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Are YOU Ready for 2021 Open Enrollment?

(Active and Non-Medicare Members)

2021 Open Enrollment is October 15-31, 2020. Here's what you need to know to make the right decisions in October to save you money throughout 2021.



All active and non-Medicare members will be automatically enrolled in the 70/30 Plan for the 2021 benefit year. Members who wish to enroll in the 80/20 Plan or who wish to reduce their monthly premium in either the 80/20 Plan or the 70/30 Plan by completing the tobacco attestation will need to take action during Open Enrollment.

Please note that retirees continue to have a \$0 premium on the 70/30 Plan.

Here's some important news for 2021:

- No premium increases for the 3rd year in a row!
- Members who select a [Clear Pricing Project](#) Provider as their Primary Care Provider will enjoy a \$0 copay!
- Reduced copays for members who visit a Clear Pricing Project Specialist!
- Preferred and non-preferred insulin will have a \$0 copay for a 30-day supply!
- Preventive Services remain free – no copay or deductible – on the 80/20 and 70/30 plans!

Check out these savings that members will enjoy in 2021:

[CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART](#)

Provider	80/20 Plan	70/30 Plan
Primary Care Provider (PCP)	<p>\$0 for Clear Pricing Project (CPP) PCP on ID card;</p> <p>\$10 for non-CPP PCP on ID card;</p> <p>\$25 for any other PCP</p>	<p>\$0 for Clear Pricing Project (CPP) PCP on ID card;</p> <p>\$30 for non-CPP PCP on ID card;</p> <p>\$45 for any other PCP</p>
Specialist	<p>\$40 for CPP Specialist;</p> <p>\$80 for other Specialists</p>	<p>\$47 for CPP Specialist;</p> <p>\$94 for other Specialists</p>
Speech, Occupational, Chiropractor and Physical Therapy	<p>\$26 for CPP Providers;</p> <p>\$52 for other Providers</p>	<p>\$36 for CPP Providers;</p> <p>\$72 for other Providers</p>

Additional resources regarding Open Enrollment are available on the Plan's website, click below to learn more!



Active/Non-Medicare Members
2021 Open Enrollment Information

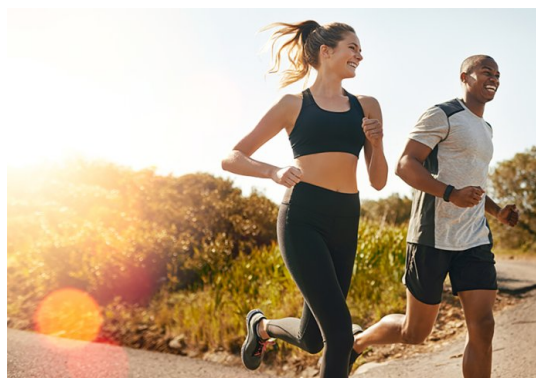


Active/Non-Medicare Members
2021 Plan Comparisons

Tobacco Users: Get a Head Start on Your Premium Credit for 2021!

(Active and Non-Medicare Members)

Tobacco users who want to earn their 2021 premium credit don't need to wait for Open Enrollment. Tobacco users can complete a tobacco cessation counseling session at a CVS MinuteClinic or Primary Care Provider's (PCP) office for FREE to earn a lower premium for 2021!



Tobacco users have until **November 30, 2020**, to take action. (If you combine your tobacco cessation visit with another service, there may be a copay.) **For non-Medicare retirees, this activity is only applicable if you want to enroll in the 80/20 Plan.**

Before your cessation counseling visit, visit the Plan's [website](#) and print off instructions for your provider to ensure your visit is billed correctly and is FREE.

This document is not required, but helpful for your provider. You will need to verify if your PCP offers tobacco cessation services as some providers do not offer this service.

If you are NOT a tobacco user, you will simply need to attest to that during the online enrollment process during Open Enrollment.

If you need additional help to quit using tobacco, the State Health Plan offers a variety of [tobacco cessation resources](#) to help you quit smoking, chewing tobacco, using snuff, or even e-cigarettes (vaping). Get started today on your journey to quitting tobacco!

Convenient Open Enrollment Webinars!

(Active and Non-Medicare Members)

The State Health Plan is offering several convenient Open Enrollment webinars to help you get the information you need to make the best choice for your 2021 health plan benefits.

Click the registration link below for a time that is most convenient for you! Register soon as space is limited!

Date	Time	Registration
10/13/2020	12:30pm-1:30pm	Register
10/13/2020	4:00pm-5:00pm	Register
10/15/2020	10:00am-11:00am	Register
10/21/2020	12:30pm-1:30pm	Register
10/21/2020	4:00pm-5:00pm	Register
10/26/2020	12:30pm-1:30pm	Register
10/26/2020	4:00pm-5:00pm	Register
10/28/2020	10:00am-11:00am	Register

Humana Medicare Advantage Plans Bring Cost Savings in 2021!

(Medicare Members)

Starting January 1, 2021, Humana will offer Group Medicare Advantage Plans for the State Health Plan.

Why the change to Humana? Our contract with UnitedHealthcare was ending and we were required to conduct a competitive bid process. Humana won the contract. But that's good news for you! Because of the change to Humana, there will be substantial savings for dependent premiums on the Medicare Advantage plans in 2021! In the Base Plan, the dependent premiums will be:

- Medicare-eligible subscriber and spouse, \$4 (down from \$112 in 2020)
- Medicare-eligible subscriber and child, \$4 (down from \$112 in 2020)
- Medicare-eligible subscriber and family, \$8 (down from \$224 in 2020)

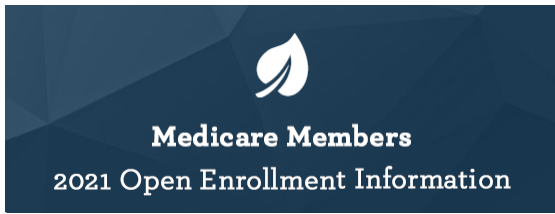
Please note:

- If you are currently on the Medicare Advantage Base Plan or the 70/30 Plan, you will **REMAIN** on that plan and do not need to take action during Open Enrollment unless you would like to change plans or add dependents.
- If you are currently on the Medicare Advantage Enhanced Plan, you will be moved to the Medicare Advantage Base Plan for the 2021 benefit year and will need to take action during Open Enrollment if you want to enroll in the Medicare Advantage Enhanced Plan.

Important points to remember:

- As a Medicare-eligible member, you will continue to have three plan options in 2021:
 - **Humana® Group Medicare Advantage (PPO) Base Plan**
 - **Humana® Group Medicare Advantage (PPO) Enhanced Plan**
 - **70/30 Plan**, administered by Blue Cross and Blue Shield of NC
- The Medicare Advantage plans will continue to offer a “passive” network which allows members to continue seeing their current providers regardless of being in or out of Humana’s network. The provider will need to be participating with Medicare and agree to bill the Medicare Advantage plan carrier.
- [Click here](#) for an informational flier that you can share with your provider if they do not understand how the State Health Plan’s Medicare Advantage Plans with Humana work.
- The Medicare Advantage Base Plan will offer the same benefits members enjoy today. The Medicare Advantage Enhanced Plan does have a few changes, and, in both plans, medication coverage may differ slightly from what you experience today.

Additional resources regarding Open Enrollment are available on the Plan’s website, click below to learn more!



Medicare Members
2021 Open Enrollment Information

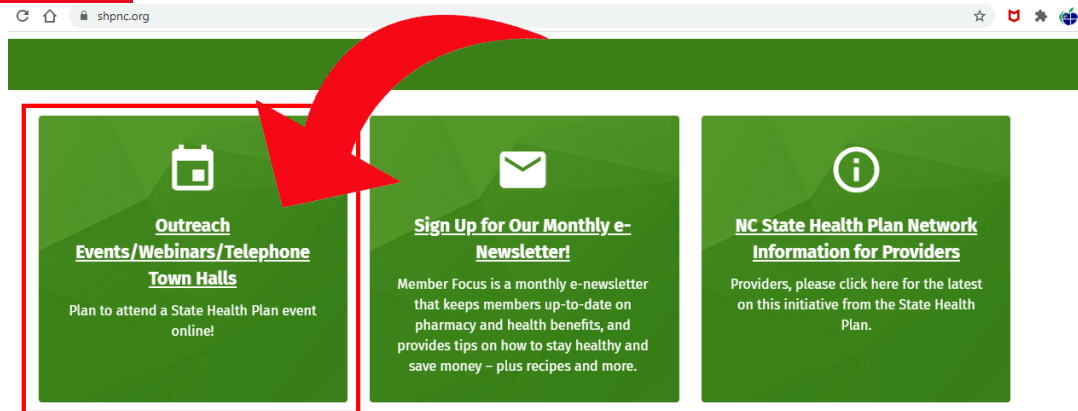


Medicare Members
2021 Plan Comparisons

Open Enrollment Medicare Virtual Meetings Under Way!

Due to the COVID-19 pandemic and for the safety of our members and staff, the Plan will not be hosting onsite events this year. However, the Plan will be offering various ways for you to learn more about your 2021 benefits.

Online webinars will be offered and include information on all of your 2021 benefit options including any changes in benefits. Representatives from the State Health Plan and Humana will present. To register, visit the Plan website's [Upcoming Events page](#).



Telephone Town Halls are a lot like listening to a radio show over the phone. Participating is easy! You can register your phone number by visiting the State Health Plan's website at www.shpnc.org to reserve your spot or click below for the time that works best for your schedule.

Date	Time	Registration
9/29/2020	2:00pm-2:45pm	Register
10/1/2020	4:00pm-4:45pm	Register
10/12/2020	2:00pm-2:45pm	Register
10/13/2020	7:00pm-7:45pm	Register
10/21/2020	7:00pm-7:45pm	Register

If you need assistance with registering for a webinar or a Telephone Town Hall event, please call the RSVP Hotline at 866-720-0114, Monday-Friday, between 8 a.m.-5 p.m. ET.

New Program Waives Member Deductibles for Providers Participating in the Plan's Orthopedic Bundles Pilot

(Members enrolled in the 70/30 and 80/20 Plans)

The State Health Plan and Blue Cross NC are working with select high-quality orthopedic specialists to offer a new program for eligible members in need of knee, hip or shoulder partial and full replacement surgery. The program simplifies the entire process – from pre-surgery consults and testing, to post-surgery follow-up and physical therapy, with one simple payment.

If eligible members choose one of the participating providers below, they may be eligible to have their plan deductible waived for their surgery!

Provider	Total Knee	Partial Knee	Total Hip	Partial Hip	Total Shoulder
EmergeOrtho	Y	Y	Y	N	N
OrthoCarolina	Y	Y	Y	N	N
Delta / Surgical Center of Greensboro	Y	Y	Y	Y	Y
PSC / Surgery Center of Pinehurst	Y	Y	Y	N	Y

The bundled payment includes the cost of the following medical charges:

- Orthopedic surgeon visits
- Hospital or surgical facility care
- Anesthesia
- Physical Therapy related to the surgery
- Emergency Room visits related to the surgery

If you are considering a joint replacement surgery in your future, contact one of the providers listed above.

What's True About the Flu Program

(All Members)

Are you ready for flu season? Getting a flu shot is easy for State Health Plan members through the "What's True About the Flu" program.

The flu vaccine is available at no charge to all Plan members when you receive a shot at a worksite clinic, any in-network doctor's office, in-network health department, participating Convenient Care Clinics, or through a participating North Carolina immunizing pharmacist. **The worksite flu shot clinics will run from**

September 14 through December 31, 2020. For a list of current flu shot worksite clinics, [click here](#).

You can learn more at the State Health Plan [website](#).

Members on the UnitedHealthcare (UHC) Medicare Advantage plans should contact UHC directly for flu shot information at 866-747-1014.

SAVE THE DATE:

2021 Open Enrollment October 15-31, 2020!

Watch for your 2021 Decision Guide in the mail and make sure to READ it to take full advantage of the choices available and the opportunity to save money on your benefits.



**Pork Wrap with
Lime-Jalapeño Slaw**

[Get the Recipe! >](#)



**Healthy Aging for
Medicare Advantage Members**

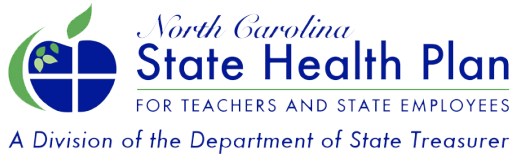
[Click for the Tips! >](#)

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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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