



# ARBenefits

## Monthly E-Newsletter

### 2018 FSA Claim Substantiation Final Reminder

State Employees (ASE) who have unsubstantiated claims from their 2018 Flexible Spending Account (FSA) have until **March 31, 2019** to substantiate those claims through ConnectYourCare.

Members who need assistance substantiating any 2018 FSA claims can contact ConnectYourCare at 1-833-229-4431 or visit [www.ConnectYourCare.com/ARBenefits](http://www.ConnectYourCare.com/ARBenefits)

## ARBenefits

**Want to make 2019 the year you finally put smoking behind you?** You don't have to go it alone. Your ARBenefits plan gives you access to smoking-cessation programs online and over the telephone. Call New Directions at **1-877-300-9103** to enroll in the telephone-based program. Complete your first counseling session and become eligible to obtain nicotine replacement patches (Bupropion or Chantix) from your pharmacist at no cost to you.

Complete the six-week online program through My Blueprint to become eligible for any premium-rate incentive put in place for 2020. Make 2019 the year you beat smoking for good. Simply go to **healthadvantage-hmo.com** and register today!

*Nicotine replacement aids are offered at no cost. Also, any premium-rate incentive put in place for 2020 does not apply to retirees.*



## BARIATRIC SURGERY PILOT PROGRAM OPENS MARCH 1

The Bariatric Surgery Pilot Program opens enrollment **Friday, March 1.**

Eligible employees have two ways to enroll.

1. Complete the enrollment process online by logging in to the ARBenefits Member Portal at [www.ARBenefits.org](http://www.ARBenefits.org).

After logging in, click the "Forms" tab on the right side of the page and complete the enrollment form.

2. Contact EBD Member Services at 1-877-815-1017 x1, and complete the enrollment process over the phone.

Unlike past years, there is not a cap placed on enrollment for the program.

The program is open to covered employees between the ages of 25-65 with a Body Mass Index (BMI) of at least 35. Spouses and dependents are not eligible.

Prior to surgery, participants must enroll in three months of nurse coaching through Health Advantage as well as a three month physician-supervised nutrition and exercise program.

Those in the program need to show weight loss progress, or no net weight gain.

Participants must also agree to comply with at least one-year post surgery, physician-supervised treatment plan, and be followed monthly by an ARBenefits Case Manager.

Requirements for the Bariatric Surgery Pilot Program and a program FAQ are available in the Health Enhancements section at [www.ARBenefits.org](http://www.ARBenefits.org) on the Resources and Links page.

Links:

[Program Requirements](#)

[Program FAQ](#)



# Cologuard & Colorectal Cancer Screenings

Since receiving FDA approval in 2014, Exact Science’s Cologuard has increased in popularity and use as a colorectal cancer screening.

Cologuard, a stool-DNA test utilizes an at-home kit for the patient to submit their sample. The stool sample is then tested for blood and altered DNA which are associated with the possibility of colon cancer or precancer.

As a reminder to ARBenefits members, **Cologuard is not covered by the ARBenefits Plan.**

The ARBenefits Plan follows the coverage policies of Health Advantage.

After review, Health Advantage considers the analysis of DNA in stool samples as a technique for detecting colorectal cancer or as a screening technique for colorectal cancer investigational.

Services deemed investigational are excluded from coverage.

Members who still want to complete a Cologuard screening can do so. However, the Plan will not contribute towards the cost of the screening which can be around \$650.

Health Advantage reviews their coverage policies annually, and after a November 2018 literature review, no new information was identified that would prompt a change in coverage.

If you are viewing the web version of this newsletter, you can access the Health Advantage coverage policy concerning fecal DNA as a screening to detect colorectal cancer which includes Cologuard by clicking [here](#).

While the Plan may not cover the Cologuard test, ARBenefits does follow the United States Preventive

Services Task Force (USPSTF) recommendations regarding colorectal cancer screenings.

The ARBenefits Plan fully covers a preventive colorectal cancer screening for members between the ages of 50-75.

The plan covers preventive colonoscopies performed through general sedation and general anesthesia without any cost sharing with the member once every 10 years.

Any additional colonoscopies performed during the 10 year period are subject to the member’s deductible and coinsurance.

Members can contact Health Advantage for more coverage information at 1-800-482-8416.

## Covered Colorectal Cancer Screenings

Multiple types of preventive colorectal cancer screenings are covered by the Plan without any cost sharing for the member starting at age 50. Each screening has a different time frame when another screening can be covered as preventive. Members can discuss with their doctor which type of screening is appropriate for them.

Screening	Covered
Fecal Immunochemical Test (FIT) (does not include Cologuard)	Annually
CT Colonography	Every 5 years
Sigmoidoscopy	Every 10 years combined with annual FIT
Colonoscopy	Every 10 Years



# February Is American Heart Month

The month of February is annually recognized as American Heart Month.

American Heart Month is a chance to raise awareness about preventing heart disease.

Heart disease is the leading cause of death for both men and women, and does not just happen to older adults.

It is happening to younger adults more and more often. This is partly because the conditions that lead to heart disease are happening at younger ages.

American Heart Month is the perfect time to learn about your risk for heart disease and the steps you need to take now to help your heart.

Risk factors for heart disease include:

- High blood pressure;
- High blood cholesterol; and
- Smoking.

Other conditions and behaviors that affect your risk for heart disease include:

- Obesity;
- Diabetes;
- Physical inactivity; and
- Unhealthy eating patterns.

Everyone can make healthy changes to lower their risk of developing heart disease. Controlling and preventing risk factors is also important for people who already have heart disease. To lower your risk:

- Watch your weight;
- Quit smoking and stay away from secondhand smoke;

- Control your cholesterol and blood pressure;
- If you drink alcohol, drink only in moderation; and
- Get active and eat healthy.

Health Advantage offers tools and resources to take charge of your health through their My Blueprint portal.

ARBenefits members can access their My Blueprint account at [healthadvantage-hmo.com](http://healthadvantage-hmo.com).

Once My Blueprint is accessed, go to the Health and Wellness tab and select Healthy Living to access the HealthConnect Blue dashboard.



**February is American Heart Month.** Celebrate by improving your own heart health. Did you know you can help fend off high blood pressure, heart attacks, strokes and a whole host of other heart-related illnesses with as little as 15 minutes of exercise a day? You don't have to train like an Olympic athlete. Something as simple as taking a brisk walk through your neighborhood can be sufficient. Just find an activity you enjoy, make it a priority each day, look forward to it and get out there and improve your health.

Brought to you by  **Health Advantage**  
An Independent Licensee of the Blue Cross and Blue Shield Association

## 5 Questions to Ask Your Doctor About Cholesterol

High cholesterol doesn't have any symptoms. However, having high cholesterol increases your risk for heart disease, heart attack, and stroke. Below are five questions to ask your physician to have a better understanding of your current cholesterol.

**What are my numbers and what do they mean?**

**What's a healthy cholesterol measurement for me?**

**How often do I need to get my cholesterol checked?**

**What puts me at risk for high cholesterol?**

**What steps can I take to control or lower my cholesterol?**

Find more information at: [www.cdc.gov/cholesterol](http://www.cdc.gov/cholesterol)



Love  
is in  
the air

February means candy hearts and Cupid's arrows, but what if your sweetheart is driving you crazy? Whether you're single, dating or promising forever, all relationships take work. Here are some tips on being a better communicator when things get complicated.

First, understand that sharing your thoughts and feelings is not only beneficial for your mental health, but also a way to engage in healthy problem solving with your spouse or significant other.

**Talk about the tough stuff – at an appropriate time.** Decide together when it's a good time to discuss an important topic. Prepare your thoughts so you can keep the conversation on track.

**Listen to both sides.** Don't raise your voice when a disagreement occurs, and make a point to understand where your partner might be coming from.

**Talk about how you feel, without placing blame.** Your partner is less likely to react defensively if you share your feelings, rather than accuse them of something.

At the end of the day, learn to appreciate your differences – even if it's in your communication styles.

Valentine's Day or any day, call the EAP toll free number (877) 300-9103 when times get tough. For more tips, visit [ndbh.com](http://ndbh.com) to access a library of resources on relationships and other behavioral health tools.

xoxo,

New Directions



ARBenefits complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Language assistance services, free of charge, are available to you. Call 1-877-815-1017x1.

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-815-1017x1.