



Updates from the March 2018 PEEHIP Board Meeting

The March 6, 2018, PEEHIP Board meeting resulted in benefit enhancements for PEEHIP members as well as premium reductions for members whose only covered dependent is their spouse. The benefit enhancements include the coverage of Applied Behavioral Analysis (ABA) therapy retroactively effective January 1, 2018, as well as enhancements to the PEEHIP Health Flexible Spending Plan (Health FSA).

New Premiums, Lower Costs for Member-and-Spouse-Only Coverage

After input from our members, the PEEHIP Board saw an opportunity this year to restructure premium rates so as to eliminate spousal surcharges. The Board approved those new premium rates at its open meeting on March 6, 2018. **PEEHIP members' costs are NOT going up – no one's current monthly premium/surcharge total will increase under the new rates approved by the PEEHIP Board.**

For active PEEHIP participants who have a covered spouse and no other covered dependents, total costs will decrease from \$307 per month (with the prior spousal surcharge) to \$282 per month. **The new rates for active employees will go into effect on May 1, 2018, as follows:**

Coverage	Prior Total Cost	New Rate
Individual	\$30	\$30
Individual plus non-spouse dependents (no spouse)	\$207	\$207
Individual plus spouse only (no other dependents)	\$307 (w/spousal surcharge)	\$282
Individual plus spouse plus other dependents	\$307 (w/spousal surcharge)	\$307

The PEEHIP Board also restructured retiree premiums so as to eliminate spousal surcharges effective May 1, 2018. Retiree premiums vary based on retirement date and years of service, pursuant to statutory sliding scale provisions. Under the new premium rates approved by the PEEHIP Board, the total unadjusted cost (before adjusting for the statutory sliding scale provisions) **will not increase** for any retiree participants. **All new unadjusted rates for retirees are the same as the total prior unadjusted premium-plus-surcharge amounts, with the following exceptions where the total cost for spouse-only coverage will decrease:**

Coverage	Prior Total Cost (Unadjusted for Sliding Scale)	New Rate (Unadjusted for Sliding Scale)
Non-Medicare-eligible retiree with Medicare-eligible spouse and no other covered dependents	\$310 (w/spousal surcharge)	\$305
Non-Medicare-eligible retiree with non-Medicare-eligible spouse and no other covered dependents	\$521 (w/spousal surcharge)	\$496
Medicare-eligible retiree with Medicare-eligible spouse and no other covered dependents	\$169 (w/spousal surcharge)	\$164
Medicare-eligible retiree with non-Medicare-eligible spouse and no other covered dependents	\$380 (w/spousal surcharge)	\$355

Spouses who are independently eligible for PEEHIP will continue to pay the same rate as they currently pay, because they did not previously incur a spousal charge.

ABA Therapy

PEEHIP now covers ABA therapy effective January 1, 2018, for children ages 0 through 18 at 100% of the Blue Cross Blue Shield of Alabama (BCBSAL) allowance, subject to a \$30 copay per visit and the following annual maximums:

- \$40,000 for ages 0 through 9
- \$30,000 for ages 10 through 13
- \$20,000 for ages 14 through 18

In-network and enrolled out-of-network providers are covered. However, members may be balance billed from out-of-network providers for the difference between the provider's charge and the allowance amount.

To find an ABA provider in BCBSAL's ABA network, visit www.bcbsal.org/web/provider-finder. Enter a zip code and click "Search," then narrow your search to find an in-network ABA provider near you by using the "Refine Results" feature on the left side of the page. To do this, first select Behavioral Health Providers, then select "Behavior Analysts." The providers near you will display on the right side of the page. To find a provider by phone, call 800.327.3994.

Health FSA Debit Card Expansion

PEEHIP has heard the feedback from Health FSA members regarding the desire to have their Flex debit card available as a purchasing option for their eligible Flex expenses beyond the pharmacy setting. Through partnership with Blue Cross Blue Shield and Health Equity, PEEHIP now has the opportunity to provide this expanded benefit with greater assurance around the controls in place to ensure the Flex debit cards are used only for eligible out-of-pocket expenses. This protects members who may unintentionally purchase ineligible items with their Flex debit card, which would result in requests for repayment from those members. **Therefore, effective October 1, 2018, all PEEHIP Health FSA members will have their Flex debit card available for use not only at their pharmacy but also at their medical, dental, and vision providers' offices as well.**

Prior to this expanded benefit, PEEHIP offered the "automatic bump" reimbursement option for Health FSA members so that when they paid their eligible Flex expenses out-of-pocket, the claim integra-

tion through their PEEHIP coverage and Health Equity resulted in the funds automatically being reimbursed to their bank account from their Flex balance. However, the new expanded Flex debit card now offers greater ease of use and convenience by not requiring members to pay out-of-pocket and wait for reimbursement. Plus, the debit card enhances the controls of the Plan by removing the risk of double reimbursement through use of the Flex card and account reimbursement as well, which would result in requests for repayment from members.

Because the debit card will be a much more convenient option for members and because it enhances the controls of the Plan, the automatic bump reimbursement method will no longer be available effective October 1, 2018. However, if any Health FSA members do not wish to use their debit card, manual reimbursement is still available both through the Health Equity member portal* and through submitting paper reimbursement requests forms with proper documentation to Health Equity. ●

* www.healthequity.com/PEEHIP

Medicare-Eligible PEEHIP Members

The remainder of the information in this newsletter pertains to PEEHIP members covered under the UnitedHealthcare® Group Medicare Advantage (PPO) plan or prospective members who are considering enrolling in this PEEHIP plan. For more information, visit www.UHCRetiree.com/peehip.

Sign up for an online account today at: www.UHCRetiree.com/peehip

Check out your new member website designed to help you get the most out of managing your health. Using feedback from members like you, we've made it easier to use.

- ◆ The updated homepage design lets you see your plan information at a glance.
- ◆ You can easily locate providers and pharmacies with the search tools.
- ◆ Improved navigation makes it easier to find what you need quickly.
- ◆ Best of all it's available 24/7 on your smartphone, tablet, or computer.

It's easy to register for your personalized online account:

1. Visit www.UHCRetiree.com/peehip and click on the "Register Now" button.
2. Enter your Member ID number and your date of birth, then click "Continue."
3. Create a username and password. ●

The benefits of registering online.



Use your plan right away.

Register for your online account to start using your plan on your effective date. You'll get tools and resources to help manage your health and make the most of your plan.



Quickly find what you need.

Search for doctors and hospitals based on your ZIP code.



Reduce paper clutter

Never lose important plan documents and reduce paper clutter in your home. Log into your account to see your plan materials, benefit and claim information.



Easily track your medical history.

You can check your Personal Health Record online. Bring a copy to your doctor appointments so your doctor always has this information.

Diabetes: Why you should take it seriously

If you have been diagnosed with diabetes, it is important that you take it seriously. You may have heard people say they have “a touch of diabetes” or that their “sugar is a little high.” These words may suggest that diabetes is not a serious disease. That is not correct. Diabetes is serious, but you can learn to manage it. Taking care of yourself and your diabetes can help you feel good today and in the future.

When your blood sugar is close to normal, you may:

- ◆ have more energy
- ◆ be less tired and thirsty
- ◆ need to pass urine less often
- ◆ heal better
- ◆ have fewer skin or bladder infections
- ◆ You may have fewer diabetes related health problems such as:
- ◆ heart attack or stroke
- ◆ eye problems that can lead to trouble seeing or going blind called “retinopathy”
- ◆ pain, tingling, or numbness in your hands and feet, also called nerve damage or neuropathy
- ◆ problems that can cause your kidneys to stop working
- ◆ teeth and gum issues

What can you do?

There are a lot of things you may be encouraged to do like: check your blood

sugars, make healthy food choices, lose weight, be active, and take your medicine even when you feel good. It’s not easy, but it may be worth it!

Talk with your doctor about ways to manage your diabetes. Your doctor can help you develop a step by step plan that is tailored just for you. It may include checking your blood sugar at regular intervals, eliminating certain foods, starting an exercise program, and keeping regular doctor visits.

Help is available

If you are diagnosed with diabetes or pre-diabetes, it can feel overwhelming. Balancing a busy life with changes to diet, exercise, and possibly medications can be a challenge. **Fortunately, UnitedHealthcare® offers a program to help members learn more about diabetes and develop personal, effective ways to stay on top of the disease.** The UnitedHealthcare® Diabetes Support pro-

gram provides a team of healthcare professionals to work with you. The program is offered at no additional cost to you and provides:

- ◆ Information to help you understand your diabetes
- ◆ Tools and support that may help you keep your blood sugar under control
- ◆ Coaching to help you with your exercise and diet goals
- ◆ Help to schedule diabetes monitoring and screenings, including, but not limited to:
 - Hemoglobin A1C to monitor your blood sugar
 - Urinalysis to monitor your kidneys for the effects of diabetes
 - Dilated retinal eye exam to check for signs of damage to your eyes ●

Please note that this program does not replace the care of your doctor.

If you would like to find out more about the UnitedHealthcare’s Diabetes Support program, call toll-free **844.656.6232**, TTY **711**, 9 a.m. to 6 p.m. ET, Monday through Friday, or leave a message anytime with your phone number, area code, and when you can be reached, and UnitedHealthcare will call you back.

Resources:

Layout adapted from National Diabetes Education Program 888.693.NDEP
<https://www.cdc.gov/diabetes/ndep/pdfs/97-ndep67-4steps-4c-508.pdf>

Include an annual medication review when you see your doctor.

Taking the drugs prescribed by your doctor is an important part of maintaining your health. But when it comes to taking action – well, that’s up to you.

A doctor can prescribe drugs, but only you can control when and how you take them. If you’re skipping a pill here or there or you’re avoiding a medication altogether – you are not alone. People skip or avoid taking their medications for different reasons, including cost, side effects, or simply forgetting. But in order for your medications to work most effectively, you have to take them as directed.

Be sure to include a medication review

when you see your doctor for your annual wellness visit.

Before your visit:

- ◆ Prepare a current list of all your prescription medications, non-prescription medications, vitamins, and other dietary supplements.
- ◆ Talk with your doctor(s) to see if any drugs or supplements are no longer needed
- ◆ Share any problems you are having in taking your medications
- ◆ Ask questions to help make sure that you know why you are taking your drug(s) and that you are taking them

correctly

- ◆ Ask your doctor if there are lower cost drugs on your plan’s drug list (or formulary) that do the same thing
- ◆ For drugs that you take all the time, ask if you can get a prescription for a 90-day supply instead of a 30-day supply

This is a great time to make sure you are only taking the drugs you need and that all of your drugs are working together the way they should. ●

Discover fitness to control symptoms and improve health with Silver Sneakers

A regular exercise program packs some powerful benefits. Many people avoid exercise because of arthritis, back pain, balance issues or other conditions. But the right exercises can actually help improve and manage those conditions and others. Being active is good for everyone, and finding a routine that fits your needs and abilities – and that you enjoy – is the first step to better health.

Arthritis

Mild to moderate exercise is considered the most effective non-drug treatment for people with osteoarthritis. Walking, water-based, aerobic and range-of-motion exercises can help reduce pain and improve flexibility in people with arthritis in the hips, knees, wrists and other areas. Exercise can also strengthen the muscles that support and protect the joints and, in some cases, prevent or delay surgery.³ Maintaining a healthy weight also helps to reduce pressure on the joints so you may feel better.

Lower back pain

Years of poor posture, slouching over a computer, physical work and/or regular daily activities can contribute to weakness and tightness in the lower back. In fact, lower back pain affects 80 percent of adults at some point. Resting can be important, but sitting at home or in the car for prolonged periods of time can aggravate symptoms. Gentle exercises and stretches that increase mobility and strengthen the legs, hips, abdominal and back muscles can lessen the severity, duration and recurrence of lower back pain.⁴

Hypertension/high blood pressure

Regular exercise can help lower blood pressure in as little as one to three months.¹ It can also help prevent high blood pressure. That's important because hypertension can lead to stroke, heart disease and other conditions. Approximately 34 percent of American adults have high blood pressure, and less than half have

it under control.² Exercise is part of the solution – it's great for your heart and circulatory system, and it helps with weight loss and stress management. Sometimes regular exercise may even replace blood pressure medication.

Use your SilverSneakers® fitness program to help you get the support you need

The SilverSneakers® fitness program is included in your PEEHIP UnitedHealthcare® plan at no additional cost to you. Specially trained instructors can help you discover the exercise classes and movements that work best for you. Most SilverSneakers participants report an increase or improvement in flexibility (67%), strength (80%) and aerobics (86%).⁵ Exercise can help you live more independently, more comfortably, and more actively. Ready? Visit www.SilverSneakers.com to get started. ●



FOOTNOTES:

1. The Mayo Clinic, <https://www.mayoclinic.org/diseases-conditions/high-blood-pressure/in-depth/high-blood-pressure/ART-20045206>
2. American Heart Association, http://www.heart.org/HEARTORG/Conditions/HighBloodPressure/UnderstandYourRiskforHighBloodPressure/Understand-Your-Risk-for-High-Blood-Pressure_UCM_002052_Article.jsp#.Wjqs7mfrspF
3. Arthritis Foundation, www.arthritis.org/living-with-arthritis/exercise/benefits/exercise-knee-osteoarthritis.php
4. <https://uhs.berkeley.edu/sites/default/files/LowBackPain.pdf>
5. SilverSneakers 2016 Annual Participant Survey

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