

# Know Your Benefits



## MISSISSIPPI STATE & SCHOOL EMPLOYEES' LIFE AND HEALTH INSURANCE PLAN

June 2016

## GET 365 WELLNESS BY TRACKING YOUR SUCCESS

Looking to stay fit? Incorporate walking for an easy, low-cost way to stay in shape, and as an extra benefit, add an activity tracker to help you track the number of steps you take each day. Whether you use the tracker on your smart phone, add a pedometer or other fitness tracker, it's good to know how much you're moving so that you can set some goals.

### Track Your Activity.

- **Try to find your normal activity level.** For the first week, go about your usual routine. Sync your device with an online site such as MyFitnessPal or RunKeeper and add MyActiveHealth to help you review your overall wellness. At the end of the week, review your activity to see where you can add steps to your daily routine and make other changes to increase your wellness.
- **Set goals.** Set an activity goal for the second week. At first, try to add 300 to 500 steps to your normal day. Then work toward adding 2,000 more steps each day. Increase your walking in simple ways such as taking the stairs rather than the elevator. Park farther than usual from your workplace or the store. Be consistent and conscious of adding more activity to your day.
- **Keep moving.** Check how well you did from week one to week two. Set a new goal for the next week. Work your way up to walking at least 10,000 steps a day.

### Did You Know?

Being physically active for at least 2 ½ hours a week is all it takes to see moderate health benefits. And walking is one of the best ways to do that.

Simply performing 30 minutes of moderate physical activity at least five times a week has significant health benefits including lowering the risk of developing hypertension or type 2 diabetes and improving the health of muscles, bones and joints. Studies have found that regular walking, particularly at a brisk pace of 3 mph, can substantially reduce the risk of developing heart disease, stroke and diabetes.

Begin a walking program and track your progress. Before you know it you'll be feeling healthier while reducing your health risks.

### Healthy Tip

Taking 10,000 steps a day is a great way to stay fit and healthy. Just walking for 20 minutes, or about 1 mile, adds about 2,000 more steps a day!

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# PRIMECHOICE™ ACCORD FORMULARY

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Prime Therapeutics, the pharmacy benefit manager (PBM) for the Mississippi State and School Employees' Health Insurance Plan (Plan), provides a list of covered drugs, also known as a formulary, on their website. A formulary is a list of generic and brand name medicines that are preferred based on evaluations of efficacy, safety and cost-effectiveness of the drugs. Under the Plan, preferred medicines have the lowest copays (\$12 or \$45), while non-preferred brand medicines (not on the formulary) have a higher copay of \$70.

## Generics Drugs

Participants are encouraged to use generic drugs whenever allowed by their physician. To be covered by the Plan, a generic drug must:

- Contain the same active ingredients as the brand-name drug (inactive ingredients may vary).

- Be identical in strength, form of dosage and the way it is taken.
- Demonstrate bio-equivalence with the brand-name drug.
- Have the same indications, dosage recommendations and other label instructions (unless protected by patent or otherwise exclusive to the brand-name).

## What does this mean for you?

In most cases, when a generic alternative is available, choosing one of these can save you money.

Remember, treatment decisions are always between you and your doctor. To see a complete list of covered drugs or generic alternatives on the PrimeChoice™ Accord formulary, visit [www.MyPrime.com](http://www.MyPrime.com).

# PLAN BENEFITS FOR A HEALTHY MISSISSIPPI

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## Wellness & Preventive Services for Plan Participants

Getting preventive care is one of the most important steps you can take to manage your health. The State and School Employees' Health Insurance Plan offers wellness and preventive services for both adults and covered dependents. By utilizing these services, you and your family can proactively manage your health by staying current on well-care visits, screenings and immunizations. Remember that benefits are only provided when a network provider renders the services.

Well-child care is provided for covered dependents up to age 18 at 100 percent of the allowable charge. Similar to adult wellness coverage, services are not subject to the coinsurance or calendar year deductible. Well-child physician office visits, certain diagnostic tests and immunizations are all covered for minor dependents. Well-newborn nursery care is also provided at 100 percent of the allowable charge while the newborn child is in the hospital after birth.

Adult male and female wellness and preventive services are provided for up to two office visits and certain diagnostic tests each calendar year. Participants who live in Mississippi must use an AHS State Network Provider. Many of these tests are age and gender specific, so be sure to go online to [KnowYourBenefits.dfa.ms.gov](http://KnowYourBenefits.dfa.ms.gov) and click the Wellness/Preventive Coverage tab to view or download a copy of the guidelines specific to you.

## \$25 PCP Copay for Select

Participants with Select Coverage now pay only a \$25 copay for in-network primary care physician office visits. For other services performed during the visit, such as labs or x-rays, a participant will be responsible for 20 percent of those allowable fees.

## What type of physician service qualifies for the new copay?

- Family Practice
- General Practice
- Obstetrics and Gynecology
- Internal Medicine
- Pediatric
- Registered Dieticians
- Nurse Practitioners and Physician Assistants working in a primary care setting

The copayment does not apply to specialist providers, out-of-network providers, hospital visits, or labs and tests a provider sends out to another facility for processing. The deductible and coinsurance will apply to these services.

Due to IRS restrictions regarding High Deductible Health Plans, the PCP copay is not available for participants with Base Coverage.

# GROUP COACHING AVAILABLE TO SUPPORT WELLNESS GOALS

Have you heard about ActiveHealth Management's Online Group Coaching series? The ActiveHealth team offers a NEW online group coaching topic each quarter to share important information on how you can achieve your wellness and health goals. The online video feature gives you an opportunity to see a live coach or nurse and interact with them and other attendees through a chat feature so you can share your feedback. Your participation is confidential and anonymous, and you can participate as much or as little as you like. The six-week interactive series meets for 30 minutes each week. Group coaching provides you an excellent opportunity to learn more about your health and well-being.

Look for more information on ActiveHealth's upcoming August series, "Down with Cholesterol," to help better manage your heart health. In November, the series "Stress Less, Live More" comes just in time to share some do-able stress management techniques so you can relax and enjoy the holidays.

Watch for registration details from your ActiveHealth On-site Coach for these group events.



## MOTIVATING MISSISSIPPI—KEYS TO LIVING HEALTHY

### Wellness Webinars

ActiveHealth Management Wellness coaches are scheduled to provide live webinars at 9:30 a.m. and 1:30 p.m. on the following dates.

**June 28 Preventative Posture**

**July 26 The Buzz About Bones**

**August 23 Healthy Mind, Healthy Body**

**September 27 Fall in Love with Veggies**

**October 25 Women's Health**

**November 29 It's a Guy Thing**

**December 13 The Gift of Health: Healthy Holidays**

**motivating  
MISSISSIPPI**

**keys to living healthy**

To participate or listen to a previously recorded webinar, go to <http://go.activehealth.com/mississippi-webinars>.

# SUMMARY OF BENEFITS AND COVERAGE AND UNIFORM GLOSSARY

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The Patient Protection and Affordable Care Act (ACA) requires group health plans to provide participants with an easy-to-understand summary of benefits and coverage and a uniform glossary of terms commonly used in health insurance coverage. Coverage examples in the summary illustrate how the Plan covers care for common benefit scenarios.

You can find a summary for both Base and Select Coverage and a Glossary of Health Coverage and

Medical Terms in the Plan Document or by going online to <http://knowyourbenefits.dfa.ms.gov/>. If you do not have access to the Internet, you may request a paper copy of these documents by calling the Office of Insurance at (601) 359-3411 or toll-free at (866) 586-2781. Additional resources on employer health plans, health care coverage for individuals, and 1095 tax forms can be found at [www.HealthCare.gov](http://www.HealthCare.gov) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

## WHO TO CALL?

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**Medical claims:**

Blue Cross & Blue Shield of Mississippi  
(800) 709-7881

**Find a participating provider:**

AHS State Network (800) 294-6307

**Certify hospital admissions or health coaching:**

ActiveHealth (866) 939-4721

**Pharmacy benefits:**

Prime Therapeutics (855) 457-0408

## For More Information

For questions or newsletter ideas, send an email to [Julia.Bryan@dfa.ms.gov](mailto:Julia.Bryan@dfa.ms.gov). For additional information on the Plan, benefits or resources, go to [KnowYourBenefits.dfa.ms.gov](http://KnowYourBenefits.dfa.ms.gov).