HEALTH INSURANCE OPEN ENROLLMENT FOR 2020

The Employee Benefits Division (EBD) has established the 2020 plan year open enrollment period for both State (ASE) and Public School (PSE) employees.

Open enrollment for both ASE and PSE groups will run October 1-31, 2019.

During this time, changes to health insurance policies can be made without a qualifying event. Open enrollment changes include:
• Enrolling onto the plan;
• Adding/dropping dependent coverage;
• Changing plan levels; and
• Canceling coverage completely.

Non-Medicare retirees and those on COBRA can change their plan level between the Premium, Classic and Basic plans during open enrollment.

EBD strongly encourages you to use the ARBenefits Member Portal to elect changes during open enrollment.

Members who use the online system receive instant confirmation that their changes have been received by EBD, and confirmation that their elections have been approved or denied.

Enrollment forms can also be faxed or mailed to the number or address on the election form. Be sure to keep a copy of your fax confirmation sheet when faxing forms and documents to EBD.

Members adding a spouse and/or dependent to their coverage during open enrollment also need to submit supporting documentation along with the election form.

Supporting Documentation

Adding a spouse:
• Copy of marriage license
• ARBenefits Spousal Affidavit

Adding a child:
• Copy of the child's birth certificate. For newborns, a hospital birth announcement can be accepted.

HSA Contribution Amounts Announced For 2020

The IRS released the new contribution amounts for Health Savings Accounts (HSA) for 2020.

For 2020, members covered on an eligible High Deductible Health Plan will be able to contribute $3,550 for self-only coverage and up to $7,100 for family coverage. Employees ages 55 and over can also contribute up to an extra $1,000 towards their HSA.

Employees must be enrolled in the ARBenefits Classic or Basic plans to be eligible to contribute to an HSA.
ARBenefits Wellness Program Reminder

We are now past the halfway point of the ARBenefits Wellness Program and the **October 31, 2019** deadline.

To successfully complete the program, and earn any incentive put in place for 2020, all requirements must be met by active employees and covered spouses by October 31.

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

**Wellness Program Requirements**

**Wellness Screening**
Employee and covered spouse must complete a biometric screening either through a Catapult Health worksite checkup, or their own physician.

Catapult Health will not complete checkups on members who are pregnant, or who have had a double mastectomy with bilateral lymph node removal. Affected members can still complete their screening requirement by going through their own physician.

Members who utilize their own physician need to submit a completed ARBenefits Primary Care Provider (PCP) Form. The PCP Form is available in the Health Enhancements section of www.ARBenefits.org, and must be fully completed by the physician.

**Health Assessment**
Employee and covered spouse also must complete a health assessment. Members who participate in a checkup through Catapult Health will also complete the health assessment requirement during their appointment.

Participants who utilize their own physician to complete their screening need to complete the online health assessment. Members can access the assessment by logging into their Health Advantage My Blueprint account at healthadvantage-hmo.com. Covered spouses need to log into their own account if they need to complete the online health assessment.

**Tobacco Cessation...if necessary**
Employees and covered spouses who test positive for nicotine, or admit nicotine use during their wellness screening, must complete the tobacco cessation requirement to qualify for any incentive put in place for 2020.

Members can choose to complete an over-the-phone cessation program through New Directions Behavioral Health. Completion of the first official counseling session satisfies the tobacco cessation requirement and grants the member access to prescribed nicotine cessation aids at no cost. Those wanting to complete the over-the-phone program can call New Directions at **1-877-300-9103**.

An online program is available through the Health Advantage My Blueprint portal. This is a six-week program that must be completed by October 31. **To be able to complete the requirement by the deadline, the online program must be started no later than September 19.**

Members can check the status of their requirements by logging in to their ARBenefits account at www.ARBenefits.org. There can be a delay from when you complete a requirement to when it will show in the ARBenefits system as complete.

Should you have any questions, contact EBD Member Services at 1-877-815-1017x1, or by e-mail at AskEBD@dfa.arkansas.gov.

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**Wellness Program Guidelines**

**Wellness Program FAQ**

**ARBenefits Primary Care Provider Form**

**Guide for accessing Health Advantage Programs**

**Catapult Health Clinic Schedule**
June Is National Safety Month

The month of June is recognized annually as National Safety Month. National Safety Month focuses on reducing leading causes of injury and death at work, on the road and in our homes and communities.

The number of traumatic injuries treated in the ER nearly doubles during the summer. Injuries are the leading cause of death for Americans ages 1 to 44. The good news is there many things people can do to stay safe and prevent injuries.

This June, we encourage you to learn more about important safety issues like preventing poisonings, transportation safety, and slips, trips, and falls.

Poisonings: Nine out of 10 poisonings happen right at home. You can be poisoned by many things, like cleaning products or another person’s medicine.

Slips, trips, and falls: More than 1 in 4 older adults fall each year. Many falls lead to broken bones or head injuries.

Transportation safety: Almost 1 in 6 crashes where someone is injured involves distracted driving. Avoid dangerous driving behaviors by keeping your focus on the driving task.

• Avoid impaired driving, whether by alcohol, lack of sleep or drugs, including over the counter and prescription medication.
• Avoid cell phone distracted driving, including hands-free.
• Practice with your teen drivers and teach them to avoid distraction.
• Make sure all occupants are properly secured in age-appropriate restraints.
• Never leave a child alone in a car and always keep your car locked when not in use.
• If you drive for work, talk with your employer about safe habits – do not take calls while behind the wheel.
• Regularly check your vehicle for recalls at CheckToProtect.org and stay up to date on the safety features in your car by visiting MyCarDoesWhat.org.

Learn more about safety by visiting the National Safety Council (NSC) at www.nsc.org.

Deaths Caused By Preventable Incidents

A person has a one-in-24 lifetime odds of dying from a preventable incident. For perspective, a person’s lifetime odds of dying from select causes are:

<table>
<thead>
<tr>
<th>Accidental opioid overdose</th>
<th>Choking</th>
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<tbody>
<tr>
<td>1 in 96</td>
<td>1 in 2,696</td>
</tr>
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<table>
<thead>
<tr>
<th>Motor vehicle crash</th>
<th>Accidental gun discharge</th>
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<tbody>
<tr>
<td>1 in 103</td>
<td>1 in 8,912</td>
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<table>
<thead>
<tr>
<th>Fall</th>
<th>Cataclysmic storm</th>
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</thead>
<tbody>
<tr>
<td>1 in 114</td>
<td>1 in 31,394</td>
</tr>
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<table>
<thead>
<tr>
<th>Gun assault (homicide)</th>
<th>Plane crash</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 in 285</td>
<td>1 in 188,364</td>
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</table>

<table>
<thead>
<tr>
<th>Drowning</th>
<th>Lightning strike</th>
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<tbody>
<tr>
<td>1 in 1,117</td>
<td>1 in 218,106</td>
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<table>
<thead>
<tr>
<th>Fire or smoke</th>
<th></th>
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<tbody>
<tr>
<td>1 in 1,474</td>
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</table>

Source: National Safety Council
It is inevitable that we go through changes in life, and even the small things can throw us off course. When it comes to major changes such as getting a new job, moving, losing a loved one, getting married or having a baby, the ripple effect can be felt in all aspects of your life. Whether positive or negative, change can be difficult to adjust to.

As a result, you might feel varying levels of anxiety, stress, confusion and possibly self-doubt. The adjustment period can be uncomfortable, but you can do things to make change easier on yourself.

1. Expect disruption. In the vortex of change. Many people expect to go on without missing a beat, as if the change were a minor inconvenience. But this attitude isn't realistic. If you're starting a new job, for instance, and are used to performing at 95 percent don't expect to be up to speed immediately.

2. Focus on the known. In the midst of change. People tend to over-focus on the unknown because that's what is causing anxiety. To avoid needless worry and self-doubt focus on what you know and can control.

3. Anticipate change. Change is inevitable, so it's helpful to plan for it. If you have children in high school, for instance, you know they will soon leave home. Establish several game plans for coping with empty-nest syndrome and making good use of your free time.

4. Pinpoint patterns. How do you move through change? What kinds of feelings and reactions do you typically experience? This awareness can be helpful in developing your own personal tool kit of coping strategies.

5. Look for meaning. Even the most difficult and traumatic changes can come with valuable lessons. If you can find something positive that came from the experience, it will become part of your personal growth, rather than simply something that happened to you.

If a life change has you feeling “off,” seek help from your Employee Assistance Program (EAP).

This benefit is free to you and your family members, and offers counseling, legal and financial consultations, crisis support, coaching, adult and child care resources, personal and professional training, digital behavioral health tools and so much more. We're here for you 24/7, because life happens.