



PEEHIP

Public Education Employees' Health Insurance Plan

**Alabama Association
Of School Business Officials**

May 1, 2024

PEEHIP Contact Information

- Phone: (334) 517-7000 or (877) 517-0020
- Email: peehipinfo@rsa-al.gov
- Website: www.rsa-al.gov
- Member Online Services: www.mso.rsa-al.gov

BCBS: (800) 327-3994 or www.bcbsal.org/peehip

ESI: (800) 363-9389 or www.express-scripts.com

VIVA: (800) 294-7780 or www.vivahealth.com/peehip

SOUTHLAND: (800) 476-0677 or www.southlandpeehip.com

UnitedHealthcare: (877) 298-2341 or retiree.uhc.com/peehip

Types of Coverage

- **Hospital Medical Plans**
 - Blue Cross Blue Shield (BCBS)
 - VIVA Health
 - United Healthcare Medicare Advantage (*retirees only*)
- **Supplemental Medical Plan**
 - BCBS
- **Optional Coverage Plans**
 - Southland Benefits
 - Dental
 - Vision
 - Cancer
 - Hospital Indemnity

Open Enrollment

- Deadlines:
 - ✓ Paper Form: July 1 – August 31
(*postmarked by Aug. 31*)
 - ✓ Online: July 1 – September 10
 - ✓ Flexible Spending Account – July 1 – September 30
- Easily make changes using the Member Online Services (MOS) portal and receive immediate confirmation.
- Enrollment in Medical and Optional Coverage Plans automatically continues. Must cancel to discontinue.
- Must re-enroll in Flex to continue participation.
- Coverage changes are effective October 1.

Special Enrollment

(outside of Open Enrollment)

- New employees may enroll within 30 days of hire date
 - ✓ Hospital Medical or Supplemental medical coverage
 - ✓ Optional coverage plan
 - ✓ Flexible Spending Account
- Enroll within 45 days of the Qualifying Life Event
 - ✓ Marriage
 - ✓ Birth, adoption, or legal custody of child
 - ✓ Involuntary loss of eligibility of other insurance coverage (*medical only*)

Hospital Medical Premiums

ACTIVE MEMBER	
Individual	\$ 30
Individual + Non-spousal Dependents	\$ 207*
Individual + Spouse only	\$ 282
Individual + Spouse + Dependents	\$ 307

**Spouses dually eligible for PEEHIP enrolled in family coverage qualify for this premium tier.*

LOA / COBRA	
Individual	\$563
Family	\$1,441

Hospital Medical Premiums

TOBACCO PREMIUM	
Member	\$ 50
Spouse	\$ 50

WELLNESS PREMIUM <i>(BCBS GROUP 14000)</i>	
Member	\$ 50
Spouse	\$ 50

Supplemental Medical Premiums

ACTIVE MEMBER	
Individual	\$ 0
Family	\$ 0

LOA / COBRA	
Individual	\$178
Family	\$178

Optional Plan Premiums

OPTIONAL COVERAGE PLANS	
Cancer, Indemnity, and Vision (Individual or Family)	\$ 38 each
Dental (Individual)	\$ 38
Dental (Family)	\$ 50

Member Savings Through Benefits



Discounts, Savings, and Waivers

- **Premium Assistance Program**
- **Flexible Spending Accounts Program**
- **PEEHIP Wellness Program**
- **Baby Yourself Program**
- **Non-Tobacco User Discount**
- **Tobacco Cessation Program**

Premium Assistance Program

- Discount on hospital medical premium based on family size and combined household income
- Discount range from 10% - 50% off hospital medical premium
- To apply submit:
 - Premium Assistance Application
 - Latest Federal Income Tax Return transcript
- Must re-apply each year during Open Enrollment to continue receiving discount

Healthcare Flexible Spending Account (FSA)

- Set aside annually \$120 up to \$3,050 in pre-tax contributions to pay for eligible healthcare expenses:
 - Physician and dental office copayments
 - Prescription drug copayments
 - Lab fees and deductibles
 - Glasses, braces, diabetic supplies and more
- Flex debit card to pay for eligible expenses at time of service
- Carryover up to \$610 of unused funds to use in next plan year
- For the **2025 plan year**, maximum contribution increases to \$3,200, allowable carryover \$640

Dependent Care Reimbursement Account

- Set aside annually \$120 up to \$5,000 in pre-tax contributions each year to pay for dependent daycare expenses:
 - Licensed nursery school and day-care facilities for children
 - Childcare in or outside of the home
 - Summer day camp
 - Day care for elderly or disabled dependents
- Set-up automatic reimbursement
- DCRA funds cannot be used to pay medical, dental or vision expenses
- Married, filing separate tax returns, maximum annual contribution allowed is \$2,500

Flex Enrollment (Active Members Only)

- Enroll within the first 30 days of hire
- Enroll or re-enroll during Flex Open Enrollment:
 - ✓ July 1 – September 30
 - ✓ Online or by Paper Form
 - ✓ Benefits effective October 1
- Funds withheld from salary pre-tax
- Annual election amount divided into equal monthly contributions
- Account automatically cancels at the end of the plan year, September 30
- *Must re-enroll during Open Enrollment to continue participation (even if annual election amount stays the same)*

Wellness Program

- The program is designed to encourage members to take an active role in their healthcare
- Applies to a subscriber and dependent spouse enrolled in PEEHIP Blue Cross Blue Shield (Group 14000):
 - Active employees & their spouses
 - Non-Medicare retirees & non-Medicare spouses
- Participation in the program is voluntary

Wellness Program

Free wellness screening

- Earn waiver of the Wellness premium

Free Health Coaching Programs

- BCBS Disease Management
- Pack Health
- Wondr Health

Wellness Program

- Members and covered spouses can get a FREE wellness screening through:
 - School onsite wellness screening event, conducted by the Alabama Department of Public Health (ADPH)
 - Local county Health Department
 - A BCBS in-network participating pharmacy
 - A primary care physician or healthcare provider – *must submit a completed PEEHIP Healthcare Provider Screening Form directly to ADPH by August 31 to receive waiver effective October 1.*
- Each earn a waiver of the \$50 monthly wellness premium by obtaining a wellness screening by August 31 every year.

FREE Health Coaching Programs

(Must be enrolled in PEEHIP BCBS Group #14,000 Hospital Medical Plan)

Members are not required to participate in health coaching to earn the \$50 monthly wellness premium waiver.



BlueCross BlueShield
of Alabama
We cover what matters.

BCBS Disease Management program focuses on managing chronic health conditions including diabetes, asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, and heart failure.



Pack Health is a digital health coaching company that helps in managing weight and prediabetes. Program will include weekly lessons, calls from a health coach, personalized text and emails.



Wondr Health is an online program that teaches clinically proven health habits that lead to less stress, better sleep, weight loss, with no restrictive diets, calorie-counting or specialty foods required.

Baby Yourself

Maternity Program



- Maternity program for expectant mothers
- Benefits include:
 - Support and educational materials
 - A registered nurse to call with questions or concerns
 - Useful gifts which support healthy habits and the importance of prenatal care, and address the challenges and changes associated with a
 - Baby Yourself app to track pregnancy and baby's development
- PEEHIP will waive the \$200 deductible for baby delivery for members enrolling in the first trimester and completing the program

Non- Tobacco User Discount

- Members who do not use tobacco or electronic smoking devices can receive a \$50 monthly non-tobacco user discount by certifying under penalty of perjury they have not used tobacco products or electronic smoking devices within the last 12 consecutive months.
- Members can certify their tobacco usage status through their online account or by submitting a completed New Enrollment and Status Change form.

Tobacco Cessation Program

1.800.QUITNOW
QUITNOWALABAMA.COM
1-800-784-8669

PEEHIP members and covered spouses who do not qualify for the non-tobacco user discount may become eligible to receive a waiver of the tobacco premium for either the entire plan year or through the end of plan year by completing the Tobacco Cessation Program:

- ✓ To enroll call 800.Quit.Now (800.784.8669) or visit quitnowalabama.com
- ✓ Submit a Commitment to Participate in Tobacco Cessation form between October 1 – October 31. Receive of refund of tobacco premiums paid during the plan year upon providing the program completion certificate.
- ✓ Receive a waiver of the tobacco premium for the remainder of plan year upon notifying PEEHIP of completion and providing the completion certificate.

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Questions

Scan the QR Code for Session Evaluation

