

STATE AND SCHOOL
EMPLOYEES'

Life

AND

Health

P L A N

*Know Your Benefits***NEW ID CARD****Expanded Provider Network!!**

We are excited to announce that effective January 1, 2014, you will have access to an expanded network of providers and facilities when receiving services outside of Mississippi! The BlueCard Program, offered through Blue Cross & Blue Shield of Mississippi, is a national program that provides access to in-network providers of other Blue Cross and Blue Shield Plans so that participants may enjoy in-network benefits, negotiated savings and electronic claims filing. Of course, you will continue to have access to in-network providers and facilities in Mississippi through your AHS State Network.

Due to this change, you will be receiving a new health insurance ID card later this month. While your ID number will remain the same (beginning with 866 or 868), it will include a new prefix – YAX. Please begin using the new ID card beginning January 1st. Be sure to destroy your old ID card after the first of the year.

For an online directory of both the AHS State Network and BlueCard providers, please visit the Plan's website at <http://knowyourbenefits.dfa.ms.gov>.

Great News! Life Rate Reduction

The State and School Employees Health Insurance Management Board recently voted to reduce the life insurance premium rate for active employees and retirees effective January 1, 2014. With this change, active employees will see a reduction in their portion of the premium from the current 12¢ / \$1,000 down to the revised 9¢ / \$1,000. The new retiree life premium rate chart is included in this newsletter.

Motivating Mississippi – Keys to Living Healthy

Getting healthy and staying in good shape will be much simpler starting January 1, 2014. The wellness and health promotion program and the disease management program are combining to help you keep your health front and center. The new *Motivating Mississippi – Keys to Living Healthy* website through MyActiveHealth, can help you keep all important health information, like your medical history and future doctors' appointments, in one convenient place. You can even find potentially life-saving information, like whether your medications will have an adverse reaction or whether you're at risk for a particular health condition.

If you're perfectly healthy already, the site's fun and informative tools will help you stay that way. From recipes to health news and activity trackers, you'll have the information you need to stay on top of your health right at your fingertips.

Through the *Motivating Mississippi – Keys to Living Healthy* site, you can find links to everything all in one place. Get tips for healthy living, healthy eating, and reducing stress. Watch interactive videos. You can get "one-stop" access to helpful tools and information, including:

- Health Risk Assessment (HRA) - to receive a detailed health status
- Symptom checker
- Recipe finder
- Drug interaction checker
- Health in the news - articles and videos updated daily
- Custom links - selected based on your current health
- Online coaching programs
- Nutritional scoring system
- Health links - you can even add your favorite sites
- Games and fun tools to show the lighter side of health



If you're already using ActiveHealth's disease management programs, you'll be glad to know that you can find all the resources you get through those programs right inside the site. For example, online components to the *Weight Management Enhancement Program* will be available for you to complete on your own time, anytime. Or, you can read more about your nurse coach's advice—and find new health topics to get interested in—right inside the site.

Personal Health Record and Health Risk Assessment

Your most powerful tools are the Personal Health Record (PHR) and Health Risk Assessment (HRA), which provide information to personalize your experience. That means that you'll receive health alerts, assessments, and health "to do's" tailored to your specific situation. To get started, log into the website beginning January 1 and fill out the convenient PHR form with your medical history and the HRA form with general information about your health and lifestyle. The ActiveHealth CareEngine® Clinical Decision Support program will supplement the information you provide with claims data from your doctor or pharmacist. In return, you'll get a comprehensive picture of your health, including specific areas where you can improve or manage your health condition(s). MyActiveHealth will even suggest programs that could help you most. And don't worry—the PHR and HRA are completely confidential.

Log into MyActiveHealth.com/Mississippi beginning January 1, 2014 to get on the road to a healthier lifestyle.

MISSISSIPPI STATE AND SCHOOL EMPLOYEES' LIFE INSURANCE PLAN
RETIREE LIFE INSURANCE RATES
01/01/2014

Age	Rate/\$1000	\$5,000	\$10,000	\$20,000
40 & under	\$0.20	\$1.00	\$2.00	\$4.00
41	\$0.22	\$1.10	\$2.20	\$4.40
42	\$0.24	\$1.20	\$2.40	\$4.80
43	\$0.26	\$1.30	\$2.60	\$5.20
44	\$0.28	\$1.40	\$2.80	\$5.60
45	\$0.31	\$1.55	\$3.10	\$6.20
46	\$0.34	\$1.70	\$3.40	\$6.80
47	\$0.38	\$1.90	\$3.80	\$7.60
48	\$0.42	\$2.10	\$4.20	\$8.40
49	\$0.47	\$2.35	\$4.70	\$9.40
50	\$0.52	\$2.60	\$5.20	\$10.40
51	\$0.57	\$2.85	\$5.70	\$11.40
52	\$0.63	\$3.15	\$6.30	\$12.60
53	\$0.69	\$3.45	\$6.90	\$13.80
54	\$0.76	\$3.80	\$7.60	\$15.20
55	\$0.85	\$4.25	\$8.50	\$17.00
56	\$0.94	\$4.70	\$9.40	\$18.80
57	\$1.05	\$5.25	\$10.50	\$21.00
58	\$1.20	\$6.00	\$12.00	\$24.00
59	\$1.35	\$6.75	\$13.50	\$27.00
60	\$1.50	\$7.50	\$15.00	\$30.00
61	\$1.65	\$8.25	\$16.50	\$33.00
62	\$1.80	\$9.00	\$18.00	\$36.00
63	\$1.95	\$9.75	\$19.50	\$39.00
64	\$2.10	\$10.50	\$21.00	\$42.00
65	\$2.25	\$11.25	\$22.50	\$45.00
66	\$2.40	\$12.00	\$24.00	\$48.00
67	\$2.55	\$12.75	\$25.50	\$51.00
68	\$2.70	\$13.50	\$27.00	\$54.00
69	\$2.85	\$14.25	\$28.50	\$57.00
70+	\$3.00	\$15.00	\$30.00	\$60.00

STATE OF MISSISSIPPI
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Emergency Room Copays

Why do you think that you always wait forever whenever you go to the ER? Emergency rooms are designed to treat true medical emergencies, so emergency cases are seen first and non-emergency cases take a back seat. The wait for a non-emergent case in the ER can be 4-6 hours.

Visit your physician's office or an after-hours clinic for non-emergency conditions. This can save you time and money! Not sure if you need to go to the ER? The ActiveHealth Nurse Line is open 24/7, including weekends and holidays. Just call 1-866-939-4721 if you aren't sure if you need to go to the ER.

The following changes have been made to the emergency room co-payment effective January 1, 2014:

- A \$50 copayment will be applied to the first emergency room visit in a calendar year.
- A \$200 copayment will be applied for any subsequent emergency room visits during a calendar year.



Scan this code with your smartphone or go to
<http://knowyourbenefits.dfa.ms.gov>