



Important Reminder about Medicare Enrollment Periods

Medicare is coverage for people who are 65 or older, under 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD). The three available times to sign up for Medicare are the Initial Enrollment Period, the Special Enrollment Period, and the General Enrollment Period.

The **Initial Enrollment Period** is the first opportunity to sign up for Medicare Part A and Part B. If you are eligible for Medicare when you turn 65, you can sign up during your Initial Enrollment Period, which is a 7-month period beginning 3 months before the month in which you turn 65. The period ends 3 months after the month you turn 65. It is important to sign up early so that your Medicare is effective the first day of the month in which you turn 65.

If you enroll in Medicare during the month of your 65th birthday or later during your Initial Enrollment Period, your coverage start date will be delayed and your coverage will start one month after you sign up. Also, **please do not assume that you will automatically be enrolled in Medicare.** If you are not drawing Social Security benefits, you will not be automatically enrolled, meaning that you must take action to enroll.

3 months before the month you turn 65	2 months before the month you turn 65	1 month before the month you turn 65	The month you turn 65	1 month after you turn 65	2 months after you turn 65	3 months after you turn 65
Sign up early to avoid a delay in coverage. To get Part A and/or Part B the month you turn 65, you must sign up during the first 3 months before the month you turn 65.			If you wait until the last 4 months of your Initial Enrollment Period to sign up for Part A and/or Part B, your coverage will be delayed.			

If you are retiring and you (and your spouse, if applicable) are Medicare-eligible, please make sure your Medicare Part A and Part B are effective the date of your retirement!

If you do not enroll during your Initial Enrollment Period, you may have the chance to sign up during a **Special Enrollment Period**. If you are covered under a group health plan based on current employment, you have a Special Enrollment Period to sign up for Part A and/or Part B any time as long as you or your spouse (or family member if you are disabled) are working and you are covered by a group health plan through the employer.

There is also an 8-month Special Enrollment Period that begins the month after the previously mentioned employment ends or the group health plan insurance based on that employment ends, whichever occurs first. If you enroll using one of these Special Enrollment Periods, your Medicare coverage will begin the month after Social Security receives your completed request.

If you did not sign up for Medicare Part B during either your Initial Enrollment Period or Special Enrollment Period, you can still sign up between January 1, 2016, and March 31, 2016, during the General Enrollment Period. If you sign up during this General Enrollment Period, your Part B coverage will begin July 1, 2016.

Remember that if you are Medicare-eligible and covered on a PEEHIP retiree contract, you must have **Medicare Part A and Part B** to have adequate coverage with PEEHIP. Part B coverage is for doctor's visits and outpatient medical services, and PEEHIP will only pay as secondary for these claims which means you must have Medicare Part B to have a primary payer. If you do not yet have Part B, it is highly important that you contact your local Social Security Administration office now to enroll before the end of the General Enrollment Period on March 31, 2016. ●

Have You Heard About Onsite Health Coaching?

Another great benefit of the PEEHIP Wellness Program that is available to you at your worksite is onsite Health Coaching offered by ActiveHealth wellness coaches and Registered Dietitians. This team of traveling coaches can come to your workplace and lead a session on a health promotion or disease management related topic, which will often count as completing your Health Coaching requirement. The feedback from the PEEHIP membership regarding onsite Health Coaching has been overwhelmingly positive. Listed below are statistics regarding onsite coaching since it began in March 2015.

- ◆ PEEHIP workplaces visited last plan year: 112
- ◆ Health Coaching presentations given last plan year: 106
- ◆ PEEHIP workplaces visited (and scheduled) current plan year: 137
- ◆ Health Coaching presentations given through mid-January of current plan year: 105
- ◆ 5,539 total PEEHIP members attended at least one onsite session since March 2015
- ◆ 99.6% overall satisfaction rate

What PEEHIP members are saying:

"This is an excellent program. Lisa brings a very sensible approach to health."

"This topic was applicable and presented well. The ideas were easy to understand and all are easy to incorporate into busy lifestyles."

"I loved your presentation, especially your presentation style. I loved how you allowed the audience to participate and guide each other instead of telling us what to do. The information was great, but your ability to engage the audience was great. Please don't stop using that style when you give presentations."



PEEHIP Health Coaching onsite presentation

Health Coaching - continued from page 2

Please see below for bios on your ActiveHealth wellness coaches who are available to come to your workplace to lead a Health Coaching session, and contact your employer's insurance coordinator to request a session in your area!

Tilusha Adams



Tilusha Adams is a registered dietitian and wellness expert. She has been with ActiveHealth since 2010. During her tenure she has been the supervisor for the NCSHP wellness team and had been instrumental in the successful development of the onsite wellness program for the NCSHP.

Tilusha and her team provided numerous onsite engaging presentations and activities for “lunch and learns”, health fair presentations and webinars. Her past experience includes 7 years with Abbott Laboratories as a regional medical nutritionist including extensive travel and interfacing with key decision makers including CEOs, medical directors and department heads of hospitals for nutritional direction. She is also experienced in weight loss and wellness initiatives. Tilusha is a Motivational Interviewing expert, an excellent large group presenter and a diabetic educator.

Lindsey Lee



Lindsey Lee is a Registered Dietitian, Health Educator and Certified Diabetes Educator in Birmingham, Alabama. Lindsey received a B.S. degree in Nutrition and Food Science from Auburn University. She obtained a Master's degree in Community Health Education from the University of Alabama at Birmingham. Lindsey is certified in Adult Weight Management through the Commission on Dietetic Registration. She has been a dietitian for 7 years and has experience coaching in the group setting, in the online environment, and through individual counseling sessions. She enjoys public speaking and teaching others about health and wellness to improve quality of life.

Lisa Hoffman



Lisa Hoffman is a certified health and wellness coach through Wellcoaches School of Coaching and is a Physical Activity in Public Health Specialist. She holds a Master's degree in Kinesiology from the School of Public Health at Indiana University, with a concentration in worksite wellness, physical activity, and fitness. Lisa is a functional movement and wearable technology expert in addition to being certified as a personal trainer. Lisa's past experience includes being a coordinator for a new worksite wellness initiative for Indiana University's employees during which she and her team delivered numerous “learn over lunch” and onsite coaching sessions.

Lisa is a veteran from the United States Air Force where she served as a human resources officer for 12 years. She is a professional organizer, a mom to two active children, and a wife to a Lieutenant Colonel in the Air Force. ●

Pharmacy Plan Changes

The January 2016 *PEEHIP Advisor* presented various pharmacy plan changes effective February 1, 2016. In addition to the changes previously shown in that article, the drugs below were also excluded from the PEEHIP formulary effective February 1, 2016. These changes do not apply to the VIVA or EGWP plan.

Excluded Drug	Formulary Alternative	Indication
fenofibrate 40 mg and 120 mg	Eleven other strengths of fenofibrate are still available	Lipotropic
Zipsor 25 mg	diclofenac tablets 50 mg	Non-steroidal anti-inflammatory drug (NSAID)

Effective February 1, 2016, the high cost drug Zipsor will be excluded from coverage to drive utilization to the lower cost generic diclofenac therapeutic drug alternative. Zipsor is a liquid-filled capsule of diclofenac with no clinical advantage over the generic diclofenac. A 30 day supply of Zipsor is almost 7000% greater in cost than the generic diclofenac. The high cost 40 mg and 120 mg strengths of the generic fenofibrate will also be excluded from coverage to drive utilization to the various lower cost generic fenofibrate strength alternatives. Notification letters were sent to utilizing members and their prescribing physicians prior to February 1, 2016.

Utilization of lower cost drugs results in cost savings to the plan thereby helping to keep your PEEHIP plan as beneficial and affordable to you as possible. ●

Got a New Fitness Tracker? Here's How to Track Your Success!

By Tilusha Adams, Registered Dietitian with ActiveHealth

Looking to stay fit? All it takes, say the experts, is being physically active for at least 2 1/2 hours a week. And walking is one of the best ways to do that. But you don't have to do your walking all at once. You can split it up.

For most people, walking is an easy and low-cost way to stay in shape. You might want to use an activity tracker such as a pedometer or wearable device. This can help you track the number of steps you take each day. It can also help keep you aware of how much you are moving throughout the day.

Make wearing your activity tracker a habit:

- ◆ Try to find your activity level. For the first week, go about your usual routine. Don't change how active you are yet. Sync your wearable device with the trackers or track your steps on www.MyActiveHealth.com/PEEHIP. Review your activity for the week to see where you can add steps to your daily routine.
- ◆ Set goals. Set a goal for the second week. At first, try to add 300 to 500 steps to your day. Then work toward 2,000 more steps a day. Increase your walking in simple ways such as taking the stairs rather than the elevator. You might also want to park farther than usual from your workplace or the store.
- ◆ Keep moving. Check how well you did from week one to week two. Set a new goal for the next week. Work your way up to walking at least 10,000 steps a day.
- ◆ Healthy tip: Taking 10,000 steps a day is a great way to stay fit and healthy. Just walking for 20 minutes, or about 1 mile, adds about 2,000 steps a day! ●