



Health WATCH

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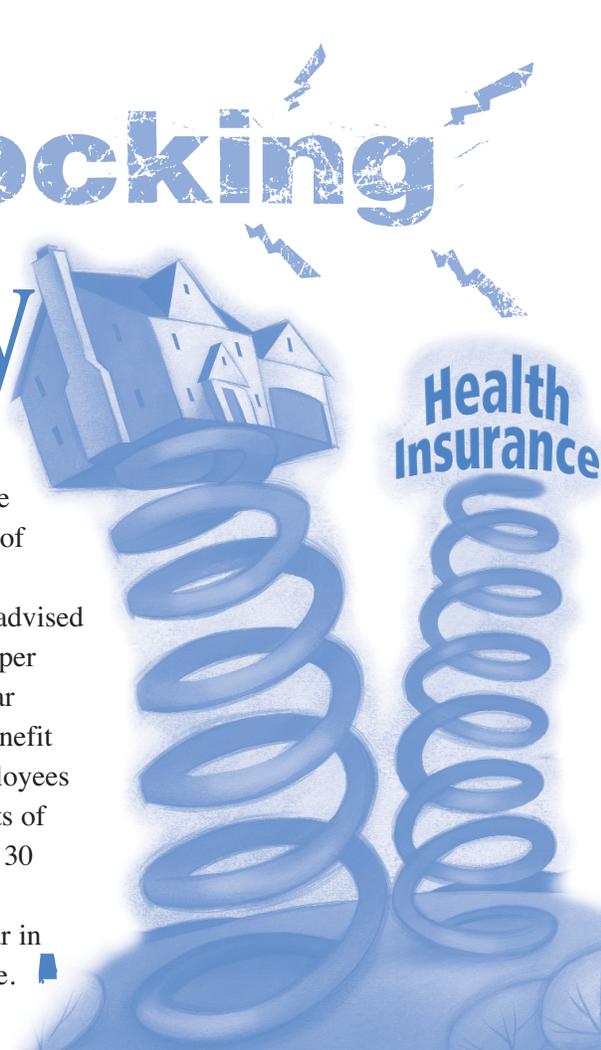
www.seib.state.al.us

*"Things may come
to those who wait
...but only the
things left by those
who hustle."*

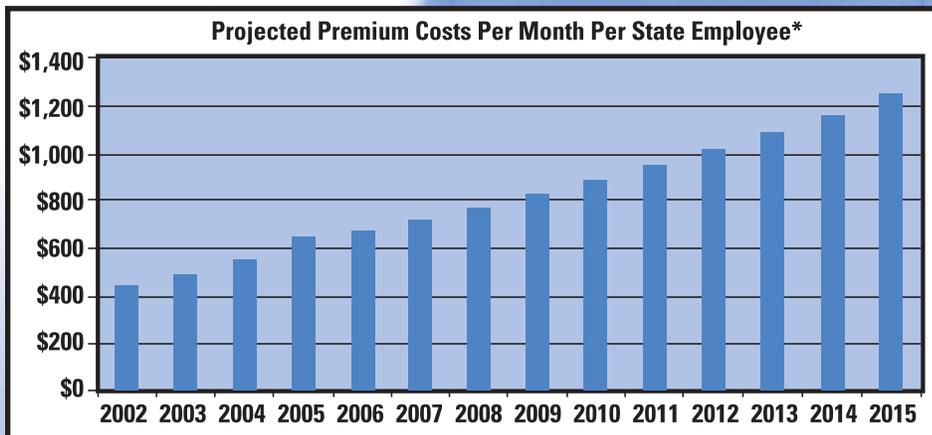
— Abraham Lincoln

A Shocking Reality

Recent projections for health insurance premiums for State employees now rival the expense of paying for a home. The State Employees' Insurance Board has advised state agencies to budget for \$717 per month per employee for fiscal year 2006/07. This health insurance benefit the State pays for each of its employees compares to the monthly payments of \$720 on a \$120,000 mortgage for 30 years at 6% interest. Each State employee receives \$8,600 per year in subsidies for employee health care.



*Projected at an average increase of 7.2%



Annual General Enrollment Period for Medicare Part B

Medicare eligible members, please remember that it is **crucial** to have both Medicare Part A (hospital coverage) and B (medical insurance), along with your State health insurance.

Once you are Medicare eligible, your coverage under the State Employees' Health Insurance Plan (SEHIP) is reduced by those benefits that can be paid by Medicare. Also, as your SEHIP coverage is reduced, so are the SEHIP premiums. For example, non-Medicare retirees (who retired prior to October 1, 2005) currently pay \$138 per month for their premiums, and Medicare retirees pay nothing. There are reduced premiums available for retirees whose only dependent has Medicare. Medicare Part B insurance helps cover the following:

Doctors' services	Second surgical opinions
Outpatient medical & surgical services & supplies	Durable medical equipment such as wheelchairs, oxygen and walkers
Diagnostic tests	Outpatient mental health care
Ambulatory surgery center facility fees for approved procedures	Outpatient occupational and physical therapy

Don't get caught with a gap in your coverage. If you fail to enroll for Medicare Part B, your out-of-pocket expenses for medical services like these could be overwhelming.

If you don't enroll in Medicare Part B after you retire, there is a 10% penalty for each 12-month period that you could have had Medicare Part B but did not take it. You will pay this extra amount as long as you have Medicare Part B. For example, the normal monthly premium for Medicare Part B in 2006 is \$88.50. If you could have enrolled in Medicare Part B 12 months earlier but didn't, your monthly premium will be 10% more – about \$97.35.

- To find out what your monthly Medicare Part B premium will be, contact Medicare.
- To enroll in Medicare Part B, visit your local Social Security office or log on to: www.medicare.gov/medicarerereform/drugbenefit.asp
- For other assistance contact our retiree representative at (800) 513-1384.

Sources: *Wall Street Journal*, *Bond Buyer*, and the *Montgomery Advertiser*

Most Expensive Drugs for SEHIP Members

Third Quarter, 2005

Rank	Drug Name	Therapeutic Class	Total Amount Paid	Average Paid Per Rx	Rank	Drug Name	Therapeutic Class	Total Amount Paid	Average Paid Per Rx
1	Nexium	Ulcer Drug	\$1,195,216.37	\$115.27	12	Singulair	Antiasthmatic & Bronchodilator Agent	\$278,840.72	\$89.34
2	Zocor	Antihyperlipidemic	\$782,483.81	\$162.92	13	Lotrel	Antihypertensive	\$272,137.00	\$90.77
3	Enbrel	Analgesic – Anti-Inflammatory	\$459,307.22	\$1304.85	14	Avandia	Antidiabetic	\$268,069.59	\$149.59
4	Plavix	Hematological Agent	\$442,271.14	\$138.64	15	Effexor XR	Antidepressant	\$258,577.34	\$94.34
5	Actos	Antidiabetic	\$415,526.60	\$188.62	16	Zoloft	Antidepressant	\$250,971.18	\$65.10
6	Pravachol	Antihyperlipidemic	\$393,811.28	\$149.00	17	Advair Diskus	Antiasthmatic & Bronchodilator Agent	\$247,978.27	\$159.47
7	Protonix	Ulcer Drug	\$333,276.49	\$88.10	18	Gabapentin	Anticonvulsant	\$242,408.93	\$93.96
8	Lipitor	Antihyperlipidemic	\$325,010.68	\$81.95	19	Prevacid	Ulcer Drug	\$239,255.08	\$100.4
9	Crestor	Antihyperlipidemic	\$316,331.51	\$92.93	20	Topamax	Anticonvulsant	\$219,844.76	\$192.68
10	Lexapro	Antidepressant	\$286,534.04	\$53.98					
11	Norvasc	Calcium Channel Blocker	\$279,951.75	\$57.32					

Ten Leading Causes of Alabama Deaths

Source: *Alabama Department of Public Health*

Cause	Number	Rate ¹	Potential Life Lost (In Years) ²
Diseases of the Heart	12,734	281.1	36,868
Malignant Neoplasms	9,745	215.1	35,741
Cerebrovascular Diseases	2,974	65.6	6,099
Accidents	2,381	52.6	50,989
Chronic Lower Respiratory Diseases	2,359	52.1	3,612
Diabetes Mellitus	1,442	31.8	5,479
Alzheimer's Disease	1,385	30.6	85
Nephritis, Nephrotic Syndrome & Nephrosis	1,047	23.1	3,085
Influenza & Pneumonia	990	21.9	1,556
Septicemia	756	16.7	3,028

¹ Per 100,000 population.

² Uses 65 years as potential life.



WATCH Your Mail!

During the coming months the SEIB will be sending mailings to verify our subscriber and dependent information. You will be asked to confirm that your address, dates of birth for you and your dependents, contract numbers and other identity-specific information is correct.

If your information needs to be changed you will have the option of returning the form by mail to the SEIB or going to our website and entering corrections on your account. If all information is correct on the form, you do not need to respond.

More Interesting Alabama Facts

Figures as of 12/31/04

BIRTHS	Day Most Births Occurred: December 7 (243 Births)	Fewest Births Occurred on: April 11 (61 Births)
	Oldest Father: 76	Oldest Mother: 54
	Marriage with Greatest Age Difference Between Bride and Groom: 49 Years	
MARRIAGES	Day Most Marriages Occurred on: February 14 (604 Marriages)	Fewest Marriages Occurred on: January 19 and September 16 – tied (5 Marriages)
	Marriage with Greatest Age Difference Between Bride and Groom: 49 Years	
DEATHS	Oldest Male Decedent: 112	Oldest Female Decedent: 115
	Day Most Deaths Occurred: January 8 (181 Deaths)	Day Fewest Deaths Occurred: June 23 (89 Deaths)
	Marriage of Longest Duration Ending in Divorce: 59 Years	
DIVORCES	Day Most Divorces Finalized: May 3 (167 Divorces) May 3 (167 Divorces)	Greatest Number of Previous Marriages for Female Divorcees: 18
	Greatest Number of Previous Marriages for Male Divorcees: 12	

Spring is just around the corner, bringing longer daylight hours and warmer weather.

Lack of sufficient physical activity is a risk factor for heart disease, diabetes, colon cancer, and high blood pressure. While at least 30 minutes of moderate physical activity on most days of the week is recommended, only 45% of adults get that amount, and 26% do not participate in any leisure-time physical activity.

Sunshine May Keep Certain Cancers at Bay

Sunshine does more than beat the wintertime blues: it may also help keep you from developing certain cancers. According to Hedy Marks of WebMD, the vitamin D gained through sun exposure may be the reason. Daylight savings time is upon us, and that means more sunshine. But, don't go slathering on the baby oil just yet; too much sun exposure still increases a person's risk of skin cancer.

Researchers from the National Cancer Institute reviewed death certificates of people with cancer to assess the impact of sunlight exposure on the likelihood of dying. Not surprisingly, they found a higher number of deaths from skin cancer in sunnier climes, but deaths from other cancers, including breast, ovarian, colon, and prostate, were significantly lower. Moreover, working outdoors in a very sunny environment was associated with even fewer deaths from breast and colon cancer. Previous research has shown that vitamin D, a substance obtained through sunlight, as well as fortified milk, cereals, enriched breads, and saltwater fish, may retard the growth of cancer cells, particularly when it comes to breast and colon cancer.

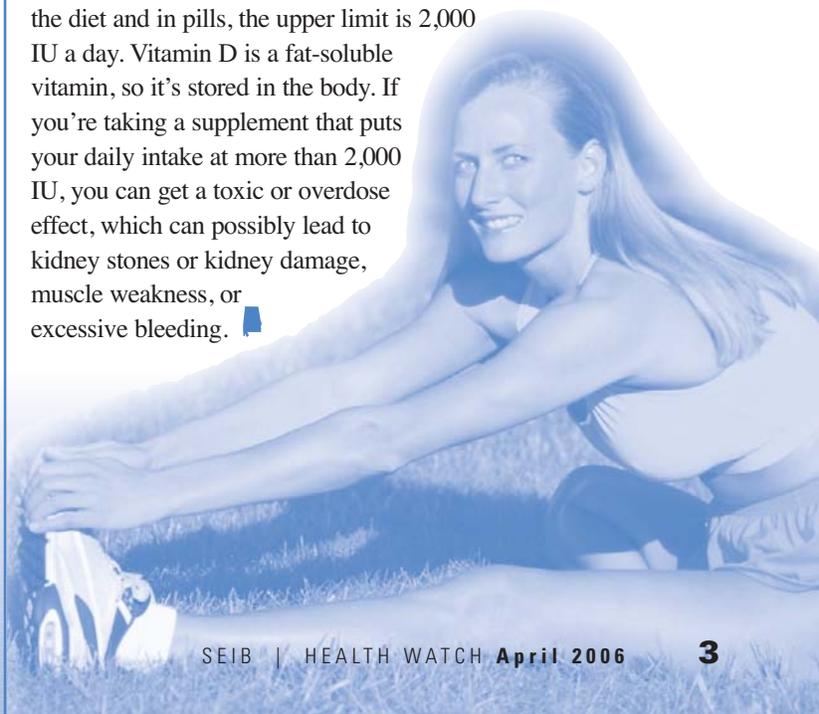
There is also recent and mounting evidence that links low levels of the vitamin to an increased risk of type 1 diabetes, muscle and bone pain, and, perhaps more serious, cancers of the breast, colon, prostate, ovaries, esophagus, and lymphatic system.

Many vitamin D researchers are convinced the government's recommendations for adequate vitamin D intake are far below what

your body really needs. Those guidelines call for 200 IU a day up to the age of 50, 400 IU from 51 to 70, and 600 IU over age 70.

Studies show that to achieve blood levels of vitamin D that can protect you against chronic diseases, you need an optimal dose of 1,000 IU of vitamin D a day. The vitamin is well absorbed from foods like fortified milk and from vitamin pills, whether taken alone or in combination with other foods. So how can you get enough of this overlooked vitamin? Most foods aren't filled to the brim with vitamin D - they provide much more modest amounts of vitamin D, from egg yolks (25 IU per egg) to cheddar cheese (2.8 IU per ounce). A growing number of food manufacturers are adding vitamin D to yogurt, breakfast cereal, margarine, and orange juice. A cup of fortified orange juice, for example, contains 100 IU of vitamin D. The good news is that you can't overdose on the vitamin D manufactured by your skin. But as for vitamin D in the diet and in pills, the upper limit is 2,000

IU a day. Vitamin D is a fat-soluble vitamin, so it's stored in the body. If you're taking a supplement that puts your daily intake at more than 2,000 IU, you can get a toxic or overdose effect, which can possibly lead to kidney stones or kidney damage, muscle weakness, or excessive bleeding. ■



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Wellness Success

Our Worksite Wellness nurses administered 16,714 flu shots to State employees and their eligible dependents during the months of October, November, December and January. Immunizations were given in 57 of the 67 counties.

Good job Wellness nurses – and thanks to all employees who protected themselves (and their co-workers) from the annual flu epidemic.

SEIB website is available any time at
www.seib.state.al.us

Turn to the SEIB website when you need:

Complete information about the Blue Cross Blue Shield and TRICARE Supplementals, and Southland Optional policies for eligible employees

- To update your address
- Worksite Wellness Screening and Blood Pressure schedules
- HealthWatch24 newsletters on-line
- Instructions for accessing the 24-hour nurse line
- Maternity program information
- Links to Blue Cross Blue Shield for pharmacy benefits, Participating Pharmacies, covered maintenance drugs, Tier 1, 2, and 3 drugs, and lists of Preferred Physicians and Preferred Dentists in Alabama
- A summary of your SEIB benefits or the latest Employee Health and Dental Plan book
- Complete details on eligibility and enrollment for active employees and retirees
- Listing of the Discount Vision Care Network providers
- Complete details on the SEIB survey of neighboring states, their employee benefits, insurance premiums, average salaries, total compensation packages and how it compares to State of Alabama employees