



The Health Insurance Marketplace and PEEHIP

What is the Health Insurance Marketplace?

Mandated by the Patient Protection and Affordable Care Act (ACA), the Marketplace (referred to as Exchanges in the federal law) is a new way for individuals across the country to buy health insurance. It will offer one-stop shopping to find and compare private health insurance options. In Alabama, the Health Insurance Marketplace will be administered by the federal government. Open enrollment for coverage through the Health Insurance Marketplace is expected to begin in October 1, 2013, for coverage starting as early as January 1, 2014.

Who is eligible for coverage offered through the Health Insurance Marketplace?

Generally, any US citizen who is not eligible for another federal health plan (e.g.: Medicaid, CHIP, etc.) is eligible for coverage offered through the Health Insurance Marketplace.

Should you enroll for coverage offered through the Health Insurance Marketplace?

The Marketplace will not replace your PEEHIP coverage and will not require you to sign up on the Exchanges.

With this said, the answer to this question depends on your situation. To help you with your decision, ACA requires employers subject to the Fair Labor Standards Act (FLSA) to provide working full-time or part-time employees with information regarding the Health Insurance Marketplace by October 1. In the meantime, you may find this article helpful.

Can you save money on your health insurance premiums if you enroll for coverage offered through the Health Insurance Marketplace?

The ACA provides a premium tax credit for certain individuals who enroll for coverage through the Health Insurance Marketplace. An individual may qualify to save money and lower his or her monthly premium, but only if his or her employer does not offer coverage, or offers coverage that does not meet the following standards: (1) the premium for individual coverage is more than 9.5% of the employee's household income for the year, and (2) the employee's household income is between 100% and 400% of the federal poverty line. While your actual cost will depend on the final plan options and premiums offered through the

Marketplace, unless you are eligible for the premium tax credit it is not likely that you will save money.

Are public education employees eligible for a premium tax credit under the ACA?

Any employee who is eligible for PEEHIP and obtains coverage through the Health Insurance Marketplace, will not qualify for a premium tax credit since PEEHIP coverage meets or exceeds minimum benefits and affordability standards set by the ACA. Additionally, PEEHIP will not contribute an allocation toward any Exchange premiums.

Disclaimer: Your employer, not PEEHIP, is required under ACA to provide written notice to its employees about the Exchanges. Notice can be made by first-class mail or electronically. PEEHIP cannot provide guidance with regard to an employer's compliance with the ACA. Your employer should seek legal counsel should it need assistance in complying with the ACA. ■

For further information on the ACA or the Health Insurance Marketplace, call 800.318.2596 or visit www.healthcare.gov.

Coordination of Benefits (COB) Audit Update

The **August 30 deadline** for submitting your Coordination of Benefits (COB) Form, Retiree Employment Verification Form (if applicable), and any other required documentation **has passed**. Approximately 50% of members have responded. We sincerely thank all members who have already completed the PEEHIP Coordination of Benefits Audit process and appreciate your patience and cooperation.

If you have recently submitted your COB Form, Retiree Employment Verification Form and any required documentation, DO NOT SEND THEM AGAIN. Visit PEEHIP's secure website at <https://verify.secova.com/PEEHIP> to confirm receipt and status of your documentation or contact Secova at 877.692.9163 (toll-free).

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A **Notification of Account Claim Hold** will be mailed by Secova on September 12 to members who are in a “no response” status and have not responded to the audit at all, and to members who are in an “incomplete status” and have not provided all of the required documents. This notice will advise these members that their account has been placed on claim hold.

If you have not responded, you must complete the required forms and provide the applicable documents to Secova as soon as possible to avoid a claim hold on your account.

PEEHIP is committed to providing its active and retired employees and their eligible dependents with quality, affordable health insurance coverage. Our goal in conducting this Coordination of Benefits Audit is to make sure that medical, prescription drug, dental, and vision claims are being processed correctly for members and their dependents to avoid increases in member premiums and reductions in member benefits.

Again, we want to thank each and every one of you for your cooperation, patience and for your participation in the PEEHIP Coordination of Benefits Audit Process. If you have any questions regarding the COB audit process please contact Secova at 877.692.9163 (toll-free). ■

Remember the Open Enrollment Deadlines

July 1 – September 10, 2013

Online enrollment

July 1 – August 31, 2013

Paper forms enrollment

July 1 – September 30, 2013

Flexible Spending Accounts online
and paper enrollment



Want to Save Money? **Enroll in Flex!**

Don't let a valuable opportunity pass you by – **enroll in a PEEHIP Flexible Spending Account (FSA) before the deadline of September 30, 2013!**

An FSA allows you to set aside pre-tax money via payroll deductions in a Health and/or a Dependent Care account. An FSA provides you with a tax break on eligible health care and dependent care expenses.

Remember to enroll or re-enroll by the deadline!

Ways to Shave Calories

Source: www.eatright.org

When it comes to healthy weight management, small steps add up. In fact, little changes in eating and activity level have a more positive impact on health than drastic ones. This is because you are more likely to stick with smaller changes over time. Extreme diets and intensive exercise regimens may work well at first, but they rarely last over the long term.

Healthy weight is all about balancing food intake with physical activity. Most of us could improve our energy balance by shaving just 100 calories a day off our usual intake. It's not difficult:

- Lighten up your favorite coffee drink with fat-free milk and sugar-free syrup.
- Trim all fat from beef, pork and chicken. Remove the skin from poultry.
- Dish up slow-churned, reduced-calorie ice cream in place of regular.

- Enjoy raw vegetables with salsa or fat-free ranch dip instead of chips.

Small Changes Add Up

Here are more great ideas that will cut calories from your daily intake, possibly without your even noticing:

Downsize Your Dishes. Use smaller plates and bowls to help you eat less. We tend to fill up the dish we're using and then eat it all. Our brains also think we are getting more when the same amount of food is placed in a smaller dish.

Savor Your Meals. Eating slowly helps you consume only what your body needs to feel satisfied. Eating too quickly, in less than 20 to 30 minutes, leads to overeating and feeling uncomfortably full afterwards.

Leave Some Food on Your Plate. This is especially important if you grew up in the “clean plate club.” By leaving even a few bites, you can focus more on your

internal signals of satisfaction and less on eating food just because it is there.

Don't Eat Out of a Bag or Box. When you eat out of a package, you are likely to keep eating until it's all gone – no matter how many servings the package actually contains. Pour one serving into a small bowl.

Choose Your Glass Wisely. Here's another place where our eyes play tricks on us. When glasses are short and wide, we tend to fill them with more fluid and to drink more. Use a slender glass for any beverage except water.

Rethink Your Drinks. High-calorie beverages like soft drinks, juice drinks, energy drinks, specialty coffees and alcohol add calories just like solid foods. Whenever possible, replace these drinks with plenty of water. ■

Rethink Your Drinks

Source: www.eatright.org

Energy balance is the key to weight management for men and women, young or old. For a healthy weight, it's important for adults to balance physical activity (calories out) with food and beverage intake (calories in). While food choices are important, there's increasing evidence that many of us are drinking our way to weight problems, too.

Studies suggest calorie intake from beverages has more than doubled since the 1960s, primarily due to a surge in soft drink, sports drink and sweetened tea consumption. According to the research, we don't balance these increased liquid calories by taking in fewer calories from food or by increasing our physical activity. Over the long run, these additional beverage calories can lead to energy imbalance and weight gain.

So, along with eating smarter and moving more, it's probably time to rethink your drinks if you want to maintain a healthy weight.

Here are four tips for quenching your thirst and maintaining energy balance at the same time.

Drink Plenty of Refreshing, Calorie-Free Water

Water does the body good. Without any unnecessary calories, it helps your muscles and brain stay hydrated for optimal physical and mental performance. How much water you need depends on your size and activity level; larger, more active people need more fluids. Drink enough for your urine to be mostly colorless and odor-free.

Drink Nutrient-Rich, Low-Fat Milk Three Times a Day

Milk isn't just for kids; it's essential for adults too. Nutrient-rich dairy foods help build and maintain healthy bones, teeth and muscle mass. They also may help lower the risk of high blood pressure. For the most nutrients with the least fat and calories, look for fat-free or low-fat options. Research also suggests fat-free milk may be an effective sports drink. Whey protein (high-quality milk protein) in



combination with resistance exercise seems to boost the rate at which the body makes lean muscle.

Drink a Maximum of 4 to 6 ounces of Juice a Day

While 100-percent juice can be a great source of several nutrients, it's possible to get too much of a good thing. Whole fruits and vegetables are much better ways to get vitamins, minerals and fluids. Actual food tends to be more satisfying, plus you get the added value of fiber and phytonutrients from the skin and pulp.

Drink Other Beverages with Care

Soft drinks, sweetened teas, fruit drinks and most sports and "energy" drinks are loaded with calories and sometimes caffeine. Coffee drinks are often surprisingly high in calories, fat and sugar. Alcoholic drinks are packed with empty calories too. Here are some ways to manage drinks that add extra calories:

- Be a label reader and nutrition investigator. Check calories, caffeine, sugar and fat before you drink. If the numbers aren't on the label, check the company's website.
- Steer clear of super-charged "energy" drinks. Do not consume highly caffeinated beverages with alcohol.
- Choose the smallest sized portion you can buy. Moderation is always a smart way to treat your body well. ■

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FOCUS ON *Aging Gracefully*

Source: BCBS

As we age, our bodies change. How we age depends on many factors including genetics, managing chronic illness and appropriate medical care. We can't stop the aging process, but we can make it easier on ourselves by taking care of our bodies. Healthy lifestyle choices help us look and feel better now – and in the future! To enjoy good health later in life, encourage your employees to begin or maintain healthy lifestyle choices, including:

- Remaining physically active
- Eating a healthy diet
- Staying tobacco-free
- Keeping the mind active
- Controlling stress
- Seeking appropriate preventive care
- Preventing accidents (e.g., falls)



Exercise is an Integral Part of a Healthy Lifestyle

Source: Alabama Department of Public Health, 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.