



## 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 don't 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, 2020. 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 that 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, resulting 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, 2020, 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 aged 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.

### 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



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.

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/](http://www.rsa-al.gov/peehip/retirees/) ●

# Get Moving with the 5k-a-Day Steps Challenge!



**M**embers and spouses enrolled in the Blue Cross Blue Shield Group #14000 Plan: This month, challenge yourself to take steps toward becoming a healthier you! The *Choose Well, Live Well* wellness program, sponsored by PEEHIP in partnership with Sharecare and Blue Cross and Blue Shield of Alabama, wants to reward you for leaping into a healthy new year with the 5k-a-Day Steps Challenge.

The goal is simple: Track 5,000 steps for at least 21 days this month to complete the challenge. All participants who complete the challenge are automatically entered to win 1 of 100 available wellness prize packs!

## Joining the challenge is easy! Simply follow the steps below:

\*Remember! You must register **first** at [peehip.sharecare.com](http://peehip.sharecare.com) and create a user ID and password.

1. Log in to your account at [peehip.sharecare.com](http://peehip.sharecare.com).
2. Select the Achieve icon and navigate to Challenges.
3. Select Upcoming from the dropdown box in the upper right corner. Select the February 5k-a-Day Challenge and join now.

If you have registered a Sharecare account on the [sharecare.com](http://sharecare.com) website or on the Sharecare

app, you must visit [peehip.sharecare.com](http://peehip.sharecare.com) and sign in with the same login. If this applies to you, or even if you are unsure, simply visit [peehip.sharecare.com](http://peehip.sharecare.com) and sign in using your Sharecare user name and password to activate your PEEHIP specific account. After you sign in, enter your identifying information and click "Create Your Account."

Don't miss out on all the fun and easy ways you can become a healthier you in 2020 with *Choose Well, Live Well*. For more information on the 5k-a-Day Steps Challenge, visit [choosewellpeehip.com](http://choosewellpeehip.com).

Note: You are not required to participate in this challenge to earn your \$50 monthly wellness premium waiver. ●

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## Notice Concerning 1095-B and 1095-C Forms

**A**s part of the Affordable Care Act, PEEHIP is required to provide Form 1095-B to each of its subscribers who were enrolled in the PEEHIP Blue Cross Blue Shield Hospital Medical Group #14000 Plan during the calendar year 2019. These forms will be mailed on or before March 2, 2020. For the PEEHIP Group #14000 subscribers, you should have already received this form from PEEHIP. For PEEHIP members that were covered under the VIVA HMO plan during any point of 2019, VIVA has the responsibility of providing the 1095-B form because they are a fully insured plan. The 1095-B form reports "actual enrolled coverage" of active and non-Medicare-eligible retired members and COBRA beneficiaries and their covered spouses and children. Lastly, for Medicare-

eligible members covered on a retiree contract, Medicare, (not PEEHIP or UnitedHealthcare\*) would have sent you a 1095-B if you met their criteria for receiving one. For more information, please contact Medicare at 800. MEDICARE.

**As a reminder, this 1095-B form is not required to file your taxes** but should be kept with your personal records. Your employer is also required to provide a different form, which is Form 1095-C. This form reports the "offer" of coverage to full-time employees and their eligible spouses and dependents, but it is not applicable to retirees. **Neither of these forms require any action on the part of PEEHIP members**, but please retain your copy for your records. ●

# GET HEALTHIER BY CHEWSING WISELY



**W**hen you eat better, you feel better. Simple enough, right? As mentioned last month, Blue Cross and Blue Shield of Alabama is bringing you Chews Wisely Alabama<sup>SM</sup>. It is much more than a clever name. It is a new way of looking at healthy eating. Not taking away the foods you love, but celebrating them.

## Be Proud You Are From Alabama

If you look around, you will see a lot of restaurants and foods you will not find anywhere else. Whether it's shrimp and grits or fried chicken, it means something special to be from Alabama. Chews Wisely Alabama<sup>SM</sup> is all about enjoying your favorite foods while making healthier choices each day. There is a strong connection between the foods you eat and how you feel, and we want all of Alabama to feel amazing.

## Coming Soon: Our Website is Cookin'

Coming in the next few weeks, you will be able to visit [chewswiselyalabama.com](http://chewswiselyalabama.com) to find tips and tricks on how you can make even your favorite dishes a little healthier without sacrificing flavor. Browse our recipes and videos to start making a change and spreading the joy. It is incredible how much better you will feel when you start thinking about the way you eat and shop. You will wonder how you ever lived any other way. Go online and start feeling better!

## The More You Lose, the More You Win

Eating right is only the beginning. Combined with exercise, it may help you start losing weight. And when you lose, you win! We will be awarding 20 PEEHIP members a \$200 prize for participating in Scale Back Alabama and maintaining a weight loss of at least 10 pounds. View the January PEEHIP Advisor newsletter at [www.rsa-al.gov/peehip/publications/advisor/](http://www.rsa-al.gov/peehip/publications/advisor/) for more information, plus be on the lookout for more in next month's PEEHIP Advisor.

## Try It Out For Yourself

Try out this delicious recipe. One bite and you won't believe how good healthy can taste.

## We Are With You Every Step of the Way

Follow us on your favorite social media platforms: [@ChewsWiselyAlabama](https://www.instagram.com/ChewsWiselyAlabama) ●



## INGREDIENTS

- 1 ¼ cup low-fat or fat-free Greek yogurt
- 1 (4-oz.) jar diced pimiento, drained
- 1 (8-oz.) block 2% reduced-fat extra-sharp Cheddar cheese, shredded
- ½ (8-oz.) block reduced fat Monterey Jack cheese, shredded

## INSTRUCTIONS

1. Stir together 1¼ cups low-fat or fat-free Greek yogurt; 1 (4-oz.) jar diced pimiento, drained.
2. Stir in 1 (8-oz.) block 2% reduced-fat extra-sharp Cheddar cheese, shredded, and ½ (8-oz.) block reduced fat Monterey Jack cheese, shredded.

**Makes:** about 3 cups. Serve with vegetables for low carb snack option, or whole grain crackers

## Health FSA Carryover Funds

**I**f you enrolled in a Healthcare Flexible Spending Account (Health FSA) last plan year, the deadline to file for reimbursement was January 15, 2020. 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 become

available for use on February 15, 2020. If you did not re-enroll in a PEEHIP Health FSA for the plan year beginning October 1, 2019, but have Carryover funds available, HealthEquity will automatically enroll you into a Rollover FSA Account. Members enrolled in a Rollover FSA Account will not have access to the FSA Visa debit card and must request a reimbursement manually through

HealthEquity. All rollover funds must be used by the end of the current plan year, September 30, 2020. All unused FSA funds will be forfeited if your employment status changes to leave without pay, terminated, or retired. ●

# Medicare-Eligible PEEHIP Members

**T**he 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/).

Your PEEHIP Humana Group Medicare Advantage (PPO) Plan offers support to help you maintain your health, safety, and independence.

Knowing what kind of care you need can be hard. Sometimes it can feel like you have too many choices, other times there aren't enough. If you are living with complex health conditions or have had an inpatient hospital stay, you may be eligible for additional assistance from a Humana At Home care manager, made available through the PEEHIP Humana plan. Humana At Home care managers include nurses, case managers, and social workers.

When you qualify for the program, a Humana At Home care manager will try to help you get the information you need to make the right choices for you. Care managers offer support—in home or by phone—in a way that fits your schedule. They can coordinate exams and screenings, answer care-related questions, and discuss health changes.

Your PEEHIP Humana care manager can help you:

- Understand your doctor's advice
- Learn about and help find ways to help you afford your medicine
- Make arrangements to get medical appointments
- Help you make your home a safer place to live
- Provide ways to help you get meals and groceries
- Find options to help you with your finances

## Support following a hospital stay

An inpatient hospital stay can be overwhelming. Humana can help ease your stress with programs and services that help make your adjustment to life back at home as smooth as possible.

If you have had an inpatient hospital stay, Humana At Home care managers are available to help you have a safe return home. For 30 days after an inpatient stay, a care manager may provide support to eligible members—in person and by phone. This may include help with coordinating treatment, connecting you with financial resources, and identifying ways to help make your home safe. To help with the challenge of eating healthy when recovering from a hospital stay, your PEEHIP Humana plan offers the Humana Well Dine® program, which supports eligible members by delivering nutritious meals to their home.

## What does this cost me?

There is no charge for this service. Eligible PEEHIP Humana members receive these services through the PEEHIP Humana Group Medicare Advantage (PPO) Plan at no cost.

## What can I expect?

When Humana sees that you may need some extra help, they will call to connect you with your care manager. Your care manager will talk with you to learn your needs, and together you will make a plan. They will then follow up to make sure the service is working for you.

## Where can I learn more?

Find out more about the resources available to you by calling your dedicated PEEHIP Humana Group Medicare Customer Care Team at 800.747.0008 (TTY: 711) Monday - Friday, 7 a.m. to 8 p.m. Central Time. ●