October 15, 2021, Member Alert – Open Enrollment for 70/30 PPO Plan Medicare Members



Attention State Health Plan Members: Open Enrollment Has Started!

The State Health Plan's Open Enrollment period runs through Oct. 29, 2021. Medicare-eligible members will continue to have three plan options in 2022:

- The Humana® Group Medicare Advantage (PPO) Base Plan (90/10)*
- The Humana® Group Medicare Advantage (PPO) Enhanced Plan (90/10)
- The 70/30 PPO Plan

If you are currently on the Humana Medicare Advantage (Base or Enhanced) Plan (90/10)*, you will **REMAIN** on that plan for 2022. If you are on the 70/30 PPO Plan, you should consider the Humana Medicare Advantage Base Plan (90/10), which has a **\$0** premium for eligible members and it will only cost



\$4 monthly to add eligible dependents!

If you want to change plans or add a dependent, you will need to take action during Open Enrollment.

If you have non-Medicare Primary dependents on your plan, they have different options: the 80/20 PPO Plan and the 70/30 PPO Plan. If they are currently enrolled in the 80/20 PPO Plan, they will be moved to the 70/30 PPO Plan for the 2022 benefit year. You will need to take action during Open Enrollment if your non-Medicare Primary dependents want to be enrolled in the 80/20 PPO Plan for the 2022 benefit year.

Please note: The Humana plans are the SAME plans that were offered in 2021. The Plan just added the "90/10" to the name to reflect the value of the Medicare Advantage plans.

If you're not currently enrolled in one of the Humana Medicare Advantage Plans (90/10), do you know what you're missing? Check out these great highlights:

- The Humana Group Medicare Advantage Plans (90/10) are different than what you can enroll in as the general public and what you see advertised on television. What the State Health Plan offers members is often BETTER and, in most cases, MORE COMPREHENSIVE coverage.
- The Humana Group Medicare Advantage Plans have a benefit value <u>equivalent to a 90/10 plan, which could mean</u> <u>significant savings for you!</u>
- Eligible members will again have premium-free coverage for the Humana Group Medicare Advantage Base Plan (90/10), and it will only cost \$4 monthly to add eligible dependents! The monthly premium rate for a spouse on the 70/30 PPO Plan is \$425.
- The Humana Group Medicare Advantage Plans (90/10) have established copays for the majority of services, which helps you predict up-front cost. The 70/30 PPO Plan pays for services after Medicare, which makes it difficult to predict your out-ofpocket costs.

 You have the ability to see providers outside the network for the same copay or coinsurance as in-network providers, as long as the provider participates in Medicare and accepts the plan under which you are covered.

Click below to view a message from State Treasurer Dale R. Folwell, CPA.



The State Health Plan is hosting several webinars for Medicare members in October, which provide an overview of your health plan options. If you would like to attend a webinar, please RSVP online at www.shpnc.org or call 866-720-0114, Monday - Friday, between 8 a.m. - 5 p.m. ET.

* The Humana Group Medicare Advantage Plans have a benefit value equivalent to a 90/10 plan.

2022 Open Enrollment Resources

2022 Medicare Member Decision Guide →

2022 Medicare Member Plan Comparison →

Take Action Now to Complete Open Enrollment →

The Eligibility and Enrollment Support Center (855-859-0966) offers extended hours during Open Enrollment if you need assistance.

Monday-Friday 8 a.m.-10 p.m.

Saturdays 8 a.m.-5 p.m.

