



## The Toll of Tobacco

According to the latest analysis from Truth Initiative®, certain Midwestern and Southern states, including Alabama, have almost 50% smoking prevalence than other U.S. states. Furthermore, Alabama made the list of 12 states (Alabama, Arkansas, Indiana, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Ohio, Oklahoma, Tennessee, and West Virginia) where both adults and young adults have 50% higher smoking prevalence, plus smoke more cigarettes per capita per year than other states. The report indicates a tobacco user in one of these 12 states could smoke up to 500 more cigarettes per year than the average smoker in another state.<sup>1</sup>

### Why this matters

Tobacco use remains the leading cause of preventable death, and lung cancer is not the only concern. Smoking can also cause cancers of the mouth and throat, voice box, esophagus, stomach, kidney, pancreas, liver, bladder, cervix, colon, rectum, and blood and bone marrow.

- ◆ 40% of all cancer diagnoses are linked to tobacco use
- ◆ 30% of all cancer deaths are caused by cigarette smoking
- ◆ Secondhand smoke causes around 7,300 lung cancer deaths every year<sup>2</sup>

According to Johns Hopkins Medicine, all tobacco products contain poisonous substances, cancer-causing agents, and nicotine, an addictive substance. Cigarettes, which are the most common tobacco form used, contain more than 60 known cancer-causing substances. Cigarettes cause around 90% of all lung cancers and increase oral cancer risk by ten-fold.<sup>3</sup>

### There is also a cost

Every year, smoking costs the U.S. more than \$600 billion. According to a national study by WalletHub, tobacco use is driving nearly \$50,000 in total cost (healthcare and

lost productivity) per smoker per year, and tobacco use costs each individual smoker an average of \$9,366 per year.<sup>4</sup> Specifically for PEEHIP in 2022, tobacco use diagnoses drove \$8.9M in claim costs.

### What can we do?

PEEHIP has free resources available to help if you want to quit smoking. First, there is a financial incentive to quit using tobacco. If you certify with signature to PEEHIP that you have been tobacco-free for 12 consecutive months, you are eligible to receive a waiver of the \$50 tobacco surcharge that would otherwise apply to your hospital medical premium.

Additionally, PEEHIP provides a tobacco cessation program through the Alabama Department of Public Health. To get started in this free and personalized program from an expert tobacco cessation coach, call 800.Quit.Now.

If you are just beginning to think about quitting tobacco, consider the steps below as advised by Johns Hopkins Medicine:

- ◆ Think about why you want to quit
- ◆ Pick a stress-free time to quit
- ◆ Ask for support and encouragement from family, friends, and coworkers
- ◆ Start doing some exercise or activity each day to relieve stress and improve your health
- ◆ Get plenty of rest and eat a well-balanced diet
- ◆ Join a stop-smoking program or other support group
- ◆ Talk with your healthcare provider about medicines that may help you quit<sup>3</sup> ●

<sup>1</sup> <https://truthinitiative.org/tobaccoaction>

<sup>2</sup> <https://www.cdc.gov/vitalsigns/cancerandtobacco/index.html>

<sup>3</sup> <https://www.hopkinsmedicine.org/health/conditions-and-diseases/oral-cancer-and-tobacco>

<sup>4</sup> <https://wallethub.com/edu/the-financial-cost-of-smoking-by-state/9520#expert=daniel-fridberg>

# Open Enrollment Reminder

## Remember the Open Enrollment Deadlines

Midnight September 10	Online enrollment requests
Postmarked by August 31	Paper enrollment requests
September 30	Flexible Spending Accounts (online and paper enrollment requests)

**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 you select. To access MOS, visit [rsa-al.gov](https://rsa-al.gov) and click on “Member Log In” at the top of the page.

## New this year: Multi-Factor Authentication (MFA)

Keeping members’ financial and protected health information (PHI) safe is a top priority for the RSA and PEEHIP. To continue strengthening the protection available, MFA is now required to access MOS accounts at <https://mso.rsa-al.gov>. If you have not yet used this new security feature, you will need to set up your MFA contact information when visiting MOS. Each time you log in afterward, you will be sent a verification code to enter online to log into your account, which ensures it is you and not someone attempting to steal your information.

## To access Member Online Services:

1. Visit [rsa-al.gov](https://rsa-al.gov) and click on “Member Log In” at the top of the page.
2. Enter your self-selected User ID and Password.
3. Enter your MFA code, as explained above.
  - 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.
  - 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 Member Services by calling 877.517.0020.

**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).

**Exception:** If you want to enroll in or renew your **Flexible Spending Accounts (Flex)** or **Premium Assistance Program Discount**, you must reenroll 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!

As part of PEEHIP’s MOS, you can electronically upload the 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.” Uploaded documents must first be saved as a PDF file. ●

## Blue Cross Blue Shield Case Management

Your PEEHIP Hospital Medical Group #14000 Plan, administered by Blue Cross Blue Shield, offers additional assistance to members when needed the most. The BCBS Case Management program is a voluntary program that can help you understand your diagnosis, benefits, treatment, and all available resources at no additional charge. BCBS Case Managers will make outreach to members when eligible to participate in the program.

### Your Case Management Team will:

- ◆ Stay in touch with you regarding your healthcare
- ◆ Provide important health information about your medical condition
- ◆ Help you understand your discharge instructions
- ◆ Provide emotional support for you and your family

- ◆ Discuss your individual needs with your physician or other healthcare professionals
  - ◆ Coordinate the most appropriate plan of care based on your medical needs, the level of skilled care necessary, and your available benefits
  - ◆ Direct you to community resources that can help
- If additional assistance is needed, social workers are also available to assist with factors that affect members' health, such as access to healthy food, obtaining durable medical equipment, transportation to and from doctor appointments, and financial concerns. To learn more about this program or to receive additional information, please contact BCBS Customer Service at 800.327.3994. ●

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## Premium Assistance Discounts

If you are an active or retired member who qualifies based on your total combined household income and family size, PEEHIP can provide premium assistance discounts off your PEEHIP Hospital Medical premium. The federal government sets the income and family size qualification criteria each year, and 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 webpage at [rsa-al.gov/peehip/premiums/premium-assistance-program](https://rsa-al.gov/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. 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>.



The premium discount does not renew each plan year. If you are currently receiving a premium assistance discount, you must reapply now during PEEHIP's Open Enrollment (ending August 31, 2023) to potentially continue a premium discount into the new plan year beginning October 1. ●

## Wellness Screening Deadline is August 31

PEEHIP members and spouses enrolled in the Blue Cross Blue Shield Group #14000 Plan, the deadline to get your yearly wellness screening is August 31. Do not delay! Make plans to receive your free screening today to avoid the \$50 wellness premium beginning October 2023. ●

# Medicare-Eligible PEEHIP Members

The information below pertains to PEEHIP members and dependents enrolled in the PEEHIP UnitedHealthcare® Group Medicare Advantage (PPO) Plan. For more information, visit [rsa-al.gov/peehip/retirees/](https://rsa-al.gov/peehip/retirees/).

## UnitedHealthcare® Healthy at Home

With UnitedHealthcare® Healthy at Home, you are eligible for the following benefits up to 30 days following an inpatient and skilled nursing facility discharge with a \$0 copay:

- ◆ 28 home-delivered meals through Mom's Meals® when referred by a UnitedHealthcare® Engagement Specialist. Call Mom's Meals® at 866.204.6111 with questions after receiving your referral, TTY 711.
- ◆ 12 one-way trips to medically-related appointments and to the pharmacy with ModivCare™ when referred by a UnitedHealthcare® Engagement Specialist. Call ModivCare™ at 833.219.1182, TTY 844.488.9724, or go online for additional details and to schedule your trip (once you have been referred to the program) by visiting [modivcare.com/booknow](https://modivcare.com/booknow).
- ◆ 6 hours of in-home personal care provided through a CareLinx® professional caregiver to perform tasks such as preparing meals, bathing, medication reminders, and more. No referral is required. Call CareLinx® at 844.383.0411, TTY 711, or go online for additional details by visiting [carelinx.com/UHC-retiree-post-discharge](https://carelinx.com/UHC-retiree-post-discharge).

Questions? Or recently discharged and need a referral? Call 800.457.8506, TTY 711, 8 a.m. – 8 p.m., Monday - Friday, or visit [retiree.uhc.com/peehip](https://retiree.uhc.com/peehip) and sign in to your member site.

## Mental Health Resources

Talking about depression, anxiety, or other problems that may affect your behavioral health (also called mental health) isn't always easy. But let's start the conversation. If you or a loved one may be dealing with these issues, you are not alone. Nearly 1 in 5 American adults are dealing with some kind of mental health issue.<sup>1</sup> Learning how to talk about and understand your mental health issues may be the first step in recovery. Then, you may learn ways to connect with resources that may help you cope and start feeling better.

*What is mental health?*

Mental health is the term used to describe a number of problems that may affect your mental well-being. When

we talk about mental health, it includes stress, anxiety, depression, mood disorders, or other psychological issues. Mental health disorders may also include things like substance use disorders, eating disorders, or psychotic disorders.

Taking care of your mental health is important for your overall health. Your emotional state may impact your physical health, too. If you are struggling, seeking treatment may help you feel better so you can live a healthier life.

*Connecting you with the care and support you may need*

As a PEEHIP UnitedHealthcare® Group Medicare Advantage (PPO) Plan member, you have access to many resources to help you improve your emotional and mental well-being, including:

- ◆ **Mental health virtual visits:** Connect with a mental health professional using your computer, tablet, or smartphone. Visit [VirtualVisitsMentalHealth.uhc.com](https://VirtualVisitsMentalHealth.uhc.com) to select a healthcare provider who can evaluate and treat conditions, including depression and anxiety, and address substance use concerns.<sup>2</sup>
- ◆ **Self Care from AbleTo®:** Access self-care techniques, coping tools, meditations, and more. With Self Care, you will get personalized content designed to help boost your mood and shift your perspectives. Self Care is here to help you feel better – and it's available at no additional cost to you. You get access to Self Care and other AbleTo® therapy programs all at the same place. Visit [ableto.com/begin](https://ableto.com/begin) to start Self Care.
- ◆ **Personalized virtual therapy programs:** AbleTo® virtual therapy programs are tailored to fit your needs with a structured plan to help reduce depression, stress, and anxiety.<sup>2</sup> Tell us about your needs and goals, and we will match you with a compassionate, licensed therapist for 1-on-1 weekly sessions. Visit [ableto.com/learnmore](https://ableto.com/learnmore) to get started.
- ◆ **Ongoing mental health support:** Optum Behavioral Health includes more than 87,000 network providers to support ongoing mental health needs. Get inpatient and outpatient services, including therapy, behavioral health assessment, and medication management. To get started, call the Behavioral Health number on your UnitedHealthcare® member ID card or visit your member website and select Find Care.

<sup>1</sup> National Institute of Mental Health: Mental Health Information Statistics, 2023

<sup>2</sup> Not all medical conditions can be treated through telehealth. The telehealth doctor or nurse practitioner will identify if you need to see an in-person doctor for treatment. Benefits and availability may vary by plan/area. Virtual visits may require a video-enabled smartphone or other device. Not for use in emergencies.