



## Open Enrollment Edition Part 2

### Remember the Open Enrollment Deadlines

July 1 - Midnight September 10  
July 1 - Postmarked by August 31  
July 1 - September 30

Online enrollment requests  
Paper enrollment requests  
Flexible Spending Accounts online and paper enrollment requests

**O**nline enrollment via Member Online Services (MOS) is the preferred option for Open Enrollment. It is the easiest and most efficient method to enroll in or make changes to your coverage. This method provides a confirmation page which verifies your enrollment was submitted. MOS also provides a premium calculation for the coverages you select.

#### To use Member Online Services:

1. Visit [www.rsa-al.gov](http://www.rsa-al.gov) and click on “MOS Login” at the top of the page or visit <https://mso.rsa-al.gov>. 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, 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.
2. Forgot User ID and/or Password: Click “Forgot User ID & Password?” and follow the steps to reset your account.
3. 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.
4. Click the “Open Enrollment” option and follow the on-screen prompts until you receive your confirmation page.

Visit the PEEHIP Open Enrollment page at [www.rsa-al.gov/peehip/open-enrollment/](http://www.rsa-al.gov/peehip/open-enrollment/) for more information about online enrollment and Open Enrollment. 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.

**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 enroll in or 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 required document and cannot be substituted with a copy of your tax return or your supporting income documents. See the “Premium Assistance Discounts” article for more information.

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

- ◆ You can 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 click on “Click here to upload a document to the RSA.” Please note that uploaded documents must first be saved in PDF file format. ●

## 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 here. The law 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 is 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. ●

# 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 your PEEHIP Hospital Medical premium. The income and family size qualification criteria are set each year by the federal government. If you qualify, you may be granted a discount of 10, 20, 30, 40, or 50% off your PEEHIP Hospital

Medical premium. The qualification criteria can be found on PEEHIP's Premium Assistance page at [www.rsa-al.gov/index.php/members/peehip/premiums/premium-assistance-program/](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 along with your current year federal income tax return transcript as shown under "Step 2" on the PAA form. If you do not have access to the internet, you can call PEEHIP at 877.517.0020 to request a form be mailed to you. To receive your free transcript, visit <https://www.irs.gov/individuals/get-transcript>.

**Temporary accommodation this plan year:** Due to COVID-19 and the IRS unable to mail tax transcripts, the PEEHIP office will temporarily accept your signed copy of your current year's Federal Income Tax Return (1040) along with a W2 and 1099 as acceptable proof of total annual household income. If your filing status is married filing jointly, both signatures are required on the PREMIUM ASSISTANCE APPLICATION and tax return. If your filing status is married filing separately, a copy of your spouse's current Federal Tax Return (1040) along with a W2 and 1099 is also required. Once the IRS resumes mailing tax transcripts, we ask that you mail a copy to PEEHIP for our records.

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 and current Federal Income Tax Return Transcript (or Federal Tax Return and supporting income documents as noted above) must be submitted

and approved by PEEHIP. You must reapply now during PEEHIP's Open Enrollment (July 1 - August 31, 2020) in order to potentially continue a premium discount into the new plan year beginning October 1. ●

## Update Regarding Waiver of Wellness Program Requirements

As a reminder, current year wellness screening and health coaching requirements have been waived due to COVID-19 as previously communicated in the June PEEHIP Advisor, which can be found at [www.rsa-al.gov/uploads/](http://www.rsa-al.gov/uploads/files/PEEHIP_Advisor_June_20_web.pdf)

[files/PEEHIP\\_Advisor\\_June\\_20\\_web.pdf](http://www.rsa-al.gov/uploads/files/PEEHIP_Advisor_June_20_web.pdf). For members that are currently receiving the \$50 monthly wellness premium waiver, this waiver will be extended to October 1, 2021. Members' accounts will be updated in Member Online

Services (MOS) to show this waiver by the end of the current plan year. To check your status, log in to MOS at <https://mso.rsa-al.gov> and click the "Wellness Completion Status" link. ●

## Medicare-Eligible PEEHIP Members

The information below pertains to Medicare-eligible PEEHIP retirees or Medicare-eligible dependents of PEEHIP retirees. For more information, visit [www.rsa-al.gov/peehip/retirees/](http://www.rsa-al.gov/peehip/retirees/).

### Humana to Host Virtual Informational Meetings

Humana is pleased to offer Medicare-eligible

PEEHIP retirees and Medicare-eligible spouses and dependents of PEEHIP retirees an opportunity to learn more about the PEEHIP Humana Group Medicare Advantage PPO Plan for 2021. Virtual teleconference informational meetings will continue to be held through the month of August.

Medicare-eligible PEEHIP retired members received an invitation providing a full list of the

teleconferences in the mail in July. Call or log in to meet the Humana team and hear about the Humana Group Medicare Advantage PPO Plan for PEEHIP members! This is a great opportunity to ask questions and learn more about what your upcoming 2021 Humana plan will offer.

Listed below are the August meeting dates, times, and login information:

Meeting Date	Meeting Start Time	Telephone Dial-In #	Teleconference Link
August 5	12:00 p.m.	877.847.2027	<a href="https://huma.na/PEEHIP6">https://huma.na/PEEHIP6</a>
August 13	2:30 p.m.	877.847.2027	<a href="https://huma.na/PEEHIP7">https://huma.na/PEEHIP7</a>
August 17	9:30 a.m.	877.847.2027	<a href="https://huma.na/PEEHIP8">https://huma.na/PEEHIP8</a>
August 25	2:30 p.m.	877.847.2027	<a href="https://huma.na/PEEHIP9">https://huma.na/PEEHIP9</a>
August 31	12:00 p.m.	877.847.2027	<a href="https://huma.na/PEEHIP10">https://huma.na/PEEHIP10</a>

If you plan to attend one of the informational meetings listed above, please call Humana's Group Medicare Customer Service Team at 800.733.3015 (TTY:711), Monday - Friday,

8 a.m. - 5 p.m. Central Time to register and reserve your spot. **You are not required to register to attend any of the meetings, but it is recommended.**

If you have additional questions, please contact the dedicated PEEHIP Humana Customer Care Team at 800.747.0008. ●



RECIPE OF THE MONTH



## SUMMER MADE SWEETER

### The temperature is rising!

Alabama is feeling the heat but that does not mean it is time to cool down the journey to get healthy! PEEHIP, along with Blue Cross and Blue Shield of Alabama, is here with healthy summer tips from Chews Wisely Alabama<sup>SM</sup>. Chews Wisely focuses on small changes that allow you to enjoy the foods and things you love in a healthier way. Whether it is a simple ingredient substitution or workout tip, everything is manageable and can fit into your daily routine.

Go online to [ChewsWiselyAlabama.com](http://ChewsWiselyAlabama.com) for tips, tricks, and recipes to help you eat healthy and feel great.

### MENU FOR AUGUST

#### Hit the Road

Summer is the perfect time for a road trip. This could also lead to poor diet decisions. You can counter open-road junk food and stay in control with preparation and a plan. Rather than packing chips and candy bars for the car, bring along mixed nuts, protein bars, or snack cheeses. They are delicious and having them on hand will make the decision for you.

Try and avoid sugary drinks such as sodas and sports drinks. Choose unsweetened tea or water. They will better hydrate you against the summer heat.

Follow us at [Facebook.com/ChewsWiselyAlabama](https://Facebook.com/ChewsWiselyAlabama) for delicious recipes and helpful tips.

#### Frozen Treats to Beat the Heat

There is no better way to cool off than with a cold dessert. While ice cream may instantly come to mind, you can cut the calories and keep the flavor with switching to frozen yogurt or sorbet. It can be enjoyed in a cone or cup and often comes in more flavors than traditional ice cream.

You can also try something different like a frozen banana.

Get started with Chews Wisely's Blueberry Mint Smoothie! It's a refreshing blast of summer in every sip.

#### Share Your Recipes

We are here to get healthy together, so we want to hear the healthy recipes you make that are low on calories and high on flavor. Go to [ChewsWiselyAlabama.com/submissions](http://ChewsWiselyAlabama.com/submissions) and submit your specialties. Healthy recipes will be shared for all of Alabama to enjoy. ●

#### INGREDIENTS

- 2 cups** of spinach
- 2 cups** of blueberries
- 1 cup** of coconut water
- 1 cup** of ice
- 1 kiwi** (peeled)
- 5 mint leaves**

#### Extra Health Boost:

Add a teaspoon of chia seeds to add a boost of heart-healthy omega-3 fatty acids and calcium.

#### INSTRUCTIONS

Place all ingredients in a blender and blend until desired consistency.

## 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). ●

## Women's Health and Cancer Rights Act of 1988

PEEHIP, as required by the Women's Health and Cancer Rights Act of 1988, 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. ●

# Taking your Medication on Time, Every Time



**W**hen your doctor prescribes you a medication, it is important to follow the instructions as closely as possible. Taking the right amount of medication on schedule is part of your ongoing care. There are many common reasons why you might have trouble sticking to your dosing schedule, and your PEEHIP Humana Group Medicare Advantage (PPO) Plan has a few solutions that may help.

**REASON 1: Forgetting to take your medication on time.** This can be especially hard if you are taking multiple medications with different dosing schedules.

**Solutions:** Include taking your medication as part of your routine. Connect taking your medication to daily activities such as eating meals or going to bed. For example, you might set your medications near the breakfast table to remind you to take them after your breakfast, or have a note on the refrigerator to set a reminder.<sup>1</sup> You can also use your cell phone or clock to set alarms, as well as use cell phone apps that can send you reminders when it's time to take your medication.

**REASON 2: Not knowing how or when to take your medication.** Understanding the instructions included with your prescription is important to make sure you take the correct amount at the right time.

**Solutions:** Carefully read the instructions included with your medication. Instructions should be printed on the prescription label or included in the med-

ication's packaging. If you are having trouble understanding the instructions, ask your pharmacist or call your doctor's office for help.

**REASON 3: Not believing your medication is effective or still necessary.** It is easy to think you can stop taking your medication if its effects are not noticeable or you are feeling better.

**Solutions:** Always talk with your doctor before you stop taking your medication early. Many medications might not have a noticeable effect when you take them but are still important to take. If you are prescribed antibiotics, you should make sure to finish out the prescription, even if you start feeling better. Stopping early could leave germs alive that might become harder to treat.<sup>1</sup>

**REASON 4: Having trouble managing the medication's side effects.** Some medications can cause unwanted side effects that affect your ability or willingness to take them.

**Solutions:** Talk to your doctor if you are unable to tolerate your medications. There may be an alternative medication or lower dose that might lessen the side effects. There could also be lifestyle or dietary changes that can help.<sup>2</sup>

**REASON 5: Having trouble paying for your medication.** The cost of medications can be hard to fit into your budget.

**Solutions:** Talk to your doctor about switching to a generic version of your medication. These contain the same active ingredients as name-brand medications. You would have a lower copay of \$6 for a 30-day supply and \$12 for a 90-day supply for a generic medication. You can also see whether you qualify for drug assistance programs in your state.<sup>1</sup>

**REASON 6: Running out of your medication.** Forgetting to refill early enough could leave you out of medication when you need it.

**Solutions:** Many pharmacies offer automatic refills or refill reminders for your prescriptions on file, making it easier to remember when it is time to refill. Ask your pharmacist whether they offer text message or phone call reminders to notify you when your prescriptions are ready for pick up.

For questions pertaining to your PEEHIP Humana plan, contact your dedicated PEEHIP Humana Group Medicare Customer Care Team at 800.747.0008 (TTY: 711), or go to [our.humana.com/PEEHIP](http://our.humana.com/PEEHIP).

*This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional. You should consult with your doctor to determine what is right for you.*

## SOURCES:

1. "Are You Taking Medication as Prescribed?" U.S. Food and Drug Administration, November 15, 2017, last accessed August 14, 2018, <https://www.fda.gov/ForConsumers/ConsumerUpdates/ucm164616.htm>.
2. "Finding and Learning about Side Effects (adverse reactions)," U.S. Food and Drug Administration, July 23, 2018, last accessed August 14, 2018, <https://www.fda.gov/drugs/resourcesforyou/consumers/ucm196029.htm>.