

What to Know Concerning the COVID-19 Vaccine

Vaccines are an important tool to help communities fight the spread of COVID-19 and keep people healthy. As of the date this article was written, there are currently two authorized COVID-19 vaccines. Vaccines from Pfizer-BioNTech and Moderna have both received Emergency Use Authorization (EUA) from the Food and Drug Administration (FDA) for use in the U.S., meaning they can be made available to the public during the pandemic. At this time, there are also three other COVID-19 vaccines in earlier stages of development in the U.S.

All FDA-authorized COVID-19 vaccines are covered at no additional cost to you during the public health emergency. Coverage applies no matter where you receive the vaccine, including both in-network and out-of-network providers, and includes instances in which two vaccine doses are required.

Due to limited initial supply, the Centers for Disease Control and Prevention (CDC) has recommended that the vaccine be distributed in phases, beginning with those most at risk.

CDC Recommended Phases as of January 1, 2021:

- ◆ **Phase 1a** includes healthcare workers and residents of nursing homes and other long-term care facilities.
- ◆ **Phase 1b** includes frontline essential workers such as firefighters, police officers, corrections officers, food and agricultural workers, U.S. Postal Service workers, manufacturing workers, grocery store workers, public transit workers, and those who work in the educational

sector (teachers, support staff, and daycare workers). Phase 1b also includes people age 75 years and older.

- ◆ **Phase 1c** includes people age 65-74 years. Phase 1c also includes people age 16-64 years with underlying medical conditions, and other essential workers, such as those

ing social distancing, and washing your hands remain the best protections against the virus.

If you have questions regarding vaccine availability, please visit <https://www.alabamapublichealth.gov/covid19/assets/adph-covid19-vaccination-allocation-plan.pdf> for the most up-to-date information.



who work in transportation, logistics, food service, housing construction, finance, information technology, communications, energy, law, media, public safety, and public health.

As widespread availability of a vaccine likely will not occur for many months, it is critically important to continue following the advice of healthcare professionals in order to minimize the chances of catching or spreading the disease. According to the CDC, wearing masks, practic-

Please read upcoming PEEHIP Advisor newsletters and the PEEHIP website at www.rsa-al.gov/PEEHIP for any additional information concerning COVID-19 vaccines and availability for PEEHIP members. ●

Do You Have Medicare Part B?

General Medicare Enrollment Period

If you did not sign up for Medicare Part B during your **Initial Enrollment Period** when you were first eligible to enroll, or you do not qualify for **Special Enrollment**, you can sign up between January 1 and March 31 during the **General Enrollment Period**. Your Part B coverage will begin July 1, 2021. These three enrollment periods are discussed in more detail below.

Don't delay! If you are Medicare eligible and covered on a PEEHIP retired account type, you must have Medicare Part A and Part B to be eligible for coverage under PEEHIP's Humana Group Medicare Advantage (PPO) Plan. This means if you are not enrolled in both Medicare Part A and Part B, you will not be eligible for PEEHIP's Medicare Advantage Plan. Neither you nor your dependents (if you are the subscriber of a PEEHIP family contract) will have hospital medical or prescription drug coverage with PEEHIP.

It is imperative that you contact your local Social Security Administration office now and get enrolled before this Medicare open enrollment period ends. If you did not enroll in both parts of Medicare, this will result in a loss of eligibility for PEEHIP's Humana Medicare Advantage Plan coverages. You have this opportunity to enroll in Medicare and become eligible for enrollment in PEEHIP coverage again during the next PEEHIP Open Enrollment period (July 1 - August 31) for an October 1, 2021, effective date of PEEHIP coverage.

There are three times you can sign up for Medicare: Initial, Special, and General Enrollment Periods. Medicare is for people age 65 or older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Initial Medicare Enrollment Period

You can sign up for Medicare during your Initial Enrollment Period when you first become eligible for Part A and Part B when you turn 65. This is a 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. Sign up early during the first 3 months of this enrollment period so that your Medicare is effective the first day of the month in which you turn 65. If your birthday falls on the first day of the month, your Medicare must be effective the first day of the prior month in which you turn 65. **DO NOT assume you will automatically be enrolled in Medicare.** If you are not drawing Social Security benefits, you will not automatically be enrolled, and you must take action and sign up for Medicare.



3 months before your 65th birthday

The month of your birthday

3 months after your 65th birthday

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 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 enroll in Medicare the month you turn 65 or during the last 3 months of your Initial Enrollment Period, your Medicare effective date will be delayed as it will become effective one month after you sign up. You will have a gap in your Medicare coverage. Because you must have both Parts A and B to be eligible for PEEHIP's Medicare Advantage Plan, you will not meet the eligibility requirements for this coverage if your Medicare effective date is delayed. As a result, you must wait until the next PEEHIP Open Enrollment period to enroll or re-enroll in PEEHIP coverage. Sign up early so you will be eligible for PEEHIP's Humana Medicare Advantage Plan coverage.

Special Medicare Enrollment Period

Once your Initial Enrollment Period ends, you may have the chance to sign up for Medicare 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 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.

You also have an 8-month Special Enrollment Period to sign up for Part A and Part B that starts the month after the employment ends or the group health plan insurance based on current employment ends, whichever happens first. If you enroll using a Special Enrollment Period, your Medicare coverage will begin the month after Social Security gets your completed request. **If you are retiring, and you (and your spouse, if applicable) are Medicare eligible, make sure your Medicare Part A and Part B are effective the date of your retirement by signing up at least two to three months prior to retiring.**

The information above and more about the PEEHIP Humana Group Medicare Advantage (PPO) Plan can also be found on the PEEHIP website at www.rsa-al.gov/peehip/retirees/.

Health FSA Carryover Funds

If you enrolled in a PEEHIP Flexible Spending Account (FSA) last plan year, the deadline to file for reimbursement was January 15, 2021. Any remaining funds not subject to the Carryover Provision are forfeited. The Carryover Provision allows you to carry over up to \$500 of unused funds remaining in your Health FSA to use in the new plan year. Carryover funds will be visible in your HealthEquity account on February 15, 2021.

If you did not re-enroll in a PEEHIP Health FSA for the plan year beginning October 1, 2020, but have carryover funds available, HealthEquity will automatically enroll you into a Rollover FSA and notify you of the account balance. Members enrolled in the Rollover FSA will not have access to the FSA Visa debit card and must manually request a reimbursement through HealthEquity. All Rollover FSA funds must be used by the end of the current plan year, September 30, 2021. All unused FSA funds will be forfeited if your employment status changes to leave without pay, terminated, or retired.



Take Care of Your Heart by Choosing Wisely

February is American Heart Month, the perfect time to fall in love with Chews Wisely AlabamaSM. When PEEHIP teamed up with Blue Cross and Blue Shield of Alabama last year to introduce the program, our hearts were set on helping our members prevent heart disease, the number one cause of death in our state.

The reality is that altering our diet and lifestyle even just a little can help us live longer and feel amazing. Chews Wisely AlabamaSM makes it easier by showing us how to whip up delicious meals using healthier ingredients and cooking methods, while giving tips that are simple to incorporate into our lives.

Tips to take to heart:

- ◆ Check your blood pressure and cholesterol: If either is high, work with your doctor to lower it.
- ◆ Choose the right foods: Eat more fruits and vegetables and less saturated fats, trans fats, and added sugar. Look for tips at ChewsWiselyAlabama.com for how to be heart healthy.
- ◆ Manage stress: During difficult times, do not reach for a drink, cigarette, or junk food. Call someone you love or go for a walk.
- ◆ Quit smoking: Call the National Cancer Institute at 877.44U.QUIT (877.448.7848) for free help and support.
- ◆ Sleep tight: Do something active during



the day, avoid caffeine at night, and keep the same sleep schedule to help you get the recommended 7-9 hours of sleep each night.

February is National Hot Breakfast Month

There is an old saying: "Eat breakfast like a king, lunch like a prince, and dinner like a pau-

per." Starting your day with a nutritious meal is an excellent way to boost your energy and may even help you lose weight.

Have a healthy recipe you would like to share?

Upload it at ChewsWiselyAlabama.com/Submissions. ●

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/.

Annual Wellness Visit Reminder

An Annual Wellness Visit with your Primary Care Physician (PCP) is an important step in maintaining your best health. Your PEEHIP Humana Group Medicare Advantage (PPO) Plan provides coverage for one Annual Wellness Visit with your PCP every 12 months, at no cost to you. This visit gives you the opportunity to develop or update a personalized prevention plan with your PCP

based upon your current health, lifestyle, and risk factors. The goal is to create a plan just for you - to help you avoid or reduce the effects of conditions like diabetes, heart disease, and obesity. When you help your doctor understand your health history and concerns, the two of you can chart a course to keep you healthy going forward.

Helpful topics to discuss with your PCP during your Annual Wellness Visit:

- ◆ Your medical history*, including screenings and shots you have had in the past year

- ◆ Family health history
- ◆ List of all medicines and supplements you take
- ◆ List of all doctors and pharmacists you use
- ◆ Any information you may have on recent visits with your specialists

*Discussing new symptoms with your PCP during your Annual Wellness Visit **may** cause your appointment to be billed as diagnostic and require a PCP copay. Humana does not determine the nature of your visit; Humana will process all claims according to the plan benefits. Covered preventive services are covered at 100%; Diagnostic visits will have the applicable cost share apply. ●

Go365[®] by Humana 2021 Program Updates

Go365[®] by Humana has expanded their reward opportunities for the 2021 plan year, giving you the chance to earn more rewards.

Through your PEEHIP Humana Group Medicare Advantage (PPO) Plan, you can earn rewards from Go365[®] by Humana by completing various social activities, physical fitness activities, and preventive

health screenings. Did you know that by completing your Annual Wellness Visit you can earn \$25 in Go365[®] rewards? Use your rewards to redeem gift cards from a variety of popular brands including Amazon, Shell, Walmart, Kohl's, and many more.

Please refer to the table below for reward opportunity updates:

Social and Health Education Activities:

Complete 12 activities per year for an annual maximum reward of \$60 (increased from 4 activities per year and \$20 annual maximum reward in 2020).

- ◆ Attend a virtual or in-person Humana in your community class - \$5
- ◆ Health education seminar or class* - \$5
- ◆ Athletic event (e.g., 5k walk/run, cycling)* - \$5
- ◆ Volunteering* - \$5
- ◆ Virtual social event* - \$5
- ◆ Go365[®] Community Post (community.medicare.go365.com) - \$5

*To earn your reward for these activities, you will need to submit an activity form showing what activity you have completed. The form can be found when you sign in at Humana.com, then click on Go365[®].

Exercise and Fitness Activities:

Earn an annual maximum reward of \$120 per year by completing a set of qualifying activities (increased from a \$60 annual maximum reward in 2020).

- ◆ 8-15 workouts per month (SilverSneakers, connected activity tracker, or submitted paper tracker with minimum 500 steps/day) - \$5
- ◆ 16+ workouts per month (SilverSneakers, connected activity tracker, or submitted paper tracker with minimum 500 steps/day) - \$10

Gift Cards:

Once you have earned rewards you can redeem them for gift cards in the Go365[®] mall.

Refer to the list below for expanded gift card options available in 2021:

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|-----------|----------------------|----------|----------------------|
| ◆ Amazon | ◆ TJ Maxx/Marshalls/ | ◆ Petco | ◆ Spa and Wellness |
| ◆ Walmart | Home Goods | ◆ Lowes | ◆ Safeway/Albertsons |
| ◆ Target | ◆ CVS | ◆ Darden | ◆ Kroger |
| ◆ Kohl's | ◆ Walgreens | ◆ Subway | |
| ◆ Shell | ◆ HEB | ◆ Panera | |

For more information on rewardable activities or to get started with the Go365[®] by Humana Program, visit MyHumana.com and click on Go365[®] from your dashboard. (Your username and password will be the same as you use to sign in to MyHumana.com.) If you prefer to participate by mail, you can request paper materials by calling your dedicated PEEHIP Humana Group Medicare Customer Care Team at 800.747.0008 (TTY: 711). ●