

ARBenefits News Monthly



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The Great American Smokeout 2017



Every year, on the third Thursday of November, smokers across the nation take part in the American Cancer Society Great American Smokeout event.

Resources are available to you through your EAP provider, GuidanceResources®, who offers a Tobacco Cessation Program at no extra cost.

Encourage someone you know to use the date to make a plan to quit, or plan in advance and then quit smoking that day. By quitting – even for 1 day – smokers will be taking an important step toward a healthier life and reducing their cancer risk.

The program offers:

- * One-on-one telephonic counseling
- * A customized assistance plan
- * Helpful ideas & resources
- * Behavior modification techniques
- * Strategies to help you quit smoking permanently

About 36.5 million Americans still smoke cigarettes, and tobacco use remains the single largest preventable cause of disease and premature death in the world.

Those who participate in the Tobacco Cessation Program can receive nicotine replacement patches, Bupropion or Chantix at no cost if enrolled and approved by the program.

Quitting smoking has immediate and long-term benefits at any age. Quitting is hard, but you can increase your chances of success with help. Getting help through counseling or medications can double or triple the chances of quitting successfully.

To enroll in the Tobacco Cessation Program, contact EBD Member Services at 877-815-1017 x1.

Tobacco and Cancer Facts

Smoking is, by far, the leading cause of lung cancer deaths in men and women. However, all forms of tobacco use increase your risk of developing cancers that can be prevented.

Cigarettes increase risk of the following cancers:

oral cavity	kidney
pharynx	bladder
larynx	stomach
lung	colon
esophagus	rectum
pancreas	liver
uterine cervix	acute myeloid leukemia



Smokeless tobacco increases risk of the following cancers:

oral
esophageal
pancreatic
precancerous lesions of the mouth



Also leads to:
gum recession
bone loss around the teeth
teeth staining

Cigars increase risk of many of the same diseases as cigarette smoking and smokeless tobacco



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The Department of Finance and Administration is currently migrating their website (www.dfa.arkansas.gov) to a new content management system.

All DFA divisions, including EBD, will eventually move to the new system as well.

When the DFA site migrates at the end of November, you will notice a new look to www.ARBenefits.org.

Rest assured, all plan documents and information can still be found on the site. Plan documents can also be found on the login page of the MyARBenefits Member Portal at

<https://my.arbenefits.org>.

If you need assistance locating a document or form, contact EBD at AskEBD@dfa.arkansas.gov, or call 1-877-815-1017 x1.

How A Wellness Visit is Processed

With the passing of the 2018 Wellness Discount deadline, employees will be receiving an EOB from Health Advantage regarding their wellness visit. The EOB details charges from your visit, and will note if you can expect to owe money towards a portion of your wellness visit.

Anytime you visit your doctor, every service billed to insurance includes a procedure code. The code allows Health Advantage to see if the service was billed as a preventive screening, or as diagnostic.

Certain preventive screenings are covered by the plan 100%. The United States Preventative Services Task Force lists preventive services plans will cover without the employee needing to pay out-of-pocket (copay), or towards their deductible. Not all screenings are covered fully as preventive services.

What is the difference between Preventive and Diagnostic?

Preventive care includes immunizations, lab tests, screenings and other services intended

to prevent illness or detect problems before you notice any symptoms. The right preventive care at the right time can help you stay well and could even save your life.

What is Diagnostic Medical Care?

Diagnostic medical care involves treating or diagnosing a problem you're having by monitoring existing problems, checking out new symptoms or following up on abnormal test results.

The same tests can be billed as preventive or diagnostic. For example, a screening for cholesterol for someone without a history of high-cholesterol or being overweight, can be billed as a preventive screening.

However, a member who has a history of being overweight, or who has high cholesterol, may have that same test billed as diagnostic by the doctor. While the plan will cover the cost of services billed as preventive screenings, services billed as diagnostic will go to the member's deductible and coinsurance.

Members who see charges on their EOB that

they feel should be covered as preventive, can contact their doctor's office or Health Advantage.

While a request can be made for a doctor to rebill a visit, the plan nor Health Advantage can force a doctor to change the way a visit or service is billed.

The ARBenefits.org website has a link to preventive services. On that page, you can fill out the questions in the box and click submit. Once you click submit, you will see recommended services based on your answers. The services in the Recommended box are eligible to be covered fully by the plan if billed as a preventive screening. You can discuss with your doctor the services appropriate for you.

FSA Rollover Reminder

For State Employees (ASE) enrolled in a 2017 Flexible Spending Account (FSA), remember that you can roll over up to \$500 towards an FSA for 2018.

After all of your claims from 2017 have been submitted and substantiated, any amount over the \$500 rollover limit will be forfeited back to the plan.

To avoid losing out on any money that you contributed towards your 2017 FSA, there are ways to spend down your balance.

While you can certainly use your FSA funds for any planned medical, dental or vision service you may have between now and the end of the year, you can also use your FSA to

purchase products you may need throughout the year.

FSA eligible products include:

- * Contact lens solution
- * Blood pressure monitors
- * Diabetic testing supplies
- * Pregnancy tests
- * Thermometers
- * And more

You can go to www.datapathadmin.com and click on the Captain Contributor link to learn more about FSA and eligible expenses.

Keep in mind that some over-the-counter medications and products may require the submission of a prescription from your doctor, a receipt, or both.

You can also shop online at www.FSAStore.com. Every product on the site is an FSA eligible expense. The website has a process employees can go through to purchase over-the-counter products that require a prescription in order to be an FSA eligible expense. Products on the site that require a prescription will have an RX notation.

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