



Below is a snapshot of benefits covered by the ARBenefits plan for each of our 2024 Arkansas State Employee plan levels. A full schedule of benefits for each plan level is available here. If you have any questions, please contact EBD at 1-877-815-1017 or email Ask.EBD@arkansas.gov.

	PREMIUM		CLASSIC		BASIC
	IN-NETWORK	OUT OF NETWORK	IN-NETWORK	OUT OF NETWORK	IN-NETWORK
INDIVIDUAL DEDUCTIBLE	\$500	\$2,000	\$2,500	\$4,000	\$6,450
FAMILY DEDUCTIBLE	\$1,000	\$4,000	\$3,200/\$5,000	\$8,000	\$12,900
INDIVIDUAL OUT-OF-POCKET MAX (MEDICAL)	\$3,000	N/A	\$6,450	N/A	\$6,450
FAMILY OUT-OF-POCKET MAX (MEDICAL)	\$6,000	N/A	\$12,900	N/A	\$12,900
YOU PAY			YOU PAY		YOU PAY
COVERED SERVICES	IN-NETWORK	OUT OF NETWORK	IN-NETWORK	OUT OF NETWORK	IN-NETWORK
PHYSICIAN'S OFFICE VISIT	\$25 COPAY	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
SPECIALIST'S OFFICE VISIT	\$50 COPAY	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
OTHER PHYSICIAN SERVICES	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
ADVANCED IMAGING (RADIOLOGY)	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
ER VIST AND OBSERVATION	\$250 COPAY	0%	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
IN-PATIENT HOSPITAL SERVICES	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
OUTPATIENT HOSPITAL SERVICES	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
DIAGNOSTIC SERVICES	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
URGENT CARE CENTER	\$100 COPAY	0%	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
PHYSICAL EXAMS/PREVENTATIVE CARE	0%	40% AFTER DEDUCTIBLE	0%	40% AFTER DEDUCTIBLE	0%
IMMUNIZATIONS	0%	0%	0%	0%	0%
WELL BABY/CHILD CARE VISITS	0%	40% AFTER DEDUCTIBLE	0%	40% AFTER DEDUCTIBLE	0%
VISION SCREENING	\$50 COPAY	\$50 COPAY	\$50 COPAY	\$50 COPAY	\$50 COPAY
HEARING SCREENING	\$50 COPAY	\$50 COPAY	\$50 COPAY	\$50 COPAY	\$50 COPAY
INSULIN PUMP	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
GLUCOMETERS	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	20% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE

- Members must meet their plan's deductible amount before coinsurance begins for covered services.
- The family deductible is the deductible amount for any tier above Employee Only coverage (Employee + Spouse, Employee + Children, Family).
- Copays do not count towards the satisfaction of your deductible amount.
- The out-of-pocket maximum includes the deductible, copays, and coinsurance amounts you have paid toward covered in-network services.
- Employees on the [Premium Plan](#) can have the \$250 ER copay waived if they are referred to the ER by the 24/7 Nurse Hotline (1-866-458-0408). The 24/7 Nurse Hotline is not intended for use during a medical emergency.
- The plan will pay 100 percent for individuals on family coverage when they reach the individual out-of-pocket maximum amount.
- No out-of-network coverage for Basic Coverage.

PRESCRIPTION DRUGS		PREMIUM	CLASSIC	BASIC
TIER 1 - GENERIC		\$15 COPAY	20% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
TIER 2 - PREFERRED		\$40 COPAY	20% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
TIER 3 - NON-PREFERRED		\$80 COPAY	20% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
TIER 4 - SPECIALTY		\$100 COPAY	20% AFTER DEDUCTIBLE	0% AFTER DEDUCTIBLE
REFERENCED PRICE DRUGS	PLAN PAYS CERTAIN AMOUNTS PER UNIT; MEMBER RESPONSIBLE FOR REMAINING COST		NOT COVERED	NOT COVERED
INDIVIDUAL RX OUT-OF-POCKET MAX		\$3,100	N/A	N/A
FAMILY RX OUT-OF-POCKET MAX		\$6,200	N/A	N/A

Employees on the Classic or Basic plans must meet their plan medical deductible amounts prior to starting 20% coinsurance for covered drugs.

## 2023 Rates (per payroll)

### Premium



Employee Only: **\$81.07**  
 Employee and Spouse: **\$237.12**  
 Employee and Children: **\$155.51**  
 Employee and Family: **\$306.88**

### Classic



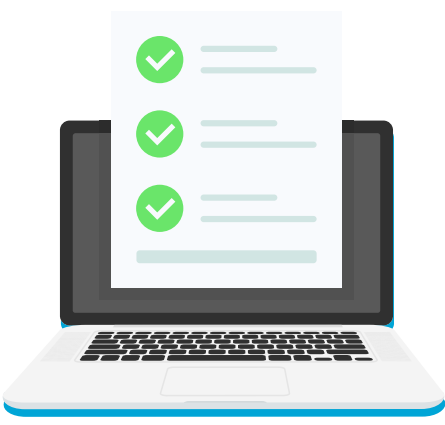
Employee Only: **\$42.76**  
 Employee and Spouse: **\$144.82**  
 Employee and Children: **\$86.36**  
 Employee and Family: **\$183.73**

### Basic



Employee Only: **\$0.00**  
 Employee and Spouse: **\$71.17**  
 Employee and Children: **\$31.36**  
 Employee and Family: **\$85.35**

## 2025 Open Enrollment



Open enrollment for the 2025 plan year is October 1-31, 2024. You can enroll online through the ARBenefits Member Portal at [my.ARBenefits.org](http://my.ARBenefits.org). Changes elected during Open Enrollment are effective 1/1/2025. If you do not want to make any changes to your ARBenefits health plan, you do not need to re-enroll with the exception of an FSA. If you have an FSA, you must re-enroll each year. Your current coverage will stay as is for 2025. Visit our website at [www.transform.ar.gov](http://www.transform.ar.gov) for more information.

Changes that can be made during Open Enrollment include:

- Enroll in the plan
- Change plan level (Basic, Classic, Premium)
- Cancel Coverage
- Add/drop a spouse and/or dependents from your plan