

**Fourth Quarter 2002**

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## A Decade of Affordable Dependent Rates!

We are pleased to announce that there will be no rate increase in dependent coverage premiums again this year. The dependent premium rate has remained at \$164 per month for ten years! Our last increase for dependent coverage was in 1992, and the SEIB kept the rate hike to a modest \$12 per month.

While premiums have remained low, many benefit enhancements have been put in place. In 1992 there was no routine vision discount network, no orthodontics benefit, no worksite flu shots, and no Wellness programs. Dental benefits were 25% less per year.

## Rising Costs of Health Insurance

American workers are paying more for health insurance, even as benefits erode, according to a survey released September 5 by the Henry J. Kaiser Family Foundation and the Health Research and Educational Trust. The annual survey, conducted between January and May, questioned 3,262 randomly selected public and private firms, ranging in size from 3 to 300,000 employees. Among its key findings: premiums increased 12.7 percent, the highest jump since the 14 percent recorded in 1990, and averaged \$3,060 a year for a single, \$7,954 for a family. In addition, the amount workers pay “has risen substantially” – employees’ share of individual coverage rose 27 percent over last year, to \$454 a year, for example, while the family coverage share rose 16 percent over last year, to \$2,084 – and for the first time in four years, more workers saw their benefits reduced than increased. Finally, 9 percent of firms with

*Continued on next page*

*It's Open Enrollment time again!  
November is Open Enrollment  
Month – you may change your  
dependent coverage without the  
usual 270-day waiting period on  
preexisting conditions. You must  
specify a January 1 effective date  
of coverage on your change form.*

# Rising Costs of Health Insurance from page 1

200 or more workers eliminated retiree benefits for new hires or existing employees over the past two years. “One of the most alarming findings is the continued growth of underlying health care expenses, which indicates that we can expect double-digit inflation for the foreseeable future,” said Jon Gabel,

VP for health system studies with the Trust. “Three more years of this type of inflation could bring family coverage to nearly \$11,000.” Copies of the survey report and summary of findings are available at <http://www.kff.org> or from the foundation’s publications request line at (800) 656-4533.

## MEN’S HEALTH ISSUES

Last month the *RSA Advisor* featured an article entitled, “Men and Poor Health.” Dr. Bronner has long been concerned about the reluctance of our men to improve their health and an advocate of using SEHIP preventive care benefits. The SEIB joins with him in inviting you to take control of your health.

Participation in the Worksite Wellness program educates men to health care issues and gives them their personal numbers: blood pressure readings, glucose and cholesterol levels, weight goals and body mass index. Following the screening, counseling by Wellness professionals offers encouragement and direction to improving those numbers.

Remember, when you visit your personal physician, **Routine Physical Exams For Men** are covered at 100% of the allowance, subject to the \$20 office copay when you use a PPO provider.

Coverage breakdowns are: men, ages 18-49, one visit every two years; men, ages 50 and over, one visit every year. If you use an out-of-network provider, exams are covered at 80% of the allowance, subject to the calendar year deductible. We encourage every man to take advantage of these preventive care benefits. It’s for your own good!

Here are some of the results of the 1922 men screened during the first six months of the 2002 Worksite Wellness Program.



	Number White Males Screened (1449 Total)	Number Non-white Males Screened (473 Total)
Smokers	29.9%	26.2%
Prostate Exam	73.1%	66.8%
Testes	46.2%	43.3%
Regular Exercise	56.7%	65.8%
BMI>27	53.3%	63.4%
Physician Referrals (Men identified to be at risk following abnormal screening results)	18.9%	17.5%

## Join The Great American Smokeout: Thursday, November 21, 2002

Millions of people are expected to quit smoking for a day or longer by joining the Great American Smokeout on Thursday, November 21, 2002. Today, an estimated 47 million US adults smoke. Tobacco use can cause lung cancer, as well as other cancers, heart disease, and respiratory disease; and each year smoking is responsible for one of five deaths.



# HOW WELL DO YOU KNOW YOUR CHILD? HOW WELL DOES YOUR CHILD KNOW YOU?

This activity will help make you aware of how much or how little you know about your son or daughter. As you are filling out the “Know Your Teen,” have your child fill out the “Know Your Parent.” When you’re both finished, exchange and correct each other’s worksheet. *In the interest of space, daughter or son is referred to as “child.”*

## QUESTIONNAIRE FOR PARENTS

1. What is your child’s favorite game or sport?
2. What is your child’s height? (within 1")
3. Who is your child’s best friend?
4. If your child could do anything they chose for a day, what would it be?
5. What is your child’s favorite color?
6. What was the last movie your child saw?
7. What is your child’s favorite thing to do after school?
8. Which is your child/son’s favorite dinner: steak & salad, burger & fries, or chicken & corn?
9. Would your child rather ride a bike, ride a horse or ride in a car?
10. Who is your child’s favorite singer or musical group?
11. If your child had a choice of a pet, what would it be?
12. Which would your child rather do: wash dishes, mow the lawn, clean their room or vacuum the house?
13. Do your child’s friends call her/him by a nickname? What is it?
14. In the evening, would your child rather play a game with family, go to visit a relative, or read in his/her room?
15. What is the last problem your child came to you for help with?
16. What gift would your child most like to receive?
17. What does your child do that he/she is proud of?

## QUESTIONNAIRE FOR TEENS

1. How did your parents meet?
2. What color are your father’s eyes?
3. If your mother went on a trip to a foreign city, would she head first to a historic site or museum, the shopping streets, or a cafe?
4. For a vacation, would your father prefer a luxury resort, a rustic mountain cabin or resting at home?
5. What presidential candidate did your mom vote for in 1996?
6. Does your mother believe in love at first sight?
7. For a pleasant evening, would your dad rather watch TV with the family, sit alone and read, or go to dinner with your mom and another couple?
8. Does your dad gas up the car as soon as the tank is half empty or when the fuel is nearly gone?
9. Does your dad usually carry a photo of your mom in his wallet?
10. How old was your mom on her first date?
11. If your mom turned on the TV and found these choices, which would she pick: a football game, soap opera, old movie, or turn off the set?
12. Which of these can your mother do: touch her toes, do a headstand, rewire a lamp, replace the spark plugs, sew a shirt?
13. Which of these can your father do: touch his toes, do a headstand, rewire a lamp, replace the spark plugs, sew a shirt?
14. What was your dad’s first full-time job?
15. Who are your parents’ closest friends?
16. What gift would your dad most like to receive?
17. If your folks could have you do anything for three hours, what would it be?

Summary: if you get more than 15 right, congratulations! You really know your child/parents. From 11-15? Not bad, but try to pay a little more attention. Fewer than 11? Better spend a little time catching up on what’s new with them. In the future, make up new tests for the family...sharing can really open communication doors!

# FLU SHOT SCHEDULE

## sites/dates

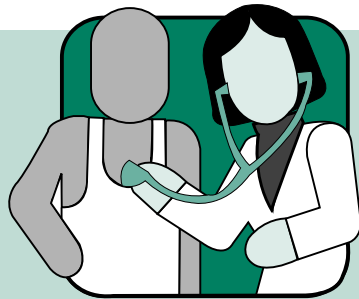


Flu shots will be available again this year to all State employees and their dependents over 18 years of age. If you live outside the areas listed here, shots will be given during Worksite Wellness Screenings or at local health departments statewide. Find a site convenient for you and your dependents and get your protection from the flu miseries. Call your local health department or check on our website: [www.seib.state.al.us](http://www.seib.state.al.us) for dates and times.

Date	Site/Location	Times	Date	Site/Location	Times
Nov. 1	Opelika Justice Center – Grand Jury Room 2311 Gateway Drive	9:00 – 11:00	Nov. 15	DIR, Second Floor, Room 2677 649 Monroe Street	9:00 – 4:30
Nov. 1	Lee County – DHR Conference Room 2015 Gateway Drive	1:00 – 3:00	Nov. 15	ADECA Surplus Property Conference Room 4401 Northern Boulevard	10:00 – 11:30
Nov. 1	RSA Tower – 17th Floor Conference Room (#1770) 201 Monroe Street	9:00 – 4:30	Nov. 18	ADEM, 1st Floor Main Hearing Room 1400 Coliseum Boulevard	9:00 – 7:00*
Nov. 4	Corrections General Offices Break room 1400 Lloyd Street	9:00 – 12 Noon	Nov. 19	Elmore County Courthouse Second Floor Foyer	12:00 – 4:00
Nov. 4	Gordon Person Building, Auditorium All State employees invited.	9:00 – 4:30	Nov. 21	Gordon Persons Building Auditorium	9:00 – 4:30
Nov. 5	RSA Union, First Floor Auditorium 100 North Union Street	9:00 – 4:30	Nov. 22	Public Safety, First Floor Conference Room 500 Dexter Avenue	9:00 – Noon
Nov. 6	RSA Building, 2nd Floor Conference Room 135 South Union Street	9:00 – 4:30	Dec. 4	ABC Board Room 2715 Gunter Park Drive	9:00 – 12:30
Nov. 7	Auburn Diagnostic Lab Conference Room 1001 Wire Road	10:00 – 12 Noon	Dec. 9	Judicial, College Classroom 300 Dexter Avenue	9:00 – 12 Noon
Nov. 7	Lab Break Room, AUM Campus 8140 University Drive	9:00 – 11:00	Dec. 10	Autauga Co. Commission Break Room Room 106) Courthouse	9:00 – 12 Noon
Nov. 12	Public Library Service Conference Room 6030 Monticello Drive	9:00 – 12 Noon	Dec. 10	Millbrook Judicial Court Room 3821 Grandview	1:00 – 2:30
Nov. 13	DOT Main – Conference Rooms 5 & 6 1409 Coliseum Boulevard	9:00 – 4:30	Dec. 10	Folsom Building, Training Rooms A & B, 3rd Floor 64 North Union Street	9:00 - 11:00
Nov. 13	Revenue Records Management Break Room 4446 Selma Highway	8:30 – 9:30			
Nov. 13	State Military Break Room Dannelly Field, Selma Highway	10:00 – 11:00			
Nov. 14	State Bar, 2nd Floor Conference Room 415 Dexter Avenue	9:00 – 11:00			
Nov. 14	Ag & Industries, 1st Floor Auditorium 1445 Federal Drive	9:00 – 12 Noon			

\* After 5:00 p.m., photo identification is required. Use front door entrance.

For other Worksite Wellness schedules, visit our website: [www.seib.state.al.us](http://www.seib.state.al.us)



## WORKSITE WELLNESS SCREENINGS

### sites/dates

October	Site	County
29	Tutwiler	Elmore County
31	Real Estate Comm.	Montgomery
November	Site	County
14	State Bar	Montgomery
15	ADECA Surplus	Montgomery
18	DHR/Education	Gordon Persons Bldg. Montgomery

December	Site	County
10	Folsom Building	Montgomery

If you have questions regarding this schedule, call Peggy Williams, Worksite Wellness Branch, 334-206-5596.