



HealthWatch

DO YOU KNOW YOUR HEALTH RISKS?

DEBORAH TAYLOR, RN CLINICAL DIRECTOR

One great way to know if you are at risk for coronary artery disease or diabetes is to participate in SEIB's wellness program and have a biometric screening. SEIB's wellness program is designed to identify health risks through the screening process and direct you to a healthcare provider for follow-up of any identified risk.

The chart below is a five year study of members who were identified as having a health risk and whether or not the program had any bearing on the improvement of those risks. As you see, our program continues to see improvement. This improvement equates to reduced health care costs and a healthier lifestyle for you.

The wellness qualifying period is November 1 through October 31 each year. The wellness premium discount program applies to all active employees, covered spouses of active employees, non-Medicare retirees

and non-Medicare covered spouses of retirees.

Free screenings are available at your worksite, county health department, and participating pharmacies. You can also have your primary healthcare provider do your screening; however, office visit co-pays and lab co-pays will apply.

To view the wellness schedule, list of participating pharmacies or to download a provider screening form, please visit our website at www.alseib.org and search under SEHIP wellness. You can also contact our wellness department at 866.838.3059 and we will be glad to assist you.

Why wait? Know if you are at risk and qualify for your 2016 wellness discount before the October 31 deadline!

	Population at Risk	Biometric Readings					Risks Reduction (yr. 1 to Yr. 5)	%
		Year 1 Baseline	Year 2 Follow-up	Year 3 Follow-up	Year 4 Follow-up	Year 5 Follow-up		
Blood Pressure:								
Systolic (160 & Above)	468	170	139	137	139	136	(34)	20%
Diastolic (100 & above)	536	104	86	85	85	85	(19)	18%
Cholesterol (250 & above)	1,112	277	224	216	219	217	(60)	22%
Glucose (200 & above)	368	269	183	181	182	183	(86)	32%
Body Mass (35 & above)	3,789	40.3	39.8	39.6	39.5	39.5	(0.8)	2.0%



"I don't have time to worry about who doesn't like me. I'm too busy loving the people who love me."

- SNOOPY

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Failure to Notify the SEIB of Your Divorce Could Be Very Costly

DAVID HILYER, CHIEF LEGAL COUNSEL

Experiencing a divorce can be a very trying time for you and your family. In addition to the other numerous requirements involved in a divorce, it is imperative that you provide notice to the SEIB of the divorce as soon as possible, preferably prior to the effective date of the divorce.

Ex-spouses, as well as former step-children, are not eligible to be covered under the SEHIP.

Should you fail to provide notice to the SEIB of your divorce, when the SEIB becomes aware of the divorce

any claims incurred by your ex-spouse and your former step-children will be recalled. You will be responsible to repay the amount of any claims that could not be recalled. If you fail to repay the amount of the improperly paid claims, your SEHIP coverage may be terminated.

You can provide notification to the SEIB online at alseib.org or you can download the appropriate form from the SEIB website and submit it to the SEIB.

Considering Retirement?

TONYA CAMPBELL,
MARKETING DIRECTOR

It is so easy to take for granted the advantages and opportunities we have as State employees. When you mention you work for the State of Alabama to friends and family, how many times have you heard, "you are so lucky...you have the best benefits." But, do you know how your benefits will continue when you make the decision to retire?

While the SEIB staff works closely with the Retirement Systems of Alabama traveling throughout the state to ensure that State employees know what to expect post-retirement, it's always surprising how many people make this decision with no guidance. And that lack of guidance can cost hundreds, sometimes even thousands, of dollars each year.

Don't make the important decision to retire alone. The SEIB has advisors whose sole responsibility is to educate you about your benefits, both as an active and retired State employee. Take the first step to your retirement and call your SEIB advisor. The advisors' contact information is located on the back of this newsletter. We look forward to helping you plan your "happily ever after" by taking full advantage of the benefits you have worked so long and hard for!

Legislative Wrap Up

BY SALLY CORLEY

While each legislative session is unique unto itself, this year was distinctly different. We began this session with a moving target of exactly how much of a deficit the general fund faced, and ended the session effectively without a budget for FY16. This year there were no one time monies and last minute saviors that have come to the rescue in years past, and there was no clear consensus on how to resolve the deficit. Not to mention the tone and pace of this session were unlike any other in recent history.

Everything was on the table as a possible solution to the budget crisis. From raising taxes, legalizing gaming, creating a lottery, un-earmarking funds, combining the budgets or cutting to the bone - every scenario was considered. In the final hours of the session, the Senate passed a 'bare bones' budget, the House concurred, the Governor vetoed and the House voted to over-ride the veto. The Senate was not able to act at that point because they had already adjourned sine die (without setting a time to return). The net effect is that we are left with no budget for FY16, and we will have a special session sometime this summer.

However, the Legislature did pass a good bit of legislation. Below is a highlight of a few successful bills that may be of interest to you:

Truth in Salary Act – Each state employee will now receive an annual benefit statement that outlines the full cost of all the benefits you receive each year, including: health insurance, retirement, holidays, etc.

Joint Committee on Public Pensions – This committee composed of House and Senate members will study pensions for state employees and retiree health insurance.

Department of Labor Transfers – Employees of the Alabama Career Center will become state employees and will transfer from PEEHIP to SEIB health insurance coverage.

Open Meetings Act – The Legislature defined and banned serial meetings and clarified that two members of a three member board may have limited discussion outside of a noticed meeting.

Two Additional Exempt Positions – Each agency will now have two additional exempt positions.

Retired State Employee Earnings Cap – The Legislature raised the post-retirement earnings cap to \$30,000 per year.

SEHIP Reforms Save State \$195 Million Since 2004!

In 2004, the SEIB, through a Special Session of the legislature, was provided avenues to offer additional coverage to State employees and change the premium structure of SEHIP which lowered employee healthcare costs and, at the same time, substantially reduced the costs of the SEHIP. Specifically, Act 2004-647 provided varying premium and discount rates to be factored into the coverages offered by the SEIB. Other Acts enacted during the Special Session allowed the SEIB to offer the Supplemental Plan and provided that years of service and age at retirement be factored into retiree premiums.

WELLNESS PROGRAM HAS ENJOYED TREMENDOUS SUCCESS.

The SEHIP wellness program is a cost containment measure authorized by the Act. 90% of employees and 80% of non-Medicare retirees and covered spouses participated in the SEHIP's wellness screenings in 2014. This rate of participation is only dreamed of by most employer plans. The SEHIP offers discounts to encourage screening participation. Some employees choose not to participate and forfeit their discount. Those forfeited discounts total \$3.6 million since 2004. The wellness screenings have certainly been a factor in the SEHIP experiencing a slower growth in claims cost in recent years than similar plans nationwide.

TOBACCO USAGE AS PREMIUM FACTOR

One of the reforms provided by the Act was adding a tobacco user surcharge to employee premiums.

This was done to encourage employees to avoid tobacco usage and to recover some of the costs of treating tobacco related illnesses from those who continue tobacco usage. This reform has resulted in \$33.4 million in additional premiums since 2004. The benefit from members who have kicked the tobacco habit has contributed to the containment of the increase in medical claims cost.

OTHER-COVERAGE OPTIONS

Under the Act, employees and retirees have the option of leveraging other group health coverage they qualify for by using the SEHIP's supplemental plan, optional plan, or the new premium only health reimbursement arrangement. Employees can also simply opt out of SEHIP coverage and avoid any premium. These options alone have saved the SEHIP \$97 million since 2004.

SPOUSAL SURCHARGES

The SEHIP provides considerable subsidies for family coverage. One of the largest cost drivers for family coverage is spousal health care. In addition to other incentives, the SEHIP instituted a spousal surcharge for family contracts of \$50 per month in 2014. This surcharge can be waived under certain conditions. This change resulted in a direct benefit to the SEHIP of \$2.8 million in 2014.

PRE-TAX PREMIUMS SAVE YOU AND THE STATE

The Act mandated that all employee premium contributions be on a pre-tax basis unless the employee specifically opts otherwise. This arrangement has saved employees and the State an

additional \$9.6 million each since 2004. Other premium assistance provided by the Act has saved employees an additional \$11.6 million since 2004.

RETIREMENT CHANGES

The Act also mandated that years of service and age at retirement be factored into retiree premiums. Inclusion of these factors has encouraged employees to retire later, reducing the time the SEHIP provides primary coverage in retirement. Combined savings from premium changes and reduced retiree populations has resulted in savings of \$60.8 million since 2004.

More information regarding these initiatives can be found at <http://open.alseib.org>.

SEIB SAVES CORRECTIONS \$130 MILLION SINCE 2006

In November 2005, the SEIB entered into an agreement with the Department of Corrections (DOC) to save the State an estimated \$53 million over 10 years. This agreement allowed the DOC to use the hospital provider network and fee structure available to the SEHIP for inmate health care received outside the prison.

What started as a modest program to save a few million dollars a year has grown to be much more advantageous to the State. With nine years of experience so far, the SEIB has saved the DOC over \$130 million, more than twice the 2005 projected amount.

More information regarding these initiatives can be found at <http://open.alseib.org>.

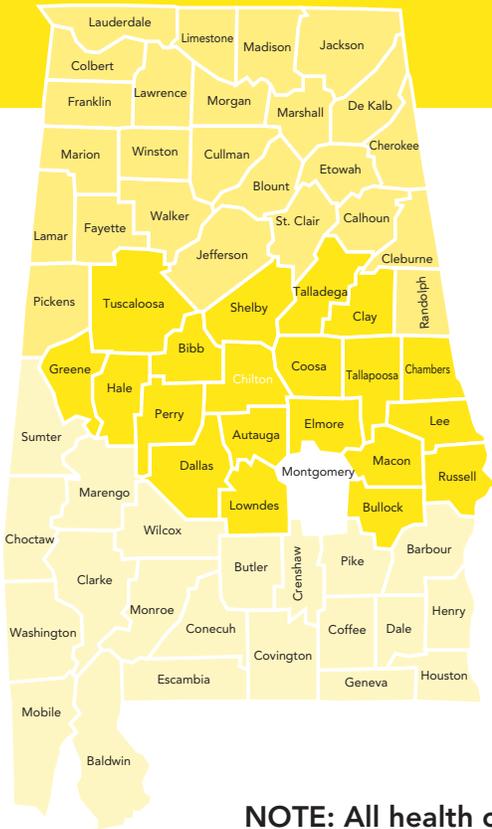


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Don't forget to call our health insurance benefit advisors, located conveniently throughout the state, for all your questions on enrollment, benefits and plan options. Listed here are the advisors, their territories and ways to contact them. You should contact the advisor assigned to your county of employment.

NOTE: All health care claims inquiries must be directed to Blue Cross Blue Shield.