

MAKING YOUR PLAN MORE VALUABLE DAVID HILYER, CEO

As I reflect on the recent holiday season, I am still overwhelmed by the many blessings I have in my life. Many of my blessings that come to mind would also be on your list: family, friends, the country in which we live, and our jobs. I also think about how fortunate I am to be a public servant. With our work in public service, we are blessed with the benefits we receive, specifically, the health insurance benefits. As I stated in last quarter's article, a focus for the Local Gov Health & Wellness in 2025 is making your health plan more valuable. We have a history of providing a robust set of benefits and we continue to search for ways to add even more value for our members while continuing to keep the Plan one of the most affordable large group plans in the country.

This year, we are excited to expand our partnership with Virta to open the program's eligibility to those who are pre-diabetic. Virta is a free program that is proven to reverse type 2 diabetes. Many of our members have seen life-changing results, and we hope that many more members will take advantage of the pre-diabetic program.

We are also transitioning our telehealth provider to Doctor on Demand. Doctor on Demand allows us to expand our telehealth benefits to include mental health and dermatology services. This new program will meet a huge demand for increased mental health benefits. Our plan has many low or no-cost programs such as Hinge Health, Baby Yourself, our YMCA partnership, and Southland voluntary plans to help our members stay healthy in mind and body. If you were unaware of these benefits or if you have any questions about them, please call our team or visit <u>Ighip.org</u> to learn more! We are here to serve you and help you access all the benefits included in our Plan.

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

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YOU'VE GOT A FRIEND IN ME

The Local Gov team recently awarded Travis Armstrong the You've Got a Friend in Me award! This award is presented annually to the Local Gov employee who has best demonstrated throughout the year the qualities of being a true friend to fellow employees, our units, members, and community.

Travis joined Local Gov in June 2023 as an Accounting Associate. He is originally from Phoenix, Arizona and attended Faulkner University after moving to Alabama. He also recently adopted an Italian Greyhound puppy named Dobby.

We are glad to have Travis on our team and appreciate the positivity that he exudes every single day!

I would like to nominate sweet, energetic, always ready to help anyone with a smile – Travis! He exudes nothing but positivity as he works hard to go the extra mile for our members and for me anytime I ask. He's a true blessing to Local Gov.





URGENT CARE & MENTAL HEALTH CARE NOW AVAILABLE FROM DOCTOR ON DEMAND

Through Blue Cross Blue Shield of Alabama, Doctor On Demand gives members and their eligible dependents online access to urgent care 24/7/365, as well as high-quality mental health support. Online access means you can connect with a doctor, therapist, or psychiatrist from the comfort of home, where it works for you. All urgent and mental health services have a \$0 copay!

24/7 urgent care

Get treatment for 90% of the most common ER and urgent care issues, including colds, flu, COVID-19, UTIs, and more. You can see a provider any day, including weekends and all major holidays, and wait times are generally less than 5 minutes.

Just in for members: mental health care

Looking for mental health support? Members finally have access to online therapy and psychiatry from Doctor On Demand. Book an appointment to see a provider in a matter of days if you need help with anxiety, depression, stress, medication management, and more.

Dermatological care

Dealing with acne, sunburn, or an unexpected skin rash? See a provider online for help managing skin issues. They can also send prescriptions to a local pharmacy if needed.



READY TO GET STARTED?

Download the Doctor On Demand app or visit <u>doctorondemand.com/alabama</u> to register your account.





BOOST YOUR SECURITY HEALTH

Local Gov Health & Wellness recently implemented a multi-factor authentication process for both members and units on <u>my.LGHIP.org</u>.

This new process requires users to enter a 6-digit code that is sent to the email address on file when attempting to login to their account. Multi-factor authentication is key to protecting your account and your personal information online.

If the benefit administrators at your unit currently share an account on my.lghip.org, each user will need to create their own unique login. To create a new login, complete the <u>Unit Change Form</u> and send to <u>enrollments@lghip.org</u>.

If you have additional questions regarding multifactor authentication, contact our Information Technology team at 334-851-6802 or email itsupport@lghip.org.



MAKE YOUR NEW YEAR WONDRFUL

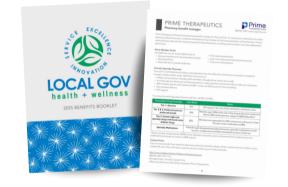
NEW BENEFITS BOOKLET NOW AVAILABLE

The 2025 member benefits booklet will soon be arriving to a mailbox near you!

All group 30000 subscribers and unit admins will receive the updated booklet in the mail in January, and all new subscribers will receive a booklet in the mail when they subscribe to the Local Government Health Insurance Plan.

The benefits booklet includes a brief overview of medical, dental, vision, cancer, and pharmacy benefits, in addition to information about the free programs offered through our program.

The benefits booklet is also available online at **<u>Ighip.org/resourcelibrary</u>**.



Start your year off right with Wondr, a digital weight-loss program offered by Local Gov Health and Wellness at no cost to you! With Wondr, you'll master science-backed strategies to feel energized, stress less, and sleep better. The best part: there are no fads and no drastic diets, just practical skills that let you enjoy every season's flavors and festivities all year round!



Subscribers and spouses enrolled in the LGHIP (BCBS 30000) are eligible to apply.

ENJOY YOUR FAVORITE FOODS WITH VIRTA

Virta is a free Type 2 diabetes and pre-diabetes reversal program with a personalized nutrition plan to lower blood sugar, create healthier habits, and reverse Type 2 diabetes or prevent diabetes.

Virta's dedicated care team will personalize your nutrition plan based on your tastes, lifestyle, and preferences. You'll learn to eat foods that are right for you and remix your favorite meals, like this Cheesy Bacon Burger or No-Fuss Vanilla Ice Cream.

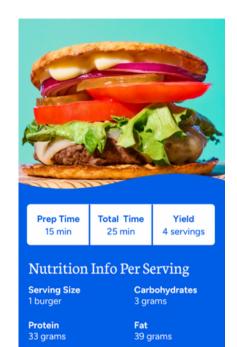
Cheesy Bacon Burger

Ingredients

- 4 cauliflower sandwich thins 1 pound ground beef
- 1/2 cup shredded cheddar cheese
- 1/2 tsp black pepper
- 1/2 tsp garlic powder
- 1/2 tsp salt
- 4 pieces bacon, chopped

Instructions

- 1. In a large bowl, combine the ground beef with the cheese, bacon, black peppers, garlic powder, and salt.
- 2. Mold into 4 baseball-sized balls and then flatten as thinly as you can while still retaining the shape.
- **3.**Cook on the grill or stove until cooked through. Prepare with your favorite flavor of Sandwich Thins and burger toppings.



Calories

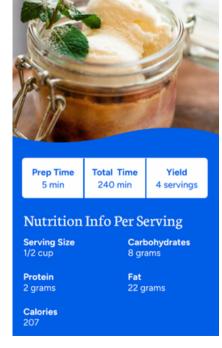
No-Fuss Vanilla Ice Cream Ingredients

- 1 cup heavy whipping cream
- 2 tbsp allulose sweetener or other Virta-friendly sweetener of choice
- 1 1/2 tsp vanilla extract, more or less to taste
- 1/8 tsp sea salt

Instructions

- 1. Combine all ingredients in a 16 oz wide-mouth mason jar. Seal and shake for approximately 2-4 minutes. Mixture should be thick and double in volume. Tip: be careful not to shake TOO much that it becomes whipped cream or butter!
- **2.** Freeze for at least 4-6 hours, or until consistency is between a soft and hard ice cream.
- **3.** Serve it plain or add your favorite Virta-friendly toppings such as berries, chopped nuts, seeds, or whipped cream.





MEDICARE-ELIGIBLE MEMBER PLAN REMINDERS

UnitedHealthcare will continue to provide the UnitedHealthcare® Group Medicare Advantage (PPO) plan in 2025. As a reminder, Local Gov retirees have a **\$0 annual medical deductible and \$6,700 out-of-pocket maximum** for 2025. Retirees will receive new UnitedHealthcare member ID cards this year, so they should begin using their new ID cards in 2025.

UnitedHealthcare held information sessions this past fall to highlight important news about plan benefits. The Medicare Advantage plan information can be found online at **retiree.uhc.com/LGHIB**.

Let's get logged in

Local Gov retirees who have the UnitedHealthcare Group Medicare Advantage (PPO) plan have 24/7 access to everything their plan has to offer by signing up and logging in to their secure, online member site at **retiree.uhc.com/LGHIB**. After they sign up for their online account and log in, they can look up their latest claim information, review benefits and plan details, print a temporary UnitedHealthcare member ID card and request a new one, search for drugs and see how much they cost under their plan, explore health and wellness resources, and so much more.

Retirees can call the UnitedHealthcare customer service line at 1-866-950-6558 (TTY 711) 8:00am – 8:00pm CST, Monday–Friday, if they have questions about providers, medical or pharmacy benefits, or need more information about their plan.

PREVENTIVE CARE FOR DIABETES

Make changes to your lifestyle now to help avoid serious health complications of diabetes, including nerve, kidney and heart damage. It's never too late to help prevent complications and make healthy lifestyle changes.

- Lose extra weight: Set a weight loss goal based on your current weight. A short-term goal such as losing 1–2 pounds per week is a great starting point.
- **Be physically active:** Regular activity, including aerobic exercise and resistance training, has many benefits and can help support you in a more physically fit lifestyle.
- Eat healthy plant foods: Plants provide vitamins, minerals, and carbohydrates to your diet. Carbohydrates include sugars and starches, the energy sources for your body, and fiber. Fiber-rich foods promote weight loss and lower the risk of diabetes. Examples of healthy carbs include white or sweet potatoes, beans, and whole grains. Examples of fiber-rich foods include apples, oats, black beans, and avocados.
- Eat healthy fats: It is important to eat a variety of unsaturated fats, sometimes called good fats. Unsaturated fats promote healthy blood cholesterol levels and good vascular and heart health. Examples of health fats include nuts such as almonds or cashews, olive oil, peanut butter, salmon, and chia seeds.
- Who should be screened for diabetes? The American Diabetes Association recommends routine screening for Type 2 diabetes for adults age 45 and older and for people in the following groups:
 - People who have been diagnosed with prediabetes
 - Women who have had gestational diabetes



United

Healthcare