



Do You Have Medicare Part B?

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).

General Medicare Enrollment Period – Happening Now!

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, 2022. 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 Hospital Medical and prescription drug 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, 2022, effective date of PEEHIP coverage.

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.

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

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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 rsa-al.gov/peehip/retirees/. ●



INGREDIENTS

- 4 cups broccoli, chopped
- 1 small onion, chopped
- 4 cups low-sodium chicken or vegetable broth
- 1 cup nonfat evaporated milk
- 1 cup prepared instant or leftover mashed potatoes
- 1/2 teaspoon salt
- 1/2 teaspoon pepper
- 1/4 cup cheddar or American cheese, shredded

INSTRUCTIONS

1. Combine broccoli, onion, and broth in a large saucepan and bring to a boil.
2. Reduce heat, cover and simmer for about 10 minutes or until vegetables are tender.
3. Add milk to soup, then slowly stir in potatoes.
4. Cook, stirring constantly, until bubbly and thickened.
5. Season with salt and pepper. Stir in a little more milk or water if soup becomes too thick.
6. Ladle into serving bowls.
7. Sprinkle about 1 tablespoon cheese over each serving.

Courtesy of choosemyplate.gov.



3 months before 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.

The month of your birthday

3 months after your 65th birthday

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.

28 Days of Healthy Living

February is the shortest month, which makes it the perfect time to try out a new healthy habit or two. Whether you are looking for tasty weeknight dinner ideas or simple ways to improve your diet, ChewsWiselyAlabama.com is the place to start. With support from PEEHIP and Blue Cross and Blue Shield of Alabama, Chews Wisely AlabamaSM has everything you need to make 2022 your healthiest year yet.

Taking health to heart

American Heart Month takes place every year in February, so now is the time to focus on healthy eating strategies that put your cardiac health first. Heart disease is the number one cause of death in our state. Cardiac health can be improved with just a few minor changes. Here are a few steps to help you get started:

1. Avoid foods high in fat, especially saturated fats.
2. Eat plenty of fiber-rich veggies, fruits, and whole grains.
3. Choose lean proteins such as fish, which are high in omega-3s.

Following these simple guidelines can help lower your risk for heart disease now and in the future.

It's also National Chocolate Month

Who does not love chocolate on Valentine's Day? Chocolate has many health benefits, thanks to the antioxidants and other nutrients naturally found in cocoa. However, these benefits are often overshadowed by the high amounts of sugar, calories, and fats typically found in chocolate candies and treats. To celebrate National Chocolate Month the healthy way, limit your portion to one ounce per day. A simple rule of thumb for making a healthy chocolate choice? The darker, the better!

Spread the love by sharing your recipes

No matter what you are whipping up this month, we would love to hear from you. Share your favorite healthy recipes with us at ChewsWiselyAlabama.com/submissions.

Follow along in February

Are you looking for more ways to eat healthy? Check out ChewsWiselyAlabama.com for easy recipe ideas and tips to stay on track all month long. For the latest video content, be sure to follow us on Facebook and Instagram. We post everything from health tips to monthly featured recipes, like this one for February: Broccoli Potato Soup. ●



BABY YOURSELF

Give your baby the best start for a healthy life

PEEHIP

PEEHIP offers Baby Yourself, a maternity program that helps ensure expectant mothers and their babies receive the best possible healthcare during pregnancy.

This Blue Cross and Blue Shield of Alabama program is available at no cost to expectant mothers who are enrolled and insured in the PEEHIP health benefit plan and applies whether the pregnancy is normal or high-risk.



Sign up for Baby Yourself today and receive:



Support and educational materials



A registered nurse to call with questions or concerns



Useful gifts which support healthy habits and the importance of prenatal care, and address the challenges and changes associated with a pregnancy



Download the **Baby Yourself App**.

The app* helps expectant mothers track their pregnancy and baby's development.



* For this service, you must be a Blue Cross and Blue Shield of Alabama member and enrolled in the Baby Yourself Maternity Program. There is no charge to download the Baby Yourself app, but rates from your wireless provider may apply. This information is for educational purposes only and is not a substitute for personal care from a licensed physician. Please consult your physician for diagnosis and treatment options.



BABY YOURSELF[®] Maternity Program

The PEEHIP plan is offering an incentive for enrolling and participating in the Baby Yourself program.

PEEHIP will waive the \$200 deductible for the delivery of your baby for those members enrolling in the first trimester and completing the program. The \$25 copay for days 2 through 5 will still apply.

If you or your spouse is pregnant, you can enroll in Baby Yourself three ways:

1. Call **800.222.4379**
2. Register online at **AlabamaBlue.com/BabyYourself**

Note: You will be directed to *myBlueCross* to sign in or register to begin.

3. Download the **Baby Yourself App**

Medicare-Eligible PEEHIP Members

The information below pertains to Medicare-eligible PEEHIP retirees or Medicare-eligible dependents of PEEHIP retirees. For more information, visit rsa-al.gov/peehip/retirees/.

Questions to Ask Before Starting a New Medication

These five questions are a great starting point to begin your conversation and learn how to take your medications safely and effectively.

1. What is this medication used for?

This question is not often asked but should be. Although your doctor should explain the reasons for a particular medication, it can be easy to become distracted or confused, especially if you have been recently diagnosed with a new condition or are being prescribed several new medicines at once.

2. How should I take this medication?

You must understand your doctor's directions about how to take your medication. Directions for some medicines are easy to understand, while others might be more confusing. It is important to take your medication correctly for it to work properly and safely.

3. Which side effects are considered normal and which are not?

Some medications may cause side effects. It is important to know if there are any side effects you may experience and what to do if you experience them. Always talk to your provider or pharmacist before stopping a medication.

4. Are there any medications I should avoid while taking this medication?

Your pharmacist will check other medications you take to ensure there are no interactions with your new medicines. However, this can be a problem if you have prescriptions filled at different pharmacies because the pharmacist is not able to see all medications you are currently taking. Let your pharmacist know about medications you might be taking from another pharmacy. Also, some medicines may interact with foods.

5. What should I do if I miss a dose?

Even if you take every precaution to ensure you do not miss a dose, it might still happen, especially if you are starting a new medication. In case you happen to skip a dose, it is essential to know what to do to get back to your medication routine.

You may have additional questions you wish to discuss with your pharmacist. For more information or questions about your PEEHIP Humana Plan benefits, please contact your dedicated PEEHIP Humana Customer Care team at 800.747.0008 (TTY: 711), or visit Our.Humana.com/PEEHIP. ●

FSA Carryover Funds Available February 15

Did you have a remaining balance in your 2021 Flexible Spending Account (FSA)? In accordance with PEEHIP's Carryover Provision, the unused funds may still be available for you to use if you remained enrolled in Flex until the end of the plan year, September 30, 2021, and remain an active employee. For this year, the Carryover Provision has been temporarily modified to extend to the full remaining balance in your 2021 Health FSA and Dependent Care Reimbursement Account (DCRA). The carryover funds will automatically be added to your 2022 Flex Account and should be visible in your HealthEquity online account on February 15, 2022.

If you did not re-enroll in Flex for the plan year beginning October 1, 2021, but have Carryover funds available, HealthEquity will automatically enroll you into a Rollover Health FSA or DCRA and notify you of the account balance. Members enrolled in a Rollover Flex Account will not have access to the FSA Visa debit card and must manually request reimbursement through HealthEquity. The deadline to use Rollover funds is September 30, 2022. All unused Flex and Rollover funds will be forfeited if your employment status changes to leave without pay, terminated, or retired. ●