



HealthWatch

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State Employees' Insurance Board

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www.alseib.org

“Happiness is
the place
between too little
and too much.”

Unknown

State Employees Are Doing Their Part

State employees are to be commended for their overwhelming response to the SEIB's new HealthWatch wellness initiative. With the

uncertain economic times State employees are doing their part to keep health care costs down. During the first two months of 2009, nearly 15,000 active State employees have been screened at various SEIB-sponsored screening sites across the state—that's 40% of the 37,500 active State employees and exceeds the entire number of employees screened all of last year.

The State of Alabama made national news last year when the SEIB approved a new wellness initiative designed to improve the health of State employees by making them more aware of four key health risk factors. By identifying these risk factors through a screening process, employees are encouraged (through a premium discount and physician office copay waiver) to address latent health issues. Early detection not only reduces health costs for the employee and the State, but more importantly, it results in a healthier and more productive employee.

The best way to protect your health benefits is to keep costs down. Alabama enjoys some of the lowest health care costs per

employee in the country. Through your efforts you have shown your commitment to ensure that they stay that way. Thank you! And keep up the good work!

Have you been screened yet?

Beginning January 1, 2010, a \$25 monthly premium will be assessed to all active State employees. You can get a \$25 discount to offset the premium if you participate in a health screening (or have screening results certified to the SEIB by the employee's physician) no later than November 1.

Free health screenings are available at more than 600 state-wide worksite locations. Consult the schedule of screenings

by visiting

www.alseib.org.



HealthWatch Screenings

Alabama enjoys some of the lowest health

You can also be screened, by appointment, at one of the local county health departments throughout Alabama. The easiest way to make an appointment is by going to the SEIB website (www.alseib.org). You will need to create an account with a password if you don't already have one. Select the location and the date of the screening and enter the information requested. If you have any problems with the website or don't have access to the internet, call the Worksite Wellness office at:

1-866-838-3059. There is **no charge** for wellness screenings.

Another free option is to have a screening done by the SEIB Wellness nurses on the first floor of the new RSA Headquarters Building at 201 South Union Street in Montgomery. Screenings are available Monday through Friday, from 8:30 – 4:00. Appointments can be made on the SEIB website or you may walk in.

Employees also have the option of using their private physician for a screening. **Normal copays for an office visit and lab fees will apply.**

Your physician must complete, sign and return the SEIB screening form to our office by November 1, 2009. This form may be downloaded from our website. (www.alseib.org)

The wellness screening will assess your general health. You will be evaluated on the following readings: blood pressure, total cholesterol to include HDL, LDL, and triglyceride levels, blood glucose levels, and Body Mass Index. If you are determined to be at risk, you will be provided with a copay waiver voucher for follow-up with your private physician.

Here's a snapshot of high risk readings from our January and February screenings:

Risk Factors	On Medication		High Risk Total
	Yes	No	
High Blood Pressure	207	222	429
High Cholesterol	138	735	873
High Glucose	163	74	237
High BMI	N/A	1,913	1,913
Total High Risks	508	2,944	3,452

Legislative Reforms Continue To Make a Difference! The FY 2008 figures are in from the 2004 Legislative Reforms, designed to save the state money, and the results are encouraging.

ACTION	SAVINGS
Employees opted not to have any coverage for a savings of -	\$633,175
Employees enrolled for supplemental or optional coverage instead of SEHIP, providing a savings of -	\$6,576,641
Active and retired State employees not qualifying for the non-tobacco usage discount paid a total in additional premiums -	\$3,137,832
Assistance in the form of reduced premiums was provided to active and retired employees qualifying for the federal poverty level discount and/or SECHIP programs totaling -	(\$1,452,467)
Children of active and retired employees qualifying for the SECHIP received enhanced benefits costing -	(\$346,919)
Increased participation for pre-tax employee contributions for health care premiums provided an additional savings of – State employees taking advantage of this “cafeteria plan” have also saved over \$2 million in reduced income tax liability.	\$835,649
A major goal of the 2004 reforms was to slow the growth in the non-Medicare retiree population, which is by far the costliest group to cover. This goal was achieved partially by basing retiree premiums on years of State service using a sliding scale. Employees receive a discount for retiring with more than 25 years with the State and are charged a higher premium for retiring with less than 25 years of State service. Prior to the implementation of the sliding scale the rate of increase in the non-Medicare retiree population was 5.68% per year; for 2008 the rate was reduced to -1.61%. This resulted in a cumulative net savings of -	\$3,874,760
The SEIB has saved the State with the March 2008 implementation of the Blue Advantage program for Medicare-eligible retirees. This program has provided enhanced benefits to retirees while saving the State -	\$13 million+

NOTE: These savings have helped the State set aside over \$56 million in the Alabama Retired State Employees' Health Care Trust Fund to provide for the health care costs of future retirees

h care costs per employee in the country.

Dear Worksite Wellness,

"I first learned that I had high cholesterol at age 27 through the screening provided when donating blood. Over the years I had grown numb to hearing numbers such as 274, 286, 255. I am now 33 and am at the high end of what is considered normal for my weight and height. **The health screening offered at work a month ago was a huge wake up call for me.** I have used so many excuses over the years to avoid making, or sticking with, healthy changes in my life. My total cholesterol on Jan. 8th was 302. I decided that day that I could not ignore my health any longer. It was the motivation I needed to make healthy decisions for myself. Although my main goal is not to lose weight, but to be healthy overall, I have lost six pounds this past month just by eating healthy and making good decisions about my health and well-being. I am so proud of myself and I pray that I continue on this path of improvement. Without that health screening, I am certain I would still be living in denial. **Thank goodness that a health screening at work got my attention before something more life threatening did.**" -

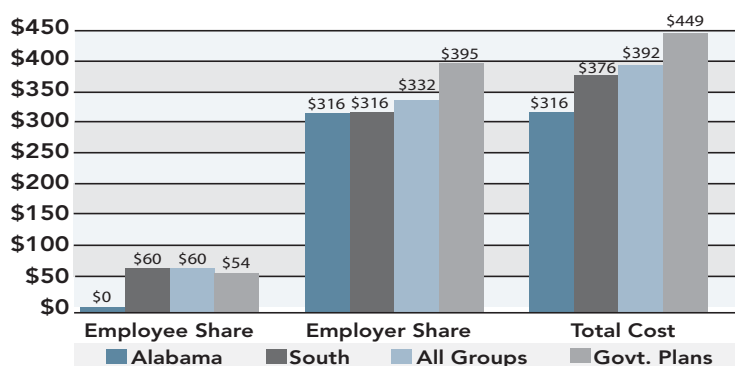
DHR employee

THE KAISER FAMILY FOUNDATION 2008 Annual Survey

THE REST OF THE STORY

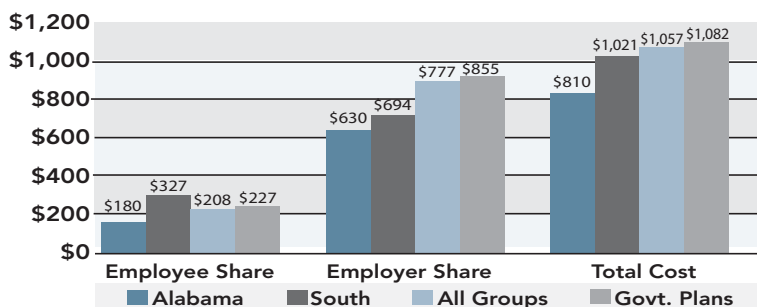
Recent media reports have made much of the fact that State employees pay nothing for their health insurance. However, the untold story is how the State's share of the employee coverage compares to other employers nationally. As the charts below show, while State employees pay less than others for their individual coverage, the State also pays much less on average for individual coverage than other employers. In addition, while the employee's share of family coverage (\$180) is lower than other groups, the State's share (\$630) is also lower than other groups surveyed. Yes, the employee has a good deal, but so does the State!

Single Coverage Contributions



Employee premium does not include tobacco user premium.

Family Coverage Contributions



SEIB AND THE BALANCING ACT: STABLE PREMIUMS AND EXCELLENT BENEFITS

For the third year in a row, the SEIB has projected that the State's share of employee and retiree health care coverage will remain essentially unchanged.

Premiums:	FY2006-07 Actual	FY2007-08 Actual	FY2008-09 Estimate
Premiums paid by State Agencies	\$ 319,108,813	\$ 322,127,071	\$ 321,204,950
Premiums paid by Active & Retired Members	\$ 55,304,716 (1)	\$ 60,260,255	\$ 60,804,065
Total premiums collected	\$ 374,413,529	\$ 382,387,326	\$ 382,009,015

(1) A one-month credit of the premiums paid by employees, retirees and surviving spouses was granted for May 2007 coverage estimated to be \$4.5 million.



STATE EMPLOYEES' INSURANCE BOARD

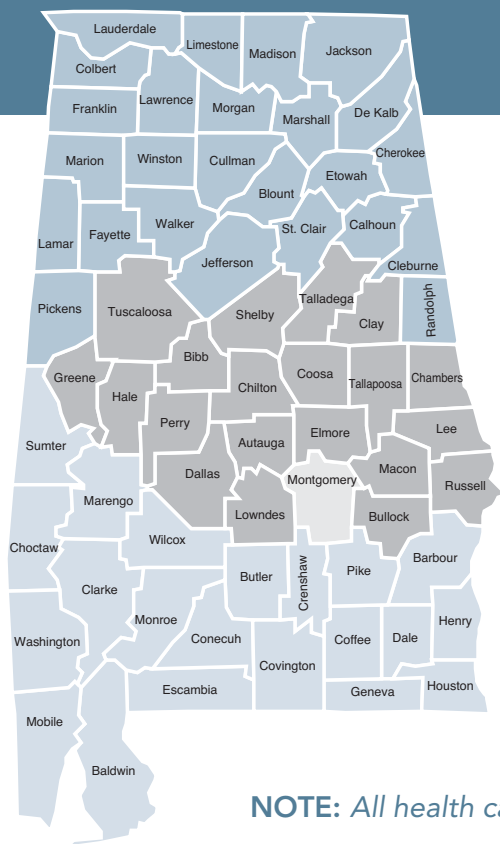
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Field Benefit Advisors AT YOUR SERVICE

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



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