

Health Benefit Plan Options

Choose one of the following options. Plan guides are available at www.alseib.org.

State Employees' Health Insurance Plan (SEHIP)

Basic medical plan that is designed to be your primary insurance. Members pay a monthly premium for this plan, but discounts are available.

Non-Tobacco Discount \$60 monthly per member/spouse

Wellness Discount \$25 monthly per member/spouse

Preventive Screening Discount \$25 monthly per member/spouse

Spousal Surcharge Waiver \$50 per month

Note: All premium adjustments begin the first day of the second month after all requirements are met.

Free Plan Options

Supplemental Plan

Eliminates most out-of-pocket expenses not paid by your primary insurance, such as coinsurances, copays, and deductibles.

Primary insurance coverage cannot be SEHIP, PEEHIP, LGHIP, TRICARE, TRICARE for Life, Medicaid, Medicare or the Marketplace. Does not coordinate with high-deductible plans

Optional Plan

Provides dental, vision, cancer, and hospital indemnity coverage, all-in-one.

Primary insurance coverage cannot be SEHIP or Medicaid. Active employees with primary coverage through TRICARE or TRICARE for Life are not eligible to enroll; however, retirees with primary coverage through TRICARE for Life are eligible. Minimum12-month enrollment requirement.

Premium Cash Option (PCO)

Reimburses you up to \$175 per month tax-free by mail or direct deposit to offset the cost of your primary group health insurance premium.

Primary insurance cannot be SEHIP, Medicaid, Medicare, or the Marketplace. Retirees are not eligible.

Limited Purpose HRA

Reimburses up to \$175 per month tax-free for use toward eligible dental and vision expenses. Primary insurance cannot be SEHIP. Retirees are not eligible.

Decline All Coverage

State employees have the option to decline all plan options offered through the SEIB. This option will disenroll you from medical coverage only.

Stand - Alone Policies

Dental- Choice of BCBS or Southland **Coverage costs**: Single \$8 | Family \$15 per month

Vision- Southland Coverage costs: Single \$12 | Family \$24 per month

Cancer- Southland Coverage costs: Single \$12 | Family \$24 per month

TRICARE Supplement- Voluntary insurance designed to supplement TRICARE to help with out-of-pocket healthcare expenses. This works best with TRICARE Prime, Select, and Retired Reserve. Tricare Supplement is \$60.50 for single, \$119.50 for children only or spouse only, \$160.50 for family (spouse and children).



Have you created a *my*SEIB account yet?

Creating an online account is simple! Go to my.alseib.org and check out the New Employee Online Enrollment Guide for a step-by-step guide to creating a mySEIB account and enrolling in your health insurance benefits.

Flexible Benefits Plan

Set aside pre-tax money via payroll deductions to pay for **eligible** health care and dependent care expenses not paid by your benefit plan.

Conveniently manage your account at www.optum.com/financial or download the Optum Financial mobile app on your smartphone. Receive your reimbursement by mail or direct deposit to a checking or savings account.

Health Care Reimbursement Account

- Annual minimum \$120, maximum \$2,800
- File a manual claim or use your Flex card
- Rollover up to maximum amount allowed by the IRS when you re-enroll
- \$50 enrollment bonus

Dependent Care Reimbursement Account

- Annual maximum \$5,000
- Pay your daycare provider directly
- File a manual claim with Optum Financial
- No rollover provision

Additional Benefits for SEHIP Members



- Virta Health- Diabetes Reversal Program
- Wondr Health- Online Weigh-loss Program
- myBlueHealth- Personalize Care Team for Chronic Conditions



Exercise Facilities



Weight Management



Baby Yourself® Maternity Program



Vision Care Networks

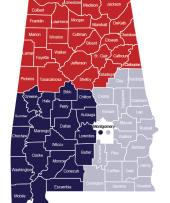


Tobacco Cessation Program



Teladoc®





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Montgomery County | Visit www.alseib.org/montgomery for your agency's designated advisor.