



# Health WATCH

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STATE EMPLOYEES' INSURANCE BOARD

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[www.alseib.org](http://www.alseib.org)

**"All men  
are born  
richer  
than they  
die."**

—Unknown

# Are You Digging Your Grave With A Fork?



**O**besity has become an epidemic that is destroying the health of State employees. The number of State employees who are obese continues to rise. A recent study of State employees participating in Worksite Wellness screenings in 2007 indicates that each pound that we gain increases our risk of health problems and costs the health insurance plan millions of dollars. The study estimates that the cost of obesity to the State Employees' Health Insurance Plan (SEHIP) is over \$50 million per year.

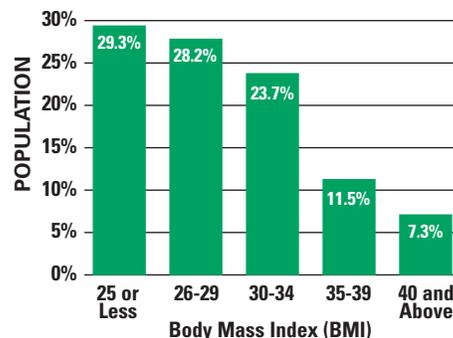
Chances are your parents and grandparents never thought much about their weight. You probably grew up not thinking much about your weight and just assumed gaining a little excess weight was part of the aging process. Many people associate their first significant weight gain with milestones in their lives such as entering college, their first full-time job, marriage and other life changes. These often meant a change in lifestyle or increased income status.

According to the Centers for Disease Control (CDC), 30 years ago about 15% of American adults age 20-74 were

considered overweight or obese. Today, about 33% of American adults fall into this category. For State employees the results are even worse – as shown below:

## Population Distribution by BMI Level

2007 Plan Year



Overweight is defined as having a body mass index (BMI) greater than 25. Obese is defined as having a BMI greater than 30. BMI, an indicator of a person's body fat percentage, is based on a person's weight and height and is

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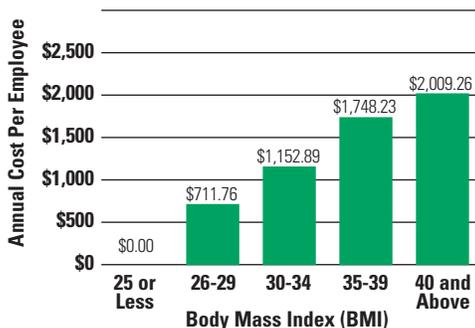
therefore only a rough estimate. However, excess body fat is usually indicated by BMI measurements of 30 or higher.

Many people consider being overweight an issue of vanity and overlook the potential health effects of their condition. Did you know that obesity has been linked to type 2 diabetes, heart disease, high blood pressure, and stroke? Obesity has also been linked to increased risk for cancer of the colon, rectum, gallbladder, uterus, cervix, ovaries, and esophagus. In addition to these often fatal conditions, obesity has been linked to conditions such as gallbladder disease, gallstones, fatty liver disease, gastroesophageal reflux (GERD), osteoarthritis, gout, pulmonary breathing problems such as sleep apnea and women's reproductive problems.

All of these increased health problems translate into increased costs to the nation's health care system and State employees are no different. The chart below shows the increased costs associated with providing health care to State employees with a BMI greater than 25.

**Total Medical Cost Difference by BMI Level**

2007 Plan Year



So what causes obesity? The simple explanation is that consuming more calories than you burn results in your body storing what's left as fat. However, the answer to America's current obesity problems are more complex and rooted primarily in lifestyle changes occurring over the last 30 years.

As America has shifted from a manufacturing, labor intensive economy to primarily a service oriented economy, more people have swapped an assembly line job for one at a desk.

Today more than ever, Americans live in a less pedestrian-friendly society dominated by the automobile. Long commutes are more common as people walk less than ever. Many people live in neighborhoods without sidewalks or safe recreation areas.

Americans frequently consume large, high calorie meals away from home. In addition, American workplaces feature vending machines stocked with poor nutritional choices. Complicating matters is the wide availability of inexpensive processed convenience foods often high in calories and fat. These foods tempt Americans to forego more nutritional choices and sensible portion sizes when they do choose to dine at home.

So what can you do? The best thing to do is maintain a healthy weight by making smart nutritional choices and getting plenty of physical activity. However, if you're one of the more than 70% of State employees who are overweight or obese, it's never too late to take steps to improve your health and reduce your risk of falling victim to the many diseases and conditions linked to obesity. By increasing your activity level and cutting caloric intake, State employees can reduce their BMI by dropping as little as ten pounds. Lowering your BMI can decrease your risk of obesity-related medical diseases and save you money.

The SEIB offers assistance for State employees choosing to participate in the Weight Watchers program (see our website at: [www.alseib.org](http://www.alseib.org)). In addition, the following websites have a wealth of information to help you lose weight and maintain a healthy weight: [www.cdc.gov](http://www.cdc.gov), [www.obesity.org](http://www.obesity.org), [www.webmd.com](http://www.webmd.com), [www.medscape.com/resource/obesity](http://www.medscape.com/resource/obesity)

## May 15 is National Employee Health & Fitness Day

Form a team at your work place and sign up now for the annual Employee Health & Fitness Day. This year's date is May 15 and takes place on the Capitol grounds. For more information, call:

- Laurie Eldridge with the State Health Department's Nutrition & Physical Activity at 334.206.5651
- Marc Riker with the Alabama Sports Festival at 334.280.0065
- Ronnie Floyd of the Governor's Commission on Physical Fitness at 334.242.4496



## 7,638 Active State Employees Gave Themselves a Pay Raise in 2008

That's right! By enrolling in one or both of the 2008 State Employees' Flexible Benefits Plans - the Health Care Reimbursement Account and the Dependent Care Reimbursement Account - 7,638 active State employees put more money in their pocket by reducing their taxable income.

As a part of the benefit package, active State employees may elect to use pre-tax payroll deductions to set aside cash for out-of-pocket medical expenses not covered by our health plan. This plan is known as the Health Care Reimbursement Account (HCRA). Active State employees may also use pre-tax payroll deductions to create an account to help pay for dependent care expenses, such as child daycare through the Dependent Care Reimbursement Account (DCRA).

Join the increasing numbers of active State employees enrolling in the Flexible Benefits Plan (during Open Enrollment, November 2008) and give yourself a pay raise too.

## State Employees Support Worksite Wellness

### Weight Watchers at Work Program

Current Number of Classes:.....123

Total Class Enrollment:.....1,992

Completed Classes (15-Week Sessions)	Total Weight Loss
Number of Classes	38
Number of Participants	802
Total Pounds Lost	10,935
Average Per Participant	13 pounds

### Latest Wellness Program

Flu Shot Totals:.....15,224

Health Screening Totals:.....9,167

Blood Screening Totals:.....17,442

# Are You A Caretaker for a SEHIP Retiree?



**D**o you or a family member handle correspondence, financial or medical affairs for someone who retired with State Employees' Health Insurance coverage? If so, we need your help in maintaining good communications with the retiree. Now more than ever it is essential that members are aware of plan and benefit changes. In addition to this newsletter, information is sent from SEIB and Blue Cross Blue Shield to keep retirees informed of important developments. For instance, did you know?

- Retirees are **required** to take Medicare Part B when eligible, to retain full SEIB coverage.
- Retirees are subject to the tobacco user surcharge, currently \$24 per month. Retirees must have applied for a non-tobacco user discount to avoid being charged.
- The SEIB requires that a Power of Attorney be on file to discuss accounts with anyone other than the member.
- The new Blue Advantage program for Medicare eligible retirees offers enhanced benefits and the convenience of one insurance card.
- Retirees and surviving spouses who make payments directly to SEIB for their insurance premiums may participate in the automatic bank draft program.

- The SEIB's website, [www.alseib.org](http://www.alseib.org), has a wealth of information regarding retiree health coverage and has most of the forms necessary to make changes.
- Retirees can take advantage of supplemental and optional plans if they have coverage through another employer or can be covered as a dependent on a spouse's plan.
- Retirees can establish an account online through the "My BlueCross" site to review claims, request new benefit cards, search for covered providers and research less costly alternatives to non-preferred prescription drugs. ([www.bcbsal.org](http://www.bcbsal.org))
- The SEIB offers a 24-hour helpline (1.800.551.2294) that is staffed by nurses to advise you on healthcare issues.
- It is essential that we maintain current addresses for retirees and are promptly informed of any change in the retiree's status.

All of this information is frequently communicated through newsletters and mailings to retirees. If you find yourself in the position of caring for a retired State employee, we are depending on you to keep the retiree and the SEIB informed to ensure that benefits are fully understood and lapses in coverage do not occur. ■

## NEW BENEFIT ADVISORS

**T**his month we are pleased to welcome two new Benefit Advisors to our team. Both have years of experience in insurance and bring energy, enthusiasm, and commitment to serve and advise State employees. Be sure to give them a call if you have any questions or need assistance.

### Central Alabama Territory RICK WAGES

After 20 years' of service with Barber Dairies, Rick began a new career in the insurance industry. He worked for Collateral Benefits for 5 years before becoming Director of Marketing for Southland National Insurance Company.

Rick's professional affiliations include serving on the Board of Directors for the Birmingham Health Insurance Underwriters Association and 2002 Who's Who for the National Register's Business Executive. He enjoys spending time with his family – wife Robin, two children and a granddaughter, hunting and riding motorcycles.

### South Alabama Territory MARSHA ABBETT

A native Alabamian, Marsha has been in the medical field for more than 30 years. After 24 years in medical practices, Marsha expanded into health insurance. Her years with United Healthcare gave her the knowledge needed to become a successful independent insurance agent in the Mobile area.

Marsha enjoys spending quality time with her 2 sons and 3 granddaughters. Her husband Al is a retired state trooper, so Marsha has first-hand knowledge of the State Employees' Health Insurance Plan. Marsha adds, "I am excited to be able to share my knowledge and expertise with both the active and retired employees of the State of Alabama." ■

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## Field Benefit Advisors *At Your Service*

**D**on't forget to call our health insurance benefit advisors, located conveniently throughout the state, for all your enrollment, benefits, and options questions. Listed here are the agents, their territories and several ways to contact them. **You should contact the agent assigned to your county of employment.**

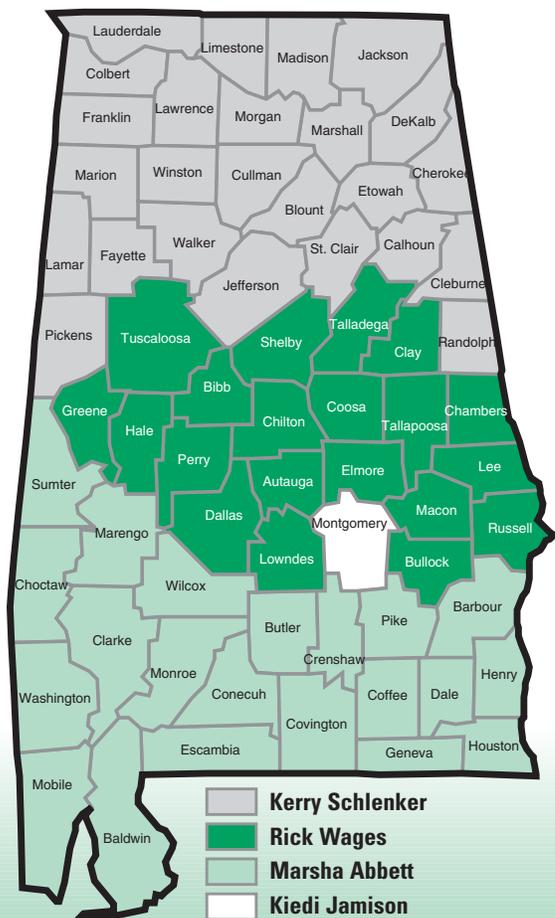
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NOTE: All health care **claims** inquiries must be directed to Blue Cross Blue Shield.



[www.alseib.org](http://www.alseib.org)