



Hindsight is 2020 with Naturally Slim

Ready to put 2020 behind you and move on to something better? PEEHIP members and spouses enrolled in the Blue Cross Blue Shield Group #14000 Hospital Medical Plan have an exciting free benefit available for a limited time. Naturally Slim is the leading online weight loss program that changes how you eat instead of what you eat. With

Naturally Slim, you can easily learn simple and repeatable skills that help you lose weight and keep it off without dieting or giving up what you love to eat. With Naturally Slim, you can put 2020 behind you and face forward into the new year. **Space is limited, so be sure to apply for your spot between January 11-22, 2021, at naturallyslim.com/PEEHIP.** If accepted, your

program will begin February 8, 2021. You are not required to participate in Naturally Slim to earn your \$50 monthly wellness premium waiver. Watch for more information in the mail about this exciting limited time opportunity from Naturally Slim. ●



Wellness Screenings Are Available at Your Workplace

PEEHIP members and spouses enrolled in the Blue Cross Blue Shield Group #14000 Hospital Medical Plan must get a wellness screening by August 31, 2021, to earn their \$50 monthly wellness premium waiver beginning October 1, 2021. All PEEHIP members can obtain one free wellness screening per year from the Alabama Department of Public Health (ADPH). Visit the ADPH online screening calendar at <https://dph1.adph.state.al.us/publiccal/>

to learn when and where screenings will be offered at your workplace or in your area. If you prefer your primary care physician to do your screening, you will need to have your doctor complete a Healthcare Provider Screening Form (HPSF) and fax it to ADPH for you to receive the wellness premium waiver. The HPSF can be found at www.rsa-al.gov/peehip/forms/.

Note: PEEHIP is continuously monitoring the COVID-19 pandemic and how preventive measures against the virus may affect members' availability to obtain a wellness screening. The *PEEHIP Advisor* will continue to provide any relevant updates regarding your wellness screening requirement and available options. ●



2021 is Here! Celebrate with Chews Wisely AlabamaSM

It's a fresh new year. Focus on your New Year's resolution solution

Did you set a goal to eat better or lose weight this year? The key to success is to make small simple changes, like baking instead of frying and cooking with leaner meats. Here are some other small changes you can make:

- ◆ **Rethink your plate:** Change the ratio of foods on your plate, so veggies make up the biggest portion.
- ◆ **Mix it up:** Add veggies and lean proteins like tuna, chicken, or shrimp to pasta dishes to reduce your carb intake.
- ◆ **Drink smarter:** Put a splash of juice in a glass of water instead of having a whole sugary drink and choose black coffee over an energy drink.

- ◆ **Cook at home:** A National Institute of Health study found people who eat five or more home-cooked meals a week are less likely to be overweight than those who eat three home-cooked meals a week. Got a recipe of your own to share? Go to ChewsWiselyAlabama.com/submissions for the chance to have your recipe featured and feasted on by all of Alabama. ●

Good vs. Bad Carbohydrates, from Your Pack Health Advisors

Before we get into the details of types of dietary carbohydrates, it is important to know why they are important in our diet. Glucose is the broken down form of carbohydrates, which provides energy to fuel all of your activities. Extra glucose is stored in the liver, muscles, or other cells for later use and is also converted to fat. Did you know that carbs can assist in protecting against disease? Whole grains and dietary fiber from whole foods could potentially help in preventing type 2 diabetes, heart disease, and obesity. Carbohydrates, in the form of fruits and vegetables, give the feeling of satisfaction with fewer calories and can help contribute to weight loss.

The Dietary Guidelines for Americans recommends that carbohydrates should make up around 45% to 65% of your total daily calories. If you are consuming 2,000 calories each day, between 900 and 1,300 calories should be coming from carbohydrates. This translates to between 225 and 325 grams of carbohydrates a day. For those with type 2 diabetes, these numbers may be individualized to best control your blood sugars.

What Carbs are Best?

Despite all the benefits that carbohydrates provide, not all carbs are created equal. When trying to decide what type of carbs are the healthiest, there are several important factors to consider. For starters, we should utilize foods

rich in fiber, along with fruits and vegetables with no added sugar. Whole grains are packed with B vitamins and other important vitamins and minerals that are not found in refined grains (empty calorie foods that quickly spike blood sugar levels). Choosing the low-fat option of dairy products such as cheeses, milk, or yogurt will help limit the consumption of saturated fat and added sugar. Legumes such as beans, peas, and lentils are typically low in fat and high in folate, potassium, iron, and magnesium but are also packed with healthy fats and fiber. Legumes can act as a substitute for meat as they are lower in saturated fat and cholesterol.

It is also important to be aware of the added sugar content in carbohydrate foods. The Dietary Guidelines for Americans suggest less than 10% of calories should come from added sugar each day.

Healthy Carbohydrates:

- ◆ Vegetables: All of them. It is best to eat a variety of vegetables every day.
- ◆ Whole fruits: apples, bananas, strawberries, etc.
- ◆ Legumes: lentils, kidney beans, peas, etc.
- ◆ Nuts: almonds, walnuts, hazelnuts, macadamia nuts, peanuts, etc.
- ◆ Seeds: chia seeds, pumpkin seeds, etc.
- ◆ Whole grains: pure oats, quinoa, brown rice, etc.
- ◆ Tubers: potatoes, sweet potatoes, etc.

Not-So-Healthy Carbohydrates:

- ◆ Sugary Drinks: Coca-cola, Pepsi, VitaminWater, Gatorade, etc. Sugary drinks can spike your blood sugar quickly and are high in sodium and artificial sweeteners.
- ◆ Fruit Juices: Fruit juices may have similar metabolic effects as sugar-sweetened beverages. Try to limit these.
- ◆ Pastries, Cookies, and Cakes: These tend to be very high in sugar and refined wheat.
- ◆ Ice Cream: Most types of ice creams are very high in sugar, although there are exceptions.
- ◆ Candies and Chocolates: If you are going to eat chocolate, choose quality dark chocolate.
- ◆ French Fries and Potato Chips: Whole potatoes are healthy, but french fries and potato chips are more processed and higher in sodium. Portion control is key!

Want to Learn More About Pack Health?

Pack Health offers free personalized health coaching to PEEHIP members who qualify based upon their health profile. To apply to join this program, visit packhealth.com/peehip or call 855.255.2362. To learn more about good vs. bad carbohydrates, please visit <https://packhealth.com/good-vs-bad-carbohydrates/>. ●

Update from the December 2020 PEEHIP Board Meeting

Thanks to the continued effective leadership of the PEEHIP Board and the successful programs they have selected for the PEEHIP plan, there were no base premium or out-of-pocket increases that resulted from the December 2020 PEEHIP Board meeting. Alternatively, the Board approved a significant benefit enhancement for PEEHIP members regarding telehealth.

Telehealth is a new benefit implemented as a result of the COVID-19 pandemic. The goal of telehealth is to allow a pathway for members to continue to seek care from their primary care physicians and specialists via secure phone call or video call. Telehealth is used for diagnostics and treatments that are clinically appropriate to be administered by these methods.

Note: Telehealth is different from Teladoc. Teladoc is another convenient and virtual provider of medical care for PEEHIP members. Teladoc connects members with a licensed physician anywhere nationwide through the Teladoc platform available at teladoc.com/alabama or by phone at 855.477.4549.

While similar in form, telehealth differs from the Teladoc platform in that telehealth refers to members seeking remote care from their specific primary care or specialist physicians rather than a physician selected for them on demand by Teladoc.

Since the implementation of telehealth that resulted from federal legislative mandates, many PEEHIP members were able to continue receiving healthcare from their doctors. Doctors were also able to continue seeing many of



their patients – all without risk of exposure to COVID-19.

To avoid interruption of the availability of telehealth, the PEEHIP Board approved its continuance without expiration under PEEHIP's Blue Cross Blue Shield Group #14000 Plan. Member out-of-pocket costs for telehealth services will be applied just like in-person services, and in-and-out-of-network benefits will match these benefits as administered in a medical

office setting.

Altogether, members will enjoy the same quality of benefit via telehealth as they would in the medical office. By approving this continuance, the PEEHIP Board continued to provide a convenient and safe alternative route for members wishing to seek care from their established physicians. ●

Advantages of losing a few pounds

What are some health benefits of losing 5-7% of your total body weight?

58%

Reduction in development of type 2 diabetes over 3-5 years



www.ncbi.nlm.nih.gov



-40 lbs
joint pressure

Losing 10 pounds reduces 40 pounds of joint pressure.

www.webmd.com

+5
points HDL



Can raise your HDL (good cholesterol) levels by 5 points and lower total cholesterol.

www.webmd.com



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/.

Welcome to your PEEHIP Humana Group Medicare Advantage (PPO) Plan!

Happy New Year, and welcome to the PEEHIP Humana Group Medicare Advantage (PPO) Plan! The new 2021 benefit year went into effect on January 1. The following information should be helpful to you in navigating your healthcare during the new benefit year:

1. **Medicare Part B Deductible:** As a reminder, your annual Part B medical deductible restarts as of January 1 and

is moving from \$185 to \$198 for 2021. This Medicare deductible is set by the Centers for Medicare and Medicaid Services (CMS) yearly, not by PEEHIP.

2. **Evidence of Coverage:** Members who are new to the PEEHIP Humana Plan will be mailed their Evidence of Coverage within 30 days of their effective date.
3. **Annual Notice of Change:** Existing members should have received their Annual Notice of Change. This document notes any changes in coverage for the new year.

At any point, if you would like to view an electronic copy of the Annual Notice of Coverage, or an electronic copy of the Evidence of Coverage, please visit <https://our.humana.com/peehip/plan-documents>. ●

Humana's Health Essentials Kit

Humana is proud to offer PEEHIP Humana members a Health Essentials Kit at no additional cost to you! The kit includes over-the-counter items such as a cloth facemask, cough drops, hand sanitizer, disposable non-latex gloves, acetaminophen 500mg, and an oral thermometer, which are useful for preventing the spread of COVID-19 and other viruses.

If you have questions, regarding your PEEHIP Humana Group Medicare Advantage (PPO) Plan, or if you would like to order your Health Essentials Kit (one kit per plan year), please contact your dedicated PEEHIP Humana Customer Care Team at 800.747.0008 (TTY: 711), available Monday – Friday from 7 a.m. to 8 p.m. Central Time. ●

Prior Year Flex Filing Deadline Approaching Fast

If you were enrolled in the 2020 plan year PEEHIP Flexible Spending Account (FSA) which expired September 30, 2020, the deadline to file for reimbursement from that 2020 plan year's FSA is January 15, 2021. To be eligible for reimbursement, expenses must have been incurred by December 31, 2020. Submit your request online at healthequity.com/PEEHIP or mail in a reimbursement form along with supporting documentation to HealthEquity at the address shown on the form.

Remember, unused funds contributed to a FSA plan cannot be refunded. All unused funds remaining in your 2020 DCRA and in excess of \$500 in your Health FSA after the January 15, 2021, filing deadline will be forfeited. To check your balance, login to your HealthEquity online account or contact HealthEquity customer service at 877.288.0719. ●