



## *Team Up for Health* Wellness Program Deadline Has Passed

**M**embers and spouses covered on PEEHIP's Blue Cross Blue Shield (Group 14000) Hospital Medical Plan: August 31, 2017, was the deadline to complete all required activities for the PEEHIP *Team Up for Health* Wellness Program. If you or your covered spouse were required to participate and did not complete all activities, you will incur the \$50 wellness premium this October.

**However, it is still not too late to earn your waiver of the \$50 monthly wellness premium for the remainder of the upcoming plan year!** Even though the deadline has passed, you can earn a prospective waiver of the wellness premium by completing your activities. Per PEEHIP policy, your waiver would begin on the 1st day of the 2nd month after you reach 100% complete. Do not delay earning your waiver any longer; visit [www.myactivehealth.com/peehip](http://www.myactivehealth.com/peehip) today. Click on "My Required Activities" to see what activities you have remaining.

While it is PEEHIP's goal for all members to earn their waiver and not be charged the wellness premium, this program offers so much more beyond the minimum required activities. These additional benefits include the availability of continuous health coaching or condition management either in-person at PEEHIP-participating workplaces or over the phone with an ActiveHealth Nurse or Health Coach.

The ActiveHealth website also includes many different tools and resources for improving health such as a comprehensive library of digital health coaching topics, healthy recipes, health trackers, and other resources like your personal health record.

This Wellness Program focuses on reducing the rising level of chronic disease and health risks in the PEEHIP membership. We encourage all members to fully engage in the program beyond simply completing the minimum required activities. There is so

much more offered to help you learn and implement ways to better manage and improve your health. Enjoy all of the benefits included with this program available at [www.myactivehealth.com/peehip](http://www.myactivehealth.com/peehip) or by calling ActiveHealth at 855.294.6580.

October starts a new plan year for PEEHIP and the *Team Up for Health* Wellness Program. Please watch for more information about your activities to earn your \$50 monthly wellness premium waiver once again in the upcoming plan year. Thank you to all who participated in this program this past plan year! You have made this a hugely successful program by helping improve the health of the PEEHIP membership, which also results in a significant reduction in healthcare costs for both members and for the PEEHIP plan. ●



**New Employees:** Enroll online for PEEHIP coverages **within 30 days** of your date of hire. It's fast, free, accurate, secure, and timely!  
Go to <https://mso.rsa-al.gov/> today!

## PEEHIP Flex Accounts

### Learn More From a HealthEquity Webinar

**P**articipating in a Flexible Spending Accounts (FSA) offers you an easy and convenient way to pay for out-of-pocket medical copays and dependent day-care services while saving you valuable tax dollars. Funds contributed to an FSA through payroll deduction are tax free. Most members can save \$20 to \$35 for every \$100 placed into their FSA! PEEHIP's FSA plan is administered by HealthEquity.

To learn more about how you can save or how to manage your current FSA, HealthEquity will be hosting webinars on September 12 and September 14. If you have ever considered enrolling in an FSA, or if you would like to learn more about your current FSA, please sign up at [www.rsa-al.gov/index.php/members/peehip/flex-account/](http://www.rsa-al.gov/index.php/members/peehip/flex-account/).

**Remember the Flex Open Enrollment deadline is September 30. Sign up today for your savings to start October 1!**

## Medicare-Eligible PEEHIP Members

The information below and on the next page pertains to PEEHIP members covered under the UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO) plan or prospective members who are considering enrolling in this PEEHIP plan. For more information, visit [www.UHCRetiree.com/peehip](http://www.UHCRetiree.com/peehip).

### What is the UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO) plan?

It's important to know that the PEEHIP UnitedHealthcare<sup>®</sup> Medicare Advantage plan is a **group** Medicare Advantage plan that was specifically designed for you as a Medicare-eligible member of PEEHIP. It is only available to you and your Medicare-eligible dependents. Your plan is very different and should not be confused with an individual Medicare Advantage plan. It is only available to eligible PEEHIP members.

The UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO) plan combines all of the benefits of Medicare Part A (hospital coverage) and Medicare Part B (medical coverage) into one plan. It also includes Medicare Part D (prescription drug coverage) to become one comprehensive hospital, medical, and prescription coverage plan.

This Medicare Advantage plan is a Preferred Provider Organization (PPO) plan. Similar to traditional PPO plans, these plans give you access to in-network (contracted) healthcare providers. You can also use out-of-network (non-contracted) healthcare providers anywhere in the United States as long as they participate in Medicare and accept this plan. However, unlike traditional PPO plans, **under the UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO) plan, you do not pay extra to use out-of-network providers.** Your share of the cost (copay or coinsurance) remains the same as if your visit were in-network.

#### Here are some additional plan highlights:

- ◆ National coverage so PEEHIP retirees and covered dependents have coverage anywhere in the United States.
- ◆ Worldwide emergency coverage.
- ◆ SilverSneakers<sup>®</sup> fitness program to help you stay active and fit.
- ◆ 24/7 nurse line to answer your healthcare questions and concerns when your doctor isn't available.
- ◆ Discount on hearing aids at approved facilities to help you save significantly on the cost of hearing aids.
- ◆ HouseCalls - an annual in-home, health and wellness visit to make getting the healthcare you need more convenient.
- ◆ Renew by UnitedHealthcare<sup>®</sup> - a program designed to help you take charge of your health through education, useful tools, and programs. It also includes rewards for certain health activities.

For additional information including what you will pay for specific services, please refer to your open enrollment materials or go online to view plan documents at [www.UHCRetiree.com/peehip](http://www.UHCRetiree.com/peehip). ●

## What to do when you need care now?

**W**hen you don't feel well, it can be difficult to tell when to wait to see your doctor or when you should seek more immediate help. The best thing to do is to ask your doctor about when and where to get care, especially if you already have a medical condition. However, if your doctor isn't available, here is a helpful chart to help you determine the best plan of care.

### Emergency Room (ER) Rule of Thumb

Call 911 or go to the ER if you think you could put your health at serious risk by waiting to get care.

	Virtual Doctor Visit	Urgent Care Center	Emergency Room
Animal bites		✓	<ul style="list-style-type: none"> <li>◆ Any life-threatening or disabling condition</li> <li>◆ Sudden or unexplained loss of consciousness</li> <li>◆ Chest pain, numbness in the face, arm, or leg; difficulty speaking</li> <li>◆ Severe shortness of breath</li> <li>◆ High fever with stiff neck, mental confusion, or difficulty breathing</li> <li>◆ Coughing up or vomiting blood</li> <li>◆ Cut or wound that won't stop bleeding</li> <li>◆ Major injuries</li> <li>◆ Possible broken bones</li> </ul>
Stitches		✓	
X-rays		✓	
Back pain		✓	
Mild asthma		✓	
Minor headaches	✓	✓	
Sprains, strains		✓	
Nausea, vomiting, diarrhea		✓	
Bumps, cuts, scrapes	✓	✓	
Burning with urination	✓	✓	
Coughs, sore throat	✓	✓	
Ear or sinus pain	✓	✓	
Eye swelling, irritation, redness or pain	✓	✓	
Minor allergic reactions	✓	✓	
Minor fevers, colds	✓	✓	
Rashes, minor burns	✓	✓	
Vaccinations		✓	

**Note:** A virtual doctor visit has a \$0 copay. Generally, out-of-pocket costs are lower if non-emergency care is received at an Urgent Care Center versus the hospital emergency room.

To obtain a virtual doctor visit, use your computer or mobile device and go to [www.UHCRetiree.com/peehip](http://www.UHCRetiree.com/peehip) then log into your member account using your user name and password. Once you have logged onto the site, look at the bottom of the home page under My Resources where you will see a link for virtual doctor visits. Click on the link and it will take you to more information on virtual doctor visits, including what providers are available, how to request a visit, and a helpful frequently asked questions section.

### Not Sure?

You can also call UnitedHealthcare<sup>®</sup>'s Nurseline toll free at 855.202.0710, TTY 711, 24 hours a day, 7 days a week to talk to a nurse about your health questions or concerns. ●

# Flu Season is Approaching Protect Yourself By Getting Vaccinated



Influenza, commonly known as the flu, is highly contagious and spread by coughing, sneezing, or nasal secretions. Adults can begin to infect others as early as one day before showing any symptoms and as long as five days after showing symptoms. The flu can range in severity and even causes around 36,000 deaths each year on average.

Every year, many people get sick from the flu. The flu is a potentially serious illness that could lead to time in the hospital. But here's good news: Vaccinations can help offer protection. A seasonal flu shot is one of the best ways to reduce your chances of getting the flu and giving it to someone else. The flu virus changes constantly. It is recommended to get a flu shot every year to help prevent getting the flu.

According to the Centers for Disease Control and Prevention (CDC), you can't get the flu from a flu shot.<sup>1</sup> It is possible, however, to catch the flu if you're exposed to other people's flu germs before your vaccination has had time to become fully effective. In that case, being vaccinated may help lessen the severity. Protect yourself and those you love. Get your annual flu shot.

## Tips for Avoiding the Flu

[www.cdc.gov/flu/protect/habits.htm](http://www.cdc.gov/flu/protect/habits.htm)

- ◆ **Get a flu shot!** The flu vaccine does not guarantee that you will not get the flu, but it is the single best way to prevent the seasonal flu.
- ◆ **Avoid close contact.** Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.
- ◆ **Stay home when you are sick.** If possible, stay home from work, school, and errands when you are sick. This will help prevent spreading your illness to others.
- ◆ **Cover your mouth and nose.** Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.

- ◆ **Clean your hands.** Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.
- ◆ **Avoid touching your eyes, nose, or mouth.** Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.
- ◆ **Practice other good health habits.** Clean and disinfect frequently touched surfaces at home, work, or school, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

## Options Available for Flu Shots

Getting a flu shot is easy and convenient and is available at the options below:

- ◆ Your doctor's office
- ◆ Your local pharmacy
- ◆ The Alabama Dept. of Public Health (ADPH)
  - ◇ To see a listing of available and upcoming flu shot clinics offered by ADPH, please visit <https://dph1.adph.state.al.us/PublicCal/>.

There is no additional cost or copay for any of the flu shot options above. **Please remember to bring your PEEHIP ID card to whichever location you choose for your vaccine.**

**Members covered under the PEEHIP UnitedHealthcare® Group Medicare Advantage (PPO) Plan:** Be sure to show your UnitedHealthcare ID card at the time of getting a flu shot from ADPH, your doctor, or your pharmacy.

For more information on the flu vaccine and your available options, please visit [www.rsa-al.gov/index.php/members/peehip/health-wellness/flu-shots/](http://www.rsa-al.gov/index.php/members/peehip/health-wellness/flu-shots/). ●



<sup>1</sup>Centers for Disease Control and Prevention, 2015