



## Health; What Is It?... and... How Do You Obtain it?

By Thomas Morrow MD

If you were asked to define Health, how would you answer? Some might suggest health is the absence of disease or impairment. But, that insinuates that if you have a chronic condition, you can never be healthy... rather depressing! Others might say health is a state that allows the individual to cope with all demands of daily life. And for many, (barely!) coping is our current state. But I would like to propose a better way to describe health:

Health is a state of balance; an equilibrium that you establish between you and your social, mental and physical environment, regardless of whether you suffer from a specific disease or impairment. Health is not the absence of a disease, but a state of enthusiasm for life, energy, satisfaction, inner peace, strong relationships...the list goes on and on.

I like this definition because it empowers you to change the level of equilibrium and the level of your health to a higher level. So let's start!

How would you rate your level of health...on a 10 point scale? If not a 10, what could you do to get it higher? What has your family or doctor told you to do? What have you read in lay publications... and why don't you act?

Let's face it, life is busy and sometimes...perhaps more honestly... most of the time, we delay or avoid changes that could improve our health. And for good reasons! Family and work responsibilities take time and energy... both of which are already stretched to the

limit in most of Americans.

And to be honest, change is hard... very hard! But, change is not impossible.

But think about this: most of the top 10 causes of death and illness have behavioral factors that are either the immediate cause of the problem or contribute significantly to the problem.

Nearly 75 percent of all deaths in the United States are attributed to just 10 causes: Heart disease, cancer, chronic lower respiratory disease, accidents, strokes, Alzheimer's disease, diabetes, influenza and pneumonia, kidney disease and suicide.

Most of these; heart disease, cancer, chronic lower respiratory disease, strokes, Alzheimer's disease, diabetes, kidney disease have common contributors; What you eat, how well and how long you sleep, how much you move and how you handle stress.

**So, to sum it up, if you can focus on only 4 simple things: nutrition, sleep, exercise, stress, you can significantly change almost all of your risks.**

PEEHIP has stressed these behaviors in prior years, and this year we'll continue to focus on these 4 areas. We have a strong desire to not only provide excellent healthcare insurance for you, but also to help you attain a higher state of health.

And, as an added benefit, as the overall health of our members improves, the overall costs of your healthcare insurance will improve. These two are directly related. PEEHIP has been very successful

at holding down the cost trends of overall healthcare costs. But, the winds pushing these trends are strong and we are asking for you to help even more than in the past. We are asking you to set some goals for your health this year...and work with our partners to reach those goals.

If you are on medication to control a chronic condition, make sure you follow your doctor's instructions. If you are inactive, well...get a move on! If you have a health condition that is not in optimal control, seek help to control it. If you are overweight, work on it. All of these things will help PEEHIP, but more importantly, you will feel better, have a higher level of function, enjoy life to its fullest and live longer to enjoy your loved ones!

Health is not a destination, but a journey!

*Bio for Dr. Thomas Morrow: Thomas Morrow MD is a retired family physician who has been married for 45 years and has 4 adult children and 13 grandchildren. His mission has been to encourage a higher state of health for everyone he touches. He has published over 300 articles and has managed the health of hundreds of thousands of people during his 40-year career. He resides in Birmingham AL. ●*

See page 2 for updates  
from the December 2017  
Board Meeting  
Plus information about your  
new Teladoc benefit.

# Update from December 2017 PEEHIP Board Meeting

The PEEHIP Board meeting on December 5, 2017, did not result in any premium, copay, or deductible changes for PEEHIP members. There were additional benefits approved for our members that will result in better overall care while reducing healthcare costs. Additionally, exciting new pilot programs for wellness will be launched in the coming months aimed toward enhancing benefits while reducing costs. Please see below for more detailed updates from this meeting:

## Teladoc

Effective 12/8/2017, members enrolled in the BCBS group 14000 plan now have access to Teladoc. Teladoc offers 24/7 days a week access to U.S. board certified, state-licensed physicians through the convenience of phone, video or mobile app visits. There is NO copay when a member utilizes this benefit. See "Introducing Teladoc" article in this Advisor for additional information about this exciting new benefit.

## Pack Health coaching

Pack Health will be administering a pilot program for 1500 members in 2018

in 3 areas: pre-diabetes, musculoskeletal pain, and obesity. Their coaching approach matches a designated Personal Health Advisor to a member through telephonic and digital coaching at no cost to participants. Members will be invited to voluntarily participate on a rolling basis between January and March 2018, and there will be up to a 12-month member engagement period from the enrollment date per participating member. This program is completely separate from our Team Up for Health Wellness Program. See "A New Resource" article in this Advisor for additional information.

## Blue Distinction Centers for Bariatric Surgery

Blue Distinction Centers are facilities within the state of Alabama that are proven to show the best outcomes. To ensure our members covered under the PEEHIP Hospital Medical (group 14000) plan receive the safest and highest level of care when seeking treatment for surgery for morbid obesity or related bariatric procedures, beginning January 1, 2018, coverage will be available only at Alabama Blue Distinction

Center facilities. There will be no coverage going forward for these procedures when not done at an Alabama Blue Distinction Center. Pricing and quality of care vary significantly among the previously broad choice of providers. By using Blue Distinction Centers, our members will experience less avoidable complications and re-admissions, and the plan will benefit from the lower cost of more experienced and quality facilities. Below is a list of the Alabama Blue Distinction facilities \* .

- ◆ Crestwood Medical Center (Huntsville)
- ◆ Huntsville Hospital (Huntsville)
- ◆ St. Vincent's East (Birmingham)
- ◆ Princeton Baptist Medical Center (Birmingham)
- ◆ University of Alabama Hospital (UAB Birmingham)
- ◆ Brookwood Medical Center (Birmingham)
- ◆ Grandview Medical Center (Birmingham)
- ◆ Flowers Hospital (Dothan)
- ◆ Mobile Infirmiry Medical Center (Mobile) ●

\* Any in-network facility within the state can become a Blue Distinction Center if they meet certain quality of care criteria as set by Blue Cross. Additionally, any precertifications for this treatment obtained prior to January 1, 2018, will still be honored for coverage. For more information about PEEHIP benefits, visit [www.rsa-al.gov/index.php/members/peehip/benefits-policies/](http://www.rsa-al.gov/index.php/members/peehip/benefits-policies/).



## Introducing Teladoc – Available Now! At No Member Copay!

PEEHIP is pleased to announce an exciting and highly convenient new benefit now available to members enrolled in the Hospital Medical Group 14000 plan: introducing Teladoc, which provides 24/7 access to a nation-wide network of U.S. board certified and state licensed primary care physicians, pediatricians and family medicine doctors through telephone or video conferencing visits. When using Teladoc, a member will be evaluated by a doctor who will diagnose and prescribe medication, if medically necessary, to the member's preferred pharmacy. **There is no member copay for the Teladoc visit.**

This exciting new benefit offers an alternative to Urgent Care Centers and the Emergency Room for non-emergency health issues. Teladoc doctors can treat many medical conditions, including cold and flu symptoms, allergies, bronchitis, urinary tract infections, respiratory infections,

sinus problems, and more! Members can seek treatment through Teladoc anytime, anywhere – at work, while traveling, or right in the comfort of your own home, whether it's during the work week, or on a weekend, or in the middle of the night. Best of all, Teladoc has a 92% resolution rate of patient issues, so you can be confident in their quality of care.

To sign up for Teladoc, visit [www.Teladoc.com/Alabama](http://www.Teladoc.com/Alabama) to register, or call 855.477.4549. You can also sign up via their mobile app available on the App Store or Google Play.

Using Teladoc is easy. Just follow the steps below to quickly and conveniently seek treatment for you or your covered dependent:

1. **Request a consult:** This can be done 24 hours a day, 7 days a week, 365 days per year. Simply visit [www.Teladoc.com/Alabama](http://www.Teladoc.com/Alabama), use the mobile app, or call toll-free 855.477.4549.

2. **Talk with a doctor:** Within minutes after requesting your consult, a doctor licensed in the state in which you live will review your medical history and contact you via video or phone. Also, there is no time limit, so you can comfortably speak with the doctor as long as needed.

3. **Resolve your issue:** The doctor will diagnose your condition and prescribe medication, if medically necessary, to the pharmacy of your choice. Note: Teladoc doctors cannot prescribe controlled narcotics such as opioids via a Teladoc consult.

You now have access to a great health benefit. Teladoc is an affordable option for quality medical care. Set up your account today so when you need care now, a Teladoc doctor is just a call or click away. For more information, visit [www.rsa-al.gov/index.php/members/peehip/health-wellness/te/](http://www.rsa-al.gov/index.php/members/peehip/health-wellness/te/).

# A New Resource for Your Health Goals

*Have you set your goals yet for 2018? It's that time of year again – the time to bounce back from your holiday buzz and start fresh with resolutions for the new year.*

**P**EEHIP has worked for decades to provide the best insurance and access to the best medical care our great state has to offer, but much of your healthcare journey happens outside the doctor's office. This year, we are factoring this in to our own New Year's resolution. We have resolved to find new ways to provide more personalized support for your day-to-day health needs. Therefore we will be offering a new pilot program in 2018 to assist you in achieving your personal health goals. This program will be provided by Pack Health, a Birmingham company brought to us through Blue Cross and Blue Shield of Alabama. The pilot will aim toward prevention and management of diabetes, musculoskeletal pain, and obesity. There is no cost to members or to the plan for this pilot program.

As a pilot project, we are offering the opportunity for 1500 PEEHIP members to participate in a Pack Health coaching program in 2018 at no cost to you. The goals will be to help prevent the full development of diabetes, reduce obesity and its dangerous complications, and

manage back and joint pain. Also, for those participating that may need surgery (such as joint surgery), this program will help prepare them for a full and rapid recovery.

Pack Health will match you with your own personal Health Advisor, who will call you weekly and provide personalized follow-up in the form of digital content, text message reminders, and concierge services for your health needs. Your Health Advisor can help you with everything from exercise and nutrition, to stress and pain management, to budgeting and logistics. You set the goal, and they will help you get there. It's that simple.

Pack Health has a proven track record, with published results, a diabetes prevention program that is certified by the CDC, and a Facebook rating of 5 out of 5 stars. As one Pack Health member put it, "Pack Health helped me set realistic, attainable goals. It's fun and it's simple and your Health Advisor actually cares".

Over the next few months, the 1500 eligible members invited by Pack Health for this pilot will receive letters about this exciting new opportunity, so keep an eye

on your mailbox. Enrolling in this program could be the easiest and most impactful step you take on your journey to better health.

We are hoping to have such remarkable results that the pilot can be funded for a much larger number of participants in the future. As an added benefit to members, better health outcomes from this program will also save PEEHIP funds, so this program will hopefully pay for itself in the future. Thus, we ask that if you do sign up, you are serious about meeting your goals. You'll need to be able to commit about 20 minutes a week. Please know that nothing will be forced on you and no data on specific individuals will ever reach PEEHIP; only aggregate anonymous outcome data.

Lastly, this program is intended to complement our Team Up for Health Wellness Program, and does not replace the required activities involved in that program. For more information about PEEHIP benefits, visit [www.rsa-al.gov/index.php/members/peehip/benefits-policies/](http://www.rsa-al.gov/index.php/members/peehip/benefits-policies/). ●

## Prior Flex Plan Year Filing Deadline

**A**s explained on the PEEHIP HealthEquity website at <https://learn.healthequity.com/peehip/fsa/>, you must submit your reimbursement request by the January 15, 2018, deadline, to avoid losing any flex funds from the prior plan year.

If you were enrolled in a 2017 PEEHIP Flexible Spending Account plan in effect from October 1, 2016, through September 30, 2017, the filing deadline is quickly approaching. All reimbursement requests for expenses incurred by September 30, 2017, must be submitted to HealthEquity along with proper documentation no later than January 15, 2018.

Remember any unused funds in excess of \$500 remaining in your Health FSA after the deadline cannot be refunded and will be forfeited. All unused funds remaining in your Dependent Care FSA after the deadline will also be forfeited. Unused funds are forfeited per the "use it or lose it" rule. ●

## Alabama Sliding Scale Law for PEEHIP Retirees

**A**t the start of each plan year, premiums for retirees who retired on or after October 1, 2005 are adjusted pursuant to the Sliding Scale Law. Under the Sliding Scale Law, base premium rates which are set by the PEEHIP Board are adjusted up or down depending on a number of factors. Each year as PEEHIP's cost of healthcare varies, the State Contribution to the cost of healthcare also varies. This yearly variation of the State Contribution results in adjustments to retiree premiums since this is the amount that is used to calculate either the reduction or increase in the premium a retiree since October 1, 2005, pays for the PEEHIP Hospital Medical coverage. The individual retiree's years of service, and – if retired on or after January 1, 2012 – their age at retirement is also part of the calculation to arrive at the specific premium as determined by the Sliding Scale Law. For more detailed information regarding the State Contribution and how it affects your premium calculation each plan year, please see the PEEHIP Member Handbook at [www.rsa-al.gov/uploads/files/PEEHIP\\_Member\\_Handbook\\_bookmarked.pdf](http://www.rsa-al.gov/uploads/files/PEEHIP_Member_Handbook_bookmarked.pdf) under the "Retiree Sliding Scale" section. ●

## Medicare-Eligible PEEHIP Members

The information on this page 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](http://www.UHCRetiree.com/peehip).

### Start the Year Off Right! Get Your Medicare Annual Wellness Visit and Earn a \$50 Gift Card

One of the best things you can do for your health is to get a Medicare Annual Wellness Visit or a Routine Annual Physical Exam. Getting your Annual Wellness Visit or Routine Physical early in the year is a great way to ensure that you and your doctor are talking about

the preventive care that you may need. It's also one of the best ways to catch potential health care problems early when they may be most treatable. That is why both the Medicare Annual Wellness Visit and an Annual Routine Physical Exam are covered at \$0 cost to you as a member. And it's good for your wallet! **By completing your Medicare Annual Wellness Visit or Annual Routine Physical Exam before June 30, 2018, you can earn a \$50 gift card to your choice of select merchants.** Potential reward amounts for an Annual Wellness Visit or Annual Routine Physical Exam received after June 30, 2018 are still being determined.

The reward is part of a larger Renew Rewards program by UnitedHealthcare® and it provides members of the PEEHIP UnitedHealthcare® Group Medicare

Advantage (PPO) plan with rewards for completing specific health care actions like getting an Annual Wellness Visit or Routine Annual Physical. Additional activities and rewards for the 2018 program are still being finalized. Look for more information including how to redeem your reward to come from UnitedHealthcare in early February.

So go ahead and schedule that visit with your doctor now. Then as soon as you receive the information from UnitedHealthcare, you will be able to call, go online or mail the information on your visit and make your selection for your gift card. It's that simple.

Good for your health and good for your wallet! What better way to start the new year?

## Annual Wellness Visit vs. Annual Routine Physical Exam

What's the difference between an Annual Wellness Visit and an Annual Routine Physical Exam? The Annual Wellness Visit is a Medicare-covered service which is primarily focused on creating a wellness plan with your doctor. The Annual Routine Physical Exam is not a Medicare-covered service, but it is covered by your plan. The Annual Routine Physical Exam includes a check of your vital signs like blood pressure and heart rate and a physical exam like listening to your heart and checking your abdomen and reflexes. Both exams can be done together. They do not need to be done separately. And both are covered once each calendar year. You do not need to wait 12 months between visits. ●

### 5 topics to bring up with your doctor

At your next checkup, be sure to discuss these stay-well subjects:

When was your last checkup? If it's been awhile, make a point today to get a wellness exam scheduled with your primary doctor. These annual doctor visits may help you stay healthy for years to come – so you can keep doing the things you love.

They are important to have, even if you're feeling fine. Some health conditions, like high blood pressure and diabetes, don't typically cause symptoms. Finding out about them through wellness exams – and certain tests your doctor may suggest – may help you protect your health, quality of life and future.

### 5 things to chat about at checkups

Scheduling your exam is a great first step. To help make the most of your time

together, here are five important topics to discuss. Bring them up, even if your doctor doesn't!

1. **Screenings.** Medical tests can help detect some cancers or other diseases when they're easier to treat. In some cases, like cervical and colorectal cancer screenings, they can prevent problems before they start. Ask your doctor what's right for you.\*
2. **Vaccines.** Be sure your booster shots and other immunizations are up to date. Getting them as needed helps protect you and those around you from serious illnesses – including any vulnerable young children in your life.
3. **Your BMI.** Your body mass index helps show if you're at a healthy weight for your height. Check your BMI and discuss your results with your doctor.
4. **Your family health history.** If certain health conditions run in your family,

**It's not too late for a flu shot!** The shot offers protection even if you don't get it until well into flu season – which can linger as late as May.

such as heart disease, stroke or breast cancer, your risk may run higher too. With details about your closest blood relatives, your doctor can better advise you on what specific steps may help you stay healthy.

5. **Your daily habits.** Would you like to quit smoking, eat healthier or get more exercise? Ask your doctor for advice – and how to get started. Don't hesitate to bring up other important issues you might need help with too, like depression, sleep problems, or alcohol or drug use. ●