



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 highly 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. Please 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, 2020, and will end by the following deadlines:

- ◆ **Online: September 10, 2020.** Open Enrollment ends midnight September 10, 2020. 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, 2020.** Open Enrollment ends August 31, 2020. Any paper forms postmarked after that date will not be accepted, without exception.
- ◆ **Flexible Spending Accounts: September 30, 2020.** Both paper and online Open Enrollment for flex plans end September 30, 2020.

Effective Date of Coverage

All Open Enrollment coverage elections approved by PEEHIP will become effective **October 1, 2020.**

Open Enrollment Web Page

PEEHIP’s Open Enrollment informational web page can be found at www.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, 2020, and other information relating to Open Enrollment.

What’s New This Year

The changes approved by the PEEHIP Board at the May 2020 meet-

ing are included in the June 2020 *PEEHIP Advisor*, and can be found by visiting <https://www.rsa-al.gov/peehip/publications/advisor/>.

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

Helpful Information about Open Enrollment

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 re-enroll each year as these programs do not automatically renew. For more information about the Premium Assistance Program, visit www.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. Enrollment is done in real time and a confirmation is given, so that you have instant assurance that PEEHIP has received your enrollment request. MOS will provide a premium calculation for the coverages you select, saving you the time of having to calculate the premiums yourself. For these reasons, the majority of PEEHIP members opt to make their Open Enrollment changes online through MOS.

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 current 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 then 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, 2020

In addition to plan changes shown in the June PEEHIP Advisor, below are additional changes and amounts set by the federal 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 \$8,550 per individual and \$17,100 per family for calendar year 2021. 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 \$8,550 per individual and \$17,100 per family for calendar year 2021. 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 years 2020 and 2021 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 (Health FSA and DCRA):** The annual maximum Health FSA contribution amount increased to \$2,750 beginning fiscal year October 1, 2020. This is a benefit enhancement. The

Dependent Care Reimbursement Account (DCRA) annual maximum contribution remains unchanged at \$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 remain the same for calendar year 2021 at \$7,350 for individual and \$14,700 per family. 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. Telehealth Services copay decreased from \$45 to \$25 per consult. Escambia County was added as an available service area. ●

Start Winning by Losing

PEEHIP's partnership with Blue Cross and Blue Shield of Alabama's Chews Wisely AlabamaSM program is all about giving you easy ways to eat healthier and feel better. As you incorporate healthy eating and exercise into your daily routine, you'll notice yourself losing weight. While you may drop a size, losing weight isn't just about looking better, it has huge health benefits as well.

Carrying around extra weight can lead to a number of problems, so it is important to be aware of your eating decisions and to try and substitute healthy items whenever you can. ●

Advantages of losing a few pounds

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



+22
minutes

On average, you'll get 22 minutes more sleep per night. Also deeper, better quality sleep.



www.everydayhealth.com



-5

Could lower blood pressure as much as 5 points

www.webmd.com

Reduces breast cancer risk by

-12%



www.webmd.com

Temporary Flexible Spending Accounts Changes and Cancellations Due to COVID-19

Members enrolled in a PEEHIP Flexible Spending Account

You may not have the original expenses you budgeted for during last year's open enrollment period with the unexpected closure of schools, daycare services, summer camps, and cancellation of medical appointments and are now wondering what can be done with the remaining funds in your Dependent Care Reimbursement Account (DCRA) and Health FSA.

If your need for dependent care has changed, PEEHIP does allow for you to change your annual election amount or cancel your participation in the DCRA plan. To update your selection, simply complete and submit a FLEXIBLE SPENDING ACCOUNT STATUS CHANGE form. Please keep in mind that DCRA is a non-refundable, "use it or lose it" account. If you choose to change your annual election amount, you will have access to the DCRA funds until the end of the year. If you choose to cancel, you can only receive reimbursement for eligible dependent services rendered by the cancellation date. Any remaining funds in the account will be forfeited.

There are also new ways to use up the extra funds in your Health FSA. Recent changes to flex rules now allow for you to use your Health FSA dollars on over-the-counter medications and menstrual care products which are now considered qualified medical expenses. Go to www.healthequity.com/peehip to view qualifying expenses.

Due to COVID-19, the IRS Notice 2020-29 allows plans the flexibility to adopt temporary changes to the deadlines for incurring expenses. This is intended to help members apply unused amounts remaining in their flex account(s) due to unanticipated changes in expenses because of COVID-19. For the current plan year only, PEEHIP is allowing you more time to use the funds in your current DCRA and Health FSA accounts. The year-end deadline of September 30, 2020, has been extended to December 31, 2020. You will have until December 31, 2020, to use the funds in your accounts. Visit www.rsa-al.gov/peehip/flex-account/ for more information concerning your options and the changes affecting your DCRA and Health FSA plans. ●



July's Menu

Make every grocery cart count.

There are plenty of food situations you cannot fully control – eating at a friend's house, stopping for food on the road, etc. – but there is one that you can: grocery shopping. This is your opportunity to make sure you will have enough healthy options on hand to keep up the habit.

Here are a few grocery-shopping tips:

- ◆ **Plan ahead** – We are not just talking about making a list. We mean planning healthy meals. This will help you build your list and get you in a healthy mindset. Then, when suppertime is approaching, you will know what to cook, and how to put a meal on the table you are proud of.
- ◆ **Find healthy snacks you like** – We know! We love snacking too! If you're not careful, those little nibbles between meals can derail any healthy progress you have made. It is important to find healthier snacks you will enjoy eating throughout the day when that craving comes around. Fill your list with fruits, veggies, nuts, even beef and other jerkies.
- ◆ **Make a list...and stick to it!** – When you are in the store and walk past some of your favorite treats, you will have to resist the urge to toss them in your cart. If you stick to your list, you will feel more empowered and excited to eat and enjoy your healthy choices once you are home.
- ◆ **Visit ChewsWiselyAlabama.com** for recipes – Head to our website for all kinds of healthy inspiration and to help guide and keep you on track while you fill your belly with tasty meals.

Put this delish dish on your list!

That is a mouthful and so is this fresh and fruity summer salad. It is the perfect addition to an outdoor meal with a cool breeze. Enjoy Chews Wisely Alabama's simply delicious **Summer Fruit Salad with Poppy Seed Dressing**. ●



The Chews Wisely AlabamaSM partnership with Scale Back Alabama has been canceled this year due to the safety measures in place for the coronavirus pandemic.

Specifically, we will not be able to host weigh-ins for our Scale Back Alabama program. We are not canceling the drive to lose weight and keep it off, though! We encourage you to continue eating a healthy diet and living an active lifestyle. Check out ChewsWiselyAlabama.com for recipes and tips on living a healthy life. ●

FY2021 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 at \$800 for fiscal year 2021 (starting October 1, 2020). 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. ●

RECIPE OF THE MONTH



INGREDIENTS

For Salad:

- 1 head of butter lettuce
- Fresh blueberries, washed
- Bite-sized chunks of seeded watermelon
- Bite-sized chunks of seeded cantaloupe
- Fresh strawberries, washed and halved

For Dressing:

- 2 tbsp + 2 tsp cider vinegar
- 1/2 cup fresh honey
- 1 tsp dry mustard
- 1/3 cup vegetable oil
- Pinch of salt
- 1 tbsp poppy seeds
- 2 tbsp fresh-squeezed lemon juice

INSTRUCTIONS

1. Chill fresh fruit. Arrange lettuce leaves on plate or in salad bowl. Add fruit and drizzle with dressing.
2. For dressing: Whisk ingredients together in a small bowl. Chill before using. Keeps for several days in the refrigerator; stir before using.

FIND US ONLINE!

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

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) form 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. To help you make an informed choice, PEEHIP makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about health coverage options in a standard format to help you compare 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 www.rsa-al.gov/index.php/members/

[peehip/benefits-policies](http://www.rsa-al.gov/index.php/members/peehip/benefits-policies). A paper copy is also available, free of charge, by calling 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 www.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 www.rsa-al.gov/peehip/retirees/.

Humana to Host Virtual Informational Meetings

Humana is pleased to offer Medicare-

eligible PEEHIP retirees and Medicare-eligible spouses and dependents of PEEHIP retirees an opportunity to learn more about the PEEHIP Humana Group Medicare Advantage PPO Plan for 2021. Virtual teleconference informational meetings will be held starting July 16, and ending August 31.

In July, Medicare-eligible PEEHIP retired members will receive an invitation providing

a full list of the teleconferences in the mail. Please 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 2021 Humana plan will offer.

Listed below are the July and August meeting dates, times, and login information:

Meeting Date	Meeting Start Time	Telephone Dial-In #	Teleconference Link
July 16	12:00pm	877.847.2027	https://huma.na/PEEHIP1
July 17	9:30am	877.847.2027	https://huma.na/PEEHIP2
July 20	2:30pm	877.847.2027	https://huma.na/PEEHIP3
July 22	9:30am	877.847.2027	https://huma.na/PEEHIP4
July 30	9:30am	877.847.2027	https://huma.na/PEEHIP5
August 5	12:00pm	877.847.2027	https://huma.na/PEEHIP6
August 13	2:30pm	877.847.2027	https://huma.na/PEEHIP7
August 17	9:30am	877.847.2027	https://huma.na/PEEHIP8
August 25	2:30pm	877.847.2027	https://huma.na/PEEHIP9
August 31	12:00pm	877.847.2027	https://huma.na/PEEHIP10

If you plan to attend one of the informational meetings listed above, please call Humana's Group Medicare Customer Service team at 800.733.3015 (TTY:711),

Monday - Friday, 8 a.m. - 5 p.m. Central Time 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, please contact the dedicated PEEHIP Humana Customer Care Team at 800.747.0008. ●