



Open Enrollment Edition

Each July 1 through midnight on September 10 (for changes submitted online) is the once-per-year Open Enrollment opportunity for PEEHIP members to enroll in or change coverage, as well as add or drop eligible dependents from coverage. Outside of Open Enrollment, changes are only permissible due to a qualifying life event.

It is highly important for PEEHIP members to know that while PEEHIP is dedicated to providing members with many benefit options that promote health and well-being, PEEHIP members have the responsibility to take action to make educated choices during Open Enrollment to select the right plan(s) that are best for them and their covered dependents.

Important Open Enrollment Dates

Open Enrollment begins July 1, 2016, and will end by the following deadlines:

- ◆ **Online:** Open Enrollment ends midnight **September 10, 2016**. After this time, online Open Enrollment changes will not be accepted and the Open Enrollment link will be closed. **Online enrollment is the preferred option because it is the easiest and most efficient method to enroll in or make changes to your coverage. No other enrollment method provides an enrollment confirmation page in real time upon enrollment.**
- ◆ **Paper:** Open Enrollment ends **August 31, 2016**. Any paper forms postmarked after that date will not be accepted, without exception.
- ◆ **Flexible Spending Accounts:** Both paper and online Open Enrollment for flex plans end **September 30, 2016**.

Effective Date of Coverage:

All Open Enrollment coverage elections approved by PEEHIP will become effective **October 1, 2016**. Online enrollment is your only option for receiving instant confirmation of your submitted enrollment.

Open Enrollment Web Page

PEEHIP's Open Enrollment informational web page can be found at www.rsa-al.gov/index.php/members/peehip/open-enrollment. You can also navigate to this page from the main RSA web page and clicking the PEEHIP link. This web page will allow you to find the information needed to make educated decisions about your health plan options. Listed on this page are deadlines, the updated PEEHIP Member Handbook with Open Enrollment changes effective October 1, 2016, and other information relating to Open Enrollment.

What's New This Year

- ◆ The changes approved by the PEEHIP Board at the May 2016 meeting are shown in the June 2016 *PEEHIP Advisor* newsletter. Additional changes are included in this month's newsletter. The June *Advisor* - and other prior PEEHIP newsletters - can be found at www.rsa-al.gov/index.php/members/peehip/pubs-forms/peehip-newsletters.
- ◆ Open Enrollment information is published in the PEEHIP Member Handbook again this year. Active and retired members can view and/or download a copy of the handbook from the PEEHIP Open Enrollment web page referenced above. For members without Internet access, you can request a printed Member Handbook by calling RSA Member Services at 877.517.0020.

Helpful Information about Open Enrollment

- ◆ You **do not** need to do anything during Open Enrollment if you are satisfied with your current coverage. If you take no action, you and your covered dependents will remain on your current plan(s).
- ◆ **Exception:** If you want to renew your **Flexible Spending Accounts** or **PEEHIP Premium Assistance (FPL) Discount**, you must **re-enroll each year** as these programs do not automatically renew.

Summary of Benefits and Coverage

Availability of Summary Health Information

The Patient Protection and Affordable Care Act (PPACA) of 2010 created a federal requirement for group health plans to provide the Summary of Benefits and Coverage (SBC) form to health plan members during Open Enrollment.

Health benefits represent a significant component of every employee's compensation package. The benefits also provide important protection for employees and their family in the case of illness or injury.

PEEHIP offers health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, PEEHIP makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about health coverage options in a standard format to help you compare across coverage options available to you in both the individual market and group health insurance coverage markets.

The SBC is available on the PEEHIP web page at www.rsa-al.gov/index.php/members/peehip/benefits-policies. A paper copy is also available, free of charge, by calling Member Services toll-free at 877.517.0020.

The SBC is meant as a summary only and the coverage examples in the SBC on pages 2 and 7 are for illustration purposes only and may not be representative of the actual charges for copayments or out-of-pocket expenses for the PEEHIP plan. For more detailed benefit information, see the PEEHIP Summary Plan Description (SPD) at www.rsa-al.gov/index.php/members/peehip/pubs-forms.

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Online Open Enrollment

PEEHIP's Member Online Services (MOS) website at <https://mso.rsa-al.gov> is the fastest and best way to enroll in new coverage or make changes to your existing coverage. Enrollment is done in real time, and a confirmation is given so that you have instant peace of mind that PEEHIP has received your enrollment request. Also, MOS will provide a premium calculation for the coverages that you select, saving you the time of having to calculate the premiums yourself. For these reasons, the majority of PEEHIP members opt to make their Open Enrollment changes online through MOS. To use MOS:

1. Go to <https://mso.rsa-al.gov> and enter your self-selected User ID and Password.
 - ◇ **New User:** Click "Register Now" to create your own User ID and Password.
 - ◇ **Forgot User ID and/or Password:** Click the appropriate "Forgot?" link or click "Forgot User ID & Password? (Reset Account)" if you need both.
2. Click "Enroll in or Change PEEHIP Coverages" from the PEEHIP menu.
3. Click the "Open Enrollment" option and then follow the on-screen prompts until you receive your confirmation page.

If you do not have Internet access but would like to make Open Enrollment changes, you can request a NEW ENROLLMENT AND STATUS CHANGE form from RSA Member Services by calling 877.517.0020. ●

New Flexible Spending Account Partner



Starting October 1, 2016, Blue Cross and Blue Shield of Alabama will have a new flexible spending account partner, HealthEquity. HealthEquity brings their experience and strength in administering flex plans to meet the needs of PEEHIP members who elect to participate in either the Healthcare Flexible Spending Account (FSA) or Dependent Care Reimbursement Account (DCRA). HealthEquity will process all flex claims and reimbursements beginning October 1, 2016.

Members with questions regarding their flex accounts can reach HealthEquity at 877.288.0719 24 hours a day. More information can be found by visiting www.HealthEquity.com/PEEHIP. ●

Have You Earned Your Wellness Premium Waiver? Don't Delay!

There are less than 2 months until the August 31, 2016, deadline for eligible PEEHIP members and their covered spouses to complete all required *Team Up for Health* Wellness Program required activities and reach 100% complete so that they do not get charged the \$50 monthly wellness premium.

Your completion status can be found at www.MyActiveHealth.com/PEEHIP on the "My Required Activities" page. If your progress wheel does not match the 100% Complete as shown above, then act now and do not let any incomplete activities prevent you from saving \$50 per month! You can also call ActiveHealth at 855.294.6580 to check your completion status and work toward reaching 100%. So go online or call today to move toward improving your health and earning your \$50 monthly wellness premium waiver by reaching 100% complete. ●

▼ Your Rewards Program

My Completion Status:

When the progress wheel to the right shows 100%, you have earned a waiver of the \$50 monthly wellness premium!



Additional Changes Effective October 1, 2016

The table below shows the Hospital Medical/VIVA Health Plan and Supplemental Medical rates for COBRA, Leave of Absence, and Surviving Spouse members effective October 1, 2016. These rates are set by law to be calculated as a function of the cost of healthcare. Also, members who retired on or after October 1, 2005, may experience rate adjustments because their premiums are subject to the sliding scale law and are based on years of service and the cost of the insurance program. An age and subsidy component may also apply for members retiring on or after January 1, 2012. The PEEHIP retiree premium calculators with the new rates will be available on the RSA website prior to October 1, 2016.

Rate Category	Effective October 1, 2016
COBRA/Leave of Absence:	
Individual	\$460
Family	\$1,171
Supplemental Medical	\$152
Surviving Spouse:	
Less than 65	\$816
Less than 65 with dependent less than 65	\$1,028
Less than 65 with dependent greater than 65	\$1,067
Greater than 65	\$430
Greater than 65 with dependent less than 65	\$720
Greater than 65 with dependent greater than 65	\$759
Supplemental Medical	\$152

Employer Contribution

Participating employers contribute funds to PEEHIP based on their number of active employees. The Alabama Legislature sets the employer contribution amount per active employee, which **will be \$800** for fiscal year 2017 (starting October 1, 2016). This is a \$20 increase from the employer contribution amount for the prior year.

Prescription Drug Plan Changes

Formulary Exclusions: PEEHIP is dedicated to ensuring that any drug exclusions or utilization management program changes are clinically appropriate, meaning PEEHIP members have access to the most appropriate medication at the best possible price. In working toward this goal, PEEHIP uses clinical experts including multiple pharmacists and physicians from our partners including MedImpact in order to arrive at the best decisions. Shown below are prescription drug plan changes with varying effective dates. All members affected by these changes were mailed a letter prior to the effective date. No changes were made to member copays for any tier of medication.

Formulary Exclusions			
Indication	Preferred Drug	Excluded Drug	Effective Date of Exclusion
Mild to moderate pain	meclofenac tablets 50 mg	Zipsor 25 mg	1/21/2016
Mild to moderate pain	meloxicam	Vivlodex	3/15/2016
Primary Hypogonadism, male; Metastatic breast cancer, palliative tx	methitest	Testred, Android	3/1/2016
Diabetes	metformin (various)	metformin OSM	2/26/2016
Bipolar, partial seizures, Lennox-Gastaut seizures, tonic clonic seizures	lamotrigine tablets	Lamictal ODT	3/1/2016
Hypertriglyceridemia type IV or V; hypercholesterolemia	fenofibrate (multiple strengths including 30 through 200 mg)	fenofibrate 40 mg and 120 mg	1/22/2016
Cough	promethazine-codeine, Hydrocodone-chlorpheniramine	Tuzistra XR	12/31/2015
Cystinura, Wilson disease	Depen 250 mg	Cuprimine 250 mg	7/1/2016
Dry mouth	Multiple OTC products	Salivamax, Camphosol, Neutrasal, Aquoral	3/8/2016
Allergy	Rhinocort spray (budesonide) OTC, Nasacort 24 hr (triamcinolone acetonide) OTC, Flonase (fluticasone) OTC	budesonide nasal spray	6/16/2016

Prior Authorizations

The following medications were added to the Prior Authorization Drug Program: Iressa, Orkambi, Natesto, Testopel, Vogelxo, Corlanor, Entresto, Daklinza, Lonsurf, Odomzo, Upravi, Orenitram, Varubi, and Akynzeo. The new Prior Authorizations (PA) were implemented to ensure the most effective and appropriate medication is utilized at the right time for PEEHIP members. All members affected by this change were mailed a letter prior to the effective date of the new PA. ●