



# The Buzz

PSE Open Enrollment 2015

Employee Benefits Division

## 2016 Health Insurance Rates

At the June meeting, The State and Public School Life and Health Insurance Board established the monthly premium rates and benefits for the 2016 plan-year.

The Board decided that rates and basic benefits will not change for the 2016 plan-year.

The rates and benefits will stay the same for retirees as well.

Open Enrollment for Public School Employees will be October 1-15.

Forms and documentation must be submitted to EBD within the Open Enrollment time frame. Changes made during the Open Enrollment period will take effect on

January 1, 2016.

Employees can find the Active Election Form at [www.ARBenefits.org](http://www.ARBenefits.org) in the Forms & Publications section.

Rates and benefit information can be found starting at [www.ARBenefits.org](http://www.ARBenefits.org).

**If you wish to make no changes to your policy for 2016, then you are not required to submit any documentation to EBD.**

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## Getting Ready to Retire

Getting ready to retire in the near future? Please keep in mind a couple of changes that will be in effect for retirees.

Due to the passage of Act 913 during this past legislative session, employees who retire January 1, 2016 or after will need to be on the health plan on their last day of employment in order to be eligible for retiree health insurance.

Also, EBD is working with our voluntary benefit brokerage service, H&H Employee Benefits Specialists and Delta Dental to put together some new benefits for retirees.

Subject to getting necessary Insurance Department approval, there will be a new option for a

dental plan as well as a dental and vision combination plan. These will be individual plans offered to both State retirees and Public School retirees.

Once the product has been approved, we will be sending out specific plan details and rates.

Employees can contact H&H at (888) 224-5233 or at (501) 224-5234 for any questions regarding the new retiree dental options.

For more retiree information, you can view the Retiree Buzz at [www.ARBenefits.org](http://www.ARBenefits.org), and click on "Communication Center".

### Open Enrollment Date Set

The following is the Open Enrollment period for the 2016 plan year

**School Employees:  
October 1-15, 2015**

Non-Medicare Retirees will be able to switch plan levels (Premium, Classic, Basic) during these periods.

\*Remember, active employees can make Open Enrollment changes online at [www.ARBenefits.org](http://www.ARBenefits.org).

# Changes During Open Enrollment

During Open Enrollment, active employees have the option to enroll in benefits for the first time, change their plan by moving between Premium, Classic and Basic, add or drop dependents or drop their coverage completely.

Non-Medicare retirees can also enroll or change between the Premium, Classic, and Basic plans.

Changes and forms must be completed and received by EBD no later than **October 15, 2015**.

This can be done online by logging into your account at [www.ARBenefits.org](http://www.ARBenefits.org), or you can print the election form and mail or fax it to the Employee Benefits Division (EBD) at the address or fax number located on the chart beside this article.

If you have provided your current e-mail address and enroll online, you will receive notification via e-mail from Employee Benefits Division once your form has been received. All members who have provided a current e-mail address will also receive an e-mail when the enrollment form has been processed.

Members also have access to their Minnesota Life policies, and can make changes by logging into their account at [www.ARBenefits.org](http://www.ARBenefits.org).

Regardless of how you choose to submit your election form, you should keep a copy of the form. If you submit your election form by fax, please keep a copy of the confirmation page.

**If you are not making any changes to your coverage, you do not have to complete an election form.** For specific information regarding benefits and rates please call Member Services at 877-815-1017 "Just Press One" or you can go online at [www.ARBenefits.org](http://www.ARBenefits.org).

Remember to submit any required documentation along with your Election form. Documentation includes: a copy of a birth certificate when adding a child, a copy of marriage license and a spousal affidavit to add a spouse.

**If you have previously submitted a spousal affidavit, you do not need to submit another one unless a change has occurred.**

Any election forms that are submitted without proper documentation will be sent back to the member with a letter asking for the documents to be resubmitted.

Open Enrollment forms that are received before the open enrollment period begins, or that are received after October 15th, will not be accepted.

## Important Facts About Open Enrollment

**Open Enrollment is:  
October 1 - October 15, 2015**

### October 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

### During Open Enrollment You Can:

- Add or drop eligible dependents from the plan
- Change your plan by moving between Premium, Classic, and Basic
- Drop your coverage

### How to Make Changes to Your Plan:

Online at [www.ARBenefits.org](http://www.ARBenefits.org)  
or

Print a form at [www.ARBenefits.org](http://www.ARBenefits.org)

Submit the form to your HIR prior to the deadline

Fax the form to EBD at 501-683-0983.

Mail the form to EBD at:  
P.O. Box 15610  
Little Rock, AR 72231-5610.

If your e-mail address is provided, you will receive a notification when your enrollment form has been processed.

## Stay Up-to-Date with EBD

Stay up-to-date with EBD and any changes that occur by visiting [www.ARBenefits.org](http://www.ARBenefits.org). Also, by providing your e-mail address you will be sent the Monthly E-Newsletter, which contains information about the plan along with other benefits. You can login to your account at [www.ARBenefits.org](http://www.ARBenefits.org) and enter your e-mail address to receive the E-Newsletter.

# 2016 Minnesota Life Rates

To the side are the new rates for your PSE group life insurance coverage from Minnesota Life Insurance Company, an affiliate of Securian Financial Group.

Rates are effective January 1, 2016 and are guaranteed through 2016.

Dependent child coverage is for tax dependent children up to the age of 26.

Changes can be made to your Minnesota Life Policy by logging into your ARBenefits account at [www.ARBenefits.org](http://www.ARBenefits.org).

Changes to beneficiaries, coverage reductions, and cancellations can be made at any time during the year.

Information on Minnesota Life policies can be found in the Forms & Publications section at [www.ARBenefits.org](http://www.ARBenefits.org).

For assistance employees can reach Minnesota Life at 1-888-826-2734.

## Minnesota Life Rates for 2016 - Active Employee

### Employee

\$0.17/\$1,000		Monthly	Pay Period
Basic	10K	\$1.70	\$0.85
Ex. Basic	10K	\$1.70	\$0.85
	20K	\$3.40	\$1.70
	30K	\$5.10	\$2.55
	40K	\$6.80	\$3.40

### Spouse

\$0.55/\$1,000		Monthly	Pay Period
Basic	10K	\$5.50	\$2.75
Ex. Basic	20K	\$11.00	\$5.50
	30K	\$16.50	\$8.25
	40K	\$22.00	\$11.00
	50K	\$27.50	\$13.75

### Dependent (per Child)

\$0.10/\$1,000		Monthly	Pay Period
Basic	10K	\$1.00	\$0.50
Ex. Basic	20K	\$2.00	\$1.00
	30K	\$3.00	\$1.50
	40K	\$4.00	\$2.00
	50K	\$5.00	\$2.50

### Employee Supplemental

Age	Rate/\$1,000
Under 25	\$0.09
25-29	\$0.09
30-34	\$0.12
35-39	\$0.13
40-44	\$0.20
45-49	\$0.33
50-54	\$0.52
55-59	\$0.76
60-64	\$1.13
65-69	\$2.20
70-74	\$3.58
75+	\$7.14

Employee Basic, Expanded Basic & Supplemental include matching AD&D

All additional coverage requested during Open Enrollment must include Evidence of Insurability (EOI).

\*EOI form available at [ARBenefits.org](http://ARBenefits.org)

## Wellness Discount Reminder

EBD is sending out letters to employees who have not yet met the wellness requirements. The letter will indicate which requirements the employee has or has not met.

Letters to employees who have completed the requirements will go out after that.

Keep in mind that the wellness discount is available only to active employees.

Please remember that the deadline to complete the

requirements for the 2016 wellness discount is **October 31, 2015**. By that date, employees must complete an online Health Assessment by logging into [GuidanceResources.com](http://GuidanceResources.com), and the employee must complete a wellness visit conducted by a physician.

Any spouse on an employee's policy must also complete the online Health Assessment.

The wellness discount

amount of \$75 per month remains the same for the 2016 plan year.

Guidelines for the wellness discount and instructions on how access [GuidanceResources.com](http://GuidanceResources.com) to take a health assessment are available at [www.ARBenefits.org](http://www.ARBenefits.org) by clicking on the *ARBenefitsWell* link on the home page.

Employees who want to see if they have met all the wellness requirements can contact their district Health Insurance Representative, or EBD.

**The Buzz**  
**Employee Benefits Division**  
Arkansas Department of  
Finance and Administration  
P.O. Box 15610  
Little Rock, AR 72231

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We welcome your benefit questions and comments. Call Employee Benefits Division (EBD) during business hours at 501-682-9656 or toll-free at 1-877-815-1017. You may visit our website at [www.arbenefits.org](http://www.arbenefits.org) or send an e-mail to [AskEBD@dfa.arkansas.gov](mailto:AskEBD@dfa.arkansas.gov)



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## Checklist for Open Enrollment

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Make sure you have this information before submitting forms to EBD:

- ✓ Your ARBenefits User ID and Password (if enrolling online)
- ✓ Enrollment Form if faxing or mailing to EBD
- ✓ Name of Dependent(s) to be added
- ✓ Dependent(s) Date of Birth & SSN
- ✓ Agency/School District Name (Required) & Group Number
- ✓ Documentation such as birth certificate for children, marriage license and spousal affidavit (available at [www.ARBenefits.org](http://www.ARBenefits.org)) for spouse are needed to add dependent



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The Buzz is an official publication of the Arkansas Department of Finance & Administration - Employee Benefits Division, for the members of the ARBenefits Plan. It shall stand as a Summary of Material Modification (SMM) to the Summary Plan Description (SPD) governing the Arkansas State and Public School Health Plan (ARBenefits).