

HBR Monthly Webinar

March 22, 2023



Agenda

- Employees Planning Retirement
- High-Risk Pregnancy Case Management Benefit
- New Behavioral Health Resources
- SHP Operations 101
- 2023 HBR Monthly Webinars

Understanding Your Medical Plan Options When You Become Medicare-Eligible Series

- In-person sessions are set for March, April and May – will offer the same information as the [webinars](#) already under way and scheduled through August.
- These popular, free onsite sessions and webinars are designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65.
- Each event lasts approximately 2 hours and will explain important information regarding Medicare, retirement health benefit options and offer the opportunity to ask questions.
- These events are also a great resource for HBRs, so feel free to attend one as well so you can assist employees as needed.

| Date & Time | County | Location |
|----------------------------|----------|---|
| March 29 2 p.m. | Wake | Cary Senior Center Ballroom, 120 Maury O'Dell Place, Cary, NC 27513 |
| April 20 2 p.m. | Forsyth | Forsyth Technical Community College, Robert L. Strickland Center, Room 3340, 1615 Miller Street, Winston-Salem, NC 27103 |
| April 21 10 a.m. | Guilford | Guilford Technical Community College, Jamestown Campus, Sears Applied Technologies Center, Room 120, 601 E. Main Street, Jamestown, NC 27282 |
| May 11 2 p.m. | Pitt | Pitt Community College, Craig F. Goess Student Building, Multipurpose Rooms, 2000 Eddie Smith St., Winterville, NC 28590 |
| May 17 10 a.m. | Durham | Durham Technical Community College, Building 5: Educational Resources Center, Room 5-100, 1637 East Lawson Street, Durham, NC 27703 |

Helping Employees Through Retirement

New Resource!

Planning for Retirement

Retired or Preparing for Retirement

This page is designed to assist members as they prepare for retirement and for members who are already retired, but becoming Medicare eligible. The sections below contain important information categorized by age and by Medicare eligibility.

Please note that all new retirees who are eligible for State Health Plan coverage will be automatically enrolled into a plan at the time of retirement even if a member did not have Plan coverage as an active employee.

For your convenience, [you can find a downloadable presentation and recorded webinar from our "Understanding Your Medical Plan Options When You Become Medicare-Eligible" series our our Presentation Archive page.](#) If you still have questions about your health plan options, eligibility or premium rates, you may contact the Eligibility and Enrollment Support Center at [855-859-0966](tel:855-859-0966).

When You Plan to Retire and Are Not Yet 65

You are encouraged to talk with your Health Benefits Representative (HBR) or Human Resources department ahead of time to plan the proper steps. Retiring members who are eligible for coverage under 65 will be **automatically enrolled in the health plan they were enrolled in as an active employee** along with any covered dependents, regardless of contribution status.

www.shpnc.org



State Health Plan Retiree Health Benefits Fact Sheet

The State Health Plan has created this guide to help you through the process of selecting your retiree health benefits.




Planning for Retirement Resource Center

Check out the State Health Plan's Planning for Retirement Resource Center at www.shpnc.org.


Events & Webinars Online Sign-Up

Sign up for one of the State Health Plan's "Understanding Your Medical Plan Options When You Become Medicare Eligible" events by visiting the State Health Plan website at www.shpnc.org and clicking Outreach Events and Webinars.


Retirement Application Online Submission

Complete your Retirement Application – May be signed and submitted 120 days in advance of desired retirement date. It is recommended you submit as early as possible to avoid a delay in your retiree health benefits and the ability to choose your desired benefit plan. Visit www.myNCRetirement.com to get started.

Determine Your Eligibility for Retiree State Health Plan Benefits

| Hire Date | Years of Service | Health Benefits Eligibility |
|-----------------------------|--|--|
| Hired prior to 10/1/2006 | At least 5 years of contributory service | Eligible for non-contributory for health plan benefits |
| Hired on or after 10/1/2006 | At least 5 years but less than 10 years of contributory service | Eligible and 100% contributory (you pay full premium) for health plan benefits |
| Hired on or after 10/1/2006 | At least 10 years but less than 20 years of contributory service | Eligible and 50% contributory (you pay 50% of full premium) for health plan benefits |
| Hired on or after 10/1/2006 | At least 20 years of contributory service | Eligible for non-contributory for health plan benefits |
| Hired on or after 1/1/2021 | N/A | Not eligible for State Health Plan benefits at retirement |

Retiree Health Benefits Facts

- You and any covered dependents will remain covered under your employing agency for your first month of retirement.
 - If you or any covered dependents are Medicare eligible at this time, Medicare will be primary to your State Health Plan coverage.
- State Health Plan benefits for you and any covered dependents will move under the Retirement Systems on the 1st of the month following your retirement date – this is known as your *benefit date*.
- If eligible for State Health Plan benefits at retirement, **you and any covered dependents will be auto-enrolled into retiree State Health Plan benefits regardless of your contribution rate.** Check with the Retirement Systems Division to verify your years of contributory service.
- If you do not want retiree State Health Plan benefits, **you must opt out of the State Health Plan** by logging into your ORBIT account and clicking on the link for State Health Plan benefits or by calling the State Health Plan's Eligibility and Enrollment Center at [855-859-0966](tel:855-859-0966). Your Health Benefits Representative (HBR) cannot opt you out of coverage.
- Retirement is a Qualifying Life Event (QLE) which allows you to add or remove dependents from coverage as of your benefit date.
- Anyone Medicare eligible at retirement – **Make sure you have your Medicare Part A & B in place as of your retirement date.** To sign up for Medicare, visit www.ssa.gov or call 800-772-1213. You can sign up as early as 60 days prior to your desired effective date.

High-Risk Pregnancy Case Management Benefit

- The State Health Plan offers high-risk pregnancy case management to address the issues causing disparities during labor and postpartum health care.
- If any employees have questions, please encourage them to call (833) 298-1069.
- The nurse team can connect them with social workers, behavioral health specialists, and registered dietitians. Employees may also visit the Plan's [Maternity Resources page](#).



New Behavioral Health Resources Available

- The State Health Plan's third-party administrator, Blue Cross NC, has started a partnership with Headway, a new behavioral health provider.
- Headway allows Plan members (age 13+) to get the best behavioral health clinician for your needs and preferences. The service includes one-click booking of appointments as well as price transparency on the copay.
- All providers available via Headway are Clear Pricing Project Providers **resulting in a \$0 copay.**
- Plan members that are North Carolina residents may find a provider and schedule an appointment through the "[Find a Doctor](#)" tool or via [the Headway website](#).



SHP Operations 101

Eligibility and Enrollment Services (EES)

Benefitfocus, the Plan's current EES vendor, is responsible for managing the Plan's eligibility rules, accurately transmitting and receiving enrollment with the Plan's other service vendors and providing telephonic member enrollment.

Third Party Administrator (TPA) for Claims and Related Services

Blue Cross NC, the Plan's current TPA, provides a broad network for members, administers the Plan's network, provides medical management, processes claims and claim appeals, and provides customer service for claims issues. The Plan is self-funded, which means the Plan, not Blue Cross NC, funds the claims.

Medicare Advantage and Prescription Drug Plan (MAPDP)

Humana is the Plan's current MAPDP. This is a fully insured product, which means Humana is at full risk for these claims. The claims are funded by Humana, which means the checks are written on Humana paper.

Pharmacy Benefit Manager (PBM)

CVS is the Plan's current PBM that processes pharmacy claims. While the PBM is also self-funded, the reimbursement model for the PBM is different because the member pays for the pharmacy claim at point of sale (at the pharmacy). The PBM pays the pharmacy, and the Plan reimburses the PBM.

COBRA Administration and Billing Services (CABS)

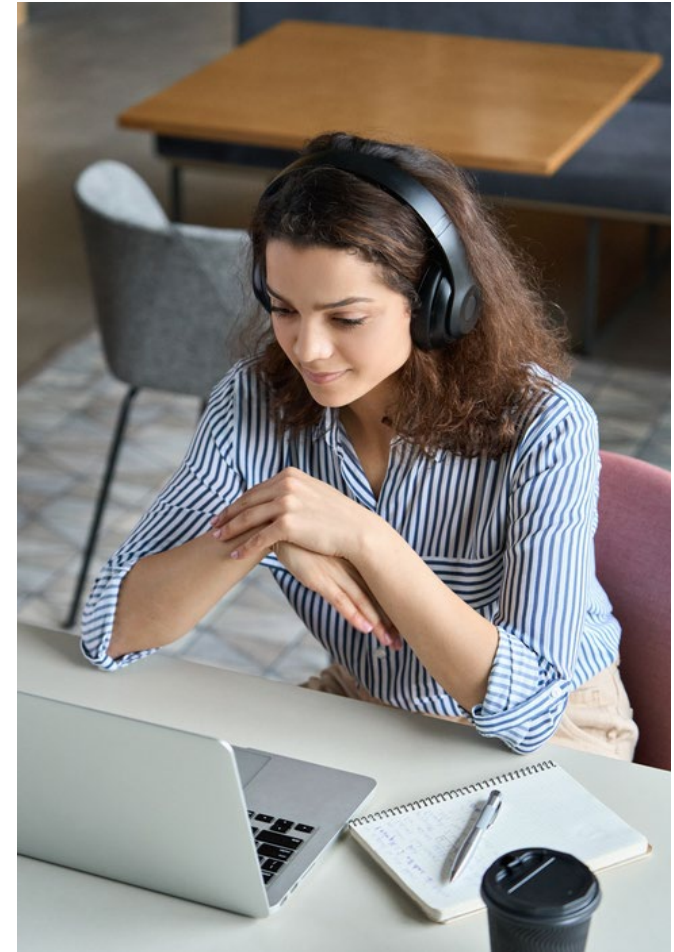
iTEDIUM is the Plan's current CABS vendor. Like the TPA, the CABS services are self-funded. Checks are written off the Plan's bank accounts and are on Plan paper.

SHP Operations 101: Deposits & Disbursement of Plan Funds

- Several vendors are directly managing Plan funds. **That means that while you submit your premium payment to a Durham address, the check is made out to the Plan and deposited into a Plan bank account, not a Blue Cross NC account.**
- The same is true if you submit the payment electronically. The Plan has separate ACH accounts to receive these funds. Similarly, if you are utilizing ACA service through Benefitfocus, and remit payment to the Plan's offices in Raleigh, the check is made out to the Plan and deposited into a Plan bank account.
- Next year, we'll begin transitioning premium billing services to iTEDIUM. The group premiums will be sent to a new lockbox, managed by iTEDIUM, but the funds will be deposited into a Plan bank account.
- And when Aetna comes onboard in 2025, you may be asked to remit a wage garnishment to Aetna, but the check will be made out to the Plan and deposited in a Plan bank account.
- Regardless of where you may be directed to remit payment to the Plan, the funds will be deposited directly into a Plan bank account. **The W-9 for these payments is always the same. The entity on the W-9 is the Plan and the address on the W-9 is the Plan's Raleigh address, regardless of the address for the payment.**
- Blue Cross NC, iTEDIUM, and soon Aetna, also issue checks from the Plan's bank accounts. All of these checks are on Plan paper with the Treasurer's signature.
- While Plan vendors are on the front lines of the Plan's cash management, Plan staff has oversight of all these functions. All these Plan vendors and TPAs are required to submit a litany of back-up detail and reports to support all of the transactions. Additionally, Plan staff audit the vendors on a routine basis.

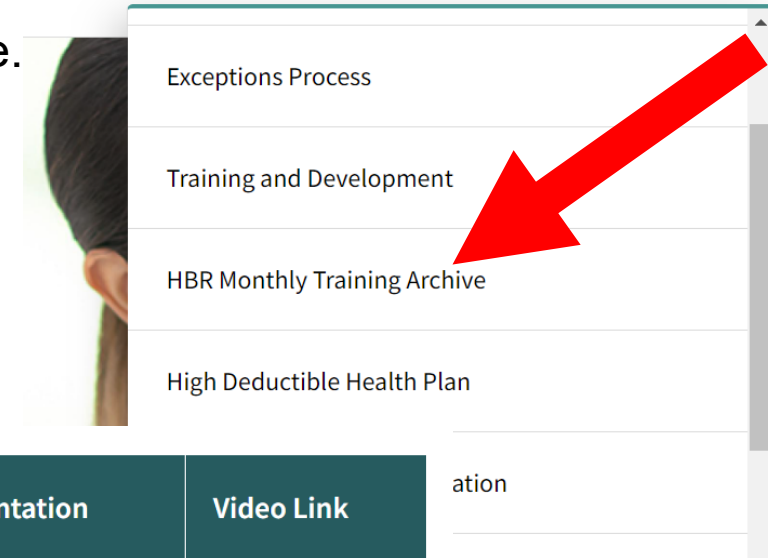
Upcoming 2023 HBR Monthly Webinars

- The monthly webinars continue to serve as the main source of updates and training.
- All webinars begin at 10 a.m. To register for the monthly webinars, see below or visit the Plan's [website](#).
 - April 26, 2023, 10-11 a.m.
 - May 24, 2023, 10-11 a.m.
 - June 21, 2023, 10-11 a.m.
 - July 26, 2023, 10-11 a.m.
 - August 23, 2023, 10-11 a.m.
 - September 20, 2023, 10-11 a.m.
 - October 25, 2023, 10-11 a.m.
 - November 15, 2023, 10-11 a.m.
 - December 20, 2023, 10-11 a.m.



HBR Monthly Webinar Archive

- The best way to search for past monthly webinars is on the Plan's website.
- The archive located in HBR University has been removed.
- This is an easy way to browse through topics.



| Title | Agenda | Presentation | Video Link |
|-------------------------------|--|--------------------------|-----------------------|
| February 2023 Monthly Webinar | <ul style="list-style-type: none"> • Employees Planning Retirement • HBRs Retiring an Employee in eBenefits • Annual Certification Recap • 2023 HBR Monthly Webinars | Download | Watch |
| January 2023 Monthly Webinar | <ul style="list-style-type: none"> • Employees Planning Retirement • HBRs Retiring an Employee in Ebenefits • Annual Certification Recap • 2023 HBR Monthly Webinars | Download | Watch |

How to Retire Your Member

Payroll Groups that Offer NC Flex

Retirement Process with Hold Future Transactions

Payroll Groups that DO NOT Offer NCFlex

Payroll Groups Refused/Canceled Medical Benefits

Non-Payroll Groups that offer NCFlex

Non-Payroll Groups Refused/Canceled Medical Benefits

Non-Payroll Groups that DO NOT offer NCFlex

Groups Ineligible for SRS

Where, oh where do I begin ...



How to Retire a Member in eBenefits

Retiring a member in a timely and accurate way is critical to ensuring that the member is correctly enrolled in the State Retirement Systems. The process to Retire a member in eBenefits depends on the Group ~ whether a Payroll or Non-Payroll Group, a Group that offers NC Flex Benefits or not, or Groups that do not retire into SRS

**But ... no matter how you retire your member
here are some very important facts that you must remember:**

- Retirement Termination Date will always be the first of the month in which the member elects their retirement to begin
 - * Not the end of the month, not mid-month, **ALWAYS, ALWAYS** the first of the month
- Start the retirement process early to ensure auto-enrollment into the Retirement Account will run correctly.
 - * A Retirement Shell is not created until all the required paperwork has been returned to SRS
- If an employment termination or benefit cancellation is keyed with an end date that is more than 33 days in the future, it will be held as a pending future transaction. Termination will save down and process 33 days before benefit end date.

If you have questions, please call the HBR Support Line (800) 422-5249



Auto-Enrollment into SRS After Retirement Keyed in Active Account

- If the member is **under 65**: the member and covered dependents will be enrolled in same plan and coverage level along with the TUA credit if applicable.
- If member is **65 or Medicare Eligible due to Disability or ESRD** when retiring, the last month of Active coverage will be Medicare Primary, BCBS plan will be secondary. Even if the member does not have Medicare Part B in place, Medicare will be primary if the member is Medicare Eligible.
No Employer Premium rate reduction for member's last month of coverage
- If Medicare Eligible member's retirement termination is entered/keyed less than 60 days from the retirement effective date the member will auto-enroll in the Base PPO Plan (70/30 Med Prime)
 - **the member has up until the day before the effective date to change to a MA plan**
 - If Medicare Eligible member's Retirement is entered/keyed 60+ days from the effective date, and both Medicare Parts A & B are in effect the member will be enrolled in the Humana Group Medicare Advantage (PPO) Base Plan (90/10).
- **The member can make changes to their MA plan if done MORE than 30 days prior to the effective date.**
 - **Step by Step Illustrative Instructions of the retirement process for each Group type is in HBR University and under Resources tab in eBenefits HR Role**

If you have questions, please call the HBR Support Line (800) 422-5249



Questions? Thank you!

This presentation is for general information purposes only. If it conflicts with federal or state law, State Health Plan policy or your benefits booklet, those sources will control. Please be advised that while we make every effort to ensure that the information we provide is up to date, it may not be updated in time to reflect a recent change in law or policy. To ensure the accuracy of, and to prevent the undue reliance on, this information, we advise that the content of this material, in its entirety, or any portion thereof, should not be reproduced or broadcast without the express written permission of the State Health Plan.