



# Health WATCH

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**Don't forget  
to enroll in  
Flex accounts  
this month.**

***You'll be  
glad you did.***

## SECOND ANNUAL Payroll/Personnel Benefits C O N F E R E N C E S



*Payroll/personnel officers review employee benefits during 2006 conference*

**W**ith so many changes to the State Employees' Health Insurance Plan (SEHIP) over the past few years, the SEIB staff has worked diligently to ensure that our members are educated on changes to their health insurance. In addition to adding a communications division to the staff, field advisors have been located throughout the state to meet with members and agencies one-on-one.

While the SEIB staff is always available to talk with members, we realize that the payroll/personnel officers in your agency are your primary point of contact. These employees are the ultimate in multi-tasking, and are involved in everything from payroll to insurance to retirement. And because they are easily accessible, the SEIB held the first statewide conference in 2005, just

for the payroll/personnel officers. We wanted to make certain they can confidently answer your benefit questions.

How did this year's conferences go? Let's take a look...

The 2nd Annual Payroll/Personnel Benefits Conferences were a **HUGE** success. To make it easy and convenient for everyone to attend, five meetings were scheduled at various locations across the state: three in Montgomery, one in Huntsville, and one in Mobile. These one-day conferences provided much needed information to payroll/personnel clerks about health insurance benefits, enrollment, and available plans. Our speakers were all industry professionals, knowledgeable and eager to share much needed information to the attendees.

## Conference Thank-Yous

We'd like to thank the following people for working so hard to ensure that each of the attendees are able to keep their employees up to date on current benefit and enrollment requirements:

### Association and Society

#### Corporation (ASI) & the Whitley

**Agency:** Cynthia Brown, Authia Orridge, Ed Singer, Billy Whitley

### Blue Cross and Blue Shield of

**Alabama:** Kandy Sasser and Lynn Williams

### Retirement Systems of Alabama:

Bob Crowe, Ada Griffin and Mike Pegues

### Southland National Insurance

**Corporation:** James Leitner, Bob Rust and Rick Wages

### State Employees' Insurance Board:

William Ashmore, Connie Boothe, Tonya Campbell, Janice Foreman, Wynnette Smith, Susan Stone and Darlene Williams

## A special thanks to our conference lunch sponsors

ASI and the Whitley Agency, Blue Cross and Blue Shield of Alabama, and Southland National Insurance Corporation provided lunch for all our participants at each meeting. Thanks to all three companies for making the meetings even more enjoyable by providing just one more incentive to attend!

Attendees gave the meetings glowing remarks—good information, good food, and good networking.

## Thanks also for meeting space

Those of you who plan meetings for your agency know how challenging finding a good facility can be. Each location needs to be conveniently located and have meeting rooms that can comfortably accommodate the number of expected guests. We'd like to thank the agencies that were gracious enough to give us excellent meeting spaces and people who helped get them prepared:

- Rich Michelson and the Alabama Center for Commerce
- Phyllis Rutledge and Michael Taylor and the Madison County DHR
- Gwen Smith and Danny Norton and the Mobile County DHR

## Conference Benefit Information Review

Topics discussed included the benefit to members for enrolling in the supplemental and optional plans offered through the State Employees' Health Insurance Plan (SEHIP). And the biggest benefit in enrolling—**THEY'RE FREE!**

**So, if you want to save on that dependent premium of \$180.00 per month, or the \$22.00 tobacco-users premium, you may want to ask your payroll clerk if you're eligible for these plans.**

Other information discussed included the Federal Poverty Level discount and the State Employee's Children's Health Insurance Plan (SECHIP). These programs were implemented in October, 2005 to help families whose combined income level falls 100-200 percent of the federal poverty level. This entire process can be done privately by communicating directly with SEIB staff or you can work with your payroll clerk to complete the appropriate information. If this is something you feel you may be eligible for, you can go to the SEIB web site at [www.alseib.org](http://www.alseib.org) to view the income guidelines and download the application.

## Comments/suggestions about the conference

In the surveys collected at the end of each meeting, comments and suggestions were overwhelmingly positive. Some of those comments included:

*"Thanks for taking the time to explain the insurance/retirement benefits."*

*"The speakers were very knowledgeable and presented the materials well."*

*"The notebook provided at the meeting is outstanding for reference."*

*"I had a lot of unanswered questions answered and learned so much about programs I was not aware of."*

*"This conference was definitely needed!"*

Attendees also made suggestions/recommendations for next year's conference:

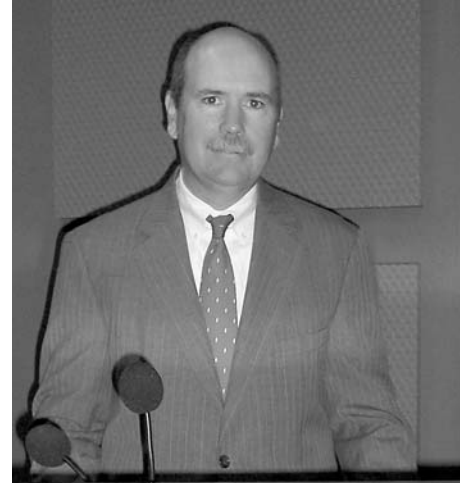
*"Hold the conference closer to open enrollment each year."*

*"Allow speakers from Alabama Department of Risk Management to attend."*

*"Provide specific examples on how the optional and supplemental plans affect members."*

*"Provide more examples of how the claims process works with these plans."*

*"Provide both the positive and negative aspects of enrollments in these plans."*



SEIB Executive Director William Ashmore welcomes conference attendees.



These suggestions were very beneficial to the SEIB communications staff and will definitely be part of our planning for next year's conference. If you have other suggestions or comments, let us know. You can e-mail [tcampbell@alseib.org](mailto:tcampbell@alseib.org) or [cboothe@alseib.org](mailto:cboothe@alseib.org) or give us a call at (800) 513-1384, Ext. 5922 (Tonya Campbell) or Ext. 5961 (Connie Boothe).

As proud as we are of this year's conferences, we are focused on how we can make the better in 2007. Our goal is to help State employees make educated decisions about their healthcare choices.

The SEIB is always here to answer your questions or address your concerns. We also know that you rely on your payroll/personnel clerk for information pertaining to employment issues, including your health insurance benefits. These conferences are designed to keep your personnel officer informed so they can keep you informed. If the personnel officer from your agency was unable to attend, please encourage them to do so next year. And, if you have any questions or just want to know more about what you can do to make sure the healthcare options you've selected are what's best for you, give us a call.

After all, that's what we're here for...to make sure that your current health insurance choices are **"The Perfect Fit" for All Your Healthcare Needs!**

# MED CARE

## Open Enrollment Dates



### Part D Prescription Drug Coverage

**Annual open enrollment is November 15 – December 2006 for coverage to begin January 1, 2007.**

The State Employees' Insurance Board (SEIB) has determined that the prescription drug coverage offered by the SEHIP is, on average for all participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay

**Therefore, Medicare retirees and surviving spouses do not have to enroll in Medicare Part D; you can continue to use your SEHIP for prescription drugs.**

If you have Medicaid and Medicare or can qualify for low income assistance from Social Security, it may be to your advantage to enroll in Medicare Part D because it could save you some money on copays. Check with Social Security if you think you qualify for assistance and want to enroll in Medicare Part D.

Remember, if you choose to enroll in Medicare Part D, you will not be eligible for SEHIP prescription drug benefits. Please notify the SEIB if you enroll in Medicare Part D. Your coverage for other SEHIP health expenses, except for prescription drugs, will remain the same.

### Part B Medical Coverage

**General open enrollment is January 1 – March 31, 2007 for coverage to begin July 1, 2007.**

Retired State employees and surviving spouses who have Medicare but have not enrolled in Part B need to enroll in Part B to have adequate coverage with the State Employees' Health Insurance Plan (SEHIP). Coverage for Medicare retirees and surviving spouses under the SEHIP is reduced by those benefits payable under Medicare Parts A and B.

This applies to Medicare retirees and surviving spouses who are under 65 years old and have Medicare due to disability as well as those 65 years old or older.

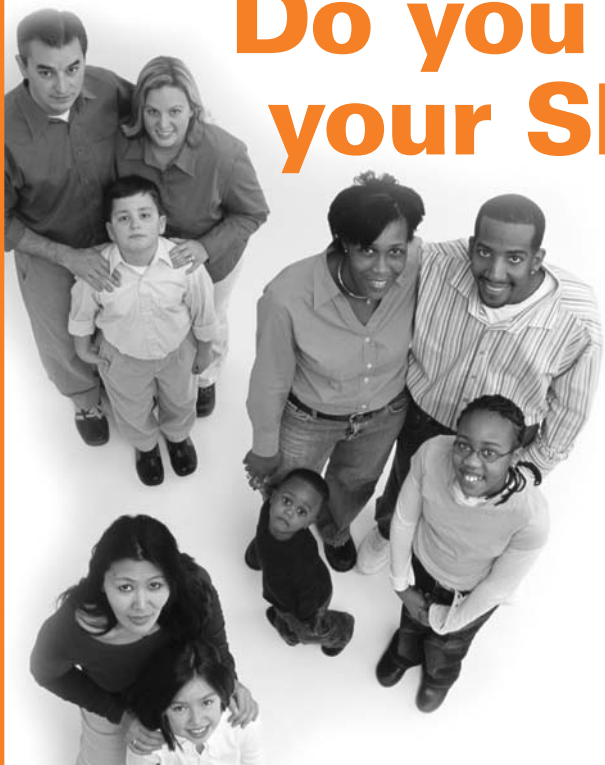
Medicare assesses a 10% penalty per year for those who do not enroll in Part B when they should.



For more information on Medicare enrollment, go to: [www.medicare.gov](http://www.medicare.gov)

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# Do you need to change your SEHIP dependent coverage?

The month of November is Open Enrollment for adding dependent coverage without the usual 270-day waiting period on pre-existing conditions.

Your application for changes **must** specify a January 1 effective date of coverage and be returned to us by November 30. Change forms may be obtained from your payroll/personnel officer or by download at: [www.alseib.org](http://www.alseib.org)