Frequently Asked Questions

Health Insurance in Retirement

Q What are the medical benefits available to me in retirement?
A UAH Retirees are eligible for the Public Education Employees’ Health Insurance Plan (PEEHIP) Hospital/Medical coverage only effective on their date of retirement. The plan is governed by the PEEHIP Board of Control and offers a Hospital/Medical PPO plan administered by Blue Cross/Blue Shield of Alabama, a Hospital/Medical Supplemental plan administered by Blue Cross/Blue Shield of Alabama and an HMO plan administered by VIVA Health. Be aware of the provider network area if you elect to enroll in the VIVA Health HMO plan as it does not offer any out-of-network benefits and there may not be adequate provider networks in North Alabama.

Q When does my coverage become effective?
A You are eligible to enroll in PEEHIP effective your date of retirement. You must request enrollment within 30 days of your retirement date. If you have single coverage on your date of retirement, you may only enroll in single coverage with PEEHIP. In this situation, a retiring member must wait until the Open Enrollment period to add family coverage. Click here for more information.

Q Are the benefits the same as the UAH Blue Cross/Blue Shield medical plan?
A No. While both plans are similar, they each have different eligibility requirements and different plan benefits. The similarity is that both the UAH medical plan and the PEEHIP PPO plan are administered by Blue Cross/Blue Shield of Alabama and both are included in the Blue Card PPO provider network.

Q What are the monthly premium costs?
A Premiums are now determined by years of service, age at the time of retirement, date of retirement and the option of family or single coverage. To determine your premium cost, you can use the PEEHIP Retiree Premium Calculator: This program requires you to log into Member Online Services (MOS). This will help provide a more accurate estimate during the calculation process and will limit the information that you need to provide. If you do not have MOS access, click here to use the generic premium calculator.

PEEHIP has a premium page that lists the premium rates for members who retired after 9/30/2015, and rates for the optional coverage plans (cancer, dental, hospital indemnity, vision). The PEEHIP Premiums can be found at: http://www.rsa-al.gov/PEEHIP/premiums.html

NOTE: Premiums deducted from your retirement check are paying for the following month of coverage. Example: If you retire in June, the June retirement benefit issued on
June 30 will pay for PEEHIP premiums for the month of July. You will receive an invoice from PEEHIP for your initial premium. If the amount of your retirement check is greater than your monthly premium, subsequent payments will be deducted from your retirement check. If the amount of your retirement check is less than your monthly premium, PEEHIP will not deduct your premium from your retirement check but instead invoice you each month for your monthly premium.

Q How do I get information regarding the medical benefits covered?
A. PEEHIP information is available at:  http://www.rsa-al.gov/PEEHIP/peehip.html
   Also included on the site are:

   PEEHIP Member Handbook
   PEEHIP Summary Plan Description
   PEEHIP Summary (short two pages)

Q Do I have to enroll in Medicare at age 65 while enrolled in PEEHIP?
A Yes, you must have Medicare Part A and Part B effective the first day of the month you turn 65. If your birthday falls on the first day of the month, you must have Medicare Part A and Part B effective the first day of the month prior to you turning 65. Example: If your birthday is February 1st you must enroll in Medicare Part A and Part B effective by January 1st. Please be aware, if you are Medicare eligible prior to your retirement date you must have Medicare Part A and Part B effective on or before your date of retirement. Medicare will be your primary payer for medical claims and PEEHIP will be secondary. Click here for FAQ’s related to Medicare.

Q My spouse is Medicare eligible but will remain employed when I retire. Will my spouse have to enroll in Medicare?
A Yes. Since the policy holder is retired, the same Medicare rules apply to anyone covered under that policy. PEEHIP will only pay secondary to Medicare Part A and Part B for anyone who is Medicare eligible and covered under a retired policy. If your spouse elects to enroll in Medicare effective your retirement date, it is important that your spouse indicate to Medicare that he/she will be covered under their spouse’s retired group health plan and that the plan will only pay secondary to Medicare Part A and Part B for anyone who is Medicare eligible.

Q Can I work at another employer after retirement without affecting my health benefits?
A Legislation now requires that members who retire after September 30, 2005, take the other employer’s medical insurance provided: 1.) they become employed by another employer, 2.) the other employer provides at least 50% of the cost of single health insurance coverage, and 3.) they are eligible to receive the other employer’s health insurance coverage. Click here for related FAQ’s.
Q How can I get more information regarding PEEHIP?
   A PEEHIP has a Frequently Asked Questions (FAQ) website to address specific questions related to enrollment, dependent eligibility, and other topics related to your coverage. See below for the contact phone number and email address.

Q How do I enroll in PEEHIP?
   A Once RSA has processed Part I of your Application for Retirement, a PEEHIP enrollment form and information packet will be mailed to your home address. You will need to complete the enrollment form and bring to Benefits & Employee Services (SKH 102) to certify your current insurance coverage with the University.

Q Am I eligible for optional plans (e.g. dental, vision, hospital indemnity, and cancer indemnity) through RSA?
   A Yes, however you can only enroll in the optional plans at the annual open enrollment period. The annual Open Enrollment period begins July 1st and ends August 31st for changes to be effective October 1st each year. Forms must be postmarked no later than August 31st. You can also use the Member Online Service to enroll from July 1st through September 10th at midnight for an October 1 effective date. Click here for FAQ’s related to the Optional Coverage Plans.

Q How do I contact PEEHIP?
   A You can call PEEHIP at 1-877-517-0020. Counselors are available Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Standard Time. They can also be reached via email at: peehipinfo@rsa-al.gov.