



Open Enrollment Edition

Open Enrollment is your **once-a-year opportunity** to enroll in or change plans, and add or drop eligible dependents from coverage. The only other opportunity you have to make changes is when you experience a qualifying life event. While PEEHIP is committed to providing you with benefits that promote your health and well-being, it is your responsibility to make educated choices and select the plan(s) that are right for you and your family.

Open Enrollment Web Page: Visit the PEEHIP Open Enrollment web page at www.rsa-al.gov/index.php/members/peehip/open-enrollment to find the information you need to make informed decisions about your health plan selections. You will find the deadlines, the updated PEEHIP Member Handbook with the Open Enrollment changes effective for October 1, 2014, and other information relating to Open Enrollment.

What's New:

- ◆ PEEHIP is combining the Open Enrollment Packet into the PEEHIP Member Handbook this year. PEEHIP does not mail Member Handbooks to its members, but instead, active and retired members can view and/or download a copy from the PEEHIP Open Enrollment web page referenced above. For members who do not have Internet access and cannot download the information, a Member Handbook can be mailed upon request by calling RSA Member Services at 877.517.0020.
- ◆ See the June 2014 *PEEHIP Advisor* for other changes approved by the Board at the April 2014 meeting effective for October 1, 2014.

Online Open Enrollment: Make your open enrollment changes online – it is the easiest, most efficient, and preferred way to enroll

in new coverages or make changes to your existing coverages! Each year, the majority of our members elect to make their changes online.

1. Go to www.rsa-al.gov and click MOS Login at the top right of the web page.
2. 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 *Reset Account* and provide the requested information.
3. Once you successfully log in, click the link *Enroll or Change PEEHIP Coverages* from the PEEHIP menu.
4. Click the *Open Enrollment* option, click *Continue*, and follow the on-screen prompts until you receive your Confirmation page.

Members who do not have Internet access and wish to make Open Enrollment changes, the paper form can be mailed upon request 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 Federal Poverty Level Premium Discount Program, you must re-enroll each year as these two programs do not automatically renew.
- ◆ Members enrolling in new insurance plans should receive a new ID card no later than the last week in September. ●

Important Open Enrollment Dates

Open Enrollment begins July 1, 2014, and will end by the following deadlines:

- ◆ **Online:** Open Enrollment ends midnight **September 10, 2014**. After this time, online Open Enrollment changes will not be accepted and the Open Enrollment link will be closed. **Online enrollment is the easiest, most efficient and preferred method of enrolling or making changes.**
- ◆ **Paper:** Open Enrollment ends Saturday, **August 30, 2014**, since August 31, 2014, falls on a Sunday. Any paper forms postmarked after August 30, 2014, will not be accepted.
- ◆ **Flexible Spending Accounts:** Paper or online Flexible Spending Account enrollment ends **September 30, 2014**.

Effective Date of Coverage:

All Open Enrollment elections approved by PEEHIP will have an effective date of **October 1, 2014**

PEEHIP Wellness Program to Launch August 1

PEEHIP has *Teamed Up For Health* with the Alabama Department of Public Health (ADPH) and will soon team up with another strategic partner to launch a new and improved wellness program for PEEHIP members. The goals of the program are to:

- Help members and their families achieve or maintain good health,
- Promote the early detection and identification of chronic disease,
- Change behavior that lowers the risk of chronic disease and illnesses, and
- Enhance wellness and productivity.

This program and its *free services* are designed to help PEEHIP members live happier, healthier and more satisfying lives. Healthier members typically get sick less often and visit the doctor less frequently. This leads to lower healthcare costs for our members and the plan, which means being able to keep the same healthcare benefits coverage in place for a longer period of time.

Who is required to participate in the PEEHIP Wellness Program?

The following members must be enrolled in the PEEHIP Hospital Medical Plan to participate:

- **Active members**
- **Non-Medicare retirees**
- **Covered spouses**

All of the above must complete the applicable wellness components by the specified deadlines in order to receive the wellness premium discount. The program does not require meeting any conditions related to a health factor to obtain a discount. The wellness premium discount will be determined by the PEEHIP Board before January 1, 2015.

Participation for Medicare-eligible retirees and covered Medicare-eligible spouses is optional and not required. Under no circumstances will they have a wellness premium increase.

Wellness Components

The Wellness Program consists of some new programs and greater access to existing ones to help our members manage their health and become more educated in the lifestyle choices they have.

Required to complete in order to qualify for the wellness premium discount:

- Wellness Screening
- Health Risk Assessment Questionnaire (HRA)

Required **only** if you are identified as a candidate for these programs:

- Disease Management
- Wellness and Lifestyle Education Coaching



Be Healthy, Stay Healthy

Wellness Screenings Begin August 1

The **Wellness Screenings** consist of the following measurements:

- blood pressure
- total cholesterol including HDL and LDL
- triglycerides
- blood glucose
- height, weight, waist
- body mass index

Beginning August 1, 2014, the ADPH provides the screenings at the worksite locations for active employees only. Alternatively, active employees as well as non-Medicare retirees and covered spouses can obtain the screenings at any of the statewide ADPH county locations or through your personal healthcare provider. Screenings obtained as of June 1, 2014, at these alternative locations will be accepted.

All screenings regardless of location must be completed by May 31, 2015, to receive the wellness premium discount effective October 1, 2015.

ADPH has a PEEHIP Wellness Calendar and Wellness County Contacts on their website (www.adph.org/worksitewellness) that will inform you when the screenings will take place in your area.

If you decide to use your personal healthcare provider to do your screening, the HEALTHCARE PROVIDER SCREENING FORM is located on the PEEHIP website at www.rsa-al.gov/index.php/members/peehip/pubs-forms/. The form must be completed and faxed or mailed to ADPH by **your healthcare provider**. Under the Affordable Care Act (ACA) as part of the federal healthcare reform laws, **no copay** is required for one annual preventive routine office visit obtained through your in-network healthcare provider.

Also, no copay is required if an ADPH wellness coach gives you an OFFICE VISIT REFERRAL FORM to take with you to a physician's office to follow up with the abnormal results or risk factors identified during the screening process. The referral is only good for 60 days from the screening date.

Starting January 1, 2015:

The **Health Risk Assessment (HRA)** which will be available January 1, 2015, is a health questionnaire used to provide you with an evaluation of your health risks and quality of life and gives individualized feedback to motivate behavior change to reduce health risks. If the HRA identifies an opportunity for improving your health, **Wellness and Lifestyle Education Coaching** will be available to you. The coaching process will offer numerous resources and services to help you maintain or improve upon a healthy lifestyle.

PEEHIP's **Disease Management Program** focuses on five chronic illnesses and the reduction of future complications associated with these diseases: asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease (COPD). The program is a system of coordinated healthcare interventions and communications in which patient self-care efforts are significant. Applicable members will be required to participate beginning January 1, 2015, if identified as a candidate.

PEEHIP will continue to provide information about the **Teamed Up For Health** Wellness Program in future *PEEHIP Advisors* as well as on the PEEHIP Wellness web page at www.rsa-al.gov/index.php/members/peehip/health-wellness/. ●

We have some good news for you!

Blue Cross and Blue Shield of Alabama is now offering personalized 'one-on-one' help to PEEHIP members.

BlueCare is a valuable resource that will help you stay informed and involved in your healthcare decisions. Your Health Advocate serves as a coach and advisor to you and your covered dependents. A Health Advocate can guide you through your questions, resolve your problems and research issues concerning your healthcare needs.

Services offered by BlueCare Health Advocates include:

- ◆ Locating doctors or specialists
- ◆ Scheduling appointments for you
- ◆ Explaining your benefits
- ◆ Researching and resolving hospital and billing issues
- ◆ Finding support groups and community services available to you and your family
- ◆ Informing you about recommended preventive services
- ◆ Identifying available health and wellness programs for you and your family

You may receive a call from a Blue Cross and Blue Shield of Alabama clinical health specialist to discuss recommended health screenings and beneficial tests. Results from these tests and screenings can provide you and your doctor valuable information concerning your health.

Nothing is more important than your health!

To contact a BlueCare Health Advocate, call 800.327.3994 Monday through Friday from 7 a.m. to 5:30 p.m. Central Standard Time. ●



Federal Poverty Level Premium Discount Program

PEEHIP provides premium assistance to qualifying members (active and retired) based on the Federal Poverty Level (FPL). A PEEHIP member who has a combined family income of 300% or less of the FPL may qualify for a reduced premium on his or her PEEHIP Hospital Medical or VIVA premium and may reapply for the discount during Open Enrollment for an October 1, 2014, effective date, or apply anytime during the year for a prospective effective date. The discount does not apply to the optional coverage plan premiums. The discount can reduce the member's monthly premium by 10, 20, 30, 40 or 50% depending on the member's income.

To apply for FPL premium assistance, submit the FEDERAL POVERTY LEVEL ASSISTANCE APPLICATION with a copy of your signed 2013 Federal Income Tax Return forms and copies of all supporting 1099s and W-2s. The FPL form is available on the PEEHIP web page at www.rsa-al.gov/index.php/members/peehip/pubs-forms. The FPL premium discount is effective for the plan year only and recertification and reenrollment is required annually during Open Enrollment. ●

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. 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.