



HealthWatch

Summer 2016 Newsletter

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Is the Premium Cash Option Your Best Option?

Tonya Campbell, Marketing Director



Although it is not done intentionally, we realize that the details for the different plan alternatives the State Employees' Insurance Board (SEIB) health insurance plan offers can be a bit overwhelming. The truth is, a simple misunderstanding could cost you hundreds, maybe even thousands, of dollars each year. We want to explain the programs clearly so that your decision can be easily made on which plan works best for you.

Over the next few editions of this newsletter, we will go through each of the **free** SEIB health insurance plan options

(Blue Cross Blue Shield Supplemental Coverage Plan, Southland Optional Plan and the Premium Cash Option) individually, and highlight the eligibility requirements and advantages. The goal is to help you feel confident that you are enrolled in the plan that best fits the needs of you and your family.

We'll start with the newest plan, the Premium Cash Option (PCO). The consistent increase in enrollment and interest in the PCO is quickly making this the most popular option.

Are you eligible?

- If you have other coverage available through a spouse or other employer to use as your primary health insurance, this may be the plan for you.
 - Retirees are not eligible to enroll in the PCO, but do have other free options available.
 - Under the PCO, the primary health insurance coverage cannot be Blue Cross Blue Shield (BCBS) Group 13000 SEHIP, the Marketplace, Medicare or Medicaid.

What happens to my SEHIP BCBS Basic Medical Plan if I enroll in the PCO?

- Enrolling in the PCO means you have elected to carry your primary health insurance coverage with another employer or through a spouse. Your SEHIP BCBS basic medical premium will be replaced with a reimbursement of up to \$150 per month! *(article cont'd on page 2)*

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Blue Cross Blue Shield: 1.800.824.0435

Is the Premium Cash Option Your Best Option, cont'd

How am I reimbursed up to \$150 per month?

- Just send your request for reimbursement to BCBS, along with documentation showing the premium deduction for your primary health insurance plan. To receive your money faster, this reimbursement can be direct deposited into your checking or savings account.

What if I lose my other health insurance coverage?

- If you're enrolled in the PCO and lose your primary health coverage, you can return to the SEHIP BCBS basic medical plan on the first day of any month, without having to wait for open enrollment.

Now that you know the basics, give your personal health insurance advisor a call for more information on the PCO and other free health benefit options offered through the SEIB!

Contact information for your advisor can be found on the back of this newsletter.

Planning on Retiring Soon? Read this first.

Darlene Williams, SEHIP Program Manager



Retiring soon? We've laid out some important retirement-related information below.

If you are retiring and you've already informed Retirement Systems of Alabama (RSA), our office will send you a Years of Creditable Coverage Verification form. This form assists the State Employees' Insurance Board (SEIB) in determining your years of creditable coverage, which is used in computing your retiree health insurance premiums. Employees must have at least 10 years of creditable coverage and begin receiving a monthly retirement benefit from the RSA to be eligible to

continue coverage under the State Employees' Health Insurance Plan (SEHIP). Be sure to complete this form and return it to the SEIB within two weeks of receiving it.

Employees retiring because of a disability must provide proof that they have applied for Social Security disability. Employees will be exempt from the retiree sliding scale premium calculation, provided the retiree applies for Social Security disability and the retiree submits documentation from the Social Security Administration acknowledging the retiree's application for disability benefits. To maintain this exemption, the retiree must be approved for Social Security disability within two years of his or her retirement.

If either you or a dependent are Medicare eligible due to age or disability at the time of your retirement, your coverage will change. Medicare will become the primary payer and the SEHIP will then be the secondary payer. This will be effective on your date of retirement. In order to have adequate coverage, you and your Medicare eligible dependent must have Medicare Part A and Part B. Prescription drug benefits for Medicare retirees are provided through the SEHIP Employer Group Waiver Plan. If Medicare entitlement is due to a disability, you must provide a copy of your Medicare card to the SEIB.

For any additional questions regarding this information, please feel free to contact the SEIB Enrollment Group at (334) 263-8341 or toll-free at 1-866-836-9737.

Diabetes 101

Deborah Taylor, RN, Clinical Director



Diabetes is a common condition that currently affects 13% of State Employees' Insurance Board (SEIB) members. It is associated with abnormally high levels of blood sugar, or blood glucose. Insulin produced by the pancreas lowers blood glucose. Diabetes normally results from the body's inability to properly use the insulin that the pancreas produces, or if the pancreas is insufficiently able to produce insulin.

There are two types of diabetes. Type 1 diabetes causes the pancreas to not produce insulin, and usually occurs in children and adolescents. It is commonly referred to as Juvenile Diabetes. Type 2 diabetes is known as non-insulin dependent diabetes. This particular type is caused when the pancreas produces insulin, but often times does not produce enough to control the body's blood sugar within normal ranges. Although it is not known why some people develop type 2 diabetes and others do not, obesity is a common factor for those diagnosed.

Many of the symptoms of both types of diabetes include dehydration, hunger, increased thirst, increased frequency of urination, weight loss, fatigue, skin problems, wounds that are slow to heal, yeast infections, blurred vision and tingling or numbness in the feet or toes. Prior to diagnosis of type 2 diabetes, people may be told they have prediabetes. Lifestyle changes that include more physical exercise and dietary changes could help prevent type 2 diabetes from developing.

The SEIB is proactive in helping aide its members in diabetes awareness and education. Currently, we offer five diabetic education classes within a six month period of time. These classes have to be ordered by your physician and are only available at a Blue Cross Blue Shield approved facility. You will learn many useful tips including how to check your blood sugar and what roles your diet and exercise play in controlling your blood sugar.

Also, for our members who are covered under Group 13000 for pharmacy benefits and have received a prescription from their physician, the SEIB offers a free glucometer once a year that can help members manage their blood sugar. The preferred meters are Accu-Chek and Bayer, and are subject to change. Co-payments will apply to test strips and lancets. Please discuss your condition with your healthcare provider to help manage your medical conditions.

Let's Stay in Touch

Darlene Williams, SEHIP Program Manager

Have you moved recently, or changed your email address or phone number? Make sure you send us your current contact information so we can keep you informed of all things related to your health insurance. To update your contact information, you may either visit my.alseib.org and update your mailing address, email address and phone number; mail a Membership Status Change form to the State Employees' Insurance Board (SEIB); or you can fax the form to (334) 263.8541.

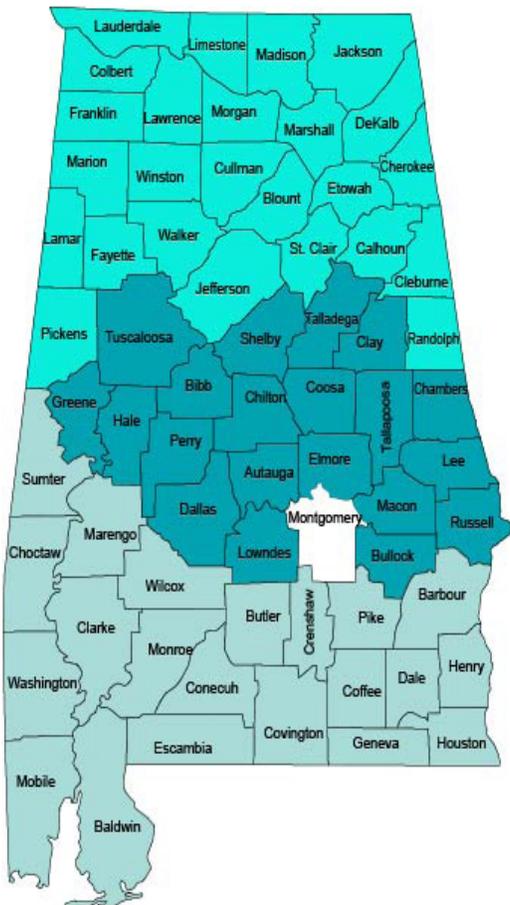




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Field Benefit Advisors are Available for Your Convenience

Our health insurance benefit advisors are located throughout the state to answer your questions on enrollment, benefits and plan options. Listed here are the advisors, their territories and ways to contact them. You should contact the advisor assigned to your county of employment.

Kerry Schlenker
Toll-Free: 1.866.838.5027
kschlenker@alseib.org

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Connie Grier
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Note: All health care claims inquiries must be directed to Blue Cross Blue Shield.