



## NATIONAL COLORECTAL cancer awareness MONTH

### Colorectal Cancer Awareness Month



#### *In This Issue >>>*

Colorectal Cancer Awareness Month

ARBenefits Colonoscopy Coverage

IRS Change to HSA Family Contribution Limit

QualChoice QuicRewards

BCBS Global Core Program

Online Health Assessment

GuidanceResources® Tobacco Cessation Program

Where is Catapult Health - April 2018



The colorectal cancer rate has been going down the past 2 decades. One reason is because more people are getting screened for this disease.

Screening can help find cancers early, when they are small and might be easier to treat.

Colorectal cancer almost always starts with a polyp – a small growth on the lining of the colon or rectum – but doesn't usually cause symptoms until it's more advanced. (This means the cancer is bigger, or it has spread from where it started.)

Colorectal cancer screenings can help find and remove polyps before they turn into cancer.

Most colorectal cancers can be prevented through regular screening tests. Men and women who are 50 or older should talk to their health care providers about getting screened for colon cancer, even if they have no symptoms.

If someone has a family history of colorectal cancer or polyps, they might need to start getting tested sooner.

#### Other ways you can help lower your chances of developing colorectal cancer include:

- \* Getting to, and maintaining a healthy weight throughout life
- \* Being physically active
- \* Eat at least 2.5 cups of fruits and vegetables per day
- \* Choose whole grains over refined grain products
- \* Limit the amount of red meat and processed meat you eat
- \* If you drink alcohol, limit the amount you drink to one per day for women, and two per day for men
- \* Do not use tobacco in any form

### ARBenefits Colonoscopy Coverage

ARBenefits members between the ages of 50-75 are eligible to have a preventive colorectal cancer screening covered by the plan once every ten years.

The plan covers preventive screenings through colonoscopies performed through general

sedation, and general anesthesia.

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

Members can contact their health care provider for more coverage information.

Health Advantage: 1-800-482-8416 or local 501-378-2364

QualChoice: 1-855-299-6035

**The ARBenefits plan does not cover Cologuard screenings.**

## IRS Change to Family HSA Contribution Limit

On March 5, 2018, the Internal Revenue Service (IRS) announced a change to the family limit on annual contributions to Health Savings Accounts (HSA).

Outlined in IRS Bulletin No. 2018-10, the IRS decreased the annual family contribution limit \$50 from \$6,900 to \$6,850. The change is retroactive to January 1, 2018.

The \$3,450 annual contribution limit for individual HSAs remains the same.

The new federal tax law necessitated the change by the IRS. The new law changed the cost of living index for fringe benefits including HSAs that is used to calculate annual contribution limits.

Affected members can change their HSA contribution to reflect the new family limit by

contacting their agency/school district Health Insurance Representative.

Barring any special instructions from the IRS, anyone who has already contributed \$6,900 to their HSA for 2018 will need to treat the \$50 difference as an excess contribution.

## Blue Cross Blue Shield Global Core (Health Advantage Members)

Do you have plans to travel abroad, and are wondering how your insurance covers you internationally?

As a Member of Health Advantage, you have access to your benefits when you travel outside of the United States.

The Blue Cross Blue Shield Global Core Program gives you access to doctors and hospitals around the world.

To take advantage of the Global Core Program:

- \* Always carry your ARBenefits ID card with you.

- \* Before you travel, contact Health Advantage for coverage details
- \* If you need inpatient care, call the Global Core Service Center 24x7 at 1-800-810-2583 or collect at 1-804-673-1177 to arrange direct billing.
- \* In addition to contacting the service center, call the precertification number on your ARBenefits card for services that require precertification.
- \* For outpatient and doctor care, or inpatient care not arranged through the service center, you may need to pay up front. In the event you pay up front, you

can file a claim form available at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)

- \* In an emergency, go to the nearest hospital.

To learn more about the BCBS Global Core Program:

- \* Visit [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com).
- \* Call the Service Center 24x7 at 1-800-810-2583 or collect at 1-804-673-1177.
- \* Download the Blue Cross Blue Shield Global Core app available for iOS and Android.

## QualChoice QuicRewards (Medicare Primary Plan Members Only)

ARBenefits Members with QualChoice as their provider can take advantage on wellness discounts through the QualChoice QuicRewards program.

QualChoice serves as the provider for members on the ARBenefits Medicare Primary plan.

Discounts are available for a wide range of

fitness and wellness programs and products.

Interested members can click on each offered discount for more information and instructions on how to redeem the offer.

The QualChoice QuicRewards program can be accessed at:

<https://www.qualchoice.com/quicrewards>



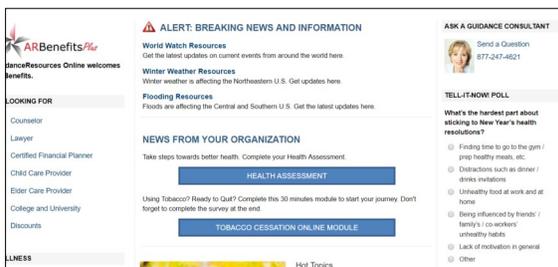
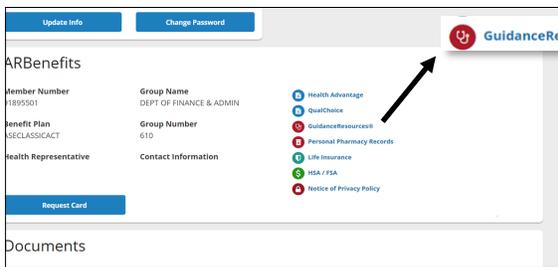
## Online Health Assessment Now Available

The online health assessment through the ARBenefits Member Portal is now available for members to complete. Completion of a health assessment is one of the requirements of the ARBenefitsWell program.

**The online health assessment only needs to be completed by covered active employees, and covered spouses who do not participate in a checkup through Catapult Health.**

To access the online health assessment, members can log into their accounts at [www.ARBenefits.org](http://www.ARBenefits.org). Covered spouses must log into their own ARBenefits account to complete their assessment.

Members who need assistance logging into their ARBenefits Member Portal Account can contact EBD at 1-877-815-1017 x1, or by e-mail at [AskEBD@dfa.arkansas.gov](mailto:AskEBD@dfa.arkansas.gov).



1

Log into your account at [www.ARBenefits.org](http://www.ARBenefits.org)

2

Scroll down in the Home tab to ARBenefits box and click the GuidanceResources® link.

3

After clicking the link, you are automatically logged into your GuidanceResources® account.

## GuidanceResources® Tobacco Cessation

As part of the ARBenefits wellness program, active employees and covered spouses who test positive for nicotine use, can still successfully complete the program by enrolling in Tobacco cessation through GuidanceResources®.

Members who test positive for nicotine have two ways to enroll in a Tobacco Cessation program through GuidanceResources®. Each program is offered at not extra cost to the member.

Members can enroll into the full telephonic program. The over-the-phone program includes five sessions with a counselor, and

coverage for cessation aids including prescriptions and patches.

Members who are interested in enrolling into the telephonic program can call GuidanceResources® at 1-877-247-4621.

An online cessation program is also available for members. The online program consists of a four parts module. There is no coverage for cessation aids for members in the online program.

To enroll into the online Tobacco Cessation program, members can access

GuidanceResources® through their ARBenefits Member Portal account. Follow the same steps outlined in the online health assessment article above.

Members who go through the online Tobacco Cessation program need to make sure they complete the survey at the end of the program.

**Members who test positive for nicotine must enroll in a GuidanceResources® Tobacco Cessation program by 10/31/18 to successfully complete the ARBenefits wellness program.**

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

# Where is



# APRIL 2018

Below is a list of state agencies and public school districts that have scheduled Catapult Health to provide worksite clinics during the month of March. Clinics are still being scheduled. For an up-to-date list of scheduled clinics, or to book an appointment, visit [www.TimeConfirm.com/ARBenefits](http://www.TimeConfirm.com/ARBenefits).

Listed locations are scheduled as of the distribution of the E-Newsletter. Dates and times are subject to change.

**Magazine School District**

Shirley School District

**West Side School District - Greer's Ferry**

Clinton School District

**Camp Robinson Military - North Little Rock**

Van Buren School District

**Independence County DHS - Batesville**

Searcy County DHS - Marshall

**ARDOT District Seven - Camden**

DHS/CHDC - Conway

**Fountain Lake School District - Hot Springs**

Cotter School District

**\*\*\* AR Department of Community**

**Corrections Area 13 - El Dorado**

\*\*\* NWAESC - Farmington

**So West AR Educational Coop - Hope**

\*\*\* Department of Community Corrections

Area 4 - Jonesboro

**Department of Education - Little Rock**

ARDOT Central Office - Little Rock

**^^^ Fouke School District**

**Admin Office of the Courts - Little Rock**

Russellville School District

**Bay School District**

AR State Library - Little Rock

**Batesville School District - Batesville**

Village Creek State Park - Wynne

**South East Arkansas College - Pine Bluff**

College of the Ouachitas - Malvern

**Augusta School District**

Des Arc School District

**Benton County DOH - Rogers**

DOH Washington County - Fayetteville

**Dumas School District**

\*\*\* Western Yell Co School District - Havana

**AR Rehabilitation Services ACTI - Hot Springs**

Green Forest School District - Green Forrest

**Fordyce School District - Fordyce**

\*\*\* Department of Community Corrections

TVC - Malvern

**AR State Police Headquarters - Little Rock**

\*\*\* - Clinic is only open to employees of that particular agency, school district or location

^^^ - Clinic is only open to employees and covered spouses of that particular agency, school district or location

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**AR Department of Information Systems -  
Little Rock**

Arch Ford Education Service Co-op -  
Plumerville

**\*\*\* AR Department of Community  
Corrections Area 2 - Harrison ###**

\*\*\* AR Department of Community  
Corrections Area 3 - Searcy

**Prescott School District**

\*\*\* Harrison School District

**DOH Sebastian County - Fort Smith**

\*\*\* Sheridan School District - SHS Auditorium  
Stage

**DFA Ledbetter Building - Little Rock**

HDC - Arkadelphia

**ARDOT District One - Wynne**

ARDOT District Three - Hope

**Buffalo Island Central School District -  
Leachville**

Buffalo Island Central School District -  
Monette

**Natural Resources Commission - Little Rock**

Berryville School District

**Davidsonville Historic State Park -**

**Pocahontas**

AR Rehab Services District 1 - Fayetteville

**Contractors Licensing Board -**

**North Little Rock**

ARDOT District One - Wynne

**ARDOT District Three - Hope**

ARDOT District Nine - Harrison

**Norfolk School District**

\*\*\* Helena/West Helena School District

**\*\*\* AR Department of Community  
Corrections Area 12 - Texarkana**

\*\*\* Sheridan School District - EEI

**Jacksonville North Pulaski School District**

Texarkana School District

\*\*\* - Clinic is only open to employees of that particular agency, school district or location

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