



## STATE EMPLOYEE HEALTH PLAN

### DIRECT BILL NEWS JULY 2013

DIRECT BILL TOLL FREE—1-866-541-7100  
TOPEKA AREA—785-296-1715



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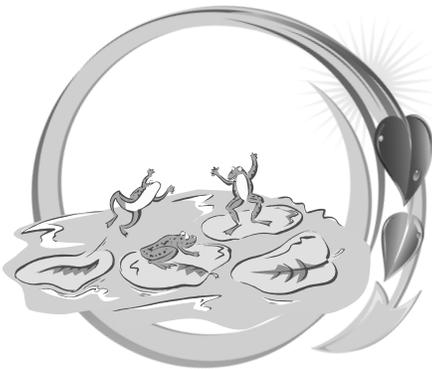
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## Authorized Personal Representative

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) protects health insurance coverage for workers and their families when they change or lose their jobs. There are many provisions under HIPAA. The HIPAA Security requirements (effective April 20, 2005) ensure confidentiality of electronic protected health information that the health plan creates, receives, maintains or transmits.

At times it may be necessary for a member to allow another individual (family member, other relative, or friend) to discuss and act on behalf of that member regarding their coverage under the State Employee Health Plan (SEHP). It is recommended that you consider the possibility that there may be a time in which you may need assistance from someone else to act on your behalf regarding your SEHP coverage.



In order to protect your confidential and personal health information and allow the SEHP to talk to someone on your behalf, an Authorized Personal Representative form must be completed by you and the person you wish to designate as your authorized personal representative. Without this form, the SEHP will not discuss anything or act upon any requests from any individual other than you regarding your SEHP coverage.



## Authorized Personal Representative — cont'd

You may have as many authorized personal representatives as you wish. A form will need to be completed for each person you wish to designate as an authorized personal representative. The form(s) must be sent to SEHP Membership Services and will be kept along with the rest of your SEHP information. This authorization will remain in effect until you no longer wish that individual to be your authorized personal representative.



If an Authorized Personal Representative form is on file with the SEHP and you no longer wish to have that individual act on your behalf, you must submit a Revocation of Personal Representative Form to SEHP Membership Services.



Both forms are available on the SEHP website at <http://www.kdheks.gov/hcf/sehp/active/ActiveAdminMan.htm> under the Appendices section. They are appendices "W" and "W1." You can also call our Direct Bill Membership team at 1-866-541-7100 to discuss any questions you might have and obtain the forms.

## Important Reminder about Your Mailing Address

Please be sure that your most current address is on file with the State Employee Health Plan. This is to ensure that you receive important information about your Direct Bill health insurance in a timely manner.

**Call our Direct Bill Toll Free line at 1-866-541-7100 to speak to a Direct Bill Specialist and update your address.**



## Annual Open Enrollment Period - Important Information

Summer is here and, before we all know it, Fall will arrive along with our annual Open Enrollment period. This year's Direct Bill Open Enrollment period will be from November 1 through 30. We are already working on our Open Enrollment books and securing our Open Enrollment meeting locations.

Again this year, Direct Bill members wishing to make changes to their SEHP coverage will complete their enrollment elections electronically as opposed to completing a paper form. We had a large number of Direct Bill members this past Fall that successfully complete their enrollment elections using the Kansas Employee Eligibility Portal (KEEP). This resulted in a quicker, more efficient Open Enrollment period for our members as well as the SEHP. Our members' elections were sent seamlessly to all our insurance carriers as well as our billing administrator. Insurance cards were produced quicker and billing information was more accurate.

***\*You will only need to access the system if you wish to make changes to any of your SEHP benefits.\**** The online enrollment portal can be accessed through any computer that has Internet access. Each member will need to enter their Kansas EE ID number, their date of birth, and their social security number to access the system. Once logged in, KEEP will allow you to see your election choices online allow you to make changes to your demographic information (address, phone number, email address, etc.) *Please note: A valid email address is required. Confirmation statements will be sent to you email address.*

Stay tuned in the upcoming months for further information about KEEP and additional Open Enrollment information.



## Gaining Medicare Mid-Year Due to Disability

If you are under the age of 65 and have become Medicare eligible mid-year due to a disability, you are eligible to enroll in one of the Medicare supplemental plans offered by the State Employee Health Plan (SEHP).

The SEHP sends out monthly letters notifying newly eligible members of their Medicare plan options with the State. If you receive one of these letters, or experience an event that makes you Medicare eligible due to disability, contact one of our Direct Bill Specialists toll-free at 1-866-541-7100. If you would like to know more about the SEHP's Medicare supplemental plans, you can find additional information and comparison charts on our website:

<http://www.kdheks.gov/hcf/sehp/directbill.htm>



## Voluntary Group Long Term Care Insurance Program

As a reminder, the State Employee Health Plan offers a voluntary Group Long Term Care (LTC) Insurance Program offered through Genworth Life Insurance Company. The voluntary LTC insurance program is available to State of Kansas Direct Bill participants, their spouses and other eligible family members from ages 18 through 79.

Current retired employees are able to apply for coverage under the program at any time with Full Medical Underwriting. With Full Underwriting, you need to complete a Long Form application which includes a full medical questionnaire, to be approved for coverage.



**Further information about the voluntary LTC insurance program is available at:**

- 1 ) Call the Genworth toll free line at **1-888-285-4889** to speak to a program expert or request an information kit.
- 2 ) The Genworth Employee website to view rates, plan options, and to enroll. The website contains tutorial information; videos and written information about Group Long Term Care Insurance. The website has recently been updated and enrollment is now easier. Now, anyone can apply online. In the past, individuals who needed to be underwritten had to complete a paper application and mail it to Genworth.

**Go to:**

[www.genworth.com/groupltc](http://www.genworth.com/groupltc)

- ◆ Enter Group ID: KAN
- ◆ Enter Access Code: groupltc
- ◆ Enter your State of Residence
- ◆ Enter your applicant type. For active employees select "Employee". If you are a spouse of an active employee, select "Spouse of an employee". If you are a dependent of an active employee, select "Other". If you are a retiree or any dependent (spouse or child) of a retired employee, select "Other".



- 3 ) Visit the SEHP website:  
[www.kdheks.gov/hcf/sehp/GroupLTC.htm](http://www.kdheks.gov/hcf/sehp/GroupLTC.htm)



## Accessing the Genworth Long-Term Care Website

View the screenshots below showing the Genworth LTC site. Be sure to check out all the valuable information to learn more! **Call Genworth toll free at 1-888-285-4889 to speak to a program expert or order an information kit.**

Genworth  
Financial

To get started, please enter the information requested below.  
For assistance, call 888 285.4889.

Already created an account?  
Please enter the personal ID and password created during the application process.

Personal ID  
Password  
[Forgot your password?](#)

Log in

Enter info here and then click "Get Started"

Get started

Kansas  
Department of Health and Environment  
Division of Health Care Planning

State of Kansas Long Term Care Insurance Program  
Underwritten by Genworth Life Insurance Company

Home | About Genworth | Contact Us | Log Out

Learning Center

Get a quote

About LTC | Plans | Applying

Click here to get a quote!

Check out all 3 tabs for important information

Why consider Long Term Care Insurance?  
What does Long Term Care Insurance cover?  
What are misconceptions about LTC services?  
Why Genworth Life?

Announcements

This program includes coverage for certain care you receive in the comfort of your own home.

Why consider Long Term Care Insurance?

Read | Video | print | email | rate this

The things we value - home, family, hard-earned savings, independence - these are just a few of the important things Long Term Care Insurance can help you protect and preserve. To consider whether Long Term Care Insurance is right for you, we invite you to consider the value it may help to bring...

Preserve your savings and other assets. You've worked hard and saved. Your savings will serve you when life goes as you've planned. But you probably don't want to use your savings to pay for a hospital stay, or to replace your home after a fire. You have health and homeowner's insurance for those unforeseen turns in the road. But chances are you could live without many of the catastrophic events you've planned for. And the longer you live, the greater the likelihood of a long term care need. There's insurance for that too: Long Term Care Insurance.

Protect your family and friends from the difficulties of care giving. Family is often the first place you'll turn to for care, comfort, and support. But in many cases, they are not professional caregivers. What you want from your family is love and support. Weeks, months...

next topic: What does Long Term Care Insurance cover?



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## Don't Forget the Nurse Line

Nurse24 is a toll-free nurse line available to health plan members 24 hours a day, 7 days a week, for any health related question. Simply call 1-888-275-1205 (option 2) to speak confidentially with a highly trained and experienced Registered Nurse anytime, day or night.



Thanks to Nurse24, you never have to worry about what to do when illness or accidents strike. Whether your concerns are big or small, the Nurse24 team is standing by, just a phone call away. When you speak confidentially with a nurse, he or she will ask you questions about your condition such as medications you might be taking, allergies, levels of pain and more. The nurse will evaluate your symptoms, provide an assessment, educate you about your condition and help you take the most appropriate action right then and there.

From general health and medical information to triage of urgent issues, Nurse24 staff will help you make the most informed decisions about what to do. If it's an emergency, the nurse will tell you what steps to take immediately, and follow up later to see how you're feeling. When you get sick, you want help fast. Get the help you need and put your mind at ease by calling Nurse 24 at 1-888-275-1205, option 2.

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## A Personal Health Coach Can Help you Achieve your Goals

Successful people such as athletes and actors use coaches to help them reach their goals. And now so can you! Whether you want to fit into that pair of jeans hanging in the back of your closet, play with your grandchildren without getting winded or simply live a healthier lifestyle - enrolling with your own personal health coach can make it happen!

Health Coaching is designed to support you in making positive lifestyle changes. Your personal health coach will provide the tools, motivation and support to help you eat healthier, get more active, lose weight, etc. Here's what you get when you enroll:

- Unlimited access to your very own personal health coach
- An individualized action plan to help you reach your health goals
- The flexibility to work with your coach by phone, secure email or online chat
- A program workbook to help keep you on track

Participation in health coaching is always confidential and there is no cost to participate. Enroll today by calling toll-free 1-888-275-1205 (option 4). Or enroll online at [www.KansasHealthQuest.com](http://www.KansasHealthQuest.com) (click on Health Coaching from the left menu).



## Nutrition Know-How: Eating for Healthy Aging

While all foods provide calories and some nutrition, scientists in recent years have identified some "superfoods" that can do much more. These foods not only nourish you, but work with your body to improve your health and prevent common diseases, including conditions commonly associated with aging.

### Fruits and Vegetables

Tomatoes, carrots, oranges, spinach, broccoli, brussels sprouts, garlic and onion are all superfoods. Eat one fruit or vegetable from each of seven color groups (Red, Green, Yellow/Green, Orange, Orange/Yellow, Red/Purple and White/Green) every day to get the phytochemicals you need:

<b>Red:</b>	Tomatoes, tomato juice, tomato soup, watermelon, pink grapefruit
<b>Green:</b>	Broccoli, brussels sprouts, cabbage
<b>Yellow/Green:</b>	Spinach, avocado, kale, collard greens
<b>Orange:</b>	Carrots, butternut squash, pumpkin
<b>Yellow/Orange:</b>	Oranges, pineapple, banana, cantaloupe
<b>White/Green:</b>	Garlic, onions, chives
<b>Red/Purple:</b>	Blueberries, strawberries, raspberries

Each color provides unique substances; eating one from each group every day makes the most of their protective, nutritional properties. Another benefit: Fruits and vegetables fill you up on fewer calories.

### Whole Grains

Your body wants 25 - 35 grams of fiber per day, but most Americans manage to eat just 10 - 15g. Whole grains, along with fruits and vegetables, help you reach the desired goal. Fiber reduces cholesterol, fills you up, and helps you maintain your weight.

Grains have other benefits, too. Wild rice has a fiber-rich brown husk, and also has lots of B vitamins. Oatmeal and barley have beta-glucan, a soluble fiber that can lower cholesterol and help prevent heart disease.



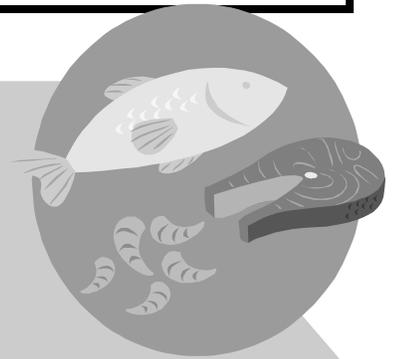
## Nutrition Know-How: Eating for Healthy Aging

### - Protein -

The next superfoods are rich sources of protein. Your body needs protein to maintain muscle strength and mass as you age. Fish, especially the fattier varieties that are rich in omega 3 fatty acids is an excellent protein source that will lower your risk of heart disease.

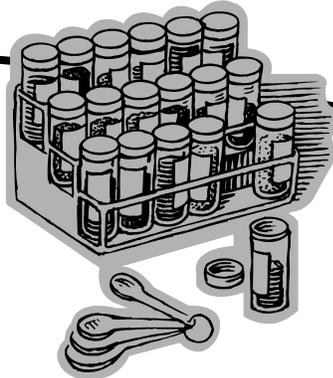
### - Water -

Mild dehydration can cause fatigue, headache, loss of appetite, dry eyes and dry mouth. Nothing improves upon water for staying hydrated — try to drink at least 6 cups per day.



### - Spices -

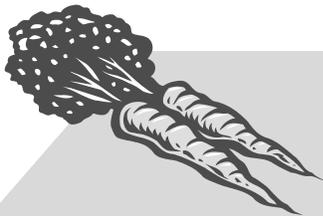
Curry, green and red chiles, and rosemary have phytochemicals that can prevent cancer cells from growing in the laboratory. Countries with cuisines that use lots of spices have low rates of cancer; in America, where we have ketchup and mustard as our national spice, and sweet and creamy as our preferred tastes, we're not as lucky. By eating dishes from different traditions around the world, you will be eating more superfoods.



## Nutrition Know-How: Eating for Healthy Aging

### - Antioxidants -

As we age, our genes and tissues accumulate damage from oxygen. You can see examples of this oxidation process when iron rusts or an apple turns brown from exposure to the air. All our tissues have built-in defenses that prevent this damage, but with age these systems get slower and need a boost from substances found in food, mostly in colorful fruits and vegetables.



### - Foods for Eye Health -

The No. 1 preventable cause of blindness in aging is macular degeneration, which damages the central area of vision on the retina, the thin film at the back of the eye. Eating a diet rich in lutein, a yellow-green substance in spinach, squash, pumpkin, corn and dark green leafy vegetables, concentrates this preventive substance in the retina, where it may protect against macular degeneration, as well as cataracts.

### - Foods for a Sharper Mind -

In the brain, damage from aging is subtle. It may become more difficult to remember facts such as phone numbers and names. In animals, studies have shown that aging reduces the ability to go through a maze, and that eating foods rich in the red/purple colors, such as blueberries and raspberries, may prevent age-related loss of brain power.



*Adapted from an article by Dr. David Heber, M.D., Ph.D., Director of the UCLA Center for Human Nutrition. This article and further information related to the topic can be found on [www.KansasHealthQuest.com](http://www.KansasHealthQuest.com).*



## Nutrition Know-How: What Counts as a Serving?

Eating at least 5 servings of vegetables and fruits each day may not be that hard to do when you look at how small "one serving" really is. According to the Centers for Disease Control and Prevention (CDC), the following are examples of what counts as 1 cup or 1 serving of a fruit or vegetable.

### 1 cup of Fruit



8 large strawberries



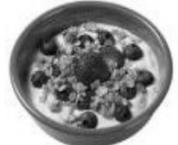
32 grapes



1 wedge of watermelon



1 cup chopped cantaloupe



1 cup berries, fresh or frozen

### 1 Piece of Fruit or Veggie (size depends on type)



1 large orange



1 small apple



1 medium pear



1 full grapefruit



1 large banana



1 large bell pepper



2 large or 3 medium plums



2 large celery sticks



1 large sweet potato



12 baby carrots or 2 medium carrots

### 1/2 cup of dried fruit



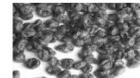
Mixed dried fruit



Dried apple chips



SUN-MAID RAISINS



Dried cherries



Dried Mango pieces

### 1 cup (8 oz) of 100% fruit or veggie juice



100% Orange Juice



100% Tomato Juice



100% Grape Juice



Fresh Squeezed Lemonade



Mango Juice

### 1 cup of cooked or 2 cups of raw veggie



Summer squash



1 large ear of corn

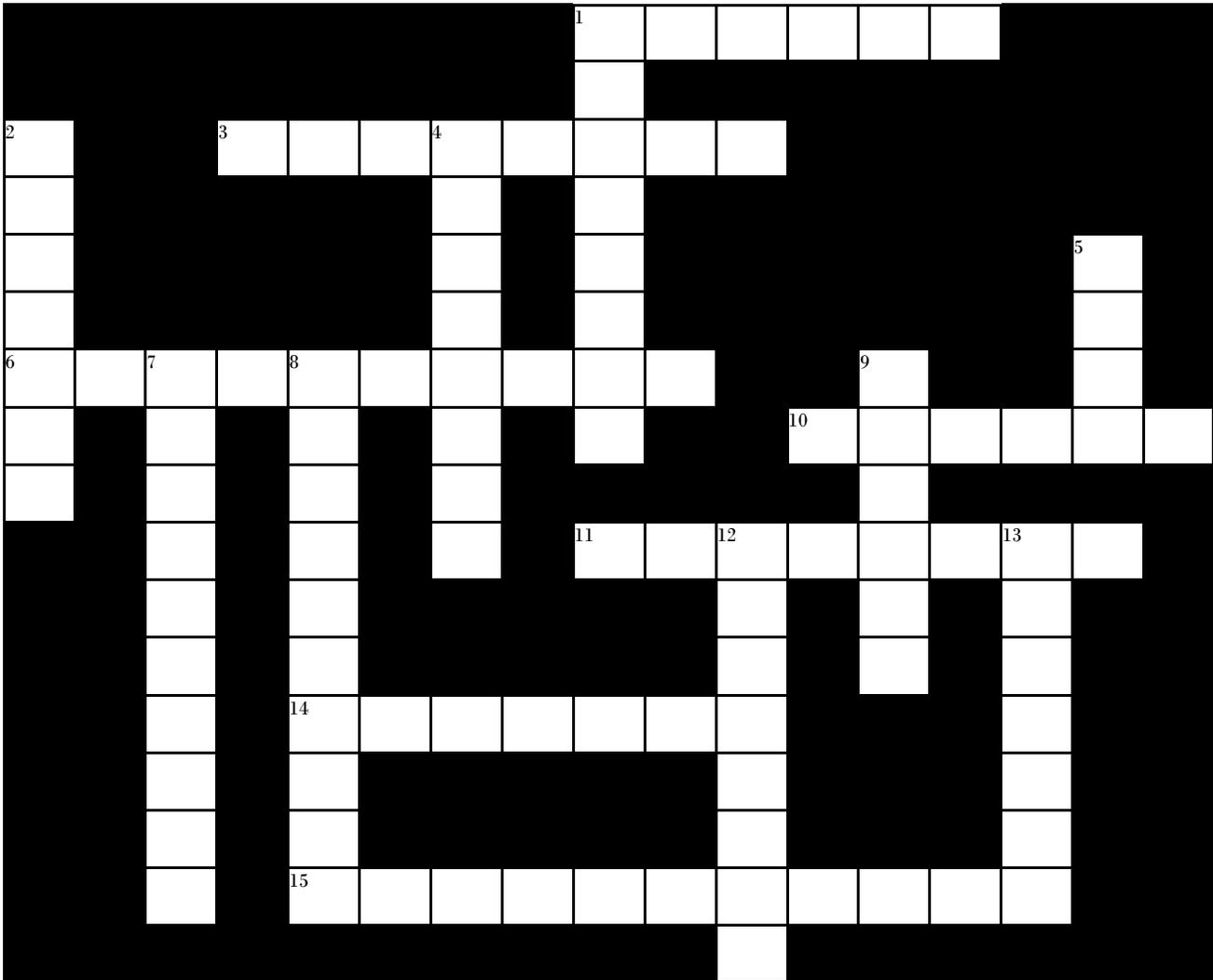


1 cup cooked greens or 2 cups raw (spinach, collards, mustard, turnip)



1 medium potato

## ! Direct Bill Newsletter Crossword !



**Across**

**Down**

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1. John Travolta &amp; Olivia Newton John find themselves "summer lovin" in this movie classic</li> <li>3. You can designate an Authorized _____ Representative at any time</li> <li>6. If you become Medicare eligible due to _____ you can enroll in a SEHP supplemental plan</li> <li>10. A shade of blue, and a baseball team, too!</li> <li>11. This famous hero is featured in a summer blockbuster, and he even has Kansas roots</li> <li>14. Your pooch may be offended, but we'll soon be in the ____ ____ of summer</li> <li>15. You can always contact one of our Direct Bill _____ for questions about your health coverage.</li> </ol> | <ol style="list-style-type: none"> <li>2. These pests are really 'bugging' the Eastern U.S. this summer in record numbers</li> <li>4. When at the pool, or just out and about, it's always smart to lather this on</li> <li>5. You can dive right into one of these during a hot summer day</li> <li>7. This accessory is good to wear on a bright sunny day. If you're Corey Hart you wear them at night.</li> <li>8. The "Summer of '69" was this singer's favorite season</li> <li>9. This day in July of 1776 was truly revolutionary</li> <li>12. A cool treat on a hot summer day; so much more than just ice on a stick</li> <li>13. If you're moving into a summer home, make sure you update your _____ with the SEHP</li> </ol> |
|--|---|

**Down**

1. The SEHP vendor for voluntary group long term care insurance



**STATE EMPLOYEE HEALTH PLAN  
MEMBERSHIP SERVICES—DIRECT BILL  
RM 900-N, LONDON STATE OFFICE BLDG.  
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