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Dear SEBCO customer,

You should have recently received a letter from us about the creation of ARSEBA, the new benefits agency for Arkansas state employees that SEBCO is participating in, and how it will change your existing SEBCO dental and vision policies.

We would like to provide some additional information and clarifications about the changes, along with a timing change that we have been asked to make.

The Office of Personnel Management is in the process of working with all state agencies in implementing the new pay plan for state employees. These changes will take effect on July 1st, 2017, so we have been asked to move our changeover of carriers to August 1st, 2017 instead.

Your existing dental and/or vision coverage with MetLife/VSP Vision will end on July 31st and your new coverage with Delta Dental and/or Humana Vision will be effective August 1st unless you choose not to participate in dental and/or vision insurance.

Delta Dental and/or Humana Vision will be the sole providers through ARSEBA. Remaining with MetLife and VSP Vision through a cash pay basis will unfortunately not be an option.

Your 2017 dental claims will be conveyed to Delta Dental so that any remaining benefits will still be available to you. For example, if you have used \$500 in benefits so far this year, you will have a remaining \$1,500 in benefits available for the year. If you have satisfied your deductible for the year, you will not have to meet it again. Your vision insurance will start a new plan year so you will be able to use benefits immediately.

In addition, you will be given credit towards the waiting period for the time you have had MetLife. Delta Dental's waiting period is only 6 months, so most employees will not have a waiting period to complete once they are transferred.

As a reminder, some of the benefits of choosing the Delta Dental and/or Humana Vision products include:

- Pre-Tax deductions: Most employees can expect to save approximately 25% on premiums by having them deducted on a pre-tax basis.
- ARSEBA will negotiate directly with the insurance carriers for the best rates and benefits.

- The FICA savings generated through ARSEBA will be returned to EBD.
- The ease of payroll deduction = no monthly paperwork.

If you choose to not participate in the new ARSEBA plan, please return the card you have already received by June 12th, 2017.

If you wish to continue your coverage through Delta Dental and/or Humana Vision, no response on your part is required.

If you have questions, please call SEBCO at: 501-378-0187 or email Kelly Welcher, SEBCO Manager at: kwelcher@sebco.org.

Thank you for being a loyal SEBCO client, and we look forward to continuing to serve you in the future through ARSEBA.

Sincerely,

SEBCO