



# HealthWatch

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State Employees' Insurance Board

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[www.alseib.org](http://www.alseib.org)

“In the book of life, the answers aren't in the back”.

Charlie Brown

## Resolve to be HEALTHIER in 2009!

2009 brings the first year implementation of the SEIB's HealthWatch Wellness Discount Premium program. A new \$25 monthly premium will be assessed to all active State employees beginning January 1, 2010. However, a \$25 discount will be offered to offset this premium if you participate in a SEIB sponsored health screening or have screening results certified to the SEIB by your physician. You can see the health screening form that will be used on our website at [www.alseib.org](http://www.alseib.org).

### State employees have several different options for obtaining a **free** screening:

- *State-wide worksite screenings conducted by the Alabama Department of Public Health and the SEIB. These screenings will be scheduled at more than 600 worksites on a first come, first served basis. A schedule of these screenings is available on our website. ([www.alseib.org](http://www.alseib.org))*
- *County Health Departments throughout Alabama will provide screenings to State employees at no charge. You can schedule an appointment and get a listing of county health departments by going to our website. ([www.alseib.org](http://www.alseib.org))*
- *SEIB Wellness nurses will be providing screenings to active State employees on the first floor of the new RSA Headquarters Building at 201 South Union Street in Montgomery. Screenings will be available Monday through Friday, from 8:30 – 4:00. Appointments can be made on the SEIB website or you may walk in.*

If you choose to use your 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 30, 2009. This form may be downloaded from our website: ([www.alseib.org](http://www.alseib.org))

**A schedule of these screenings is available on our website.**

**[www.alseib.org](http://www.alseib.org)**



### Components of the **FREE** HealthWatch Worksite Screening:

The overall purpose of a wellness screening is to provide you with an assessment of your health, make recommendations for changes and/or treatment if necessary. You will be evaluated on the following readings: blood pressure, total cholesterol to include HDL, LDL, and Triglycerides levels, blood glucose level, and Body Mass Index. If you are determined to be at risk, you will be provided with a copay waiver voucher to visit your private physician.

For your participation in the HealthWatch Worksite Screening you will receive a \$25 a month premium discount, starting January 1, 2010. ♦

# Conference is a Huge Success Again!

Tonya Campbell, SEIB Marketing Director

After years of trying to relay information in a timely manner to members, the State Employees Insurance Board (SEIB) has found a solution: to educate the educators. Your agency payroll/personnel administrators are the people you look to when you have questions or problems. Four years ago we began offering a conference to train those agency personnel on your benefits, focusing specifically on health insurance.

In order to make the September/October meetings convenient and cost effective for everyone, five sites – from Huntsville to Mobile - were selected. Agency payroll/personnel were able to attend meetings on five different days rather than having State offices short staffed. Having sessions nearby also minimized travel expenses for the agencies. The agenda was designed to accommodate both travel time and the presentations to fall within the normal business hours of 8:00 - 5:00. While communicating health insurance benefits information is important, limiting agency expenses and time also important.

This year's conference featured representatives from the Department of Risk Management, State Personnel and the Retirement Systems of Alabama. This gave payroll/personnel staff adjunct training in other aspects of state government such as retirement rules, worker's compensation issues and personnel training schedules.

Your payroll/personnel officers were given the tools and information they need to give you, the employee, everything you need to make the most of your benefits. Some of the health insurance changes reviewed were:

- The addition of vision care benefits offered through Southland National;
- Added information on the newly implemented Wellness Policy;
- Individual health insurance premium changes;
- The increased offering of wellness screenings statewide for the upcoming plan year;
- Reviews of the free Blue Cross Blue Shield Supplemental and Southland National plans;
- The opportunity to meet with the health insurance advisors assigned to your agency;
- The overview of opportunities to participate in wellness programs, such as Weight Watchers At Work®.

We asked each attendee for suggestions on ways to improve on the conferences by completing a survey. Each year we are given suggestions that are considered, and many times implemented in the following year's meeting. Overall, the information collected this year was very positive. On the question, "What changes, if any, would you suggest for these meetings?" The consistent answer was:

*"Nothing. This was great. Very organized, detailed and concise."*

**Other comments included:**

*"Keep doing what you're doing...making each year better than the last."*

*"All of the presenters were excellent!"*

*"I always enjoy and gain knowledge from this conference."*

*"Every employee needs to hear this information."*

*"This was the best conference I've attended, with very good information."*

*"Speakers, materials, information, and time frame were very good."*

Those are just a few of the responses we received. The suggestions on what we can do to make next year's conference even better are already being considered!

**Because we understand this conference is to benefit you, we are going to work to make each year better than the last.**

Our thanks to Southland National and Blue Cross Blue Shield for their sponsorship of breaks and lunches. This was a pleasant bonus to an already exceptional meeting. To the wellness nurses who provided free screenings to attendees, your time and services were appreciated by our guests more than you'll ever know!

**What's in store for next year?** Who knows? But, what we can promise is more of the same - the same great information, the same terrific speakers, with time to discuss all of those issues you care about. So, if you have questions about your benefits changes are the payroll/personnel officer in your agency can answer them. That is if they attended our conference. If they didn't attend, encourage them to do so next year. The SEIB will continue providing programs that offer...

**The Perfect  
"Fit" For All Your  
Healthcare Needs!**




## DON'T FORGET ABOUT THE SEIB 2009 CHANGES!

- ☞ The addition of vision care benefits offered through Southland National;
- ☞ Access to our health insurance advisors listed in this newsletter when you have questions concerning your coverage;
- ☞ Individual health insurance premium changes;
- ☞ New wellness policy, designed to alert every State employee of their health risk factors;
- ☞ Expansion of worksite wellness screenings statewide;

When you have questions, call us at 866.836.9737.

You can also get assistance on our website: [www.alseib.org](http://www.alseib.org) ❖

### KEEP THESE IMPORTANT SEIB CONTACT NUMBERS HANDY

	Accounting	Flexible Benefits	State Employees' Health Insurance	Wellness
<b>Direct #</b>	334.263.8341	334.263.8312	334.263.8341	334.263.8431
<b>Toll-free #</b>	866.836.9737	866.833.3378	866.836.9737	866.838.3059
<b>Fax #</b>	334.263.8720	334.263.8512	334.263.8541	334.263.8631

## Change in Calculation of Sliding Scale Retiree Premiums

Recent legislation now allows the State Employees' Insurance Board (SEIB) to deduct years of non-State service in calculating sliding scale retiree health insurance premiums.

Act 2008-280, which went into effective August 1, 2008, adds the following language to the years of service definition used in the sliding scale calculation of retiree health insurance premiums:

*"Except for creditable service related to service in the United States Armed Forces, or as an employee as defined in Sections 16-25A-1 and 16-25A-11, or as an employee of a postsecondary institution eligible for PEEHIP coverage as a retiree whether the institution participates in PEEHIP or has its own plan of insurance for active employees, the*

*State Employees' Insurance Board may exclude from years of service any years and months of creditable service it determines was not related to service as an employee as defined in Section 36-29-1."*

SEIB has changed its procedures to incorporate this new provision into the calculation of sliding scale retiree health insurance premiums. If you are planning to retire soon, this could affect your retiree health insurance premiums if your retirement includes non-State service, except for the creditable services mentioned in the law. The most common service that will be excluded in the sliding scale calculations are any years of service working for counties and municipalities. ❖

**With 40 years' of service** to State employees, our **State Program Manager Janice Foreman** officially retired November 1. (Yes, Janice was hired while she was still in elementary school!)

Janice worked with the SEIB, when it was administered by the RSA in the 1980s, and was the first employee when SEIB became a separate agency. Janice is a legend throughout the state for her vast knowledge of our programs and her willingness to help others. In 40 years Janice has not only trained dozens of SEIB employees but also hundreds of payroll/personnel officers have benefitted from her guidance.

Janice plans to stay involved in SEIB projects, but hopes to spend more time with her family and friends. She is a devoted daughter, sister, mother and grandmother and a gifted seamstress, so her days will continue to be full. ❖



## Additional Premium for Medicare Members in SEHIP Secondary Coverage

Effective January 1, 2009, each Medicare retiree and retiree Medicare dependent who is not enrolled in Blue Advantage will be charged an additional monthly premium of \$75 per member, except for Medicare members who have other Medicare Part D coverage. This premium is to cover the difference in costs between Blue Advantage and the SEHIP's secondary coverage. The monthly premium is in addition to other premiums and will be assessed to each Medicare member on the contract who is not enrolled in Blue Advantage or has other Medicare Part D coverage.

## Retirees with Medicare Need Medicare Part B!

The Center for Medicare & Medicaid Services (CMS) will allow you to decline Medicare Part B when you become eligible for Medicare. But now more than ever, retirees and their dependents with Medicare need Part B. If you do not have Part B, you cannot enroll in Blue Advantage and beginning January 1, 2009, it will cost you an additional \$75 per member per month for the SEHIP's secondary coverage.

Without Part B, you do not have coverage for doctors' visits, outpatient services, lab and diagnostic services, ambulance services, etc. You will have to pay for these services out of your own pocket.

Also, CMS charges a 10% penalty for each year you do not enroll in Part B after you become eligible for Medicare.

These rules do not apply to active State employees and their dependents but are applicable to all retirees and their dependents with Medicare, regardless of age. ❖



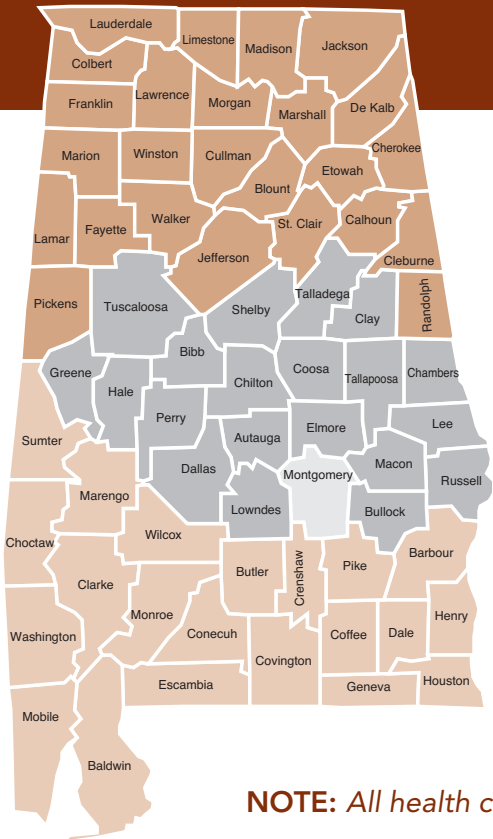
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## Field Benefit Advisors AT YOUR SERVICE



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.

**Kerry Schlenker**

Toll-Free: 1.866.838.5027  
kschlenker@alseib.org

**Kai Smith**

Toll-Free 1.866.841.0978  
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**Rick Wages**

Toll-Free: 1.866.841.0980  
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**Marsha Abbett**

Toll-Free: 1.866.841.9489  
mabbett@alseib.org

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