



Choose Well Live Well is Almost Here Be on the lookout for your welcome packet this October

For members and spouses enrolled in the PEEHIP Blue Cross Blue Shield Hospital Medical Group #14000 plan, check your mail this October for a *Choose Well, Live Well* Welcome Packet from PEEHIP! **Choose Well, Live Well** is an innovative new wellness experience that lets you manage and track your health in one place. It's brought to you by PEEHIP in partnership with Sharecare and Blue Cross Blue Shield of Alabama.

Participation in this program has various perks, including your \$50

monthly premium waiver for completing required activities, plus many more customized opportunities to discover easy ways every day you can *choose well* and live healthier.

Coming this October, your Welcome Packet will include:

- ◆ A welcome letter with program-specific information including your specific activities to earn your premium waiver
- ◆ Flyers to help you get started on a journey towards better health ●

Don't Miss the RealAge® Challenge this October to Earn Money for Your School!

As included in the August *PEEHIP Advisor* newsletter found at www.rsa-al.gov/peehip/publications/advisor/, Sharecare and PEEHIP are also hosting the RealAge® Challenge, a state-wide school competition for school systems to reach the highest percentage of eligible employees to register with Sharecare and complete the RealAge® test. The RealAge® test is a scientifically-backed assessment that tells you how old your body really is—not your calendar age.

The top three school systems with the highest percentage of registered users to complete the RealAge® test in the month of October will win a grant. First place will receive \$20,000, second place will receive \$10,000 and third place will receive \$5,000.

Additionally, any school system that has over 50 percent of eligible employees register and complete the RealAge® test will receive \$1,000 because Sharecare and PEEHIP recognize that helping schools helps Alabama.



Besides offering significant prize money for schools through the RealAge® Challenge this October, the RealAge® Test itself is one of

the key features Sharecare offers. This scientifically-backed assessment asks various questions about your health and habits to determine your body's true age – not what the calendar says. Identifying your RealAge® is the first step towards improving your overall well-being. Therefore, PEEHIP and Sharecare encourage all eligible members, including spouses and retirees as well as active employees enrolled in the PEEHIP Blue Cross Blue Shield Group #14000 Plan, to take this test starting in October.

Choose Well, Live Well and the RealAge® kickoff challenge are both exciting opportunities to help improve health and support education in the state of Alabama. Be on the lookout for more program specific information in the mail so that you do not miss out on this chance to be healthier, save money, and help your local school system! ●

Learn more about the new *Choose Well, Live Well* wellness program at sharecare.com/peehip.

Flu Season is Approaching: Protect Yourself By Getting Vaccinated

Influenza, commonly known as the flu, is highly contagious and is 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 causes around 36,000 deaths each year on average.

From headaches and fevers to stuffy noses, suffering from the flu is no fun. The flu virus can last three to seven days, and brings with it sore throat, cough, aches, pains, and fever. But beyond the irritating symptoms, the flu can become quite severe. According to the Centers for Disease Control and Prevention (CDC), older adults or those who have chronic medical conditions may be at risk for developing serious flu complications.

Many people assume the flu is not a serious illness, and simply part of

to get vaccinated before influenza viruses spread in your community since it takes about two weeks after vaccination for antibodies to develop in the body and provide protection against the flu.

If you have never had a flu vaccine before, you may also be wondering about side effects. You may experience side effects like soreness, redness, tenderness, or swelling where the shot is given.

Protect yourself and those you love. Get your annual flu shot.

Tips for Avoiding the Flu: (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.



the winter season, but the CDC estimates that the 2018-2019 flu season included between 37.4 – 42.9 million flu illnesses, 531,000 – 647,000 hospitalizations, and 36,400 – 61,200 deaths.

Some people wonder if they really should get a flu vaccine every season. The answer from the CDC is “absolutely.”

An annual vaccination provides optimal protection since a body's immune response from vaccinations declines over time. Plus, the flu virus is constantly changing. The CDC reviews and often updates the vaccine formulation, so the flu shot you get this year might be slightly different than the one you got last year.

We have all heard of people who get the flu even when they have been vaccinated. **The CDC has confirmed you cannot get the flu from getting a flu shot, which is a common myth.** While the flu shot does reduce the risk of contracting flu by approximately 60%; it is still possible to contract the flu even if you are vaccinated. According to the CDC, for those who have been vaccinated and still get the flu, the illness is typically milder and some studies show hospitalization is less likely.

While the CDC recommends the flu vaccine is safe for most people, you should always check with your healthcare provider to see if you should get the vaccine and which type of flu vaccine would be best for you.

Flu outbreaks are generally unpredictable and flu season can start as early as October and last as late as May. According to the CDC, it is best

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/. ●

Flexible Spending Accounts

Looking to pay less taxes? Budget your out-of-pocket medical expenses and reduce your tax liability by participating in a Flexible Spending Account (FSA). If you are an actively employed PEEHIP member, you can elect to have a portion of your paycheck set aside, pre-tax, to pay for qualified medical expenses for you and your dependents. **On average, members save \$15 to \$35 for every \$100 they set aside to spend on qualified expenses when they enroll in a Health FSA.**

How? It's simple. Estimate how much you will spend between October 1, 2019, and September 30, 2020, on qualified medical expenses such as deductibles, doctor visits, prescription drug copays, dental care and orthodontia, vision exams, glasses, contacts lenses, and much more. Then enroll in a Health FSA for your estimated amount (up to \$2,700). The annual amount you elect will be divided into 12 separate monthly pre-taxed contributions. Your employer will deduct the pre-taxed contribution amount in equal installments throughout the plan year from your paycheck. But even though your elected amount is deducted over the course of the plan year, the entire annual amount you elect for your Health FSA will be available for you to use on the first day of the plan year, October 1, 2019.

PEEHIP also offers a Dependent Care FSA (DCRA) to reimburse qualified dependent care expenses. DCRA funds can be used for daycare, preschool, before and after-school care, summer day camp, elderly care, or other dependent care expenses up to an annual amount of \$5,000 (or \$2,500 each if married and filing separately).

You and your dependents are not required to be enrolled in PEEHIP coverage to participate in a PEEHIP FSA plan, and there are no fees to participate. The minimum annual contribution amount to participate in the Health FSA or DCRA is \$120. PEEHIP FSA plans are serviced by HealthEquity. For more information concerning eligible Health FSA and DCRA expenses or for help in estimating your expenses go to www.healthequity.com/peehip.

Flex Debit Card

PEEHIP's Health FSA includes a Visa Debit Card, meaning **members that enroll or re-enroll in the Health FSA will be able to swipe their FSA debit card for qualified medical, prescription drug, dental, and vision expenses or copays at the time of service or purchase.** Members do not have to pay out-of-pocket first for medical expenses and wait for a reimbursement from their Health FSA. Each member enrolling in a Health FSA will receive a debit card from HealthEquity to conveniently access their funds. If you already have a HealthEquity Visa debit card from a previous plan year, you will not receive a new card because you will be able to use your same card.

Open Enrollment for FSA is July 1, through September 30. Enrollment in a FSA does not automatically renew each year and is not available for retirees. You must re-enroll and remain an active employee to continue participation. Enroll online at PEEHIP's Member Online Services (MOS) website <https://mso.rsa-al.gov> or complete a Flexible Spending Account Enrollment Application and mail it to PEEHIP by September 30, 2019. ●

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 Continues to Host Statewide Informational Meetings

Informational meetings began the week of August 26. Medicare-eligible PEEHIP members were sent an invitation along with a full list of all statewide meetings in the mail in August. Please come out to meet the PEEHIP Humana

team and hear about PEEHIP's Humana Group Medicare Advantage (PPO) Plan! This is a great opportunity to ask questions and learn more about what your PEEHIP Humana Group Medicare Advantage (PPO) Plan will offer beginning January 1, 2020. In case you are unable to attend a meeting in person, Humana will host several teleconferences in September. **Below are the September meeting and teleconference dates, times, and locations. The October meeting dates, times, and locations will be published in the upcoming October PEEHIP Advisor. The meeting schedule is also available on the Human website for PEEHIP retirees at**

<https://our.humana.com/peehip>.

If you plan to attend one of the meetings listed below, 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.** As a reminder, all Medicare-eligible PEEHIP retirees will be sent an informational packet in the mail in November that will include medical and prescription benefit summary information. If you have additional questions, contact the PEEHIP dedicated Humana line at 800.747.0008. ●

9/4/2019	9am	Doster Center	424 S Northington ST, Prattville
9/4/2019	9am	Alabama Southern Community College	251 College ST, Gilbertown
9/5/2019	9am	The Oaks at Centreville	430 Walnut ST, Centreville
9/5/2019	2:30pm	Sleep Inn and Suites	1605 Hwy 5 S, Marion
9/5/2019	9am	Marengo County Business Development Center	2400 E Coats AVE, Linden
9/5/2019	2:30pm	Hampton Inn Selma, Magnolia Room	2200 West Highland AVE, Selma
9/6/2019	9am and 2pm	Wynlakes Golf & Country Club, Swan Room	7900 Wynlakes BLVD, Montgomery
9/12/2019	9am	Cullman Civic Center	510 5th ST SW, Cullman
9/12/2019	2:30pm	210 @ The Tracks	210 Locust ST, Gadsden
9/12/2019	9am	Reid State Technical College, Auditorium	100 AL-83, Evergreen
9/12/2019	2:30pm	Alabama Southern Community College, Nettles Auditorium	2800 South Alabama AVE, Monroeville
9/13/2019	9am	Lake Guntersville State Park Lodge, Grandview Ballroom	1155 Lodge DR, Guntersville

Humana Statewide Informational Meetings continued from page three

9/13/2019	9am	Lurleen Wallace Community College, Wendell Mitchell Conference Center	750 Greenville Bypass, Greenville
9/16/2019	9am	Cherokee Country Club	270 County Road 382, Centre
9/16/2019	2:30pm	Heritage Golf	1364 Heritage RD, Oneonta
9/16/2019	9am	Courtyard Columbus Phenix City	1400 3rd AVE, Phenix City
9/16/2019	2:30pm	Wallace Community College, Sparks Campus ATN Auditorium	3235 South Eufaula AVE, Eufaula
9/17/2019	9am	CEPA	25 Williamson DR, Pell City
9/17/2019	2:30pm	Anniston Meeting Center	1615 Noble ST, Anniston
9/17/2019	9am and 2pm	Auburn Marriott Opelika	3700 Robert Trent Jones Trail, Opelika
9/18/2019	9am	Bell House Bed & Breakfast	9781 Hwy 46, Heflin
9/18/2019	2:30pm	Clay County Health and Wellness Center	57 Floyd Springs RD, Ashland
9/18/2019	9am	Cattlemen's Association	4100 US Highway 231 S, Troy
9/18/2019	2:30pm	Luverne United Methodist Church	88 E 1st ST, Luverne
9/19/2019	9am	Roanoke Country Club	1172 Country Club RD, Roanoke
9/19/2019	2:30pm	Point University Golf Club & Event Center	2001 Country Club RD, Lanett
9/23/2019	9am	Comfort Inn	25775 John T Reid PKWY, Scottsboro
9/23/2019	2:30pm	The Tom Bevil Enrichment Center	115 Main Street W (HWY 35 W), Rainsville
9/23/2019	9am and 2pm	Mobile Marriott, Chevron Theatre	3101 Airport BLVD, Mobile
9/24/2019	9am, noon, and 3pm	Jackson Center, Discovery Hall A	600 Hudson Way NW, Huntsville
9/24/2019	9-11am, 2-4pm	Mobile Marriott	3101 Airport BLVD, Mobile
9/25/2019	9am	Athens State University, McCandless Hall	300 N Beaty ST, Athens
9/25/2019	2:30pm	Marriott Shoals Hotel & Spa	10 Hightower PL, Florence
9/25/2019	9am	Fairfield Inn & Suites Atmore	112 Lakeview CIR, Atmore
9/25/2019	2:30pm	Chatom Community Center	233 Dixie Youth DR, Chatom
9/26/2019	9am	Cypress Lakes Golf and Tennis Facility	1311 E 6th ST, Muscle Shoals
9/26/2019	2:30pm	Northwest Shoals Community College, Bevil Auditorium	2080 College RD, Phil Campbell
9/26/2019	9am and 2pm	Water's Edge	24120 Fountain ST, Robertsdale

Teleconference Information

To attend one of the teleconferences, dial into the meeting by using the phone number provided.

In order to hear and view the presentation during the teleconference, enter the designated web address into your internet browser that is listed under the date and time you would like to attend.

Mon., Sept. 9, 2019

9 a.m., Central Time
Dial: 877.847.2027 (TTY:711)
To view the presentation, enter:
<https://huma.na/PEEHIP1>
Password: Info

Fri., Sept. 27, 2019

2:30 p.m., Central Time
Dial: 877.847.2027 (TTY:711)
To view the presentation, enter:
<https://huma.na/PEEHIP3>
Password: Info

Fri., Sept. 20, 2019

2:30 p.m., Central Time
Dial: 877.847.2027 (TTY:711)
To view the presentation, enter:
<https://huma.na/PEEHIP2>
Password: Info

Mon., Sept. 30, 2019

Noon, Central Time
Dial: 877.847.2027 (TTY:711)
To view the presentation, enter:
<https://huma.na/PEEHIP4>
Password: Info