



Open Enrollment Edition

PEEHIP's annual Open Enrollment period begins July 1 and ends midnight on September 10 (for changes submitted online). This is the once-per-year opportunity for PEEHIP members to enroll in or change coverage, as well as add or drop eligible dependents from coverage. Outside of Open Enrollment, changes are only permissible due to a qualifying life event.

It is important for PEEHIP members to know while PEEHIP is dedicated to providing members with many benefit options that promote health and well-being, PEEHIP members have the responsibility to make educated choices during Open Enrollment to select the right plan(s) that is best for them and their covered dependents. Visit PEEHIP's Member Online Services (MOS) website today at <https://mso.rsa-al.gov> to view your current coverages and make any needed coverage changes this Open Enrollment to be effective on the new plan year beginning October 1.

Important Open Enrollment Dates

Open Enrollment begins July 1, 2021, and will end by the following deadlines:

- ◆ **Online: September 10, 2021.** Open Enrollment ends midnight September 10, 2021. After this time, online Open Enrollment changes will not be accepted and the Open Enrollment link will be closed. **Online enrollment is the preferred option because it is the easiest and most efficient method to enroll in or make changes to your coverage. No other enrollment method provides a confirmation page in real-time, giving you instant assurance PEEHIP has received your enrollment request.**
- ◆ **Paper: August 31, 2021.** Open Enrollment ends

August 31, 2021. Any paper forms postmarked after that date will not be accepted, without exception.

- ◆ **Flexible Spending Accounts: September 30, 2021.** Both paper and online Open Enrollment for flex plans end September 30, 2021.

Effective Date of Coverage

All Open Enrollment coverage elections approved by PEEHIP will become effective **October 1, 2021.**

Open Enrollment Web Page

PEEHIP's Open Enrollment informational web page can be found at rsa-al.gov/index.php/members/peehip/open-enrollment. You can also navigate to this page from the main RSA web page and clicking the PEEHIP link. This page allows you to find the information needed to make educated decisions about your health plan options. Included are: deadlines, the updated PEEHIP Member Handbook with Open Enrollment changes effective October 1, 2021, and other information relating to Open Enrollment.

Helpful Information

Open Enrollment information is published in the PEEHIP Member Handbook. Active and retired members can view or download a copy of the handbook from the PEEHIP Open Enrollment page. For members without internet access, you may request a printed Member Handbook by calling RSA Member Services at 877.517.0020.

You do not need to do anything during Open Enrollment if you are satisfied with your current coverage.* If you take no action, you and your covered depen-

continued on page two

Open Enrollment Edition (continued from page one)

dents will remain on your current plan(s).

***Exception:** If you want to renew your **Flexible Spending Accounts** or **Premium Assistance (PAA) Discount**, you must **re-enroll each year** as these programs do not automatically renew. For more information about the Premium Assistance Program, visit rsa-al.gov/index.php/members/peehip/premiums/premium-assistance-program/.

Online Open Enrollment

PEEHIP's Member Online Services (MOS) website at <https://mso.rsa-al.gov> is the fastest and best way to enroll in new coverage or make changes to your existing coverage. MOS will provide a premium calculation for the coverages you select, saving you the time of having to calculate the premiums yourself.

To use MOS:

1. Go to <https://mso.rsa-al.gov> and enter your self-selected User ID and Password. If you need

to register or re-register to create a new User ID and Password, click "Need to register?" You will need your PID number to register. Your PID can be found at the top right of paper correspondence from PEEHIP. If you do not know your PID, please click "Need a PID? (Request PID Letter)" for steps to have your PID mailed to you at your mailing address on file with the RSA.

◆ **Forgot User ID and/or Password:** Click "Forgot user ID or Password?" and follow the steps to reset your account.

2. Click "Enroll in or Change PEEHIP Coverages" on the home page or from the "PEEHIP Services" drop-down menu at the top of the page.

Click the "Open Enrollment" option and follow the on-screen prompts until you receive your **confirmation page**. If you do not have internet access but would like to make Open Enrollment changes, you can request a NEW ENROLLMENT AND STATUS CHANGE form from RSA Member Services by calling 877.517.0020. ●

Plan Changes Effective October 1, 2021

These amounts follow annual indexing of the Affordable Care Act (ACA). PEEHIP implements the full ACA indexed amounts each year under established Board policy.

◆ **Maximum Annual Out-of-Pocket Amounts:** The combined medical and prescription drug in-network maximum annual out-of-pocket amounts will increase to \$8,700 per individual and \$17,400 per family for calendar year 2022. This is an enhanced benefit for members enrolled in PEEHIP's Group #14000 Hospital Medical Plan, as they will pay no more than these annual out-of-pocket amounts.

◆ **Supplemental Hospital Medical Maximums:** The annual maximum amount of claims paid under Group #61000 will increase to \$8,700 per individual and \$17,400 per family for calendar year 2022. This is a benefit enhancement.

◆ **Supplemental Hospital Medical Maximum Allowing Primary Coverage Deductible:** Members enrolled in High Deductible Health Plans (HDHP) are not eligible for the PEEHIP Supplemental Medical Plan. The IRS defines the minimum

deductibles for HDHPs for calendar year 2022 as \$1,400 for individual and \$2,800 for family. You must provide a copy of your primary plan document for verification of the deductibles.

◆ **Flexible Spending Accounts (FSA and DCRA):** The annual maximum Health FSA contribution amount remains \$2,750 for the fiscal year beginning October 1, 2021. The Dependent Care Reimbursement Account (DCRA) annual maximum contribution remains \$5,000 (\$2,500 each if married filing separately).

◆ **VIVA Health Plan Benefit Changes:** The combined medical and prescription drug in-network maximum annual out-of-pocket amounts will be \$7,350 for individual and \$14,700 per family for the calendar year 2022. Maximum out-of-pocket amounts are a benefit to members because they limit the total amount members will pay out-of-pocket for their in-network healthcare expenses. Calendar year deductibles decreased from \$500 (individual) and \$1,500 (family) to \$300 (individual) and \$900 (family). ●

Annual Adjustments to Retiree Sliding Scale, COBRA, Leave of Absence (LOA), Surviving Spouse/ Dependent Premiums

For members who retired on or after October 1, 2005, PEEHIP premiums are calculated pursuant to the sliding scale law *Ala. Code* §16-25A-8.1. Starting with the base premium as set by the PEEHIP Board of Control, the base premium is adjusted by applying a formula based upon the cost of healthcare to the plan and using a member’s specific age and years of service at retirement. Per the law, this premium is subject to change each year. To calculate or review a premium, a retiree premium calculator is available on our website at rsa-al.gov/about-rsa/calculators/. For more information about the sliding scale law and how retiree premiums are calculated under this law, see the dedicated sliding scale pages with examples on our website at rsa-al.gov/peehip. The information can be located under the Active Members & NME Retirees page and also the Medicare-Eligible Retirees page. The PEEHIP retiree premium calculators at rsa-al.gov/peehip/calculators/ will be updated prior to October 1, 2021. Additionally, new members applying for retirement are now provided a PEEHIP premium estimate letter along with an explanation of how the sliding scale applies to them. Lastly, in September of this year, PEEHIP will provide additional information to members impacted by the sliding scale prior to any resulting changes to their premium effective October 1, 2021.

As mandated by federal COBRA law and *Ala. Code* §16-25A-8(e), related to Surviving Spouses paying the cost of their coverage, each plan year there may be either some increases or some decreases to these rates as shown below. ●

COBRA, Leave of Absence, and Surviving Spouse Monthly Premiums			
COBRA and Leave of Absence	FY2021	FY2022	Increase/ (Decrease)
Individual	\$547	\$573	\$26
Family	\$1,365	\$1,450	\$85
Supplemental	\$170	\$173	\$3

Surviving Spouse (SS)	FY2021	FY2022	Increase/ (Decrease)
SS < 65	\$920	\$945	\$25
SS < 65, Dependent < 65	\$1,192	\$1,261	\$69
SS < 65, Dependent > 65	\$985	\$980	(\$5)
SS > 65	\$244	\$214	(\$30)
SS > 65, Dependent < 65	\$613	\$627	\$14
SS > 65, Dependent > 65	\$387	\$327	(\$60)

FY2022 Employer Contribution Amount

PEEHIP participating employers contribute funds to PEEHIP based on their number of active employees. The Alabama Legislature sets the employer contribution amount per active employee, which will remain \$800 for fiscal year 2022 (starting October 1, 2021). This is not a change from the prior year. This funding is used to cover the costs for all active and retired employees and their eligible dependents enrolled in PEEHIP coverage. ●

Summary of Benefits and Coverage Availability of Summary Health Information

The Patient Protection and Affordable Care Act (PPACA) of 2010 created a federal requirement for group health plans to provide the Summary of Benefits and Coverage (SBC) to health plan members during Open Enrollment. Health benefits represent a significant component of every employee’s compensation package. The benefits also provide important protection for employees and their family in the case of illness or injury. PEEHIP offers health coverage options. Choosing a health coverage option is an important decision. PEEHIP makes a Summary of Benefits and Coverage (SBC) available, which summarizes important information about health coverage options in a standard format to help you compare across coverage options available to you in both the individual market and group health insurance coverage markets. The SBC is available on the PEEHIP web page at rsa-al.gov/index.php/members/peehip/benefits-policies. A paper copy is also available, free of charge, by calling RSA Member Services at 877.517.0020. The SBC is meant as a summary only, and the coverage examples in the SBC are for illustration purposes only and may not be representative of the actual charges for copayments or out-of-pocket expenses for the PEEHIP plan. For more detailed benefit information, see the PEEHIP Summary Plan Description (SPD) at rsa-al.gov/index.php/members/peehip/peehip-publications.

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/.

Humana to Host Virtual Informational Meetings

Humana is pleased to offer Medicare-eligible PEEHIP retirees, Medicare-eligible spouses, and dependents of PEEHIP retirees an opportunity to learn more about the PEEHIP Humana Group Medicare Advantage PPO Plan for 2022. Virtual teleconference informational meetings will be held starting July 15, 2021, and ending August 31, 2021.

In July, Medicare-eligible PEEHIP retired members will receive an invitation providing a full list of teleconferences in the mail. Call or log in to meet the Humana team and hear about the Humana Group Medicare Advantage PPO Plan for PEEHIP members! This is a great opportunity to ask questions and

learn more about what your upcoming 2022 Humana plan will offer.

To attend one of the teleconferences, call into the meeting using the phone number provided. In order to both hear and view the presentation during the teleconference, call in and then enter into your internet browser the designated web address listed next to the date and time you would like to attend.

Listed below are the July and August meeting dates, times, and login information: Password, if prompted, is peehip (case sensitive).



Meeting Date	Meeting Start Time (Central Time)	Telephone Dial-In #	Teleconference Link
July 15	12:00pm	833.330.4476	https://humana.com/PEEHIP1
July 23	2:00pm	833.330.4476	https://humana.com/PEEHIP2
July 26	9:30am	833.330.4476	https://humana.com/PEEHIP3
August 4	2:00pm	833.330.4476	https://humana.com/PEEHIP4
August 13	12:00pm	833.330.4476	https://humana.com/PEEHIP5
August 16	9:30am	833.330.4476	https://humana.com/PEEHIP6
August 26	2:00pm	833.330.4476	https://humana.com/PEEHIP7
August 31	9:30am	833.330.4476	https://humana.com/PEEHIP8

If you plan to attend one of the informational meetings listed above, call Humana's Group Medicare Customer Service team at 800.733.3015 (TTY: 711), Monday – Friday, 8 a.m. – 5 p.m. CST to reserve your spot. **You are not required to RSVP to attend any of**

the meetings, but it is recommended.

If you have additional questions, contact the dedicated PEEHIP Humana Customer Care Team at 800.747.0008 (TTY: 711). ●