



Health WATCH

Vol. 14 / Issue 3 / July/August 2006

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*“Do what you
can, with what
you have, where
you are.”*

—Theodore Roosevelt

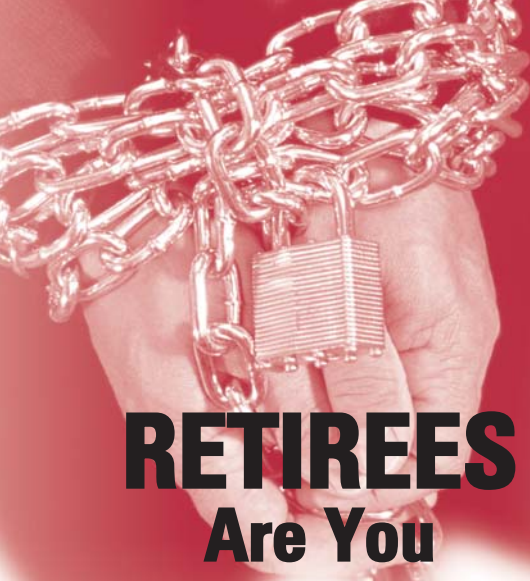


NEW, Improved WEBSITE Just For You!

www.seib.state.al.us

For the past six months, our computer programmers have been hard at work upgrading the SEIB website. Beginning in August, all the information you need is right at your fingertips – in an easier-than-ever format.

- ✓ Manage Your Account Online:
 - Change Mailing Address
 - Apply for Non-Tobacco User Discount
 - Enroll for Blue Cross Blue Shield Supplemental Coverage
 - Enroll for Southland Optional Policy
- ✓ Learn about all the program changes from 1965 when Alabama Legislative Act #833 created the State Employees' Insurance Board (Code of AL, Section 36-29-1) up to the 2006 benefit year with many options for State employees.
- ✓ Read the Southeastern States Survey and see how your State of Alabama health insurance compares to the other 12 states in our region. You will be pleasantly surprised!
- ✓ Apply online for the Federal Poverty Level discount and the State Employees' Children's Health Insurance Plan, designed to financially assist State employees by providing affordable coverage for eligible children.
- ✓ Make informed decisions about the use of your health insurance coverage by checking out the latest benefits handbook. Eligibility and enrollment information, listings for mental health facilities, and guidelines for obtaining COBRA coverage are also detailed in the handbook.
- ✓ Locate a Participating Nurse Practitioner in Alabama.
- ✓ Educate yourself about the federal HIPAA guidelines that protect your sensitive personal health information.
- ✓ Find the latest information in the HealthWatch newsletters online. Archived editions are also available.
- ✓ Check on Worksite Wellness screenings and blood pressure quarterly screening dates, times and locations.
- ✓ Select a provider from the list of Participating Providers in the State Employees' Health Insurance Discount Vision Plan. We also provide you with a telephone listing and address of each provider.
- ✓ Communicate with the SEIB for either technical concerns or health insurance issues. Much work has gone into the planning and implementation of the new, improved website and we're proud of the results. However, we invite you to visit the site and see what we're talking about. If you have any technical problems or would like to make suggestions for changes, please let us know.
- ✓ We've built a link to contact us directly! Other links include those to Blue Cross Blue Shield of Alabama, Southland National, Social Security Administration, Medicare, US Health & Human Services (HIPAA), Intracorp, and the State of Alabama Government Home Page. ■



RETIREES Are You Caught in the Medicare Part B Trap?

After you retire and become eligible for Medicare, beware of the Medicare Part B trap.

The Center for Medicare & Medicaid Services (CMS) will enroll you in Medicare Part A when you turn 65 or qualify due to disability, and they will let you decline Medicare Part B. Not enrolling in Part B will save you the monthly premium - currently \$88.50. That's okay if you don't need to go to the doctor or need outpatient hospital services, lab tests, ambulance services, etc.

But if you need health insurance coverage for these services, you better have Medicare Part B. Your State health insurance will not pay for these services if you are retired and are eligible for Medicare. Your State Blue Cross handbook reminds you on page 15 that coverage for Medicare retirees under the State Employees' Health Insurance Plan is reduced by those benefits payable under Medicare.

Also, CMS may not warn you about the 10% penalty if you do not enroll in Medicare Part B when you become eligible. For example: if you failed to sign up for Medicare Part B for 5 years, you will pay about \$133 monthly (or 50% more) instead of the regular \$88.50. This penalty will also continue each year thereafter. So, if next year, the Part B premium goes to \$100 monthly, a retiree with a 50% penalty will have to pay \$150 monthly.

There are a few instances where you may not need Medicare Part B but before you decline it, please check with us to avoid falling into the Medicare Part B trap. ■

Retirement in Your Future? HERE'S INFORMATION YOU NEED TO KNOW

RETIREE COVERAGE BEFORE YOU ARE ELIGIBLE FOR MEDICARE

To continue your health insurance coverage with the State Employees' Health Insurance Plan (SEHIP), you will complete Form 12, provided by the RSA in your retirement package. Form 12 authorizes the RSA to deduct the monthly premium from your retirement check, if applicable.

Since your health insurance premiums are paid in advance, you must make a direct payment to the SEIB for the first month in which your retirement is effective.

If you do not elect to continue your SEHIP coverage when you retire, you must wait until the annual open enrollment period to rejoin. Open enrollment is held each November for coverage to be effective January 1.

Your benefits from the SEHIP, if you (or your dependent) are not eligible for Medicare, will remain the same as when you were an active employee. The SEHIP remains your primary coverage until you or your dependents become eligible for Medicare.

MEMBERS ON MEDICARE

Health benefits will be modified when you or your dependents become eligible for Medicare. Coverage under the SEHIP will be reduced by those benefits payable under Medicare. Medicare will be the primary payer and the SEHIP will be the secondary payer.

Medicare is divided in two parts: Part A is the Hospital Insurance and Part B is the Medical Insurance. You or your dependents must have both Medicare Parts A and B to have adequate coverage with the SEHIP.

Medicare Part B premiums are your responsibility and are usually taken out of your monthly Social Security check.

If you or your sole dependent become eligible for Medicare because of a disability before age 65, you must notify the SEIB to be eligible for reduced premiums. You must also send the SEIB a copy of the Medicare card. Claims will not be paid and refunds will not be given if the SEIB has not been properly notified.

If you have Medicare, tell your doctor and the hospital that you have Medicare as your primary coverage and the SEHIP is your secondary payer.

NOTE: This coverage is not considered a supplement to Medicare.

BENEFITS FOR MEMBERS ON MEDICARE

The combination of Medicare and the SEHIP will result in members eligible for Medicare receiving the same benefits as an active employee with the following enhancements:

- Members eligible for Medicare will not have to meet preferred inpatient hospital deductibles or hospital copayments. This includes the SEHIP deductible and copayment and the Medicare deductible.
- Members eligible for Medicare will not be subject to the \$3 PMD lab service copayment. (You will be subject to your office visit copays and drug copays.)
- Members eligible for Medicare will not be subject to the Preadmission Certification requirements. ■



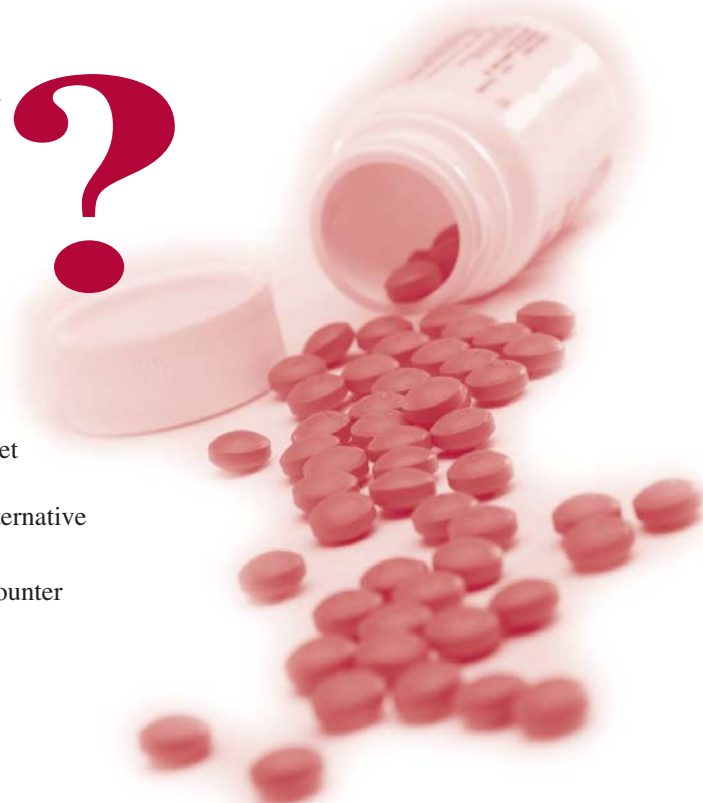
DID YOU KNOW?

Generic versus brand-name prescription drug

Did you know the U.S. Food and Drug Administration requires that generic medications meet the same high standards demanded of their equivalent brand-name products? Generics are the same, just less expensive. Here's how you can lower your out-of-pocket expenses and get the best results from your prescription medication:

- If your doctor prescribes a brand-name drug, ask whether a generic alternative is available and appropriate.
- Tell your doctor about other drugs you're taking, including over-the-counter medications and vitamin/herbal supplements.
- When traveling, keep medicines in your carry-on bag.
- Take medicine exactly as prescribed by your doctor.
- Do not use expired medicines; dispose of them safely.
- Keep medicines in their original containers.
- Never give your prescription drugs to anyone else. It's illegal and unsafe.

Source: The Center for Proper Medication Use



Want to Know How to Get Virtually 100% Coverage With No Premium?

The SEIB Helps You Find the Perfect "Fit" For All Your Healthcare Needs

Are you a full-time active or retired employee with the State of Alabama who is eligible for other health insurance coverage? For example, are you eligible to be covered under a spouse's plan or through a previous employer? Is this other coverage with a plan other than the State Employees' Health Insurance Plan (SEHIP Group 13000)?

Are you eligible for TRICARE or TRICARE for Life?

If you answered yes to any of these questions, you may be eligible for one of the following in lieu of your State employees' health insurance:

- The Blue Cross Blue Shield Supplemental Insurance policy that can provide you with virtually 100% coverage. This plan supplements your primary plan by covering those out-of-pocket expenses such as co-pays or deductibles, OR;
- The Southland Optional policy that gives you four coverages in one. You get dental, vision, hospital indemnity, and cancer coverage, OR;

- The TRICARE Supplemental or TRICARE for Life Dental coverage. This provides you with complete coverage with TRICARE as your primary plan by giving you dental coverage through the State Employees' Health Insurance Plan.

And the best part is, all of these options are FREE! You could save as much as \$164.00 a month or more! Still not quite sure if you're eligible? There are several ways to find out...

- Visit our web site at www.seib.state.al.us to review the information or enroll online; or
- Call our office at (800) 513-1384 to speak with an SEIB advisor; or
- Return the postage prepaid postcard you will soon be receiving to request additional information.

We'll be happy to mail more information to you, give you a call, or have an advisor schedule a time that's convenient for you to discuss the plan that fits your needs. ■

STATE EMPLOYEES'
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DRINK, DRINK, DRINK... Water that is!

It may be hard to believe, **but the number one factor for fatigue is dehydration.** The heat of summer will remind us and it is absolutely critical for exercising without damaging our muscles.

Proper drinking habits are the best way to approach the days with boundless energy and protection for our body. You really are "all wet." In fact, your body is composed primarily of water. It is 92 percent of your blood plasma, 80 percent of your muscle mass, 60 percent of your red blood cells and 50 percent of everything else. Every cell in your body relies on water to dilute bio-chemicals, vitamins and minerals to the right concentrations. It also is a primary factor in the transporting ability of the bloodstream.

Water is vital to the maintenance of proper muscle tone and function. If you are dehydrated, your muscles will only work to 30-35 percent of their capacity, causing tiredness, aching and potential injury.

Use these Tips to Stay Hydrated:

- Start your day with 8 - 16 ounces of water. Drink a glass of water while your coffee is brewing or when preparing breakfast.
- Get your 8-a-day, eight glasses that is. This is at least 64 ounces per day. Get more on hot days or when doing physical activities.
- Use bottled water, freeze and let it thaw through the day. It can give a cool refreshing when temperatures are hot and muggy.
- Don't wait until you are thirsty to drink. It's too late, you are already dehydrating. Be proactive!
- Keep water where you are, inside and out.
- If you crave salt, go for water. Once your fluid stores drop below a certain level, your thirst mechanism cuts off all together. What turns on is your desire for salt or salty foods. It's a survival mechanism because salt holds fluids in the body.

REMINDER

Don't forget that most health insurance plans hold open enrollment between the months of July and November. Now's the time to review your current coverage and make sure that it is the best possible option for your health care needs. If you are eligible for other benefits, such as Southland Optional, this is the time to make that change. If you would like to speak with an advisor to discuss your options, please call SEIB at 800-513-1384, (ext. 5961 or 5922) or visit our website at www.seib.state.al.us for additional information.