



Members Will Receive New ID Cards in December

PEEHIP and the Retirement Systems of Alabama continuously strive to improve the procedures and policies in place to protect the security of our members. In an effort to offer even greater security, BCBS and Southland will issue new ID cards with new unique contract numbers this December to all PEEHIP members enrolled in the PEEHIP Hospital Medical (BCBS group #14000), Supplemental Medical (BCBS group #61000), and/or Optional coverages. MedImpact will also issue new Prescription Coverage ID cards to those members covered under PEEHIP's Hospital Medical (BCBS group #14000) coverage.

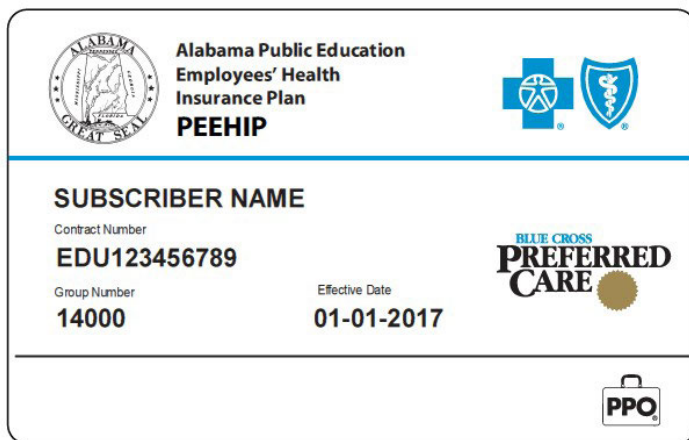
Therefore, members covered under the BCBS group #14000 will have separate medical and drug ID cards and should remember to show their BCBS issued card to their healthcare provider and their MedImpact issued card to their pharmacist beginning January 1, 2017. Medicare-eligible members and dependents covered on a retired contract will also be issued an ID card by UnitedHealthcare® and should show it to their healthcare provider and pharmacist.

The new contract number shown on all new ID cards will be unique and independent of other areas, such as the member's TRS retirement account. The mailing of these new ID cards is an enhancement to the security of our members, and is not an indication or response to any unauthorized disclosure of private information. Please see below for more details about all of these specific ID cards.

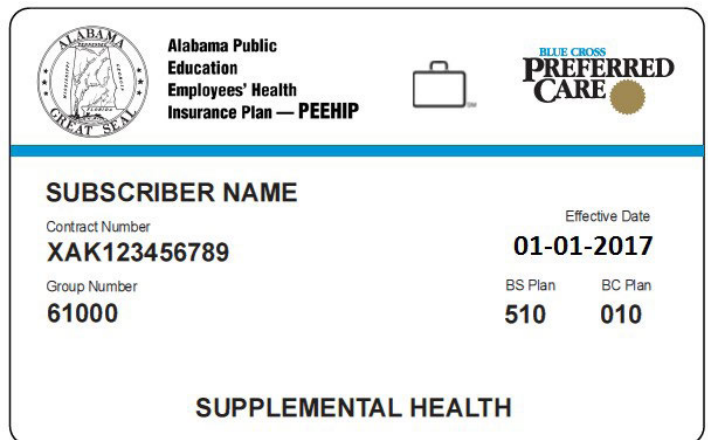
New Blue Cross Blue Shield Cards

The January 1, 2017, effective date on the new card is relative to the newly assigned contract number and this date does not reflect your coverage enrollment date. Once you receive your new card, **please destroy** your current ID card and begin showing your healthcare provider your new card effective January 1, 2017, to ensure that your medical claims process correctly.

Hospital Medical Group #14000



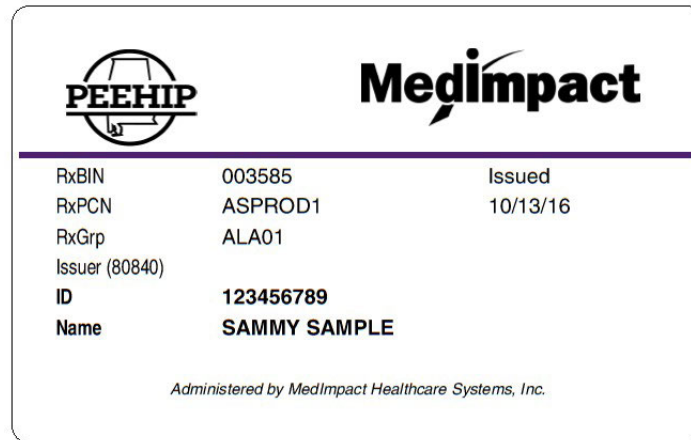
Supplemental Medical Group #61000



If you have any questions about your benefit plan or need additional cards, call Blue Cross at 800.327.3994 and a Customer Service Representative will be happy to help you. This number will also be printed on the back of your new ID card. To view or email a virtual image of your ID card visit AlabamaBlue.com and register for myBlueCross and/or download the Alabama Blue mobile app from the App store or Google Play.

Note Concerning Split Contracts: Your new ID card always displays the original contract holder's name, even if you have family coverage. If you are on a split contract under the group #14000 plan, the new BCBS ID card should only be used by covered family members who are not yet Medicare-eligible. A split contract is a retiree family contract with a combination of Medicare-eligible and non-Medicare-eligible family members. The Medicare-eligible members will be covered under PEEHIP's new UnitedHealthcare® Group Medicare Advantage Plan beginning January 1, 2017, and will be issued a new ID card by UnitedHealthcare®, and the non-Medicare eligibles will remain covered under the BCBS group #14000.

New MedImpact Prescription Drug Card



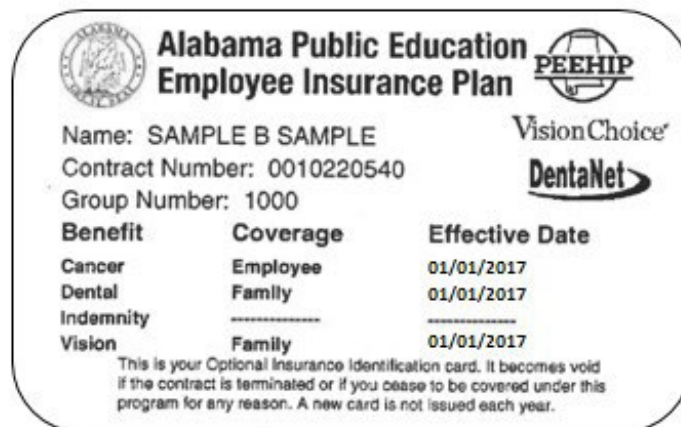
If you are currently enrolled in PEEHIP's Blue Cross Blue Shield Hospital Medical group #14000 plan, then your prescription benefits are administered by MedImpact, PEEHIP's Pharmacy Benefits Manager. In the month of December, MedImpact will issue new pharmacy ID cards. If you have family coverage, each family member will receive a card displaying their specific name on the card rather than the original subscriber's name on all cards. However, members and dependents covered on a retiree contract who are Medicare-eligible will not receive a drug ID card in their name from MedImpact but will instead receive an ID card from UnitedHealthcare® in their name for both medical and pharmacy services.

Effective January 1, 2017, begin showing your new MedImpact drug ID card to your pharmacist to ensure your prescription drug claims at the pharmacy process correctly. If you have family coverage, be sure to present each family member's individual ID card to your pharmacist to update their system with each of the new contract numbers.

Note Concerning Split Contracts: Just like with the PEEHIP Hospital Medical coverage, there are some retiree family contracts with a combination of Medicare-eligible and non-Medicare-eligible family members. These are referred to as split contracts. The Medicare-eligible members will be covered under PEEHIP's new UnitedHealthcare® Group Medicare Advantage Plan beginning January 1, 2017, and the non-Medicare-eligibles will remain covered under MedImpact.

If you have any questions about your prescription benefits or need additional cards, call MedImpact at 877.606.0727 and a Customer Service Representative will be happy to help you. This number will also be printed on the back of your new ID card.

New Southland Benefit Solutions Optional ID Card

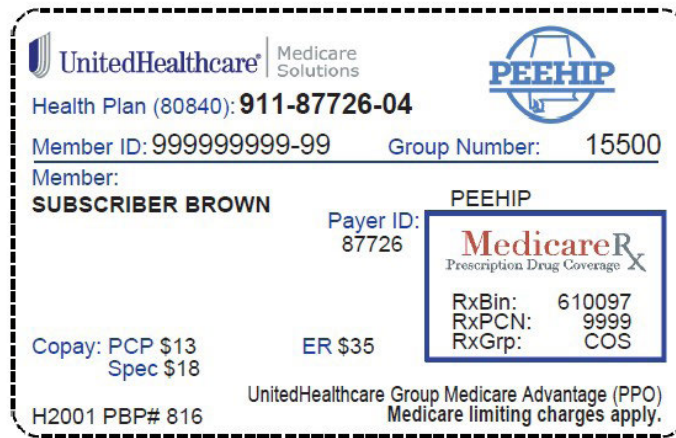


Those members who are covered by one of the PEEHIP-offered Optional coverages administered by Southland Benefit Solutions will also receive a new ID card in December. The Optional coverages are Cancer, Indemnity, Dental, and Vision.

Effective January 1, 2017, please destroy your current Southland ID card and use the new Southland ID card to ensure that your Optional claims process correctly. Southland provides two cards to be used by everyone who is enrolled on the contract to use for Optional services. The subscriber's name is shown on the card. There are no split contracts for Southland Optional coverages, so all members regardless of Medicare eligibility who are enrolled in one of the Optional plans will receive a new Southland card and will continue to be covered by Southland effective January 1, 2017.

If you have any questions about your Optional benefits or need additional cards, call Southland at 800.476.0677 and a Customer Service Representative will be happy to help you. This number will also be printed on the back of your new ID card.

UnitedHealthcare® Group Medicare Advantage Card



Effective January 1, 2017, PEEHIP Medicare-eligible retirees and Medicare-eligible dependents covered on retiree contracts will transition to the new UnitedHealthcare® Group Medicare Advantage (PPO) plan. Each individual covered by this new plan will receive their own UnitedHealthcare® ID card in December. Please use the new UnitedHealthcare® ID card beginning January 1, 2017, for all your medical and prescription drug services.

You will no longer need to use your red, white, and blue Medicare card after December 31, 2016, but be sure to keep it in a safe place.

If you have any questions about your UnitedHealthcare® coverage or need additional cards, call UnitedHealthcare® at 877.298.2341 and a Customer Service Representative will be happy to help you. This number will also be printed on the back of your new ID card. ●

How the UnitedHealthcare® Group Medicare Advantage (PPO) Plan Works With Other Coverage

Medicare has certain rules about what types of coverage you can have either as an addition to or combined with a group-sponsored Medicare Advantage plan.

Rule #1: You can only have one Medicare Advantage plan at one time. If you currently have another Medicare Advantage plan (Part C) not offered by PEEHIP, you will NOT be automatically enrolled in the UnitedHealthcare® plan unless you call PEEHIP and tell us you want to be enrolled in the UnitedHealthcare® plan. If you do not enroll in the PEEHIP offered UnitedHealthcare® Medicare Advantage plan, any family members will also be disenrolled from their PEEHIP-offered coverage and you and your family members will not have hospital/medical or drug coverage with PEEHIP.

Rule #2: You must have “like” coverage. Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D) but they must be the same type of plan. In this case, if you are transitioning to the PEEHIP-offered Medicare Advantage plan that includes hospital and medical only, your Medicare Part D coverage also must come through **another group (like PEEHIP)-sponsored Part D prescription drug plan (or TRICARE).** **Your Part D coverage cannot be an individual Part D prescription drug plan.** That would be a different type of plan.

This means that if you are currently enrolled in the PEEHIP Hospital Medical plan only and you previously opted out of the PEEHIP-sponsored Medicare Generation Rx plan and are enrolled in an individual Part D

plan, you will be automatically enrolled in the UnitedHealthcare® Group Medicare Advantage (PPO) plan that **INCLUDES Part D prescription drug coverage. This is different from previous instructions.** Your automatic enrollment in the UnitedHealthcare® Group Medicare Advantage (PPO) plan will disenroll you from your individual Part D prescription drug plan.

You should have received a letter from PEEHIP with this information. In addition, you should receive a new *Plan Guide* from UnitedHealthcare® with corrected plan information that includes a description of prescription drug coverage. If you wish to opt-out of this coverage, please contact PEEHIP immediately at 334.517.7000 or Toll Free 877.517.0020. ●

Get Ready for the UnitedHealthcare® Group Medicare Advantage (PPO) Plan for PEEHIP Medicare-eligible Retirees

Time is counting down. In less than 60 days, the PEEHIP Hospital Medical plan and Medicare Generation Rx plans will transition to the UnitedHealthcare® Group Medicare Advantage (PPO) plan for PEEHIP Medicare-eligible retirees and Medicare-eligible dependents covered on retiree contracts. If you have not already, here are some helpful reminders and things to do to get ready for your new coverage.

- ✓ **Get informed.** The opportunity to attend an in-person meeting is drawing to a close. The last meeting will be held on November 16. However, you still have an opportunity to listen and view the meeting presentation online. Simply go to: www.UHCRetiree.com/peehip and click on the Education Meeting presentation link.

The screenshot shows the UnitedHealthcare website for PEEHIP retirees. At the top, there is a navigation bar with links: Home, Review Plan Benefits & Costs, Understand Prescription Drug Coverage Options, Find a Provider, and Find & Learn. Below this is a banner titled 'Coverage for PEEHIP Retirees' with a 'Welcome!' message and a link to 'Learn more about benefits, enrollment and accessing care from your doctor.' To the right of the banner is a 'Questions? We're here to help. Contact us' link and an 'Enroll in a plan' button. Below the banner are four columns of links: 'What are my plan benefits?' (with a link to 'Review plan benefits and costs'), 'Do I have prescription drug coverage?' (with a link to 'Understand prescription drug coverage options'), 'How do I find a provider?' (with a link to 'Find a provider'), and 'How do I enroll in a plan?' (with a link to 'Education Meeting presentation' circled in orange and another to 'Enroll in a plan'). To the right of these columns is an 'Already a member?' section with a 'member sign in' button and a 'New user? Register now' link. Below that is an 'IMPORTANT DATES' section with the text: 'Medicare-eligible PEEHIP retirees and Medicare-eligible dependents opt-out deadline: 11/4/2016'. At the bottom left, there is a 'Need additional information?' section with a link to 'Find & learn'.

You can find a link on PEEHIP's website at www.rsa-al.gov/index.php/members/peehip/retirees-medicare.

- ✓ **Let PEEHIP know your physical street address if you currently have a P.O. Box.** Medicare requires that we provide a physical street address in order to process your enrollment. You may have received a letter from PEEHIP requesting this information. Please respond to that letter **before November 10** to update your address information. This address is only needed for enrollment. You can continue to keep a P.O. Box for any and all mail.
- ✓ **Do not drop your Medicare Part A and Part B coverage.** You must continue to be enrolled in both Medicare Part A and Part B in order to be eligible for this plan. If you do not have both Part A and Part B, you will not be eligible for the new Medicare Advantage plan and you will not be enrolled in the plan. This means that you will not have hospital medical or prescription drug coverage with PEEHIP. You also must continue to pay your monthly Part B premium to Social Security.
- ✓ **Look for your new ID card and Welcome Packet.** These will be mailed separately and should arrive in early December. Remember to start using your UnitedHealthcare® ID card on January 1, 2017, for all your medical and prescription drug services. You will no longer need to use your red, white and blue Medicare card after December 31, 2016. Be sure to put it somewhere safe.
- ✓ **Call UnitedHealthcare® if your doctor has questions about the UnitedHealthcare® Medicare Advantage plan.** If your doctor has questions about how your new plan will work and is unsure about accepting the plan, please call UnitedHealthcare® toll free at 877.298.2341 TTY 711, 8 a.m. – 8 p.m., local time, 7 days a week. They will be happy to take your doctor's information and then contact your doctor to talk to him or her. Once UnitedHealthcare® is able to explain to your doctor how the plan works, there usually is no problem. ●