

# HEALTHWatch



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## EMPLOYEE COMPENSATION IS AVERAGE

As reported in an article in The Birmingham News, Alabama ranked 6<sup>th</sup> out of the 13 Southeastern states in a survey of average pay and benefits. The average total compensation for Alabama State employees was \$43,672 compared to the regional average of \$43,531 for the remaining 12 Southeastern states.

State	Rank	Compensation
Kentucky	1	\$48,093
Virginia	2	\$47,575
Georgia	3	\$46,802
South Carolina	4	\$45,147
Texas	5	\$44,657
Alabama	6	\$43,672
Louisiana	7	\$43,301
Tennessee	8	\$42,663
North Carolina	9	\$42,564
West Virginia	10	\$42,431
Arkansas	11	\$41,751
Florida	12	\$40,562
Mississippi	13	\$36,828
Southeastern average w/o Alabama		\$43,531
Alabama over/under average		\$ 141

In the survey, compiled by William Ashmore of the State Employees' Insurance Board, salary, contributions toward health insurance and retirement, sick and annual leave, and holidays were all factored together to derive an average total compensation. For health insurance purposes, the SEIB regularly compares benefit and cost information from other States to evaluate coverages and review changes being made in other States.

With the current budget crisis and the push toward trimming State employee compensation, it's imperative that employees know where they stand before any changes are made to their compensation.

Complete details of the survey may be found on the SEIB website, [www.seib.state.al.us](http://www.seib.state.al.us).

*If you haven't received  
 your 2004 Health  
 and Dental Benefit  
 Plan handbook,  
 we don't have  
 your correct address.  
 Call us today!*

# HIGHLIGHTING YOUR 2004 BENEFITS\*

## INPATIENT HOSPITAL BENEFITS

For each certified hospital admission, the deductible for inpatient hospital benefits is \$100 with a \$15 per day co-pay for the second through the fifth day. You are responsible for payment of the deductible and co-pays to the hospital. There is a separate deductible for each admission or re-admission of each member to a hospital except when: (1) there is more than one admission to treat the same pregnancy, (2) two or more family members with family coverage are admitted for accidental injuries received in the same accident, or (3) you are transferred directly from one hospital to another.

## OUTPATIENT HOSPITAL BENEFITS

Hospital charges for surgery in the outpatient department are covered at 100% after you pay a \$100 co-payment.

## BARIATRIC SURGERY

Bariatric Surgical procedures are limited to one per lifetime, subject to prior authorization by Intracorp. Benefits for these services are provided only when the services are performed by a PPO Provider. All physician and anesthesia services related to Bariatric Surgical procedures are limited to 50% of the allowable rate.

## PREADMISSION CERTIFICATION

To be eligible for inpatient hospital benefits, all inpatient hospital admissions and stays (except medical emergencies that must have Post-Admission Review) must be reviewed, approved, and certified by Intracorp as medically necessary before you are admitted to the hospital. Certain outpatient surgical/diagnostic procedures also require pre-certification at least seven days before the proposed outpatient procedure. These procedures are: (1) Blepharoplasty, (2) Reduction Mammoplasty, (3) Septo/Rhinoplasty, (4) Uvula procedure, or (5) Bariatric Surgery. You or your provider can contact Intracorp at 1-800-551-2294.

## PHYSICIAN/NURSE PRACTITIONER BENEFITS

Preventive care office visits and office visits for physical examination, diagnosis, and treatment for an illness or injury or minor surgery in a PPO provider's office are covered at 100% after a \$25 co-payment to the physician and/or a \$20 co-payment to the nurse practitioner.

## PRESCRIPTION DRUG BENEFITS

Eligible prescription drugs dispensed by a Participating Pharmacy for up to a 30-day supply will be covered as follows:

- \$10 co-pay for Tier 1 or low cost generic prescriptions
- \$20 co-pay for Tier 2 or Preferred Brand prescriptions
- \$50 co-pay for Tier 3 or Non-preferred prescriptions

Eligible prescription drugs dispensed by a Participating Pharmacy up to a 60-day supply (Maintenance Drugs) will be covered as follows:

- \$10 co-pay for Tier 1 or low cost generic prescriptions
- \$25 co-pay for Tier 2 or Preferred Brand prescriptions
- \$50 co-pay for Tier 3 or Non-preferred prescriptions

Many of you have asked, "Why isn't my medication on the maintenance list?" The Blue Cross Blue Shield Maintenance List consists of drugs reviewed and approved by a clinical committee. In order for a drug to be considered a Maintenance Drug, it must meet all of the following criteria:

1. The drug has low probability for dosage or therapy changes due to side effects, serum drug concentration monitoring, or therapeutic response over a course of prolonged therapy.
2. The drug's most common use is to treat a chronic disease state.
3. The drug is administered continuously rather than intermittently.
4. Excluded are dosage forms that are not practical for large dispensing quantities (such as liquids) and drugs known for life-threatening toxicity when taken as an intentional overdose.

\* For detailed benefit information, please review your 2004 Active and Retired State Employees' Health and Dental Benefit Plan handbook or visit our web site at [www.seib.state.al.us](http://www.seib.state.al.us).

## SEIB WEBSITE

Have you visited the SEIB website, [www.seib.state.al.us](http://www.seib.state.al.us), lately?

How often do you check this website for information about your health insurance?

Did you know your 2004 SEIB/Blue Cross Benefit Booklet is available at the website for you to review?

Did you know enrollment and eligibility requirements can be viewed at the website?

Did you know information about the Flexible Employee Benefit Plan (Flex or cafeteria plan) is at the website?

With the current attention being focused on State employees' health insurance, our goal in coming months is to update the website regularly to provide you the most up-to-date information concerning changes that could affect your State employees' health insurance.

# Women experience different warning signs prior to a heart attack

February is American Heart Month

A woman's symptoms prior to a heart attack are increasingly being found to be different than those of a man, according to recent research. These findings challenge the notion that chest pain is the most important symptom of heart attack.

The study, published in the December issue of Today in Cardiology, noted that women reported new or different symptoms a month before experiencing a heart attack. Heart attacks, which occur when the flow of oxygen-rich blood to the heart is blocked, are generally more deadly to women than men.

Women are only half as likely to survive a first heart attack and are significantly more likely than men to

in doubt, chew a "regular" aspirin (not acetaminophen) if not allergic and call 9-1-1 immediately. Aspirin can reduce the chance of dying from a heart attack by 25 percent.

For more information, access the American Heart Association on line at [www.amhrt.org](http://www.amhrt.org).

**According to figures provided by our Utilization Manager, Intracorp, 603 females covered by the State Employees' Health Insurance Plan were hospitalized in 2003 with cardiac-related issues. This compares to a total admissions estimate of 7,774.**

experience a second heart attack within one year. It has been known for some time that diagnosing heart attacks in women can be more difficult because the symptoms may vary.

For men and women, common warning signs of a heart attack have included chest pain that is not relieved by rest, as well as sensation of pressure or squeezing in the chest. Other symptoms include:

- Feeling faint or dizzy
- Sweating, often heavy and cold
- Nausea or upset stomach.

In the study, fewer than 30 percent of the women reported feeling chest pain before a heart attack and 43 percent did not feel chest pain during a heart attack. On the other hand, well over 70 percent of women reported feeling unusually fatigued. Almost 48 percent reported sleep disturbance. Other symptoms included indigestion and weakness in arms.

Unless a woman is familiar with these atypical symptoms, she may delay getting to the hospital. By the time a woman decides to seek medical attention, severe damage to the heart may already have occurred. When

## RECAPPING WORKSITE SCREENING RESULTS IN 2003

Total Screened .....	11,514		
Ages:			
Younger than 30 .....	1,179		
Ages 30 - 45 .....	4,673		
Ages 46 - 65 .....	5,464		
Over 65 .....	198		
Sex:			
Male .....	4,568		
Female .....	6,946		
Tobacco Users: .....			
Male .....	1,442		
Female .....	955		
Regularly Exercises .....	6,230		
Blood Pressure Results			
Desirable .....	10,409		
Elevated .....	1,075		
High .....	23		
Very High .....	5		
Glucose Results			
Normal .....	8,047		
Low .....	188		
High .....	3,255		
Cholesterol Results			
Desirable .....	6,575		
Borderline .....	3,471		
High .....	1,446		
Body Mass Index			
Less than 30 .....	7,175		
30 and greater .....	4,182		
Referrals To Physician (based on screening results)	1,640		
<b>Quarterly Blood Pressure Screenings</b>			
	First-time	Returning	Total Number
	being screened	Visit	Screened
Totals	3,198	21,358	24,563
<b>Influenza Immunizations Administered</b>			
Total Immunizations Given .....	17,210		

# BLOOD PRESSURE SCREENING DATES

## FEBRUARY – MARCH, 2004

Baldwin	Area IX Public Health	2/12/2004	Mobile	Clinical Lab	3/4/2004
Baldwin	Brewer Center	3/11/2004	Mobile	Children's Rehab	3/18/2004
Baldwin	Claude Poteet Mariculture	2/5/2004	Mobile	DIR-Mobile	3/25/2004
Baldwin	Gulf State Park Headquarters	2/5/2004	Mobile	Adult Vocational Rehab	3/18/2004
Baldwin	Gulf State Park Hotel	2/5/2004	Mobile	International Trade Center	2/26/2004
Baldwin	DOT-Summerdale	2/12/2004	Mobile	DOT-Tunnel	2/19/2004
Baldwin	DHR-Robertsdale	2/12/2004	Mobile	DDS	2/19/2004
Baldwin	Health Department	2/12/2004	Mobile	Seafood Division/Oil & Gas Bd	2/19/2004
Baldwin	Coastal Conservation	3/11/2004	Mobile	ADEM-Brookley	2/19/2004
Baldwin	Fairhope Courthouse	3/11/2004	Montgomery	ABC Board	3/03/2004
Baldwin	Mental Health	3/11/2004	Montgomery	ABI	2/04/2004
Baldwin	Fresh Fisheries	2/19/2004	Montgomery	ADECA Surplus	2/10/2004
Baldwin	Weeks Bay Estuary	2/12/2004	Montgomery	ADEM – Field Operations	3/04/2004
Baldwin	DIR Foley	2/5/2004	Montgomery	ADEM – Main Site	3/04/2004
Barbour	Ventress Correctional Facility	3/12/2004	Montgomery	Archives & History	2/11/2004
Barbour	DHR	3/12/2004	Montgomery	Capitol	3/09/2004
Blount	DOT	3/3/2004	Montgomery	Center for Commerce	2/04/2004
Blount	DHR	3/3/2004	Montgomery	DHR - Gordon Persons Building	2/17/2004
Blount	Courthouse	3/3/2004	Montgomery	DHR – General Services	3/09/2004
Blount	Oneonta Health Department	3/3/2004	Montgomery	DOC – Commissioner's Office	2/11/2004
Choctaw	Courthouse	3/1/2004	Montgomery	DOC – General Offices	2/09/2004
Choctaw	DOT	3/22/2004	Montgomery	DOT – Materials & Testing	3/10/2004
Choctaw	DHR	3/22/2004	Montgomery	Folsom Building	2/09/2004
Choctaw	Health Department	3/22/2004	Montgomery	Forestry Commission	2/03/2004
Coffee	Courthouse	3/24/2004	Montgomery	Greil Hospital	3/09/2004
Coffee	DHR	3/4/2004	Montgomery	Judicial Building	3/08/2004
Coffee	Department of Agriculture	3/4/2004	Montgomery	Printing & Publications	2/10/2004
Coffee	DOT	3/4/2004	Montgomery	Public Library Service	2/10/2004
Elmore	DHR	2/02/2004	Montgomery	RSA Building	2/03/2004
Elmore	Staton Correctional Facility	2/02/2004	Montgomery	RSA Tower	3/01/2004
Houston	Health Department	3/16/2004	Montgomery	RSA Union	2/17/2004
Houston	Vocational Rehab	2/11/2004	Montgomery	Risk Management	3/08/2004
Houston	Spectracare Administration	2/11/2004	Montgomery	Service Division & Motor Pool	3/03/2004
Houston	Department of Revenue	3/10/2004	Montgomery	State Bar	2/03/2004
Houston	DHR	3/16/2004	Montgomery	State Military Department	2/12/2004
Houston	Home Health	3/16/2004	Montgomery	State Office/LBW Building`	2/05/2004
Houston	Medicaid	2/11/2004	Montgomery	State Trooper Post	2/12/2004
Jefferson	Department of Revenue	2/4/2004	Morgan	DIR	2/13/2004
Jefferson	Bessemer Work Release	2/11/2004	Morgan	DOT	2/13/2004
Jefferson	Birmingham Work Release	2/4/2004	Morgan	DHR	2/13/2004
Jefferson	Pardons & Parole	2/4/2004	Morgan	No Alabama Regional Hospital	2/13/2004
Jefferson	Midfield-DIR	2/11/2004	St Clair	DHR	3/5/2004
Madison	DHR	3/12/2004	St Clair	Health Department	3/5/2004
Madison	Forensics/Public Safety	3/12/2004	Tuscaloosa	Adult Rehab	2/13/2004
Madison	DIR	3/12/2004	Tuscaloosa	Health Department	2/24/2004
Madison	Revenue	3/12/2004	Tuscaloosa	Oil & Gas Bd/Geo Survey	2/23/2004
Madison	DOT	3/12/2004	Tuscaloosa	Employment/Medicaid	2/23/2004
Madison	Space Center	3/12/2004	Tuscaloosa	DOT	2/24/2004
Madison	Courthouse	3/12/2004	Tuscaloosa	Courthouse	2/11/2004
Marengo	Courthouse	2/25/2004	Tuscaloosa	Harper Center	2/12/2004
Marengo	Health Department	2/25/2004	Tuscaloosa	Area/ HH/Environment	2/10/2004
Marengo	DHR	2/25/2004	Tuscaloosa	Trooper	2/9/2004
Marengo	Road Department	2/25/2004	Tuscaloosa	Forestry	2/9/2004
Marion	A & I	2/24/2004	Tuscaloosa	Wildlife/Freshwater Fisheries	2/9/2004
Marion	DOT/DOC	2/24/2004	Tuscaloosa	AM Kidd Facility	2/4/2004
Marion	DHR	2/24/2004	Tuscaloosa	Department of Revenue	2/4/2004
Mobile	Youth Services	3/18/2004	Tuscaloosa	Forensic Science	2/4/2004
Mobile	McDuffie Island Coal Facility	2/26/2004	Tuscaloosa	DHR	2/10/2004
Mobile	DOT	3/4/2004	Tuscaloosa	Medicaid	2/23/2004
Mobile	Driver's License/ABI	3/25/2004	Tuscaloosa	Taylor Hardin	2/3/2004
Mobile	State Trooper Office	3/25/2004	Tuscaloosa	Partlow	2/3/2004
Mobile	Revenue & Tax	3/25/2004	Washington	Health Department	3/10/2004
Mobile	Strickland Youth Center	3/18/2004	Washington	Courthouse	3/10/2004
Mobile	Forensic Services	3/18/2004	Washington	DHR	3/10/2004
Mobile	DHR-Pritchard	3/4/2004	Washington	Thomasville MH/Rehab Center	3/3/2004
Mobile	DIR-Driver's License 8 Mile	3/4/2004	Washington	Searcy Poundstone	3/3/2004
Mobile	Saraland Call Center	3/4/2004			