

Help Applying for Social Security Disability Benefits

The Retired Employees Health Program (REHP) is working with SSDC Services to help retirees who may qualify for Social Security Disability Insurance (SSDI) Benefits.

Don't wait!

If you or your spouse has worked and paid into Social Security, but can no longer work because of a disability, you should file for SSDI. Going through the Social Security Administration's process for disability could take from a few weeks to several years depending on what point in the process you receive a final decision. It is a time consuming process where you will be required to fill out detailed government forms, submit doctor records, complete questionnaires and much more. Using SSDC Services at the very beginning can help you receive your benefits in less time and with less stress. SSDC Services can assist you in finding out whether you or your spouse may qualify for SSDI benefits, and if so, assist with applying for SSDI at no cost.

The REHP is providing this service, free of charge to all non-Medicare eligible members. If you qualify for SSDI, you and your eligible dependents will still remain under the REHP and will continue to receive medical and prescription drug benefits.



How does this process work?

1. In the coming weeks, members under age 65 and not enrolled in Medicare will receive an introductory letter from the REHP and SSDC Services.
2. Approximately two weeks later, a survey will be sent to anyone younger than 62 years with a retirement date less than five years ago. You are usually only eligible for SSDI for five years or less from the time you stop working, per Social Security guidelines. You will be able to complete the survey via a postage paid envelope, online or through the SSDC Services toll free ombudsman line.
3. If you do not complete the survey, you will receive a second mailing and then a telephone call from SSDC Services.

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4. After SSDC Services reviews your completed survey, if the responses you provide indicate that you and/or your dependent may qualify for SSDI, a representative from SSDC Services will contact you to ask some additional questions.
5. Based on the results of the interview, if you are a likely SSDI candidate, you will be asked to sign Social Security representation forms, which allows SSDC Services advocates to file an application and represent you before Social Security until a decision is made.

About SSDC Services: Founded in 1978, SSDC Services is one of the oldest, most established and trusted advocacy firms for Social Security Disability benefits representation. Their main office is located in Novi, Michigan, and they have helped hundreds of thousands of people nationwide receive Social Security Disability benefits. They are also proud to maintain a success rate of 97 percent for winning Social Security Disability benefits claims for their clients.

HIPAA Notice of Privacy Practices

In 2003, the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices was mailed to all members who were enrolled in REHP benefits. It continues to be mailed to members newly enrolled for REHP benefits. The Notice of Privacy Practices lists your rights under HIPAA and it applies to records maintained by the REHP regardless of the source of the information. The notice tells you about the ways in which the REHP may use and disclose your Protected Health Information (PHI). It also describes your rights and certain obligations the REHP has regarding the use and disclosure of PHI.

To view a copy of the HIPAA Notice of Privacy Practices, go to www.pebtf.org and click on the box, **REHP Benefits Handbook for Retiree Members**. You will find the Notice at the end of the book before the Glossary.

Non-Medicare Retiree Open Enrollment

October 21 through November 8, 2019

Medicare Retiree Open Enrollment

October 15 through November 8, 2019

Don't miss this opportunity to make a plan change or remove a dependent without a qualifying life event.

Review all materials you receive from the PEBTF.

Open enrollment changes are effective January 1, 2020.

Verification Procedures at the PEBTF

Most of you have heard about HIPAA – you have received information from the PEBTF in the past and may have been presented with information at your doctor's office.

The PEBTF takes the privacy of our members very seriously and works hard to protect that privacy. When you call the PEBTF, a representative will ask you for the **last four digits of your social security number, date of birth and possibly, your address**. This ensures that we are giving your protected information to only you. Please be ready with this information when you call.

Annual Notification

Important Information about the Women's Health and Cancer Rights Act of 1998

On October 21, 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. The REHP health plans already comply with this important legislation requiring health plans to cover:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Coverage will be provided in a manner determined in consultation with the attending physician and the patient. Coverage may be subject to deductibles and coinsurance, as detailed in your specific plan option.

Geisinger Custom HMO Non-Medicare Retiree Members

New & Improved Explanation of Benefits

As of January 2019, Geisinger's explanation of benefits (EOB) – the detailed summary of health care coverage that is printed and mailed to members – has a new name and a new design.

Renamed the "Caring Update," the design and language improvements are intended to make it easier to understand your health coverage.

The Caring Update features:

- ✓ A new colorful, crisp design
- ✓ Easy-to-understand language
- ✓ Claims and payment details
- ✓ Coverage explanations
- ✓ Procedure descriptions
- ✓ And more



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More improvements to enhance your EOB experience will continue in months to come.

Geisinger Gold Medicare HMO members continue to receive the original EOB and are not affected by this change.



Our Customer Care Team is here
to answer your questions.

800-447-4000

Monday through Friday 7 a.m. to 7 p.m.

Saturdays from 8 a.m. to 2 p.m. | *TTY hearing impaired PA Relay at 711*

Geisinger
Health Plan



CVS Caremark Website Offers a Wealth of Information

Log on to the CVS Caremark website (www.caremark.com) by creating a username and password to see all that it has to offer:

- Refill your mail order prescription or track the delivery
- Sign up for prescription drug alerts so you know when it's time to refill your prescription
- View all prescriptions (mail order and retail)
- Print a member ID card
- Review benefit information (you'll also find benefit information on www.pebtf.org under Publications & Forms)
- Access a variety of health resources such as drug interactions, health information, pharmacist FAQs and even email a pharmacist with questions

CVS Caremark also offers a mobile app.

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Medicare eligible members: The PEBTF website has a link to a special SilverScript website for REHP members (<https://rehp.silverscript.com/>). It contains benefit information, pharmacy locator, as well as other features. You can take full advantage of your SilverScript Part D benefits, including paperless Explanation of Benefits and convenient mail order delivery by registering online at www.caremark.com/startnow.



Eating Habits of Healthy Smiles

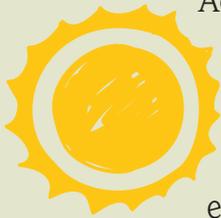
Good nutrition doesn't just benefit your body – it can keep your teeth and gums healthier, too! Poor eating habits can lead to gum disease and tooth decay, while smart food choices can create healthier smiles.

Here are some tips on eating for good oral wellness:

1. **Choose nutritious foods:** The sugar in junk food mixes with bacteria in your mouth, which creates acid that can wear down tooth enamel. Eventually, this can lead to cavities. Reach for something nutritious instead. Fruits, veggies, yogurt and cheese contain calcium and other nutrients that help strengthen teeth and protect them from decay.
2. **Drink water, not soda:** Soft drinks and other sweet beverages coat the teeth with sugar, which promotes cavities. Water helps to neutralize acid and rinse away food particles, protecting teeth from decay. It also hydrates the rest of your body.
3. **Reduce the sugar:** Hard candy can damage enamel and leave your teeth vulnerable to fractures and chips. Sticky pastries, other sweets and even dried fruit can lodge in tooth crevices and can loosen dental work. All contain sugar, which can lead to cavities. If you do indulge in sweets, do so right after a meal, when your mouth is producing extra saliva that breaks down harmful acids and rinses away sugar.
4. **Don't chew ice:** Chewing ice can cause fractures, cracks and chips, which can make teeth more sensitive and lead to further damage. It can also hurt existing dental work.
5. **Limit alcohol consumption:** Excessive drinking can reduce saliva flow, which can lead to dehydration and dry mouth, leaving you vulnerable to tooth decay, gum disease and mouth cancer.

Source: United Concordia Dental

Remember the ABCs of Skin Cancer



According to the American Cancer Society, skin cancer is the most common of all cancer types. More than 3.5 million people are diagnosed with skin cancer each year in the United States – that's more than all other cancers combined.

Most skin cancers can be detected early through skin examinations. Both regular exams by your doctor and checking your own skin frequently can help you find new skin or mole changes.

Look for these warning signs:

A (asymmetry): Do you have a mole that is asymmetrical?

B (border): Do you have a mole with an uneven border?

C (color): Do you have a mole that is more than one color?

D (dimension): Do you have a mole larger than the size of a pencil eraser?

E (evolving): Do you have a mole that has changed over time?

If you notice any suspicious spots or feel uncomfortable with the way a mole is changing, it is important to talk to your doctor. In fact, you should see a dermatologist once a year for a skin check, or even more often if recommended based on your medical history.

Protect your skin:

Too much exposure to the sun's harmful UV rays is the number one cause of skin cancer. Take these steps to defend your skin against damage:

- **Apply sunscreen** with an SPF of 30 or greater at least 30 minutes before sun exposure. Reapply at least every 2 hours or more often if you are sweating or swimming.
- **Wear sunglasses** with total UV protection.
- **Stay in the shade** as much as possible.
- **Wear wide-brimmed hats** that cover and protect your head, neck, face and ears.
- **Wear clothing made of tightly woven fabrics** that are light, vivid colors.
- **Avoid direct exposure as much as possible during peak UV radiation hours**, between 10 a.m. and 2 p.m.
- **Avoid tanning beds**, period.

Source: HealthAdvocate

Sunscreen

The longer you'll be outside the higher the SPF you'll need.

SPF 15 filters out 93% of incoming UVB rays

SPF 30 filters out 97% of incoming UVB rays

SPF 50 filters out 98% of incoming UVB rays

Health Advocate is a free service that can help you locate network urgent care centers for all of your summertime illnesses. Call 855-855-4238, 24/7. Email: answers@HealthAdvocate.com or visit HealthAdvocate.com/PEBTF.

How Does Your Body Recover After Quitting Smoking

20 minutes		your heart rate and blood pressure drop
2 weeks to 3 months		your circulation improves and your lung function increases
1 year		your heart attack risk drops dramatically
5 years		the risk of cancer of the mouth, throat, esophagus and bladder is cut in half. Cervical cancer risk falls to that of a non-smoker. Stroke risk can fall to that of a non-smoker after 2 to 5 years
10 years		the risk of dying from lung cancer is about half that of a person who is still smoking
15 years		the risk of coronary heart disease is that of a non-smoker

Ready to Quit?

Quit For Life® is offered free of charge to non-Medicare eligible members.

To sign up, call 1-866-QUIT-4-LIFE

Medicare members: Contact your Medicare PPO or HMO for information about smoking cessation programs.

Source: American Cancer Society

Don't Miss Out on a Special Quit For Life® Promotion

During the month of September, when you enroll and talk to a Quit Coach:

- You will be eligible to receive the standard eight weeks of free combination nicotine replacement therapy – a powerful combo of nicotine patches with gum
- You may qualify to receive an extra two weeks of free nicotine gum at no cost.

You must enroll in the Quit For Life® Program and complete your first call with a Quit Coach® in September for your two extra weeks of free nicotine gum. You'll learn how to use the nicotine patch with the additional two weeks of gum for added support.

The Quit For Life® Program is available, free of charge, to all REHP non-Medicare eligible members age 19 and older.

Healthy Tip

Enjoy one daily treat and make sure the rest of the day you're sticking to your healthy eating plan.

Source: Livongo

Local: 717-561-4750
Toll Free: 800-522-7279

PEBTF telephone hours:
8 a.m. – 5 p.m. Tuesday - Friday
8 a.m. – 6 p.m. Monday (or 1st day
following a holiday weekend)

PEBTF Benefit News is available in
an alternative format. Please contact
the PEBTF to discuss your needs.



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If you're worried about
understanding your benefits,
this newsletter is a great resource
concerning your benefits.

This newsletter may contain a general description of the Plan. It is provided for informational purposes only and should not be viewed as a contract, offer of coverage, confirmation of eligibility or investment, tax, medical or other advice. In the event of a conflict between this newsletter and the official plan document, the official plan document will control however, to the extent expressly stated, an article may modify the provisions of the REHP Benefits Handbook. The commonwealth reserves the right to amend, modify or terminate the terms of the Plan, including any options available under the Plan, at any time and for any reason, with or without prior notice.

IMPORTANT BENEFIT INFORMATION

PEBTF May Cancel Your Coverage for Fraud or Intentional Misrepresentation

IMPORTANT: If you intentionally provide false or misleading information about eligibility for coverage under the REHP Plan (or about a claim) or you fail to make a required contribution on time, your coverage may be terminated retroactively. This may occur, for example, if you file a false claim, fail to notify us promptly of a divorce or fail to submit timely proof of birth or adoption that verifies your relationship with a new child whom you have added as a dependent.

