



Open Enrollment Edition – Part II

Remember the Open Enrollment Deadlines

July 1 – September 10	Online enrollment
July 1 – August 31	Paper forms enrollment (Paper forms postmarked after August 31 will not be accepted)
July 1 – September 30	Flexible Spending Accounts online and paper enrollment

Online enrollment via Member Online Services (MOS) is the preferred option because it is the easiest and most efficient method to enroll in or make changes to your coverage. No other enrollment method provides a confirmation page in real time that verifies your enrollment was submitted. MOS also provides a premium calculation for the coverages that you select. To access MOS, visit www.rsa-al.gov and click on “MOS Login” at the top of the page.

To use MOS:

1. Visit www.rsa-al.gov and click on “MOS Login” at the top of the page. Enter your self-selected User ID and Password. If you need to register or reregister to create a new User ID and Password, click “Need to register?”. You will need your PID number to register. Your PID can be found on previous RSA statements or recent correspondence from PEEHIP. If you do not know your PID, please click “Need a PID? (Request PID Letter)” for steps to have your PID mailed to you at your current mailing address on file with the RSA.
 - a. Forgot User ID and/or Password: Click “Forgot User ID & Password?” and follow the steps to reset your account.
2. Click “Enroll in or Change PEEHIP Coverages” on the home page or from the “PEEHIP Services” drop down menu at the top of the page.
3. Click the “Open Enrollment” option and then follow the on-screen prompts until you receive your confirmation page. If you do not have internet access but would like to make Open Enrollment changes, you can request a New Enrollment and Status Change form from RSA member Services by calling 877.517.0020.

Visit the PEEHIP Open Enrollment web page at www.rsa-al.gov/index.php/members/peehip/openenrollment/ for more information about online enrollment and Open Enrollment.

Note: for those members who do not have access to a computer or the internet and wish to make Open Enrollment changes, a paper form can be provided by mail upon request by calling Member Services toll-free at 877.517.0020. ●

Important: You do not need to do anything or contact PEEHIP during Open Enrollment if you are satisfied with your current coverage. If you take no action, you and your eligible dependents will remain on your current plan(s). **Exceptions:** If you want to renew your **Flexible Spending Accounts** or **Premium Assistance Program** discount, you must re-enroll each year as these two programs do not automatically renew. Enrollment in Flex can be done online, but enrollment in Premium Assistance must be done by submitting a completed paper Premium Assistance Application (PAA) to PEEHIP along with your current year federal income tax return **transcript** as shown on “Step 2” of the application. The transcript is a new required document this year. See the “Premium Assistance Discounts” article for more information.

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). ●

FINAL NOTICE – Wellness Program Deadline August 31, 2018

Please visit www.MyActiveHealth.com/PEEHIP today and click on “My Required Activities” to confirm that your (and your spouse, if applicable) progress wheel is 100% as shown below. This serves as your confirmation that you have successfully completed all required activities for the PEEHIP Wellness Program in order to waive the \$50 monthly wellness premium effective October 1, 2018.

My Required Activities



✓ Your Rewards Program

My Completion Status:

When the progress wheel to the right shows 100%, you have earned a waiver of the \$50 monthly wellness premium!



If your progress wheel does not show 100%, take action today to complete your required activities! Your Health Coaching (if applicable) can be completed online at www.MyActiveHealth.com/PEEHIP or over the phone by calling ActiveHealth at 855.294.6580. Your wellness screening can be obtained at either your primary care physician's office or at one of locations listed at <https://dph1.adph.state.al.us/PublicCal/> offered by the Alabama Department of Public Health (ADPH). You can also verify your completion status by visiting PEEHIP's Member Online Services website. Simply go to www.rsa-al.gov then click on MOS Login at the top of the page. Once logged in, click on “Wellness Completion Status” to verify if you have earned your \$50 monthly wellness premium waiver. ●

Need to send documents to PEEHIP? Save time by uploading them through MOS!

As part of a recent enhancement to PEEHIP's Member Online Services (MOS), you can now electronically upload required documents directly to PEEHIP. This includes proof of coverage letters from other insurance, marriage and birth certificates, or any other document indicated as required when you make your coverage selection. Simply log in at <https://mso.rsa-al.gov>, access your “Member Correspondence” screen, and then click on “Click here to upload a document to the RSA”. Please note that uploaded documents must first be saved in pdf file format.

Premium Assistance Discounts

If you are an active or retired member who qualifies based upon your total combined household income and family size, PEEHIP can provide premium assistance discounts off of your PEEHIP hospital medical premium. The income and family size qualification criteria is set each year by the federal government, and you qualify, you may be granted a discount of 10, 20, 30, 40, or 50% off your PEEHIP Hospital Medical premium whether your coverage is administered by Blue Cross, VIVA, or UnitedHealthcare. The qualification criteria can be found on PEEHIP's Premium Assistance webpage at <http://www.rsa-al.gov/index.php/members/peehip/premiums/premium-assistance-program/>.

If you believe you qualify and would like to apply for this premium assistance, please print and submit the updated Premium Assistance Application (PAA) from the website listed above

along with your current year federal income tax return **transcript** as shown under “Step 2” on the PAA form.

New this year! In order to offer even greater assistance to our members seeking this Premium Assistance discount, PEEHIP has streamlined the process this year by no longer requiring all of your individual income verification documents such as W2s and 1099s as in prior years. While income must be verified in order for members to be eligible for Premium Assistance, PEEHIP recognizes these documents are difficult to save and locate after tax season. Therefore, PEEHIP no longer requires these documents to apply for Premium Assistance! Instead, simply obtain and provide your **free** federal income tax return **transcript**. To receive your **free transcript**, visit <https://www.irs.gov/individuals/get-transcript> or call 800.908.9946. You should receive your free transcript within 7-10 business days.

If you are approved for premium assistance, PEEHIP will mail you an approval letter showing your discount effective date as well as the date your discount expires. Please remember that discounts granted from the Premium Assistance Program are only effective until your expiration date shown on your approval letter. **The premium discount does not renew each plan year.** In order to continue a premium discount past your expiration date, a new Premium Assistance Application must be submitted and approved by PEEHIP. **This means that if you are currently receiving a premium assistance discount, you must reapply now during PEEHIP's Open Enrollment (July 1 – August 31, 2018) in order to potentially continue a premium discount into the new plan year beginning October 1.** ●

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. ●

Notice to Enrollees in a Self-Funded Non-Federal Government Group Health Plan

Under a federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-191, as amended, group health plans must generally comply with the requirement listed below. However, the law also permits state and local governmental employers that sponsor health plans to elect to exempt a plan from the requirements for any part of the plan that

is “self-funded” by the employer, rather than provided through a health insurance policy. The Public Education Employees’ Health Insurance Board has elected to exempt PEEHIP from the following requirement:

- ◆ Protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical

benefits covered by the plan.

The exemption from this federal requirement will be in effect for the plan year beginning October 1, 2005. The election will be renewed every subsequent plan year. For more information regarding this notice, please contact PEEHIP. ●

Medicare-Eligible PEEHIP Members

The information from here to the end of this newsletter pertains to PEEHIP members covered under the UnitedHealthcare® Group Medicare Advantage (PPO) plan or prospective members who are considering enrolling in this PEEHIP plan. For more information, visit www.UHCRetiree.com/peehip.

New UnitedHealthcare Medicare Diabetes Pilot

Retirees with Type 2 diabetes may be invited to participate in a new pilot program starting this summer through PEEHIP’s UnitedHealthcare Medicare Advantage plan. This **no-cost, voluntary** program is being tested to help members with diabetes maintain healthy glucose (sugar) levels by: encouraging physical activity with a steps-tracker (Fitbit®), having access to a personal coach to work on glucose management, and the opportunity to earn gift card incentives based on activity level. You may also be invited to try new glucose monitoring technology. Qualified retirees will receive an invitation from UnitedHealthcare. If UnitedHealthcare determines that you qualify, you will receive information on the program within the next couple months.

Prediabetes: This is how it may inspire a healthier future.

It’s not good news — but it is an opportunity for action.

Not all of life’s rough times offer us an out — a chance to make things better before they get worse.

But when it comes to a dangerous disease — type 2 diabetes — some people get that opportunity. That’s because it may come with a warning: prediabetes.

People with prediabetes have blood sugar levels that are higher than normal — but not yet at the level of diabetes. It’s a sign that your health’s at serious risk — and a chance to do something about it.



⚠ Alarming facts to know.

Prediabetes	Affects an estimated 84 million Americans — the majority of whom don’t know it.
	Increases the risk of heart disease and stroke.
	Puts people at high risk of diabetes — the seventh-leading cause of death in the U.S.
Source: Centers for Disease Control and Prevention	

What you can do now.

Many people have prediabetes — or are headed that way — and don’t know it. For one thing, it has no symptoms. But knowledge is power. So protect your health with these steps:

1. **Get real about your risk.** A Type 2 Diabetes Risk Test from the American Diabetes Association is available at www.diabetes.org. You can learn more about the factors that contribute to type 2 diabetes — and know which affect you.
2. **Be screened.** Ask your doctor if you should be tested. This may involve having blood drawn after an overnight fast.
3. **Take positive steps forward.** Studies have shown that people with prediabetes who lose weight and increase their physical activity can prevent, or at least delay, type 2 diabetes. Talk with your doctor about your health habits. Ask what changes would help you.

Source: American Diabetes Association®

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Keys to Cancer Prevention

Research shows that weight, diet, and activity level affect cancer risk. Learn 10 steps you can take to lower your risk. Body fat, diet, and physical activity have a direct effect on your risk of cancer, according to research by the World Cancer Research Fund. The authors found evidence that:

- ◆ Being overweight puts people at risk for eight cancers: colon, rectal, esophageal, uterine (endometrial), pancreatic, kidney, gallbladder, and breast cancers.
- ◆ Some foods increase cancer risk, while others help lower it.
- ◆ Being physically active can protect against some types of cancer. It also helps control weight.

You can reduce cancer risk

Most people know they can lower their risk of cancer by not smoking. But they may not be aware of other steps they can take to reduce cancer risk. In fact, many people think it's impossible to prevent some types of cancer. Actually, experts estimate that in developed countries like the U.S.:

- ◆ About one-third of the most common cancers could be prevented by maintaining a healthy weight, getting regular exercise, and eating a healthy diet.
- ◆ About one-third of all cancer cases could be prevented by not smoking and avoiding tobacco smoke.

Keys to cancer prevention

If you can't do them all, do what you can. Any progress toward these goals could help. Aim for gradual changes that you can stick with over time.

1. STAY LEAN

Staying at a healthy weight is one of the most important ways to protect against cancer. A body mass index (BMI) between 21 and 23 is best. Try to avoid weight gain as you age, especially around your waist.

2. MOVE MORE, SIT LESS

Aim for at least 30 minutes of physical activity every day. Take a brisk walk, ride a bike, or work in your garden. Look for ways to build more activity into your everyday life, such as walking to work or taking the stairs instead of the elevator. Check with your doctor before you increase your activity level.

3. SHUN SUGARY DRINKS AND FAST FOODS

High-fat fast foods and junk foods as well as sugary drinks have a lot of calories and make you more likely to gain weight.

4. EAT MORE PLANT-BASED FOODS

Add more whole grains, fruits, vegetables, and legumes (beans, peas, and lentils) to your diet. These foods are high in nutrients and fiber and low in calories. Limit your intake of refined starchy foods, which promote weight gain.

5. LIMIT RED AND PROCESSED MEATS

Red meats and processed meats have been linked to colon cancer. Limit red meat (beef, pork, lamb, goat) and choose lean cuts. Avoid meats that are cured, smoked, salted, or have added preservatives. Poultry and fish are healthier choices.

6. LIMIT ALCOHOL

If you choose to drink alcohol, have no more than two drinks a day if you're a man or one drink a day if you're a woman.

7. LIMIT SALT AND SALTY FOODS

We need some salt (sodium) for health, but most people get far too much. And most of it comes from processed foods. Read food labels carefully and try to limit salt. Most people should get no more than 2,400 mg of sodium a day.

8. DON'T COUNT ON SUPPLEMENTS TO PREVENT CANCER

Try to get the vitamins and minerals you need from the foods you eat, not from pills. Your doctor can tell you if you need to take vitamins or minerals to supplement your diet.

9. DON'T SMOKE OR CHEW TOBACCO

Tobacco use is linked to at least 15 types of cancer and accounts for about 30 percent of cancer deaths. If you smoke, quit. If you don't smoke, don't start. And don't let other people smoke around you. Secondhand smoke can also be deadly.

If you are a cancer survivor, you should also follow the above recommendations (unless your doctor gives you other guidance). They may help protect you against future cancers as well as other chronic diseases. ●

