



HealthWatch

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STATE EMPLOYEES' INSURANCE BOARD

WELLNESS – BODY AND MIND

Wellness, as a state of health, is closely associated with your lifestyle. Each person has a responsibility to provide for such health essentials as good nutrition, proper weight control, exercise, and controlling of risk factors such as smoking, alcohol and drug abuse. These things all play a role in wellness.

Wellness research shows that Americans who take care of themselves and manage their lifestyles are healthier, more productive, have fewer absences from work, and make fewer demands for medical services.

Wellness is not the mere absence of disease. It is a proactive, preventive approach designed to achieve optimum levels of health, social and emotional functioning. Wellness can also be defined as an active process through which you become aware of and make choices toward a more successful existence.

Take charge of your health today by participating in SEIB's wellness premium



discount program. All active employees, covered spouses of active employees, and early retirees that do not use Medicare as their primary insurance will be charged a \$25 per member per month wellness premium beginning January 1, 2015 unless you qualify for the wellness premium discount prior to October 31, 2014. All qualifying documents must be received by the SEIB no later than December 1, 2014 in order for the discount to be effective January 1. Please visit our website at www.alseib.org for a complete description of our program.

From our website you can also search for screening locations and log on to your account to check the status of your wellness discount. Screenings are offered at the employees' worksite, county health departments, participating pharmacies, or by your healthcare provider. Please contact our wellness department at 1.866.838.3059 for assistance in locating a screening near you.



A healthy outside starts from the inside. — ROBERT URICH (1946 – 2002)

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Legislative Update

SALLY CORLEY, GOVERNMENTAL AFFAIRS OFFICER

The SEIB had a successful legislative session this year. I am happy to report that we received the funding level that we requested of \$825 per active employee per month. Our Board made some difficult decisions last fall as they adjusted our health insurance plan to make up for our funding short fall. In that meeting, our Board came up with a two year plan that hinged on receiving the \$825 funding level again this year. We are still facing a shortfall again this year, and our Board still faces some tough decisions again. However, this level of funding allows our Board more flexibility as they face these tough decisions. Please know that we will continue to strive for the best available option

for our members.

Even though this legislative session is over, we want to make sure you are aware of a new feature that we offer during the legislative session. During the session, I send out a weekly legislative update on the issues that we are tracking here at SEIB. This goes out at the end of each legislative week, and we will be happy to add you to our distribution list if you are not already receiving these updates. To be added to the list, please update the email address listed under your contact information online at www.my.alseib.org.

ARE YOU MISSING OUT ON THE STATE EMPLOYEES' PREMIUM ONLY PLAN?

The State Employees' Premium Only Plan (SEPOP) is a premium only Health Reimbursement Arrangement (HRA) funded solely by the State of Alabama from which active employees are reimbursed \$150 per month to be used toward other employer group health insurance premiums.

The SEPOP is available to any active full-time employee of the State of Alabama who is eligible for coverage under the State Employees' Health Insurance Plan (SEHIP) and who opts out of the SEHIP. When you enroll in the SEPOP an account will be established for you into which the State will credit \$150 each month.

You can then use these tax free benefit dollars to pay premiums for other employer group health insurance (e.g. coverage offered through your spouse's employer). If you are enrolled in the SEPOP an entire calendar year, that is a free benefit of \$1,800 per year! SEPOP benefit dollars can

only be applied toward premiums of other employer group health plans meeting the minimum value and essential health benefits criteria as defined under the Affordable Care Act. If you do not spend all your Benefit Dollars in a plan year, any unused SEPOP account balance rolls over into the next plan year.

You can enroll in the SEPOP at any time during the year by completing a SEPOP Enrollment Form and returning it to the SEIB. Remember, you must first opt out of the SEHIP before you can enroll in the SEPOP. You can dis-enroll in the SEPOP and re-enroll in the SEHIP at any time during the year. When you dis-enroll in the SEPOP or terminate your employment, you lose all benefit dollars in your SEPOP account and the money will revert back to the SEHIP. If you retire, you keep the benefit dollars in your SEPOP account and can continue to use it for other coverage.

The Miracle that is Water – What does water do for the human body?

- Prevents loss of memory as you age
- Lessens addictive urges, including caffeine, alcohol and certain drugs
- Eases dehydration, which taxes the heart by causing it to pump faster to get sufficient oxygen to your muscles
- Is essential for the body to sweat and release toxins
- Allows for efficient cell repair
- Allows red blood cells to carry oxygen more efficiently, resulting in better muscular function and increased mental acuity
- Cleanses toxic waste from various parts of the body and carries it to the liver and kidneys for removal
- Lubricates joints and lessens discomfort from arthritis or back pain
- Slows down the aging process and makes skin smooth
- Without the flow of water, there's insufficient water to remove waste and toxins through your stool

An estimated 75% of Americans are chronically dehydrated!

May Is Health and Fitness Month

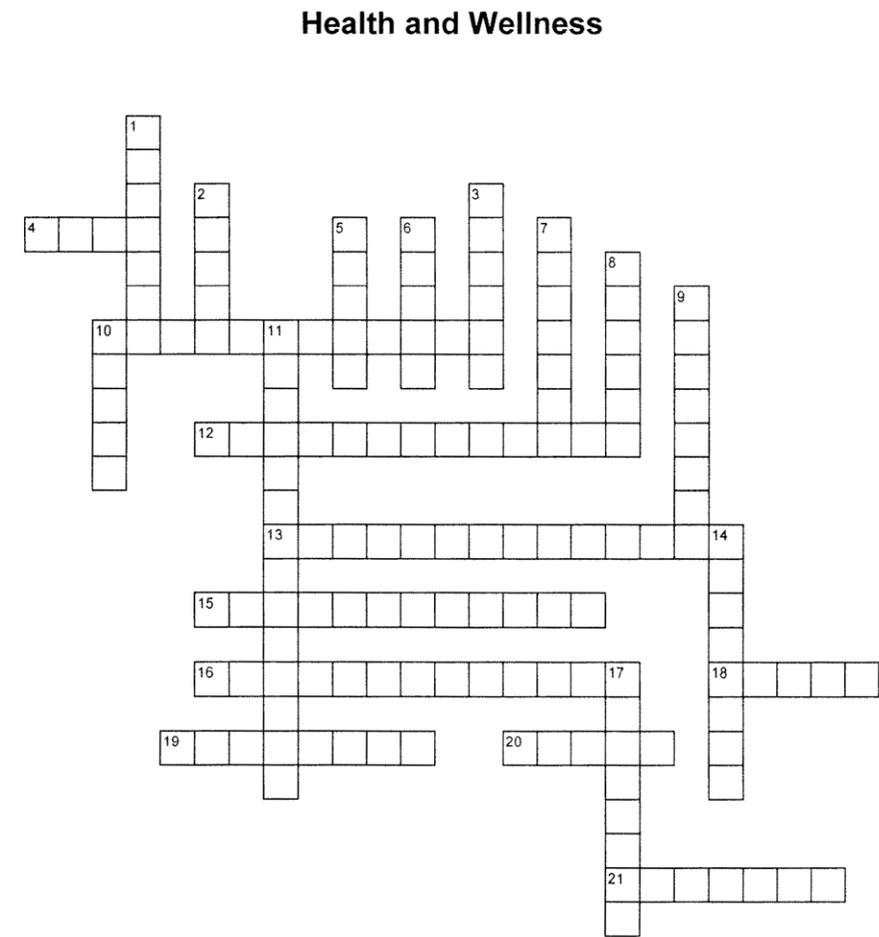
TONYA CAMPBELL,
MARKETING DIRECTOR

Every year, the President's Council on Physical Fitness nationally recognizes the month of May as Employee Health and Fitness month. In response, employers across the nation choose one day in May to recognize the benefits of wellness in the workplace. The event can be anything; a healthy lunch, a walk, yoga. The truth is that the ideas are endless!

As a cosponsor, the SEIB is pleased once again to join the Alabama Department of Public Health and the Governor's Commission on Physical Fitness to celebrate worksite wellness in Montgomery on Friday, May 16th on the grounds of the State Capitol. Exhibitors will be available at 11:30 with the walk beginning at noon. If the past is any indication of the future, as many as 400 walkers will join to recognize the importance of health living!

You're not in the Montgomery area? No worries! SEIB advisors have worked with agencies statewide with great success. Currently, we are anticipating an estimated 350 registrants outside of the Montgomery area! This just goes to show you that all SEHIP members are serious about their health.

If you don't have an event scheduled in your area, it's not too late. Appoint a team leader to plan



Health and Wellness

Across

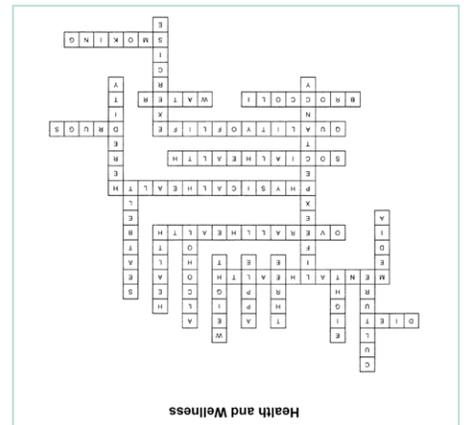
- 4 eating proper foods and proper amounts of food
- 10 ability to handle the problems and pressures of daily living
- 12 well being of body, mind, and relationships
- 13 body's ability to meet the demands of daily living
- 15 ability to get along well with other people
- 16 overall satisfaction from life
- 18 you should not get these illegally
- 19 example of a healthy vegetable
- 20 what you should drink a lot of
- 21 this can cause lung cancer

Down

- 1 beliefs and behavior shared by a group of people
- 2 about how many hours of sleep you should get
- 3 you should maintain a healthy _____
- 5 the minimum number of how many times a week you should exercise
- 6 example of a healthy fruit
- 7 this is a liquid drug that can cause car accidents
- 8 no sickness
- 9 what you should wear while riding in a car
- 10 forms of communication that provide forms of entertainment
- 11 number of years you can expect to live
- 14 genetic traits passed from parents to children
- 17 physical activity that leads to healthiness

and organize an event for your area. Don't forget to ask retirees and other state employees in your area to join you.

As always, we look forward to working with SEHIP members statewide in a continued effort to incorporate health, wellness, and exercise into the workplace. Be sure to share your ideas and activities as well as pictures of the event itself tcampbell@alseib.org.



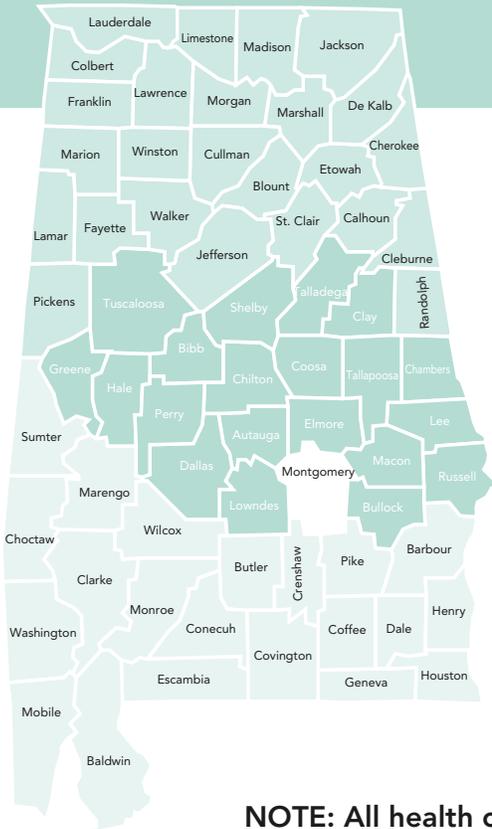


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Don't forget to call our health insurance benefit advisors, located conveniently throughout the state, for all your questions on enrollment, benefits and plan options. Listed here are the advisors, their territories and ways to contact them. You should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

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