



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES



## Communications Update

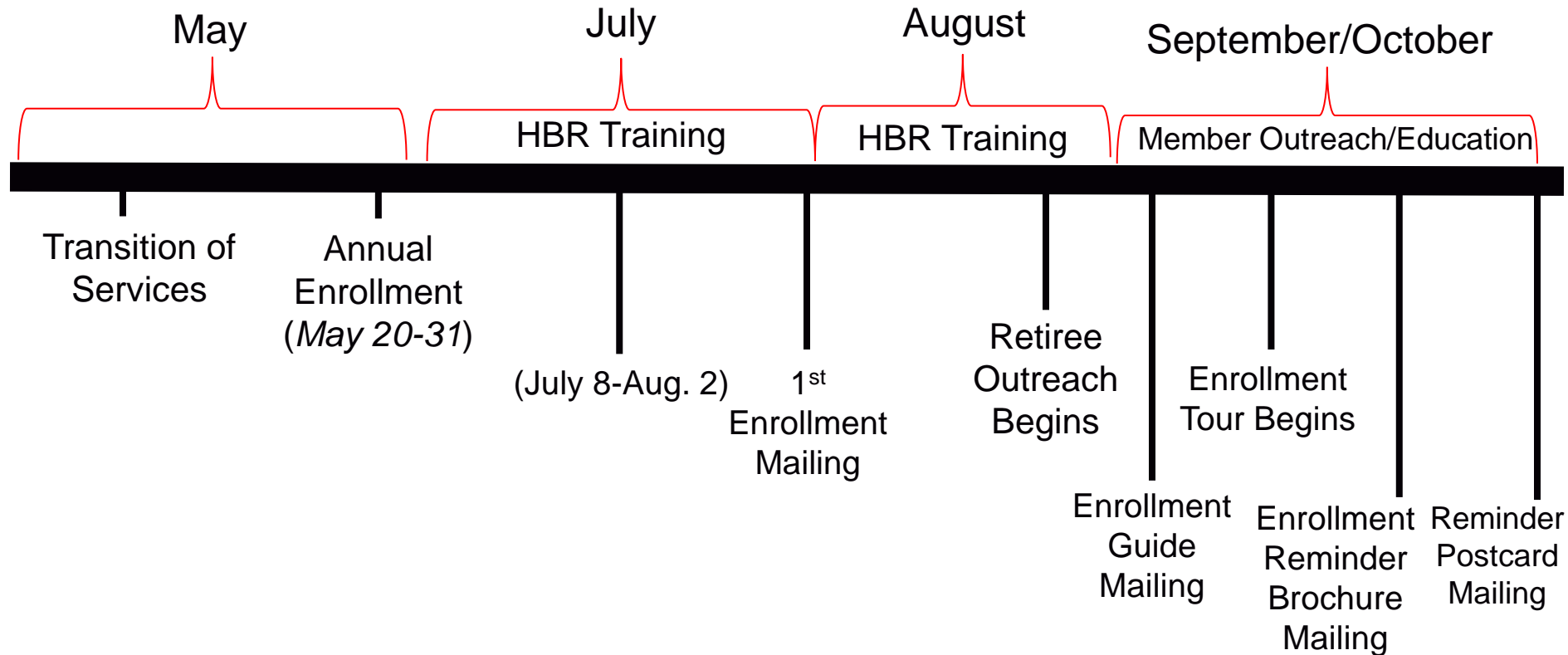
*Board of Trustees Meeting*

March 22, 2013

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*A Division of the Department of State Treasurer*

# 2013 Timeline



# 2013 Timeline

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- **After the 2.4.13 board meeting:**
  - Press Release and FAQs were issued
  - The Plan has already received numerous requests for presentations regarding the new options.
- **Our Plan for Incoming Requests:**
  - Provide Basic Overview
    - Beginning Jan. 1, 2014, State Health Plan members will have new choices for their health care benefits. The approved proposal also improves long-term financial stability of the State Health Plan.
    - In addition to providing more options, this new plan focuses on helping members understand and improve their health. A healthy and engaged member population leads to cost savings in the long run.
  - Provide Summary of New Plan Options
    - Active employees and retirees will have the option to remain on the current premium-free 70/30 plan or select an option that comes with a premium, but allows members to reduce their premium and out-of-pocket costs by completing healthy activities.
    - Medicare-primary retirees will have the option to remain on the current premium-free 70/30 plan or a Medicare Advantage Plan. Details and any premiums associated with the Medicare Advantage Plans have yet to be determined.

# Annual Enrollment- May 20-31, 2013

**North Carolina State Health Plan**  
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IMPORTANT NEWS FROM YOUR STATE HEALTH PLAN

## ANNUAL ENROLLMENT

May 20-31, 2013

**North Carolina State Health Plan**  
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A Division of the Department of State Treasurer

It's a new look for the State Health Plan. You will begin to see the Plan's new logo, above our website and in other communications starting this month. The new logo reflects the Plan's recent transition to the Department of State Treasurer. We hope you enjoy this new look as we continue to update and improve Plan operations to best meet member needs.

### Annual Enrollment 2013

The State Health Plan will conduct Annual Enrollment May 20-31, 2013. There are no associated increases or major plan changes associated with this Annual Enrollment period. You do not need to do anything during Annual Enrollment if you are satisfied with your current plan, if you remain on your current plan, if you are not on your current plan, if you are not a member of the State Health Plan, or if you are a dependent on your parent's plan.

Any plan changes made during this time will be effective July 1, 2013. Once you choose your new plan, you must wait until the next enrollment period. For example, employees who select a new plan during Annual Enrollment will remain on their current plan until the next enrollment period, unless you experience a qualifying life event.

**Remember: You do NOT need to do anything during Annual Enrollment if you are satisfied with the plan in which you are currently enrolled.**

During Annual Enrollment you can:

- **Switch between plans**
- **Add or remove dependents without a qualifying event.**
- **New feature—add your Primary Care Physician**

Please note: When adding dependents to your benefit plan, you may be asked to provide documentation of your dependent's State Health Plan eligibility.

### Benefit Changes for 2013 - Please Read Carefully!

**Benefit Year: Changing to Calendar Year**  
Your current benefit year runs from July 1 to June 30 of the following year. However, the State Health Plan Board of Trustees recently approved moving the benefit year to a calendar year. To facilitate this transition to a calendar year benefit period, the upcoming benefit period will only run from July 1, 2013, to December 31, 2013. This means your deductible and out-of-pocket maximums will be affected. See chart to the right.

**Reduction in Mental Health/ Substance Abuse Office Copay**  
Beginning July 1, 2013, this copay has been reduced to align with the primary care copay. For the 2013-2014 Benefit Plan, the copay is \$35. For the 2014-2015 plan, the copay is \$30.

**Primary Care Provider Selection**  
The Plan encourages members to have a Primary Care Physician (PCP). Having a PCP supports the concept of Patient-Centered Medical Home (PCMH) — an ongoing, active partnership with your PCP who provides proactive, preventive and chronic care management throughout all stages of your life. To receive the impact level of a PCP for yourself and any covered dependents seeking enrollment, the selection you make will appear on your member ID card.

**New ID Cards**  
All members will receive a new ID card in June, whether or not a change was made during enrollment. Your new card will include the new Mental Health/Substance Abuse Office copay. Dependents' names appear on your card. You will notice when you receive your new card that each covered member of your family will receive their own card.

**How to Make Changes to My Coverage?**  
If you wish to make changes to your health benefits, you will need to do so through BEACON's Employee Self-Service (ESS), available on the BEACON website at <https://my.beacon.nc.gov>.

Select the "My Benefits" link to begin your enrollment. For instructions to guide you through the electronic enrollment process, click on the "Road to Enrollment" link. Members without ESS access may contact BEST's Shared Services at 704-202-2027 (in Raleigh) or 800-424-3784 (toll-free) to complete enrollment by phone. For other questions about BEACON, please contact BEST.

**If you have additional questions about Annual Enrollment, please visit the State Health Plan website at [www.shepc.org](http://www.shepc.org), or call at 855-859-0956.**

Stay up-to-date on your State Health Plan benefits — and how to get the most from them — by signing up for the free **Member Focus e-newsletter**. Go to the Plan website at [www.shepc.org](http://www.shepc.org) and sign up today! You can also follow us on Facebook!

**DEDUCTIBLES, COINSURANCE, AND OUT-OF-POCKET MAXIMUMS**

Benefit Year	2013 Plan Year		2014 Plan Year	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Health Insurance	\$666 Individual \$1,199 Family	\$933 Individual \$2,795 Family	\$666 Individual \$1,199 Family	\$933 Individual \$2,795 Family
Coinsurance Maximum (does not include deductible)	30% of eligible expenses after deductible	50% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
Pharmacy Out-of-Pocket Maximum	\$1,800 Individual \$4,600 Family	\$1,250	\$1,800 Individual \$4,600 Family	\$1,250

**NCHEALTHSmart**  
AN INITIATIVE OF THE STATE HEALTH PLAN

As a State Health Plan member, you have access to NC HealthSmart, the Plan's healthy living initiative that includes a variety of wellness resources and tools. These resources, many of which are provided at no extra cost, are designed to help you build confidence, develop a plan you can stick to, stay motivated and remain committed to a healthier you. NC HealthSmart resources are available to active employees, non-Medicare retirees and their non-Medicare dependents. Sources include:

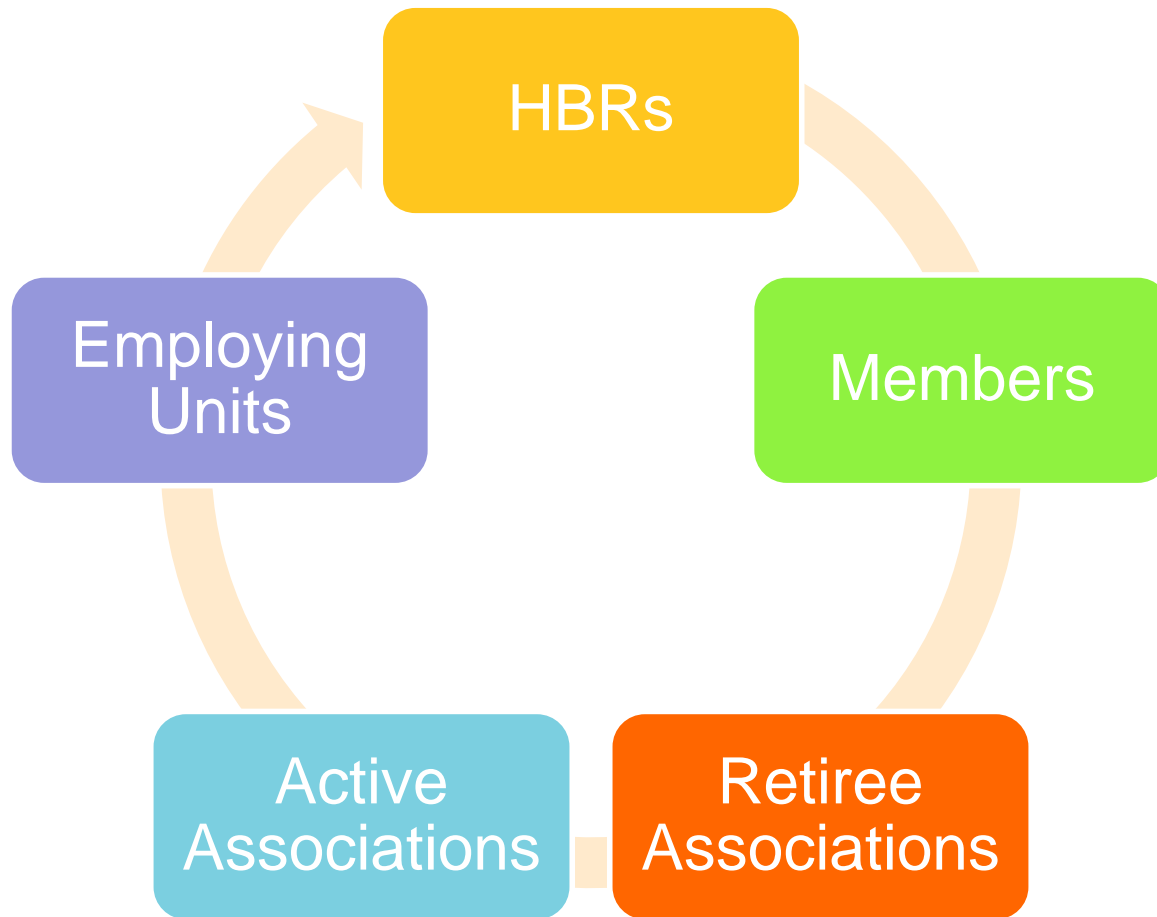
- Personal Health Portal
- Health coaches
- Healthy nutrition
- Tobacco cessation support
- Nutrition and weight loss support

For details regarding these resources, including information videos, visit the State Health Plan website at [www.shepc.org](http://www.shepc.org) and click on NC HealthSmart or call 800-857-7944.

\*Member eligible for NC HealthSmart services are members who primary health coverage through the State Health Plan. Beneficiaries of the Plan may also use your personal health information to determine if you are eligible for participating your provider to your employer's group health or other insurance benefits, unless you notify the Plan.

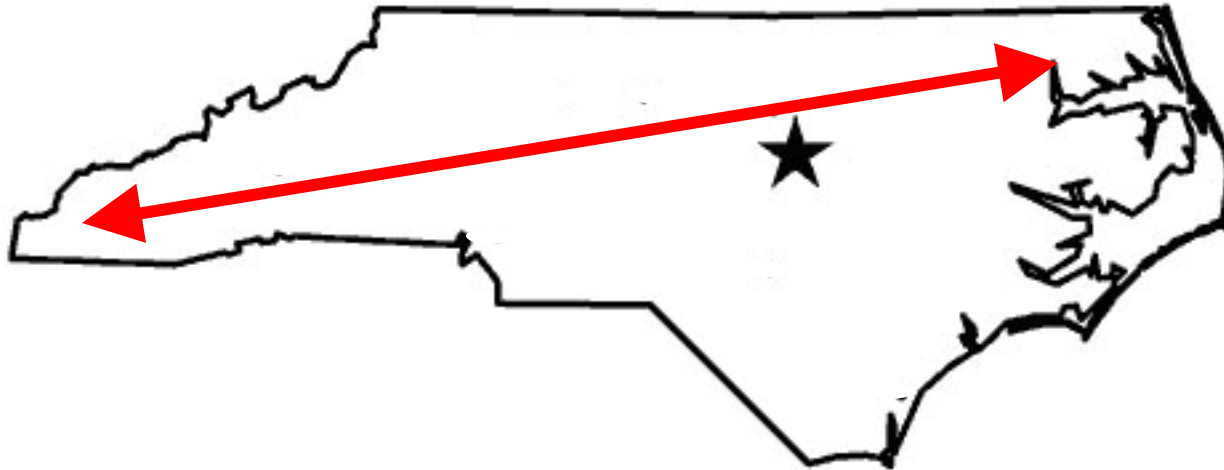
# Communications Strategy

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- HBRs are the main avenue through which members (active and retired) receive benefit information. HBRs serve as ambassadors for the Plan.
- It is critical that they are well educated and knowledgeable about Plan changes prior to enrollment.
- Having them trained and well-equipped to handle questions will ease the queries anticipated at our call centers and create a better member experience.





## HBR/Employing Unit Training Sessions

- July-August
- 53 Counties
- 90 sessions

## Tactics

- Leverage large member/association meetings
- Enrollment Tour
  - University Tour (NC State, UNC-CH, App State and ECU).
  - Community College Tour (15 Counties)
- Videos
- Facebook
- Website
- Webinars
- Tele-Town Halls
- Video Conferences



*Enrollment Tour Bus staffed to answer questions and assist members with enrollment.*



# Member Outreach-Actives

Members

<b>Member Outreach – Phase I</b>	<b>Introduce New Options for 2014: The Importance of Wellness</b>
<i>July-August</i> <b>Newsletter</b>	<ul style="list-style-type: none"> <li>• How wellness plays a part in 2014 changes</li> <li>• How to take the health assessment</li> <li>• Importance of PCP</li> </ul>
<b>Member Outreach – Phase II</b>	<b>Overview of New Plan Options: Premium Credits for Healthy Activities</b>
<i>September</i> <b>Enrollment Kit</b>	<ul style="list-style-type: none"> <li>• Enrollment Events</li> <li>• Plan details for each option</li> <li>• How to choose and how to enroll</li> <li>• Promote informational sessions</li> </ul>
<b>Member Outreach – Phase III</b>	<b>Reminder</b>
<i>October</i> <b>Brochure</b>	<ul style="list-style-type: none"> <li>• Enrollment Events</li> <li>• Enrollment has started, take action now</li> <li>• Option overview</li> <li>• Reference website and enrollment kit</li> </ul>
<b>Member Outreach-Phase IV</b>	<b>Last chance—Take Action</b>
<i>November</i> <b>Targeted Postcard</b> <i>(Members who did not take action)</i>	<ul style="list-style-type: none"> <li>• Deadline to take action</li> <li>• Call for questions</li> </ul>

# Member Outreach-*Retirees*

Members

- Informational meetings across the state
- Retiree Association Meetings
- Facebook
- Website
- Webinars
- Tele-Town Halls



# Member Outreach-*Retirees*

Members

Member Outreach – Phase I	Introduce New Options for 2014
<b>August</b> <b>Personalized Newsletter</b>	<ul style="list-style-type: none"> <li>• What plan you will be enrolled in as of 1.1.14</li> <li>• Additional options available</li> <li>• Informational meeting dates and times</li> <li>• Enrollment information will follow</li> <li>• Informational meetings</li> </ul>
Member Outreach – Phase II	Overview of New Plan Options
<b>September</b> <b>Enrollment Kit</b>	<ul style="list-style-type: none"> <li>• Informational meetings</li> <li>• Plan details for each option</li> <li>• How to choose and how to enroll</li> <li>• Promote informational sessions</li> </ul>
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<b>November</b> <b>Targeted Postcard</b> <i>(Members who did not take action)</i>	<ul style="list-style-type: none"> <li>• Deadline to take action</li> <li>• Important dates to remember</li> <li>• Call for questions</li> </ul>