

THE LOCAL PULSE

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LGHIB BOARD SETS PREMIUMS FOR 2024

DAVID HILYER, CEO

At its meeting on August 31, 2023, the LGHIB's Board of Directors (Board) approved a 3.5% rate increase for active and non-Medicare retiree premiums and the Blue Cross and Blue Shield of Alabama dental plan. Experts in the industry are projecting that, in general, medical and pharmacy premiums will increase 7% for 2024. The Board bases its rate decision on medical and pharmacy utilization and cost projections provided by the LGHIB's staff.

Historically, the LGHIP has outperformed industry trends which has allowed the Board to keep premiums low while still offering excellent benefits. Since 2007, the LGHIP's premium trend has averaged 4.4% compared to the industry average of 7.4%. **This has saved our units a combined \$109 million in premiums during that time period!**

We are thankful for the wise decisions the women and men who comprise the LGHIB Board have made to make this possible. These individuals are commissioners, county and city managers, finance directors and administrators of the counties, cities and quasi-governmental entities enrolled in our plan. They understand, and deal with first-hand, the results of the decisions they make.

The Board also approved enhancements to the Southland vision benefit and increased mental health benefits. Also, several programs were approved to directly benefit members with specific needs. More will be shared about those additions at our annual benefits conferences and in various communications throughout the fall.

Thank you for the privilege to serve your unit and employees!

IT'S TIME FOR OUR CONFERENCES

It's our favorite time of year- when we get to see YOU! We look forward to seeing everyone at one of our conferences in the upcoming weeks to review our benefits, changes for 2024, hear from our vendors, talk to you, and have a great time doing it.

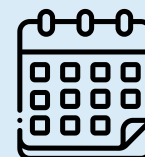
Not registered yet? No problem! Anyone from your organization who either administers the insurance, answers questions regarding the benefits, enrolls people in coverage, or pays the insurance premiums are welcome to attend.

As a reminder, our conferences are free to attend and breakfast and lunch is sponsored by our generous partners, Optum Rx and Blue Cross and Blue Shield of Alabama. Register now by visiting our website, www.lghip.org, to secure your spot!



October 4

Wetumpka Civic Center
410 S. Main Street
Wetumpka, AL 36092



October 11

Ingalls Harbor Pavilion- Decatur
802-A Wilson Street NW
Decatur, AL 35601

October 19

Spanish Fort Community Center
7361 Spanish Fort Blvd.
Spanish Fort, AL 36527

SOUTHLAND ENROLLMENT CHANGES

Enrollment changes

Effective for January 1, enrolling in Southland will follow the same rules as our health benefits. Eligible employees may enroll for coverage when they are hired, during open enrollment, or with a qualifying life event. New employees' coverage will be effective based on the unit's effective date of coverage for health insurance- either date of hire or first day of the second month. Existing employees that elect coverage during open enrollment will be effective January 1.

If an eligible dependent qualifies for special enrollment, they can be enrolled within 60 days of the qualifying event. Appropriate documentation (Social Security Number, marriage certificate, birth certificate, court decree, etc.) must be submitted to the LGHIB prior to the 60-day deadline.

Minimum enrollment requirement changes

With the changes effective for when people can enroll in Southland, there's no longer a minimum 12 month enrollment requirement. However, cancellation can only happen during open enrollment for a January 1 effective date, unless cancellation is necessary for a qualifying event (termination of the participant, death, divorce, or otherwise losing dependent status).

For questions related to Southland enrollment or cancellations, please contact our Enrollments team, enrollments@lghip.org or (334) 851-6802.

CURRENT WELLNESS PERIOD DEADLINE

The 2024 wellness period deadline is quickly approaching! The wellness screening is required for 80% of your employees as one of the qualifications for your unit to obtain the preferred rate.

Don't forget! Spouses are also eligible to receive the wellness screening if they are covered under the employee's plan. The wellness screening program is available to all participants and non-Medicare retirees who are enrolled in the Plan (Group 30000), along with their covered spouses.

How To Get a Screening:

- Attend a screening at your workplace.
- Visit a participating pharmacy.
- Visit your county health department.
- Visit your primary care provider.

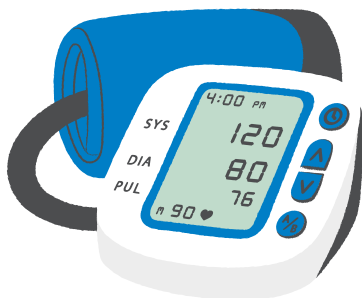
[Click here for more information on wellness screenings.](#)

Important News!

The upcoming wellness screening period is changing to **August 1-July 31**.

This will help you know your rate status (preferred vs. standard) sooner to help with budget planning for the next calendar year.

What is included in the wellness screening?



Height
Weight
Cholesterol
Blood pressure
Glucose
+ more



NEW HEARING BENEFIT: TRUHEARING

TruHearing is a new discount network available through Southland for members and their family. TruHearing is a free program, so participants don't have to pay anything to get access to state-of-the-art technology, personalized care, and continued service for the life of your hearing aids. In order to qualify for this discount program, the person must be enrolled in either the Southland Vision or Dental benefit program.

Benefits of Choosing TruHearing:

- Risk-free 60-day trial period
- 1 year of follow-up visits
- 80 free batteries per non-rechargeable hearing aid
- Full 3-year manufacturer warranty
- One-time loss and damage replacement (deductible applies)
- No-interest finance available
- Dedicated hearing consultant through life of the hearing aid
- Selection of the newest technology hearing aids from the top manufacturers
- Over 7,000 providers nationwide
- Dedicated phone number and landing page
- RIC, IIC, ITE, ITC, CIC, and BTE hearing aids available at a deep discount

If you or your employees are interested in participating in TruHearing, but not currently enrolled in a Southland program, the enrollment period for Southland is now in November during open enrollment. The effective date of coverage will be January 1, 2024.

Schedule an appointment or speak with a hearing consultant

1-833-414-6907 | Hours: Monday-Friday, 8am-8pm

Check your hearing

TruHearing.com/Southland

NOVEMBER IS OPEN ENROLLMENT

Our open enrollment begins **November 1 and continues through November 30**. During this time, eligible employees may enroll in, or make changes to, their health insurance coverage through the LGHIP. Units may also update their coverage preferences during this time period.

What can units modify during Open Enrollment?

If the unit would like to change its coverage offerings or the effective date of coverage, it will need to complete the Unit Changes Form (LG11). Changes to coverage offerings include:

- Adding or dropping dental coverage
- Adding or dropping non-Medicare and Medicare retiree coverage
- Adding or dropping coverage for elected officials
- Revising the effective date of coverage for participants

If incomplete forms are submitted, they will be returned to the unit and the requested changes will not be made unless the form is properly completed and submitted to the LGHIB before midnight on November 30. Failure to properly submit forms may result in the denial of the requested changes. The LGHIB wants all employees' enrollment requests to be processed, so be sure to properly complete each form.

If you have any questions related to open enrollment, please contact the Enrollments Team at enrollments@lghip.org or (334) 851-6802.



Your LGHIB Enrollments Team

From left to right:

Kimberly Bennett, Meg McHutchison, Lakin Del Rivero, LaTona Worthey, Charmagne Stanton, Beth Montgomery, and Shannon Causey



How to Submit Open Enrollment

Documentation:

Units may submit open enrollment documentation in one of two ways:

- Documents may be sent to enrollments@lghip.org (secure email is preferred)
- Documents may be mailed to **PO Box 304901, Montgomery, AL 36130**

TeladocTM

HEALTH

Common conditions treated include:

Cold, flu, sinus problems, allergies, minor skin problems, pink eye, + more

\$0 COPAY

TELADOC: A FREE SERVICE FOR ALL

Teladoc is a free service for members of the LGHIP that provides consultations with board-certified doctors via phone or video 24 hours a day, seven days a week. This service is available with **no copay**.

Members can speak with a doctor about a variety of issues such as cold, flu, allergies, infections, and more. When necessary, the doctor can prescribe an appropriate medication needed for treatment. This benefit can be used in place of the emergency room or urgent care for non-emergency situations.