



## The State Board of Finance Update for Public School Employees

On Wednesday, July 7, the State Board of Finance met to finalize solutions that will be presented to the Arkansas Legislative Council on July 23, 2021. These solutions include a **no premium raise** for all current and retired school members. Other solutions included:

- Decreasing the monthly **wellness credit from \$50 to \$25 with a \$25 contribution for non-participation in the wellness program**
- **Ending Catapult clinics**; therefore, requiring members to see their primary care physician to complete your requirements

The Arkansas Department of Education (ADE) has previously committed \$145 million in funding toward the Public School Employee Plan. This solution adds an additional \$20 million for use from the state's restricted reserve fund, which brings ADE's total contribution to \$165 million.

These solutions will help the ARBenefits Plan turn the **\$70.1 million deficit into a surplus of \$1.9 million** and increase the Plan's projected reserve fund next year from \$3.8 million to \$75.7 million, which could support the Plan for approximately 62 days.

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## Clarification Regarding Plan Changes

In last month's newsletter, we talked about Plan changes for state employees that would take effect next calendar year. To further clarify, **State and Public School employees may still utilize Catapult until October 31, 2021**, to complete your biometric screening or your regular doctor. **Beginning next year, State employees must use their doctor** to satisfy this requirement as Catapult will no longer be available. All other requirements (Health Risk Assessment and Tobacco Cessation) remain the same.

## COMPLETE YOUR WELLNESS REQUIREMENTS BY OCTOBER 31



- **Wellness visit with Catapult or your doctor**
- **Health Risk Assessment (only needs to be completed if you utilize your doctor for the wellness visit)**
- **Tobacco Cessation (if you test positive for nicotine)**





# ARBenefits 101: Annual Out Of Pocket Maximums

Your out of pocket maximum is the maximum amount of money required to pay for covered services, medical, pharmacy, or supplies in a contract year. Substantial medical expenses can be devastating. That’s why out-of-pocket maximums are put into your health plan.

If you or a family member have a health crisis, and you reach your out-of-pocket maximum for the calendar year, your insurance will cover you at 100% for the rest of that year.

The out-of-pocket maximum includes deductible, coinsurance, and copayment amounts.

The out-of-pocket maximum does not include premium payments or charges for non-covered services.

For example, if your out-of-pocket maximum is \$3,250 when you meet this amount, your insurance will cover your services at 100%.

## Out Of Pocket Maximums

### Public School Employees

Premium  
Individual: \$3,250  
Family: \$6,500

Classic  
Individual: \$6,450  
Family: \$9,675

Basic  
Individual: \$6,450  
Family: \$12,900

### State of Arkansas Employees

Premium  
Individual: \$3,000  
Family: \$6,000

Classic  
Individual: \$6,450  
Family: \$12,900

Basic  
Individual: \$6,450  
Family: \$12,900

## Know Your Benefits: Maternity Program

The Maternity Program allows you to take advantage of one-to-one support from a Registered Nurse who will help you achieve a healthy pregnancy. Once you have successfully completed the program, you will receive a \$250 check.

### Program Benefits

- Obtain books and other educational material about you and your baby
- Receive support throughout your pregnancy from a nurse available Monday-Friday
- Acquire extra mailings and nurse support for those with high-risk conditions



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, x2

