



SUMMARY PLAN DESCRIPTION

**For Arkansas State & Public School
Employees & Retirees**

Below are the Effective Dates for this ARBenefits Summary Plan Description (SPD). This SPD is designed as a “living document” and can be modified from time to time, depending on changes to covered services, pre-authorization requirements, or any number of issues. Each significant revision is noted in the Revision Dates and Sections area below. Some changes may require that we issue a Summary of Material Modification or SMM so that our members can be made aware of the change. Other changes may simply require an edit to this SPD along with a notation below.

Effective Dates:

Public School Active Employees	January 1, 2019
Public School Retirees	January 1, 2019
State Active Employees	January 1, 2019
State Retirees	January 1, 2019

Revision Dates and Sections:

February 5, 2019	PSE Classic and Basic Schedule of Benefits
March 14, 2019	ASE & PSE Classic and Basic Schedule of Benefits
April 10, 2019	Notice of Continuation of COBRA Coverage Rights
April 15, 2019	PDL & SDL
May 1, 2019	Schedule of Benefits and Exclusions & Limitations
June 13, 2019	PDL & SDL
July 22, 2019	PDL & SDL
July 31, 2019	PDL
August 5, 2019	Eligibility
October 4, 2019	PDL & SDL
November 22, 2019	PDL & SDL

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.

Note: Any information received by the plan from federal sources will be considered documentary evidence for enrollment changes.

Effective Notice:

This is a statement of current Plan information and is designed to replace all previously published Summary Plan Documents issued by the Plan. EBD reserves the right to interrupt the elements of this SPD and other Plan Documents as necessary for the continued administration of the plan.

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Plan Administration

What does this book tell me?

The Summary Plan Description (SPD) explains the benefits you may receive as a member of the Arkansas State and Public School Employee Health Insurance Plan (known as the Plan or ARBenefits throughout the rest of this book). The Plan provides coverage for participating employees, retirees and eligible dependents.

This SPD will help you understand and use your benefits. You and your covered dependents should review this SPD. It is a primary Plan Document under the Plan and it will help each member to understand the coverage provided to the membership, steps to follow to access Plan benefits, specific exclusions or limitations under the Plan, how the Plan is funded, and your rights & responsibilities as a member.

**ARBenefits does have limitations and exclusions.
Not every medical expense you may incur is covered by the Plan.**

This book is important! If you have any questions about the Plan, please contact Member Services at (501) 682-9656 or toll free at (877) 815-1017 and press one.

Who sponsors the Plan?

The State and Public School Life and Health Insurance Board (the Board), as established by Annotated Code §21-5-402, is the Plan Sponsor. The Board is made up of the following members designated by law:

- A state employee who is eligible to participate in the Plan appointed by the Governor
- Two Public School employees with at least one from a rural school district
- The Insurance Commissioner or his or her designee
- The Commissioner of Education or his or her designee
- The Director of the Department of Finance and Administration or his or her designee
- Three members who are engaged in employee benefits management or risk management at least one of whom is a licensed healthcare provider appointed by the Governor
- A retired Public School employee appointed by the Governor
- A retired state employee appointed by the Governor
- A public school administrator appointed by the Governor
- The Executive Director of the Arkansas State Board of Pharmacy or his or her state employee pharmacist designee
- The Director of Health Facility Services of the Department of Health or his or her designee
- A licensed member of the Arkansas Medical, Dental and Pharmaceutical Association

appointed by the Governor

The Board establishes the benefit design, sets the rates, and sets policies for the Plan. The current list of Board members can be found on the official Employee Benefits Division's DFA web site at <http://www.arkansas.gov/dfa/ebd>.

Who administers the Plan?

The Employee Benefits Division (EBD) for the State of Arkansas Department of Finance and Administration administers the Plan on behalf of the Board. EBD is referred to in this SPD as "we" or "us." EBD has the administrative oversight of the day-to-day operations of the Plan with such functions as determining and maintaining eligibility, managing appeals, coordination of member communication and much more. To help us with this project, EBD has contractual relationships with many outside vendors to perform such services as provider network management, claims payment, case management, and utilization review.

As the Administrator of the Plan, EBD has the full right to access all medical and claim information regarding the membership but will make every effort to protect any personal health information in accordance with applicable state and federal laws.

The Plan is not established under or subject to the Federal Employee Retirement Income Security Act of 1974 (commonly known as ERISA).

How is the Plan funded?

The Plan is considered a Self-Insured Plan, which means that all expenses incurred by the Plan are paid by contributions from your employer and your premiums. The Plan is responsible for the payment of all eligible claims and does not rely on protection from outside carriers to assume the risk. EBD maintains a cash balance held in reserve to cover catastrophic claims if they are incurred. This claims reserve and other monies collected are held in trust and are used to administer the Plan.

On an annual basis, claims information of the Plan, national inflationary factors, and other information is examined by an outside actuary/consulting team and rates are presented to the Board for review and approval. The rate that each member pays is derived from the base monthly premium for the benefit option elected by the member, less any employer contributions and/or additional subsidies.

Rates are not published in this SPD but are available on the central web site for the Plan (<https://www.arbenefits.org>). *

What's covered under the Plan?

ARBenefits is a comprehensive major medical health plan, with covered services including preventative care, physician services, hospital admissions & outpatient care, prescription drug coverage, behavioral/mental health services, rehabilitation, emergency care, and much more. It is important to remember that not every medical service is covered by the Plan. Certain exclusions and limitations do exist and it is your responsibility to understand the covered services under the Plan.

Some services require pre-certification before the Plan will consider the expense as a covered service. Additionally, some prescription drugs have quantity limitations, reference pricing, incorporation of Step-Therapy, or prior-authorization. This process is referred to as Utilization Management and can be a very effective plan management tool.

What is Utilization Management?

Utilization Management or UM is a process whereby services provided by a medical provider are compared against a nationally accepted set of guidelines and reimbursement rules designed by the Plan. Coverage decisions are then based on these guidelines for such areas as number of days per hospital admission, or the medical appropriateness and necessity of tests such as an MRI. Services that are provided outside of the guidelines and reimbursement rules may not be covered by the Plan, and would therefore be paid by the member.

A determination that the Plan will not cover a certain service does not mean that your provider is wrong; it only means that the service is outside the nationally accepted guidelines and will not be covered by the Plan. Your decision to continue with the service or not is entirely between you and your medical provider. See the section for Utilization Management for more information and procedures that require prior authorization.

Who are the Health Insurance Representatives?

Each state agency and school district has appointed at least one person to work as their Health Insurance Representative (HIR). These individuals often work in your payroll or personnel sections and have a variety of other duties to perform. In regards to the Plan, they will provide you with enrollment information and assist you with questions.

Who are the Benefit Coordinators?

We contract with various companies to work with the Plan to ensure that the members get the right coverage based on their election. Benefit Coordinators are contracted third-party administrators who perform many services, including but not limited to the list below:

- Provide a network of physicians, hospitals, labs, and other service providers to ensure your coverage under the Plan is appropriately managed
- Pay claims on behalf of the Plan for medical claims submitted by your health care provider
- Provide limited medical management services

Benefit Coordinators have the authority and responsibility to make decisions on behalf of the Plan when there are questions about your coverage. The decision of the Benefit Coordinator is final unless you follow the steps outlined in the Complaints and Appeals section of this SPD.

What about my Identification Card?

You will be sent a card with your Plan information, including your Benefit Coordinator and certain plan design elements such as your co-payment or deductible. Your medical care provider will use the information contained on this ID Card to submit claims, verify eligibility, receive pre-authorization for certain services, and a variety of other functions. If you change Benefit Coordinators or elect a different plan option, it is important that you alert your medical provider of the change.

These cards are for identification purposes only and do not guarantee your right to coverage under the Plan. You must meet all eligibility requirements of the Plan and ensure all premiums are paid in full to receive coverage. If you receive services for which you are not entitled, you will be responsible for paying the full cost of those services.

When you present your identification card for services, you are also giving your consent to release medical information to the Plan. The Plan has the right to refuse to reimburse for covered services if you refuse to consent to the release of any medical information relating to the covered service.

What are Plan Documents?

Plan Documents are a collective term covering any and all official documents of the Plan. They tell you important information about the Plan and how to access the benefits of coverage. Important information such as covered services, exclusions & limitations, member responsibilities, and rights to appeal or continue coverage are all explained in the various different Plan Documents. This document is the Summary Plan Description (SPD) and is one of the Plan Documents for ARBenefits.

This SPD, along with Preferred Drug List (PDL), comprise the majority of Plan Documents but other letters, memos, and official notifications may be issued. We will issue a Summary of Material Modification (SMM) to the Plan when an important element of the Plan changes. Each SMM will be posted to the central web site for the Plan, located at <https://www.arbenefits.org>.

In the event of a major disaster including: epidemic, the complete or partial destruction of facilities, computer failures or viruses, riot, civil insurrection, disability of a significant part of the plan providers' personnel, etc., the rendering of professional or hospital services covered under this SPD is delayed or rendered impractical. EBD and your Benefit Coordinator shall make a good faith effort to arrange for an alternative method of providing coverage. EBD and your Benefit Coordinator and plan providers shall incur no liability or obligation for delay, or failure to provide or arrange for services if such failure or delay is caused by such an event.

Eligibility

Are you eligible for this insurance?

1. If you are a **State Employee**, you may join the Plan if you answer yes to one of the questions below:

Are you:

- A full-time employee of a participating agency, institution, commission, or constitutional office, and
- In a budgeted position or a position recognized by the General Assembly, and
- Not seasonal or temporary, and
- Working one thousand (1,000) hours or more each year?

Are you a member of the General Assembly?

Are you an elected Constitutional Officer?

Are you an appointed or elected member of a Board or Commission on a full-time salaried basis?

Are you:

- An extra help employee, and
- Your agency has told you that you will be covered under the Plan, and
- Your agency has agreed to pay the State match for your coverage.
- A non-eligible state employee as defined under the law.
- You are willing to be responsible for all costs for participating in the Plan (unless your agency has chosen to pay all or part of the cost).

2. If you are a **Public School Employee**, you may join the Plan if you answer yes to the question below. Please note school districts determine the eligibility of their employees.

Are you:

- A full-time employee in a position that requires on average at least thirty (30) hours per week of actual performance of duty during the annual school year

3. If you are a **Retiree** – see the section entitled Coverage Continuation-Retirement.

Are your dependents eligible for this insurance?

1. If your dependent is your spouse, he / she may join the Plan as long as they are your current legal spouse. Former spouses with court orders requiring coverage are NOT ELIGIBLE to join the Plan. Spouses eligible for coverage through his/her employer are not eligible for coverage.
2. If your dependent is a child, they may join the Plan as long as they can answer yes to the following questions:

Are they your child, adopted child, stepchild, or do you have legal guardianship for them? Children of dependents are not covered.

- Are they less than age twenty-six (26)?

Are they a Qualified Medical Child Support Order (QMCSO) dependent under age 26 and do you have a judgment, decree, or order issued under state law?

Notice of Dual Enrollment – Employees and / or their dependents cannot have dual coverage (for example, a state employee married to a school employee cannot be covered as the primary insured member on his plan and as a dependent on his spouse's plan).

Only eligible members and dependents can participate in the Plan. Falsification of eligibility is a serious offense and may permanently disqualify you from participation in the Plan. Financial penalties may be imposed as well.

Important Note:

Certain documents (or certified copies) such as marriage certifications, birth certificates, Medicare enrollment documentation, divorce decrees, etc. may be requested for enrollment in this Plan or as you make changes. Failure to promptly provide requested information within the designated time periods may cause you or your dependent(s) to lose certain rights under the Plan.

Qualified Changes in Coverage

Members of the Plan may make changes to their coverage during certain times of the year and after certain qualifying events. Below is a summary of the times and situations when changes will be allowed.

Initial Enrollment

When a new employee is hired or becomes eligible for coverage, each member may choose to enroll in the Plan or decline coverage. Enrollment for new employees/newly eligible individuals must be completed within 60 days of the date of employment/eligibility.

Effective date of coverage will be the first of the month following the date of hire and the date on the Election form submitted to EBD. Premiums are collected according to effective date.

Declinations for the employee and / or their dependents must be done in writing on the appropriate form. Employees who decline coverage for themselves and or their dependents cannot choose to enroll until the next Open Enrollment period or at the time of a qualifying event as described in the Special Enrollment section below.

Open Enrollment

On an annual basis, all members will enter a period called Open Enrollment where changes can be made without the need for a qualifying event. This is the only time members are allowed to change their health plan.

Non-Medicare retiree members – can make changes to plan level only (Premium, Classic or Basic).

Children's Health Insurance Program Reauthorization Act

Under the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA), there are new special enrollment opportunities available. Employees and dependents that are eligible for, but not enrolled in, a group health plan, can now enroll in the plan upon:

- Loss of eligibility for coverage under a state Medicaid or CHIP program, or
- Gaining eligibility for state premium assistance under Medicaid or CHIP.

The employee or dependent must request coverage within 60 days of being terminated from Medicaid or CHIP coverage or within 60 days of determination of eligibility for premium assistance.

Reauthorization of the CHIP program is pending approval from congress.

Special Enrollment / Change in Status

After certain events, a member may choose to change his / her coverage or the coverage for any eligible dependents. The effective date of coverage after an event is dependent upon the date of

application and the event itself. The effective date for additions, terminations and cancellations is the first of the month following the date of application. Changes to the member's coverage and / or the coverage of any dependent are based on a qualifying event as defined under HIPAA (Health Insurance Portability and Accountability Act) and is dependent upon the participation or lack of participation in your employer's Cafeteria Plan.

The Subscriber must submit an election form within 60 days of a qualifying event. If the Subscriber fails to submit the election form within the 60-day time frame, they must wait until the next open enrollment period or experience another qualifying event to make changes to their plan.

Note: Medicare Part D Prescription Drug Coverage does not constitute “group health coverage” as described above when Medicare Part A and/or Part B are already in effect.

Certain life changing events are considered “qualifying events” that allow employees or retirees to make changes to their plan. Active employees have 60 days from the date of the event to elect changes to their plan while retirees have 30 days from the event date.

Below is a listing of the most common qualifying events. This is not a complete list, and based on documents provided by the member, it is EBD's decision whether a valid qualifying event has occurred to allow the requested change.

Please note, unless the qualifying event results in the employee enrolling onto the plan as a new member, qualifying events do not allow for a change in plan level between the Premium, Classic or Basic plans.

Event	Action Allowed
Adoption/Guardianship	<ul style="list-style-type: none"> • Enroll new dependent
Birth of a Child	<ul style="list-style-type: none"> • Enroll new dependent • If member is currently in a NO HEALTH, this is a qualifying event to enroll in coverage for member and the newborn
Marriage	<ul style="list-style-type: none"> • Enroll new spouse and newly acquired dependents. • Employee can drop their coverage if they have obtained new group coverage
Loss of Group Coverage	<ul style="list-style-type: none"> • Employee can enroll • If dependents lost coverage they may enroll as well
Gain of Other Group Coverage	<ul style="list-style-type: none"> • Employee/dependent may drop coverage • Spouses that gain group coverage through an employer must come off the plan.
Divorce	<ul style="list-style-type: none"> • Member must remove spouse • Member can enroll if they provided a COCC showing loss of coverage
Death	<ul style="list-style-type: none"> • Member can remove a deceased dependent by providing death certificate or obituary

Turning 26	<ul style="list-style-type: none"> • Dependents covered on this plan will automatically term off the plan at the end of the month they turn 26. • Employee losing coverage due to turning 26 may enroll in the plan.
Gain of Medicare	<ul style="list-style-type: none"> • Employees who gain Medicare Part A & B coverage can elect to drop their plan coverage. (if dropped for this reason, member is not able to come back onto the plan) • The gain of Medicare Part D does not constitute group health coverage when Part A & B are already in effect.

EBD will accept a court order for the following:

- When the member is the custodial parent and must carry coverage on their dependent
- When the member isn't the custodial parent. If the court order states the custodial parent must carry coverage for the dependents, the member may drop them.

Birth and gain or loss of Medicaid allows a sixty (60) day window.

Birth/Adoption: coverage for a member's newborn/adopted child shall become effective as of the date of birth or adoption if the member gives EBD notice of the child by submitting an Election Form to EBD for the child within sixty (60) days of the child's date of birth or adoption. When an employee adopts a child, the employee may enroll. If the member fails to submit the Election Form within the sixty (60) day timeframe provided, the member's newborn/adopted child may not be added until the next open enrollment period or experience of another qualifying event.

Retirees and COBRA participants have 30 days for qualifying event changes.

Important Note:

ASE (State) Only

No changes in coverage are allowed at the time of transfer from one state agency to another. Steps should be taken to eliminate a lapse of coverage due to a simple transfer.

PSE (School) Only

No transfers on the PSE side unless approved through summertime portability process.

ASE& PSE Retirees

Retirees have thirty (30) days to submit changes to EBD for qualified changes in coverage.

Supporting Documentation

Supporting documentation is required when electing changes to your plan due a qualifying event. Below is a table of required documentation that must be submitted to EBD for elected changes to be reviewed for approval. Employees have 60 days to elect qualifying event changes, retirees have 30.

To add/drop coverage for you, or anyone covered on your plan as a qualifying event, you must provide documented proof that there has been a gain or loss of other group coverage. Proof must include the date that coverage started or ended, and list those affected. Examples of proof can be a Certificate of Credible Coverage from the other health care provider, a signed letter from an employer that states when coverage started or ended, military discharge paper work, letters from government entities such as Medicaid, etc.

Qualifying Event Action	Required Documentation
Adding a Spouse: Due to Marriage	<ul style="list-style-type: none"> • ARBenefits Change Form • Marriage license • ARBenefits Spousal Affidavit
Due to Loss of Other Group Coverage	<ul style="list-style-type: none"> • Same as above as well as proof of loss of other group coverage. Proof must contain the dates of coverage, and the affected parties.
Adding a Newborn	<ul style="list-style-type: none"> • ARBenefits Change Form • Copy of birth certificate or hospital announcement (up to six months of age).
Adding a Dependent Child	<ul style="list-style-type: none"> • ARBenefits Change Form • Copy of birth certificate • Marriage license if adding a step-child • Adoption/Guardianship paperwork signed by judge if applicable.
	<p>If adding dependent due to loss of other group coverage:</p> <ul style="list-style-type: none"> • Same as above as well as proof of loss of group coverage. Proof must contain the dates of coverage, and the affected parties.
Removing Dependent/Spouse	<ul style="list-style-type: none"> • ARBenefits Change Form, • Proof of gain of group coverage. Proof must contain the dates of coverage, and the affected parties.
Removing Spouse Due to Spouse Gaining Employer Group Coverage	<ul style="list-style-type: none"> • Updated ARBenefits Spousal Affidavit
Gain of Other Group Coverage	<ul style="list-style-type: none"> • ARBenefits Change Form, • Proof of gain of group coverage. Proof must contain the dates of coverage, and the affected parties.
Employee Lost Other Group Coverage	<ul style="list-style-type: none"> • ARBenefits Enrollment Form, • Proof of loss of group coverage. Proof must contain the dates of coverage, and the affected parties.
Divorce: Removing a Spouse	<ul style="list-style-type: none"> • ARBenefits Change Form, • Judge signed divorce decree

Plan Management

As the Plan Administrator, EBD handles many of the day-to-day operations of the Plan. Questions dealing with eligibility, allowed changes, publications, and customer service are coordinated through EBD. Shown below are just a few of the more common questions asked by the membership.

How do I get a service or treatment pre-certified under the Plan?

Pre-certification is an element of Utilization Management for the Plan. Review the section for Utilization Management in this SPD for more information.

How do I request a replacement ID card?

You may request a new ID card at any time by one of the following methods:

- By using the **My Benefits** page of www.ARBenefits.org to print a temporary card using your computer's printer. You may also request that a permanent card be mailed to your address from the web site.
- By contacting EBD Member Services at 877-815-1017 (Just Press One) and request a new card.

What if I'm covered under another health plan?

If you are covered under more than one health plan, Coordination of Benefits (or COB) will apply. COB allows us to make sure that the proper amount is paid in the appropriate amounts by each of your plans. Which plan will pay as the primary plan and what portion will be paid by each will be determined by your Benefit Coordinator as they work with your other plan.

It is your responsibility to provide other insurance information, including Medicare, to EBD. Any changes to the other insurance coverage must be reported promptly.

What if I have other insurance with another government program?

- **Medicaid** – If this Plan and Medicaid cover you or any covered dependent, the Plan will pay first and Medicaid will pay as secondary.
- **Tricare/CHAMPUS** – If you or any covered dependent is covered under the Plan and Tricare/Civilian Health and Medical Program of the Uniformed Service (CHAMPUS), the program that provides health care services to dependents of active armed services personnel, the Plan pays first and Tricare/CHAMPUS pays as secondary. If you (the employee) are called to active duty for more than thirty (30) days, Tricare becomes primary and the Plan will pay as secondary.
- **Veterans Affairs Facility Services** – If you or any covered dependent receives services in a U.S. Department of Veterans Affairs Hospital or facility because of a military service-related illness or injury, benefits are not payable by the Plan. If you or a covered individual receives services in a U.S. Department of Veterans Affairs Hospital or facility related to any other condition that is not a military service-related illness or injury, benefits are payable by the Plan at the In-Network level, only to the extent those services are medically necessary and the charges are usual and customary.

- **Motor Vehicle Coverage Required by Law** – When medical payments are available under vehicle insurance, the Plan will pay excess benefits only, without reimbursement for vehicle plan deductibles. This Plan will always be considered the secondary carrier regardless of your election under PIP (Personal Injury Protection) coverage with your auto carrier.
- **Other Coverage Provided by State or Federal Law** – If you or any covered dependent is covered by both this Plan and any other coverage provided by any other state or federal law, the Plan will coordinate benefits in accordance with state and federal regulations. Please contact EBD Member Services.

Limiting age is defined in the Eligibility section of this SPD.

Contact EBD or visit www.ARBenefits.org to obtain an application for continuation of insurance due to incapacity. You and your dependent's physician must complete this document. The continuation of insurance due to incapacity will be evaluated annually and you may be required to complete another application with physician certification at that time.

I'm going on active military duty, what are my options?

School Employees:

Once you enter leave without pay status, your District should provide you with all the essential information you need to maintain coverage.

You have two options:

1. Continue your coverage: Remit your premium payments according to payroll dates provided by your district's pay cycle. Your district will collect your premium and include it with their monthly billing. EBD will not accept member checks or money orders.
2. Discontinue your coverage: If you choose this option, please fill out a change form to cancel coverage. You will be eligible to re-enroll within 120 days following your return to active employment. You must complete your application within that 120-day period and your new coverage will be effective the first day of the month following your application date. Please be aware that if you have a break in coverage, and you re-enroll you will have to start over to meet your deductible and out of pocket maximum.

Whichever option you choose; you must submit a copy of your military/deployment orders to your Health Insurance Representative.

State (NON-AASIS) Employees:

Once you enter leave without pay status, your agency should provide you with all the essential information you need to maintain coverage.

You have two options:

1. Continue your coverage: Remit your premium payments according to payroll dates provided by your agency's pay cycle. Your agency will collect your premium and include it with their monthly billing. EBD will not accept member checks or money orders.

2. **Discontinue your coverage:** If you choose this option, please fill out a change form to cancel coverage. You will be eligible to re-enroll within 120 days following your return to active employment. You must complete your application within that 120-day period and your new coverage will be effective the first day of the month following your application date. Please be aware that if you have a break in coverage, and you re-enroll you will have to start over to meet your deductible and out of pocket maximum.

Whichever option you choose, you must submit a copy of your military/deployment orders to your Health Insurance Representative.

State (AASIS) Employees:

Once you enter leave without pay status, EBD will send you a LWOP packet. The LWOP packet will provide you with all the essential information you need to maintain coverage. Inside the packet, there will be a Leave Without Pay Notification, LWOP Election Form, and a Table of Important Dates Schedule for LWOP.

You have two Options:

1. **Continue your coverage:** You must sign and return your LWOP Election Form by the election due date to continue your coverage while on Leave Without Pay. Remit your premium payments according to the Table of Important Dates schedule for LWOP. You will send your premium payments directly to EBD following this schedule.
2. **Discontinue your coverage:** If you choose this option, you will be eligible to re-enroll within 120 days following your return to active employment. You must complete your application within that 120-day period and your new coverage will be effective the first day of the month following your application date. Please be aware that if you have a break in coverage, and you re-enroll you will have to start over to meet your deductible and out of pocket maximum.

Whichever option you choose, you must submit a copy of your military/deployment orders to your Health Insurance Representative.

I'm going on Leave Without Pay (LWOP), Family Medical Leave, or Worker Compensation, what are my options?

School Employees:

School districts administer leave without pay policies for their employees. Employees should contact their school district for information regarding their options and instructions.

State (NON-AASIS) Employees:

Non-AASIS agencies administer leave without pay policies for their employees. Employees should contact their HR department for information regarding their options and instructions.

State (AASIS) Employees:

Once you enter leave without pay status, EBD will send you a LWOP packet. The LWOP packet will provide you with all the essential information you need to maintain coverage. Inside the packet, there will be a Leave Without Pay Notification, LWOP Election Form, and a Table of Important Dates Schedule for LWOP.

You have two Options:

1. Continue your coverage: You must sign and return your LWOP Election Form by the election due date to continue your coverage while on Leave Without Pay. Remit your premium payments according to the Table of Important Dates schedule for LWOP. You will send your premium payments directly to EBD following this schedule.
2. Discontinue your coverage: If you choose this option, you will be eligible to re-enroll within 30 days following your return to active employment. You must complete your application within that thirty (30) day period and your new coverage will be effective the first day of the month following your application date. Please be aware that if you have a break in coverage, and you re-enroll you will have to start over to meet your deductible and out of pocket maximum.

If I am terminated from employment, what are my options?

In most situations, employees that are terminated either due to a voluntary or involuntary termination are eligible to continue coverage under the Plan by electing COBRA (Consolidated Omnibus Budget Reconciliation Act). More information can be found in the Coverage Continuation – COBRA section of this SPD.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit www.HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

Can my dependents continue my health coverage if I die while an active employee (Death in Service)?

Can my covered dependents continue my health coverage if I die while an active employee (Death in Service)?

Health coverage is available for spouse/dependents covered on the employee's health plan at the date of the employee's death per the following guidelines:

Spouse with and without Dependents

- If the spouse is eligible to receive a survivor retirement annuity, the spouse and covered dependents, are eligible to continue on the health plan. If the survivor annuity benefit is available upon death of the member (first of the month following death), the surviving spouse has 30-days from the end of the month in which the active coverage ended to enroll in the retirement health plan.
- If the survivor retirement annuity is not immediately available to the spouse, but available at a later date, either the month following the date the employee would have been eligible to receive benefits had the employee survived or the date that an application for a surviving spouse's benefit is filed with the appropriate retirement system, the spouse has 30-days from the time he/she becomes eligible to draw the survivor annuity to enroll in the retirement health plan.
- If the spouse is not eligible to receive a survivor annuity, the spouse and/or dependents have the option to enroll on the COBRA health plan for a period of 36 months. A COBRA packet will automatically be sent to the surviving spouse with a 60-day enrollment period.

Dependents without Spouse on the health plan

- If a dependent child is eligible to draw a survivor retirement annuity, and the check is paid directly to the child, the child is eligible to enroll in the retirement health insurance until the retirement annuity ends, which will be until his/her death or his/her marriage or his/her attainment of age 18.

Coverage will be extended past age 18 as long as the child continues uninterrupted as a full-time student at an accredited secondary school or college or university, but in no event beyond his/her attainment of age 23. The dependent child has 30-days to enroll in the retirement health plan once the annuity becomes available.

- If a dependent child was covered on the active employee's health plan, without spousal coverage, and there is no survivor annuity paid to the dependent, the dependent child has the option to enroll on the COBRA health plan for a period of 36 months. A COBRA packet will automatically be sent to surviving dependents. There is a 60-day enrollment period for the COBRA health plan.
- If there are multiple dependents (other than the spouse) on the employee's health plan at the time of death, and COBRA is the only option available, each dependent must enroll under their own health plan.

NOTE:

If the spouse and/or dependents do not enroll in the retirement health plan or COBRA within their respective enrollment periods, all privileges under the plan are terminated.

I am about to retire; what are my options?

You may choose to continue your active coverage under the Plan by electing COBRA or, you may elect to keep your current coverage on the retirement plan. More information can be found in the Coverage Continuation, Retirement (pg.), and Coverage Continuation, COBRA sections (pg.) of this SPD.

Can my coverage be canceled?

Coverage of a Subscriber or Dependent(s) may be terminated for serious intentional or unintentional acts committed against the Plan, or any member, including but not limited to concealment, misrepresentation, theft, or fraud for the purpose of obtaining coverage, filing claims, or utilizing plan services or facilities.

Coverage may also be terminated for non-payment of premiums while in a LWOP status, if a Subscriber has chosen to continue coverage while on LWOP. In addition, failure to submit a LWOP Election form to continue coverage while on LWOP may result in your coverage being terminated. Should this occur, you will be eligible for re-enrollment in the Plan. For non-military LWOP, you must enroll within 30 days following your return to active employment and payment in full of your outstanding debt. You will be reinstated in the Plan effective the 1st of the month following your application date. For reinstatement of Military LWOP, you will be eligible to re-enroll within 120 days following your return to active employment. You must complete your application within that 120-day period and your new coverage will be effective the first day of the month following your application date. You will still be responsible for your outstanding premium debt, if any.

If your coverage under LWOP is terminated due to non-payment of premiums, no COBRA coverage will be offered.

Coverage may also be terminated for late COBRA payment.

Utilization Management

It is the position of the Plan that pre-certification only applies to the items listed on this Utilization Review page. Other procedures, services, and/or equipment will be paid or denied based on the Coverage Policies in effect at the time of service delivery.

Pre-certification will be necessary for the list of procedures provided below. It will be necessary for your provider to contact the company listed below to obtain pre-certification of the services requested. The pre-certification process is the responsibility of the hospital or medical provider. If a hospital, medical provider or facility in the State of Arkansas fails to pre-certify a hospital admission or outpatient procedure, the member is not subject to any penalty for non-certification. It is the provider's responsibility to verify or make certain the procedure has been pre-certified.

Pre-notification is required for Oncology Services.

Coverages provided for transplant services are subject to medical necessity review through Case Management.

Contact Health Advantage @ 1-877-815-1017 and press option #2 for pre-certification for:

Medical Services

ABA Therapy
Residential Treatment
Intensive Outpatient Treatment
Partial Hospital /Day Treatment
Skilled Nursing Facility
Cognitive Rehabilitation
Occupational Therapy
Home Health Services
Inpatient Rehabilitation
Physical Therapy
Speech Therapy
Enteral Feeds
Long Term Acute Care Hospital (LTACH)
Intensity-Modulated Radiation Therapy (IMRT)
In Patient Admissions

Durable Medical Equipment

Spinal Cord Stimulators (implantation and device)
Continuous Glucose Monitoring Devices
Defibrillator Vests
Power Mobility Devices
Wound Vac

Medical Procedures

Septoplasty

UPPP, (Uvulopalatopharyngoplasty)
Varicose Vein Treatment
Blepharoplasty and/or Brow Lift
Gynecomastia Reduction
Mammoplasty
Panniculectomy
Rhinoplasty
Scar Revision outside doctor's office
Gastric Pacemaker (eff. 7/1/11)
Bariatric Surgery, revisions, reversals (takedown) that require surgical intervention (eff. 1/1/12)

Radiology

Computerized Tomography (CT Scan)
Computerized Tomography – Angiography (CTA Scan)
Magnetic Resonance Imaging (MRI)
Magnetic Resonance Angiography (MRA)
Positron Emission Tomography (PET Scan)

Summary of Plan Options

The Plan offers multiple options for active members and retirees, the ARBenefits Premium, Classic and Basic Plans and the ARBenefits Retiree Plan. The options are different in how your medical services are covered and how much you will pay for monthly premiums. Review each plan carefully to find the best fit for you and your family.

ARBenefits Premium - The Premium Plan is considered the “richest” of the plan options, as it contains the maximum amount of benefits with copays and coinsurance. It also has the highest monthly premium cost to the member. This plan has a deductible attached to it (\$500 individual/\$1,000 family deductible for ASE and \$750 individual/\$1,500 family for PSE) that must be met before the plan begins to pay for some services. The plan consists of a \$3000 individual and \$6000 family medical out-of-pocket maximum for ASE and \$3,500 individual and \$7,000 family medical out-of-pocket maximum for PSE. The copays have been lowered to \$25 for a physician and \$50 for a specialist. The emergency room copay is \$250. There is a prescription drug plan attached to Premium, which includes \$15, \$40, \$80 and \$100 copays depending on tier. The prescription drug plan also consists of a \$3100 individual and \$6200 family pharmacy out-of-pocket maximum.

ARBenefits Classic - The Classic Plan is a High-Deductible PPO Plan. The ASE plan has a deductible attached to it (\$2500 individual/\$5000 family). The family deductible includes an embedded individual deductible of \$2,700. When an individual on a Classic family plan meets the \$2,700 amount, the plan will begin coinsurance for that member. The PSE plan has a deductible of \$1,750 individual/\$2,750 family. The PSE family deductible also includes an embedded individual deductible of \$2,700. Eligible active employees are recommended to have a Health Savings Account (HSA) with this plan. There are no copays with the Classic Plan (with the exception of hearing and vision services), but prescriptions and medical services apply to the deductible and can be paid with HSA funds.

ARBenefits Basic – ASE – The Basic Plan on the state employee side is also a High-Deductible PPO Plan. It features the lowest monthly premium of any plan. The plan has a deductible attached to it (\$6450 individual/\$12900 family) for ASE. There is no coinsurance for the Basic Plan on the ASE side. Once the deductible is met, the plan pays at 100% for allowable services. Eligible active employees are also recommended to have a Health Savings Account (HSA) with this plan. There are no copays (with the exception of hearing and vision services) with the Basic Plan, but prescriptions and medical services apply to the deductible and can be purchased using funds in the HSA.

ARBenefits Basic – PSE – The Basic Plan on the school employee side is a High-Deductible PPO Plan. It features the lowest monthly premium of any plan. The plan has a deductible attached to it (\$4000 individual/\$8,000 family). The PSE Basic Plan does have coinsurance. Once the deductible is met, the plan pays at 80% for allowable services. Eligible active employees are recommended to have a Health Savings Account (HSA) with this plan. There are no copays (with the exception of hearing and vision services) with the Basic Plan, but prescriptions and medical services apply to the deductible and can be purchased using funds in the HSA.

ARBenefits Retiree - As a Non-Medicare Retiree, a member may choose from the ARBenefits Premium, Classic or Basic Plan until the retiree or spouse reaches the age of 65, or become eligible for Medicare, in which case the only option is the Medicare Primary Plan. When this occurs, the member and dependents will automatically be move to the Medicare Primary Plan at the Premium level if they are currently enrolled in the Classic or Basic Plan. Medicare primary members will not have to use the Health Advantage network of providers, however, anyone on the Medicare Primary

plan who is not eligible for Medicare, will have to use the Health Advantage network to receive in-network benefits.

You have the option to terminate coverage on your spouse when he/she becomes Medicare eligible and not be moved to the Medicare Primary Plan, if you wish to remain on the Classic or Basic Plan. You must submit an Election Form, to EBD, requesting termination of the spouse 60 days prior to the eligibility date of the Medicare for the spouse so that the plan change will not automatically occur. If you wait until after the plan change has been made, you cannot change back to your original plan until Open Enrollment for the next January effective date.

Medicare-Primary Retirees and/or dependent will have the Medicare Primary Plan for insurance coverage through Health Advantage, with the flexibility to visit any physician or hospital as long as they accept Medicare assignment. The Medicare Primary Plan will coordinate your benefit coverage with Medicare Parts A & B and the Plan will pay secondary to Medicare. Coverage for all other non-Medicare members on the policy will be on the Health Advantage network at the Premium level. The Public School Medicare-Primary Retirees do not have prescription drug coverage and are encouraged to examine Medicare Part D for additional coverage.

Note: The ARBenefits Medicare Premium Plan for Retirees will coordinate as if Medicare Part A and Part B are both in force at the time of service. If the member does not have Part B, the Plan will pay as though the member does have Medicare Part B and the member will have full financial responsibility for incurred claims.

Approximately 60-days prior to you and/or your spouse becoming age 65, EBD will send you a letter requesting your Medicare information and a copy of your Medicare card. Please identify if your coverage is due to age, disability or End State Renal Disease.

EBD is able to identify members/spouses who are age 65, but is unable to identify members who become Medicare eligible due to disability or End Stage Renal Disease (ESRD), please notify EBD so that we can make certain your claims are paid according to Medicare rules. We also will need a copy of your Medicare card.

2019 ASE Schedule of Benefits - Premium

(Active, COBRA & Non-Medicare Retiree)

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible - Individual	\$500	\$2,000
Annual Coinsurance/Copay Limit - Individual	\$2,500	N/A
*Medical Out-of-Pocket Max	\$3,000	N/A
Annual Deductible - Family	\$1,000	\$4,000
Annual Coinsurance/Copay Limit - Family	\$5,000	N/A
*Medical Out-of-Pocket Max - Family	\$6,000	N/A
Paid By Plan After Satisfaction Of Deductible	80%	60%
*Deductible, coinsurance and copays are included.		



The plan will pay 100 percent for individuals on family coverage when they reach the individual out-of-pocket maximum amount.

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF-NETWORK	APPLIES TO DEDUCTIBLE
ADVANCED IMAGING				
*Advanced Imaging (Radiology Services)	\$0	20%	40%	Y
*Requires pre-certification				
*Charges will not apply when provided in conjunction with Emergency Room or Inpatient Hospital Services				
ALLERGY SERVICES				
Specialist Office Visit	\$50	0%	40%	N
Testing and Serum Formulation	\$0	20%	40%	Y
Injections	\$0	\$0	40%	N
*Formulation of allergy serum requires coinsurance				
AMBULANCE SERVICES				
Air Ambulance Transportation			10%	N
Ground Transportation			\$50 Copay	N
*Limited Benefits: \$2,000 per member per trip for ground ambulance				
BEHAVIORAL/MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT SERVICES				
Office Visit	\$25	0%	40%	N
Psychological Testing	\$35	0%	40%	N
In-Patient Services	\$0	20%	40%	Y
Outpatient Services (Partial Hospital/Day Treatment)	\$0	20%	40%	Y
Outpatient Services (Intensive Outpatient)	\$0	20%	40%	Y
Residential Treatment	\$0	20%	40%	Y
DENTAL SERVICES				
Repair to Natural Non-Diseased Teeth Due to Accident/Injury	\$0	20%	40%	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
DIABETES MANAGEMENT SERVICE				
Insulin Pump & Supplies	\$0	20%	40%	Y
Glucometers	\$0	20%	40%	Y
Diabetic Self Management Training	\$0	0%	40%	N
*Diabetic testing supplies will be paid 100% by the Plan for participants in the Diabetic Management Program through Kannact				
*Test strips must be purchased at Pharmacy Only.				
*Glucometers - Provided through DME/Medical Benefit				
DURABLE MEDICAL EQUIPMENT/ENTERAL FEEDING				
DME/Enteral Feeding	\$0	20%	40%	Y
*Coverage is provided for medically necessary durable medical equipment. See exclusions. Not all services require pre-certification and may be reviewed for medical necessity by Health Advantage. Refer to Utilization Management section.				
HEARING SERVICES				
Hearing Screening	\$50	0%	\$50	N
*Limited Benefits: One screening every three years				
Hearing Aid	\$0	0%	0%	N
*Limited Benefits: \$1,400 per ear every three years				
HOME HEALTH SERVICES				
Home Health Services	\$0	20%	40%	Y
HOME INTRAVENOUS DRUGS				
Home Intravenous Drugs and Solutions	\$0	20%	40%	Y
HOSPICE SERVICES				
Hospice Care	\$0	20%	40%	Y
HOSPITAL SERVICES				
In-Patient Services	\$0	20%	40%	Y
Outpatient Services	\$0	20%	40%	Y
Diagnostic Services	\$0	20%	40%	Y
Emergency Room Visit and Observation Services	\$250	0%	0%	N
*ER copay may be waived. See Summary Plan Description (SPD)				
Urgent Care Center	\$100	0%	0%	N
*Visits deemed non-emergency will be treated as hospital services/outpatient.				

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
MATERNITY AND FAMILY PLANNING SERVICES				
Prenatal and Postnatal Outpatient Care	\$0	20%	40%	Y
Inpatient Maternity Services	\$0	20%	40%	Y
*Hospital length of stay for childbirth: This plan complies with federal law that prohibits restricting benefits for any hospital length of stay in connection with childbirth for the mother and newborn child to less than 48 hours following a normal vaginal delivery or less than 96 hours following a caesarean section delivery				
Infertility Diagnostic Evaluation: Office Visit	\$50	0%	40%	N
Infertility Testing	\$0	20%	40%	Y
*Treatment for infertility is not a covered benefit under the ARBenefits Plan. Services related to infertility are covered up to diagnosis. Testing is not covered during or following treatment.				

PHARMACY BENEFIT - REFER TO RX DRUG COVERAGE SECTION				
Prescription - Generic - Tier I	\$15			
Prescription - Preferred - Tier II	\$40			
Prescription - Non-Preferred - Tier III	\$80			
Prescription Specialty - Tier IV	\$100			
*RX Out-of-Pocket Max (Individual/Family)	\$3100/\$6200			
*Excluded drugs, reference price drugs and brand drugs where generic is available does not apply towards the RX Out-of-Pocket Max.				

PHYSICIAN/SPECIALIST SERVICES				
*Primary Care Physician Office Visit	\$25	\$0	40%	N
*Specialist Office Visit/Specialty Care Services	\$50	\$0	40%	N
*Telemedicine is covered by the ARBenefits Plan. Telemedicine claims are processed as office visits and are subject to the applicable office visit copay and or deductibles/coinsurance.				
*Other Physician Services provided under Outpatient or In-Patient Care**	\$0	20%	40%	Y
*Includes such services as debridement and/or wound dressing changes performed in an outpatient setting with or without direct physician attention				
*Medication	\$0	20%	40%	Y
*This includes injectable, oral and intravenous medications				
Radiation Therapy	\$0	20%	40%	Y
**See Professional Services under SPD - Summary of Common Services				

PREVENTATIVE CARE SERVICES				
Physical Exams/Preventative Care	\$0	0%	40%	N
Well Baby/Child Care Visits	\$0	0%	40%	N
Immunizations	\$0	0%	0%	N

PROSTHETIC AND ORTHOTIC DEVICES				
Prosthetic and Orthotic Devices and Services	\$0	20%	40%	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
REHABILITATION SERVICES (INPATIENT)				
Rehabilitation Services	\$0	20%	40%	Y
REHABILITATION SERVICES (OUTPATIENT) OR OFFICE VISIT				
Chiropractic	\$25	0%	40%	N
*Limited Benefit: Fifteen (15) visits per member per plan year. Diagnostic services such as lab or x-ray subject to plan deductible and coinsurance				
Physical Therapy	\$25	0%	40%	N
Occupational Therapy	\$25	0%	40%	N
Speech Therapy	\$25	0%	40%	N
*Therapy services billed by or provided by a Specialist MD will have the Specialist Copay (\$50)				
SKILLED NURSING FACILITY (SNF) SERVICES				
SNF Services	\$0	20%	40%	Y
TEMPOROMANDIBULAR JOINT (TMJ)/DYSFUNCTION (TMD) SERVICES				
TMJ/TMD	\$0	20%	40%	Y
*Limited Benefit: \$1,000 per member per plan year				
TRANSPLANT SERVICES				
Organ/Bone Marrow Transplant	\$250	20%	Not Covered	N
<p>*Copayment is applied to the Professional Services of the transplant provider</p> <p>*Limited Benefit: Two (2) organ transplants of the same organ per member per lifetime.</p> <p>*Limited Benefit: \$10,000 lifetime limit for travel and lodging determined by EBD as reasonable and necessary in conjunction with transplant services. Claim subject to deductible and coinsurance.</p> <p>*Coverage is provided for transplant services subject to pre-authorization (See Utilization Management Section). Transplant services MUST be provided by approved transplant providers and facilities.</p>				
VISION SCREENING				
Vision Screening	\$50	0%	\$50	N
*Limited Benefit: One (1) exam every twenty-four (24) months				
Certain Limitations Apply - Please check your SPD Exclusions and Limitations section for more information				

2019 ASE Schedule of Benefits - Classic

(Active, COBRA & Non-Medicare Retiree)

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible - Individual	\$2,500	\$4,000
Annual Coinsurance Limit - Individual	\$3,950	N/A
*Out-of-Pocket Max	\$6,450	N/A
Annual Deductible - Family	\$2,700 ind. / \$5,000	\$8,000
Annual Coinsurance Limit - Family	\$7,900	N/A
*Out-of-Pocket Max - Family	\$12,900	N/A
Paid By Plan After Satisfaction Of Deductible	80%	60%
*Deductible, coinsurance and copays are included.		



The plan will pay 100 percent for individuals on family coverage when they reach the individual out-of-pocket maximum amount.

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF-NETWORK	APPLIES TO DEDUCTIBLE
ADVANCED IMAGING				
*Advanced Imaging (Radiology Services)	N/A	20%	40%	Y
*Requires pre-certification				
*Charges will not apply when provided in conjunction with Emergency Room or Inpatient Hospital Services				
ALLERGY SERVICES				
Services and Specialty Providers (Office Visit, Serum Formulation and Testing)	N/A	20%	40%	Y
Injections	N/A	\$0	40%	Y
AMBULANCE SERVICES				
Air Ambulance Transportation	N/A		10%	Y
Ground Transportation	N/A		20%	Y
*Limited Benefits: \$2,000 per member per trip for ground ambulance				
BEHAVIORAL/MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT SERVICES				
Office Visit	N/A	20%	40%	Y
Psychological Testing	N/A	20%	40%	Y
In-Patient Services	N/A	20%	40%	Y
Outpatient Services (Partial Hospital/Day Treatment)	N/A	20%	40%	Y
Outpatient Services (Intensive Outpatient)	N/A	20%	40%	Y
Residential Treatment	N/A	20%	40%	Y
DENTAL SERVICES				
Repair to Natural Non-Diseased Teeth Due to Accident/Injury	N/A	20%	40%	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
DIABETES MANAGEMENT SERVICE				
Insulin Pump & Supplies	N/A	20%	40%	Y
Glucometers	N/A	20%	40%	Y
Diabetic Self Management Training	N/A	20%	40%	Y
*Diabetic testing supplies will be paid 100% by the Plan for participants in the Diabetes Management Program through Kannact.				
*Test strips must be purchased at Pharmacy Only.				
*Glucometers - Provided through DME/Medical Benefit				
DURABLE MEDICAL EQUIPMENT/ENTERAL FEEDING				
DME/Enteral Feeding	N/A	20%	40%	Y
*Coverage is provided for medically necessary durable medical equipment. See exclusions. Not all services require pre-certification and may be reviewed for medical necessity by Health Advantage. Refer to Utilization Management section.				
HEARING SERVICES				
Hearing Screening	\$50	0%	\$50	N
*Limited Benefits: One screening every three years				
Hearing Aid	\$0	0%	0%	N
*Limited Benefits: \$1,400 per ear every three years				
HOME HEALTH SERVICES				
Home Health Services	N/A	20%	40%	Y
HOME INTRAVENOUS DRUGS				
Home Intravenous Drugs and Solutions	N/A	20%	40%	Y
HOSPICE SERVICES				
Hospice Care	N/A	20%	40%	Y
HOSPITAL SERVICES				
In-Patient Services	N/A	20%	40%	Y
Outpatient Services	N/A	20%	40%	Y
Diagnostic Services	N/A	20%	40%	Y
Emergency Room Visit and Observation Services	N/A	20%	40%	Y
Urgent Care Center	N/A	20%	40%	Y
*Visits deemed non-emergency will be treated as hospital services/outpatient.				

COVERED BENEFITS AND SERVICES

IN-NETWORK
COPAYMENT

IN-NETWORK

OUT-OF-
NETWORK

APPLIES TO DEDUCTIBLE

MATERNITY AND FAMILY PLANNING SERVICES

Prenatal and Postnatal Outpatient Care	N/A	20%	40%	Y
Inpatient Maternity Services	N/A	20%	40%	Y
*Hospital length of stay for childbirth: This plan complies with federal law that prohibits restricting benefits for any hospital length of stay in connection with childbirth for the mother and newborn child to less than 48 hours following a normal vaginal delivery or less than 96 hours following a caesarean section delivery				
Infertility Diagnostic Evaluation: Office Visit	N/A	20%	40%	Y
Infertility Testing	N/A	20%	40%	Y

***Treatment for infertility is not a covered benefit under the ARBenefits Plan. Services related to infertility are covered up to diagnosis. Testing is not covered during or following treatment.**

PHARMACY BENEFIT - REFER TO RX DRUG COVERAGE SECTION

Prescription - Generic - Tier I	N/A	20%	N/A	Y
Prescription - Preferred - Tier II	N/A	20%	N/A	Y
Prescription - Non-Preferred - Tier III	N/A	20%	N/A	Y
Prescription Specialty - Tier IV	N/A	20%	N/A	Y

***Excluded drugs, reference price drugs and brand drugs where generic is available does not apply towards the RX Out-of-Pocket Max.**

PHYSICIAN/SPECIALIST SERVICES

*Primary Care Physician Office Visit	N/A	20%	40%	Y
*Specialist Office Visit/Specialty Care Services	N/A	20%	40%	Y
*Telemedicine is covered by the ARBenefits Plan. Telemedicine claims are processed as office visits and are subject to the applicable office visit copay and or deductibles/coinsurance.				
*Other Physician Services provided under Outpatient or In-Patient Care**	N/A	20%	40%	Y
*Includes such services as debridement and/or wound dressing changes performed in an outpatient setting with or without direct physician attention				
Medication	N/A	20%	40%	Y
*This includes injectable, oral and intravenous medications				
Radiation Therapy	N/A	20%	40%	Y

****See Professional Services under SPD - Summary of Common Services**

PREVENTATIVE CARE SERVICES

Physical Exams/Preventative Care	N/A	0%	40%	N
Well Baby/Child Care Visits	N/A	0%	40%	N
Immunizations	N/A	0%	0%	N

PROSTHETIC AND ORTHOTIC DEVICES

Prosthetic and Orthotic Devices and Services	N/A	20%	40%	Y
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COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
REHABILITATION SERVICES (INPATIENT)				
Rehabilitation Services	N/A	20%	40%	Y
REHABILITATION SERVICES (OUTPATIENT) OR OFFICE VISIT				
Chiropractic	N/A	20%	40%	Y
*Limited Benefit: Fifteen (15) visits per member per plan year.				
Physical Therapy	N/A	20%	40%	Y
Occupational Therapy	N/A	20%	40%	Y
Speech Therapy	N/A	20%	40%	Y
SKILLED NURSING FACILITY (SNF) SERVICES				
SNF Services	N/A	20%	40%	Y
TEMPOROMANDIBULAR JOINT (TMJ)/DYSFUNCTION (TMD) SERVICES				
TMJ/TMD	N/A	20%	40%	Y
*Limited Benefit: \$1,000 per member per plan year				
TRANSPLANT SERVICES				
Organ/Bone Marrow Transplant	N/A	20%	Not Covered	Y
<p>*Limited Benefit: Two (2) organ transplants of the same organ per member per lifetime.</p> <p>*Limited Benefit: \$10,000 lifetime limit for travel and lodging determined by EBD as reasonable and necessary in conjunction with transplant services. Claim subject to deductible and coinsurance.</p> <p>*Coverage is provided for transplant services subject to pre-authorization (See Utilization Management Section). Transplant services MUST be provided by approved transplant provides and facilities.</p>				
VISION SCREENING				
Vision Screening	\$50	0%	\$50	N
*Limited Benefit: One (1) exam every twenty-four (24) months				

Certain Limitations Apply - Please check your SPD Exclusions and Limitations section for more information

2019 ASE Schedule of Benefits - Basic

(Active, COBRA & Non-Medicare Retiree)

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible - Individual	\$6,450	not covered
Annual Coinsurance Limit - Individual	N/A	not covered
Out-of-Pocket Max	\$6,450	not covered
Annual Deductible - Family	\$12,900	not covered
Annual Coinsurance Limit - Family	N/A	not covered
Out-of-Pocket Max - Family	\$12,900	not covered
Paid By Plan After Satisfaction Of Deductible	100%	not covered



The plan will pay 100 percent for individuals on family coverage when they reach the individual out-of-pocket maximum amount.

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF-NETWORK	APPLIES TO DEDUCTIBLE
ADVANCED IMAGING				
*Advanced Imaging (Radiology Services)	N/A	0%	not covered	Y
*Requires pre-certification				
*Charges will not apply when provided in conjunction with Emergency Room or Inpatient Hospital Services				
ALLERGY SERVICES				
Services and Specialty Providers (Office Visit, Serum Formulation and Testing)	N/A	0%	not covered	Y
Injections	N/A	\$0	not covered	Y
AMBULANCE SERVICES				
Air Ambulance Transportation	N/A	10%		Y
Ground Transportation	N/A	20%		Y
*Limited Benefits: \$2,000 per member per trip for ground ambulance				
BEHAVIORAL/MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT SERVICES				
Office Visit	N/A	0%	not covered	Y
Psychological Testing	N/A	0%	not covered	Y
In-Patient Services	N/A	0%	not covered	Y
Outpatient Services (Partial Hospital/Day Treatment)	N/A	0%	not covered	Y
Outpatient Services (Intensive Outpatient)	N/A	0%	not covered	Y
Residential Treatment	N/A	0%	not covered	Y
DENTAL SERVICES				
Repair to Natural Non-Diseased Teeth Due to Accident/Injury	N/A	0%	not covered	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
DIABETES MANAGEMENT SERVICE				
Insulin Pump & Supplies	N/A	0%	not covered	Y
Glucometers	N/A	0%	not covered	Y
Diabetic Self Management Training	N/A	0%	not covered	Y
*Diabetic testing supplies will be paid 100% by the Plan for participants in the Diabetes Management Program through Kannact.				
*Test strips must be purchased at Pharmacy Only.				
*Glucometers - Provided through DME/Medical Benefit				

DURABLE MEDICAL EQUIPMENT/ENTERAL FEEDING				
DME/Enteral Feeding	N/A	0%	not covered	Y
*Coverage is provided for medically necessary durable medical equipment. See exclusions. Not all services require pre-certification and may be reviewed for medical necessity by Health Advantage. Refer to Utilization Management section.				

HEARING SERVICES				
Hearing Screening	\$50	0%	not covered	N
*Limited Benefits: One screening every three years				
Hearing Aid	\$0	0%	not covered	N
*Limited Benefits: \$1,400 per ear every three years				

HOME HEALTH SERVICES				
Home Health Services	N/A	0%	not covered	Y

HOME INTRAVENOUS DRUGS				
Home Intravenous Drugs and Solutions	N/A	0%	not covered	Y

HOSPICE SERVICES				
Hospice Care	N/A	0%	not covered	Y

HOSPITAL SERVICES				
In-Patient Services	N/A	0%	not covered	Y
Outpatient Services	N/A	0%	not covered	Y
Diagnostic Services	N/A	0%	not covered	Y
Emergency Room Visit and Observation Services	N/A	0%	not covered	Y
Urgent Care Center	N/A	0%	not covered	Y
*Visits deemed non-emergency will be treated as hospital services/outpatient.				

COVERED BENEFITS AND SERVICES

IN-NETWORK
COPAYMENT

IN-NETWORK

OUT-OF-
NETWORK

APPLIES TO DEDUCTIBLE

MATERNITY AND FAMILY PLANNING SERVICES

Prenatal and Postnatal Outpatient Care	N/A	0%	not covered	Y
Inpatient Maternity Services	N/A	0%	not covered	Y

***Hospital length of stay for childbirth: This plan complies with federal law that prohibits restricting benefits for any hospital length of stay in connection with childbirth for the mother and newborn child to less than 48 hours following a normal vaginal delivery or less than 96 hours following a caesarean section delivery**

Infertility Diagnostic Evaluation: Office Visit	N/A	0%	not covered	Y
Infertility Testing	N/A	0%	not covered	Y

***Treatment for infertility is not a covered benefit under the ARBenefits Plan. Services related to infertility are covered up to diagnosis. Testing is not covered during or following treatment.**

PHARMACY BENEFIT - REFER TO RX DRUG COVERAGE SECTION

Prescription - Generic - Tier I	N/A	0%	N/A	Y
Prescription - Preferred - Tier II	N/A	0%	N/A	Y
Prescription - Non-Preferred - Tier III	N/A	0%	N/A	Y
Prescription Specialty - Tier IV	N/A	0%	N/A	Y

***Excluded drugs, reference price drugs and brand drugs where generic is available does not apply towards the RX Out-of-Pocket Max.**

PHYSICIAN/SPECIALIST SERVICES

*Primary Care Physician Office Visit	N/A	0%	not covered	Y
*Specialist Office Visit/Specialty Care Services	N/A	0%	not covered	Y

***Telemedicine is covered by the ARBenefits Plan. Telemedicine claims are processed as office visits and are subject to the applicable office visit copay and or deductibles/coinsurance.**

*Other Physician Services provided under Outpatient or In-Patient Care**	N/A	0%	not covered	Y
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***Includes such services as debridement and/or wound dressing changes performed in an outpatient setting with or without direct physician attention**

Medication	N/A	0%	not covered	Y
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***This includes injectable, oral and intravenous medications**

Radiation Therapy	N/A	0%	not covered	Y
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****See Professional Services under SPD - Summary of Common Services**

PREVENTATIVE CARE SERVICES

Physical Exams/Preventative Care	N/A	0%	not covered	N
Well Baby/Child Care Visits	N/A	0%	not covered	N
Immunizations	N/A	0%	not covered	N

PROSTHETIC AND ORTHOTIC DEVICES

Prosthetic and Orthotic Devices and Services	N/A	0%	not covered	Y
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COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
REHABILITATION SERVICES (INPATIENT)				
Rehabilitation Services	N/A	0%	not covered	Y
REHABILITATION SERVICES (OUTPATIENT) OR OFFICE VISIT				
Chiropractic	N/A	0%	not covered	Y
*Limited Benefit: Fifteen (15) visits per member per plan year				
Physical Therapy	N/A	0%	not covered	Y
Occupational Therapy	N/A	0%	not covered	Y
Speech Therapy	N/A	0%	not covered	Y
SKILLED NURSING FACILITY (SNF) SERVICES				
SNF Services	N/A	0%	not covered	Y
TEMPOROMANDIBULAR JOINT (TMJ)/DYSFUNCTION (TMD) SERVICES				
TMJ/TMD	N/A	0%	not covered	Y
*Limited Benefit: \$1,000 per member per plan year				
TRANSPLANT SERVICES				
Organ/Bone Marrow Transplant	N/A	0%	not covered	Y
*Limited Benefit: Two (2) organ transplants of the same organ per member per lifetime.				
*Limited Benefit: \$10,000 lifetime limit for travel and lodging determined by EBD as reasonable and necessary in conjunction with transplant services				
VISION SCREENING				
Vision Screening	\$50	0%	not covered	N
*Limited Benefit: One (1) exam every twenty-four (24) months				

Certain Limitations Apply - Please check your SPD Exclusions and Limitations section for more information

2019 PSE Schedule of Benefits - Premium

(Active, COBRA & Non-Medicare Retiree)

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible - Individual	\$750	\$2,000
Annual Coinsurance/Copay Limit - Individual	\$2,500	N/A
*Medical Out-of-Pocket Max	\$3,250	N/A
Annual Deductible - Family	\$1,500	\$4,000
Annual Coinsurance/Copay Limit - Family	\$5,000	N/A
*Medical Out-of-Pocket Max - Family	\$6,500	N/A
Paid By Plan After Satisfaction Of Deductible	80%	60%



The Plan will pay 100 percent for individuals on family coverage if they reach the individual out-of-pocket

*Deductible, coinsurance and copays are included.

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF-NETWORK	APPLIES TO DEDUCTIBLE
ADVANCED IMAGING				
*Advanced Imaging (Radiology Services)	\$0	20%	40%	Y
*Requires pre-certification				
*Charges will not apply when provided in conjunction with Emergency Room or Inpatient Hospital Services				
ALLERGY SERVICES				
Specialist Office Visit	\$50	0%	40%	N
Testing and Serum Formulation	\$0	20%	40%	Y
Injections	\$0	\$0	40%	N
*Formulation of allergy serum requires coinsurance				
AMBULANCE SERVICES				
Air Ambulance Transportation			10%	N
Ground Transportation			\$50 copay	N
*Limited Benefits: \$2,000 per member per trip for ground ambulance				
BEHAVIORAL/MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT SERVICES				
Office Visit	\$25	0%	40%	N
Psychological Testing	\$35	0%	40%	N
In-Patient Services	\$0	20%	40%	Y
Outpatient Services (Partial Hospital/Day Treatment)	\$0	20%	40%	Y
Outpatient Services (Intensive Outpatient)	\$0	20%	40%	Y
Residential Treatment	\$0	20%	40%	Y
DENTAL SERVICES				
Repair to Natural Non-Diseased Teeth Due to Accident/Injury	\$0	20%	40%	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
DIABETES MANAGEMENT SERVICE				
Insulin Pump & Supplies	\$0	20%	40%	Y
Glucometers	\$0	20%	40%	Y
Diabetic Self Management Training	\$0	0%	40%	N
*Diabetic testing supplies will be paid 100% by the Plan for participants in the Diabetes Management Program through Kannact				
*Test strips must be purchased at Pharmacy Only.				
*Glucometers - Provided through DME/Medical Benefit				
DURABLE MEDICAL EQUIPMENT/ENTERAL FEEDING				
DME/Enteral Feeding	\$0	20%	40%	Y
*Coverage is provided for medically necessary durable medical equipment. See exclusions. Not all services require pre-certification and may be reviewed for medical necessity by Health Advantage. Refer to Utilization Management section.				
HEARING SERVICES				
Hearing Screening	\$50	0%	\$50	N
*Limited Benefits: One screening every three years				
Hearing Aid	\$0	0%	0%	N
*Limited Benefits: \$1,400 per ear every three years				
HOME HEALTH SERVICES				
Home Health Services	\$0	20%	40%	Y
HOME INTRAVENOUS DRUGS				
Home Intravenous Drugs and Solutions	\$0	20%	40%	Y
HOSPICE SERVICES				
Hospice Care	\$0	20%	40%	Y
HOSPITAL SERVICES				
In-Patient Services	\$0	20%	40%	Y
Outpatient Services	\$0	20%	40%	Y
Diagnostic Services	\$0	20%	40%	Y
Emergency Room Visit and Observation Services	\$250	0%	0%	N
*ER copay may be waived. See Summary Plan Description (SPD)				
Urgent Care Center	\$100	0%	0%	N
*Visits deemed non-emergency will be treated as hospital services/outpatient.				

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
MATERNITY AND FAMILY PLANNING SERVICES				
Prenatal and Postnatal Outpatient Care	\$0	20%	40%	Y
Inpatient Maternity Services	\$0	20%	40%	Y
*Hospital length of stay for childbirth: This plan complies with federal law that prohibits restricting benefits for any hospital length of stay in connection with childbirth for the mother and newborn child to less than 48 hours following a normal vaginal delivery or less than 96 hours following a caesarean section delivery				
Infertility Diagnostic Evaluation: Office Visit	\$50	0%	40%	N
Infertility Testing	\$0	20%	40%	Y
*Treatment for infertility is not a covered benefit under the ARBenefits Plan. Services related to infertility are covered up to diagnosis. Testing is not covered during or following treatment.				

PHARMACY BENEFIT - REFER TO RX DRUG COVERAGE SECTION				
Prescription - Generic - Tier I	\$15			
Prescription - Preferred - Tier II	\$40			
Prescription - Non-Preferred - Tier III	\$80			
Prescription Specialty - Tier IV	\$100			
*RX Out-of-Pocket Max (Individual/Family)	\$3350/\$6700			
*Excluded drugs, reference price drugs and brand drugs where generic is available does not apply towards the RX Out-of-Pocket Max.				

PHYSICIAN/SPECIALIST SERVICES				
*Primary Care Physician Office Visit	\$25	\$0	40%	N
*Specialist Office Visit/Specialty Care Services	\$50	\$0	40%	N
*Telemedicine is covered by the ARBenefits Plan. Telemedicine claims are processed as office visits and are subject to the applicable office visit copay and or deductibles/coinsurance.				
*Other Physician Services provided under Outpatient or In-Patient Care**	\$0	20%	40%	Y
*Includes such services as debridement and/or wound dressing changes performed in an outpatient setting with or without direct physician attention				
*Medication	\$0	20%	40%	Y
*This includes injectable, oral and intravenous medications				
Radiation Therapy	\$0	20%	40%	Y
**See Professional Services under SPD - Summary of Common Services				

PREVENTATIVE CARE SERVICES				
Physical Exams/Preventative Care	\$0	0%	40%	N
Well Baby/Child Care Visits	\$0	0%	40%	N
Immunizations	\$0	0%	0%	N

PROSTHETIC AND ORTHOTIC DEVICES				
Prosthetic and Orthotic Devices and Services	\$0	20%	40%	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
REHABILITATION SERVICES (INPATIENT)				
Rehabilitation Services	\$0	20%	40%	Y
REHABILITATION SERVICES (OUTPATIENT) OR OFFICE VISIT				
Chiropractic	\$25	0%	40%	N
*Limited Benefit: Fifteen (15) visits per member per plan year. Diagnostic services such as lab or xray, subject to Plan deductible and coinsurance.				
Physical Therapy	\$25	0%	40%	N
Occupational Therapy	\$25	0%	40%	N
Speech Therapy	\$25	0%	40%	N
*Therapy services billed by or provided by a Specialist MD will have the Specialist Copay (\$50)				
SKILLED NURSING FACILITY (SNF) SERVICES				
SNF Services	\$0	20%	40%	Y
TEMPOROMANDIBULAR JOINT (TMJ)/DYSFUNCTION (TMD) SERVICES				
TMJ/TMD	\$0	20%	40%	Y
*Limited Benefit: \$1,000 per member per plan year				
TRANSPLANT SERVICES				
Organ/Bone Marrow Transplant	\$250	20%	Not Covered	N
*Copayment is applied to the Professional Services of the transplant provider				
*Limited Benefit: Two (2) organ transplants of the same organ per member per lifetime.				
VISION SCREENING				
Vision Screening	\$50	0%	\$50	N
*Limited Benefit: One (1) exam every twenty-four (24) months				
Certain Limitations Apply - Please check your SPD Exclusions and Limitations section for more information				

2019 PSE Schedule of Benefits - Classic

(Active, COBRA & Non-Medicare Retiree)

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible - Individual	\$1,750	\$3,000
Annual Coinsurance Limit - Individual	\$4,700	N/A
*Out-of-Pocket Max	\$6,450	N/A
Annual Deductible - Family	\$2,700 ind. / \$2,750	\$6,000
Annual Coinsurance Limit - Family	\$6,925	N/A
*Out-of-Pocket Max - Family	\$9,675	N/A
Paid By Plan After Satisfaction Of Deductible	80%	60%
*Deductible, coinsurance and copays are included.		



The Plan will pay 100 percent for individuals on family coverage if they reach the individual out-of-pocket maximum amount.

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF-NETWORK	APPLIES TO DEDUCTIBLE
ADVANCED IMAGING				
*Advanced Imaging (Radiology Services)	N/A	20%	40%	Y
*Requires pre-certification				
*Charges will not apply when provided in conjunction with Emergency Room or Inpatient Hospital Services				
ALLERGY SERVICES				
Services and Specialty Providers (Office Visit, Serum Formulation and Testing)	N/A	20%	40%	Y
Injections	N/A	\$0	40%	Y
AMBULANCE SERVICES				
Air Ambulance Transportation	N/A	10%		Y
Ground Transportation	N/A	20%		Y
*Limited Benefits: \$2,000 per member per trip for ground ambulance				
BEHAVIORAL/MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT SERVICES				
Office Visit	N/A	20%	40%	Y
Psychological Testing	N/A	20%	40%	Y
In-Patient Services	N/A	20%	40%	Y
Outpatient Services (Partial Hospital/Day Treatment)	N/A	20%	40%	Y
Outpatient Services (Intensive Outpatient)	N/A	20%	40%	Y
Residential Treatment	N/A	20%	40%	Y
DENTAL SERVICES				
Repair to Natural Non-Diseased Teeth Due to Accident/Injury	N/A	20%	40%	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
DIABETES MANAGEMENT SERVICE				
Insulin Pump & Supplies	N/A	20%	40%	Y
Glucometers	N/A	20%	40%	Y
Diabetic Self Management Training	N/A	20%	40%	Y
*Diabetic testing supplies will be paid 100% by the Plan for participants in the Diabetes Management Program through Kannact.				
*Test strips must be purchased at Pharmacy Only.				
*Glucometers - Provided through DME/Medical Benefit				
DURABLE MEDICAL EQUIPMENT/ENTERAL FEEDING				
DME/Enteral Feeding	N/A	20%	40%	Y
*Coverage is provided for medically necessary durable medical equipment. See exclusions. Not all services require pre-certification and may be reviewed for medical necessity by Health Advantage. Refer to Utilization Management section.				
HEARING SERVICES				
Hearing Screening	\$50	0%	\$50	N
*Limited Benefits: One screening every three years				
Hearing Aid	\$0	0%	0%	N
*Limited Benefits: \$1,400 per ear every three years				
HOME HEALTH SERVICES				
Home Health Services	N/A	20%	40%	Y
HOME INTRAVENOUS DRUGS				
Home Intravenous Drugs and Solutions	N/A	20%	40%	Y
HOSPICE SERVICES				
Hospice Care	N/A	20%	40%	Y
HOSPITAL SERVICES				
In-Patient Services	N/A	20%	40%	Y
Outpatient Services	N/A	20%	40%	Y
Diagnostic Services	N/A	20%	40%	Y
Emergency Room Visit and Observation Services	N/A	20%	40%	Y
Urgent Care Center	N/A	20%	40%	Y
*Visits deemed non-emergency will be treated as hospital services/outpatient.				

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
MATERNITY AND FAMILY PLANNING SERVICES				
Prenatal and Postnatal Outpatient Care	N/A	20%	40%	Y
Inpatient Maternity Services	N/A	20%	40%	Y
*Hospital length of stay for childbirth: This plan complies with federal law that prohibits restricting benefits for any hospital length of stay in connection with childbirth for the mother and newborn child to less than 48 hours following a normal vaginal delivery or less than 96 hours following a caesarean section delivery				
Infertility Diagnostic Evaluation: Office Visit	N/A	20%	40%	Y
Infertility Testing	N/A	20%	40%	Y
*Treatment for infertility is not a covered benefit under the ARBenefits Plan. Services related to infertility are covered up to diagnosis. Testing is not covered during or following treatment.				

PHARMACY BENEFIT - REFER TO RX DRUG COVERAGE SECTION				
Prescription - Generic - Tier I	N/A	20%	N/A	Y
Prescription - Preferred - Tier II	N/A	20%	N/A	Y
Prescription - Non-Preferred - Tier III	N/A	20%	N/A	Y
Prescription Specialty - Tier IV	N/A	20%	N/A	Y
*Excluded drugs, reference price drugs and brand drugs where generic is available does not apply towards the RX Out-of-Pocket Max.				

PHYSICIAN/SPECIALIST SERVICES				
*Primary Care Physician Office Visit	N/A	20%	40%	Y
*Specialist Office Visit/Specialty Care Services	N/A	20%	40%	Y
*Telemedicine is covered by the ARBenefits Plan. Telemedicine claims are processed as office visits and are subject to the applicable office visit copay and or deductibles/coinsurance.				
*Other Physician Services provided under Outpatient or In-Patient Care**	N/A	20%	40%	Y
*Includes such services as debridement and/or wound dressing changes performed in an outpatient setting with or without direct physician attention				
Medication	N/A	20%	40%	Y
*This includes injectable, oral and intravenous medications				
Radiation Therapy	N/A	20%	40%	Y
**See Professional Services under SPD - Summary of Common Services				

PREVENTATIVE CARE SERVICES				
Physical Exams/Preventative Care	N/A	0%	40%	N
Well Baby/Child Care Visits	N/A	0%	40%	N
*Immunizations	N/A	0%	0%	N

PROSTHETIC AND ORTHOTIC DEVICES				
Prosthetic and Orthotic Devices and Services	N/A	20%	40%	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
REHABILITATION SERVICES (INPATIENT)				
Rehabilitation Services	N/A	20%	40%	Y
REHABILITATION SERVICES (OUTPATIENT) OR OFFICE VISIT				
Chiropractic	N/A	20%	40%	Y
*Limited Benefit: Fifteen (15) visits per member per plan year				
Physical Therapy	N/A	20%	40%	Y
Occupational Therapy	N/A	20%	40%	Y
Speech Therapy	N/A	20%	40%	Y
SKILLED NURSING FACILITY (SNF) SERVICES				
SNF Services	N/A	20%	40%	Y
TEMPOROMANDIBULAR JOINT (TMJ)/DYSFUNCTION (TMD) SERVICES				
TMJ/TMD	N/A	20%	40%	Y
*Limited Benefit: \$1,000 per member per plan year				
TRANSPLANT SERVICES				
Organ/Bone Marrow Transplant	N/A	20%	Not Covered	Y
*Limited Benefit: Two (2) organ transplants of the same organ per member per lifetime.				
*Limited Benefit: \$10,000 lifetime limit for travel and lodging determined by EBD as reasonable and necessary in conjunction with transplant services.				
VISION SCREENING				
Vision Screening	\$50	0%	\$50	N
*Limited Benefit: One (1) exam every twenty-four (24) months				
Certain Limitations Apply - Please check your SPD Exclusions and Limitations section for more information				

2019 PSE Schedule of Benefits - Basic

(Active, COBRA & Non-Medicare Retiree)

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible - Individual	\$4,000	not covered
Annual Coinsurance Limit - Individual	\$2,450	not covered
*Out-of-Pocket Max	\$6,450	not covered
Annual Deductible - Family	\$8,000	not covered
Annual Coinsurance Limit - Family	\$4,900	not covered
*Out-of-Pocket Max - Family	\$12,900	not covered
Paid By Plan After Satisfaction Of Deductible	80%	not covered
*Deductible, coinsurance and copays are included.		



The plan will pay 100 percent for individuals on family coverage if they reach the individual out-of-pocket amount.

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF-NETWORK	APPLIES TO DEDUCTIBLE
ADVANCED IMAGING				
*Advanced Imaging (Radiology Services)	N/A	20%	not covered	Y
*Requires pre-certification				
*Charges will not apply when provided in conjunction with Emergency Room or Inpatient Hospital Services				
ALLERGY SERVICES				
Services and Specialty Providers (Office Visit, Serum Formulation and Testing)	N/A	20%	not covered	Y
Injections	N/A	\$0	not covered	Y
AMBULANCE SERVICES				
Air Ambulance Transportation	N/A	10%	not covered	Y
Ground Transportation	N/A	20%	not covered	Y
*Limited Benefits: \$2,000 per member per trip for ground ambulance				
BEHAVIORAL/MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT SERVICES				
Office Visit	N/A	20%	not covered	Y
Psychological Testing	N/A	20%	not covered	Y
In-Patient Services	N/A	20%	not covered	Y
Outpatient Services (Partial Hospital/Day Treatment)	N/A	20%	not covered	Y
Outpatient Services (Intensive Outpatient)	N/A	20%	not covered	Y
Residential Treatment	N/A	20%	not covered	Y
DENTAL SERVICES				
Repair to Natural Non-Diseased Teeth Due to Accident/Injury	N/A	20%	not covered	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
DIABETES MANAGEMENT SERVICE				
Insulin Pump & Supplies	N/A	20%	not covered	Y
Glucometers	N/A	20%	not covered	Y
Diabetic Self Management Training	N/A	20%	not covered	Y
*Diabetic testing supplies will be paid 100% by the Plan for participants in the Diabetes Management Program through Kannact.				
*Test strips must be purchased at Pharmacy Only.				
*Glucometers - Provided through DME/Medical Benefit				
DURABLE MEDICAL EQUIPMENT/ENTERAL FEEDING				
DME/Enteral Feeding	N/A	20%	not covered	Y
*Coverage is provided for medically necessary durable medical equipment. See exclusions. Not all services require pre-certification and may be reviewed for medical necessity by Health Advantage. Refer to Utilization Management section.				
HEARING SERVICES				
Hearing Screening	\$50	0%	not covered	N
*Limited Benefits: One screening every three years				
Hearing Aid	\$0	0%	not covered	N
*Limited Benefits: \$1,400 per ear every three years				
HOME HEALTH SERVICES				
Home Health Services	N/A	20%	not covered	Y
HOME INTRAVENOUS DRUGS				
Home Intravenous Drugs and Solutions	N/A	20%	not covered	Y
HOSPICE SERVICES				
Hospice Care	N/A	20%	not covered	Y
HOSPITAL SERVICES				
In-Patient Services	N/A	20%	not covered	Y
Outpatient Services	N/A	20%	not covered	Y
Diagnostic Services	N/A	20%	not covered	Y
Emergency Room Visit and Observation Services	N/A	20%	not covered	Y
Urgent Care Center	N/A	20%	not covered	Y
*Visits deemed non-emergency will be treated as hospital services/outpatient.				

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
MATERNITY AND FAMILY PLANNING SERVICES				
Prenatal and Postnatal Outpatient Care	N/A	20%	not covered	Y
Inpatient Maternity Services	N/A	20%	not covered	Y
*Hospital length of stay for childbirth: This plan complies with federal law that prohibits restricting benefits for any hospital length of stay in connection with childbirth for the mother and newborn child to less than 48 hours following a normal vaginal delivery or less than 96 hours following a caesarean section delivery				
Infertility Diagnostic Evaluation: Office Visit	N/A	20%	not covered	Y
Infertility Testing	N/A	20%	not covered	Y
*Treatment for infertility is not a covered benefit under the ARBenefits Plan. Services related to infertility are covered up to diagnosis. Testing is not covered during or following treatment.				

PHARMACY BENEFIT - REFER TO RX DRUG COVERAGE SECTION				
Prescription - Generic - Tier I	N/A	20%	N/A	Y
Prescription - Preferred - Tier II	N/A	20%	N/A	Y
Prescription - Non-Preferred - Tier III	N/A	20%	N/A	Y
Prescription Specialty - Tier IV	N/A	20%	N/A	Y
*Excluded drugs, reference price drugs and brand drugs where generic is available does not apply towards the RX Out-of-Pocket Max.				

PHYSICIAN/SPECIALIST SERVICES				
*Primary Care Physician Office Visit	N/A	20%	not covered	Y
*Specialist Office Visit/Specialty Care Services	N/A	20%	not covered	Y
*Telemedicine is covered by the ARBenefits Plan. Telemedicine claims are processed as office visits and are subject to the applicable office visit copay and or deductibles/coinsurance.				
*Other Physician Services provided under Outpatient or In-Patient Care**	N/A	20%	not covered	Y
*Includes such services as debridement and/or wound dressing changes performed in an outpatient setting with or without direct physician attention				
Medication	N/A	20%	not covered	Y
*This includes injectable, oral and intravenous medications				
Radiation Therapy	N/A	20%	not covered	Y
**See Professional Services under SPD - Summary of Common Services				

PREVENTATIVE CARE SERVICES				
Physical Exams/Preventative Care	N/A	0%	not covered	N
Well Baby/Child Care Visits	N/A	0%	not covered	N
Immunizations	N/A	0%	not covered	N

PROSTHETIC AND ORTHOTIC DEVICES				
Prosthetic and Orthotic Devices and Services	N/A	20%	not covered	Y

COVERED BENEFITS AND SERVICES	IN-NETWORK COPAYMENT	IN-NETWORK	OUT-OF- NETWORK	APPLIES TO DEDUCTIBLE
REHABILITATION SERVICES (INPATIENT)				
Rehabilitation Services	N/A	20%	not covered	Y
REHABILITATION SERVICES (OUTPATIENT) OR OFFICE VISIT				
Chiropractic	N/A	20%	not covered	Y
*Limited Benefit: Fifteen (15) visits per member per plan year				
Physical Therapy	N/A	20%	not covered	Y
Occupational Therapy	N/A	20%	not covered	Y
Speech Therapy	N/A	20%	not covered	Y
SKILLED NURSING FACILITY (SNF) SERVICES				
SNF Services	N/A	20%	not covered	Y
TEMPOROMANDIBULAR JOINT (TMJ)/DYSFUNCTION (TMD) SERVICES				
TMJ/TMD	N/A	20%	not covered	Y
*Limited Benefit: \$1,000 per member per plan year				
TRANSPLANT SERVICES				
Organ/Bone Marrow Transplant	N/A	20%	not covered	Y
*Limited Benefit: Two (2) organ transplants of the same organ per member per lifetime.				
*Limited Benefit: \$10,000 lifetime limit for travel and lodging determined by EBD as reasonable and necessary in conjunction with transplant services				
VISION SCREENING				
Vision Screening	\$50	0%	not covered	N
*Limited Benefit: One (1) exam every twenty-four (24) months				
Certain Limitations Apply - Please check your SPD Exclusions and Limitations section for more information				

Prescription Drug Coverage

A Prescription Drug Program covers most members of the Plan with the exception being the Public School Medicare-Primary Retirees. Coverage under the Prescription Drug Program is not available without participation in the medical plan, meaning that a member cannot elect to have coverage for his/her prescription drugs as a stand-alone plan.

The Prescription Drug Program covers a wide selection of medications, but not all prescription drugs available in the United States are covered. The Plan uses an established Formulary of covered drugs and, in most cases, has the drugs classified into one of six tiers. Medications that are not on the formulary are not covered by the Plan and any cost associated with the drug would be the responsibility of the member.

- Tier I Generic
- Tier II Formulary Brand (Preferred)
- Tier III Non-Formulary Brand (Non-Preferred)
- Tier IV Specialty
- Reference Pricing
- Brand to Generic Incentive

Note: See section, “How much will my prescription cost?”

Who coordinates the prescription drug program?

EBD has a contract with an outside third-party company who serves as the PBM (Pharmacy Benefit Manager) for the Plan. The PBM has the responsibility to contract with pharmacies, negotiate discounts, and work with EBD to create a quality benefit program for the membership.

What types of prescription drugs and supplies are covered?

- Drugs prescribed by a physician that require a prescription under federal law, and are purchased in the United States at an in-network pharmacy, unless otherwise excluded from the plan
- Diabetic supplies such as lancets and test strips when prescribed by a physician.

Are there any limitations on the covered drugs?

Benefits for any one prescription may be limited to:

- Quantity limits established by the Plan
- Refills only up to the time specified by a physician
- Refills up to one year from the date of order by a physician
- Reference based pricing on certain medications instead of a flat co-pay (indicated as RP on the PDL)
- Prior authorization review on certain medications
- Step therapy guidelines established by the plan

How much will my prescription drugs cost?

The cost of a prescription at an in-network pharmacy will depend on a variety of issues, such as your plan option, the tier of the medication, and how much of your deductible has been met, if applicable.

If you are a member of the ARBenefits or ARBenefits Retiree plans (excluding the Public School Medicare-Primary Retirees), the cost of most covered prescription drugs will be tied to a co-payment based on the tier to which the drug has been assigned. The co-pay amounts are shown in the Schedule of Benefits. The co-pay is the maximum cost that a member will pay for a drug in a particular tier although the member will pay less if the drug price is lower than the fixed co-pay. Some medications are not assigned to a co-payment tier, but are priced at a fixed rate per pill. Your cost for a prescription with this pricing method varies greatly depending on the prescription and pharmacy. Prescriptions that are priced at a fixed rate per pill are indicated on the Preferred Drug List (PDL) with an (RP) for reference pricing.

If you are a member of the ARBenefits HD Classic or Basic plans, you will be responsible for the total cost of the prescription (after any applicable network discount) until you have satisfied your deductible. After the deductible has been met, you will be responsible for a portion of the cost as a co-insurance up to the point when your maximum out-of-pocket annual co-insurance limit has been reached. When the annual co-insurance limit has been reached, the Plan will cover 100% of the cost of all covered medications. Medications listed as reference priced are considered non-covered on the Classic and Basic plans and will not apply to the deductible, annual coinsurance, or out of pocket limits. In addition, medications listed as reference priced will not apply to the annual out-of-pocket limits for members enrolled in the Premium or Primary plans. Please note: the ASE Basic plan does not have an annual coinsurance limit. The deductible is equal to the out-of-pocket amount. The plan will pay 100% once this amount has been reached.

What is the Brand Generic Program?

Currently, brand-name medications that are available in the generic form are covered with a brand copayment. Choosing to fill a brand-name drug that is available in an equivalent generic form will require a tiered copayment **PLUS** the difference in the cost between the generic and equivalent brand-name drug. (Please note brand name drugs with equivalent generics available will be non-covered on the Classic and Basic plans, and will not apply to the annual out-of-pocket limits on the Premium and Primary plans.)

If there is a clinically based reason your physician will not prescribe a generic medication for you, he/she can contact EBRx at (866) 564-8258 to inquire about an override.

Example: Drug B is a brand drug and cost \$150. Drug B has a generic drug available and it cost \$30. For a one-month supply, the cost would be as follows.

Benefit example prior to 9/1/2012

Generic Drug Cost	\$30	Non-Preferred Brand Drug Cost	\$ 150
Member Copay	-\$10	Member Copay	-\$ 60

Plan Cost \$20

Plan Cost \$ 90

Effective 9/1/2012

Generic Drug Cost \$30
Member Copay -\$10
Plan Cost \$20



Non-Preferred Brand Drug Cost \$150
Plan Cost -\$ 20
Member Cost \$ 130

If there is a clinically based reason your physician will not prescribe a generic medication for you, he/she can contact EBRx at (866) 564-8258 to inquire about an override.

How is a prescription filled at an Out-of-Network pharmacy?

If a prescription is filled at an out-of-network pharmacy, the member will be responsible for 100% of the cost of the drug when the medication is dispensed. The plan does not allow coverage for out-of-network pharmacies. Confirmation of participating pharmacies may be obtained by calling the number on your ARBenefits card and pressing 1 for assistance.

How are prescription drugs assigned to a Tier?

As new medications receive FDA approval and are released to the open market, they are excluded from coverage until the Arkansas State and Public School's Drug Utilization Evaluation Committee (DUEC) and the Prescription Benefit Consultant (University of Arkansas for Medical Sciences, College of Pharmacy) reviews them. Their recommendations are then taken to the State and Public School Life & Health Insurance Board (the Board) for a determination, which is in the best interest of our group as a whole.

When a covered, formulary preferred brand name drug becomes available in a generic alternative, the new generic will be placed at the same Tier as the brand and the brand will be subject to the brand/generic pricing incentive.

How do I find out, which drugs are in which Tier?

We publish a Preferred Drug List (PDL) that contains many of the more commonly prescribed medications and classifies the drugs into co-payment tiers. (See heading "Does the Plan have any special programs, limitations, or restrictions?" for additional information.) The PDL is available on the central web site of the Plan at www.ARBenefits.org, and is updated as needed.

If your medication is not listed on the PDL, you can obtain coverage information by calling the number on your ARBenefits card and pressing "1" for assistance. Alternatively, you may log in to the ARBenefits member portal (www.ARBenefits.org), click on "Member Links", then "Personal Pharmacy Records" under the heading "Internal Links". The prescription drug benefit member portal will open. Coverage for medications can be found by clicking on "Drug Price Check" and then typing in the name of the drug.

What are my options for purchasing medication under the Plan?

The Prescription Drug Program offers two convenient and cost effective ways to purchase prescription medications. The combined medical/prescription drug card may be used to obtain

prescription medications at a discounted cost from a participating retail pharmacy. The Mail Order Prescription Drug Program does not offer additional cost savings on medications; however, does provide a member with the convenience of receiving up to a 3-month supply of medications at their doorstep, paying one (1) co-pay for each month's supply. The Mail Order Program is limited to medications that are required on a long term or maintenance basis. Contact ARBenefits for information regarding prescriptions that can be filled through the Mail Order Program. Please note specialty medications are limited to a one month supply through all distribution services.

How do I use the Retail Prescription Drug Card Program?

Drugs that are prescribed for short-term use should be filled from a network pharmacy using your combined medical and pharmacy identification card. The network includes most pharmacies in Arkansas and pharmacies nationwide. Most chain stores participate in this network, as well as many independent pharmacies across the nation. Confirmation of participating pharmacies may be obtained by calling ARBenefits.

Most retail prescriptions are limited to a 31-day supply. Prescriptions are dispensed according to the instructions of the prescribing physician. If the medical condition is such that the prescription drug is to be taken over a prolonged period of time, (months or even years), you may be able to receive up to a 93-day supply. Contact ARBenefits to verify if your medication will be covered for a 93-day supply at a retail pharmacy or the mail order prescription drug program. (Examples of medications not covered for more than a 31-day supply include antidepressants, proton pump inhibitors, stimulants including those for ADHD, sleep aides, and non-steroidal anti-inflammatory agents.)

How do I use the Pharmacy Mail Order Program?

The mail order prescription program is designed to assist individuals who take the same medication for a long period of time for conditions such as diabetes, high blood pressure, heart, or thyroid conditions. You will need to obtain two (2) 31-day supplies of medication or two fills at a network retail pharmacy before the mail order program can be utilized. This helps to ensure that prescriptions are appropriate for the duration of therapy. If medication is still required after the two (2) 31-day supplies or two (2) fills, you may ask your physician for a prescription for up to a 93-day supply, if appropriate. The mail order program allows you to obtain a 93-day supply of certain medications at one time for three (3) months co-payments.

You may use the mail order option by calling the PBM's mail order provider at 1-855-873-8739.

Each mail order prescription is limited to a maximum quantity limit of a 93-day supply. Pharmacies are required by law to dispense the prescription in the exact quantity specified by the physician. Therefore, if the quantity prescribed is for less than 93 days per refill, the mail order pharmacy will fill the exact quantity written by the physician. **Please be aware that not all medications are available through the mail order program. Contact ARBenefits to verify that your prescription is covered through mail order.**

Why does the Plan encourage generic drugs?

A generic drug is identical in chemical composition to its brand name counterpart, has been approved by the Food and Drug Administration (FDA) to be therapeutically equivalent, and is as effective as the brand name product. The use of generics performs a vital role in controlling the cost of prescription drugs for both the participant and the Plan.

Who do I contact for drug information?

If your physician or pharmacist is unable to answer your drug information questions, you can call the Arkansas Drug Information Center, a service provided by the UAMS College of Pharmacy at 1-888-228-1233.

What about prescriptions for weight loss or smoking cessation?

If participating in the Tobacco Cessation Program, you can receive nicotine replacement patches, the medications bupropion (generic for Zyban), or Chantix at no cost if enrolled and approved by the smoking cessation program. Coverage for bupropion and Chantix is available to members who do not wish to participate in the program; however, standard tier co-payments will apply. **To enroll in the program, you may call EBD Member Services at 1-877-815-1017.** The PDL reflects which tier each medication falls under. Weight loss medications are not a covered benefit.

Does the Plan have any special programs, limitations, or restrictions?

The Pharmacy Benefits Manager for the Plan has several cost saving initiatives in place designed to assist our prescription drug program in delivering the best possible healthcare at the most reasonable cost. The programs described below are Prior Authorization, Quantity Limits, Daily Dose Edits, Step Therapy, Reference Pricing, and New Generics. Medications listed on the PDL are marked with the abbreviations PA, QL, ST, RP, or NG when applicable.

Prior Authorization (PA)

The Prior Authorization program helps to ensure the appropriate usage of certain medications by applying FDA approved indications and the manufacturer's guidelines to the utilization of certain medications. The DUEC, Pharmacy Benefits Manager, and pharmacy benefits consultant, (University of Arkansas for Medical Sciences College of Pharmacy), have identified the medications that have a high potential for serious side effects, high costs, or high abuse potential.

The following steps should be taken in order to obtain a Prior Authorization:

- Your **physician** may contact EBRx (Evidence Based Prescription drug call center at the UAMS College of Pharmacy) by calling 1-866-564-8258 to discuss prescription drugs that require prior authorization.
- A team of pharmacists is available to evaluate the information provided by your physician. Forms are not faxed to your physician's office, as all reviews are handled over the phone.

- Once the prior authorization clinical guidelines are met, your prior authorization will be approved and entered into the system.
 - If the clinical guidelines are not met, your physician will be notified during the phone call.
 - If the prior authorization is denied, you can still obtain your medication; however, you will be financially responsible for the full cost of the prescription.
-
- Your **physician** may appeal the denial by sending documentation to:

EBRx Medical Director

Attn: AR EBD APPEAL

4301 W. Markham, Slot 522-9

Little Rock, AR 72205

Quantity Limits (QL)

The QL program is intended to clarify the usual quantity that constitutes a 31-day supply for particular medications. The quantities allowed per each fill are based upon the dosing recommendations made by the manufacturer. To get access to this list of medications, you can call ARBenefits. In addition, these items are indicated on the Preferred Drug List with a (QL). (Note: Some medications, such as opioids for pain control, may have limits in place that allow for smaller quantities to be filled for a shorter time period than 31 days.)

Daily Dosing Edits

Daily Dose Edits are designed to notify members when they are taking lower strength medications multiple times a day when higher strengths are available.

Step Therapy (ST)

Step therapy is a program designed for people who take prescription drugs used to treat certain ongoing medical conditions. The step therapy program is designed with safety, cost, and most importantly, your health in mind. It allows you and your family to receive the affordable treatment you need and helps the Plan contain the rising cost of prescription drug coverage.

Prescription drugs that are placed under the step therapy program generally require you to have failed therapy with one drug before coverage for another drug will be given, unless your physician has a compelling reason you should not first try one of the other drugs.

To find out which medications are included in the Step Therapy program, contact ARBenefits. These products are also indicated on the Preferred Drug List with (ST).

Reference Pricing (RP)

The Reference Pricing program is used when evidence shows one product in a class of drugs is not any more effective than the other drugs within the same therapeutic class. The plan uses a lower cost medication as a “reference” to determine how much of the cost of a drug the plan will cover. If a member requires a higher priced product, the Plan pays the “referenced price” and the member is responsible for the remainder of the cost.

Refer to the Preferred Drug List (PDL) for the prescription drug therapeutic categories that are currently under the Reference Pricing program for the pharmacy benefit plan. These products are indicated on the Preferred Drug List with (RP).

Example: For calcium regulators, the medications Actonel, Atelvia, Boniva and ibandronate are referenced priced. The plan pays up to \$0.10 per pill/unit. The member is responsible for the remaining cost.

New Generics (NG)

When a new generic drug is released, it will be placed at the same Tier as its Brand counterpart. For example, when a Tier 2 medication becomes available as a generic, the new generic preparation will also be placed at Tier 2. The Branded product will no longer be Tier 2 and instead be subject to the “Brand/Generic” pricing incentive (See SPD page 46). **Please note that these new generics will not have the standard Tier 1 copayment that older generic products have.**

Timely Filing

In the event that a medication is not processed through the prescription drug program at the time of service, the member has 180 days from the date the prescription is filled to submit for member reimbursement. **Please note that paper claims submitted by a member are subject to the same coverage criteria as any other prescriptions. Paper claims are processed at the same discounted pharmacy rate that would apply had the pharmacy processed the claim. Member reimbursement will be applied after the plan discount and member copayment are determined. This may result in a member reimbursement less than what is expected. Submission of materials does not guarantee payment**

Arkansas State and Public School Employees Preferred Drug List (PDL) - Effective November 2019

This PDL is a list of the most commonly prescribed drugs. It is not all-inclusive and is not a guarantee of coverage. Plan Benefit Design is the final determinate of coverage. For drugs not listed, please call the pharmacy program number listed on the back of your ARBenefits ID card for benefit coverage information.

PLEASE NOTE: Use of generic drugs can save both you and your health plan money. Generics that are new to the market will require a copayment equal to its branded product. These are indicated in the PDL with *(NG) and are shown in bold type. These new generics will not have the standard Tier 1 copayment that older generic products have. In addition, brand-name medications that are available in the generic form may still appear in a tiered copay box, however, they will require a generic drug copayment PLUS the difference in the plan's cost between the generic and equivalent brand-name drug. If the brand name product is a reference-priced medication*(RP), the equivalent new generic will also become reference-priced instead of applying the difference in brand/generic cost. **Brand drugs with an equivalent generic available are non-covered on the Classic and Basic plans.**

Specialty drugs may require prior authorization (PA) by EBRx (1-866-564-8258) to ensure appropriate usage. These medications are indicated in the PDL located under Tier 4.

Compounded medications require a Tier 3 copay for Premium plan members. Deductible and/or coinsurance will apply for Classic and Basic plan members. General benefit guidelines apply.

Medications listed as reference priced are considered non-covered on the Classic and Basic plans.

Key: Certain drugs (*) may be subject to Day Supply (DS), Quantity Limits (QL), Prior Authorization (PA), Step Therapy (ST), Contingent Therapy (CT), New Generics (NG) or Reference Pricing (RP) requirements according to Benefit Design. **Items indicated as *(RP) require special copayment pricing and do not apply to the standard tier copayments. This PDL is subject to change at any time.**

Tier 1	Tier 2	Tier 3	Tier 4
ANTI-INFECTIVES			
Antibiotics-Cephalosporins	cefaclor, cefadroxil, cefpodoxime, cefprozil, cephalexin, cefdinir	Cedax, Spectracef, Suprax 400 mg capsule*(QL)	
Antibiotics-Macrolides	erythromycin, azithromycin*(QL), clarithromycin	Zmax Suspension	
Antibiotics-Fluoroquinolones	ciprofloxacin, levofloxacin		Baxdela*(PA)
Antibiotics-Penicillins	amoxicillin, amoxicillin/clavulanate, ampicillin, penicillin		
Antibiotics-Other	minocycline	Adoxa, linezolid*(PA) (NG)	Vabomere*(PA)
Antifungals	fluconazole, itraconazole*(PA), ketoconazole, nystatin, terbinafine		
Antiretrovirals	abacavir, didanosine, lamivudine, lamivudine/zidovudine, nevirapine, zidovudine	Isentress*(PA), Isentress Chewable*(PA), Prezista tablets, Reyataz, Sustiva, Viracept	Epivir, Evotaz, Reyataz powder, Vitekta Aptivus, Atripla, Biktarvy, Cimduo, Combivir, Crixivan, Delstrigo, Descovy, Dovata*(PA), Emtriva, Epzicom, Invirase, Isentress Powder*(PA), Juluca*(PA), Kaletra, Lexiva, Odefsey, Pifeltro, Prezobix, Prezista soln*(PA), Rescriptor, Selzentry*(PA), Stribild tablet*(QL)*(PA), Symfi Lo, Temixys, Tivicay, Trizivir, Truvada, Viread

	Tier 1	Tier 2	Tier 3	Tier 4
Antivirals-Flu	amantadine, rimantadine	oseltamivir*(NG), Xofluza*(QL)	Relenza	
Antivirals-Herpes	acyclovir, famciclovir, valacyclovir			
Antivirals-Other-Interferons/Interferon combinations	ribavirin*(PA)			Zepatier*(PA), Mavyret*(PA)
CARDIOVASCULAR				
Antihyperlipidemic-HMG (Statins) (NOTE: See Wellness/Preventive section.)	atorvastatin, lovastatin, pravastatin, rosuvastatin, simvastatin			
	*(RP) Reference Priced Antihyperlipidemic-HMG (Statins): Plan pays \$0.30 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) Altprev, Crestor 5mg, 10mg & 20mg, fluvastatin, Lescol XL, Lipitor, Mevacor, Pravachol, Zocor			
Other Antihyperlipidemic Agents	cholestyramine resin, colestipol, ezetimibe, gemfibrozil	Praluent*(PA), Welchol tablet		Repatha*(PA)
Antiplatelet Agents	clopidogrel, dipyridamole, dipyridamole/aspirin, anagrelide, cilostazol	prasugrel*(NG)	Brilinta	
Anticoagulants	warfarin	Eliquis, Xarelto		
ACE Inhibitors and ACE Inhibitors combinations	amlodipine/benazepril, captopril, captopril hctz, enalapril, fosinopril, lisinopril, lisinopril hctz, moexipril/hctz, perindopril, quinapril/hctz, ramipril, trandolapril, trandolapril/verapamil			
Angiotensin II Rec Antagonist (ARB)/Direct Renin Inhibitor (DRI)	amlodipine/valsartan, irbesartan, irbesartan/HCTZ, losartan, losartan/HCTZ, olmesartan HCTZ, olmesartan medoxomil, telmisartan, valsartan, valsartan/HCTZ			
	(RP) Reference Priced Angiotensin Receptor Blockers (ARB): Plan pays \$0.81 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) amlodipine/valsartan HCT(NG), Atacand, candesartan*(NG), Atacand HCT, candesartan cilexetil/HCTZ, Avalide, Avapro, Azor, Benicar, Benicar HCT, Cozaar, Diovan, Diovan HCT, Edarbi, Edarbyclor, Exforge, Exforge HCT, Hyzaar, Micardis, Micardis HCT, Tekturna, Tekturna HCT, Teveten, Teveten HCT, Twynsta, telmisartan/amlodipine*(NG), telmisartan HCTZ			

	Tier 1	Tier 2	Tier 3	Tier 4
Beta Blockers	acebutolol, atenolol, bisoprolol, labetalol, metoprolol, metoprolol hctz, metoprolol XL, propranolol, propranolol hctz			
Calcium Channel Blockers	amlodipine, diltiazem, felodipine, nicardipine, verapamil			nimodipine*(PA)
CENTRAL NERVOUS SYSTEM				
ADHD Medications	amphetamine salts IR*(QL), dexamethylphenidate tablets, dextroamphetamine*(QL), methylphenidate*(QL), methylphenidate ER*(QL), amphetamine salts XR*(QL)	Concerta*(QL), Daytrana*(QL), Strattera*(QL), atomoxetine*(NG)(QL)	Adderall XR*(QL), dexamethylphenidate ER*(NG), dextroamphetamine ER, dextroamphetamine/amphetamine ER, Dexedrine*(QL), Metadate CD*(QL), ER*(QL), Ritalin LA*(QL), Vyvanse*(QL)	
	*(RP) Long Acting Amphetamines: Plan pays \$2.50 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.)	Long Acting Amphetamines are reference priced for members 26 years of age or older; *Quantity Limits will still apply to reference priced long acting amphetamines. Adderall XR*(QL), amphetamine salts extended release*(QL), Dexedrine*(QL), dextroamphetamine extended release*(QL), Vyvanse*(QL)		
Alzheimers	donepezil, galantamine, galantamine ER, memantine, rivastigmine	rivastigmine patch*(NG)		
Analgesics-Narcotic	codeine-apap*(QL), fentanyl patch, hydrocodone combinations*(QL), meperidine, morphine sulfate, oxycodone combinations*(QL), oxycodone controlled release 12HR		Fentora Tablet*(QL)*(PA), Oxycontin, Percocet*(QL), Percodan, Tylenol/w Codeine*(QL)	
Analgesics-NSAIDs (NOTE: Topical NSAIDs are not covered by the plan.)	celecoxib, diclofenac tabs, etodolac, fenoprofen 400mg & 600mg, ibuprofen, indomethacin, ketorolac*(QL), meloxicam, naproxen/sodium, sulindac			
Anticonvulsants	carbamazepine, levetiracetam, phenytoin, valproic acid, gabapentin, lamotrigine, divalproex delayed release, divalproex SR, topiramate, oxcarbazepine, zonisamide	Nayzilam*(PA,QL)	Banzel*(PA), Fycompa, Potiga*(PA)	Diacomit*(PA), Sabril*(PA)
Fibromyalgia	gabapentin, pregabalin*(NG)			
	*(RP) Reference Priced Anticonvulsants: Plan pays \$0.35 per unit. Member is responsible for the remaining cost. (Excluded for Classic & Basic plans.)	Lyrica CR		

	Tier 1	Tier 2	Tier 3	Tier 4
Antidepressants-Other	amitriptyline, bupropion immediate release and SR, bupropion XL, desipramine, imipramine, mirtazapine, nortriptyline			
Antidepressants (SNRIs)	duloxetine, venlafaxine, venlafaxine XR capsule			
	*(RP) Serotonin norepinephrine reuptake inhibitors (SNRIs): Plan pays \$0.75 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) Cymbalta, Effexor XR, venlafaxine extended release tablets			
Antidepressants (SSRIs)	citalopram, escitalopram, fluoxetine 10, 20 & 40mg, fluvoxamine, paroxetine, sertraline			
	*(RP) Selective serotonin reuptake inhibitors (SSRIs): Plan pays \$0.30 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) Lexapro, Luvox CR, fluvoxamine ER, Paxil, Paxil ER, paroxetine ER, Pexeva, Zoloft			
Anti-Parkinson	carbidopa/levodopa, entacapone, pramipexole, rasagiline, ropinirole, selegiline, tolcapone		Neupro*(PA), pramipexole SR*(NG)	Nourianz*(PA), Nuplazid*(PA)
Antipsychotic Agents	aripiprazole tablet, clozapine tablets, olanzapine/fluoxetine, olanzapine, olanzapine ODT, risperidone tablets, quetiapine, ziprasidone	Abilify Tablet*(PA), Seroquel XR*(QL)	Abilify Solution*(PA), Equetro	Invega Sustenna, Invega Trinz*(PA)
Migraine Products	rizatriptan*(QL), rizatriptan ODT*(QL), sumatriptan tablets*(QL)		sumatriptan injectables*(QL), Aimovig*(PA,QL), Emgality*(PA,QL)	
	RP Migraine Medications. Plan pays \$0.50 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) almotriptan(QL), Axert*(QL), eletriptan*(QL) , Frova*(QL), Frovatriptan*(QL), Naratriptan*(QL), Relpax*(QL), Zolmitriptan*(QL), Zolmitriptan ODT*(QL)			
	RP Migraine Medications. Plan pays \$6.00 per prescription. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) Sumatriptan Nasal Sprays(QL), Tosymra *(QL), Zomig nasal sprays*(QL)			

	Tier 1	Tier 2	Tier 3	Tier 4
Multiple Sclerosis Drugs				Aubagio tablet*(PA)*(QL), Avonex*(PA), Betaseron*(PA), Extavia, Gilenya, glatopa*(NG) , Mavenclad*(PA), Rebif*(PA), Tecfidera*(PA)*(QL)
Sedative Hypnotics	temazepam 15mg, temezapam 30mg, triazolam, zaleplon, zolpidem			
	(RP) Reference Priced Sedatives/Hypnotics: Plan pays \$0.15 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.)	Ambiem, Ambien CR, zolpidem ER, eszopiclone(NG), Lunesta, Rozerem, Sonata, temazepam 7.5mg, temazepam 22.5mg		
Skeletal Muscle Relaxants	cyclobenzaprine, metaxalone, tizanidine, dantrolene, baclofen, chlorzoxazone			
ENDOCRINE				
Diabetes-Insulin	insulin lispro	Humulin R 100, Humulin N, Humulin 70/30, Humulin R U-500 Kwikpen, Humalog, Humalog JR Kwikpen, Lantus, Toujeo, Toujeo Max Solostar		
Diabetes-Non-Insulin Injectable antihyperglycemic agents	no generics available at this time	Ozempic*(PA), Trulicity*(PA), Victoza*(PA)		
Diabetes-Insulin Sensitizing Agents	metformin, pioglitazone			
Diabetes-Insulin Secreting Agents	chlorpropamide, glimepiride, glipizide, glyburide, nateglinide, repaglinide, tolazamide			
Diabetes – SGLT2		Jardiance*(PA), Synjardy*(PA), Synjardy XR*(PA)		
Diabetes-Combinations	Glyburide - Metformin, piogiltazone HCL - glimepiride			
Diabetes-Other Medications	acarbose	Glyset	Baqsimi, Gvoke Hypopen	

	Tier 1	Tier 2	Tier 3	Tier 4
Diabetic Supplies	<u>Diabetic testing strips</u> require a copay. Several <i>Tier 1</i> options are available. Covered test strips are listed below. Other diabetic testing supplies (lancets, needles & syringes) will be provided to members actively enrolled in the <u>Diabetes Management Program</u> through Kannact. Enroll by calling 1-844-279-4153 or online www.Kannact.com/ARBenefits .			
	Advocate, Agamatrix, Element, Embrace, Relion, Truetest, Truetrack, Prodigy, Wavesense Presto		Onetouch Ultra Blue, Onetouch Viero, Onetouch Basic, Bayer Contour, Bayer Breeze, Accu-Chek Aviva Plus, Accu-Chek Compact, Accu-Chek Smartview, Accu-Chek Comfort Curve, Freestyle, Freestyle Lite, Freestyle Precision Neo	
Thyroid Agents	levothyroxine, Levoxyl			
GASTROINTESTINAL/URINARY				
Digestive Aids	pancrelipase	Creon, Viokace, Zenpep		
Gallstone Solubilizing Agents	ursodiol			
H-2 Antagonists	cimetidine, famotidine, nizatidine, ranitidine			
Proton Pump Inhibitors	lansoprazole OTC, omeprazole 10mg, omeprazole 20mg, omeprazole 40mg, omeprazole OTC, pantoprazole 20 & 40 mg, pantoprazole inj, Prevacid 24hr OTC, Prilosec OTC			
	(RP) Reference Priced Proton Pump Inhibitors: Plan pays \$0.30 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.)	Aciphex, rabeprazole(NG) , Dexilant, esomeprazole, lansoprazole non-OTC, Nexium, Nexium OTC, Prevacid, Prilosec, Protonix		
Bowel Preparation Drugs	*See Wellness/Preventive under the Miscellaneous section for agents covered with no copay.	Colyte, Golytely, MoviPrep	Clenpiq	
Overactive Bladder Agents	oxybutynin immediate release			
	(RP) Reference Priced Overactive Bladder Agents: Plan pays \$0.51 per unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.)	Detrol, tolterodine, Detrol LA, tolterodine (extended release), Ditropan XL, Enablex, Myrbetriq, trospium, trospium ER, Vesicare, solifenacin(NG) , oxybutynin extended release		

	Tier 1	Tier 2	Tier 3	Tier 4
Inflammatory Bowel	budesonide, sulfasalazine	Delzicol	Apriso*(QL), Canasa, Entocort EC	mesalamine*(NG), Pentasa
Hyperparathyroid Agents	calcitriol	Hectorol, Zemplar	Rocaltrol	
MEN'S HEALTH				
Erectile Dysfunction		Muse*(QL)*(PA), Stendra*(QL)*(PA), sildenafil*(NG)(QL)(PA)	Cialis*(QL)*(PA), Staxyn *(QL)*(PA), vardenafil*(NG)(QL)(PA)	
Hormone Replacement	Testosterone Injectable(s)*(PA)			
Prostate Health	doxazosin, dutasteride, tamsulosin, terazosin		silodosin*(NG)	
RESPIRATORY				
Nasal Products	azelastine, flunisolide, fluticasone			
	*(RP) Reference Priced Nasal Steroids: Plan pays up to \$26.00 for a one month supply. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) Beconase AQ, Flonase, Nasonex, Rhinocort AQ, budesonide, QNasl			
Leukotriene Modulators	montelukast, zafirlukast			
**Steroid Inhalants	budesonide solution	Asmanex, QVAR RediHaler		
**Beta Agonists-Short Acting	albuterol sulfate HFA, metaproterenol	ProAir HFA, ProAir Respi Click		
**Beta Agonists-Long Acting	no generics available at this time	Foradil*(ST), Serevent Diskus*(ST)	Perforomist*(ST)	
**Inhaled Corticosteroids / Long Acting Beta Agonists	fluticasone/salmeterol	Dulera*(ST), Symbicort*(ST)		
**Long-Acting Muscarinic Agents + Long-Acting Beta Agonists		Stiolto Respimat		
**Long-Acting Anticholinergics		Spiriva, Spiriva Respimat		
**Respiratory-Other	albuterol/ipratropium, ipratropium, theophylline 200mg extended release	Combivent		Nucala*(PA), Xolair*(PA)
* NOTE - NO OTHER BRAND-NAME MEDICATIONS ARE COVERED IN THE RESPIRATORY DRUG CATEGORIES THAT ARE MARKED WITH **. ONLY THOSE LISTED IN THIS PDL ARE COVERED. ALL OTHER BRANDED PRODUCTS ARE EXCLUDED FROM COVERAGE.				

	Tier 1	Tier 2	Tier 3	Tier 4
TOPICAL				
Ears	ofloxacin		Ciprodex	
Eye-Glaucoma	brimonidine, latanoprost, levobunolol, timolol, dorzolamide, dorzolamide/timolol drops	Alphagan P 0.1% (if no generic available), Azopt, Betimol, Betoptic, Cosopt drops, Lumigan	Alphagan P 0.15%, Cosopt droperette, dorzolamide/timolol droperette, Timoptic, Trusopt, Xelpros, Xalatan	
Eye-Allergy	azelastine, cromolyn, epinastine, ketorolac, ketotifen fumarate	Acuvail	Alocril, Alomide, Bepreve, Elestat, Emadine, Lastacraft, olopatadine*(NG) , Patanol	
Eye-Miscellaneous	levofloxacin 0.5%	Alrex, Lotemax (ointment & suspension <i>ONLY</i>)	Vigamox, Zigan	
Skin-All	betamethasone, clotrimazole/betamethasone topical lotion, lidocaine >5%*(PA), mometasone	Pimecrolimus*(NG)	Diprolene AF, Ertaczo, Finacea Gel, Venelex Ointment	Dupixent*(PA)
Skin-Acne	benzoyl peroxide, benzoyl peroxide/erythromycin, clindamycin, clindamycin phosphate-benzoyl peroxide gel, Amnesteem, Claravis, sulfacetamide sodium 10% topical solution, tretinoin*(PA age 26 & over)	Retin-A 0.05% topical solution*(PA age 26 & over), Retin-A micro*(PA age 26 & over)	Aczone Gel, Retin-A (other strengths)*(PA age 26 & over)	
WOMEN'S HEALTH				
Combination HRT	Norethindrone Acetate/TE/Ethinyl Estradiol 1mg/5mcg	FemHRT 0.5mg/2.5mg, Prefest, Premphase, Prempro, Prempro Low Dose	Activella, Climara Pro, Combipatch	
Contraceptives	Plan will pay 100% for all <u>COVERED GENERIC contraceptives</u> . <u>COVERED BRANDS</u> with no generic available will be covered by the plan under Tier 3 (limited to oral forms) .			
	*** <u>Brand/Generic difference/penalty pricing will apply if member chooses a <u>COVERED BRAND</u> where a generic is available.</u> ***			
	Examples of COVERED GENERICS paid at 100%: Amethia, Aviane, Azurette, Camrese, Camrese Lo, Cryselle, Daysee, Elinest, Emoquette, Enpresse, Gianvi, Gildess, Introvale, Jolessa, Junel 1/20, Junel 1.5/30, Junel FE 1/20, Junel FE 1.5/30, Kariva, Lessina, Levora, Loryna, Low-Ogestrel, Levonest, Lutera, Marlissa, Microgestin, Mono-Linyah, MonoNessa, Myzilra, Necon, Nortrel, Ocella, Ogestrel, Orsythia, Portia, Previfem, Quasense, Reclipsen, Sprintec, Sronyx, Syeda, Tilia, Trinessa, Trinessa Lo, Tri-Linyah, Tri-Lo- Estarylla, Tri-Sprintec, Tri-Lo-Sprintec, Trivora, Wymzya, Vestura, Viorele, Zarah, Zenchent	Examples of COVERED BRANDS paid at 100%: Nuvaring and Ortho-Evra	LoLoestrin FE	

	Tier 1	Tier 2	Tier 3	Tier 4
Hormone Replacement Therapy (HRT)		Alora, Estrace Cream, Estrogel, Menest, Premarin, Prometrium, Vivelle-Dot, Yuvaferm	Climara, Divigel, Enjuvia, Estrace Tablet, Estring, Femring	
Osteoporosis-Calcium Regulators	alendronate, calcitonin nasal spray	Miacalcin Injection		
	(RP) Reference Priced Calcium Regulators: Plan pays up to \$0.10 per pill/unit. Member is responsible for remaining cost. (Excluded for Classic & Basic plans.) Actonel, Atelvia, risedronate sodium(NG)			
Osteoporosis-Hormone Receptor Modulators	raloxifene			Prolia*(PA)
Prenatal Vitamins	CompleteNate, CO-Natal FA, MACNATAL CN DHA, M-Vit, Mynatal Plus, Mynatal-Z, OB-Natal One, PNV-Select, Prenafirst, PrenataPlus, Prenatabs FA, Prenatal Low Iron, Se-Tan DHA, Taron EC Calcium, Taron-Prex, Trinatal RX 1, Ultimatecare One, Vinate IC	Concept DHA, Concept OB, Folcal DHA, Folcaps Omega 3, Folivane-PRx DHA NF, Gesticare DHA, Levomefolate DHA, Levomefolate PNV, L-Methylfolate PNV DHA, Tamdem DHA, Virt-PN, Zatean-PN	Complete-RF Prenatal, Folivane-OB, HemeNatal OB+DHA, NatalVit, Prenatal Vitamins Plus, Prenaisance Balance/Plus, O-Cal FA, O-Cal Prenatal, Venatal-FA, Venate, Vol-Nate, VP-CH-PNV, Zatean-CH	
Vaginal Products	clotrimazole, fluconazole, metronidazole vag gel, terconazole	Gynazole-1	Clindesse, Diflucan, Metrogel Vaginal, Terazol	
MISCELLANEOUS				
Antiemetics	granisetron*(QL), ondansetron*(QL)	Emend*(QL), Varubi	Anzemet*(QL), Sancuso*(QL)(PA)	
Antipsoriatics	acitretin	Tazorac*(PA)	Zithranol Shampoo	Amevive*(PA)
Botulinum Toxins				Xeomin® (PA), Dysport® (PA)
Gout	allopurinol, colchicine		febuxostat*(NG)(PA) , Zyloprim	
Growth Hormone	no generics available at this time	Norditropin*(PA)		Saizen*(PA), Serostim*(PA), Zorbitive*(PA)
Immunosuppressive Agents	azathioprine, cyclosporine, mycophenolate mofetil, tacrolimus capsule			Myfortic, Nulojix*(PA), Prograf capsule, Prograf injection, Rapamune, Simulect
Rheumatoid Arthritis	methotrexate, leflunomide	Trexall*(PA)		

	Tier 1	Tier 2	Tier 3	Tier 4
Saliva Stimulants	cevimeline			
Targeted Immune Modulators (Step Therapy--Use Preferred Agents First) (NOTE: Samples of medication will not be recognized as a means of establishing prior drug use.)		Enbrel*(PA), Humira*(PA), Olumiant*(PA, QL), Renflexis*(PA), Rinvoq*(PA), Skyrizi*(PA), Taltz*(PA)		Actemra*(PA), Cimzia*(PA), Cosentyx*(PA), Entyvio*(PA), Inflectra*(PA), Kevzara*(PA), Kineret*(PA), Orencia*(PA), Otezla*(PA), Rituxan*(PA), Simponi*(PA), Stelara*(PA), Tysabri*(ST), Xeljanz*(PA)
Wellness/Preventive	<p>The following medications are covered 100% by the plan due to federal regulations.</p> <ul style="list-style-type: none"> *Aspirin, Folic Acid, Iron Supplement (for children up to 1 year of age), Vitamin D (for adults age 65 and older) *Chantix, bupropion & nicotine patches when enrolled in the ARBenefits Smoking Cessation Program *All preventive vaccines recommended by the CDC advisory Committee on Immunization Practices *Generic bowel prep products (Gavilyte-C/G/H/N, Peg 3350/Electrolytes, Peg-Prep, Peg-3350/KCL Sol /Sodium, Trilyte *Some statin medications may be covered with a \$0 copay for eligible members. Preventive care restrictions apply. 			

Specialty Drug List--November 2019

This Specialty Drug List includes medications that are classified as **Tier 4** drugs (by plan coverage) and **most** will require pre-authorization by EBRx (1-866-564-8258) when obtained from the pharmacy or administered in the physician's office.

***NOTE:** Samples of medication will not be recognized as a means of establishing prior drug use during the step therapy/prior authorization criteria review for Targeted Immune Modulators (ex; Humira, Enbrel, etc).

ACROMEGALY

Sandostatin	Somatuline Depot
Sandostatin LAR	Somavert

BOTULINUM TOXINS

Dysport	Xeomin
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CRYOPYRIN-ASSOCIATED PERIODIC SYNDROMES

Arcalyst

CYSTIC FIBROSIS

Cayston	Pulmozyme
Kalydeco	Symdeko
Orkambi	

ENZYME DEFICIENCY OR LYSOSOMAL STORAGE

Aldurazyme	Lumizyme
Cerdelga	Myozyme
Cerezyme	Naglazyme
Cystadane	Nityr
Cystaran	Sucraid
Elaprase	Zavesca
Fabrazyme	

GROWTH HORMONE & RELATED DISORDERS

Saizen	Somavert
Serostim	Zorbtive

HEMATOPOIETICS

Aranesp	Mozobil
Epogen	Procrit
Fulphila	Udenyca

HORMONAL THERAPIES

Eligard	Synarel
Firmagon	Vantas
Supprelin LA	

IGF-1 Deficiency

Increlex

IMMUNE DEFICIENCY & RELATED DISORDERS

Bivigam	Gamastan S/D
Flebogamma	Octagam

IMMUNE THROMBOCYTO-PENIC PURPURA

Cablivi	Promacta
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IRON OVERLOAD

Exjade
Ferriprox

MACULAR DEGENERATION

Eylea	Visudyne
Macugen	

MULTIPLE SCLEROSIS

Aubagio	Glatopa
Avonex	Mavenclad
Betaseron	Rebif
Extavia	Tecfidera
Gilenya	Tysabri

ONCOLOGY – ORAL

Alecensa	Sutent
Braftovi	Stivarga
Daurismo	Tafinlar

HEMATOPOIETICS (CONTINUED)

Granix	Zarxio
Leukine	

HEMOPHILIA & RELATED BLEEDING DISORDERS

Advate	Jivi
Adynovate	Koate-DVI
Alphanate	Kogenate FS
Alphanine SD	Monoclate-P
Alprolix	Mononine
Bebulin	NovoEight
Bebulin VH	NovoSeven RT
Benefix	Nuwiq
Feiba NF	Obizur
Feiba VH	Profilnine SD
Helixate FS	Rebinyn
Hemlibra	Recombinate
Hemofil M	Stimate
Humate-P	Wilate
Idelvion	Xyntha

HEPATITIS B

Baraclude	Lamivudine
Epivir HBV	Tyzeka
Hepsera	Vemlidy

HEPATITIS C

Mavyret	Zepatier
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HEREDITARY ANDIOEDEMA

Cinryze	Haegarda
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HIV

Aptivus	Odefsey
Atripla	Pifeltro
Biktarvy	Prezcobix
Cimduo	Prezista
Combivir	Rescriptor
Complera	Retrovir
Crixivan	Reyataz
Delstrigo	Selzentry
Descovy	Stavudine
Dovato	Stribild
Edurant	Sustiva

ONCOLOGY – ORAL (CONTINUED)

Erleada	Tagrisso
Gleevec	Talzenna
Hycamtin	Tarceva
Ibrance	Targetetin
Imbruvica	Tasigna
Inlyta	Temodar
Jakafi	Thalomid
Kisqali	Tykerb
Lynparza	Venclexta
Matulane	Verzenio
Mekinist	Vitrakvi
Mektovi	Vizimpro
Myleran	Votrient
Nexavar	Xeloda
Ninlaro	Xospata
Nubeqa	Xtandi
Pomalyst	Zelboraf
Revlimid	Zolinza
Rydapt	Zydelig
Sprycel	

ONCOLOGY - SUPPORTIVE CARE

Elitek	Zometa
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OSTEOPOROSIS

Prolia	Reclast
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PULMONARY ARTERIAL HYPERTENSION

Adcirca	sildenafil 20mg
Adempas	Tracleer
Flolan	Tyvaso
Letairis	Uptravi
Opsumit	Veletri
Remodulin	Ventavis

RESPIRATORY SYNCYTIAL VIRUS

Synagis	
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TRANSPLANT

Cellcept	Prograf
Gengraf	Rapamune
Myfortic	Sandimmune
Neoral	Zortress
Nulojix	

HIV (CONTINUED)

Egrifta	Symtuza
Emtriva	Temixys
Epzicom	Triumeq
Fuzeon	Trizivir
Genvoya	Truvada
Intelence	Tybost
Invirase	Videx
Isentress	Viracept
Juluca	Viramune
Kaletra	Viread
Lexiva	Zerit
Norvir	Ziagen
Symfi Lo	

OTHER THERAPIES

Aranesp	Nucala
Dupixent	Siklos
Esbriet	Soliris
Invega Sustenna	Vivitrol
Invega Trinz	Xenazine
Krystrexxa	Xolair

Changes to 2019 SPD

<u>Date</u>	<u>Change</u>
1/1/2019	<ul style="list-style-type: none"> *Added new migraine drugs Aimovig*(PA,QL), and Emqality*(PA,QL) to tier Tier 3. *Moved Olumiant from tier 4 to tier 2. *Added Renflexis*(PA), and Taltz*(PA) to tier 2.
4/9/2019	<ul style="list-style-type: none"> *Added Delstrigo to Tier 4. *Added Repatha to Tier 4 (PA). *Added 400mg & 600mg to generic fenoprofen under "Analgesics - NSAIDs" because the 200mg strength is now excluded. *Added Neupro (PA) tier Tier 3. *Moved generic rasagiline from Tier 2 to Tier 1. *Added generic tolcapone to Tier 1. *Removed brand Tasmar from Tier 2. It has a generic available and now applies the brand/generic copay difference. *Added Xelpros to Tier 3 *Added Divigel to Tier 3 *Removed Remicade from Tier 4. No longer covered.
5/21/2019	<ul style="list-style-type: none"> *Added Erleada to the Specialty Drug List. Now covered at Tier 4 with an approved PA. *Added Rydapt to the Specialty Drug List. New drug covered at Tier 4 with an approved PA. *Removed Yonsa from the Specialty Drug List. It is now excluded from coverage. *Added the word "Plus" to clarify that the Accu-Chek Aviva Plus diabetic test strips are covered at Tier 3. The word "Plus" was previously left off. *Added a new generic, Solifenacin (brand drug is Vesicare) to the Overactive Bladder Agents reference priced box. *Moved generic Dutasteride from Tier 2 to Tier 1 under the Men's Health / Prostate Health category. *Added generic combo drug fluticasone/salmeterol to the Tier 1 box under Respiratory / Nasal Products. *Removed *(ST) indication from the generic drug Zafirlukast. It no longer requires authorization.
7/8/2019	<ul style="list-style-type: none"> Added Skyrizi. Now covered at Tier 2 with an approved PA. Added new generic insulin lispro to Tier 1. Moved generic fluticasone/salmeterol to the correct drug category. It was listed in Tier 1 under Nasal Products but is now correctly located in Tier 1 under Inhaled Corticosteroids / Long Acting Beta Agonists. Added better clarification under Eye-Glaucoma for the generic drug dorzolamide/timolol and brand drug Cosopt. The generic drops are Tier 1. The brand drug drops are Tier 2. Both the brand and generic droperette are Tier 3.
8/1/2019	<ul style="list-style-type: none"> Added Ozempic tier 2 with PA.

8/27/2019 Added Sabril to Tier 4 with PA.
 Added PA required to Sancuso. It now requires a PA.
 Added Diacomit to Tier 4 with PA.
 Added Mavenclad to Tier 4 with PA.
 Added Inlyta to Tier 4 with PA to the Specialty Drug List.
 Added Crysvida to Tier 4 with PA to the Specialty Drug List.
 Added Xospata to Tier 4 with PA to the Specialty Drug List.
 Added Tagrisso to Tier 4 with PA to the Specialty Drug List.
 Removed Jadenu and Jadenu Sprinkle from the Specialty Drug List. This is now excluded from coverage.
 Added Kisqali to Tier 4 with PA to the Specialty Drug List.
 Added Cablivi to Tier 4 with PA to the Specialty Drug List.
 Added Dovato to Tier 4 with QL to the Specialty Drug List.
 Added Vyndagel to Tier 4 with PA to the Specialty Drug List.

9/17/2019 Added Talzenna to Tier 4 with PA to the Specialty Drug List.
 Added Pomalyst to Tier 4 with PA to the Specialty Drug List.

9/18/2019 Added the generic drug albuterol sulfate HFA to Tier 1.

10/1/2019 Added Praluent to Tier 4 with PA.
 Added Trulicity to Tier 2 with PA.

11/18/2019 Added Baqsimi to Tier 3 under "Diabetes, Other Medications"
 Added Nayzilam to Tier 2 under "Anticonvulsants".
 Added Gvoke Hypopen to Tier 3 under "Diabetes, Other Medications"
 Add Tosymra to Reference Pricing with a Quantity Limit under "Migraine Products".
 Added Nourianz to Tier 4 with PA under "Anti-Parkinson".
 Added Nubeqa to the Specialty Drug list under "Oncology - Oral".
 Added Rinvoq to Tier 2 with PA under the "Targeted Immune Modulators"
 Add Temixys to Tier 4 under Antiretrovirals. Also added to the Specialty Drug List under "HIV".
 Added Verzenio to the Specialty Drug list under "Oncology - Oral".
 Added Vitrakvi to the Specialty Drug list under "Oncology - Oral".
 Add Stivarga to the Specialty Drug list under "Oncology - Oral".
 Removed Neulasta Onpro from the Specialty Drug List. This drug will only be covered with a PA under the medical plan.
 Removed Neumega from the Specialty Drug List. This product is no longer on the market.

2019 Plan Year - Schedule of Benefits

What does ARBenefits cover for Medicare Primary Retirees?

Medicare Does Not Pay	ARBenefits Retiree Plan Covers
Part A Hospital Services	
Inpatient hospital deductible each benefit period	ARBenefits pays the deductible
Copayment per day for days 61-90 in a hospital	ARBenefits pays the copayment per day
Copayment per day for days 91-150 (Lifetime Reserve)	ARBenefits pays the copayment per day
100% of Medicare - Allowable expenses for additional 365 days after Medicare hospital benefits stop completely	ARBenefits pays
Calendar year blood deductible (First 3 Pints of Blood) If deductible is not met by the replacement of blood	ARBenefits pays
Copayment per day for days 21-100 in a Skilled Nursing Facility	ARBenefits pays the copayment per day
Part B Physician and Medical Services	
Part B deductible	ARBenefits pays the deductible
Normally 20% of Medicare-approved amount (Part B Coinsurance) and 20% of Medicare-approved charges for Durable Medical Equipment (After Part B Deductible Is Met)	ARBenefits pays 20% of the Medicare-approved amount
Medicare Part B excess charges 100% <i>(This benefit would apply when you receive services from a physician that does not accept Medicare assignment.)</i>	Coverage will be determined based on the level of coverage outlined in the SPD for active and non-Medicare members. Services paid at 100% will be no charge. Plan will pay 80% for Medicare Part B excess charges not paid by Medicare, but will be paid according to the deductible, copay and coinsurance when applicable.

Coordination of Benefits with Medicare

- The ARBenefits Medicare Premium Plan for Retirees will coordinate as if Medicare Part A and Part B are both in force at the time of service. If the member does not have Part B, the Plan will pay as though the member does have Medicare Part B and the member will have full financial responsibility for incurred claims.
- The Plan will cover services for our Medicare Primary members as for our active and non-Medicare members. Even if Medicare does not cover a particular vaccine/service/etc., the plan will cover if we provide coverage for our active and non-Medicare members.
- Coverage will be determined based on the level of coverage outlined in the SPD for active and non-Medicare members - services paid at 100% will be no-charge. For all other services deductible, copay and coinsurance will apply when applicable.
- All physician, hospital, and medical services offered to Medicare Primary Retirees on the ARBenefits Plan are subject to the provisions of the Schedule of Benefits listed in the Summary Plan Description. The ARBenefits Plan does not allow all services allowed by Medicare. Please review the SPD carefully to determine if a service is covered.
- The ASE Medicare Primary plan includes prescription drug coverage, and members do not need to enroll in a Medicare Part D plan. ARBenefits does not coordinate benefits with Medicare Part D plans.

Prescription Drug Benefit for Medicare Primary Retirees	
State Retiree	<p>Medications eligible for coverage will fall into one of three categories:</p> <ul style="list-style-type: none"> • Tier I Generic -- \$15 Copayment • Tier II Formulary Brand (Preferred) -- \$40 Copayment • Tier III Non-Formulary Brand (Non-Preferred) -- \$80 Copayment • Tier IV Specialty -- \$100 Copayment • Reference Pricing • Brand to Generic Incentive
Public School Retiree	<ul style="list-style-type: none"> • Not Covered (Option of taking Medicare Part D)

Certificate of Creditable Coverage Information

Important Notice from Arkansas State and Public School Life and Health Insurance Board about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Arkansas State and Public School Life and Health Insurance Board and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Arkansas State and Public School Life and Health Insurance Board has determined that the prescription drug coverage offered by the ARBenefits Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year during Medicare's open enrollment window, or if you lose group coverage.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

Your current coverage pays for other health expenses in addition to prescription drug. If you decide to join a Medicare drug plan, your ARBenefits Plan “will not” coordinate benefits with your Medicare prescription drug plan.

If you are an ARBenefits State Retiree and decide to join a Medicare drug plan or Medicare Advantage plan and drop your current State of Arkansas, Department of Finance and Administration, Employee Benefits Division, ARBenefits Plan Medical and Prescription coverage, you and your dependents “**will not**” be able to get this coverage back.

If I am a Medicare Primary Public School Retiree, What happens to my Current Coverage if I decide to join a Medicare Drug Plan? Nothing. Medicare primary Public School Retirees do not have prescription drug coverage under the ARBenefits Plan and should choose a Part D option to retain prescription drug coverage.

If you are an ARBenefits Public School Retiree and decide to join a Medicare drug plan or Medicare Advantage plan and drop your current State of Arkansas, Department of Finance and Administration, Employee Benefits Division, ARBenefits Plan Medical coverage, you and your dependents “**will not**” be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Arkansas State and Public School Life and Health Insurance Board and do not join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage

Please contact the Employee Benefits Division at (877) 815-1017 and press #1.

For More Information about Your Options under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help, paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Exclusions and Limitations

What are the limitations and exclusions of the Plan?

This section contains general exclusions and limitations of the Plan. Unless specifically stated in the text, the exclusion or limitation applies to both active and retiree members equally. Other parts of this SPD may contain additional exclusions or limitations and this SPD should be viewed in its entirety. Listed below are services, treatments, medical procedures, supplies, and other elements, which are specifically excluded from coverage or have limited coverage under the Plan:

Abortion: Abortions are not covered except in cases where a physical disorder, injury, or illness, including a life threatening condition caused by or arising from the pregnancy itself, places the woman in danger of death.

Acupuncture: Services related to acupuncture are not covered.

Ambulance Services: \$2000 per member per trip for emergency ground transportation or medically necessary direct transfer from one inpatient facility to another inpatient facility of equal or greater acuity level. Air ambulance service is not covered for international air evacuation.

Biofeedback: Hypnotherapy, biofeedback, and other forms of self-care or self-help training, and any related diagnostic testing are not covered.

Chelation Therapy: Services or supplies provided as, or in conjunction with, chelation therapy, except for treatment for acute metal poisoning, are not covered.

Chiropractic Services: Benefit limited to fifteen (15) visits per member per plan year.

Clinical Trials - In general, the Plan will cover routine patient costs including all items and services provided by the plan for qualified individuals enrolled in a clinical trial. Routine patient costs do NOT include the item (drug(s)), device or service itself; items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or services that are clearly inconsistent with standards of care for particular diagnoses.

If there is an in-network provider offering the clinical trial, the plan will approve the clinical trial participation with that provider as prudent.

Convenience Items: While not a complete list, personal convenience items such as: assistive talking devices, automobile / van conversion, or addition of patient lifts, hand controls, or wheel chair ramps, and home modifications such as overhead patient lifts and wheelchair ramps are not covered.

Cosmetic Services: All services, procedures, or complications related to or complications resulting from cosmetic surgery are not covered.

Court Ordered or Third-Party Recommended Treatment: For a service that is not normally covered by the plan, e.g., drug testing for employment or vaccines for overseas travel, coverage will not be provided even if the service is required or recommended by a third party, ordered by a court,

or arranged by law enforcement officials.

Custodial Care: Services or supplies for custodial, convalescent, domiciliary, supportive, or maintenance care, and non-medical services to assist with activities of daily living are not covered.

Dental Care: Dental implants, abutments, dental restorations, and services or supplies are not covered except when required following injury due to traumatic force, or as a result of Sjogren's syndrome. Orthognathic surgery, Orthodontics, and braces, regardless of age, are not covered. General dental appliances purchased "over the counter" are not covered.

Coverage is provided for the following:

- Treatment and x-rays necessary to correct damage to non-diseased teeth or surrounding tissue caused by an accident or Sjogren's syndrome occurring on or after effective date
- Treatment or correction of a non-dental physiological condition caused by Sjogren's syndrome.
- Injury that has resulted in severe functional impairment
- Treatment for tumors or cysts requiring pathological examination of the jaws, cheeks, lips, tongue, roof, and floor of the mouth.
- Removal of impacted or partially impacted wisdom teeth.
- Pre-treatment of dental services in connection with treatment of cancer of the head or neck.

ARBenefits will follow Arkansas Code 23-86-121(b) concerning coverage for anesthesia and hospitalization for dental procedures.

Diabetes: Diabetic lancets and needles used for Diabetics will be paid 100% by the plan for participants enrolled in the Diabetic Management Program. Otherwise not covered.

Domestic Partners: Domestic partners of the same or opposite sex are not covered.

Donor Services: Services or supplies incident to organ and tissue transplant, or other procedures when you act as the donor are not covered except for services that use your own cells and tissue. When the member is the potential transplant recipient, expenses for testing of a donor who is found to be incompatible are not covered.

Employment Screenings: Any screenings, vaccinations, drug testing required for employment are not covered.

Enteral Feeding: Enteral tube feedings are not covered except when it is the sole source of nutrition, approved by a physician, and pre-approved. Refer to the Utilization Management section on page 18 for more information.

Excess Charges: The part of an expense for care and treatment of an injury or sickness that is in excess of the allowable charge is not covered.

Exercise Programs: Exercise programs are not covered even when prescribed to treat or manage

health conditions.

Experimental/Investigational: Any treatment, procedure, facility, equipment, drug, device, or supply deemed by your Benefit Coordinator or ARBenefits to be experimental or investigational as defined in this SPD, is not covered.

Eye Care: LASIK, epikeratophakia procedures, Low Vision Enhancement System (LVES), and eyeglasses and contact lenses are not covered. As an exception, the plan will cover the initial acquisition of eyeglasses or contact lenses following cataract surgery.

Family Planning and Infertility Services: Any services or supplies provided for, in preparation for, or in conjunction with the following are not covered:

- Elective or voluntary abortions and complications from these procedures
- Sterilization reversal (male or female)
- Sex therapy
- Surrogate mother services or in-vitro fertilization
- Services related to infertility are covered up to diagnosis.

Foot care: Only covered for members with diabetes associated foot care complications.

Genetic Testing: Services related to genetic testing are limited to those approved by your Benefit Coordinator's coverage policies.

Hair Loss: Care and treatment for hair loss including wigs, hair transplants or any drug that promises hair growth, whether or not prescribed by a physician are not covered.

Hearing or Talking Aids: Members are eligible for up to \$1,400 in hearing aid coverage for each ear every three years.

Learning Disabilities: Services or supplies provided for learning disabilities such as reading disorder, alexia, developmental dyslexia, dyscalculia, spelling difficulty and other learning disabilities are not covered. Certain services may fall under Autism spectrum and would be covered for that diagnosis.

Long Term Care: Services or supplies furnished by a residential long-term care institution such as nursing homes, youth homes, or any similar institution are not covered.

Medical Records Fees: Charges for completion of insurance forms or for acquisition of medical records are not covered.

Midwives: Midwives services are only covered when working under the direction of a collaborative physician.

Missed Appointments: If you fail to keep an appointment with a provider, and charges for the

appointment are incurred, those charges are not covered.

Naturopath/Homeopath Services: Naturopathic or homeopathic remedies for treatment of any condition are not covered.

Non-Covered Services: Services not specifically included as a benefit in this SPD, complications related to non-covered services, services provided after exceeding the benefit maximum for specified services, and services for which the member is responsible for payment such as non-covered out-of-network charges are not covered. Charges for services above the contracted rates are not covered.

Non-Medicare Covered Durable Medical Equipment: Medical equipment and supplies that are not covered by Medicare are specifically excluded and not covered by the Plan. Examples of excluded items include but are not limited to the purchase or rental of air conditioners, air purifiers, water beds, saunas, tanning beds, motorized transportation equipment except with prior approval, automobile/van conversion or addition of patient lifts, hand controls, or wheel chair ramps, home modifications such as overhead patient lifts and wheelchair ramps, exercise equipment, or similar items. Replacement or repair of durable medical equipment and prosthetic devices is covered only when medically necessary due to normal wear and tear. Disposable items are not covered.

Not Medically Necessary: Services and supplies, which are not medically necessary, are not covered except for preventive health services for which coverage is otherwise specifically listed. Hospitalization that is extended for reasons other than medical necessity, e.g. lack of transportation, lack of caregiver at home, inclement weather, and other social reasons not justifying coverage for extended hospital stay is not covered.

Nurse Hotline: Premium plan members can have the co-payment for emergency room (ER) admission waived if the patient is referred to the ER by the hotline nurse.

Nutritional Supplements: Regular formulas, special formulas, and food additives are not covered except for formulas necessary for the treatment of phenylketonuria (an inherited condition that may cause severe intellectual disability), and other inheritable diseases.

Prescription Drugs and Medications: Medications obtained by prescription through your pharmacy plan will have associated charges as determined by the Plan. IV or injectable medications administered in a physician office, your home, or in an outpatient medical setting will be paid by the Plan. Subject to co-pays, deductibles and/or coinsurances. Normal coverage policies apply.

What types of prescription drugs are not covered?

- Over the Counter products that may be bought without a written prescription. This does not apply to insulin syringes, diabetic needles or lancets (when enrolled in the Diabetes Management program), and Aspirin, which are specifically covered with a prescription from your doctor.
- Devices of any type, even though such devices may require a prescription. This includes (but is not limited to) therapeutic devices or appliances such as implantable insulin pumps and

ancillary pump products. Glucometers for diabetic glucose testing are covered as durable medical equipment

- Biological serum.
- Implantable time-released medications except for certain birth control products listed on the Preferred Drug List as covered.
- Experimental or investigational drugs, or drugs prescribed for experimental indicators.
- Drugs approved by the FDA for cosmetic use only.
- Compound chemical ingredients or combination of federal legend drugs in a Non FDA approved dosage form.
- Fertility medications
- Nutritional supplements except for inherited metabolic conditions only.
- Prescription or over-the-counter medications imported or purchased from another country.

If a drug is not covered by the plan, the member will be responsible for the entire cost.

Private Duty Nursing: Private duty nursing services and/or homecare aides are not covered.

Private Room: Unless prescribed by your physician as medically necessary, private rooms are not covered if you are hospitalized and a semi-private room is available.

Prosthetics and Orthotic Devices: Benefit limited to one (1) prosthetic device that aids in bodily functioning or replaces a limb after an accident or surgical loss and two (2) orthotic devices used for correction or prevention of skeletal deformities. All prosthetic and orthotic devices must be deemed medically necessary. In order for a device to be covered, it must be an appliance that is defined by the Medicare DME manual. Repair or replacement of devices due to normal growth or wear is a covered benefit, but maintenance and repairs resulting from misuse or abuse is not covered and is the responsibility of the member. General orthotic devices, splints or bandages purchased “over the counter” for the support of strains and sprains; orthopedic shoes which are not attached to a covered brace, elastic stockings, garter belts, specially ordered, custom made or built-up shoes, cast shoes, and shoe inserts designed to support the arch or effect changes in the foot alignment are not covered. Shoes and inserts are not covered except in cases of diagnosis of diabetes. Jobst stockings are covered if ordered by a physician. ARBenefits will follow Arkansas Act 950, which requires coverage of prosthetic and orthotic devices and services at a rate no less than 80% of Medicare and not subject to any limitations not imposed on other services.

Six (6) bras per year will be covered following a mastectomy.

Reconstructive Surgery: Reconstructive procedures are covered as correction of defects due to accidents or defects caused by treatment of covered services. An example of a covered reconstructive surgery includes the reconstruction of the breast on which a cancer-related surgery has been performed and reconstruction of the other breast to produce a symmetrical appearance.

The following procedures performed on a child under eighteen (18) years of age are not considered cosmetic services: correction of a cleft palate or hair lip, removal of a port-wine stain on the face, correction of a congenital abnormality or accident/injury repair. The circumstances for coverage are

very limited.

Rehabilitation Services – Out-Patient: The plan does not provide benefits for maintenance therapy. Maintenance Therapy refers to therapy in which you actively participate that is provided to you after no continued significant and measurable improvement is reasonably or medically anticipated.

Rehabilitative Treatment or Therapy: Any services, or therapy provided for developmental delay, developmental speech, or language disorder, developmental coordination disorder and mixed developmental disorder is covered but may be subject to pre-approval procedures. Refer to the Utilization Management section.

If rehabilitative services, physical therapy, occupational therapy, or speech therapy, are provided at the same time as a visit to a Specialist MD, the rehab co-pay will be waived for members on the Premium plan. All plan deductibles and coinsurance apply.

Relative Giving Services: Professional services performed by a person who ordinarily resides in your home, or is related to you such as a spouse, parent, child, brother or sister, grandparent and grandchild, whether the relationship is by blood or exists in law are not covered.

Gender Changes/Sex Therapy: Care, services or treatment for non-congenital transsexualism, gender dysphoria or sexual reassignment or change are not covered. This exclusion includes medications, implants, hormone therapy, surgery, medical or psychiatric treatment or other treatment of sexual dysfunction including sex therapy.

Short Stature Syndrome: Any services related to the treatment of short stature syndrome except for growth hormone deficiency are not covered.

Telemedicine: Telemedicine is covered by the ARBenefits Plan provided all the following conditions are met. Telemedicine claims are processed as office visits and are subject to the applicable office visit copay and or plan deductibles/coinsurance.

- The service is one which is allowed for the specific provider type when done in a face-to-face setting, and can be safely and effectively performed via telemedicine to the same standard of care as with a face-to-face visit.
- If the originating site is a clinical setting, a Presenter is available at the Originating Site to orient the patient, operate the equipment, problem solve, and gather clinical data.
- The encounter is by real-time audio-visual communication. (Store-and-forward, asynchronous, audio-only, email, fax, and telemonitoring services are not reimbursable.)
- A clinical record of the encounter which contains at least the same elements as are included in a face-to-face encounter record is maintained; the location of the Originating Site and Distant Site must be recorded in the note.
- For visits which include a physical exam, the equipment allows for remote examination by the

provider (eg stethoscope, otoscope, etc. giving a diagnostic-quality signal to the provider) OR a qualified, licensed person capable of performing the exam supplements the examination and relays the findings to the provider.

- Data transmission must be accomplished using a HIPAA-compliant network, with sufficient bandwidth and screen resolution to permit adequate interaction with the patient and assessment of behavioral and physical features. The network must maintain a log of connections, with time, date, and duration. An example of a compliant network is Arkansas e-Link. (To connect to the Arkansas e-Link network, providers may call the Center for Distance Health at 501-686-6998 or enroll online at arkansaselink.com.)
- The Distant Site provider must be licensed as required by the appropriate state's Medical Board, and the service provided must be within the scope of practice for that provider.

Transplant Procedures: Coverages provided for transplant services are subject to medical necessity review through Case Management (See Utilization Management Section). Refer to the Schedule of Benefits. Benefit is limited to two (2) organ transplants of the same organ per member per lifetime. Coverage is provided for transplant services subject to the benefit maximums and requirements. Approved transplant providers and facilities **MUST** provide transplant services. The following transplant procedures and services are not covered:

- Animal to human transplants
- Artificial or mechanical devices designed to replace human organs
- Services provided beyond the benefit maximums
- Organ transplants that are not medically necessary
- Organ transplants considered experimental or investigational
- Small bowel transplantation
- Pancreas transplant not done simultaneously with kidney transplant with diabetes and End Stage Renal Disease
- Solid organ transplantation in patients for carcinoma except for liver transplants for patient with hepatoma confined to the liver

Note: Transplants are only covered if provided in an In-Network facility.

Travel or Accommodations: Travel or transportation and accommodations are covered only in connection with approved organ transplants. This benefit requires prior approval in accordance with the procedures established in this SPD.

Vocational Rehabilitation: Vocational rehabilitation services, vocational counseling, employment counseling, or services to assist you in gaining employment are not covered.

Workers Compensation: Treatment of any work-related injury or illness is not covered by the plan.

Wound Vacuum Assisted Closure (VAC) Devices: Wound Vacuum Assisted Closure (VAC) Devices related services are only covered when approved through Utilization Management.

Members must call Employee Benefits Division at 501-682-9656 or 1-877-815-1017 to enroll in the Bariatric Pilot Program beginning 3/1/19 to be eligible for surgery

Bariatric Pilot Program Requirements as of 3/1/19

Members previously enrolled are subject to former requirements.

ARBenefits will provide coverage for bariatric surgery to include:

- A) Gastric bypass surgery
- B) Adjustable gastric banding surgery
- C) Sleeve gastrectomy surgery
- D) Duodenal switch biliopancreatic diversion

The Arkansas State and Public School Life and Health Insurance board must approve additional procedures. The surgical procedure must be pre-certified by your surgeon and supported as medically necessary by your primary care physician prior to surgery.

Eligibility Criteria

1. Only Arkansas State and Public School Employees, aged 25-65, with a BMI greater than or equal to 35 will be considered for bariatric surgery (no dependents or spouses).
2. **ALL** participants are required to enroll in a Disease Management Program.
3. The Employee under the plan must have been a plan participant for a minimum of one plan year prior to enrollment in the bariatric program.

Participation Criteria

1. Candidates must follow the enrollment procedure outlined below:
 - a) The Employee must enroll by telephone contact with the Employee Benefits Division (EBD) (877-815-1017) to be considered for Bariatric Surgery. All participants must enroll into three (3) months of nurse coaching with a Health Advantage nurse. A Bariatric Program form will be sent to the member for completion and member will be responsible for sending it back to ARBenefits.
 - b) Telephone contact with the coaches must be documented monthly, no less than 20 days nor more than 40 days between contacts. **(Responsibility for maintaining contact with the coach is the employee's.)**
 - c) The Employee under the plan **must** agree in writing to comply with at least one-year post surgery, physician-supervised treatment plan, and be followed monthly by an ARBenefits Case Manager. **Failure to comply with this requirement will result in the denial of payment for bariatric claims.**
2. A three-month physician-supervised nutrition and exercise program to include: Low calorie diet or diet program recommended specifically for the Employee by his/her physician; increased physical activity and behavior modification. The program and the member's compliance with the program must be documented in the medical records at least monthly. This supervision is required for a minimum of 3 months, and must continue monthly up to the scheduled date of the bariatric procedure. If surgery is delayed, monthly supervisory visits must be maintained and documentation provided to the plan.

- a) Member participation in a physician-supervised nutrition and exercise program must be documented in the medical record by the attending physician who supervised the member's participation. Records must document compliance with the program and member **MUST** show progress of weight loss or no net weight gain. Member's weight must be documented at each physician visit.
NOTE: A physician summary letter is **NOT** sufficient
 - b) Nutrition and exercise programs must be at least 3 months duration or longer and be documented. This documentation needs to accompany the request for approval. All employees will be expected to continue participation in the managed weight loss up to the date of surgery.
 - c) ALL participants must enroll in a Disease Management Program
3. Surgery must be completed within one year after enrollment in the program.

Health Advantage will not be able to provide pre-certification until all necessary documentation has been obtained.

- a) Documentation required for pre-certification regarding participation by an employee under the plan must be submitted by the chosen Bariatric Surgeon.
- b) Letter from the physician monitoring/supervising the weight loss prior to surgery is to include:
 - 1) Recommendation of member for bariatric surgery.
 - 2) Documentation of all possible medically related causes of obesity (such as thyroid or endocrine disorders).
 - 3) Weight History – Including all weight, exercise, dietary, and behavior modification encounters with documented progress of weight loss or no net gain of weight. (In-network providers only will be covered by ARBenefits.)
- c) Records of all studies/procedures such as, but not limited to, sleep study, cardiac studies (stress test, echocardiogram, and cardiac catheterization), and operations on the stomach or intestines, hernia repair.
- d) Detailed Post-Op follow-up treatment plan signed by member and surgeon must accompany the request for pre-certification.

**NOTE: This pilot will only cover the First Bariatric procedure per lifetime.
(Employees who have had previous bariatric procedures are ineligible for this Pilot.)
Any and all of the above requirements may be subject to change.**

Complaints and Appeals

Members who have been denied a service or requested change have the option to file a complaint or, an appeal with EBD. Appeals regarding pharmacy decisions will need to be made by the provider through EBRX.

Complaint - An expression of dissatisfaction either oral or written.

Appeal - A request to change a previous Adverse Benefit Determination (ABD) made by the Benefit Coordinator or EBD based on coverage or eligibility as defined by Plan Documents.

Types of appeals include claims payment or denial, benefit coverage, eligibility, or termination of coverage.

Excluded services are not subject to appeal but a letter of complaint requesting a review of the allowable benefit can be sent to the Board via the Quality Assurance department at EBD.

Members will not suffer any sanctions or penalties resulting from submitting a complaint or appeal.

Duly Authorized Representative – Person or Persons designated in writing by the member to act on their behalf.

Who do I call regarding questions about a claim?

Member:

If a claim for benefits is denied either in whole or in part, your medical plan's Benefit Coordinator can perform a re-review of the claim and will provide you with a notice explaining the reason(s) for the denial. For medical claims, this notice will be in the form of the Explanation of Benefits (EOB). If you have questions about how a claim was paid or why it was denied, you should contact your Benefit Coordinator at the phone numbers provided in this SPD. The Benefit Coordinator will explain, in detail, how and why the claim was paid or denied. If you are unsatisfied with the results of this inquiry, the next step is to file a written appeal with EBD.

Plan Provider:

Plan Providers may not appeal to EBD, but should follow the appeal process of the appropriate Benefit Coordinator. If it is a medical claim the Benefit Coordinator is Health Advantage. If it is a pharmacy claim, the Benefit Coordinator is EBRx.

How do I file an appeal?

Members must file an appeal using the ARBenefits Appeal Request Form. If a Duly Authorized Representative is making an appeal for you, an Authorization to Release Information form must be completed and on file with ARBenefits. Forms may be located at www.ARBenefits.org (Forms & Publications). Appeals will not be accepted if they are received without the required Appeal Request Form.

Appeals must be submitted separately for each individual and each issue.

EBD Appeals Department is in accordance with federal mandates for notification of receipt of appeal.

First Level Review:

First level reviews must be filed within 180 days of receiving your Notice of Adverse Benefit Determination.

In preparing your appeal, you or your duly authorized representative will have the right to present documents and other information pertinent to your claim. A complete review of your claim will be performed by the Appeals Department. You will be notified of the appeal determination within thirty (30) days of EBD's receipt of your appeal.

Second Level Review:

If you are not satisfied with the determination received on the first level review, you may request a second level review. The appeal must be received within sixty (60) days of the notification of denial by the first level appeal. This request must also be made in writing following the established appeal process used when filing the first level appeal, and should contain any additional information not presented during the first level review.

All second level reviews are presented to the EBD Appeals Committee; a three-person panel. Designees may be named for any member on a case-by-case basis due to absence or recusals.

A member of the Appeals Department will present the information to the Appeals Committee along with all information presented by you and gathered from any outside resource such as medical professionals or other insurance carriers.

The Appeals Committee will review and make a determination of your appeal within thirty (30) days after the receipt of your second level appeal.

What is an expedited appeal?

An expedited appeal may be requested related to a claim involving urgent or ongoing care. The request may be made in writing or by telephone followed by written confirmation. Expedited appeals will be progressed to Second Level Review with the Committee hearing the appeal within 72 hours of the request. You or your duly authorized representative will be notified of the appeal decision within one (1) business day of the determination.

What is an external review?

If you are still unsatisfied with the determination of the Appeals Committee regarding a medical or pharmaceutical appeal, you have the right to request an external appeal by an Independent Review Organization (IRO). The IRO will consider issues such as medical necessity of a procedure or medication. Your request for an external review must be in writing to the EBD Appeals Department following the established appeal process within four (4) months of the notification of denial by the second level appeal. The determination of the IRO is binding upon the plan.

Eligibility appeals are not eligible for external review.

Who is an authorized representative?

Any person to whom you have given express written consent to represent you during the appeal, a person authorized by law to provide substituted consent for you, a family member if you are unable to provide consent, or your treating health care professional if you are unable to provide consent and a family member is unavailable. The authority of an authorized representative shall continue for the period specified in your written consent or until you are legally competent to represent yourself and notify EBD in writing that the authorized representative is no longer required.

Members without computer access should contact their agency/district health insurance representative (HIR) or EBD Member Services to have a form faxed or mailed.

Coverage Continuation – Retirement

Am I eligible?

An employee who terminates active employment and is enrolled for health coverage on their last day of employment may continue coverage as a retiree if all of the following conditions are met:

- Is an active member of one of the following retirement plans and drawing their retirement annuity?
 - Arkansas Public Employees' Retirement System (APERS), including members of the legislative division and the contract personnel of the Arkansas National Guard;
 - Arkansas Teacher Retirement System (ATERS);
 - Arkansas State Highway Employees' Retirement System;
 - Arkansas Judicial Retirement System; or
 - Alternative Retirement Plan – documentation required that you are drawing on the annuity.
- Elects to continue insurance coverage within thirty (30) days of the qualifying event
- The retiree makes the appropriate contribution required to continue the coverage from the date that employment ends or the date enrolled in the plan.

Members of the General Assembly and state elected constitutional officers must have ten (10) years vested service in one of the listed retirement systems, and drawing an annuity, to be eligible to enroll in the retiree health insurance plan.

Retirement Health Enrollment Options

Option 1: If you meet the eligibility requirements, you have the option to enroll in the current retirement health insurance plan when you initially begin drawing your retirement annuity or terminate active coverage under a state or public school plan – within 30-days of the qualifying event. Coverage will be effective the first of the month following the date on the Election Form.

Option 2: You have the option to decline the insurance (eligible but not enrolling) and enroll later with a qualifying event if you are currently enrolled in another employer group health plan. You will have a thirty (30) day window in which to apply for coverage after the involuntary loss of that coverage. You will have to provide proof of employer group coverage from the time you became eligible to enroll in retirement health insurance until the time of your qualifying event. Coverage will be effective the first of the month following the date on the Election Form.

Rehired Retirees

If a Medicare retiree goes back to work as an active employee as a state or public school employee, and is eligible for benefits, MUST come off the retirement health insurance and enroll onto the active plan. Once the employee terminates employment again, the employee has the option to re-enroll in

the retirement health plan within 30 days of the loss of benefits. If an employee chooses not to enroll in the retirement health plan at the second time of termination, and obtains health insurance outside of the State and Public School Health Plan, the employee will not have a qualifying event to enroll a second time in the retirement health insurance.

A non-Medicare retiree that goes back to work as an active state or public school employee and is eligible for benefits MAY come off the retirement health insurance and enroll in the active plan. Once the employee terminates employment again, the employee has the option to re-enroll in the retirement health plan within 30 days of the loss of benefits. If an employee chooses not to enroll in the retirement health plan at the second time of termination, and obtains health insurance outside of the State and Public School Health Plan, the employee will not have a qualifying event to enroll a second time in the retirement health insurance.

If a retiree does not elect, decline or meet the Arkansas Legislative Code eligibility requirements for retirement health insurance during their thirty-day election period, it is not an option to return to active employment as a rehired retiree to re-establish eligibility. Eligibility is determined at the initial time you elect to become an active retiree and begin drawing your retirement annuity.

Arkansas Legislative Code

ACA 21-5-411 (a)(2)(B)(C)(i)

(C) (i) Except as provided in subdivision (a)(2)(C)(ii) of this section, an active retiree's failure to make an election to participate in the program during the thirty-day election period or an active retiree's election to decline participation in the program is final.

RECIPROCITY SERVICE

Vesting Schedule:

Employment service prior to July 1, 1997 requires ten (10) years of fully vested service.

Employment service after July 1, 1997 requires five (5) years of fully vested service.

- An employee fully vested as a state employee AND fully vested as a public school employee (a participating member under both APERS and ATRS and drawing a retirement annuity from each) may choose to enroll in either the ASE or PSE retiree health plan. Verification by EBD is required.
- Effective July 1, 1997 – Vesting for retirement changed from a ten (10) year vesting to five (5) years. Service prior to July 1, 1997 is still held to the ten (10) year vesting.
- A member, who is not fully vested under either system, will enroll in the retiree health plan with the most vested years.

How do I enroll?

- Notify EBD within thirty (30)-days of termination by submitting an Election form and a Spousal Affidavit if you are continuing coverage for a spouse from your active health plan coverage. Coverage will be effective the first of the month following the date on the Election

Form.

May I add a spouse or dependents at the initial enrollment onto the retirement health plan?

- At your initial enrollment in retirement health insurance coverage, you may only continue coverage on your spouse/dependents that are currently covered on your active plan at the time of your enrollment in the retirement plan.
- You may add newly acquired dependents, i.e., newborn children, adopted children, or a new spouse within thirty (30) days of the event with supporting documentation.
- A spouse cannot be on the retirement health plan as a dependent if they are currently employees and have health insurance available through their employer. You may bring them onto your plan if they experience a qualifying event of loss of employer group health coverage, but you must apply within (30) days of the event by completing an Election Form, Spousal Affidavit and provide proof of continued group health coverage up until their qualifying event and submitting to EBD. You must also provide a copy your Marriage License.
- Retirees DO NOT have an open enrollment to add dependents to their plan, but Non-Medicare retirees have the option to change plans.
- If a retiree has a spouse on their plan that is also a retired member of a state or public school retirement system, they can make a one-time option and split off on separate plans, or they can move from separate plans to an employee/spouse plan. This is a one-time option and member cannot return to the former plan except for death of the policy holder.
- At open enrollment, a retiree who is fully vested under both the State & Public School retirement systems can make a one-time option and change to the other retirement system. The vesting requirement does not include reciprocity service.

MEDICARE ELIGIBLE MEMBERS/DEPENDENTS

Member and dependents are required to send EBD a copy of their Medicare card.

If Medicare is due to End Stage Renal Disease (ESRD), ARBenefits is required to be primary for a period of 30 months. During this 30-month period, your premium will remain as a non-Medicare retiree. When the 30-month period is ended, Medicare will become Primary and ARBenefits will be secondary. At that time your premium will reduce to the appropriate Medicare premium. It is the member's responsibility to notify EBD of an ESRD or disability status.

When a retiree or spouse reaches the age of 65, or becomes eligible for Medicare, the only plan option is the Medicare Primary Plan. When this occurs, the member and dependents will automatically be moved to the Medicare Primary Plan at the Premium level if they are currently enrolled in the Classic or Basic Plan. Medicare will become the Medicare member's primary insurance with Health Advantage as their secondary insurance and will not be required to use the Health Advantage network of providers. However, anyone on the Medicare Primary plan who is not

eligible for Medicare will be required to use the Health Advantage network to receive in-network benefits.

You have the option to terminate coverage on your spouse when he/she becomes Medicare eligible and not be moved to the Medicare Primary Plan, if you wish to remain on the Classic or Basic Plan. You must submit an Election Form, to EBD, requesting termination of the spouse 60-days prior to the eligibility date of the Medicare for the spouse, so that the plan change will not automatically occur. If you wait until after the plan change has been made, you cannot change back to your original plan until Open Enrollment for the next January effective date.

Ninety (90) days prior to your spouse becoming age 65, EBD will send you a letter informing you of the automatic move to the Medicare Primary Plan, due to your spouse's Medicare eligibility. If you wish to avoid this move and drop coverage on your spouse, we have included a form that you will need to complete and send back to EBD sixty (60) days prior to your spouse becoming age 65.

Approximately 60-days prior to you and/or your spouse becoming age 65, EBD will send you a letter requesting your Medicare information and a copy of your Medicare card. Please identify if your coverage is due to age, disability or End State Renal Disease.

EBD is able to identify members/spouses who are age 65 but are unable to identify members who become Medicare eligible due to disability or End Stage Renal Disease (ESRD), please notify EBD so that we can make certain your claims are paid according to Medicare rules. We also will need a copy of your Medicare card.

Medicare-Primary Retirees and/or dependents will have the Medicare Primary Plan for insurance coverage through Health Advantage, with the flexibility to visit any physician or hospital as long as they accept Medicare assignment. The Medicare Primary Plan will coordinate your benefits coverage with Medicare Parts A & B and the plan will pay secondary to Medicare. Coverage for all other non-Medicare members on the policy will be on the Health Advantage network at the Premium level. The Public School Medicare-Primary Retirees do not have prescription drug coverage and are encouraged to examine Medicare Part D for additional coverage.

Note: The ARBenefits Medicare Premium Plan for Retirees will coordinate as if Medicare Part A and Part B are both in force at the time of service. If the member does not have Part B, the Plan will pay as though the member does have Medicare Part B and the member will have full financial responsibility for incurred claims.

Terminating Retirement Health Plan Coverage

Once you have exercised your one-time option to enroll in the retirement health insurance plan and request that the coverage be terminated, the decision is final and you will no longer be eligible to participate in the plan.

The only exception to this rule is if you cancel to go back as an active employee with a state or public school agency, and are eligible for active benefits. You can re-enroll in the plan once you terminate active employment again.

Death of Retiree

- If a retiree dies, and has covered dependents at the time of death, the dependents have the right to continue coverage under the Plan. Dependent children may be covered until they reach the maximum age limit for a dependent child. A surviving spouse may continue coverage under the plan provided payments are made timely. If a surviving spouse or dependent that was covered under the plan declines to enroll or cancels coverage after electing coverage, then the surviving spouse/dependent has no further privileges under the plan. Surviving dependents cannot add other dependents to the plan.
- A Surviving Spouse/Dependent Packet will be sent to the dependent(s) once we have received notification of the death of the retiree. EBD requires a copy of the Death Certificate. Surviving dependents will have 30-days from the date of the letter to submit an Election Form to EBD for enrollment.
- If a spouse/dependent is not eligible to draw a survivor annuity from the retiree, premiums must be setup to be bank drafted monthly.

NOTE:

If the spouse and/or dependents do not enroll in the retirement health plan or COBRA within their respective enrollment periods, all privileges under the plan are terminated.

Coverage Continuation – COBRA

What is COBRA?

In 1986, Congress passed the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA provides certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage. To be eligible for COBRA coverage, you must have been enrolled in your employer's health plan when you worked and the health plan must continue to be in effect for active employees. COBRA covers group health plans sponsored by an employer (private sector or state/local government) that employed at least 20 employees on more than 50 percent of its typical business days in the previous calendar year. Both full- and part-time employees are counted to determine whether a plan is subject to COBRA. There are three basic requirements that must be met in order for you to be entitled to elect COBRA continuation coverage:

- Your group health plan must be covered by COBRA
- A qualifying event must occur
- You must be a qualified beneficiary for that event

There may be other coverage options for you and your family. When key parts of the health care law take effect, you'll be able to buy coverage through the Health Insurance Marketplace. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums right away, and you can see what premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees, if you request enrollment within 30 days.

Who is eligible?

A qualified beneficiary is an individual who was covered by a group health plan on the day before a qualifying event occurred that caused him or her to lose coverage. The individual may be an employee, an employee's spouse, or an employee's dependent child. In certain cases, a retired employee, the retired employee's spouse, and the retired employee's dependent children may be qualified beneficiaries. In addition, any child born to or placed for adoption with a covered employee during the period of COBRA coverage is considered a qualified beneficiary. Agents, independent contractors, and directors who participate in the group health plan may also be qualified beneficiaries. Qualifying events are defined as events that cause an individual to lose his or her group health coverage. The type of qualifying event determines who the qualifying beneficiaries are and the amount of time that a plan must offer the health coverage to them under COBRA.

The following are qualifying events that would allow an individual to become eligible for COBRA:

Employees

- Voluntary or involuntary termination of employment for reasons other than gross misconduct
- Reduction in the number of hours of employment

Spouses

- Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct
- Reduction in the hours worked by the covered employee
- Covered COBRA participant becomes entitled to Medicare
- Divorce or legal separation of the covered employee/retiree
- Death of the covered employee/retiree

Dependent Children

- Loss of dependent child status under the plan rules
- Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct
- Reduction in the hours worked by the covered employee
- Covered COBRA participant becomes entitled to Medicare
- Divorce or legal separation of the covered employee/retiree
- Death of the covered employee/retiree

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after Employee Benefits Division has been notified by your insurance representative that a qualifying event has occurred.

This means your insurance representative must terminate your coverage through the appropriate benefit system.

COBRA coverage will not be offered to employees/dependents who drop coverage during the Open Enrollment period, or to LWOP members whose coverage is terminated due to non-payment of premiums.

Medicare is Primary for COBRA participants who are enrolled in Medicare when they initially enroll onto the COBRA Plan.

What is the process for election of COBRA coverage?

The employer must notify Employee Benefits Division of a qualifying event within 30 days after an employee's death, termination, reduced hours of employment.

The employee, spouse or dependent must notify the employer and or/the, Employee Benefits Division within 30 days after a divorce, legal separation, or a child's ceasing to be covered as a dependent under the plan rules.

Plan participants and beneficiaries generally must be sent an election notice not later than 14 days after the Employee Benefits Division receives notice that a qualifying event has occurred. The individual then has 60 days to decide whether to elect COBRA continuation coverage. The person

has 45 days after electing coverage to pay the initial premium. Benefit coverage will not be reactivated until premiums have been paid.

How long does coverage last?

When the qualifying event is the end of employment or reduction of your hours of employment, COBRA continuation coverage lasts for up to 18 months. However, coverage can be extended in some cases.

COBRA coverage lasts for up to 36 months when the qualifying event is the death of an employee, enrollment of the COBRA participant in Medicare (Part A, Part B, or both), divorce or legal separation, or a dependent child losing eligibility.

Disability Extension Coverage

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled at any time during the first 60 days of COBRA continuation coverage or if you are disabled at the time you elect COBRA, you and your entire family can receive up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. You must notify the Employee Benefits Division within 60 days of the Social Security Administration's determination. If documentation is not provided within the first 60 days of coverage, the disability extension will be denied.

Second Qualifying Event

If your family experiences another qualifying event while receiving COBRA continuation coverage, the spouse and dependent children in your family can get additional months of COBRA continuation coverage, for a maximum of 36 months. This extension is available to the spouse or dependent children if the former employee dies, enrolls in Medicare (Part A, Part B, or both), or gets divorced or legally separated.

Declining Coverage

A qualified beneficiary must elect coverage within the first 60 days after the qualifying event or date on the election form, whichever is later. Failure to do so will result in loss of the right to elect continuation coverage. A qualified beneficiary may change prior rejection of continuation within the 60-day period.

Continuation coverage will be terminated before the end of the maximum period if any required premium is not paid on time, if a qualified beneficiary becomes covered under another group health plan that does not impose any pre-existing exclusion for a pre-existing condition of the qualified beneficiary (note: there are limitations on plans' imposing a pre-existing condition exclusion and such exclusions will become prohibited beginning in 2014 under the Affordable Care Act).

For more information, contact your agency insurance representative, the Employee Benefits Division, or the nearest Regional or District Office of the U. S. Department of Labor's Employee Benefits Security Administration (EBSA).

For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, visit the U.S.

Department of Labor's Employee Benefits Security Administration (EBSA) website at www.dol.gov/ebsa or call their toll free number at 1-866-444-3272. For more information about health insurance options available through a Health Insurance Marketplace, visit website at www.healthcare.gov.

Notice of COBRA Continuation Coverage Rights

Continuation Coverage Rights Under COBRA

Introduction

This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under Federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a special enrollment opportunity for a 30-day special enrollment for another group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualified events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;

- Your spouse’s employment ends;
- You become divorced from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee’s hours of employment are reduced;
- The parent-employee’s employment ends;
- The parents become divorced;
- The child stops being eligible for coverage under the Plan as a “dependent child.”

When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee.

For all other qualifying events (divorce or a dependent child’s losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to Employee Benefits Division (EBD). You must submit an ARBenefits Election form, along with supporting documentation (such as a divorce decree or death certificate), which can be found at www.arbenefits.org.

How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage

If you or anyone in your family covered under the Plan is determined by Social Security Administration (SSA) to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage. If the qualified beneficiary is determined to be disabled, you must notify Employee Benefits Division within 60 days of the determination by the SSA. Failure to notify Employee Benefits Division within 60 days will result in the extension being denied. If the qualified beneficiary is determined by SSA to no longer be disabled, you must notify Employee Benefits Division of that fact within 60 days of SSA's determination by providing a copy of your Award Letter with your request for an extension of your COBRA coverage

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan if the first qualifying event had not occurred. You must notify Employee Benefits Division within 60 days after a second qualifying event occurs or the extension will be denied.

Adding newly acquired dependents to COBRA health coverage after the qualifying event?

Newly acquired dependents through birth, adoption, placement for adoption, and marriage may be added to your plan if you apply within 30-days of the qualifying event.

Termination of COBRA Coverage

Continuation coverage will be terminated before the end of the maximum period if any required premium is not paid on time. Continuation coverage may also be terminated for any reason the Plan would terminate coverage of participant or beneficiary not receiving continuation coverage (such as fraud). **Acceptance of payment neither guarantees coverage nor ensures eligibility.**

If you are enrolled in COBRA and become eligible for Medicare, your COBRA continuation coverage will be terminated.

If you are already on Medicare when you elect COBRA coverage, Medicare will pay as primary and COBRA will be secondary. For more information, please see your Summary Plan Description (SPD).

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

How much does continuation coverage cost?

Generally, each qualified beneficiary may be required to pay the entire cost of continuation coverage. The amount a qualified beneficiary may be required to pay may not exceed 102 percent of the cost to the group health plan, including both employer and employee contributions for coverage of a similarly situated plan participant or beneficiary who is not receiving continuation coverage (or, in the case of an extension of continuation coverage due to a disability, 150 percent.)

First payment for continuation coverage

If you elect continuation coverage, you do not have to send any payment for continuation coverage with the Election Form. However, you must make your first payment for continuation coverage within 45 days after the date of your election. (This is the date the Election Notice is postmarked.) If you do not make your first payment for continuation coverage within those 45 days, you will lose all continuation coverage rights under the Plan. If payment is not made at the time of election, coverage will not be reinstated until payment is received. Your first payment must cover the cost of continuation coverage from the time your coverage under the Plan would have otherwise terminated up to the time you make the first payment. You are responsible for making sure the amount of your first payment is enough to cover this entire period.

Periodic payments for continuation coverage

After you make your first payment for continuation coverage, you will be required to pay for continuation coverage for each subsequent month of coverage. Under the Plan, these periodic payments for continuation coverage are due on the 1st of the month. If you make a periodic payment on or before its due date, your coverage under the Plan will continue for that coverage period without any break. The Plan will not send periodic notices of payments due for these coverage periods.

Payments for continuation coverage should be sent to:

US Mail: Employee Benefits Division
P. O. Box 15610
Little Rock, Arkansas 72231-5610

FedEx/UPS: Employee Benefits Division
501 Woodlane St., Ste 500
Little Rock, Arkansas 72201

If your first payment, or any subsequent payment, is not received by the date on which payment is due, or, if you submit a payment that is returned by your bank as, "NON-SUFFICIENT FUNDS (NSF)" or which can otherwise not be processed before the expiration of your grace period, you will lose your option to continue coverage. ***Please note: effective January 1, 2011, a maximum fee of \$28.00 is required on all items returned by your bank.***

Grace periods for periodic payments

Although periodic payments are due on the 1st of the month, you will be given a grace period of 30 days to make each periodic payment. Your continuation coverage will be provided for each coverage period as long as payment for that coverage period is made before the end of the grace period for that payment. If you fail to make a periodic payment before the end of the grace period for that payment, you will lose all rights to continuation coverage under the Plan. Acceptance of payments by the state does not guarantee coverage. Failure to pay premiums by the due date, regardless of being notified, is the responsibility of the participant. The 30-day grace period rule applies also to payments made by third-party payers (i.e. Kidney Foundation or family members) on your behalf. It is your responsibility to make sure payment has been made timely. Coverage will automatically be terminated and cannot be reinstated if the correct monthly premium is not paid by the end of the month. Acceptance of payment neither guarantees coverage nor ensures eligibility. Legal action will be taken to recover any benefits provided to an enrollee who was not eligible for coverage.

For more information

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Public Health Service Act, including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. For more information about the Marketplace, visit www.HealthCare.gov.

Keep Your Plan Informed of Address Changes

In order to protect your family's rights, you should keep Employee Benefits Division informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to Employee Benefits Division.

Plan Contact Information

Employee Benefits Division
P.O. Box 15610
Little Rock, AR 72231
Toll free: (877) 815-1017
askebd@dfa.arkansas.gov

Glossary

Active Retiree - Retiree who is currently drawing retirement benefits from one of the participating retirement agencies.

Advanced Imaging Services – Computed Tomography Scanning (CT Scan), Magnetic Resonance Angiography or Imaging (MRI/MRA), Nuclear Cardiology and Positron Emission Tomography (PET Scan).

Allowable Charge - The maximum amount a plan will pay for a covered health care service. May also be called “eligible expense,” “payment allowance,” or “negotiated rate.” If your provider charges more than the plan’s allowed amount, you may have to pay the difference

Annual Out of Pocket Maximum – The maximum amount a member pays for covered medical and pharmacy expenses during a single plan year.

Annual Open Enrollment Period – Annual period where eligible employees can enroll, or elect changes to their plan.

Behavioral Health Care Provider - A psychiatrist, psychologist, hospital, health care professional, or counselor that specializes in offering mental health or substance abuse treatment or counseling.

Benefit Coordinator – Health insurance companies EBD contracts with to process member health claims, and/or provide education and services to members.(Health Advantage)

Benefit Year/Contract Year/Plan Year – Twelve (12) month period where benefits are effective. ARBenefit plan year runs from January 1 – December 31.

Case Management - Process used by a health professional to manage health care. Case managers assist in getting necessary services, and evaluate the use of facilities and resources.

COBRA (Consolidated Omnibus Budget Reconciliation Act) – Federal law which allows health insurance continuation of coverage when it would otherwise end due to ineligibility of an insured employee or a covered dependent.

Coinsurance – Coinsurance is the amount the member is responsible to pay for covered services, after the deductible is satisfied, and prior to meeting the out-of-pocket maximum.

Co-pay - Fixed amount a member pays for medical services such as a doctor's office visit, a prescription or emergency room visit.

Cosmetic Services - Any non-medically necessary surgery or procedure, the primary purpose of which is to improve or change the appearance of any portion of the body, but which does not restore bodily function, correct a disease state, physical appearance or disfigurement caused by an accident, birth defect, to correct or naturally improve a physiological function.

Covered Services - Services, drugs, supply and equipment for which coverage benefits are available under the health care plans

Custodial Care Services - Any type of care, including room and board, that (a) does not require the skills of professional or technical personnel; (b) is not furnished by or under the supervision of such personnel or does not otherwise meet the requirements of post-hospital skilled nursing facility care; (c) is a level such that the member has reached the maximum level of physical or mental function and is not likely to make further significant improvement.

Deductible - Amount the member or members must pay before the plan starts to contribute for medically necessary covered services.

Dependent - Any member of your family who meets the eligibility requirements, and is enrolled in your insurance plan.

Disease Management - A coordinated, disease-specific educational program that seeks to provide access to information and benefit management for you and your providers regarding possible ways to reduce morbidity from preventable complications.

Durable Medical Equipment (DME) - Any equipment that provides therapeutic benefits to a patient in need because of certain medical conditions and/or illnesses.

EBD - Employee Benefits Division. The Employee Benefits Division (EBD) manages the group health and life insurance plans and other select benefits to build quality programs for eligible members while promoting customer service, education, accessibility and affordability.

Effective Dates of Coverage: Approved date in which benefits or changes elected by a member begin.

Eligible Retiree – An employee who is vested in one of the participating retirement systems, and was enrolled in the ARBenefits plan their last day of employment.

Emergency Care - emergency care refers to emergency medical attention given to an individual who needs it. It includes those medical services required for the immediate diagnosis and treatment of medical conditions which, if not immediately diagnosed and treated, could lead to serious physical or mental disability or death.

Experimental (Investigational) - the use of a service or supply including, but not limited to, treatment, procedure, facility, equipment, medication, or device that the Plan or its representative does not recognize as standard medical care of the condition, disease, illness, or injury being treated. The following criteria are the basis for determination that a service or supply is investigational:

- a) Services or supplies requiring federal or other governmental body approval, such as medications and devices that do not have unrestricted market approval from the U.S. Food and Drug Administration (FDA) or final approval from any other governmental regulatory body for use in treatment of a specified condition. Any approval that is granted as an interim step in the regulatory process is not a substitute for final or unrestricted market

approval.

- b) There is insufficient or inconclusive scientific evidence in peer-reviewed medical literature to permit the Plan or its representative's evaluation of the therapeutic value of the service or supply
- c) There is inconclusive evidence that the service or supply has a beneficial effect on health outcomes
- d) The service or supply under consideration is not as beneficial as any established alternatives
- e) There is insufficient information or inconclusive scientific evidence that, when utilized in a non-investigational setting, the service or supply has a beneficial effect on health outcomes and is as beneficial as any established alternatives.

HIPAA (Health Insurance Portability and Accountability Act of 1996) – United States legislation that provides data privacy and security provisions for safeguarding medical information.

Home Health Agency - An organization, licensed by appropriate regulatory authority, who renders care through a program for the treatment of a patient in the patient's home.

Hospice Care A coordinated, interdisciplinary program designed to meet the special physical, psychological, spiritual and social needs of the terminally ill member and his or her covered family members, by providing palliative and supportive medical, nursing and other services through at-home or inpatient care.

Hospital - An institution licensed by the appropriate agency, which is primarily engaged in providing diagnostic and therapeutic facilities on an Inpatient basis for the surgical and medical diagnosis, treatment and care of injured and sick persons by or under the supervision of a staff of physicians.

Inactive Retiree – A person who is vested in a participating retirement system, but not yet drawing benefits.

In-Network Services - Services you receive from providers that are in the Benefit Coordinator's network. (Health Advantage)

Long Term Care - Refers to a continuum of medical and social services designed to support the needs of people living with chronic health problems that affect their ability to perform everyday activities.

Medically Necessary – Health-care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms and that meet accepted standards of medicine.

Mental Health Services - The diagnosis or treatment of a mental disease, disorder, or condition as defined by the American Psychiatric Association in the Diagnostic and Statistical Manual (DSM) IV, or any other diagnostic coding system.

Non-diseased Tooth – A tooth that is stable, functional, free from decay and advanced periodontal disease.

Nurse Hotline – 24x7 hotline available for members who wish to seek the advice of a nurse. If referred to the emergency room by the hotline nurse, the emergency room co-pay will be waived for members on the Premium plan.

Outpatient Care - All care received outside of acute care facilities.

Out-of-Network Services - A provider that does not have an agreement or contract with the Benefit Coordinator to provide services.

Out-of-Pocket Expenses – Co-pay, deductible or coinsurance.

Primary Care Physician or PCP - The physician who is primarily responsible for providing, arranging, and coordinating all aspects of health care.

Primary Insured - The primary employee or retiree that has completed the application process and is currently paying premiums.

Professional Services - Medically necessary covered services rendered by physicians and other health care providers.

Qualifying Event – A life change that can make you eligible for a special enrollment period.

Skilled Nursing Facility – A health facility which gives care after a member leaves the Hospital for a condition requiring a higher level of care.

Spouse - Husband or wife of an employee as a result of a marriage that is legally recognized.

Urgent Care - The diagnosis and treatment of medical conditions which are serious or acute, which requires medical attention within 24 hours but pose no immediate threat to life and health.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2018. Contact your State for more information on eligibility –

ALABAMA – Medicaid	FLORIDA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	Website: http://flmedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268
ALASKA – Medicaid	GEORGIA – Medicaid
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx x	Website: http://dch.georgia.gov/medicaid - Click on Health Insurance Premium Payment (HIPP) Phone: 404-656-4507
ARKANSAS – Medicaid	INDIANA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864
COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	IOWA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: Colorado.gov/HCPF/Child-Health-Plan-Plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711	Website: http://dhs.iowa.gov/hawk-i Phone: 1-800-257-8563

KANSAS – Medicaid	NEW HAMPSHIRE – Medicaid
Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512	Website: https://www.dhhs.nh.gov/ombp/nhhpp/ Phone: 603-271-5218 Hotline: NH Medicaid Service Center at 1-888-901-4999
KENTUCKY – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: https://chfs.ky.gov Phone: 1-800-635-2570	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
LOUISIANA – Medicaid	NEW YORK – Medicaid
Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
MAINE – Medicaid	NORTH CAROLINA – Medicaid
Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711	Website: https://dma.ncdhhs.gov/ Phone: 919-855-4100
MASSACHUSETTS – Medicaid and CHIP	NORTH DAKOTA – Medicaid
Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840	Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825
MINNESOTA – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
MISSOURI – Medicaid	OREGON – Medicaid
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075
MONTANA – Medicaid	PENNSYLVANIA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084	Website: http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462
NEBRASKA – Medicaid	RHODE ISLAND – Medicaid
Website: http://www.ACCESSNebraska.ne.gov Phone: (855) 632-7633 Lincoln: (402) 473-7000 Omaha: (402) 595-1178	Website: http://www.eohhs.ri.gov/ Phone: 855-697-4347
NEVADA – Medicaid	SOUTH CAROLINA – Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.scdhhs.gov Phone: 1-888-549-0820

<p align="center">SOUTH DAKOTA - Medicaid</p> <p>Website: http://dss.sd.gov Phone: 1-888-828-0059</p>	<p align="center">WASHINGTON – Medicaid</p> <p>Website: http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program Phone: 1-800-562-3022 ext. 15473</p>
<p align="center">TEXAS – Medicaid</p> <p>Website: http://gethipptexas.com/ Phone: 1-800-440-0493</p>	<p align="center">WEST VIRGINIA – Medicaid</p> <p>Website: http://mywvhipp.com/ Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p>
<p align="center">UTAH – Medicaid and CHIP</p> <p>Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669</p>	<p align="center">WISCONSIN – Medicaid and CHIP</p> <p>Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002</p>
<p align="center">VERMONT– Medicaid</p> <p>Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427</p>	<p align="center">WYOMING – Medicaid</p> <p>Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531</p>
<p align="center">VIRGINIA – Medicaid and CHIP</p> <p>Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282</p>	

To see if any other states have added a premium assistance program since July 31, 2018, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 12/31/2019)

Arkansas Diamond Deferred Compensation Program (457) Management Policy

(State Employees Only)

I. Program Management

A. Responsibilities

1. EBD

- a) Provides oversight and administration for the Arkansas Diamond Deferred Compensation Program offered to state employees.
- b) Contracts currently with two companies to provide consulting, investment and record keeping for the 457 program: Stephen's Inc. and Voya Financial.

2. Agency Representatives are responsible for ensuring that information provided by the vendor or EBD is appropriately entered into their payroll system.

II. Employee Eligibility

A. All state employees, and

B. Are receiving compensation (no minimum working hours required).

C. Enrollment is available at any time.

III. Contributions/Withdrawals

A. Contributions may be stopped at any time.

B. Annual contribution limits apply.

C. Access to withdraw funds from the account is only available upon termination or retirement, except for a few limited circumstances as outlined by IRS Code and plan document.

IV. Automatic Enrollment (New employees Only)

A. All new hires 1/1/14 and forward will be automatically enrolled unless they elect to opt out.

B. Anyone wanting to opt out of automatic enrollment on day 1, can do so through their Health Insurance Representative (HIR).

C. Anyone failing to opt out on day 1 will need to contact Voya Financial at 1-800-905-1833.

Notice of Privacy Practices
From the State of Arkansas
Department of Finance and Administration
Employee Benefits Division

This notice describes how claims or medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Introduction

Employee Benefits Division (EBD) is responsible for managing health benefits for the State of Arkansas and the Public School Employees. As a group health plan, EBD is required by law to maintain the privacy of protected health information. The Notice of Privacy Practices describes the types of information, its uses and disclosures and your rights regarding that information. It is intended to inform you of how we use and release or “disclose” your protected health information held by us.

“Protected health information” (PHI), means information that is individually identifiable and is protected by privacy regulations. Examples include information regarding the health care treatment, payment, or operations that can identify you or your dependents. This information is obtained from enrollment forms for health care coverage, surveys, healthcare claims, specialist referrals, case management services, your medical records, and other sources. You might provide protected health information by telephone, fax, letter, or e-mail. Other sources of protected health information include, but are not limited to: healthcare providers, such as insurance administrators, network providers and claim processors (hereafter referred to as business partners or affiliates). When used with health related information, any of the following would be considered protected health information:

- Name, address, and date of birth
- Marital status, age, photo, gender
- Information regarding dependents
- Other similar information that relates to past, present or future medical care
- ID number and Social Security Number
- Postal code
- Job classification, job tenure, education level

Disclosures of protected health information not requiring authorization

The law allows the use and disclosure of protected health information (with the exception of genetic information) without the authorization of the individual for the purpose of treatment, payment, and/or health care operations, which includes, but is not limited to:

- Treatment of a health condition
- Business planning and development
- Coordination of benefits
- Enrollment into the group health plan
- Eligibility for coverage issues
- Complaint review
- Regulatory review and legal compliance
- Fraud abuse detection or compliance
- Payment for treatment
- Claims administration
- Insurance underwriting
- Premium billing
- Payment of claims
- Appeals review
- Case Management
- Utilization Review

Special Note on Genetic Information

EBD is prohibited by law from collecting or using genetic information for purposes of underwriting, setting premium, determining eligibility for benefits or applying any preexisting condition exclusion under an insurance policy or health plan. Genetic information means not only genetic tests that you have received, but also any genetic tests of your family members, or any manifestations of a disease or disorder among your family members. We may obtain and use genetic information in making a payment or denial decision or otherwise processing a claim for benefits under your health plan or insurance policy, to the extent that genetic information is relevant to the payment or denial decision or proper processing of your claim.

Uses and disclosures for treatment

Your protected health information will be obtained from or disclosed to health care providers involved in your or your dependents treatment.

Uses and disclosures for payment

Your protected health information will be obtained from and disclosed to individuals involved in your treatment for purposes of payment. Your protected health information may be shared with persons involved in utilization review, or other claims processing.

Uses and disclosures for health care operations

Your protected health information will be used and disclosed for plan operations including but not limited to underwriting, premium rating, auditing, pharmacy management programs, dental benefits, to contact you regarding new or changed health plan benefits, case management and business planning. In order to ensure the privacy of your protected health information, EBD has developed privacy policies and procedures. During the normal course of business, EBD may share this information with its business partners or affiliates that have signed a contract specifying their compliance with EBD's privacy policies.

Marketing and Fundraising

EBD will never use or disclose your personal information for marketing or fundraising purposes.

NOTE: Only the minimum necessary amount of information to complete the tasks listed above will be disclosed. For disclosures of personal health information in situations, other than outlined above, EBD will ask for your authorization to use or disclose your protected health information. EBD will use or disclose information in these circumstances pursuant to the specific purpose contained in your authorization.

- Usually, only the person to whom the protected health information pertains may make authorization.
- In some circumstances, authorization may be obtained from a person representing your interests (such as in the case where you may be incapacitated and unable to make an informed authorization) or in emergency situations where authorization would be impractical to obtain.
- Any 3rd party acting as your advocate (for example, a family member, your employer, or your elected official) would require an authorization.

In the event that your PHI is disclosed in a manner not covered under this NPP or in violation of our privacy and security policies, you will be notified via first class mail.

Forms

Forms may be obtained from EBD or our website (www.ARBenefits.org)

- Authorization for Release of Protected Health Information
- Revoking Authorization for Release of Protected Health Information

Your Rights

By law, EBD must have your written permission (an “authorization”) to use or release your protected health information for any purpose other than payment or healthcare operations or other limited exceptions outlined here or in the Privacy regulation. You may take back (“revoke”) your written permission at any time, unless if we have already acted based on your permission.

- You have the right to review and copy your protected health information maintained by EBD. If you require a copy of PHI, the first request will be provided to you at no cost. A reasonable fee will be charged for shipping additional or subsequent copies.
- You have a right to request a copy of this information in electronic form as agreed to by EBD and the covered individual (to the extent the information is electronically producible). The request must be made in writing.
- You can request a paper copy of the Notice of Privacy Practices from EBD.
- You have the right to request an accounting, or list, of non-routine disclosures of your protected health information that is contained in a designated record set that was used to make decisions about you by EBD. This request must be made in writing. The listing will not cover your protected health information that was given out to you or your personal representative, that was given out for payment or healthcare operations, or that was given out for law enforcement purposes.
- You have the right to request a restriction on the protected health information that may be used and/or disclosed. You have the right to request that communication regarding your protected health information from EBD be made at a certain time or location. This request must be in writing and EBD reserves the right to refuse the restriction. If EBD disagrees, you may have a statement of your disagreement added to your protected health information.
- Psychotherapy notes cannot be released without explicit written authorization. EBD does not collect this type of information. Requests for disclosure of psychotherapy notes should be made directly to the treating physician.
- You have the right to receive confidential communication of PHI at alternate locations and by alternate means. (For example, by sending your correspondence to a P.O. Box instead of your home address) if you are in danger of personal harm if the information is not kept confidential.
- You have the right to ask to limit how your PHI is used and given out to pay your claims and perform healthcare operations. Please note that EBD may not be able to agree to your request.
- You have the right to pay your claim in full and request that your provider not share your PHI with your health plan or anyone else (as long as you pay 100% of the cost of the service).

To Exercise Your Rights

If you would like to contact EBD for further information regarding this notice or exercise any of the rights described in this notice, you may do so by contacting EBD's Member Services Department at the following toll free number:

1-877-815-1017 **press #1**

We will not penalize or in any other way retaliate against you for filing a complaint with the Secretary or with us. You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services. Complaints filed directly with the Secretary must: (1) be in writing; (2) contain the name of the entity against which the complaint is lodged; (3) describe the relevant problems; and (4) be filed within 180 days of the time you became or should have become aware of the problem.

EBD's Privacy Office:

EBD Compliance/Privacy Officer
P.O. Box 15610
Little Rock, AR 72231
Phone: (501) 682-9656
Toll Free: (877) 815-1017 (press #1)
Fax: (501) 682-1168

Or you can send your complaint to the Office for Civil Rights:

Office for Civil Rights, U.S. Department of Health and Human Services
1301 Young Street - Suite 1169
Dallas, TX 75202
Phone: (214) 767-4056
TDD: (214) 767-8940
Fax: (214) 767-0432

To email the Office for Civil Rights, send your message to: OCRCompliant@hhs.gov

Under the HIPAA regulations and guidelines, there can be no retaliation for filing a complaint. You should notify EBD and OCR immediately in the event of any retaliatory action.

Changes to Privacy Practices

If EBD changes its privacy policies and procedures, an updated Notice of Privacy Practices will be provided to you. We are required by law to abide by the terms of this notice. We reserve the right to change this notice and make the revised or changed notice effective for claims or medical information we already have about you as well as any future information we receive. When we make changes, we will notify you by sending a revised notice to the last known address we have for you or by alternative means allowed by law or regulation. We will also post a copy of the current notice on www.ARBenefits.org

ARBenefits complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. EBD does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ARBenefits

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact the Civil Rights Coordinator

If you believe that ARBenefits has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator

Employee Benefits Division

PO Box 15610

Little Rock, AR 72231

Phone: 1-877-815-1017 x1, Fax: 501-682-1168

Email: AskEBD@dfa.Arkansas.gov

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator Amy Tustison is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Changes to 2019 SPD

Date	Section	Change
2/5/19	Schedule of Benefits	<p>PSE Classic and Basic Schedule of Benefits</p> <p>Listed deductible and coinsurance limits equal out-of-pocket maximums</p>
3/14/19	Schedule of Benefits	Classic and Basic Plans now reflect ambulance services apply to deductible.
4/10/2019	Notice of COBRA Continuation	When a member already with Medicare elects COBRA coverage, Medicare will be the Primary payer and COBRA secondary.
5/1/19	Schedule of Benefits Exclusions & Limitations	Documents updated to include telemedicine as a covered service billed the same as an in-office visit including applicable copay and/or deductible/coinsurance charges.
8/5/19	Eligibility	Collateral dependents removed from the Eligibility section.