

LOCAL INTEL

DAVID HILYER, CHIEF EXECUTIVE OFFICER

Bert and Ernie, Han Solo and Chewbacca, Will Smith and Carlton Banks, Zack and Screech and, since I love sports, Michael Jordan and Scottie Pippen. What do all these have in common? They were great partnerships! It is my goal that when you think of other great partnerships, you think of the LGHIB and you!

The LGHIB is fully committed to providing white-glove customer service and excellent health insurance benefits at an affordable price. For 30 years, we have been able to provide that service and excellence to over 100,000 women and men who are employed with local governments, which are the foundation of our state and nation.



In these relationships, each person had a different role, but when they worked together, they perfected the other. In our partnership, the LGHIB's goal is, "to provide a best-in-class, affordable health care program that is effectively communicated to our member units and the members we serve, offering excellent benefits, financial soundness, and innovative approaches to improving the health and well-being of our members." You use these excellent benefits as part of your package to help attract and retain top talent.

It is my goal not just to maintain, but to greatly exceed the current level of service and benefits we offer you and your employees.

Part of the service and benefits we offer are various health and wellness programs, which complement the medical and pharmacy benefits provided through the LGHIP. We are extremely proud and excited about these programs. We can see how Virta and Wondr Health have changed the lives of so many of the members we serve. Teladoc continues to meet

[continued](#) →

THE LOCAL PARTNER

VOLUME 1

ISSUE 2



334.851.6802

www.lghip.org

LOCAL INTEL

CONTINUED FROM PAGE ONE

your needs by offering convenient care that you can access from anywhere



+



at no cost. Our Baby Yourself program, offered through Blue Cross and Blue Shield, gives moms the extra attention they need during pregnancy while waiving hospital deductibles and copays at the same time! Our wellness program continues to help members identify if they are at risk of certain health conditions, when they may not otherwise be aware of any potential issues.

It is my desire to make our partnership the best it can be, but we need your help promoting these programs to your employees and fellow Plan members. Please join us in spreading the word so we can help more of the individuals we both serve take advantage of these offerings! We have resources and materials that can be provided to you that will help explain our programs. In addition, there may be other times we reach out to you for your assistance in promoting a program or communicating a benefit. After all, that's what partners are for – they help each other.

Thanks, partner!

SPRING IS IN THE AIR!

JESSICA O'DONNELL, RN, BENEFIT SERVICES DIRECTOR



Along with the blooming flowers and trees, comes itchy eyes, running noses, and congestion. Pollen is a common trigger for seasonal allergies. The body's immune system is reacting to the perceived irritant in the air, and to protect itself, releases a chemical called histamine. Histamine causes the nose, eyes, and throat to become inflamed to fight-off the irritant. The good news is seasonal allergies are usually self-treatable with over-the-counter (OTC) medications and are not contagious.

Here a few tips to help reduce your household exposure:

- Once a week, wash bed sheets, blankets, pillows in hot water that's at least 130° F. Dry bedding in a tumble dryer or hang indoors.
- Close doors and windows. Turn off ceiling fans.
- Change HVAC air filters monthly. Use small particle, HEPA filters during peak seasons.
- Warm, humid houses create breeding grounds for molds and other allergens. Maintain household temperatures between 68-72° F.
- Wear a mask when performing yard work.
- Shower immediately after outdoor activities.
- Use re-circulated air in your vehicle.
- Wear sunglasses to limit eye exposure.

If allergy symptoms persist or begin to interfere with your quality of life, seek professional medical care from your primary care provider or call Teladoc (1-855-477-4549) for a free consultation.

**Content is provided for informational purposes only, and does not substitute professional medical advice, diagnosis, or treatment.*

THE FINANCIAL IMPACT OF DELAYING

MICHELLE WALDEN, COMMUNICATIONS DIRECTOR

Interested in saving your unit money with the LGHIP? We've laid out a few easy ways to do so.

ENROLLMENTS

Enroll your new employees on the date they start working. You can do this by logging into your unit's **my.lghip** account, or by submitting a signed enrollment form to **enrollments@lghip.org**. Even if your unit has an effective date of coverage of the first day of the second month, we'll make sure they have insurance when they are supposed to. If the employee doesn't work out, just send in a cancellation notice as soon as they terminate and we'll handle the rest.

How does this save your unit money? By enrolling your eligible employees, you won't have to pay multiple months' worth of premiums at once or be assessed any penalties for late enrollments.

CANCELLATIONS

We cannot stress this enough: cancel your employees as soon as they terminate from your unit. If your employee gives you their notice on April 15 and their last day of work is April 30, send us the cancellation form on April 15 or before April 30. We will make sure they are cancelled timely. If you receive a premium charge for them on the next billing, we will refund the premium IF we receive the cancellation on



time. For your convenience, you may email the form to **enrollments@lghip.org**.

How does this save your unit money? We cannot cancel coverage if we don't know the employee is no longer working for you. By submitting the cancellation form after they leave, or after the last day of the month in which they were employed, your unit becomes liable for the premiums and are less likely to receive a refund or credit on the next billing cycle. The sooner you send in the cancellation

notice to us, the quicker we can process it. This results in a less likely event that your unit will pay for premiums on an ineligible person.

It's our goal to make the administration of our plan as easy as possible and will continue to adopt new ways and technological advances to make this happen. Stay tuned for more on this!



FOCUSING ON THE FUTURE

MICHELLE WALDEN, COMMUNICATIONS DIRECTOR



This year marks the 30th year the Local Government Health Insurance Plan has provided health insurance benefits for local government entities throughout Alabama. In those 30 years, our units and members have come to expect a level of service and programs that improve the health and well-being of our participants, as well as decisions to give it strength and longevity.

During the conferences in October 2022, Rob Robison, our Chief Operating Officer, announced the beginning of a

transition to an online approach to managing our benefits. This upgrade will push our capabilities and member service to more than just the next level, while making the enrollments process faster and easier than ever. We are currently in the planning phase of this transition and will begin the testing phase later this year.

Like all changes and transitions, there will be a bit of a learning curve, however, we firmly believe you (and your employees) will love and embrace this advance

in our technological capabilities.

This upgrade to our core program will strengthen our benefit plan and become an even better process for you and your employees for many more years. We will continue to keep you updated on the progress as we move further along.



Treat the cause of diabetes, not just the symptoms.

When it comes to type 2 diabetes concerns, sweets aren't the only foods that can lead to high blood sugar. Carbs, like potatoes, also break down into sugar. When the body has more carbs than it can handle, weight and blood sugar stay high.

Virta's team uses nutrition science and technology to help you build a balanced food plan that fits into your life. This can help members safely reduce A1c and weight.

Behind Virta's Diabetes Reversal program

- Backed by clinical research
- Tips to make favorite meals healthier
- Personalized provider care and coaching
- Daily support via the Virta app (mobile/desktop)
- All costs are covered by your plan*



Check eligibility: www.virtahealth.com/join/lghip
Or scan this QR Code with your smartphone



*Virta is available to subscribers and spouses between the ages of 18 and 79 who are enrolled in the LGHIP. This benefit is currently being offered to those with type 2 diabetes. There are some serious medical conditions that would exclude patients from the Virta treatment. Start the application process now to find out if you qualify. The information provided by Virta and/or the LGHIB as part of the Virta materials and through the service, is for general informational purposes only. None of the Virta or LGHIB materials should be considered medical advice or an endorsement, representation or warranty that any particular medication or treatment is safe, appropriate, or effective for you. Always consult with a physician or other healthcare professional before starting any diet, exercise or weight loss program.



Experience the anti-diet.

**No points, counting calories,
or restrictions.**



Eat what you love and still lose weight.

The Local Government Health Insurance Board is offering you Wondr™—a digital program based in behavioral science and available **at no cost to you.*** Wondr will teach you the science of eating the foods you love while still losing weight. Plus, you'll have more energy, sleep better, and feel stronger, all while reducing your risk of diabetes and heart disease.

Space is limited. Apply before April 16, 2023.

[Apply Now](#)

*The Wondr program starts May 1, 2023. The information provided by Wondr and/or the LGHIB as part of the Wondr materials and through the service, is for general informational purposes only. None of the Wondr or LGHIB materials should be considered medical advice or an endorsement, representation or warranty that any particular medication or treatment is safe, appropriate, or effective for you. Always consult with a physician or other healthcare professional before starting any diet, exercise or weight loss program.