2019 PLAN YEAR UNDERWAY

January 1 marked the beginning of the 2019 plan year.

Please keep in mind that deductibles do not carry over year-to-year on the ARBenefits plan, and reset as of January 1, 2019.

Members who elected changes during open enrollment, as well as members covered on the Medicare Primary plans should have received their new ARBenefits cards.

If you elected plan changes, or are a Medicare retiree and did not receive a new set of cards, you can contact EBD for assistance.

As of January 1, all ARBenefits plans have Health Advantage as the third party administrator.

Want to know how much you have contributed towards your deductible? Look up your personal health record or past claims? All ARBenefits members have access to Health Advantage’s My Blueprint portal.

The portal can be accessed by clicking the “Sign In” icon at healthadvantage-hmo.com. The icon is located in the top right corner of the page.

With the new year underway, it is also a good idea for employees to check their first couple pay stubs of the new year to make sure their deductions are coming out of their check properly.

HSA Transfer of Assets to ConnectYourCare

The transfer of assets process for moving Health Savings Accounts (HSA) from DataPath to ConnectYourCare (CYC) is scheduled to be completed by February 8, 2019.

Reimbursement claims for any out-of-pocket expenses incurred during the blackout period can be submitted through CYC starting on Feb. 8th.

Want to be your healthy best in the new year? Health screenings can let you know where you are and what you need to do in order to be as healthy as possible in 2019. Your AR Benefits plan covers many health screenings at no cost to you. Register for My Blueprint to get access to claims information and online health and wellness resources that can help you have a healthy new year. Get started now. Simply go to healthadvantage-hmo.com and register today.
As of January 1, 2019, New Directions Behavioral Health took over for GuidanceResources as the Employee Assistance Program provider for ARBenefits.

New Directions offers confidential counseling in multiple areas such as:
- Getting out of debt,
- Caring for a loved one,
- Managing unplanned life circumstances,
- Reducing stress,
- Working through depression or crises.

In addition to counseling, New Directions offers resources with:
- Legal needs,
- Managing money,
- Improving overall health,
- Development at work,
- Caring for loved ones.

**myStrength**
Take charge of your mental health with myStrength. The web and mobile platform offers self-paced activities, health trackers, inspirations, and over 2,000 pieces of helpful content, to help you reach goals and maximize your overall wellbeing.

**Tobacco Cessation**
Members who use tobacco products who are looking to quit can enroll in a telephonic tobacco cessation program through New Directions.

Members will participate in an over-the-phone counseling session and then be able to receive nicotine replacement therapies from their pharmacy at no cost to them.

New Directions resources are available at no extra cost to all employees and those in their household.

---

**New Directions Behavioral Health (EAP)**

---

**Connect With New Directions**

Phone: 1-877-300-9103

Online: [www.ndbh.com](http://www.ndbh.com)
1. Select Log In at the top left
2. In the Individuals and Families tab, choose Employee Assistance program from the list.
3. Input ARBenefits as the Company Code.

Benefits of the online portal include:
- Request counseling;
- Live Chat with a benefit specialist;
- Learn about short term counseling through mobile text;
- Access myStrength;
- And more!

Connect with New Directions Behavioral Health on the go through their mobile app available in the Google Play and Apple App Stores.
Start Completing 2020 Wellness Program Requirements

It is not too early for employees to start completing the wellness program requirements.

To earn any incentive put in place by the State and Public School Life and Health Insurance Board for the 2020 plan year, covered employees and any covered spouse must complete the following by October 31, 2019.

Biometric Screening: Members can complete a biometric screening through a Catapult Health checkup, their own physician.

Members who utilize their own physician need to have their physician complete the ARBenefits Primary Care Provider Form.

The form is available in the Health Enhancements section at www.ARBenefits.org.

It is the member’s responsibility to make sure their completed PCP Form has been submitted by 10/31/19.

Health Assessment: Members who complete a Catapult checkup also complete the health assessment requirement during their appointment.

Members who complete a checkup through their physician must also complete the online health assessment. The online health assessment needs to be completed through the member’s My Blueprint account at healthadvantage-hmo.com, not through the ARBenefits Member Portal.

After you log in to your My Blueprint account, go to the Health and Wellness tab and choose Healthy Living. Then Navigate to the HealthConnect Blue portal.

Tobacco Cessation: Members who test positive for nicotine will once again be able to successfully complete the wellness program by participating in a tobacco cessation program.

There are two options available to complete the requirement. A telephonic program through New Directions, or an online program through Health Advantage’s My Blueprint portal.

Online Program Through My Blueprint
Six-week course covering six modules. The modules can only be completed one week at a time. Members who choose this option will complete the requirement when they have finished all six modules. Access the online program after you log in to your My Blueprint account. After your log in, select the Healthy Living link in the Health and Wellness tab. Then navigate to the HealthConnect Blue portal, and select the Action Plan link where you can click the Get Started button.

Telephonic Program Through New Directions
Interested in utilizing the telephonic program? You can contact New Directions at 1-877-300-9103. Members are required to complete their first official coaching session to satisfy the requirement. Completion of the coaching session entitles you to receive nicotine replacement aids at no cost at the pharmacy. Nicotine replacement aids are only available to those who utilize the telephonic program.

Want to get your eating off to a good start in 2019? Create Your Plate is a simple and effective way to manage your blood glucose levels and lose weight. With this method, you fill your plate with more non-starchy veggies and smaller portions of starchy foods and protein — no special tools or counting required! When you fill your plate, make 50% of your plate green veggies; 25% of your plate lean protein; 25% of your plate grains/starches; and add a serving of fruit and a low-calorie drink like water, unsweetened tea or coffee. The American Diabetes Association recommends this practice for lots of good reasons – your health being one of the most important!
The transition of Flexible Spending Accounts (FSA) from DataPath to ConnectYourCare is complete.

State employees with any claims from 2018 that still need to be submitted or substantiated can submit those claims to ConnectYourCare starting on the 18th.

Claims can be submitted to ConnectYourCare through their online portal at ConnectYourCare.com/ARBenefits, through the CYC mobile app or paper claim forms that are available in the Forms and Publications section at www.ARBenefits.org.

Members who need assistance submitting or substantiating claims can contact ConnectYourCare at 1-833-229-4431.

**2018 Runout Period**

IRS regulations for cafeteria plans require substantiation of charges. While some FSA claims can be automatically substantiated, others may require supporting documentation. Remember, any FSA claims from 2018 that need to be substantiated with documentation must be substantiated by **March 31, 2019**.

ConnectYourCare will notify EBD of any remaining unsubstantiated claims after the deadline, and the first action will be to deduct the amount of unsubstantiated claims from your paycheck – if you receive your paycheck through AASIS.

If you do not receive your paycheck through AASIS, then EBD will start a collection process asking for payment. If payment is not received, then the debt will be sent to the State Tax Setoff Program and if you have an income tax refund due to you, this debt may be taken out of your refund.

Do not be caught in the situation where you have unsubstantiated claims from the 2018 plan year, and money is taken from your paycheck or tax refund. Chances are you used your FSA funds for an eligible expense; you just have to substantiate it with the proper documentation.

The IRS requires certain information to be included in documentation for an FSA expense to be substantiated. Check out the box below to make sure your documentation has everything needed to substantiate your claim.

**Documentation Needed to Substantiate an FSA Claim**

While most eligible FSA purchases can be substantiated automatically, if you need to substantiate an FSA purchase, the IRS requires the documentation you provide include the following information:

1. Patient’s name,
2. Provider’s name,
3. Date of Service (not date of payment),
4. Type of service received or goods purchased, and
5. Amount of the service or goods purchased.

Even if a claim is substantiated without the need for further documentation, it is a good practice to keep an itemized receipt or an EOB from all of your FSA expenses.