



Open Enrollment Edition

PEEHIP’s annual Open Enrollment period begins July 1 and ends midnight on September 10 (for changes submitted online). This is the once-per-year opportunity for PEEHIP members to enroll in or change coverage, as well as add or drop eligible dependents from coverage. Outside of Open Enrollment, changes are only permissible due to a qualifying life event.

It is highly important for PEEHIP members to know that while PEEHIP is dedicated to providing members with many benefit options that promote health and well-being, PEEHIP members have the responsibility to take action to make educated choices during Open Enrollment to select the right plan(s) that are best for them and their covered dependents. So please visit PEEHIP’s Member Online Services (MOS) website today at <https://mso.rsa-al.gov> to view your current coverages and make any needed coverage changes this Open Enrollment to be effective for the new plan year beginning October 1.

Important Open Enrollment Dates

Open Enrollment begins July 1, 2017, and will end by the following deadlines:

- ◆ **Online: September 10, 2017.** After this time, online Open Enrollment changes will not be accepted and the Open Enrollment link will be closed. **Online enrollment is the preferred option because it is the easiest and most efficient method to enroll in or make changes to your coverage. No other enrollment method provides an enrollment confirmation page in real time upon enrollment.**
- ◆ **Paper: August 31, 2017.** Any paper forms postmarked after that date will not be accepted, without exception.
- ◆ **Flexible Spending Accounts: September 30, 2017** for both paper and online Open Enrollment for flex plans.

Effective Date of Coverage

All Open Enrollment coverage elections approved by PEEHIP will become effective **October 1, 2017**. Online enrollment is your only option for receiving instant confirmation of your submitted enrollment.

Open Enrollment Web Page

PEEHIP’s Open Enrollment web page can be found at www.rsa-al.gov/index.php/members/peehip/open-enrollment. You can also navigate to this page from the main RSA web page and clicking the PEEHIP link. This web page will allow you to find the information needed to make educated decisions about your health plan options. Listed on this page are deadlines, the updated PEEHIP Member Handbook with Open Enrollment changes effective October 1, 2017, and other information relating to Open Enrollment.

What’s New This Year

- ◆ The changes approved by the PEEHIP Board at the May 2017 meeting are shown in the June 2017 *PEEHIP Advisor* newsletter. The June *PEEHIP Advisor* – and other prior PEEHIP newsletters – can be found at www.rsa-al.gov/index.php/members/peehip/pubs-forms/peehip-newsletters.
- ◆ Open Enrollment information is published in the PEEHIP Member Handbook. Active and retired members can view and/or download a copy of the handbook from the PEEHIP Open Enrollment web page referenced above. For members without Internet access, you can request a printed Member Handbook by calling RSA Member Services at 877.517.0020.

Helpful Information about Open Enrollment

- ◆ **You do not need to do anything during Open Enrollment if you are satisfied with your current coverage***. If you take no action, you and your covered dependents will remain on your current plan(s).
- ◆ ***Exception:** If you want to renew your **Flexible Spending Accounts** or **Premium Assistance (PAA) Discount**, you must **re-enroll each year** as these programs do not automatically renew. For more information about the Premium Assistance Discount, visit www.rsa-al.gov/index.php/members/peehip/premiums/premium-assistance-program/.

Online Open Enrollment

PEEHIP's **Member Online Services (MOS)** website at <https://mso.rsa-al.gov> is the fastest and best way to enroll in new coverage or make changes to your existing coverage. Enrollment is done in real time. A confirmation is given so that you have instant assurance that PEEHIP has received your enrollment request. Also, MOS will provide a premium calculation for the coverages that you select, saving you the time of having to calculate the premiums yourself. For these reasons, the majority of PEEHIP members opt to make their Open Enrollment changes online through MOS.

To use MOS:

1. Go to <https://mso.rsa-al.gov> and enter your self-selected User ID and Password. If you need to register or re-register to create a new User ID and Password, click "Need to register?". You will need your PID number to register. Your PID can be found on previous RSA statements or recent correspondence from PEEHIP. If you do not know your PID, please click "Need a PID? (Request PID Letter)" for steps to have your PID mailed to you at your current mailing address on file with the RSA.
 - ◆ **Forgot User ID and/or Password:** Click "Forgot User ID & Password?" and follow the steps to reset your account.
2. Click "Enroll in or Change PEEHIP Coverages" on the Home page or from the "PEEHIP Services" drop down menu at the top of the page.
3. Click the "Open Enrollment" option and then follow the on-screen prompts until you receive your **confirmation page**.

If you do not have Internet access but would like to make Open Enrollment changes, you can request a NEW ENROLLMENT AND STATUS CHANGE form from RSA Member Services by calling 877.517.0020. ●

Summary of Benefits and Coverage Availability of Summary Health Information

The Patient Protection and Affordable Care Act (PPACA) of 2010 created a federal requirement for group health plans to provide the Summary of Benefits and Coverage (SBC) form to health plan members during Open Enrollment. Health benefits represent a significant component of every employee's compensation package. The benefits also provide important protection for employees and their family in the case of illness or injury. PEEHIP offers health coverage options. Choosing a health coverage option is an important decision.

To help you make an informed choice, PEEHIP makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about health coverage options in a standard format to help you compare across coverage options available to you in both the individual market and group health insurance coverage markets. The SBC is available on the PEEHIP web page at www.rsa-al.gov/index.php/members/peehip/benefits-policies. A paper copy is also available, free of charge, by calling Member Services toll-free at 877.517.0020.

The SBC is meant as a summary only and the coverage examples in the SBC are for illustration purposes only and may not be representative of the actual charges for copayments or out-of-pocket expenses for the PEEHIP plan. For more detailed benefit information, see the PEEHIP Summary Plan Description (SPD) at www.rsa-al.gov/index.php/members/peehip/pubs-forms.

Flexible Spending Accounts

Save money on medical, dental, vision, or daycare expenses by enrolling in a PEEHIP Flexible Spending Accounts plan (FSA). PEEHIP offers two plans: a **Health Care FSA** and a **Dependent Day Care FSA**. You decide how much you would like to put aside into each account annually. The amount is divided into 12 separate monthly deductions. Your payroll coordinator will deduct the pre-tax amount from your monthly paycheck to place into your FSA. When you have a qualifying expense, your payment or copay amount is reimbursed to you from your FSA. **Most members save \$15 to \$35 for every \$100 they spend on qualifying expenses depending on their tax bracket!**

Open Enrollment for FSA is July 1 through September 30. The new plan year (and your new savings) starts October 1, 2017. Enrollment in an FSA does not automatically renew each year, so you must re-enroll to continue participation. You can find more information about the PEEHIP FSA plans serviced by HealthEquity, at www.healthequity.com/peehip. ●

Avoid the \$50 Monthly Wellness Premium!

Complete by August 31

Members and spouses covered on PEEHIP's Blue Cross Blue Shield (Group 14000) Hospital Medical Plan: **Your required activities for the PEEHIP Team Up for Health Wellness Program must be completed by August 31, 2017, to earn a waiver of the \$50 monthly wellness premium effective October 2017.** This premium applies separately to incomplete members and spouses, meaning both must complete all required activities. To check your status, visit www.MyActiveHealth.com/PEEHIP and click on "My Required Activities." You can also verify your Wellness Premium Waiver has been earned by visiting PEEHIP's Member Online Services (MOS) at <https://mso.rsa-al.gov> and clicking on Wellness Completion Status on the Home page after logging in. ●

FY2018 Employer Contribution Amount

PEEHIP participating employers contribute funds to PEEHIP based on their number of active employees. The Alabama Legislature sets the employer contribution amount per active employee, which will remain \$800 for fiscal year 2018 (starting October 1, 2017). This is not a change from prior year.

Medicare-Eligible PEEHIP Members

The information below pertains to PEEHIP members covered under the UnitedHealthcare® Group Medicare Advantage (PPO) plan or prospective members who are considering enrolling in this PEEHIP plan. For more information, visit www.UHCRetiree.com/peehip.

Your Choice for Medicare Health & Prescription Drug Coverage

Whether you are just becoming eligible for Medicare or you are considering coming back to PEEHIP for your Medicare health and prescription drug coverage during this Open Enrollment period, here are a few things you should know about the UnitedHealthcare® Group Medicare Advantage (PPO) plan.

I previously opted out of the PEEHIP UnitedHealthcare® Group Medicare Advantage (PPO) plan. Can I enroll this Open Enrollment?

Yes! Even if you previously opted out of the plan, or if you simply never enrolled when you became eligible, you can enroll this Open Enrollment for an October 1, 2017 effective date. You must be enrolled in both Medicare A and B to be eligible. You simply need to visit PEEHIP's Member Online Services (MOS) website at <https://mso.rsa-al.gov> and follow the steps to enroll that were detailed in the "Online Open Enrollment" section earlier in this Advisor newsletter.

If you do not have access to the Internet, you can enroll by submitting a paper form. You can request the New Enrollment and Status Change form from RSA Member Services by calling 877.517.0020. Note that if you are currently enrolled in another Medicare plan, enrolling in the PEEHIP Medicare plan may cancel you out of your other existing coverage. PEEHIP advises you to contact your current plan to ensure there are no unanswered questions or surprises with your transition to the PEEHIP plan. ●

Medicare-Eligible PEEHIP Members - Save the Date!

UnitedHealthCare® Benefit Expo Events

Learn how to get the most from your PEEHIP UnitedHealthcare Benefits by attending a Benefit Expo event hosted by UnitedHealthcare. UnitedHealthcare will be holding 10 regional education sessions throughout Alabama for Medicare-eligible PEEHIP members and their Medicare-eligible dependents, to be held in July and August. Learn about important health plan programs and benefits such as HouseCalls, NurseLine, SilverSneakers®, Solutions for Caregivers, and more. For those retirees who are not able to attend a session in person, two teleconferences will be held for retirees to call in to hear a presentation and ask questions. Invitations with additional meeting details will be sent by UnitedHealthcare so watch for yours in the mail.

Attend in person. Benefit Expo events begin at 9 a.m., except where noted. Presentations will begin at 10:30 a.m.

Date and Time (local times)	Location
Thursday, July 13 9 a.m. - 12 p.m.	Renaissance Montgomery Hotel & Spa at the Convention Center 201 Tallapoosa Street Montgomery, AL 36104
Friday, July 14 9 a.m. - 12 p.m.	Auburn Marriott Opelika Hotel & Conference Center at Grand National 3700 Robert Trent Jones Trail Opelika, AL 36801
Friday, July 21 9 a.m. - 12 p.m.	Via Fitness Center 1717 Dauphin Street Mobile, AL 36604
Monday, July 24 9 a.m. - 12 p.m.	Marriott Shoals Hotel & Spa 10 Hightower Place Florence, AL 35630
Thursday, July 27 9 a.m. - 12 p.m.	University of Alabama In Huntsville Conference Training Center - Exhibit Hall 1410 Ben Graves Drive Huntsville, AL 35816
Monday, July 31 9 a.m. - 12 p.m.	Pelham Civic Center Complex 500 Amphitheater Road Pelham, AL 35124
Thursday, August 3 10 a.m. - 1 p.m.	Hilton Birmingham Perimeter Park 8 Perimeter Park South Birmingham, AL 35243
Friday, August 4 9 a.m. - 11:30 a.m.	Convention Hall 344 South 1st Street Gadsden, AL 35901
Tuesday, August 8 9 a.m. - 12 p.m.	Holiday Inn Dothan 2740 Ross Clark Circle SW Dothan, AL 36301
Monday, August 21 9 a.m. - 12 p.m.	Hotel Capstone 320 Paul W Bryant Dr. Tuscaloosa, AL 35401

Attend by phone

Date and Time	Number and Code
Tuesday, July 18, 10 a.m. CT	866.254.5936, Code: 425085
Thursday, August 17, 3 p.m. CT	1.866.615.1886, Code: 425087

If you have questions or would like more information, please call UnitedHealthcare Customer Service at 877.298.2341, TTY 711, 8 am. - 8 pm local time, Monday - Friday. The schedule will also be posted online at www.UHCRetiree.com/peehip. ●