

The ARBenefitsWell program is a wellness program that allows for a \$75 discount in premium for active Arkansas state employees (ASE) and public school employees (PSE) when certain wellness criteria are met during a plan year. The discount will begin on January 1, 2015. This program was created in an effort to reduce ever-increasing claims costs and encourage members of the ARBenefits Plan to actively engage in their own health and wellbeing.

Program Details: Beginning June 2014, the ARBenefits Plan will begin reviewing all medical claims for all active ASE and PSE employees dating back from January 1, 2013 and ending October 31, 2014. The cutoff date is necessary to allow physicians a reasonable timeframe to submit a claim, typically 90 days. Any active member who had a wellness visit to a primary care physician or specialist during that time and whose claim from said visit meets the required criteria will be placed into a group of members who are eligible for a monthly discount of \$75 off of their premium during the entire 2015 plan year.

If an active employee has not had their wellness visit with their primary care physician or specialist, that employee will have until October 31, 2014, to schedule the visit and obtain a wellness exam that qualifies that employee for the discount. The employee will not be required to provide any additional documentation to verify the visit. When the claim for the visit processes, EBD will add the employee to a group of eligible employees for the 2015 plan year.

Any employee who does not obtain a wellness exam before November 1, 2014, will not be eligible for any discount for the 2015 plan year.

Eligibility: Only current active Arkansas State Employees and Public School Employees are eligible for the program for the 2015 plan year. Spouses, dependents and retirees are not eligible.

New Hires: New state or public school employees hired after July 1, 2014, will automatically receive the premium discount for the entire 2015 plan year. If an employee has not had their wellness exam and transfers to a new agency or district and has a break in service, the employee would be considered a new employee with that agency or district and would be eligible for the discounted rate.

Member Discount Notification: Beginning July 1, 2014, active ASE and PSE employee will begin to receive letters from ARBenefits stating whether or not they are eligible to receive the discount for the 2015 plan year. These letters will be mailed directly to the member and will reveal whether or not the member will receive the discount. Both eligible and ineligible members will receive letters.

Wellness Visit Requirements: During this first enrollment into the program, the list of acceptable procedure codes will be very broad. The Plan chose to initially implement the program this way to allow more employees that have had a doctor visit since January 1, 2013.

to qualify for the program. Multiple codes for preventative health visits, office visits, lab tests, physical exams, etc., will be accepted during this first enrollment process, in an effort to reward those members who have already visited a physician in the past few months. A wellness visit can include a review of medical and social history in relation to an individual's health and education. It may also include counseling about preventative services and include screenings, shots, and referrals for other care.

Enrollment: Employees are not required to fill out any forms or sign up for the program. Entrance into the program is based on claims data, which will show when an employee visited the doctor and what procedures were administered during that visit.

Failure to Meet the Deadline: If an active employee fails to have a wellness exam or equivalent completed before the deadline of November 1, 2014, that employee will be ineligible to receive a discount for the 2015 plan year.

Appeals: Employees who believe they are eligible for the discount, but have not been included in the approved database may appeal to the ARBenefits Plan, following the written appeal process as described in the Summary Plan Description.