



Open Enrollment Edition

PEEHIP’s annual Open Enrollment period begins soon! 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.

Important Open Enrollment Dates

Open Enrollment begins **July 1, 2023**, and will end by the following deadlines:

- ◆ **Online:** Open Enrollment ends midnight **September 10, 2023**. After this time, online Open Enrollment changes will not be accepted and the Open Enrollment link will be closed.
- ◆ **Paper:** Open Enrollment ends **August 31, 2023**. Any paper forms postmarked after that date will not be accepted, without exception.
- ◆ **Flexible Spending Accounts:** Both paper and online Open Enrollment for flex plans end **September 30, 2023**.
- ◆ **Effective Date of Coverage:** All Open Enrollment coverage elections approved by PEEHIP will become effective **October 1, 2023**.

Open Enrollment Web Page

PEEHIP’s Open Enrollment informational web page can

be found at rsa-al.gov/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, 2023, 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.

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 dependents will remain on your current plan(s).

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

Did You Know?

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.

continued on page two

Open Enrollment Edition *continued from page one*

Open Enrollment Through 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.

3. Click the “Open Enrollment” option and follow the on-screen prompts until you receive your **confirmation page**.

Don't Have Internet Access?

For members without internet access, you may request a printed Member Handbook or request a NEW ENROLLMENT AND STATUS CHANGE form to make Open Enrollment changes by calling RSA Member Services at 877.517.0020. ●

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/peehip/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 & non-Medicare-eligible page and also

the Medicare-eligible page. The PEEHIP retiree premium calculators at rsa-al.gov/peehip/calculators/ will be updated prior to October 1, 2023. 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, 2023.

COBRA, LOA, and Surviving Spouses

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 and Leave of Absence	FY 2023	FY 2024	Increase/(Decrease)
Individual	\$547	\$563	\$16
Family	\$1,407	\$1,441	\$34
Supplemental	\$176	\$178	\$2

Surviving Spouse (SS)	FY 2023	FY 2024	Increase/(Decrease)
SS < 65	\$945	\$957	\$12
SS < 65 with Dependent < 65	\$1,261	\$1,362	\$101
SS < 65 with Dependent > 65	\$980	\$992	\$12
SS > 65	\$65	\$65	\$0
SS > 65 with Dependent < 65	\$627	\$716	\$89
SS > 65 with Dependent > 65	\$130	\$130	\$0

Plan Changes Effective October 1, 2023

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

- ◆ **Mental Health and Substance Abuse (MH/SA):** To comply with federal law, PEEHIP mental health and substance abuse benefits required adjustments to be in parity both in quantity and quality to other medical benefits offered by the plan. A comprehensive table showing the required revisions and improvements to PEEHIP mental health and substance abuse benefits can be found at rsa-al.com/peehip. The changes in this benefit category include removal of visit limits and reductions in member cost-sharing. In some benefit categories, the PEEHIP Board voted to approve higher quality benefits than the minimum standard required by law.
- ◆ **Maximum Annual Out-of-Pocket Amounts:** The combined medical and prescription drug in-network maximum annual out-of-pocket amounts will increase to \$9,450 per individual and \$18,900 per family for calendar year 2024. 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. These amounts follow annual indexing of the ACA. PEEHIP implements the full ACA indexed amounts each year under established Board policy.
- ◆ **Supplemental Hospital Medical Maximums:** The annual maximum amount of claims paid under Group #61000 will increase to \$9,450 per individual and \$18,900 per family for calendar year 2024.
- ◆ **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 2024 as \$1,600 for individual and \$3,200 for family. You must provide a copy of your primary plan document for verification of the deductibles.

- ◆ **Flexible Spending Accounts (Health FSA and Dependent Care Reimbursement Account):** The annual maximum Health FSA contribution amount remains \$3,050 for the fiscal year beginning October 1, 2024. The DCRA annual maximum contribution remains \$5,000 (\$2,500 each if married filing separately). The carryover limit for the Health FSA will increase to \$610.
- ◆ **VIVA Health Plan Benefit Changes:**
 - ◇ The combined medical and prescription drug in-network maximum annual out-of-pocket amounts will be \$9,100 for individual and \$18,200 per family for the calendar year 2024.
 - ◇ Specialist office visit copays will increase from \$40 to \$50.
 - ◇ Inpatient copay will increase from \$200 per admission to \$300 per admission with no change in the \$50 copay for days 2-5 (includes MH/SA inpatient stays).
 - ◇ Emergency Room visit copay will increase from \$200 to \$300.
 - ◇ PEEHIP VIVA coverage will now include a gym/fitness benefit that provides access to gyms throughout the state as well as coverage for home fitness kits, workout plans with digital exercises, and live lifestyle coaching. ●

FY2024 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 2024 (starting October 1, 2023). 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) publication 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 an 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/peehip/publications/#sbc. A paper copy is also available, free of charge, by calling Member Services toll-free 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/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/.

Attend a meeting to learn about the PEEHIP UnitedHealthcare® Group Medicare Advantage (PPO)

Plan and what to expect for your plan benefits in 2024. Join UnitedHealthcare® to learn about plan benefits like nationwide coverage, medical and prescription drug coverage, free gym membership with Renew Active®, rewards for completing health care activities, and more.

IN PERSON

Wednesday, July 12 • 9 a.m.-11 a.m.
Wynlakes Golf & Country Club
7900 Wynlakes Blvd, Montgomery, AL 36117

Monday, July 24 • 9 a.m.-11 a.m.
Doubletree by Hilton Dothan
2740 Ross Clark Cir, Dothan, AL 36301

Thursday, July 27 • 9 a.m.-11 a.m.
Orange Beach Event Center
4671 Wharf Parkway W, Orange Beach, AL 36561

Monday, July 31 • 9 a.m.-11 a.m.
Marriott Shoals Hotel & Spa
10 Hightower Pl, Florence, AL 35630

Thursday, August 3 • 9 a.m.-11 a.m.
The Venue at Coosa Landing
201 George Wallace Dr, Gadsden, AL 35903

Friday, August 4 • 9 a.m.-11 a.m.
Huntsville Marriott at the Space & Rocket Center
5 Tranquility Base, Huntsville, AL 35805

Monday, August 14 • 9 a.m.-11 a.m.
Bottling Plant Event Center
614 N Railroad Ave, Opelika, AL 36801

Friday, August 18 • 10 a.m.-12 p.m.
Soirée Event Gallery
2132 Lorna Ridge Ln, Birmingham, AL 35216

Monday, August 21 • 9 a.m.-11 a.m.
Thomasville Civic Center, 559 W Front St N
Thomasville, AL 36784

Tuesday, August 22 • 10 a.m.-12 p.m.
Pelham Civic Complex & Ice Arena
500 Amphitheater Rd, Pelham, AL 35124

Wednesday, August 23 • 9 a.m.-11 a.m.
Hotel Capstone
320 Paul W Bryant Dr, Tuscaloosa, AL 35401

ONLINE

Go to retiree.uhc.com/peehip and look for the meeting schedule document on the home page for instructions on how to join the online meeting. Event password: Peehip2023!

Wednesday, July 19 • 11 a.m.-1 p.m.
Event number: 2660 343 0358
Access code: 8993253

Wednesday, August 9 • 2 p.m.-4 p.m.
Event number: 2664 042 7030
Access code: 5084426

To dial-in only for the online meeting

If you don't have access to the internet, you can call 877.692.8955, TTY 711, to hear the presentation.

Join a webinar to learn more about specific resources available

Event password: Peehip2023!

Visit retiree.uhc.com/peehip and look for the plan education webinar link.

Tuesday, August 15 • 11 a.m.-12 p.m.
Event number: 2693 305 2949

Topics:

- ◆ UnitedHealthcare® Hearing—access to hearing aid benefits
- ◆ Personal Emergency Response System—help when you need it at the push of a button

Tuesday, October 3 • 11 a.m.-12 p.m.
Event number: 2694 284 3786

Topics:

- ◆ UnitedHealthcare® HouseCalls—a yearly visit from the convenience of your home
- ◆ Healthy at Home—receive post-discharge support ●