

February 2021 HBR Update



Enrollment in Disability Income Plan & Update on Retroactive Disability Dates

As HBRs are aware, active employees may qualify for various disability programs including, but not limited to, short-term disability, extended short-term disability, and long-term disability. While the State Health Plan (Plan) is not responsible for determining whether an employee is eligible for a disability program, the Plan is responsible for ensuring that the employee is enrolled in the Plan as a disability member with the appropriate effective and termination dates.

Disability Income Plan of North Carolina (DIPNC) Reinstatements

As part of its ongoing policy reviews, the Plan has updated its [Reinstatement Rules for Disability Suspensions](#). Effective February 12, 2021, extended-short term and long-term DIPNC members who have had their Plan coverage canceled by the State Retirement Systems (SRS) because requested information was not provided to SRS within the required time frame will be retroactively reinstated up to 18 months in arrears once they again meet eligibility requirements, as determined by SRS. It is important to note that they may not be reinstated into the same plan. Members who were originally enrolled in a Medicare Advantage plan will be reinstated into the 70/30 Plan as retroactive enrollments into Medicare Advantage plans are not allowed by the Centers for Medicare and Medicaid Services.

Additionally, if the reinstatement crosses plan years, enrollment in the current plan year may not be the same as the prior plan year(s). Cross-plan year enrollment will be dependent on the enrollment mapping strategy in place at the time of the

reinstatement and will change from time to time. Employees will be responsible for the payment of any applicable retroactive premiums owed.

DIPNC Enrollments & Premium Billing

- **Short-Term Disability** – Employees enrolled in short-term disability continue to be covered in the Plan through their employing unit. Whether the employee is fully contributory (because he/she has less than five years of contributory service) or partially contributory (has five or more years of contributory service), the employee will be enrolled under the employing unit as any other active employee. Employing units utilizing the Leave of Absence (LOA) functionality within eBenefits may choose to have the employee's share of the premium billed directly to the employee by the Plan's billing vendor. Employee units that do not choose LOA/direct billing functionality will be responsible for collecting the employee's share of the premium.
- **Extended and Long-Term Disability** – Employees enrolled in any other DIPNC programs will be enrolled in the Plan under the Retirement Systems. The Plan will automatically enroll these employees in coverage once their disability is approved. Once enrolled, they have 30 days to cancel or make changes to their Plan coverage.

As a reminder, employees cannot be dually enrolled; therefore, a DIPNC member will not automatically enroll under the Retirement Systems if they are still covered by the employing unit. As noted earlier, employees will be responsible for the payment of any applicable retroactive premiums owed. If the employee's DIPNC benefit is not large enough to cover the full amount of the retroactive premium, the employee will receive a direct bill for the premium. The employee must remain current with his/her premium payments to maintain Plan benefits under the Retirement Systems.

- **COBRA** – Employing units should cancel coverage for employees who have not returned to work at the end of the short-term disability period. These employees are eligible for COBRA. If they are retroactively approved for extended or long-term disability, they will be eligible for retroactive enrollment as long as they have been terminated from their employing unit. This is true even if they have elected COBRA. However, employing units will not be able to retroactively terminate employees who are approved for retroactive DIPNC enrollment. Those employees must be terminated with a current date, at which time they will automatically enroll under the Retirement Systems the first of the month following the employing unit termination date.

Don't Forget Your HBR Annual Certification!

As a reminder, the Plan is conducting its HBR Annual Certification, which includes a brief online training that is **required** of all HBRs. This training can be accessed via [HBR University](#) and must be completed by February 28, 2021. If this training is not completed by this date, access to eBenefits will be terminated.

The Plan has the responsibility to ensure that HBRs are fully educated on all policies and practices applicable to the Plan. This requirement has been implemented in the interests of the employees you serve. If you have already completed this training, thank you!

Have You Signed Up for the 2021 HBR Monthly Webinars?

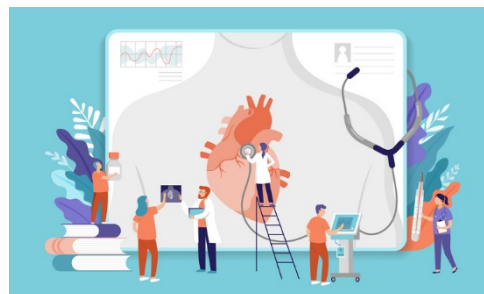
To help HBRs best serve their employees, the State Health Plan continues to offer monthly HBR webinars as monthly training opportunities. The monthly webinars serve as the main source of updates and guided training. Remember, HBR attendance at each monthly webinar is required.

To register for the monthly webinars, visit the Plan's HBR [Training and Development](#) page.

Did You Know...

American Heart Month

February is American Heart Month. HBRs can use this special observance to remind employees to take care of their most vital organ. Neglecting to take care of the heart can open the way to disease. "Heart disease" refers to several types of conditions, including coronary artery disease and heart attack. Heart disease continues to be the leading cause of death for men and women in the United States.



The Centers for Disease Control and Prevention lists high [blood pressure](#), high blood [cholesterol](#), and [smoking](#) as key risk factors for heart disease. Approximately half of Americans have at least one of these three risk factors. Several other

medical conditions and lifestyle choices can also put employees at a higher risk for heart disease, including:

- [diabetes](#)
- [being overweight or having obesity](#)
- [eating an unhealthy diet](#)
- [being physically inactive](#)
- [excessive alcohol use](#)

Your employees can also click here to learn more about how [heart disease and mental health disorders are related](#).

Some risk factors for heart disease cannot be controlled, such as age or family history. But employees can take steps to lower their risk by changing the factors they **can** control. Staying at a healthy weight, regularly exercising and controlling alcohol use are all ways to positively impact health. Make this the year to commit to heart health. After all, we only have one heart to protect!

Encourage employees to visit the Plan's [website](#) to learn more about the health and wellness resources included in their benefits such as the Personal Health Portal.



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A Gentle Workou**

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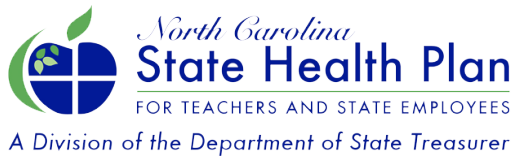
[Click for the Tip](#)

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Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: ppo.inquiries@nctreasurer.com



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