



# ARBenefits

## Monthly E-Newsletter

### Retirement Date Set For 2020?

Employees retiring next year, remember one of the requirements to be eligible for retiree health coverage is that you must be actively covered by ARBenefits the last day of your employment.

If you are not covered by ARBenefits, and want to be eligible for retiree coverage, you can elect to enroll during open enrollment this October.

If you do not elect to enroll during open enrollment, you will need to experience a qualifying event that allows you to be covered on the Plan prior to your last day of employment.

## ARBenefits

### Set calendar reminders for your biometric screening and health risk assessment

A biometric screening assesses your risk for certain diseases. During the screening, a medical professional will check your blood pressure, blood glucose and cholesterol levels, height and weight measurements and nicotine use. A health risk assessment (HRA) is a series of questions about your health. The goal of the assessment is to give you insights to help you improve and/or maintain your health goals. Both the biometric screening and the HRA are covered under your ARBenefits health plan. Simply go to [healthadvantage-hmo.com/myblueprint](http://healthadvantage-hmo.com/myblueprint) and fill out your HRA today or call **1-800-482-8416** for more information.



## OCTOBER IS HEALTH INSURANCE OPEN ENROLLMENT

Has anything changed in your family situation? Does the health plan you elected for 2019 still meet your family needs?

Whether you want to add or drop dependents; change your benefit plan from Premium to Classic or Basic, or opt out altogether, open enrollment is the only time employees can make such changes without a “qualifying life event.”

Open enrollment for health insurance is set for **October 1-31, 2019.**

If you want your health plan to remain the same, then do nothing and your current health coverage will be applied to the 2020 plan year.

Arkansas State Employees (ASE) who want to contribute to a Flexible Spending Account (FSA) for 2020, must submit an FSA election during the month of October.

Members who wish to make changes during open enrollment may do so by

submitting a paper enrollment to EBD through fax or mail. However, the quickest way to submit open enrollment changes is online through the ARBenefits Member Portal at [www.ARBenefits.org](http://www.ARBenefits.org).

Non-Medicare retirees and those on COBRA have the option to change their plan level between Premium, Classic and Basic for next year.

**Open enrollment changes are effective 1/1/2020.**

Enrollment forms and any required supporting documentation must be submitted to EBD no later than October 31, 2019. EBD will accept the last election submitted in October as your final plan choice for 2020.

If you have any questions about open enrollment or benefits, you can contact EBD Member Services at 1-877-815-1017x1 or by e-mail at [AskEBD@dfa.arkansas.gov](mailto:AskEBD@dfa.arkansas.gov).



## Health Plan Supporting Documentation

Supporting documentation is required when electing to add a spouse and/or dependent children to your ARBenefits health plan.

In addition to the election form, the following must be provided to EBD when adding a spouse or child.

### Adding Your Spouse:

- Copy of your marriage license
- Completed ARBenefits Spousal Affidavit. The spousal affidavit is available [here](#) and in the Forms and Publications section at [www.ARBenefits.org](http://www.ARBenefits.org).

Spouses who are offered group coverage through an employer outside of state agencies and public school districts are not eligible to be covered on your ARBenefits plan.

### Adding Dependent Children:

- Copy of the child's birth certificate.
- EBD does accept a copy of the hospital birth announcement for newborns up to six months of age.
- If adding a step-child, a copy of the marriage license showing that you are married to the child's parent is also required.
- If the employee is the dependent's legal guardian, a copy of the court-approved guardianship paperwork must be provided.

Supporting documentation for open enrollment elections must be submitted to EBD by October 31, 2019.

If supporting documentation is not submitted by the end of open enrollment, the spouse/or dependent will not be added to the employee's plan.

Employees who elect to add a spouse and/or dependent outside of open enrollment due to a qualifying event, must also provide proof a qualifying event has been experienced.

Proof that a qualifying event has occurred can be a certificate of credible coverage (COCC) for the gain or loss of other group coverage, marriage license, birth announcement, etc.

## Group Online Tobacco Cessation Through New Directions

The **October 31, 2019** deadline for employees to complete the wellness program requirements for the 2020 discount is less than two months away.

New Directions Behavioral Health now offers online group tobacco cessation counseling, in addition to one-on-one coaching over the phone.

Online group counseling through New Directions consists of one

60 minute session. Completing the session satisfies the tobacco cessation requirement and gives the member access to prescribed nicotine replacement therapies paid for by the Plan.

Members interested in completing tobacco cessation with New Directions can call 1-877-300-9103 to enroll.

**Reminder:** Whether through Health Advantage or New Directions, active

employees and covered spouses who test positive for nicotine must complete the tobacco cessation requirement by October 31, 2019.

A guide to accessing the tobacco cessation programs is available in the Health Enhancements section at [www.ARBenefits.org](http://www.ARBenefits.org) and at the link below.

[Accessing Tobacco Cessation](#)



# Benefits of Adding Fruits and Vegetables to Your Diet

The Month of September is National Fruits & Veggies Month! The month highlights the importance of healthy eating, including a diet rich in colorful fruits and vegetables.

Most people do not eat the recommended servings of fruit and vegetables each day.

The United States Department of Agriculture (USDA) recommends adults eat **1 ½ to 2 cups** of fruit along with **2 to 3 cups** of vegetables every day. To learn more about what makes up a serving of fruits and vegetables, you can visit the USDA Choose My Plate website at [www.ChooseMyPlate.gov](http://www.ChooseMyPlate.gov).

## Why eat more fruits and veggies?

- To stay strong and active. Healthy foods like fruits and veggies have the vitamins,

minerals, and nutrients your body needs.

- To lower your health risks. Eating a healthy diet with lots of fruits and veggies can help you lower your risk for chronic health conditions like heart disease and type 2 diabetes.
- To manage your weight. Eating healthy and getting physical activity can help you stay at a healthy weight.
- To set a positive example. If you have children, how you eat can impact their food choices for years to come. Set them up for success!

Eating fruits and vegetables is a sound investment in long-term health and can be a very

inexpensive part of a healthy lifestyle.

There are many low-cost alternatives for adding more fruits and vegetables to your diet. Add chopped vegetables to pasta sauce, eat kale – cooked or uncooked, or replace your afternoon snack with a piece of fruit. Simple changes can really pay off.

*EatingWell* features recipes that highlight quick and easy ways to add more vegetables to your meals. Access the recipes at the links below:

[Quick & Healthy Vegetable Recipes](#)

[Quick Vegetable Side Dish Recipes](#)

[Healthy Roasted Vegetable Recipes](#)

## AR Benefitness

### Renew your commitment to fitness and nutrition in September

Fitness and nutrition are bookends to wellness, playing opposite yet equal roles in keeping you steady and strong — both emotionally and physically. It's important to remember that good fitness and nutrition are a journey, not a destination. So, if your recent efforts at either or both have been lackluster, September is a great month to renew your commitment. September is **Fruits & Veggies Month**, and September 25 is **National Women's Health and Fitness Day**. Don't delay — start on the road to good fitness and nutrition again today!

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An Independent Licensee of the Blue Cross and Blue Shield Association

### 7 Ways to Increase Your Intake of Fruits & Vegetables

1. Try a new vegetable recipe — try the recipe with a new vegetable.
2. Keep a bowl of fruit handy where the entire family can see it.
3. Cut up fruits and veggies to grab and eat on the go.
4. Try pre-cut packages of fruit and veggies for a healthy snack in seconds. Choose packaged fruits that don't have added sugars.
5. Sauté veggies with olive oil and add your favorite spices. Dunk them in your favorite dressing, hummus or low-fat dip.
6. Throw baby carrots or grapes into a bag and take them with you for an easy snack on the go. The tiny versions of most vegetables actually tend to be sweeter and have more flavor in each bite.
7. Smoothies are an easy way to drink up your fruit and veggie servings.



## September is National Suicide Prevention & Awareness Month

According to the Centers for Disease Control and Prevention (CDC), nearly 45,000 Americans die by suicide every year. Read that again. Upsetting, right?

One way you can help lower this statistic is to talk about it. Having open conversations about mental health and emotional struggles helps reduce the stigma – which is what prevents a lot of people from seeking the help they need.

You should reach out for professional help if you or someone you know is showing any of the following warning signs:

- Talking about feeling trapped or in unbearable pain
- Talking about being a burden to others
- Giving away prized possessions
- Increasing the use of alcohol or drugs
- Acting anxious or agitated; behaving recklessly
- Sleeping too little or too much
- Withdrawing or feeling isolated
- Showing rage or talking about seeking revenge
- Displaying extreme mood swings

There are several ways you can go about getting help. State and public school employees, including

everyone in their household, have access to services through New Directions Behavioral Health. This includes employees who are not covered through ARBenefits. Services through New Directions, including confidential counseling, are available at no extra cost.

ARBenefits members also have access to behavioral health services through the health plan. You can also call a local counseling office and schedule an urgent appointment. If you or someone you know is in crisis, call the National Suicide Prevention Lifeline at 1-800-273-8255.

If you have lost a loved one to suicide, the impact can be intense and overwhelming. Know that you don't have to cope alone. Talk to a caring professional or join a support group to help you heal and move forward.

Join the movement to #StopSuicide and together, we can save lives.

**National Suicide Prevention Lifeline: 1-800-273-8255**

*Sources: Centers for Disease Control and Prevention (CDC); Suicide Awareness Voices of Education (SAVE)*



**Connect With New Directions Today!**



Call the Helpline  
**1-877-300-9103**  
Available 24x7



Online  
**www.NDBH.com**

- ▶ Visit [www.NDBH.com](http://www.NDBH.com);
- ▶ Select the Log In icon;
- ▶ In the Individuals and Families tab select Employee Assistance Program;
- ▶ Enter company code **ARBenefits**.

ARBenefits complies with applicable Federal civil rights laws and does not discriminate based on 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.