

Open Enrollment for State and Public School Employees is October 1-31 for those who want to enroll in ARBenefits or make changes to their existing medical insurance coverage.

- ❑ **Review your current coverage premiums, and coverage of specific services**
 - Are there any aspects of your current plan you do not meet your needs?
 - Note key features of your plan life deductibles, out-of-pocket limits, premiums, and coverage of specific services.
- ❑ **Understand the needs for you and your family**
 - Consider any health needs you have now or may have later including prescriptions, treatments, or any special care possibilities.
 - Consider the needs of any dependents on your plan.
- ❑ **Research plan options**
 - Review the different plan options (Premium, Classic, Basic) and costs associated with each plan.
- ❑ **Evaluate costs**
 - Compare monthly premium costs.
 - Understand how much you need to pay before deductibles and out-of-pocket limits are reached and what your costs are after each.
- ❑ **Consider additional benefits associated with the plan**
 - Understand the Health Savings Account (HSA), Flexible Spending Accounts (FSA), and FSA Dependent Care offerings to help offset medical and day care costs.
 - Preventative services are covered entirely by the plan.
 - Read about the Health Management programs to take advantage of the other benefits of the plan.
- ❑ **Check eligibility and enrollment deadlines**
 - Ensure you and your dependents are eligible for benefits before submitting your form.
 - Open enrollment is from October 1 - October 31.
- ❑ **Update personal information**
 - Verify you can log on to the member portal. If you have not done this for 90 days, your password will need to be reset.
 - Make sure your contact information is updated in the member portal.
 - Verify and/or update any dependent information.
- ❑ **Gather necessary documents**
 - If you need to add your spouse, make sure you have your marriage license, Spousal Affidavit, and a letter from their employer if they are not eligible for

- coverage through them explaining why.
- If you are adding a child, make sure you have birth certificate(s) or any other required documentation such as adoption paperwork.

To make changes to your existing plan or to change your plan you must:

- ❑ **Submit your application between October 1 and October 31.**
 - To enroll or make changes to your medical insurance you will need to complete an ARBenefits *Election* (and any additional required paper work needed for processing).
 - To enroll in an HSA Plan or FSA Plan you need to fill out the appropriate HSA or FSA Enrollment Forms.
 - **FSA must enroll during Open Enrollment in October each year.**
 - For more information about HSAs and FSAs call or email EBD.
- ❑ **Ensure you have filled out the Election Form correctly**
 - Double check, you have made the selections you want and have provided all additional documents.
 - Remember ALL SUBMISSIONS TO EBD ARE FINAL.
 - EBD will not process any second, third, etc. submissions.
 - Make a copy of your Election Form for your records.
- ❑ **Options to Submit your Election Form and required documents to EBD by October 31.**
 - ARBenefits Member Portal <https://sas.arkansas.gov/employee-benefits/arbenefts-member-portal/>.
 - Fax 501-683-0983
 - Mail to EBD, PO Box 15610, Little Rock, AR 72231.
 - Bring to our office: 501 Woodlane St., Suite 501, Little Rock, AR 72201.
 - Provide to your HR and they can submit on your behalf.
- ❑ **Plan for transition**
 - Open Enrollment requests will take effect January 1.
 - If you need to cancel any other coverage, make sure to do so.
 - Your deductibles, out-of-pocket limits, etc. will start over on January 1.
 - Member Id cards will be mailed by the beginning of the year.
 - You will be able to print temporary Member Ids cards from your ARBenefits Member Portal as of January 1 <https://sas.arkansas.gov/employee-benefits/arbenefts-member-portal/>.

By following this checklist, you can navigate Open Enrollment with greater confidence and ensure you make the best choice(s) for you, and your family's health coverage needs!

Questions or need assistance? Contact EBD, we are here to help.

Call: 877-815-1017 or email: Ask.EBD@arkansas.gov

For more information visit our website: <https://sas.arkansas.gov/employee-benefits>