



ARBenefits

Monthly E-Newsletter



Bariatric Surgery Pilot Program Enrollment Closed

Due to the overwhelming response for the 2019 Bariatric Surgery Pilot Program, enrollment for the program has been closed.

Employees who have already submitted an enrollment form for the program will still have their enrollment processed.

The Bariatric Surgery Pilot Program is a program we are pleased to offer employees; and the program will be assessed over the course of the year to see when the application process may reopen.

NATURALLY SLIM PROGRAM RETURNS NEXT MONTH

The State and Public School Life and Health Insurance Board has approved changing Naturally Slim from a pilot program, to a standard plan benefit.

Naturally Slim is an online program that teaches participants how to eat the foods they love and still lose weight. Studies show losing just 3-5% of one's body weight is likely to result in clinically meaningful reductions with the development serious conditions, like diabetes and heart disease.

The Naturally Slim program will be open to covered employees as well as covered spouses, dependents of at least 18 years of age and non-Medicare retirees. The program is offered at no extra cost to the member.

Eligible members can join the ARBenefits participants who have already lost a combined 23,000 pounds through the Naturally Slim program.

The next Naturally Slim class is scheduled to begin **May 20, 2019**. **Space is limited.** Eligible members can apply between **April 22 - May 3** at www.naturallyslim.com/ARBenefits.

Members will need their ARBenefits information when they enroll.

Exclusions from coverage for the Naturally Slim program include:

- members who are pregnant;
- members with a history of an eating disorder;
- dependents under the age of 18; and
- Medicare primary retirees.

ARBenefitness

An ongoing relationship with a Primary Care Physician (PCP) is an important part of maintaining overall health and wellness.

A PCP can help you and your family keep up with routine care – like immunizations, which are covered at no additional cost to you. It's just one of the reasons having a PCP is so important. If you need a PCP, check out the Find Care & Costs search on My Blueprint. Register today at healthadvantage-hmo.com/myblueprint if you haven't already!



COMING SOON
NATURALLY SLIM IS BACK!
 Enrollment April 22 - May 3
 Class begins May 20
 Apply at:
www.naturallyslim.com/ARBenefits

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3 Things to Consider Before Going to an Urgent Care Clinic

It's Murphy's Law: You step wrong and roll your ankle on a Saturday night. It isn't bad enough for a trip to the emergency room, but how about an urgent care clinic?

Before you limp to the car, read this.

Urgent care clinics are popping up all over, and they may seem similar, but they have different business models. That might not matter to you when your ankle is throbbing, but it makes a difference in the amount paid to the clinic through your insurance. It also may make a difference when you get your bill. You don't need to say 'ouch' twice!

1 The FIRST thing you need to do is call your primary care physician's (PCP) office.

"But it's Saturday night and the clinic is closed," you say. Yes, but try anyway. Many primary care clinics have after-hours answering services. They may direct you to a specific urgent care or after-hours clinic. The clinic they direct you to may be able to share information

from your visit back to your primary care doctor.

If your PCP doesn't have an after-hours answering service, or an agreement with a local urgent care clinic, you STILL shouldn't limp to your car just yet.

2 The SECOND thing you should do, before going to an urgent care center, is to call to get some important information.

- Are the doctors in the clinic part of your health plan's network? If they aren't, you could end up paying more.
- Do they file insurance claims for you or do you have to pay upfront? Again, you could be out a lot of money – at least for a little while.
- Who is on staff: a nurse practitioner? General practitioner? Emergency room doctor?
- How busy are they? If they are extremely busy, you might be

better off waiting until you can see your own doctor.

3 After you go to urgent care, the THIRD important thing you should do is follow up with your PCP. Remember:

- Ask for a printout of your records when you finish at the urgent care clinic. If it isn't possible, let your PCP know about the visit so they can call and ask for your records.
- An urgent care center is not a primary care clinic. You will get the best healthcare by developing a relationship with your PCP.

With many things in life, the best defense is a good offense. Check with your PCP office before you have an urgent situation and keep that information handy, so everyone in the family knows what to do. Because you know how Murphy's Law works.

Article provided by Arkansas Blue Cross Blue Shield.

Deadline for 2018 FSA Claim Substantiation Extended (ASE Only)

The deadline for Arkansas State Employees to substantiate any outstanding 2018 claims for Health Care, Dependent Care or Limited Purpose Flexible Spending Accounts (FSA) has been extended to April 30, 2019.

Employees can submit or substantiate 2018 claims through ConnectYourCare (CYC) using the online portal at www.connectyourcare.com/arbenefts, the myCYC mobile app or by using a paper claim form available at www.ARBenefts.org. Employees who need assistance, can contact ConnectYourCare at 1-833-229-4431.

Employees who did not submit a 2019 FSA enrollment form to access any rolled over funds, may submit a ConnectYourCare FSA Enrollment Form by April 30. Employees are not able to contribute any new funds towards the account.



Protection Through Immunizations

Within the United States, vaccines have greatly reduced infectious diseases that once routinely killed or harmed many infants, children, and adults. However, the viruses and bacteria that cause vaccine-preventable disease still exist and can be passed on to people who are not protected by vaccines.

Every year, thousands of Americans still suffer serious health problems, are hospitalized, and even die from diseases that could be prevented by vaccines. Protect your health and the health of your family. Make sure you and your loved ones are up-to-date on recommended vaccines.

Here's why you shouldn't wait:

- Many vaccine-preventable diseases are still common in the U.S.

- Those that are not common here are still found in other parts of the world and can still be a threat.
- Some of these diseases are very contagious.
- Any of these diseases could be serious – even for healthy people.
- Certain people may be at higher risk for getting some diseases or having more serious illness if they were to get sick, like young children, older adults, and those with health conditions.

Vaccines are our best protection against a number of serious, and sometimes deadly, diseases. Every year, the Centers for

Disease Control and Prevention (CDC) and other medical experts update vaccine recommendations for children, teens, and adults based on the latest research and evidence-based science on vaccine safety, effectiveness, and patterns of vaccine-preventable diseases.

You have the power to protect yourself and the ones you love. Talk to your healthcare professional about which vaccines are right for you and your family.

The ARBenefits Plan covers immunizations without cost sharing for the member. Some immunizations do have age restrictions.

More information regarding vaccinations can be found at www.cdc.gov.



World Immunization Week is celebrated every year during the last week in April. The effort is designed to promote the use of vaccines and to protect people against disease. Are you and your loved ones up to date on your immunizations? Perhaps it's time to check with your Primary Care Physician for a review of your immunization status. Remember, immunizations are covered at no additional cost to you, so April is the perfect time to make sure you are "good to go."

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

ACA Recommended Child Vaccinations (Birth to Age 18)

- Diphtheria, Tetanus, Pertussis
- Haemophilus influenzae type b
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Inactivated Poliovirus
- Influenza (flu shot)
- Measles
- Meningococcal
- Mumps
- Pertussis
- Pneumococcal
- Rubella
- Tetanus
- Varicella (Chickenpox)

ACA Recommended Adult Vaccinations (Ages 19 and Up)

- Diphtheria
- Hepatitis A
- Hepatitis B
- Herpes Zoster (Shingles)
- Human Papillomavirus (HPV)
- Influenza (flu shot)
- Measles
- Meningococcal
- Mumps
- Pertussis
- Pneumococcal
- Rubella
- Tetanus
- Varicella (Chickenpox)



Kick That Lonely Feeling (EAP)

Loneliness is a tricky emotion to understand. Maybe you feel like you're lacking attachments you once had, or you're facing something new like an unfamiliar school, town, job or other life change. Perhaps you feel like you don't have anyone to share your feelings and experiences with. Or you feel unlovable – even if others don't think so – and aren't sure why. However it presents itself, loneliness creates powerful feelings of emptiness and isolation, but it's more common than you think.

Nearly half of Americans often feel alone or left out. Loneliness is not necessarily the same as being alone, though. We may be alone for long periods without feeling at all lonely. On the other hand, we may feel lonely in a familiar setting without really understanding why. See? Tricky.

Loneliness can be made more intense by what you tell yourself it means. Research suggests that people who think of loneliness as a defect tend to have difficulties taking social risks or initiating social contact and are likely to approach social encounters with cynicism and mistrust.

However, loneliness is neither a permanent state nor “bad” in itself. Instead, look at it as a signal that some important needs are going unmet.

This could be a variety of things, but there are some ways you can try to kick that feeling.

- Get involved with a club, church, a part-time job or volunteer work that you're genuinely interested in, so you're more likely to meet people you have something in common with.
- Don't judge new people based on your past relationships. Instead, be open to seeing new people from a fresh perspective.
- Value all your friendships and their unique characteristics rather than believing that only a romantic relationship can relieve your loneliness.
- Use your alone time to get to know yourself. Think of it as an opportunity to develop independence and to learn to take care of your own emotional needs. You can grow in important ways during time alone.
- Explore the possibility of doing things alone that you usually do with other people (like going to the movies or taking a vacation somewhere new).
- Don't decide ahead of time how you're going to feel about an activity. Keep an open mind.

No matter how bad you feel, loneliness will diminish or even disappear when you focus attention and energy on your needs and learning new ways to meet them. Don't wait for your feelings to get you going – get going and the good feelings will follow.

If you think feelings of loneliness are negatively impacting your quality of life, reach out for help:

1. Call the number on your insurance card for a referral to a trained mental health professional.
2. Talk to your primary care doctor about your concerns.
3. Contact New Directions Behavioral Health, your Employee Assistance Program (EAP).

Sources: U.S. Department of Health and Human Services; 2018 CIGNA U.S. Loneliness Index



Connect With New Directions
1-877-300-9103
www.ndbh.com
Company Code: arbenefits

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