

**AR** BENEFITS



# State of Arkansas Open Enrollment Guide for 2026

FOR ACTIVE EMPLOYEES

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# 2026 Open Enrollment

Open Enrollment is the annual period during which state employees [can enroll in or make changes to their health insurance plan or add voluntary products](#) without a qualifying event.

During Open Enrollment, employees can make changes for the 2026 plan year, such as:

- Enroll in/cancel coverage
- Add/drop your spouse or dependent
- Change from pre-tax to post-tax deduction
- Change your Plan level (Basic, Classic, Premium)
- Enroll in vision and/or dental coverage
- Sign up for voluntary products

The easiest and fastest way to enroll is online through the [ARBenefits Member Portal](#). If you are not making any changes to your insurance plan and/or voluntary products for 2026, [you do not need to re-enroll online](#). The same coverage you had in 2025 will continue for 2026.

Employees who would like to contribute to a Flexible Spending Account (FSA) in 2026 or who would like access to rollover funds from their 2025 FSA **MUST** submit an FSA Election Form during Open Enrollment with a minimum of a \$100 contribution.

Those who already have a Health Savings Account (HSA) do NOT need to re-enroll.

**Note: Any Open Enrollment changes, excluding qualifying events, received prior to the first date of Open Enrollment or after the deadline, will not be processed. [All initial submissions to EBD are final.](#)**

# Eligibility

## Employees

State Employees who meet one or more of the following are eligible for health coverage:

1. Regular full-time employees of a participating Department or Constitutional Office who are:
  - In a budgeted position
  - In a position recognized by the General Assembly
  - Not seasonal or temporary
  - Working 1,000 or more hours each year
2. A member of the General Assembly
3. An elected Constitutional Officer
4. An appointed or elected member of a Board or Commission on a full-time, salaried basis



## Dependents

If a dependent is your legal spouse, he or she may join the plan. A dependent spouse, who is eligible for group-sponsored coverage under their employer is NOT eligible for coverage through ARBenefits.

Former spouses are not eligible to join the Plan even if there is a court order to include them in a Plan.

To add a child as a dependent to your health plan they must be:

- Your birth child, adopted child, stepchild, or have legal guardianship of the child
- Under the age of 26
- If you have a Qualified Medical Child Support Order (QMCSO) under the age of 26 and have a judgement, decree, or order issued under state law



**NON-ELIGIBLE:** The following are not eligible to be enrolled as a dependent on ASE plan: (1) former spouse, the day following the final divorce date; (2) common-law spouse (not recognized in Arkansas); (3) parent; (4) grandparent; (5) step-parent; (6) niece or nephew, etc.; (7) foster child (unless legally adopted); (8) dependent children over the age of 26, unless they have been deemed physically or mentally incapacitated; and (9) spouse who is offered group-sponsored coverage through their employer.

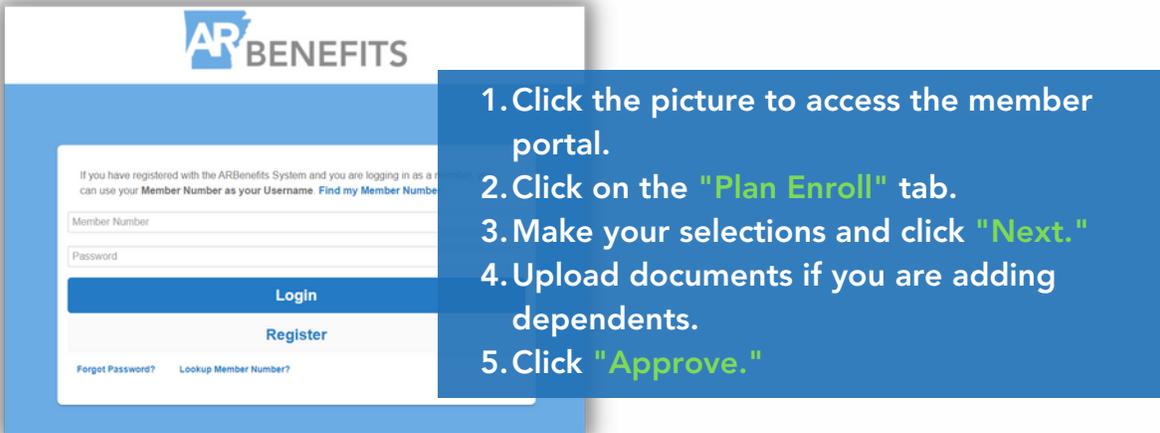
# Enrollment

The easiest way to enroll or make changes to your plan during Open Enrollment is online through the ARBenefits member portal.

Enrolling through the portal allows you to:

- Obtain instant confirmation that your enrollment elections have been received by the SAS Employee Benefits Division (EBD);
- Send supporting documentation directly through the portal;
- Receive an alert via email from EBD when your forms have been approved or if there is an issue that requires action.

## How to Enroll



1. Click the picture to access the member portal.
2. Click on the "Plan Enroll" tab.
3. Make your selections and click "Next."
4. Upload documents if you are adding dependents.
5. Click "Approve."

If you do not have access to a computer to register for the Online Member Portal, you can access one at the State Library or at any Public Library within the state. To find a public library near you, go to [library.arkansas.gov](http://library.arkansas.gov).

[Click on the picture or HERE to access a full guide on how to enroll.](#)



# Health Insurance Terminology

A more extensive list of terms and definitions can be accessed in the glossary section of the [ARBenefits Summary Plan Document \(SPD\)](#).

**Coinsurance:** The amount you pay after you meet your deductible. Once you meet your deductible, ARBenefits will pay 80% and you will pay 20% for covered services.

**Copay:** The fixed amount you pay for medical services such as a doctor's office visit, prescription, or an ER visit.

**Deductible:** The amount you pay before coinsurance begins for covered services.

**Out-of-Pocket Maximum:** The maximum amount you pay towards covered services for a plan year. Once reached, ARBenefits will pay 100% for covered services for the remainder of the plan year.

**Premium:** The monthly amount you pay for health coverage.

**Plan Year:** The period of time from January 1 - December 31. Amounts contributed to your deductible and out-of-pocket maximums will reset after this period for the next plan year.

**Preventive Care:** Services covered by the plan even if you have not met your deductible.

**Third Party Administrator (TPA):** Health Advantage is the TPA that processes claims for ARBenefits. ARBenefits follows the coverage policies of Health Advantage.

**Voluntary Products:** Optional benefits such as life insurance, vision insurance, cancer, short or long-term disability, etc.

# ARBenefits Plan Options and Benefits

## Benefits Available Under All Plans

### Coverage for care

including doctors, hospital stays, prescriptions, rehabilitation

### In-network providers

nationwide through BCBS provider network

### Access to specialists

without a referral. Some services may require pre-certification

\$160 towards a breast pump

24 hour care for emergencies  
in or out-of-network

Eligible preventive care covered 100%  
with no deductible requirement

\$1,400 paid towards each ear  
every three years, towards the cost of hearing aids

### Employee Assistance Program

The Employee Assistance Program offers short term counseling, work-life support, legal, and financial guidance to help you and your family handle various issues that may arise.



### Nurse24

Nurse24 is a nurse hotline which is available 24 hours a day, 7 days a week. When you call, you will speak directly with a nurse, who can answer health questions or help you decide if you need to see a doctor or go to the emergency room. Call 1-866-458-0408 to get started. If you are on the Premium Plan and are referred to the ER, then the copay is waived.

### Case Management

You can work with a case manager to manage a long term illness or injury to help understand treatment options and your benefit plan. Call 1-800-225-1891 to enroll.



### Special Delivery

If you or your dependent are pregnant, you can earn \$250 for going through the program. By focusing on prenatal care earlier, you improve the long-term health of your baby. You can register up to 20 weeks of gestation. To enroll, call 1-800-225-1891, ext. 20225

### Chronic Condition Management

If you have certain conditions such as asthma, diabetes, or high cholesterol, then you are eligible for the Nurse Coaching Program. Call 1-800-482-8416 to get started.

# Summary of Benefits

## Premium Plan

<u>Deductible</u>	<u>Plan Type</u>	<u>Premium (per payroll)</u>
Individual – \$500	Employee only:	\$75.90
Family – \$1,000		
<u>Out of Pocket (medical)</u>	Employee and Spouse:	\$226.24
Individual – \$3,000		
Family – \$6,000	Employee and Children:	\$155.28
<u>Out of Pocket (pharmacy)</u>		
Individual – \$3,100	Employee and Family:	\$297.16
Family – \$6,200		
Eligible to contribute to an FSA		

## Classic Plan

<u>Deductible</u>	<u>Plan Type</u>	<u>Premium (per payroll)</u>
Individual – \$2,500	Employee only:	\$36.21
Family – \$3,400/\$5,000		
<u>Out of Pocket (medical &amp; pharmacy)</u>	Employee and Spouse:	\$129.34
Individual – \$6,450		
Family – \$12,900	Employee and Children:	\$82.31
<u>Eligible to contribute to an HSA</u>		
Maximum Contributions:	Employee and Family:	\$166.99
Individual – \$4,150		
Family – \$8,300		

## Basic Plan

<u>Deductible</u>	<u>Plan Type</u>	<u>Premium (per payroll)</u>
Individual – \$6,450	Employee only:	\$0.00
Family – \$12,900		
<u>Out of Pocket (medical &amp; pharmacy)</u>	Employee and Spouse:	\$52.60
Individual – \$6,450		
Family – \$12,900	Employee and Children:	\$24.64
<u>Eligible to contribute to an HSA</u>		
Maximum Contributions:	Employee and Family:	\$63.82
Individual – \$4,150		
Family – \$8,300		

# HSA vs. FSA

## Health Savings Account

**Eligibility:** Must be enrolled in the Classic or Basic Plan.

**Contributions:** Can be adjusted at any time.

**Enrollment:** Do not need to re-enroll each year.

**Rollover of Funds:** Unused funds rollover year to year.

**Connection to Employer:** Continued account access, even if you change jobs.

## Flexible Spending Account

**Eligibility:** Can only be on the Premium Plan or in a No Health Plan.

**Contributions:** Can only be adjusted during Open Enrollment, new hire period, or if you experience a qualifying event.

**Enrollment:** Must submit an FSA Enrollment Form annually.

**Rollover of Funds:** Unused funds over \$640 do not rollover.

**Connection to Employer:** Account access is lost once employment is terminated.

## Different Types of FSAs

**Health Care FSA:** Used to pay for eligible medical, dental, and vision care expenses not covered by the Health Plan. You must re-enroll each year.

**Dependent Care FSA:** A pre-tax benefit that allows employees to pay for eligible dependent care services such as preschool, after-school programs, child, and elder day care. You must re-enroll each year.

**Limited-Purpose FSA:** Available for employees who contribute to an HSA and can only be used for eligible dental and vision expenses. You must re-enroll each year.



# Voluntary Products

The Arkansas State Employees Benefit Advisors (ARSEBA) offers voluntary products to all state employees including vision, dental, cancer, accident, critical illness, short term disability, etc. Click [here](#) for more information on ARSEBA.

## Delta Dental

ARSEBA offers two dental plans. Delta Dental is the provider for both the Premium and Base Plans. Plans focus on preventive care and offer both in and out-of-network benefits.

[Delta Dental Enrollment Forms](#)  
[Delta Dental Plan Information](#)



## Humana Vision

State employees have a vision plan available to them through ARSEBA, with Humana serving as the provider. The vision plan offers you and your family a benefit plan that covers all routine eye care, including eye exams and eyeglasses (lenses and frames) or contacts.

[Humana Vision Plan Information](#)  
[Humana Vision Enrollment Form](#)

## Colonial Life Insurance

How secure is your family's financial future without you? If something happened to you, would your family be able to maintain their way of life? How would they cover ongoing living expenses? Colonial Life's group term life insurance can help provide financial security for your family.

[Colonial Life Plan and Enrollment Options](#)





## Questions? Contact us:

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Employee Benefits Division  
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P.O. Box 15610 | Little Rock, AR 72231

877-815-1017

Ask.EBD@arkansas.gov | [sas.arkansas.gov/employee-benefits/](https://sas.arkansas.gov/employee-benefits/)

