



## Protecting Member Premiums and Benefits

**P**EEHIP continually looks for ways to avoid increases in member premiums and reductions in member benefits. One way of protecting your benefits is to make sure that medical and drug claims are being processed correctly for you and your dependents.

To ensure claims are properly processed, PEEHIP will conduct a Coordination of Benefits (COB) audit to:

- ◆ *Collect other insurance coverage information.* PEEHIP needs to make certain that we are only making primary insurance coverage payments on members and their dependents when there is no other primary insurance coverage, and that PEEHIP is not paying primary insurance claims for retirees who are working for other employers

who provide group health insurance benefits.

- ◆ *Verify retiree employment information.* Under PEEHIP Law, if a member retired on or after October 1, 2005, and is employed by another employer that provides at least 50% of the cost of single health insurance coverage, the retiree must use the new employer's health benefit plan for primary coverage.

PEEHIP is partnering with Secova, Inc., an independent firm that specializes in Benefits Administration to conduct the audit. Secova also conducted PEEHIP's Dependent Eligibility Verification Audit back in 2011.

Secova will provide a dedicated call center, staffed with knowledgeable professionals who will offer members confidential support during the COB audit process.

Secova does not disclose, sell, or share personal information with anyone. All health plan member data is kept confidential and private throughout each step in Secova's work processes.

In **July**, Secova will send information to members with simple instructions on how to complete your COB audit form. You will be asked to submit other insurance information and provide documentation such as copies of insurance cards for you and your covered dependents. You will be provided with multiple options for submitting the requested information by the specified deadline.

Your cooperation in this audit is greatly appreciated and will allow PEEHIP to better control costs and thereby keep your premiums, copays, and deductibles low. ■

## More Member Options for the Medicare GenerationRx Opt-Out Policy

**I**n response to member requests following the March 2013 PEEHIP *Advisor*, PEEHIP has changed its Medicare GenerationRx Opt Out Policy to allow Medicare-eligible members more options.

The revised policy now allows you to opt out of only the PEEHIP Medicare GenerationRx plan while keeping PEEHIP Hospital Medical even if you are not enrolled in another Part D plan. If you choose

to opt out, you will lose your PEEHIP prescription drug coverage but can keep your PEEHIP Hospital Medical coverage.

This change in policy also affects TriCare and Federal Employee

*continued on page 2*

*continued from page 1*

Health Benefits (FEHB). If you have both TriCare or FEHB and PEEHIP's Medicare GenerationRx and you want your TriCare or FEHB prescription drug plan to pay primary, you can opt out of the Medicare GenerationRx portion of your PEEHIP coverage, but keep your PEEHIP Hospital Medical coverage. However, if you choose to keep both the PEEHIP Generation Rx plan and Tricare or FEHB prescription drug plan, the PEEHIP plan must pay primary.

To Opt Out, please contact PEEHIP at 877.517.0020.

## ***Flex Debit Card Enhancement***

If you are currently enrolled in PEEHIP's Healthcare Flexible Spending Account (FSA) program and you elected the Flex Card as your reimbursement option, you will now have a unique Personal Identification Number (PIN) associated with your existing PEEHIP Flex Card. Blue Cross Blue Shield mailed your individualized Flex PIN in April.

The issuance of the PIN is a regulatory requirement as required by the "Durbin Amendment" to the Dodd-Frank Wall Street and Consumer Protection Act. This does not affect your Healthcare FSA, but you may be prompted by some merchants to enter your PIN at the point of sale when purchasing eligible items. Merchants may offer a choice to process as a signature transaction or a PIN transaction. Selecting 'credit' will prompt a signature. Selecting 'debit' will prompt to enter the PIN. ■

## **Calling it Quits**

**A**re you thinking about kicking cigarettes to the curb? Maybe you've tried once, or twice, or too many times to count. Are you ready to go from thinking about quitting smoking to actually doing it? The Alabama Tobacco Quitline now offers online counseling services at [www.alabamaquitnow.com](http://www.alabamaquitnow.com) for any Alabamian who is ready to quit tobacco. Quitting isn't easy - that's why Alabama Quit Now is there to help.



Information and counseling sessions are confidential and those who begin counseling can receive, if medically eligible, a free, two-week supply of the nicotine patch to assist in their attempt to quit. If either you and/or a family member are ready to quit smoking, call 800.784.8669 or visit [www.alabamaquitnow.com](http://www.alabamaquitnow.com). All services are **free** to Alabama residents. ■

## **PEEHIP Grandfathers In Your Copay Under EGWP**

Grandfathered status was applied to any:

- ◆ 30-day prescription medication a member filled at a retail pharmacy within 130 days prior to joining the Medicare GenerationRx plan.
- ◆ 90-day prescription medication filled at a Choice90Rx pharmacy within 190 days of joining the plan.

Members enrolled in PEEHIP's Medicare GenerationRx group Part D plan whose prescription drugs were grandfathered can continue getting Part D eligible drugs at the same cost sharing copay tier they were paying prior to joining the Medicare GenerationRx plan, **as long as they refill and take their medications as prescribed.**

**This means if you go longer than 130 days between refills at the pharmacy, you will lose your grandfathered status** and may be subject to a higher copay if your drug is classified as a non-preferred drug under the Medicare GenerationRx plan.

For example: If your copay was \$40 for Lidoderm prior to joining Medicare GenerationRx and you were grandfathered, your copay will continue to be \$40 even though the copay for this drug is \$60 under the PEEHIP Medicare GenerationRx Part D plan. However, if you go longer than 130 days between refills at the pharmacy, you lose your grandfathered status and your copay will be \$60. ■

# Health Effects of Cigarette Smoking

Source: Centers for Disease Control and Prevention

Smoking harms nearly every organ of the body. Smoking causes many diseases and reduces the health of smokers in general.

## Smoking and Death

**Smoking causes death.**

- ◆ The adverse health effects from cigarette smoking account for an estimated 443,000 deaths, or nearly one of every five deaths, each year in the United States.
- ◆ More deaths are caused each year by tobacco use than by all deaths from human immunodeficiency virus (HIV), illegal drug use, alcohol use, motor vehicle injuries, suicides, and murders combined.
- ◆ Smoking causes an estimated 90% of all lung cancer deaths in men and 80% of all lung cancer deaths in women.
- ◆ An estimated 90% of all deaths from chronic obstructive lung disease are caused by smoking.

## Smoking and Cardiovascular Disease

- ◆ Smoking causes coronary heart disease, the leading cause of death in the United States.
- ◆ Cigarette smoking causes reduced circulation by narrowing the blood vessels (arteries) and puts smokers at risk of developing peripheral vascular disease (i.e., obstruction of the large arteries in the arms and legs that can cause a range of problems from pain to tissue loss or gangrene).
- ◆ Smoking causes abdominal aortic aneurysm (i.e., a swelling or weakening of the main artery of the body—the aorta—where it runs through the abdomen).

## Smoking and Cancer

Smoking causes the following cancers:

- ◆ Acute myeloid leukemia
- ◆ Bladder cancer
- ◆ Cancer of the cervix
- ◆ Cancer of the esophagus
- ◆ Kidney cancer
- ◆ Cancer of the larynx (voice box)
- ◆ Lung cancer
- ◆ Cancer of the oral cavity (mouth)
- ◆ Pancreatic cancer
- ◆ Cancer of the pharynx (throat)
- ◆ Stomach cancer

## Smoking and Increased Health Risks

**Compared with nonsmokers, smoking is estimated to increase the risk of:**

- ◆ coronary heart disease by 2 to 4 times,
- ◆ stroke by 2 to 4 times,
- ◆ men developing lung cancer by 23 times,
- ◆ women developing lung cancer by 13 times, and
- ◆ dying from chronic obstructive lung diseases (such as chronic bronchitis and emphysema) by 12 to 13 times.

## Smoking and Respiratory Disease

- ◆ Smoking causes lung cancer.
- ◆ Smoking causes lung diseases (e.g., emphysema, bronchitis, chronic airway obstruction) by damaging the airways and alveoli (i.e., small air sacs) of the lungs.

## Smoking and Other Health Effects

**Smoking has many adverse reproductive and early childhood effects, including increased risk for:**

- ◆ infertility,
- ◆ preterm delivery,
- ◆ stillbirth,
- ◆ low birth weight, and
- ◆ sudden infant death syndrome (SIDS).

**Smoking is associated with the following adverse health effects:**

- ◆ Postmenopausal women who smoke have lower bone density than women who never smoked.
- ◆ Women who smoke have an increased risk for hip fracture than women who never smoked.

### For Further Information

Centers for Disease Control and Prevention  
National Center for Chronic Disease Prevention  
and Health Promotion  
Office on Smoking and Health  
E-mail: [tobaccoinfo@cdc.gov](mailto:tobaccoinfo@cdc.gov)  
Phone: 1-800-CDC-INFO  
[www.cdc.gov/tobacco](http://www.cdc.gov/tobacco)



# Exercise is an Integral Part of a Healthy Lifestyle

Source: Alabama Department of Public Health, [www.adph.org](http://www.adph.org)

## Benefits of Exercise

Why are professionals strongly encouraging every American to add exercise to their daily routine? Here are just some of the benefits of moderate physical activity:

- ◆ improves immune system function
- ◆ improves psychological functioning
- ◆ improves self-image
- ◆ helps you lose weight
- ◆ improves circulation
- ◆ helps manage stress
- ◆ increases energy level
- ◆ helps you fall asleep faster and sleep more soundly

## How Much Exercise Do I Need?

Adults are encouraged to participate in moderate physical activity for 30 minutes five times a week. A moderate amount of physical activity is roughly equivalent to physical activity that uses approximately 150 calories of energy per day. Examples of moderate amounts of physical activity include:

### Common Chores

- ◆ Washing and waxing a car for 45-60 minutes
- ◆ Washing windows or floors for 45-60 minutes
- ◆ Gardening for 30-45 minutes
- ◆ Pushing a stroller one and 1/2 miles in 30 minutes
- ◆ Raking leaves for 30 minutes
- ◆ Walking two miles in 30 minutes (15 minutes/mile)
- ◆ Walking stairs for 15 minutes

### Sporting Activities

- ◆ Playing volleyball for 45-60 minutes
- ◆ Playing touch football for 45 minutes
- ◆ Walking one and 3/4 miles in 35 minutes (20 minutes/mile)
- ◆ Shooting baskets for 30 minutes
- ◆ Bicycling five miles in 30 minutes
- ◆ Fast social dancing for 30 minutes
- ◆ Water aerobics for 30 minutes
- ◆ Swimming for 20 minutes
- ◆ Playing basketball for 15-20 minutes
- ◆ Bicycling four miles in 15 minutes
- ◆ Jumping rope for 15 minutes
- ◆ Running one and 1/2 miles in 15 minutes (10 minutes/mile)
- ◆ Tennis for 20 minutes (playing singles)

You may exercise all at once or engage in physical activity in shorter periods over the course of the day that add up to a total of 30 minutes.

## Tips to Get Yourself Moving

Chances for physical activity are available everywhere you go! Try some of these tips to get yourself moving at various places around the home and town.

- ◆ **Zoo** - Walk from exhibit to exhibit. Don't wait for the train! Avoid the crowds by starting at the back of the zoo and working toward the front.
- ◆ **Rain** - Put on the rain gear, grab an umbrella, and take a walk in the rain.
- ◆ **Park** - Take a frisbee and play fetch with your dog. Play catch with your child/parent. Fly a kite. Run. Jog. Skate. Bike.
- ◆ **Driveway** - Ride down the driveway on your bicycle instead of in your car. Wash your car by hand instead of going to a car wash. Put up a basketball hoop and challenge the kids in your neighborhood to a game. Run in place.
- ◆ **Office** - Take a brisk walk for 10 minutes before lunch. Replace coffee breaks with walking breaks. Take the stairs. Pretend the elevator is out of service. Have a "walking meeting" - grab your colleague and discuss business while taking a walk. Walk to lunch instead of driving. Burn off some of those calories on your way back to the office.
- ◆ **Mall** - Take a lap around the mall each time you go to do some shopping. Park at least 10 cars away from the store or mall entrance, even if the lot is empty. Meet friends for a walk around the mall a few times each week.
- ◆ **Neighborhood** - Organize a "walking pool" and have parents in the neighborhood rotate walking the kids to school. Walk your dog. Shoot hoops. Turn off the television and take an evening stroll.
- ◆ **Garden/Yard** - Trade in your power lawnmower for a push mower. Use a rake to collect leaves in the fall instead of a leaf blower. Plant a garden. Trim the hedges. Uproot weeds.
- ◆ **Sidewalk** - Put on your inline skates and go for a trip around the block. Instead of having neighbors over for coffee, get together for an evening stroll. Play hopscotch. Jump rope. Stroll with the baby or dog.