



ARBenefits

Monthly E-Newsletter



Telemedicine Coverage Offered Through ARBenefits

Coverage for telemedicine is available through the ARBenefits plan. Claims for telemedicine are processed the same as in-office claims with a physician. This includes any applicable copayments and charges to plan deductibles/coinsurance.

More information regarding coverage for telemedicine can be accessed in the ARBenefits Summary Plan Description (SPD) at www.ARBenefits.org. Members can also contact Health Advantage at 1-800-482-8416.

WORKSITE CHECKUPS THROUGH CATAPULT HEALTH

May is National Healthy and Safe Swimming Month. Active employees can dive in to learn more about their health by participating in a Catapult Health Checkup.

A 30-40 minute worksite checkup through Catapult Health not only provides the participant valuable preventive care; the checkup also completes both the wellness screening and health assessment requirements for the ARBenefits Wellness Program. All at no cost to the participant!

Completing a checkup with Catapult can help identify and understand risk factors. Every patient receives a lab-accurate Personal Health Report, and a customized action plan created with a board-certified Nurse Practitioner.

Those who participate in a checkup through Catapult can also have an annual wellness visit with their own physician fully covered by the Plan. If you have a Primary Care Physician (PCP), Catapult can securely send your results to your doctor.

A schedule of Catapult clinics can be found in the [Health Enhancements](#) section at www.ARBenefits.org. The schedule is updated weekly.

Don't see your agency or school district on the schedule? Contact your HR Department to see if they are in the process of scheduling a clinic.

Schedule your Catapult Health appointment at timeconfirm.com/arbenefts today!

Participants who use their own physician to complete their wellness screening instead of Catapult Health, must remember to also complete the online health assessment by **10/31/19**.

The online health assessment can be accessed by logging in to the Health Advantage My Blueprint portal at healthadvantage-hmo.com/myblueprint. A guide for accessing the online health assessment is available in the [Health Enhancements](#) section at www.ARBenefits.org.

ARBenefitness

Tracking your PHS can help you determine how to spend HSA funds.

Your Personal Health Statement (PHS) is mailed to you every two weeks to help you stay on top of your health plan benefits. Keep an eye on the section called "Medical Services Payment Detail." It shows a breakdown of the services you received, how much your health plan will pay and how much you may be asked to pay. Reviewing these details can help you decide how to spend your Health Savings Account (HSA) funds. Remember, HSA funds are tax-exempt and interest-earning. Log in to My Blueprint at healthadvantage-hmo.com/myblueprint to learn more about your HSA benefits. Remember, you can elect to receive your PHS electronically and print it out only when you need it.





Understanding Health Savings Accounts

Employees covered on the Classic or Basic health plans with ARBenefits have the opportunity to contribute to a Health Savings Account (HSA).

Regulated by the IRS, an HSA is like a 401(k) for health care allowing you to set aside pre-tax money for use towards qualified medical expenses. Use your funds today or save for the future, including retiree health expenses and post 65 retiree insurance premiums.

An HSA is yours forever. Unlike a Flexible Spending Account (FSA), your HSA is owned by you, is immediately 100% vested, and never expires.

There is no limit for rolling over unused HSA funds, grow your account balance year-to-year. HSA funds also earn interest and may be invested.

While there is no limit to rolling over unused funds, the IRS does set annual limits to how much you can contribute to an HSA.

For 2019, employees can contribute

up to \$3,500 towards an individual HSA. The contribution limit for a family HSA is \$7,000. These limits include any employer contributions made to your account. Employees 55 and can contribute another \$1,000 beyond the contribution limits.

Using HSA Funds

When you open an HSA, you will receive a debit card from the HSA administrator. For State Employees, that is ConnectYourCare. The card can be used for qualified purchases at the pharmacy, doctor's office, etc.

Participants can also reimburse themselves from their HSA after paying out-of-pocket for eligible expenses.

Eligible Expenses

First, HSA funds must be in your account for you to be able to spend them.

Once in your account, funds can be used towards copays, health plan deductible/coinsurance, prescription drugs, glasses, contacts and more. Check out the

box below to learn more about eligible expenses.

HSA and Limited FSA

Employees cannot contribute to an HSA and a medical FSA at the same time. However, if you have an HSA, you can contribute to a Limited Purpose FSA at the same time. A Limited Purpose FSA can be used for dental and vision expenses only.

HSA Enrollment

You can open and contribute to an HSA at any time of the year if you are an employee covered on the ARBenefits Classic or Basic plans. You can also change the amount you elect to contribute to your account any time of the year as well.

However, those with Medicare coverage are not eligible to contribute to an HSA.

Interested in Opening An HSA?

Contact your agency or school district Health Insurance Representative. They can assist you with what is required to open and contribute to an HSA.

HSA Eligible Expenses

There are hundreds of eligible expenses defined by the IRS to purchase using your HSA. In addition to expenses incurred through doctor's visits, many health-related products we use every day are eligible for purchase with an HSA. Some expenses such as over-the-counter (OTC) treatments can also be eligible, though keep in mind many require a prescription, letter of medical necessity, or doctor's directive be submitted to the HSA administrator.

Like shopping online? Search an expansive eligible product list and use HSA funds online at www.HSAStore.com.



Staying Safe In The Sun

With summer approaching, the month of May is recognized annually as Skin Cancer Awareness Month.

Skin cancer (including melanoma and non-melanoma skin cancer) is the most common of all cancers. More than 5.4 million skin cancers are diagnosed each year in the United States, more than all other types of cancers combined.

Detecting skin cancer early is important so it can be treated effectively.

Checking your skin through a doctor, or on your own can help detect skin cancers early. Find more information regarding checking your own skin [here](#).

Most skin cancers are caused by too much exposure to ultraviolet

(UV) rays. Most of this exposure comes from the sun, but some may come from man-made sources, such as indoor tanning beds and sun lamps.

The good news is you can do a lot to protect yourself and your family from UV rays.

Use a broad-spectrum sunscreen of at least SPF 30. Do not forget that sunscreen has an expiration date. Sunscreen lasts two to three years, so check the date.

Be generous when applying sunscreen. One ounce (about a palmful) should be used to cover the arms, legs, neck and face. Do not forget your ears, hands, feet and underarms.

Reapply sunscreen at least every two hours. Apply more often if

you're in and out of water or sweating.

In addition to using sunscreen, you can also protect yourself and family from skin cancer by:

- Seeking shade, especially during the hours of 10am – 4pm;
- Covering up with clothing;
- Ditching tanning beds or lamps;
- Wearing sunglasses;
- Wearing a hat; and
- Covering up the kids, too!

For more information regarding staying safe in the sun, or information relating to skin cancer awareness, visit the American Cancer Society at www.cancer.org.



Water safety = water fun!

May is National Water Safety Month, and May 20-26 is Healthy and Safe Swimming Week. At last, temperatures are warming for water fun and sports at public and private pools, and on Arkansas' lakes and rivers. But before you dip, dive, splash or belly flop into the water, review water-safety practices and rules. Tips include always swim with another swimmer and always follow the posted swimming rules of the area.

Brought to you by  **Health Advantage**
An Independent Licensee of the Blue Cross and Blue Shield Association

Anyone can get skin cancer but be extra mindful if you fall in to the categories below.

- Have natural blonde or red hair
 - Have freckles
 - Are fair skinned
 - Spend a lot of time outdoors
 - Have had skin cancer before
 - Live in or travel to tropical climates or high altitudes
 - Take medications that make you sensitive to light
 - Have had a lot of sunburns and burn before tanning
 - Have a condition that lowers your immune system
 - Have a family history of skin cancer, especially melanoma
 - Have a lot of moles, or large or irregularly shaped moles
- (see www.cancer.org/moles)



Check In On Mental Health

May is Mental Health Month and this year, New Directions and ARBenefits encourage you to #checkin on your mental health and on those around you.

According to Mental Health America, over 44 million American adults have a mental health condition. Getting help is the best thing you can do for yourself.

Symptoms of a mental health condition might include: feeling unable to cope with daily responsibilities, being overwhelmed by a deep sense of sadness, having extreme mood swings, withdrawing from people and activities, getting angry or acting violently, or having thoughts of suicide or hurting someone else.

For help with ANY mental health

issue, contact New Directions for support. Support is available to you regarding concerns such as:

- Depression
- Anxiety
- Grief
- Trauma
- Substance use
- Relationships

Connect with New Directions by calling 1-877-300-9103 or visit www.ndbh.com and log in with company code: ARBenefits.

What to say to someone struggling with their mental health:

▪ **DO:** I care about you and want to help.

DON'T: We all go through times like this.

▪ **DO:** You are important to me. Your life is important to me.

DON'T: You have so much to live for. Why do you want to die?

▪ **DO:** Tell me what I can do now to help you.

DON'T: What do you want me to do? I can't solve your situation.

▪ **DO:** You are not alone in this. I'm here for you.

DON'T: You'll be fine. Stop worrying.

▪ **DO:** Talk to me. I'm listening.

DON'T: Here's my advice...

▪ **DO:** We will get through this together.

DON'T: What's wrong with you? Shouldn't you be better by now?

If you suspect someone is actively suicidal, always seek emergency medical help. Call the National Suicide Prevention Lifeline at 1-800-273-8255.

myStrength Brought To You By New Directions

We all struggle from time to time. myStrength through New Directions is here to help members take charge of their mental wellbeing.

The digital platform is available to members 24 hours a day, seven days a week at home and on-the-go at no extra cost to the participant.

myStrength offers participants customized tools and resources proven to help those struggling with

one or more of the following:

- Depression;
- Anxiety;
- Stress;
- Chronic Pain;
- Problems with sleep; and
- Substance use.

Not struggling with any of the above? myStrength can still assist with keeping emotional health strong.

Participants will find inspirations, mood tracking, and hundreds of videos and activities that will empower the person to maximize their overall wellbeing.

For more information and to sign up for myStrength, click [here](#). The program can also be accessed by logging in at www.ndbh.com with company code: ARBenefits. New Directions can also assist at 1-877-300-9103.

ARBenefits complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, or sex. Language assistance services, free of charge, are available to you. Call 1-877-815-1017x1.

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-815-1017x1.