



HealthWatch

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STATE EMPLOYEES' INSURANCE BOARD

HAVE YOU HAD YOUR WELLNESS SCREENING?

DEBBIE TAYLOR, RN, CLINICAL DIRECTOR

SEIB is pleased to report that 85% of its members participated in a wellness screening this year. If you haven't yet qualified, it is not too late! Why not know your health risk and qualify for a \$25 per month Wellness Discount?

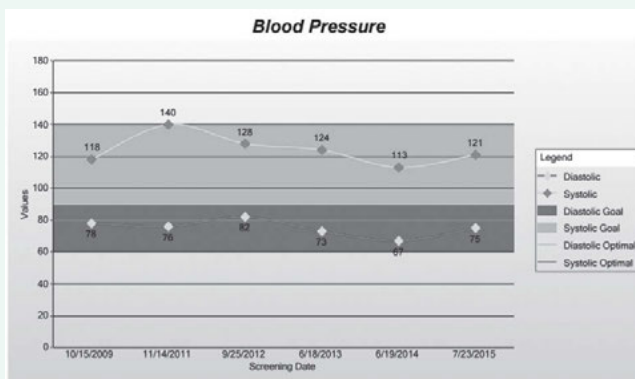
If you missed the October 31st deadline for participating in a Wellness Screening or need to follow up with your physician for an identified health risk, you can still have the services done and submit the information to the State Employee Insurance Board (SEIB), Wellness Division, by faxing the information to 334-517-9980. You will begin to receive the wellness premium discount the first of the month after SEIB receives completed documents indicating that you have

qualified. The sooner it is submitted the better!

Free wellness screenings can be obtained from an SEIB worksite, a local Health Department, or a participating Pharmacy. All you need to participate is your Insurance ID Card. Worksite and local Health Department screening schedules are available on-line at www.alseib.org, SEHIP Wellness section.

If you need assistance scheduling a wellness screening, or have questions concerning your Wellness Discount, please contact SEIB's Wellness Division at 334-263-8431 or toll free, 866-838-3059. We appreciate your participation.

YOUR WELLNESS SCREENING HISTORY



By logging into your mySEIB account at our public web site, www.alseib.org, you will have access to all of your historic Wellness data all the way back to 2009.

In addition to the data, you can download your "Trend Charts" in a PDF file that show trending line charts over the years for:

- Blood Pressure
- Blood Glucose Measurement
- Weight
- Body Mass Index (BMI)
- Total Cholesterol
- HDL/LDL Cholesterol
- Triglycerides

The charts also include educational material for each of the areas listed above along with target goals for certain values.



"Experience is one thing you can't get for nothing."

– OSCAR WILDE

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Wellness.....1.866.838.3059
Flexible Benefits1.866.833.3378
Blue Cross Blue Shield.....1.800.824.0435

Your Health Insurance...Are You Making The Right Choices?

TONYA CAMPBELL, MARKETING DIRECTOR

"Great health insurance." That is typically the first thing people say when you tell them you work for or retired from the State of Alabama. And they are right!

While the Blue Cross Blue Shield basic medical plan offered through the State Employees' Health Insurance Plan (SEHIP) is ranked as one of the best benefit plans in the nation, who else other than SEHIP members can take advantage of three additional health insurance options for themselves and their families for free?

Just ask yourself this question:

"Am I eligible for health insurance through a spouse or another employer?"

If you answered yes, you may want to consider taking advantage of one of the **FREE** SEHIP health insurance plan options.

BLUE CROSS BLUE SHIELD SUPPLEMENTAL PLAN*

Free For You and Your Eligible Dependents

- Pays copays and/or deductibles your primary health insurance plan doesn't pay 100%
- Enroll on the first day of any month
- Eliminate the \$50 spousal surcharge premium

PREMIUM CASH OPTION*

Free For You and Your Eligible Dependents

- Reimburses you up to \$150 per month to offset the primary health insurance plan's premium
- Enroll on the first day of any month
- The \$150 reimbursement can be direct deposited into your checking or savings account

SOUTHLAND OPTIONAL PLAN*

Free For You and Your Eligible Dependents

- Provides vision, dental, cancer, and hospital indemnity coverage, all in one
- Eliminates the premium you may pay for dental, vision, and/or cancer coverage
- No preexisting conditions

You work hard for your health insurance and you need a professional to guide you. Contact your personal health insurance advisor to see what plan option offered through the SEIB fits the needs of you and your family! Your advisor's contact information can be found on the back of this newsletter.

* Choose in place of the SEHIP Blue Cross Basic Medical plan.

Dependent Children Who Become Ineligible for SEHIP Coverage Due to Age

DAVID C. HILYER, GENERAL COUNSEL

The Affordable Care Act (ACA) requires plans that offer dependent child coverage to make that coverage available until an adult child reaches the age of 26. We often receive questions about what coverage options a dependent has once he or she becomes ineligible for SEHIP coverage due to age.

The SEIB notifies you by letter 30-60 days before your dependent turns 26 and informs you of the date the dependent child will "age off" the SEHIP.

The SEIB will then cancel your dependent child the first day of the month following the month in which he or she turns 26. The letter also advises you of the dependent's options once they "age off" the SEHIP. A dependent that "ages off" the SEHIP (1) can elect COBRA coverage, (2) request coverage as an incapacitated dependent or (3) may be eligible for

special enrollment in another employer plan for which he or she is eligible or through the Health Insurance Marketplace.

There are certain time limitations on electing COBRA coverage or requesting special enrollment in another plan.

In addition, if you intend to request enrollment of your child in the SEHIP based on the child's incapacitation, the incapacitation application needs to be provided to the SEIB two months in advance of the dependent child turning 26. Incapacitation review may take up to two months if medical records have to be requested.

If you do not provide advance notice of your intention to submit an application for incapacitation coverage, the dependent child, if denied incapacitation status, may miss out on other coverage opportunities.

Winter - Humidifiers: Air moisture eases skin, breathing symptoms

Dry sinuses, bloody noses and cracked lips — humidifiers can help soothe these familiar problems caused by dry indoor air. Humidifiers can also help ease symptoms of a cold or another respiratory condition.

Although useful, humidifiers can actually make you sick if they aren't maintained properly or if humidity levels stay too high. If you use humidifiers, be sure to monitor humidity levels and keep your humidifier clean. Dirty humidifiers can breed mold or bacteria. If you have allergies or asthma, talk to your doctor before using a humidifier.

WHAT ARE HUMIDIFIERS?

Humidifiers are devices that emit water vapor or steam to increase moisture levels in the air (humidity). There are several types:

- **Central humidifiers** are built into home heating and air conditioning systems and are designed to humidify the whole house.
- **Ultrasonic humidifiers** produce a cool mist with ultrasonic vibration.
- **Impeller humidifiers** produce a cool mist with a rotating disk.
- **Evaporators** use a fan to blow air through a wet wick, filter or belt.
- **Steam vaporizers** use electricity to create steam that cools before leaving the machine. Avoid this type of humidifier if you have children; hot water inside this type of humidifier may cause burns if spilled.

IDEAL HUMIDITY LEVELS

Humidity is the amount of water vapor in the air. The amount of humidity varies depending on the season, weather and where you live. Generally, humidity levels are higher in the summer and lower during winter months. Ideally, humidity in your home should be between 30 and 50 percent. Humidity that's too low or too high can cause problems.

- **Low humidity** can cause dry skin, irritate your nasal passages and throat, and make your eyes itchy.
- **High humidity** can make your home feel stuffy and can cause condensation on walls, floors and other surfaces that triggers the growth of harmful bacteria, dust mites and molds. These allergens can cause respiratory problems and trigger allergy and asthma flare-ups.

HOW TO MEASURE HUMIDITY

The best way to test humidity levels in your house is with a hygrometer. These can be purchased at hardware stores

and department stores. When buying a humidifier, consider purchasing one with a built-in hygrometer (humidistat) that maintains humidity within a healthy range.

HUMIDIFIERS, ASTHMA AND ALLERGIES

If you or your child has asthma or allergies, talk to your doctor before using a humidifier. Increased humidity may ease breathing in children and adults who have asthma or allergies, especially during a respiratory infection such as a cold. But dirty mist or increased growth of allergens caused by high humidity can trigger or worsen asthma and allergy symptoms.

WHEN THE AIR'S TOO DAMP: DEHUMIDIFIERS AND AIR CONDITIONERS

Just as air that's dry can be a problem, so can air that's too moist. When humidity gets too high — common during summer months — it's a good idea to take steps to reduce indoor moisture. There are two ways to reduce humidity:

- **Use an air conditioner.** Central or window-mounted air conditioning units dry the air, keeping indoor humidity at a comfortable and healthy level.
- **Use a dehumidifier.** These devices collect excess moisture from the air, lowering humidity levels. Dehumidifiers work like air conditioners, without the "cooling" effect. They're often used to help dry out damp basements.

KEEP IT CLEAN: DIRTY HUMIDIFIERS AND HEALTH PROBLEMS

Dirty reservoirs and filters in humidifiers can quickly breed bacteria and mold. Dirty humidifiers can be especially problematic for people with asthma and allergies, but even in healthy people humidifiers have the potential to trigger flu-like symptoms or even lung infections when the contaminated mist or steam is released into the air. Steam vaporizers or evaporators may be less likely to release airborne allergens than may cool-mist humidifiers.

TIPS FOR KEEPING YOUR HUMIDIFIER CLEAN

To keep humidifiers free of harmful mold, fungi and bacteria, follow the guidelines recommended by the manufacturer. These tips for portable humidifiers also can help:

- **Use distilled or demineralized water.** Tap water contains minerals that can create deposits inside your humidifier that

promote bacterial growth. And, when released into the air, these minerals often appear as white dust on your furniture. You may also breathe in some minerals that are dispersed into the air. Distilled or demineralized water has a much lower mineral content compared with tap water. In addition, use demineralization cartridges or filters if recommended by the manufacturer.

- **Change humidifier water often.** Don't allow film or deposits to develop inside your humidifiers. Empty the tanks, dry the inside surfaces and refill with clean water every day if possible, especially if using cool mist or ultrasonic humidifiers. Unplug the unit first.
- **Clean humidifiers every three days.** Unplug the humidifier before you clean it. Remove any mineral deposits or film from the tank or other parts of the humidifier with a 3 percent hydrogen peroxide solution, which is available at pharmacies. Some manufacturers recommend using chlorine bleach or other disinfectants.
- **Always rinse the tank after cleaning** to keep harmful chemicals from becoming airborne — and then inhaled.
- **Change humidifier filters regularly.** If the humidifier has a filter, change it at least as often as the manufacturer recommends — and more often if it's dirty. Also regularly change the filter in your central air conditioning and heating system.
- **Keep the area around humidifiers dry.** If the area around a humidifier becomes damp or wet — including windows, carpeting, drapes or tablecloths — turn the humidifier down or reduce how frequently you use it.
- **Prepare humidifiers for storage.** Drain and clean humidifiers before storing them. And then clean them again when you take them out of storage for use. Throw away all used cartridges, cassettes or filters.
- **Follow instructions for central humidifiers.** If you have a humidifier built into your central heating and cooling system, read the instruction manual or ask your heating and cooling specialist about proper maintenance.
- **Consider replacing old humidifiers.** Over time, humidifiers can build up deposits that are difficult or impossible to remove and encourage growth of bacteria.

Mayo Clinic Staff

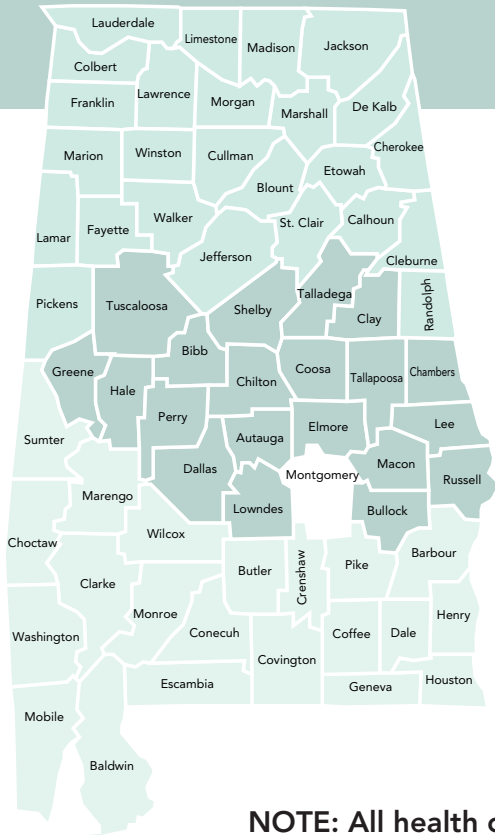


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Don't forget to call our health insurance benefit advisors, located conveniently throughout the state, for all your questions on enrollment, benefits and plan options. Listed here are the advisors, their territories and ways to contact them. You should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

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