



HealthWatch

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STATE EMPLOYEES' INSURANCE BOARD

MEDICARE INVENTORY: ARE YOU FULLY COVERED?

(IF YOU DON'T HAVE MEDICARE PART B, YOU'RE MISSING BENEFITS.)

Medicare Part B provides coverage for doctors' services outside the hospital setting and other medical services as follows:

- Doctor visits – whether received as an inpatient at a hospital or at a doctor's office, or as an outpatient at a hospital or other health care facility
- Laboratory tests and X-rays
- Physical therapy or rehabilitation services
- Ambulance service
- Some home health care
- Various medical equipment and supplies when they are medically necessary

Once you are enrolled in Medicare Part B the cost for the premium is deducted from your Social Security check. For approved services and supplies, you are normally responsible for 20 percent co-pays.

If you do not sign up for Medicare Part B when you are first eligible, you may have to pay a higher monthly premium that includes a penalty for the rest of your life!

CMS will enroll you in Medicare Part A when you turn 65 or qualify due to disability. They will also ask if you have other coverage and want to decline Part B. **DO NOT DECLINE PART B!** Your State health insurance will not pay for services that are covered under Medicare Part B if you are retired and are eligible for Medicare. Your *State Employees' Health Insurance Plan* handbook says "...coverage for Medicare retirees under the State Employees' Health Insurance Plan is reduced by those benefits payable under Medicare."

The annual Medicare Part B Open Enrollment is January 1 through March 31. Do not postpone enrolling in Medicare Part B if you do not have it. For more information go to www.medicare.gov.

"The happiest people don't necessarily have the best of everything. They just make the best of everything."

— UNKNOWN

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ARE YOU A CARETAKER FOR A SEHIP RETIREE? IF SO, PLEASE KEEP US UPDATED.

Do you or a family member handle correspondence, financial or medical affairs for someone who retired with State Employees' Health Insurance coverage? If so, we need your help in maintaining good communications with the retiree. Now more than ever it is essential that members are aware of plan and benefit changes. In addition to this newsletter, information is sent from SEIB and Blue Cross Blue Shield to keep retirees informed of important developments. For instance, did you know?

- Retirees are **required** to take Medicare Part B when eligible, to retain full SEHIP coverage.
- Retirees are subject to the tobacco user surcharge, currently \$50 per month. Retirees must have applied for a non-tobacco user discount to avoid being charged.
- The SEIB requires that a Power of Attorney be on file to discuss accounts with anyone other than the member.
- Retirees and surviving spouses who make payments directly to SEIB for their insurance premiums may participate in the automatic bank draft program.

- The SEIB's website, www.alseib.org, has a wealth of information regarding retiree health coverage and has forms necessary to make changes.
- Retirees can take advantage of supplemental and optional plans if they have coverage through another employer or can be covered as a dependent on a spouse's plan.
- Retirees can establish an account online through the "My BlueCross" site to review claims, request new benefit cards, search for covered providers and research less costly alternatives to non-preferred prescription drugs. (www.bcbsal.org)
- It is essential that we maintain current addresses for retirees and are promptly informed of any change in the retiree's status.

All of this information is frequently communicated through newsletters and mailings to retirees. If you find yourself in the position of caring for a retired State employee, we are depending on you to keep the retiree and the SEIB informed to ensure that benefits are fully understood and lapses in coverage do not occur.

Change in Flex

Beginning this year the Flexible Employees' Benefits Board (FEBB) adopted a recent Department of Treasury modification which allows participants in Flexible benefits plans to carry over up to \$500 in unspent funds left in the Health Care Reimbursement Accounts (HCRA). You will have the entire coming year to use the funds. The old rule allowing a 2-1/2-month grace period for all left over funds no longer applies. This change was made to provide you the most options for your Flex account.

Remember: you must be enrolled in the 2015 HCRA to use these roll-over funds.

Knowing Your Health Risk

DEBORAH TAYLOR, RN, CLINICAL DIRECTOR

Maintaining "good health" is action oriented. Most chronic diseases such as diabetes and heart disease are preventable with a simple diet and lifestyle changes. Knowing your health risk by participating in a wellness screening is one of the first steps you can take to improve your health.

SEIB would like to thank you for participating in our wellness

program. As in previous years, the program had a 90% participation rate for the 2015 benefit year.

If you did not qualify prior to October 31st, it's not too late. The effective date of your discount will depend on when you qualify and the date SEIB processes your qualifying data.

PLANNING A 2015 RETIREMENT?

If you are planning to retire in 2015 and don't yet qualify for Medicare, you need to consider the impact your health insurance premiums will have on your budget. You are probably used to paying less than \$100 per month for single coverage and less than \$400 for family coverage. The premiums for a non-Medicare retiree under the SEHIP can be sobering. Your age, years of service, lifestyle and distance from Medicare eligibility all play a factor in these rates. Selected rates are shown below for comparison. You can figure your actual rates using the retiree premium calculator on our website.

Age	Years of service	SEHIP	
		Single	Family
60	25	\$ 333	\$ 737
50	25	\$ 378	\$ 814
60	20	\$ 433	\$ 911
60	15	\$ 533	\$ 1,085
60	10	\$ 633	\$ 1,260

Another option available to non-Medicare retirees is the Healthcare Marketplace, available at Healthcare.gov. Open enrollment for these plans is November 15 through December 31. New retirees qualify for special enrollment outside this period.

For further information on the Health Insurance Marketplace call 1-800-318-2596 or visit www.healthcare.gov

Important Pharmacy Benefit Information

DEBORAH TAYLOR, RN, CLINICAL DIRECTOR

On October 6, 2014, the Federal Drug Enforcement Agency (DEA) enacted a new law that all states must consider hydrocodone medications to be a Schedule II Controlled Substance. This law was issued due to the risk for addiction or abuse of hydrocodone substances.

WHAT DOES THIS MEAN FOR YOU?

The following rules apply to all Schedule II Controlled Substances and will change the way you refill your prescriptions:

- You will need a new hand-written prescription for each refill of any medication containing hydrocodone.
- Computer generated signatures will not be accepted.
- Your prescription cannot be called in, faxed, or ePrescribed.
- Some providers such as Nurse Practitioners or Physician Assistants will not be allowed to write prescriptions for hydrocodone products (laws vary by state).
- The amount of hydrocodone medication you can get within a certain time period may be limited (quantity limits vary by state).

THE CENTER FOR DISEASE CONTROL (CDC)

An article published by the CDC on July 3, 2014, ranked Alabama as the number one highest painkiller prescribing state in 2012. They reported 143 prescriptions of pain killers per 100 people. The number one drug prescribed was hydrocodone. You can read a lot more interesting facts by visiting the following website:

http://www.al.com/news/mobile/index.ssf/2014/07/alabama_ranks_1_as_highest_pai.html

10th Annual SEIB Benefits Conference Another Huge Success!

TONYA CAMPBELL, MARKETING DIRECTOR

Communicating premium and benefit changes to members of the State Employees' Health Insurance Plan (SEHIP) has always been extremely important to the SEIB. We know that our members depend on the agency payroll and/or personnel officers for everything from insurance to retirement guidance. Ten years ago we began offering an annual conference geared solely to update payroll and personnel officers.

Every year SEIB staff travel throughout the state over a ten day period and offer seven meetings starting in Daphne and ending in Guntersville.

Our goal is to ensure payroll/personnel staff are familiar with benefit and premium changes each year. This information will be invaluable in assisting new and existing employees with questions or concerns. This year we had more than 500 attendees and the feedback was overwhelmingly positive. That positive feedback cements our intention to not only continue offering these conferences, but also to make each year better than the last!

We would also like to thank the organizations who help make this conference a success each year:

Alabama Retired State Employees Association
Alabama State Employees Association
Blue Cross and Blue Shield of Alabama
Great West Retirement Solutions

The importance of educating our members goes without saying. And the SEIB will continue to ensure that our members are familiar with the many benefits and programs offered through the SEHIP. Members can also call their own personal health insurance advisor whose contact information is located on the back of this newsletter.



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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.