the short Health Risk Assessment survey during the month of August. You could save up to \$20 a month for employee only coverage. Instructions for completing the HRA will be in The EBD Buzz and the Annual Benefits Guide.

HRA survey must be completed during Open Enrollment (August 1st – 31st) in order to receive any discount