



HealthWatch

IF IT SOUNDS TOO GOOD TO BE TRUE

TONYA CAMPBELL, MARKETING DIRECTOR

Did you know you the State Employees' Insurance Board (SEIB) will pay up to \$150 for you and your family's health insurance? There is just one question you need to ask yourself: Are you eligible for health insurance coverage through a spouse or other employer? If the answer is yes, then it's time for you to take a look at the newest benefit so many in the State Employees' Health Insurance Plan (SEHIP) have already taken advantage of!

January 1, 2014 the SEIB began offering the State Employees' Premium Only Plan (SEPOP). Enrollment in this plan will pay you up to \$150 a month to apply toward your other group coverage premium. This coverage could be through another employer, a spouse, or a previous employer. Here's how it works:

1. You and your dependents enroll in another employer's group plan;*
2. You drop your Blue Cross Blue Shield basic medical plan through SEHIP and enroll in the SEPOP;
3. Begin receiving up to \$150 per month to help offset the premiums of your other health insurance coverage.

IT'S THAT SIMPLE!

Of course when looking at changing insurance benefits, there are always those lingering questions, like:

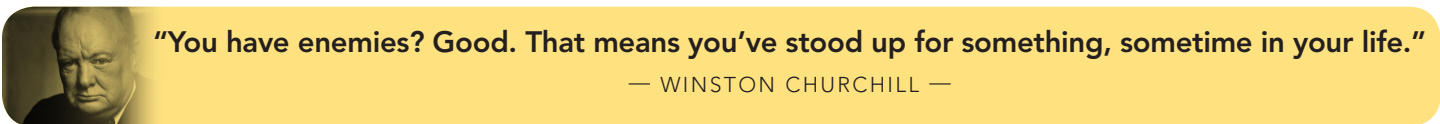
- I don't want to lose my SEHIP coverage.
 - The SEPOP is a SEIB administered plan. Don't think of it as opting out of the SEHIP; you are

simply choosing to enroll in one of the many plans available.

- My other group coverage does not offer dental benefits.
 - Every SEPOP member has the option to continue dental only coverage with the SEHIP for themselves and their family.
- How would I receive my monthly reimbursement?
 - Requesting reimbursement is easy! Just complete the simple reimbursement request form, attach a payroll stub or documentation verifying payment of the other group premium, and the reimbursement can be mailed directly to you or direct deposited into your checking or savings account.
- What if I don't like the SEPOP or my other group coverage changes?
 - No problem! You can return to the Blue Cross Blue Shield basic medical plan on the 1st day of any month. There's no need to wait for open enrollment.

The old saying, *if it sounds too good to be true it usually is*, definitely does not hold true for the SEPOP. Don't delay - call your SEIB advisor to learn how you can save up to \$150 per month on your health insurance premiums.

* TRICARE, TRICARE for Life, State Employees' Health Insurance Plan (BCBS Group 13000), Medicare, Medicaid, and the Marketplace are not eligible plans to coordinate with the SEPOP.



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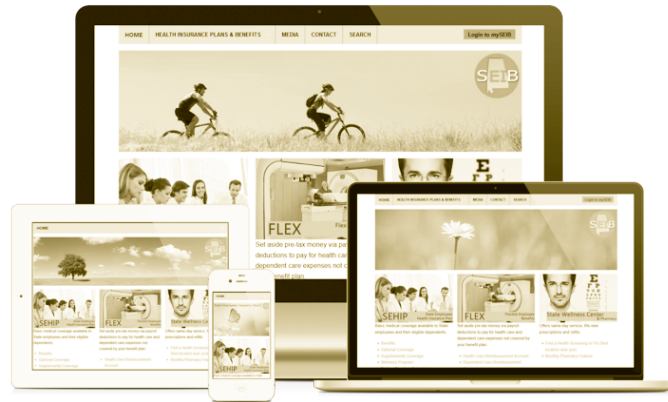
SEIB Web Sites

TAL KELLEY

The SEIB has several web sites that provide benefit information and that also will help you manage your health care account at the SEIB. Below is a list of our web sites.

<http://www.alseib.org> – Our primary web site was recently re-designed to make navigation easier regardless of the device you use to access it; whether you're using a pc screen, a tablet or a smart phone. This web site provides benefits information, forms, latest news, and more.

<https://my.alseib.org> – Our secure web site is used for accessing your account information. Here you can keep your contact information up to date, submit discount and waiver applications, view copayment and deductible history, view your wellness screening information, remove



or add dependents to your policy, manage your policy information, and more.

<http://open.alseib.org> – Our accountability site is designed to give you, the Alabama taxpayer, an inside look into the SEIB spending and operations. Here you can view audit reports, savings reports, and more.

IMPORTANT NOTICE TO EMPLOYEES WHO ARE RETIRING

If you are retiring, be sure to complete the SEHIP Years of Creditable Coverage Verification Form and return it to the SEIB before your retirement date. This form helps document your years of creditable coverage used in computing your retiree health insurance premiums. If you fail to return the form and document your years of creditable coverage, we will calculate your retiree premium based on the enrollment information we have for you.

If you had breaks in service or purchased military or prior State service from RSA, you need to disclose this on the verification form to receive credit. If you were covered by the Public Education Employees' Health Insurance Plan (PEEHIP), you also need to disclose this to receive credit.

Remember, you will not receive credit for years of service when you were not enrolled in the SEHIP, except

for qualifying creditable coverage which needs to be documented on the verification form.

Finally and most importantly, you must have a minimum of 10 years of creditable coverage to continue your health insurance as a retiree. You will not receive credit for sick leave conversion used toward retirement creditable service so ensure you have the minimum years of creditable coverage if you plan on keeping SEHIP retiree health insurance.

We normally have until the middle of the month following your retirement to get retiree premium deductions to RSA. Therefore, it is important to complete and return the SEHIP Years of Creditable Coverage Verification Form before your retirement date so you will be charged the correct retiree premium.

Reminder About Your Gym Membership

With New Year Resolutions, it's no surprise that SEHIP members are considering joining one of the many SEIB approved exercise facilities throughout the state. Remember that all enrollments and cancellations are exclusively between you and the exercise facility. The SEIB and your agency payroll clerk do not have the authority to begin or stop payroll deductions, or process and cancel enrollments.

National Employee Health and Fitness Day

The SEIB, the Governor's Commission on Physical Fitness and the Alabama Department of Public Health is again sponsoring the National Employee Health and Fitness Day. Be sure to mark your calendar for Friday, May 16th from 12:00-1:00. There will be a ceremony to recognize participants immediately following the walk and much appreciated refreshments.

Simple, Smart, and Tailored Just For You!

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Immediate gratification is something our society has come to expect. Think about it! We can make bank deposits without even going to the bank. Pictures that years ago took weeks to develop are now available, in seconds, for millions to see just by posting them to social media. The websites and apps that are accessible these days definitely make both our personal and professional lives so much easier to manage.

There is one website and app that you may not have considered using or even knew existed. Blue Cross Blue Shield of Alabama offers its members convenient and user friendly technology that allows you more time to focus on other things in your busy life.

BCBS of Alabama Website: www.bcbsal.org

To begin enjoying the benefits of this website, you will first need to create an account. From that you will be able to manage your contract, update personal information, and look at claims. But here's what you probably didn't know:

VIEW PERSONAL HEALTH RECORD

Look at your health history broken down by your conditions, medications, visits, and procedures. The information is as specific as date of service and provider.

CHECK YOUR SYMPTOMS

Go through an easy to follow guide to help diagnose your symptoms and determine your course of action. You will also be able to access articles and the latest news related to your condition.

TREATMENT COST ESTIMATOR

This will help you determine the out of pocket cost estimate for your future needs. In addition, you can find providers and facilities in your area that provide services related to your condition.

FIND DRUGS/PRICING

This could, without a doubt, be the most beneficial part of this website. Look up medication to estimate your out of pocket expense and view alternate and/or equivalent medications. You can print this information for your physician or pharmacist to help determine the best way to effectively treat your condition using the most cost effective option.

ALABAMA BLUE APP FOR MOBILE DEVICES

Visit The App Store or Google Play to download the Alabama Blue app for free. With this app, members can use their already established account at www.bcbsal.org to

login to Alabama Blue where the benefits are endless.

ID Cards: You're at the doctor or pharmacist and can't find your insurance card? With Alabama Blue, that is no problem. Pull up your virtual ID card with the option to view the front of your card for contract and group information. Or you can flip the card over to view important BCBS contact information. This is a terrific resource for your children who are away at college.

Flex Spending Accounts: Your flex spending account information is always at your fingertips, 24/7. Want to know your balance, contribution amount, or account details? Alabama Blue is your window into everything you need to know about your flexible spending account.

Claims: View past, current, and pending claims any time, day or night. This is a great way to reference a bill you may receive after the actual date of service, or help you match up a charge you forgot to note on your Health Care Reimbursement Account.

This is just the beginning of the possibilities! So, take advantage of the convenience, ease, and cost savings provided to you, courtesy of BCBS of Alabama.

Budget Update

BY: SALLY CORLEY

Last year the SEIB had a difficult budgeting year; we were faced with a steep deficit. The Board had to find creative ways to overcome the large shortfall for 2014, and we faced an even bleaker forecast for 2015. After much research and negotiation, the Board's solution was a two- year plan. As you well know, we are experiencing substantial changes to our benefits and some premium increases in 2014, and year two of the plan hinged on having the \$825 per employee per month funding rate budgeted for FY15.

At the time of this writing, the General Fund Budget for FY15 has the SEHIP funded at the \$825 level. While we will still have some difficult decisions to make as we plan for 2015, it will be a little less difficult to achieve our goals at this funding level.



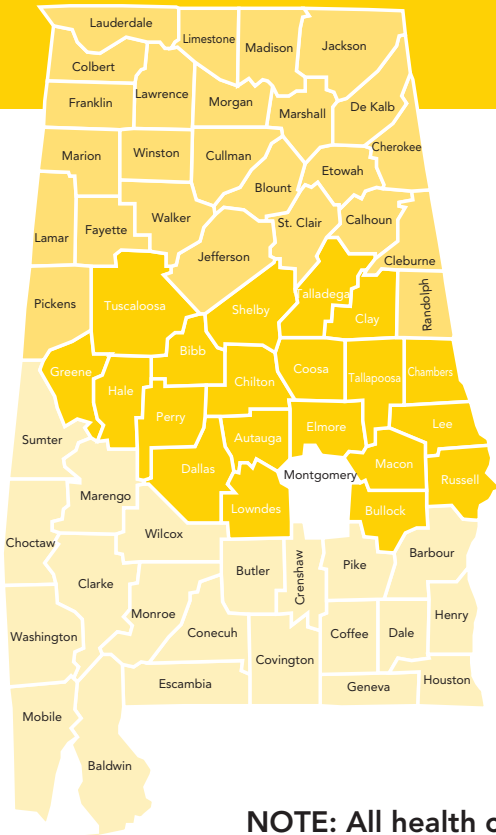
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Don't forget to call our health insurance benefit advisors, located conveniently throughout the state, for all your questions on enrollment, benefits and plan options. Listed here are the advisors, their territories and ways to contact them. You should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

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