



Get Vaccinated and Get Screened

**The best way to fight the flu is prevention,
and the best prevention is getting an early flu vaccination each year.**

What do I need to know about the flu?

Influenza, commonly known as flu, is a contagious respiratory illness spread by coughing, sneezing or nasal secretions. Adults can begin to infect others as early as one day before symptoms develop and as long as five days after becoming sick. The flu ranges from mild to severe and can even cause death.

On average, 226,000 people are hospitalized and 36,000 die every year because of the flu. Common symptoms include high fever, headache, extreme fatigue, cough, sore throat, runny nose, aches, and even stomach symptoms such as nausea, vomiting, and diarrhea.

How do I get a flu vaccine?

In order to fight the spread of the flu virus, PEEHIP offers influenza vaccines through the Alabama Department of Public Health (ADPH) for members, retirees, and dependents age 18 or older who are enrolled in any of the coverages offered by PEEHIP. PEEHIP also offers the flu vaccine to our members' covered school-aged children who are at least four years old. ADPH nurses will be visiting most all of the schools in the state to administer **flu shots at no cost to our members**. Flu shots will also be available at certain PEEHIP retiree meetings.

Just bring your PEEHIP insurance card to the location where the flu shot is being administered and you'll be on your way to protecting yourself and your loved ones from the likelihood of becoming ill with influenza this flu season. To find when flu shots are available in your area, please check the ADPH online calendar for PEEHIP services at dph.state.al.us/publiccal/default.aspx?opt=peehip or visit our website for more information at www.rsa-al.gov under the PEEHIP link.

Flu shots given at a doctor's office with or without

having a doctor's visit are also covered by PEEHIP. Flu shots must be filed under Medicare Part B for retirees who are Medicare eligible so bring your Medicare card. Medicare Part B covers 100% of the flu shot once every flu season with no Part B deductible or copayment required. Medicare will pay for the flu shot administered by a health care provider no matter where you receive it.

Flu shots plus wellness screenings – a double benefit for PEEHIP members!

PEEHIP is not only working to stop the suffering and spreading of the flu virus, but is also offering wellness screenings from the same nurses who are administering the flu shots. So when you get your flu shot, you'll also have access to a wellness screening. So why not get protected from the flu *and* get peace of mind about your health?

Most flu shot appointments at schools across the state also offer wellness screenings at the same time. Please check the ADPH online calendar, or contact your ADPH county coordinator to find more information about when these services will be offered in your area. You can find your county coordinator at www.adph.org/worksitewellness/Default.asp?id=3255.

Where can I find more information?

If you would like to learn more about PEEHIP's new *Team Up for Health* Wellness Program and all the services it offers our members, look for upcoming *PEEHIP Advisors*, visit our website at www.rsa-al.gov/index.php/members/peehip/health-wellness/, and follow us on Twitter @PEEHIP. ●

Baby Yourself - Enroll and Save \$200!

The goal of Baby Yourself is to have healthy moms and babies at delivery.

What is Baby Yourself?

PEEHIP and Blue Cross and Blue Shield of Alabama offer Baby Yourself, a prenatal maternity program which helps ensure that expectant mothers and their babies receive the best possible health care during pregnancy.

This program is available at **no cost** to expectant mothers who are enrolled and insured in the PEEHIP hospital medical plan, regardless of whether or not your pregnancy is normal or high-risk. PEEHIP does not cover maternity benefits for dependent children of any age regardless of marital status.

What Services Are Provided?

Sign up for Baby Yourself and receive:

- Support and educational materials from a Blue Cross registered nurse, experienced in prenatal care, labor and delivery, and newborn care
- A personal nurse that you can call with any questions or concerns throughout your pregnancy
- Useful gifts that educate, encourage and support

healthy habits, highlight the importance of proper prenatal care, and help both parents understand the changes and challenges that accompany pregnancy (see the gifts below).

How Do I Get the \$200 deductible waived for Enrolling in Baby Yourself?

Enroll in Baby Yourself during your first trimester of pregnancy and PEEHIP will waive your \$200 hospital deductible for the delivery of your baby! That's \$200 you save just for enrolling and participating in this beneficial program!

The first trimester, for purposes of waiving the \$200 deductible, is through 16.6 weeks gestation. The member must complete participation in the Baby Yourself program to get the \$200 waiver. The copay for days 2 through 5 will still apply.

How Can I Learn More?

Watch the Baby Yourself, A Prenatal Wellness Program video at www.bcbsal.org/health/behealthyvideo.cfm to learn more

about the Baby Yourself program. You will hear from mothers who have participated in the program, and the nurses who assist and support participants throughout their pregnancies.

How Can I Enroll?

If you are pregnant and would like to participate in Baby Yourself, there are two enrollment options:

- Enroll online at www.behealthy.com, OR
- Call Blue Cross toll free at 800.222.4379 to enroll (Monday - Friday: 7 a.m. - 6 p.m. CST)

Studies show that when you get moms into prenatal care early, and you keep them healthy throughout the pregnancy that you are reducing many risks. The goal of the Baby Yourself program is to be a resource to reinforce the importance of prenatal care and to support your physician's plan of care during your pregnancy. The vast majority of mothers who had healthy babies participated in the PEEHIP Baby Yourself program. ●

Newborns' and Mothers' Health Protection Act

Under the provisions of The Women's and Newborns' Act, group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a Caesarean section.

Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Pre-Existing Condition Waiting Periods Eliminated

A pre-existing condition exclusion or waiting period is a limitation or exclusion of benefits related to a condition based on the fact that the condition was present before the individual's date of enrollment in the PEEHIP plan.

The pre-existing condition exclusion does not apply to pregnancy or to a child who is enrolled in the plan within 30 days after birth, adoption or placement for adoption. The length of the exclusion period can be reduced by the number of days of prior creditable coverage if there has not been a break in coverage of at least 63 days.

Beginning October 1, 2014, and pursuant to the federal health care reform laws, all members and dependents regardless of age who are added to PEEHIP coverage on or after October 1, 2014, will not have waiting periods on pre-existing conditions applied to their plan. PEEHIP will eliminate the 270-day waiting period for enrollees of all ages effective October 1, 2014.

Prior to October 1, 2014, new employees and dependents added to PEEHIP medical coverage with effective dates of coverage between July 1 and October 1 are given waivers on the waiting periods for pre-existing conditions. All children under the age of 19 are given waivers on waiting periods for pre-existing conditions regardless of the effective date of coverage. ●



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Preventive Care Services: Stay Healthy, Save Money

Detecting and preventing disease early is important to living a healthy life. The better your health, the lower your health care costs are likely to be. One of the most important actions you can take for your health and your family's health is to get screened and schedule regular check-ups with your primary health care provider.

Finding a Primary Health Care Provider

PEEHIP allows you to use any primary care provider. You have the right to use any primary care provider who participates in our network and who is available to accept you or your covered family members. For a list of the participating primary care providers, contact Blue Cross Blue Shield of Alabama at 800.327.3994 or online www.bcbsal.org/PEEHIP, or contact VIVA at 800.294.7780 or online www.vivahealth.com/PEEHIP.

For children, you may use a pediatrician as the primary care provider.

You do not need prior authorization from BCBS, VIVA or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a professional in our network who specializes in obstetrics or gynecology.

The professional may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating professionals who specialize in obstetrics or gynecology, please see the contact information above for BCBS or VIVA.

Under the federal health care reform laws, PEEHIP is required to cover certain preventive care services at no cost to you when you visit an in-network health care provider. These visits focus on preventive care and are separate from any other visit for sickness or injury. For more information about preventive care services, visit BCBS at www.bcbsal.com/preventiveservices or VIVA at www.vivahealth.com. ●

Women's Health and Cancer Rights Act of 1988

PEEHIP, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call Blue Cross Blue Shield of Alabama at 800.327.3994 for more information. ●



Introducing the new PEEHIP info!

Be on the lookout for the new PEEHIP info monthly emails. PEEHIP info is a quick way to electronically inform PEEHIP members of information relating to your health care benefits and issues affecting the Retirement Systems of Alabama. We will be sending this out at least once a month or as the need arises to let you know important news and information as quickly as possible. ●

10 Reasons Why Southern Health Care is Nation's Biggest Challenge

By Mike Oliver, AL.COM

In a recently updated report, Kaiser Family Foundation slices and dices Southern style health care. The numbers point to the country's most challenging region for delivering quality health care to its people. Kaiser uses census regions for its comparisons. In this case, the southern region consists of 17 states from Texas to Delaware. ●

