



# HealthWatch

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STATE EMPLOYEES' INSURANCE BOARD

## BOARD'S CHANGES FOR 2015

BY SALLY CORLEY

The State Employees' Insurance Board met August 20, 2014 to determine what changes would be necessary to address the \$17 million projected deficit for 2015. After evaluating numerous options available to them, the Board voted to make up the bulk of the projected deficit by tapping into reserves. Accordingly, premiums will be relatively unchanged for 2015 with no changes to benefits. The Board also agreed that in November they will examine some cost saving measures for 2016. The goal of these cost saving measures will be to make the plan more efficient in the future as the General Fund Budget continues to struggle.

The premium changes the Board approved for 2015 are as follows:

- Increase monthly premium on single coverage for non-Medicare retirees by \$10;

- Increase monthly premium on family coverage for non-Medicare retirees by \$20;
- Increase monthly premium on single coverage for surviving spouses by \$10;
- Increase monthly premium on family coverage for surviving spouses by \$20;
- Implement a separate \$50 tobacco user premium for spouses covered under the SEHIP who use tobacco products.

Please know that the SEIB continues to strive for our goal of providing the best health care coverage possible at an affordable rate for our members. For more information, please contact your advisor or visit our website at [www.alseib.org](http://www.alseib.org).

## Open Enrollment Online

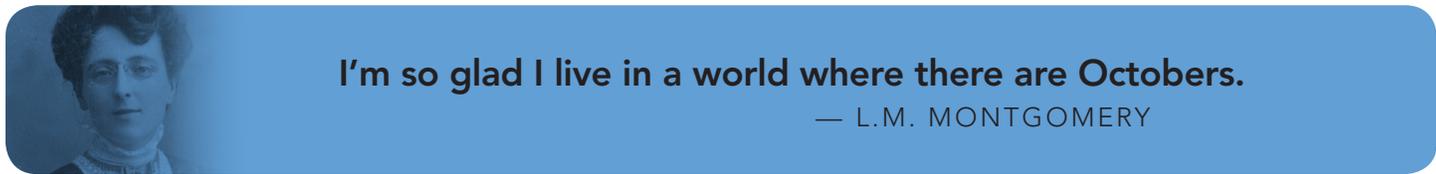
TAL KELLEY

When you login to mySEIB at <http://my.alseib.org/> during the open enrollment period of November 1 through November 30, the following will be available:

- Enrollment in SEHIP - add or change policies (Vision, Dental), add family coverage, and add dependents to existing family coverage.

- Enrollment in the Flexible Benefits Program that includes HCRA and DCRA enrollment.

Take this opportunity to verify your contact information so that you receive any and all correspondence from the SEIB.



Healthwatch is published by:  
**State Employees' Insurance Board**  
201 South Union Street, Suite 200  
PO Box 304900  
Montgomery, AL 36130-4900  
334.263.8341  
1.866.836.9737  
Fax: 334.263.8541

*Chief Executive Officer*  
William Ashmore

*Editor*  
Susan Sheppard

*Newsletter Comments:*  
[healthwatch@alseib.org](mailto:healthwatch@alseib.org)

**WWW.ALSEIB.ORG**

**Toll-free Numbers**  
State Enrollments .....1.866.836.9737  
Wellness.....1.866.838.3059  
Flexible Benefits .....1.866.833.3378  
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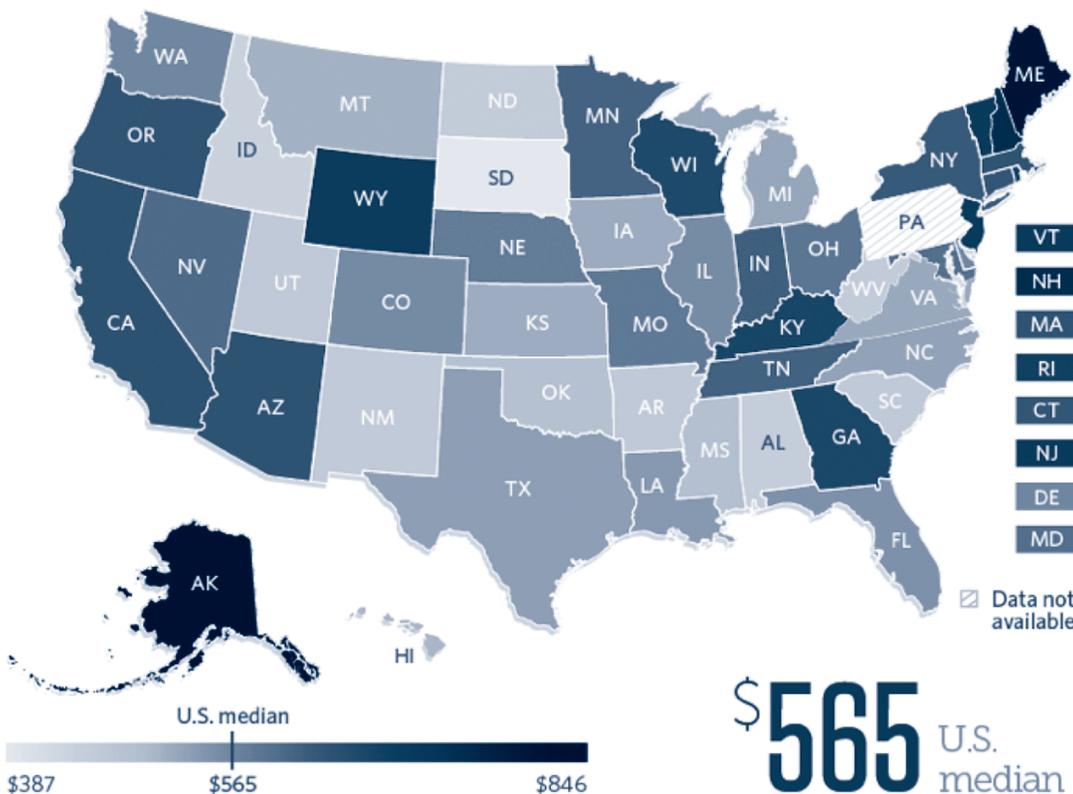
# PEW STUDY SHOWS SEHIP AMONG BEST IN THE NATION

*State Employee Health Plan Spending*, a newly released study from the Pew Charitable Trusts and the MacArthur Foundation found that the SEHIP's cost to provide health care benefits is the best in the nation! Costs varied widely among the states with total single employee and employer premiums ranging from a high of \$1,375 in Alaska and the national low of \$383 in Alabama. In addition, employee family coverage premiums came in well below the national average. (See table below.)

	Alabama	National Average
Average Employer Contribution – Employee Only	\$298	\$503
Average Employee Contribution – Employee Only*	85	69
Total Contribution – Employer and Employee – Single Coverage	383	572
Average Employer Contribution – Employee Plus Dependents	763	1,007
Average Employee Contribution – Employee Plus Dependents**	275	231
Total Contribution – Employer and Employee – Family Coverage	1,038	1,238

\* Employees may reduce this premium to \$15 per month through a combination of wellness and non-tobacco user discounts. The actual average premium for active employees is \$23 per month.

\*\* Employees may reduce this premium to \$205 per month through a combination of wellness and nontobacco user discounts.



Pew-MacArthur quantified other differences in the cost of state employee health coverage. This chart shows the cost when differences in benefits provided and family size are taken into account. The U.S. median was \$565 per month. The SEHIP performed favorably in this ranking with cost of \$454 per month, well below the median of all the states. Adjusted premiums for the surrounding states were Georgia - \$672, Florida - \$549, Tennessee - \$620, and Mississippi - \$491.

For more information regarding state employee health plan spending, the entire Pew study is available on our website at [www.alseib.org](http://www.alseib.org)

map courtesy of Pew Charitable Trusts

## October is the month to:

- qualify for the wellness discount by October 31<sup>st</sup>
- get your flu shot
- schedule your annual preventive care visit with your primary care provider
- make decisions about any changes you want for the November Open Enrollment for SEHIP coverage, participating in Flex, supplemental or optional plans and adding dependents. The Open Enrollment effective date of coverage will be January 1, 2015.

# You Asked For It

TONYA CAMPBELL, MARKETING DIRECTOR

The large number of people enrolled in the Southland Vision plan makes it clear that the benefits are terrific. In the past the premiums and benefits have really been geared towards state employees with dependents. That left individuals saying, "What about us?"

You asked and the SEIB listened! Beginning January 1, 2015 individual SEHIP members will be able to take advantage of the Southland Vision plan with a new lower premium. You want to know how low? Just check this out.

## PREMIUMS

Individual Coverage:  
\$12 per month

Family Coverage:  
\$24 per month

Now you want to know, "what are my benefits?" Here they are and yes, they're pretty amazing!

## BENEFITS

Pays up to \$40.00 for routine vision exams

Eye glass frames pays up to \$60.00

Lenses:

- Single Vision pays up to \$50.00
- Bifocals pays up to \$75.00
- Trifocals pays up to \$100.00
- Lenticular pays up to \$125.00

Or choose contacts in lieu of glasses and plan pays up to \$100.00\*

\*Plan provides either contact or lenses and frames, but not both in any plan year.

If you are already enrolled in the Southland Vision plan as an individual, your premium will automatically be reduced to the individual rate in January. For those of you interested in enrolling, be sure to complete and send your enrollment form to the SEIB during open enrollment, which is November 1-30 for a January 1, 2015 effective date. You can download that form from the SEIB website at [www.alseib.org](http://www.alseib.org) or contact your SEIB advisor. Don't miss out on taking advantage of just another one of the many benefits offered through the SEIB.

## Seasonal Influenza (FLU) Q & A

### Be informed and get vaccinated.

- Q. Who should get vaccinated?
  - ✓ Pregnant women;
  - ✓ Children under age 5 and adults over 65; and
  - ✓ Healthcare workers.
- A. Everyone 6 months of age and older.
- Q. Are some people more at risk than others?
  - ✓ People that are at high risk of developing serious complications, like pneumonia, if they get sick with the flu;
  - ✓ People with asthma, diabetes, and chronic lung disease;
- A. Yes.
- Q. When is the peak flu season?
  - ✓ The CDC reports that, for the last 32 years, December thru March is the seasonal flu season, with February having the highest percentage.
- A. The CDC reports that, for the last 32 years, December thru March is the seasonal flu season, with February having the highest percentage.
- Q. If I am allergic to eggs can I still get a flu shot?
  - ✓ It is not recommended because eggs are used to produce the vaccine. Please check with your healthcare provider for available options.
- A. Yes, but it is likely that you will contract a type of flu virus that was not included in the vaccination you received.

## Flex Enrollment Coming!

It's about that time to re-enroll for the 2015 Flexible Benefits Plan. The month of November is the official Open Enrollment month. Brochures will be sent to all eligible active State employees. Online enrollment begins on October 1 at [www.alseib.org](http://www.alseib.org). The deadline for all Flex enrollments is November 30.

If you have never enrolled in the Flexible Benefits Plan, you owe it to yourself to learn more about what these plans can do for you. The Health Care Reimbursement Account (HCRA) reimburses you for your copays and deductibles with money you have contributed tax free! The Dependent Care Reimbursement Account (DCRA)

reimburses you with your tax-free contributions for daycare for your child while you work.

Visit our website for more details on these two great benefits for active State employees. You save when you are reimbursed with tax-free money!

Remember, you **must** re-enroll to be eligible for the 2015 Plan Year.

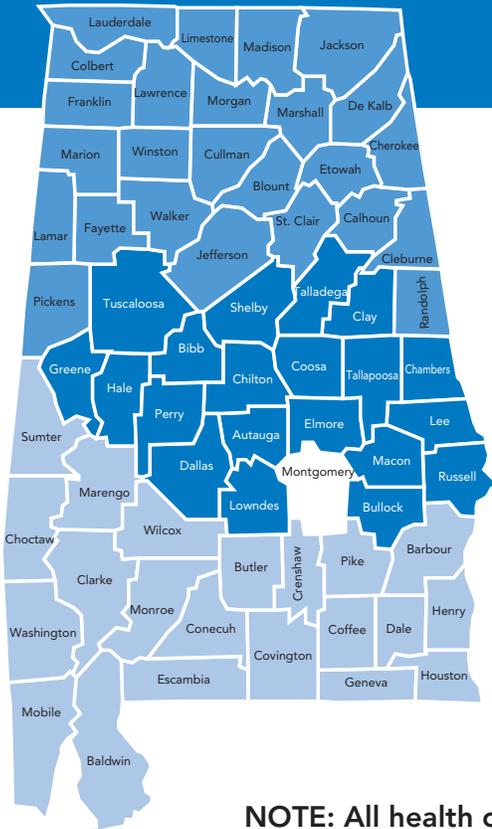


**STATE EMPLOYEES'  
INSURANCE BOARD**  
P O Box 304900  
Montgomery AL 36130-4900

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[www.alseib.org](http://www.alseib.org)

## Field Benefit Advisors AT YOUR SERVICE



**Kerry Schlenker**

Toll-Free: 1.866.838.5027  
kschlenker@alseib.org

**Rick Wages**

Toll-Free: 1.866.841.0980  
rwages@alseib.org

**Marsha Abbett**

Toll-Free: 1.866.841.9489  
mabbett@alseib.org

**Tonya Campbell**

Toll-Free: 1.866.841.0978  
tcampbell@alseib.org

**Connie Grier**

Toll-Free: 1.877.500.0581  
cgrier@alseib.org

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.**