The deadline to submit health plan changes for 2020 is quickly approaching. Changes elected for the open enrollment period must be submitted to EBD no later than Thursday, October 31, 2019. The quickest way to submit open enrollment changes is online through the ARBenefits Member Portal at www.ARBenefits.org. Members may also submit changes to EBD through fax or mail by using the ARBenefits Enrollment Election Form available in the Forms & Publications section at www.ARBenefits.org, and at the link below this article.

Members will accept the last election received by 10/31/19 as the member’s final decision for the 2020 plan year. Adding a spouse and/or dependent children requires supporting documentation be submitted. Information regarding supporting documentation can be found on page four (4) of the open enrollment guides available at the links below.

Open enrollment changes are effective 1/1/2020.

If you have any questions, you can contact EBD Member Services at 1-877-815-1017 x1 or at AskEBD@dfa.arkansas.gov.

Preventive health screenings save lives
Primary care consultations and preventive health screenings, like those for blood pressure, certain cancers, cholesterol and diabetes, can increase your life expectancy. However, the Centers for Disease Control and Prevention (CDC) says Americans use preventive health services only half as much as they should. Your ARBenefits health plan covers preventive health screenings at no cost to you. To get started, log into your My Blueprint member account at healthadvantage-hmo.com/myblueprint to view your Schedule of Benefits found in the Policy Info section or call 1-800-482-8416 for more information.

Click the link at the top of the e-mail to access the online version of this newsletter and the included links.

ASE Open Enrollment Guide
PSE Open Enrollment Guide
ARBenefits Enrollment Election Form
ARBenefits Spousal Affidavit
Enrolling Online With ARBenefits
Final Wellness Program Reminder

The deadline to complete the ARBenefits Wellness Program requirements is here for covered active employees and covered spouses.

To successfully complete the program, and earn $75 off monthly premiums for 2020, all requirements must be met by Thursday, October 31, 2019. This includes:

- Wellness screening performed between 11/1/18 - 10/31/19 through Catapult Health or a member's own physician. Those who use their own physician need to make sure an ARBenefits Primary Care Provider (PCP) Form is submitted by 10/31/19 for the visit to count towards program requirements.

- Online health assessment if the member’s screening was performed by their own physician.

- Completion of the tobacco cessation program requirement if the member tested positive for nicotine, or admitted nicotine use during their screening.

To aid with completing the requirements, the following resources are available in the Health Enhancements section at www.ARBenefits.org.

- ARBenefitsWell Guidelines
- ARBenefits PCP Form
- Catapult Health Clinic Schedule
- Accessing Online Health Programs

Employees new to the Plan July 1, 2019 and after automatically receive credit for the wellness program requirements, and receive the discounted rate for 2020.

Members who still need a tobacco cessation program to complete can contact New Directions Behavioral Health at 1-877-300-9103 ext. 1.

Those who wish to complete a one-on-one session over-the-phone need to contact New Directions ASAP.

New Directions also offers an online option to complete the required counseling session. Online sessions are held on the following dates and times through the end of October:

- Tuesdays @ 6 p.m. 10/15, 10/22, 10/29
- Thursdays @ 12 p.m. 10/17, 10/24, 10/31
- Fridays @ 11 a.m. 10/18, 10/25

Members must call New Directions before participating in an online counseling session.

2020 Spouse and Dependent Audit

Beginning January 2020, ADP will be performing an audit of the eligibility of spouses and dependents covered on the ARBenefits plan.

This audit affects all ARBenefits members except those covered on Employee/Retiree Only plans.

Starting 1/27/2020, ADP will send letters to those who cover a spouse and/or dependent children.

The letter will state who the employee/retiree needs to submit documentation for, what documentation can be submitted to confirm eligibility and how that documentation can be sent to ADP.

Members who receive letters need to make sure they submit the requested documentation to ADP, not the Employee Benefits Division (EBD).

Open enrollment is a good time for employees to confirm their agency/school district has their correct mailing address and a current e-mail address on file.

Retirees can check their address in their ARBenefits account and contact EBD if they need to update their address.
October is Breast Cancer Awareness Month

The month of October is recognized as National Breast Cancer Awareness Month. ARBenefits is proud to join the American Cancer Society® to promote the importance of early breast cancer detection.

Breast cancer is the most common cancer among American women, except for skin cancer. More than 268,000 cases of breast cancer will be diagnosed in women in the United States this year. Men get breast cancer, too, though it’s less common.

Studies show that finding breast cancer early can mean more treatment options and can help save lives.

The best way we have to find breast cancer early – when it’s small, has not spread, and might be easier to treat – is for women to get regular mammograms and continue to do so as long as they’re in good health.

- Women between the ages of 40 and 44 can choose to get a mammogram every year.
- Women ages 45 to 54 should get a mammogram every year.
- Women 55 and older can switch to getting a mammogram every 2 years, or can continue yearly screening. Screening should continue as long as a woman is in good health and is expected to live at least 10 more years.

ARBenefits covers a preventive breast cancer screening 100% once per plan year for women age 40 and over. Coverage includes 3D breast cancer screenings.

Some breast cancer risk factors can’t be changed (like age and family history), but there are things a woman can do to help reduce her risk.

- Get to and stay at a healthy weight.
- Stay active.
- Limit how much alcohol you drink.

Call the American Cancer Society at 1-800-227-2345 or visit cancer.org/breastcancer to learn more about breast cancer risk factors, early detection, and treatment.

Knowing the facts about breast cancer could help save your life or the lives of the women you care about.

Treating Breast Cancer
If you’ve been diagnosed with breast cancer, your cancer care team will discuss your treatment options with you. It is important that you think carefully about each of your choices. Weigh the benefits of each treatment option against the possible risks and side effects.

Local Treatments - Treat the tumor without affecting the rest of the body. Examples: surgery and radiation.

Systemic Treatments - Treatments can reach cancer cells almost anywhere in the body. Examples: chemotherapy, hormone therapy, targeted therapy and immunotherapy.

Typically, treatment plans are based on the type of breast cancer, its stage, and any special situations. Your treatment plan will depend on other factors as well, including your overall health and personal preferences.
Dealing With a Traumatic Event

Traumatic events come in many different forms and impact us in a variety of ways.

You may feel the effects of a traumatic event if you were directly involved, if your friend, family or co-worker was impacted, or just by hearing the news. Stress is a common reaction to these events, and it is important to understand how to best cope with your feelings.

These healthy coping mechanisms can help you return to your best self:

**Stay Informed**
Staying informed on regular updates from officials will help relieve some of the stress you may be feeling. Be sure to watch or read the news from reliable sources.

**Maintain a Schedule**
Follow a normal routine as much as possible. You may be dealing with new challenges but following your regular sleep schedule and eating at your normal times can help relieve stress.

**Take Care of Yourself**
Regular exercise is proven to help reduce stress. Take a short walk, practice yoga or stick to your regular fitness routine. Also remember to eat healthy meals and get plenty of rest.

**Connect with Others**
Reach out to family and friends to talk about your experiences and feelings. Talking to a trusted friend may make you feel better or help identify areas where you need help.

**Know When to Seek Help**
Experiencing stress for a short period of time is normal. If your stress impacts the activities of your daily life for more than a couple of weeks, you should seek the help of a professional. You can find help at a community resource center, or by calling your employee assistance program.

State and public school employees and retirees, as well as anyone in their household, have access to resources available through New Directions at no extra cost. Resources through New Directions can be accessed online and over-the-phone at the number and web address to the right.

Additional resources for coping with a crisis are available online through [www.ndbh.com](http://www.ndbh.com) and also by clicking [here](http://www.ndbh.com).

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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.