

THE LOCAL PULSE

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OUTPACING THE SOUTH: RICH BENEFITS, AFFORDABLE RATES

DAVID HILYER, CEO

Part of the Local Government Health Insurance Board's mission is to provide an affordable healthcare program to its members and units. Since 1993, our Plan has made good on our mission and continues to provide rich benefits at affordable rates.

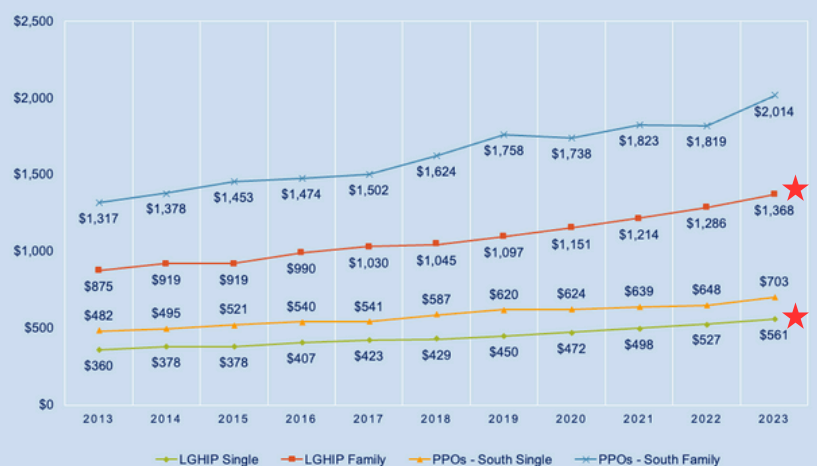
The Plan's single premium is, on average, 20% less expensive than the average single premium for comparable plans in the South. The Plan's family premium is 32% less expensive. Not only are our premiums affordable, the benefit structure pays 85% of the allowed charges, which reduces the out-of-pocket expenses for our members.

Healthcare costs continue to rise throughout the country, but our team has done a fantastic job at managing our plan and developing programs that improves members' health and enhances the member experience.

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



MEDICAL PREMIUM HISTORY – LGHIP V. SOUTH



ANNUAL WELLNESS SCREENING DEADLINE COMING UP

The annual wellness screening is an added benefit to plan members that is provided free of cost. This benefit is meant to help members identify potential health concerns and provide them with the resources they need to improve these conditions.

The **wellness screening deadline is July 31**. As one of the criteria to maintain the preferred premium, units must achieve 80% participation in their annual wellness screening.

To find your current wellness percentage, login to your unit's my.lghip.org account or reference the wellness status emails from Local Gov. Our team sends regular emails to keep you up to date and in the know!

How to get a wellness screening:

- On-Site/Workplace
- Pharmacy or Health Department
 - May require an appointment
- Primary Care Provider
 - Copays may apply
 - Must complete Provider Screening Form

What's included in the wellness screening:

- Blood pressure
- Body mass index
- Glucose check
- Comprehensive lipid profile (cholesterol)

To schedule your unit's screening, please contact our Wellness team at 334-851-6802, option 4.

CATCH UP WITH LOCAL GOV & FRIENDS

New episodes of the Covered Conversations podcast are now available online! The podcast is a place for the Local Gov team to chat about all things insurance, health, and future goals for our organization.



Episode 7: Let's Get Physical with Bowie Hogg and Brian Trier, Hinge Health

Bowie Hogg and Brian Trier from Hinge Health join our team to discuss the advantages of digital physical therapy and the success our members are seeing. We also discuss pelvic floor physical therapy, the Enso device, and more!



Episode 8: Supporting Counties Across Alabama with Sonny Brasfield, Association of County Commissions of Alabama

Sonny Brasfield with the Association of County Commissions of Alabama chats with Michelle about their work to help support counties across the state with educational, technical, legal, legislative, and public policy resources.

**SCAN THE QR CODE OR
CLICK HERE TO LISTEN!**



SADDLE UP & SAVE THE DATE

The 2025 conference season is just around the corner! Dust off your boots and get out your hat for the Local Gov rodeo!

We'll provide you with information, conversation, and an opportunity to see why nearly 700 local government entities across Alabama trust us with their health insurance.

Learn about our health insurance benefits, programs, and premiums from key players and decision makers from our organization and our health partners. You'll also be able to meet with your counterparts from other local government entities.

Our conferences are free to attend and include free breakfast, lunch, and refreshments.

2025 Conference Dates



October 9

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



October 15

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



October 22

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

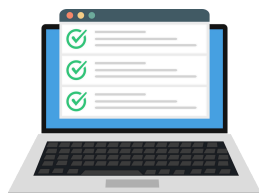
Find a conference location and date that works for you. Please only register for the specific conference you wish to attend. Each individual at your organization who wishes to attend should register separately.

YOUR FEEDBACK MATTERS: ANNUAL MEMBER SATISFACTION SURVEY

Every year, our team at Local Gov asks you for your feedback on our plan. This survey is a valuable tool we use to ensure the Plan continues to meet the expectations of our members.

This brief survey gives members the opportunity to share their experiences, from the quality of customer service to how well their benefits support their health. The feedback we receive helps us identify what's working well and where improvements are needed.

The survey is short and will take only a few minutes to complete. We encourage you to share the survey with your employees!



Scan the QR code to complete the survey!

The survey closes on July 18, 2025.




**SADDLE UP
& SAVE THE DATE**



**SCAN HERE
TO REGISTER OR
VISIT LGHIP.ORG/
CONFERENCE!**

NEW PRIME DIRECT MEMBER REIMBURSEMENT FORM

Prime Therapeutics has introduced a NEW online DMR form! The new form can be found at myprime.com. After logging in or creating an account on myprime.com, follow the instructions below:

1

Register or sign in to your myprime.com account.

When creating an account, make sure to have your member ID handy. The member ID is on your Blue Cross and Blue Shield of Alabama card and begins with "LGB" followed by 9 numbers.

2

The "Direct Member Reimbursement Form" link can be found in the dropdown menu under "Forms". Click the link to be directed to the online form. Enter all necessary information and click submit.

Don't forget to upload your pharmacy and cash register receipts!

If you or your provider have questions about your pharmacy benefits, please call the customer service number on your member ID card (TTY: 711).

**Blue Cross and Blue Shield of Alabama
Member Services**

800-321-4391 | Monday-Friday, 7am-6pm Central Time



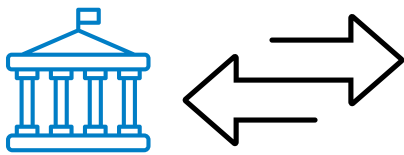
Example of pharmacy and cash register receipts.

FROM ONE UNIT TO ANOTHER: BENEFIT TRANSFERS

One of my employee's got a job at another unit that offers the LGHIP. What's next?

Participants who leave employment at one unit and begin employment with another unit during the same calendar month will have coverage through their former employer until the end of the month.

Coverage with the new unit will be based on that unit's effective date of coverage, with the exception of units that begin coverage on the date of hire. In that situation, coverage with the new unit will be effective the first day of the month following the date of hire.



Example for units with a date of hire effective

date: John is covered under Unit A and terminates his employment on August 14 to begin a new job with Unit B on August 15. Unit B offers coverage on the date of hire.

In this scenario, John will have coverage through the end of August under Unit A and his new coverage through Unit B will begin on September 1.

Example for units with an effective date of the

first day of the second month: John is covered under Unit A and terminates his employment on August 14 to begin a new job with Unit B on August 15. Unit B offers coverage on the first day of the second month.

In this scenario, John will have coverage through the end of August under Unit A and his new coverage through Unit B will begin on October 1. John may elect COBRA coverage under Unit A to have coverage during the month of September.

If you have questions regarding benefit transfers, contact our Enrollments team at 334-851-6802.

INTRODUCING MENOPAUSE CARE FROM HINGE HEALTH

Joint pain, bone density changes, hot flashes, embarrassing leaks. These are the not so pretty symptoms of menopause.

We know the word, but what is menopause?

Menopause is the time when a woman's menstrual cycle ends. It is typically diagnosed after 12 months without a menstrual cycle and usually happens between the ages of 45-55.

Other common symptoms of menopause might include night sweats, sleep problems, mood changes, and changes in your menstrual cycle.



Scan the QR code to enroll now or visit:
hinge.health/lghip-menocare



The **Hinge Health menopause care program** is a new benefit available to Hinge Health patients at no cost to you! The program is available to those experiencing both **menopause and perimenopause symptoms**. Your virtual care plan features personalized exercises, guided breathing, and educational articles to help you navigate this new stage of life. You'll also receive expert guidance from a physical therapist trained in menopause care and access to the Hinge Health app where you can access your plan anytime, anywhere.



Wearable pain relief with Enso®

Get Enso as part of your Hinge Health program. And get relief in minutes. All at no cost to you!