

# THE LOCAL PULSE

## BOARD MEETING BREAKDOWN

DAVID HILYER, CEO

The Local Government Health Insurance Board met on August 13, 2024 to vote on benefit enhancements and set premiums for calendar year 2025. The board approved a 4.75% premium increase for active employees, non-Medicare retirees, and Medicare retirees. 2025 marks the 32nd year the Plan has been in existence. The average rate increase over that time period has been 4.23%, compared to the national average of 7.85%\*.

We have spoken to several non-LGHIB member units around the state who are experiencing a double-digit rate increase for 2025. The management tools and programs implemented by Local Gov Health and Wellness are helping to create an affordable, predictable, best-in-class health insurance program that is improving the health and well-being of our members!

A focus for 2025 is continuing to add value to our Plan. Several enhancements were approved by the Board such as a voluntary cancer policy offered through Southland Benefit Solutions and a YMCA benefit. Our team is currently working on even more enhancements to be added soon!

Be on the lookout for communications about those new benefits and programs. Also make sure you register for one of the three Benefits Administrators' Conferences that will take place in October. It is a great way to meet our team and our partners and learn about all things Local Gov Health and Wellness.

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

*\*Data for the national average dates back to 2007.*

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## IT'S CONFERENCE TIME!

Our annual conferences are just days away and we hope to see you there! We're excited to share all of the benefit changes and updates for 2025 that will enhance our coverage and provide the best-in-class, affordable healthcare program that we're known for.

Anyone from your organization who either administers the insurance, answers questions regarding the benefits, enrolls people in coverage, or pays the insurance premiums is welcome to attend. Our conferences are **completely free to attend** and includes breakfast, lunch, and fun giveaways!

This year, you can expect speakers from our organization, such as our Chief Executive Officer David Hilyer and our Chief Financial Officer Dustin Craik. We'll also have speakers from our vendors, such as Blue Cross Blue Shield of Alabama, Prime Therapeutics, and Southland Benefit Solutions, that will explain our benefits and answer your questions.

Registration begins at 7:30am and the conference will typically conclude by 4:00pm.

To register, scan the QR code. Choose which conference you'd like to attend and easily register online. We hope to see you there!

**SCAN HERE  
TO REGISTER!**

**OR VISIT  
[LGHIP.ORG/CONFERENCE](http://LGHIP.ORG/CONFERENCE)**



### **2024 Conference Dates**



**October 2**

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



**October 8**

The Venue at Coosa Landing  
201 George Wallace Drive  
Gadsden, AL 35903



**October 17**

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



## OPEN ENROLLMENT IS RIGHT AROUND THE CORNER

Open enrollment is coming in the month of November! If your unit or your members need to make changes, Open Enrollment is the time to submit them to Local Gov.

As a reminder, below are changes that can be made during open enrollment.

### During open enrollment, eligible members can:

- Enroll in health and voluntary coverages
- Cancel health\* and voluntary coverages
- Add dependent and/or family coverage
- Drop dependent and/or family coverage

\*Must provide proof of other coverage

### During open enrollment, units can:

- Change their effective date of insurance for new hires
- Add or drop retiree coverage
- Add or drop coverage for elected officials
- Add or drop BCBS dental coverage

## DON'T DELAY YOUR DMR

Starting January 1, 2025, Prime Therapeutics will take over as the pharmacy benefit manager for Local Gov Health + Wellness. Any prescriptions filled prior to January 1, 2025 will be processed by OptumRx; after January 1, 2025, prescriptions filled at the pharmacy will be processed by Prime Therapeutics.

During this transition, members will have a limited window to file their direct member reimbursement (DMR) claims for tier 2 and tier 3 prescription drugs with OptumRx. Any DMR claims prior to January 1, 2025 must be submitted to OptumRx. The fastest way to receive reimbursement is through the OptumRx website. For detailed instructions on filing a DMR with OptumRx, [click here](#).

All qualifying reimbursement requests must be submitted through OptumRx.com by December 31, 2024, as the online portal will close on January 1, 2025. If claims are not submitted online by this deadline, members will need to complete a [paper form](#) and mail it to Optum with the necessary receipts. All claims filled by a pharmacy after January 1, 2025 will need to be submitted to Prime Therapeutics. More information about the reimbursement process with Prime will be provided in the near future.



## THE COVERED CONVERSATIONS PODCAST IS NOW AVAILABLE

Local Gov Health and Wellness recently launched the Covered Conversations podcast! This podcast will feature guests from our team and from our health partners.

We'll explore a variety of topics that explain who we are as an organization and our health programs that help members live their healthiest lives.

To listen to Covered Conversations, visit [www.lghip.org/podcast](http://www.lghip.org/podcast). You can listen directly on our website, no account needed. Let us know what topics you want to hear next!



## BE QUICK ABOUT QLES

Qualifying life events (or a QLE) are special circumstances in which eligible employees and dependents are able to enroll in coverage upon the loss of other coverage, and participants may add new dependents due to certain qualifying events (marriage, birth, etc.).

The participant must request enrollment and provide proof of the qualifying event **within 60 days of the event**.

It is vital that Local Gov receive all necessary supporting documents when requesting a special enrollment. This may include, but is not limited to:

- Birth certificate
- Marriage certificate
- Proof of loss of other coverage

If you or your employees have additional questions regarding QLEs, contact our Enrollments team at 334-851-6802.

## IMPORTANT COBRA PAYMENT CHANGES

Local Gov is no longer accepting credit or debit card payments for COBRA coverage premiums over the phone. Instead, these payments can only be made through the subscriber's my.lghip.org account.

Subscribers can still make e-check payments through their my.lghip.org account or by contacting our office at 334-851-6802. To make an e-check, credit, or debit card payment, subscribers must login to their my.LGHIP account, select "View/Pay Premium" on the side navigation bar, and follow the instructions.

Additionally, COBRA payments can be processed via automatic bank drafts, which are scheduled for the first business day of the month. Subscribers are sent auto draft forms in the mail for auto bank draft. If you're interested, please complete the enclosed auto draft form and return it along with a voided check to P.O. Box 304901, Montgomery, AL 36130.

For COBRA premium payment questions, please call our office at (334) 851-6802, option 3, or email [accounting@lghip.org](mailto:accounting@lghip.org).

### DON'T BE LATE TO GET THE BEST RATE

Automatic bank draft is the easiest way to ensure your payment is never late! Auto draft is a service offered at no charge to you. Check your monthly invoice for the total amount to be withdrawn from your unit's bank account on or after the first day of the following month.

As a qualification for the preferred rate, your unit can not have been delinquent on two premium payments within the last two years. Auto draft prevents late payments and helps you keep your unit's premiums low!

#### How to Sign Up For Auto Draft:

Please include a voided check with your Pre-Authorized Payment Service Authorization Agreement form to verify account information for withdrawals from your checking account or a deposit slip for withdrawals from a savings account.

Check the *Administrative Procedures Guide* for more information on automatic draft payments.

### EYEMED VISION DISCOUNT PROGRAM

The EyeMed Vision Discount Program provides discounts on vision-related care, including eye exams and eyeglasses at participating EyeMed providers nationwide. This discount program is provided exclusively through Blue365.

#### Program Features:

- Discounts on vision care services and materials
- No limit to the number of times the member can receive discounts on purchases
- Access to a large provider network, including LensCrafters, Pearle Vision, Target Optical, and many other regional and independent retailers

IN-STORE OFFERS	
<b>Eye Exams</b>	\$50 routine exam \$10 off contact lens exam
<b>Frames</b>	35% off frames when paired with prescription lenses
<b>Lenses</b>	Single Vision \$50 Bifocal \$70 Trifocal \$105 Lenticular \$105 Standard Progressive \$135 Premium Progressive 30% Off
<b>Contact Lenses</b>	15% off conventional (hard) contact lenses

To learn more or find a provider, visit [Blue365 Deals](#).

## YOUR PARTNER FOR PAIN RELIEF

With Hinge Health, you can get virtual physical therapy and more from real people who are dedicated to helping you feel your best.

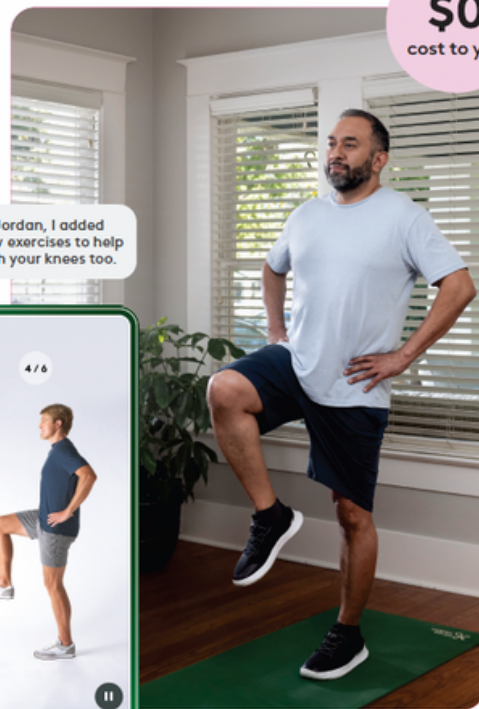
### Reduce everyday joint and muscle aches. Recover from an injury. Relieve pelvic pain and discomfort.

- A care plan designed for your everyday activities and long-term goals, and to treat multiple areas of your body at once.
- Access exercise therapy sessions you can do in as little as 15 minutes; anytime, anywhere with the Hinge Health app.
- Get 1-on-1 support from a physical therapist or health coach to tailor your sessions as needed and help you reach your goals.



Scan the QR code or visit [hinge.health/lghip-join!](https://hinge.health/lghip-join)

Employees and dependents 18+ enrolled in the Blue Cross Blue Shield of Alabama Group 30000 through Local Gov Health and Wellness are eligible.



## NEW PROGRAMS FOR THE NEW YEAR

Virta is your guided nutrition program to lower blood sugar, reverse diabetes, and get off unwanted medications! Beginning January 2025, Virta will be available to members aged 18 and older with Pre-Diabetes (**A1c 5.7-6.4**).

Virta is personalized and flexible to your life and you will learn to eat foods that are right for you. This helps you curb cravings and increase energy so you can do more things you love. On average, Virta members lose 18 lbs in just 10 weeks and 87% of enrolled members are able to stop or reduce medications.

### Get ongoing, expert support from Virta, including:

- One-on-one health coach and medical provider.
- Digital weight scale and connected meter that syncs with your phone.
- Personalized nutrition plan backed by clinical research.



Scan the QR code or join the Virta movement here:  
[www.virtahealth.com/join/lghip!](https://www.virtahealth.com/join/lghip)

