



Open Enrollment Edition, Part II

Open Enrollment Update

Open Enrollment is well underway. Again this year, more PEEHIP members than ever before are using Member Online Services to enroll in coverages or to make changes to their existing coverage. Online enrollment is simple, efficient, and convenient and is the preferred way to enroll.

- ◆ Go to www.rsa-al.gov, click Member Online Services and log in using your self-selected User ID and Password.
- ◆ If you have not already registered for a User ID and Password, you may do so by clicking the Register Now button on the log in page.
- ◆ You will need your PID to complete the registration process. The subscriber's PID is the last eight digits of your contact number on your insurance card. If you are not a current subscriber, your PID can be found on your Open Enrollment notice that was mailed to you in June 2010.
- ◆ Visit the PEEHIP Open Enrollment web page at www.rsa-al.gov/PEEHIP/open-enroll.html for more information about online enrollment and Open Enrollment. ■

Remember the Open Enrollment Deadlines

July 1 - September 10, 2010
Online enrollment

July 1 - August 31, 2010
Paper forms enrollment

July 1 - September 30, 2010
Flexible Spending Accounts
online and paper enrollment

Latest Information on Federal Health Care Reform Legislation

Adult Child Coverage up to Age 26

Members can now add their adult children to their PEEHIP coverage even if the adult children are eligible for coverage through their employer or their spouse's employer if they are married. This is contrary to the article published in the July 2010 PEEHIP Advisor. PEEHIP received clarification regarding this eligibility requirement subsequent to the publication of the July 2010 PEEHIP Advisor. Therefore, PEEHIP is notifying its members of this change in eligibility through this month's Open Enrollment newsletter edition as well as through our Open Enrollment packets. The extension of insurance benefits to adult children and the current eligibility

requirements are shown below.

Effective for coverage beginning October 1, 2010, PEEHIP is extending insurance benefits to adult children up to age 26 (at the member's option). Maternity benefits are not covered for children of any age regardless of marital status. In accordance with the recently enacted Federal Health Care Reform Legislation, the following adult children are eligible for coverage as a dependent under the member's PEEHIP contract without conditions of residency, student status or dependency:

- ◆ Married or unmarried biological child, adopted child, step child, or

foster child. An eligible foster child means an individual who is placed with a member by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

- ◆ Any other children, such as grandchildren for example, must meet the same requirements as foster children and must be placed with you by decree or other order of any court of competent jurisdiction, that is, legal custody, legal guardianship. **However, PEEHIP is not required and will not provide coverage for a child of a child receiving dependent coverage.**

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Latest Information on Federal Health Care Reform Legislation

The normal family hospital medical premium will be charged to anyone who enrolls an eligible adult child. No additional charge will be required.

Note: If your child ages out or graduates during the summer, you must take action to enroll your child during Open Enrollment as these children are not automatically going to stay on your policy and convert to adult child coverage if they age out or graduate before October 1, 2010. Children who do not age out or graduate before October 1, 2010, will remain on your coverage until the first day of the month following their 26th birthday unless you notify PEEHIP

otherwise or cancel coverage.

Members who wish to enroll an eligible adult child in PEEHIP coverage must do so during the upcoming Open Enrollment period which began July 1, 2010, and ends August 31, 2010, for an effective date of coverage of October 1, 2010. The easiest, most efficient and **preferred way** to enroll your adult child in coverage is **online** through **Member Online Services** at www.rsa-al.gov.

For additional information about enrolling an adult child in PEEHIP coverage, please view the Frequently Asked

Questions about Adult Child Coverage on the PEEHIP Open Enrollment web page at www.rsa-al.gov/PEEHIP/open-enroll.html.

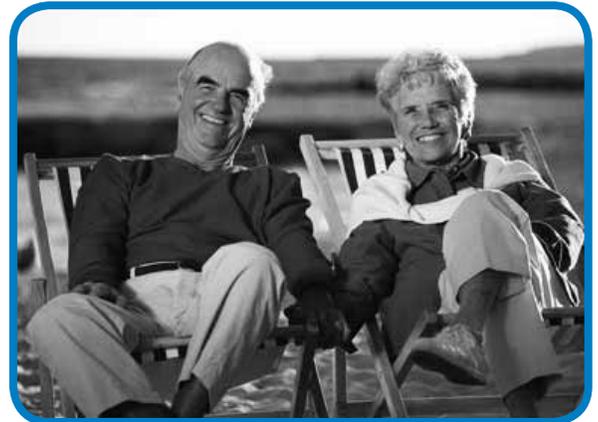
Preventive Care Services

PEEHIP is prohibited from charging cost-sharing for preventive care services offered by in-network providers. Beginning October 1, 2010, PEEHIP cannot impose a copayment or deductible for immunizations or other preventive care services for those covered under its hospital medical plan. PEEHIP is awaiting clear guidance from the federal government as to the complete list of services that fall within the definition of preventive care services. ■

Are You Combining Allocations?

The Combining of Allocation Program will terminate October 1, 2010, but all current participating members will be grandfathered in and will experience premium rate increases that will be phased in over a 3-year period. Refer to your June 2010 PEEHIP *Advisor* or the Web site for the rates.

- ◆ In many cases, a husband and wife with no other dependents may find that it is more cost efficient to uncombine and change to two single policies during the Open Enrollment period. There are approximately 5,200 couples who have the spouse as the only dependent. **The easiest, most efficient and preferred way to uncombine allocations and enroll in single hospital medical plans is online through Member Online Services (MOS).** The subscriber of the hospital medical policy (for example, the receiver of the allocation) must first change **from** family hospital medical coverage **to** single hospital medical coverage. Once you receive a confirmation page generated by MOS confirming this election, the sender of the allocation should then log in to MOS and enroll in single hospital medical coverage and receive a confirmation page confirming this election. **Your confirmation page will also provide your premium calculation.**
- ◆ However, if the couple has each other and additional dependents covered on their family plan, they must use both allocations for the family Hospital Medical Plan and cannot use one of the allocations towards the Optional Plans. The family hospital medical premium will be a reduced rate for two years. They can still purchase the Optional Plans at the normal monthly rate of \$38 or \$45 for family dental.
- ◆ If one member is enrolled in the family Hospital Medical Supplemental Plan (premium \$0), the spouse can use his or her allocation and receive the Optional Plans at no cost.
- ◆ If a couple was not combining allocations but was eligible to combine and one spouse chose to use one allocation for the family Hospital Medical Plan insuring the husband and wife and the spouse chose to use the other allocation to get free Optionals, the couple will continue paying the full family hospital medical premium, and they must begin paying the full amount for the Optionals beginning October 1, 2010. In this situation, members can drop Optionals (all or some) during Open Enrollment and only pay for the Optionals they want to keep. ■



Make Sure PEEHIP Has Your Correct Mailing Address

New PEEHIP Hospital Medical Insurance Cards will be Mailed in September 2010 to Your Current Address on File



It is imperative for PEEHIP to have correct mailing addresses on all active and retired members. This is especially important now because new insurance cards will be mailed by BCBS in mid-September 2010 to all active and retired members who are currently enrolled in PEEHIP Hospital Medical coverage. The new insurance cards will provide the new Prescription Drug Program information that will be effective October 1, 2010, with the change to the prescription drug carriers MedImpact and BioScrip.

MedImpact is replacing Express Scripts for the Core pharmacy program, and BioScrip is replacing CuraScript as the Specialty pharmacy program. Your contract numbers are not changing; only the prescription drug information on the front and back of your insurance card will be changing. **Begin using your new insurance cards effective October 1, 2010. You will need to continue using your old insurance cards through September 30, 2010.**

A member can easily notify PEEHIP online of a change in address by using Member Online Services. For members who do not have Internet access, an Address Change Notification form can be mailed or faxed if the member contacts RSA Member Services at 877.517.0020. ■

Dependent Eligibility Audit

PEEHIP has limited funds to cover the high cost of claims and coverage of its eligible members and their dependents who are enrolled in PEEHIP coverages. PEEHIP must use its limited funds appropriately and this entails monitoring compliance with eligibility policies to prevent fraud, waste and abuse. **Therefore, PEEHIP will be conducting a dependent eligibility audit after this year's Open Enrollment period ends** to ensure compliance with its dependent eligibility policies.

Every member who has a dependent enrolled on his/her PEEHIP coverage(s) will be required to certify to PEEHIP their dependent's eligibility. Certification may require appropriate documents to support your dependent's eligibility. Such documents required will be a marriage certificate for a spouse; a declaration of marriage or proof of joint residence and joint financial records for a common law spouse; a birth certificate for a natural child; a certificate of adoption for an adopted child; a marriage certificate and the step child's birth certificate; a placement authorization for a foster child; a court order signed by a judge appointing legal guardianship or legal custody for other children who are not biological, adopted or step children.

Examples of ineligible dependents include, but are not limited to, the following: ex-spouse; daughter-in-law or son-in-law; grandchildren or other children related to you by blood or marriage other than biological, adopted, foster or step-children for which you do not have legal guardianship or legal custody; children not related by blood or marriage to you for which you do not have legal guardianship or legal custody who are not foster children or adopted children.

If you are covering an ineligible dependent, you must notify PEEHIP and disenroll the dependent immediately. If you know of someone who is covering an ineligible dependent, please notify PEEHIP by phone 877.517.0020, fax 877.517.0021, email peehipinfo@rsa-al.gov or mail PEEHIP, P.O. Box 302150, Montgomery, AL 36130-2150.

Covering ineligible dependents unnecessarily raises costs for all eligible PEEHIP members. Help PEEHIP prevent fraud, waste and abuse through compliance with its dependent eligibility policies. ■



Visit www.rsa-al.gov/PEEHIP/open-enroll.html for more information about online enrollment and Open Enrollment.

Remember to Check Your Paycheck Stubs Regularly

Members should check on a regular basis their paycheck stubs, retirement check stubs, or the payment amount if receiving their check by direct deposit to ensure the proper amount of premiums is deducted. The new deduction for changes made to your PEEHIP insurance coverage during Open Enrollment will be reflected in your September paycheck or retirement check. Flexible Spending Account contributions for active employees enrolling or re-enrolling will be deducted from their October paycheck. Be diligent in checking your deductions on a regular basis and avoid unnecessary overpayments or underpayments.

Take the Southland Customer Satisfaction Survey

PEEHIP offers four optional coverage plans of insurance to its members: Cancer, Dental, Hospital Indemnity, and Vision that are administered by Southland Benefit Solutions, LLC. In order to better serve PEEHIP members, Southland is asking for your feedback through a quick and easy survey.

Just go to www.southlandnationalpeehip.com and click on the red "Take our Survey" bar. You will then have the opportunity to provide feedback to Southland regarding their services. At the end of the survey, you may enter an online drawing for a \$50 Gift Card. Once you have completed the survey, a prompt will appear stating your results have been recorded. It's as easy as that! ■

Are You an Expectant Mother?

Blue Cross and Blue Shield of Alabama offers Baby Yourself, a prenatal wellness program for expectant mothers. This program is part of your PEEHIP hospital medical coverage and is available at no cost to you. PEEHIP strongly encourages all expectant mothers covered under the PEEHIP hospital medical plan to sign up for Baby Yourself today. It is never too late to sign up during your pregnancy, but the sooner you sign up the better. If you are a soon-to-be expectant mother, please sign up as soon as you confirm your pregnancy. PEEHIP encourages you to sign up for the program with each pregnancy even if you have already participated. When you sign up, you will receive:



- ◆ Support from an experienced Blue Cross registered nurse.
- ◆ Educational information by telephone and email during your pregnancy.
- ◆ Useful gifts that encourage healthy habits, proper prenatal care and help you understand the changes and challenges of pregnancy.

The vast majority of mothers who delivered premature babies did not participate in the PEEHIP Baby Yourself program. The goal of Baby Yourself is to have healthy mothers and babies at delivery. If you are pregnant, please enroll today in Baby Yourself by calling 800.222.4379 or register online at www.behealthy.com. ■

Buckle Up for Life



Preventable injuries are just one reason health care costs are rising. When people choose not to wear seat belts, their injuries can be more serious - and more expensive to treat. Serious injuries require treatment with the latest technologies and advanced hospital care, which are often more costly. When it comes to the cost of health care, your choices make a difference. ■

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