

## December 2021 Member Focus






### **Important ID Card Reminder!**

*(Members Enrolled in the 70/30 & 80/20 PPO Plans)*

Members will be receiving a new ID card in the mail regardless of the actions you took during Open Enrollment. Your 2021 ID card **WILL NOT** work as of January 1, 2022, so you're encouraged to discard it.

As a reminder, January 2022 premiums will be deducted from your December paycheck or pension. Thank you to all of you who participated in Open Enrollment!

| <br><b>North Carolina State Health Plan</b><br><small>FOR TEACHERS AND STATE EMPLOYEES</small><br><small>A Division of the Department of State Treasurer</small><br><small>Treasurer Dale R. Folwell, CPA</small> |                   |                           |
|--|-------------------|---------------------------|
| <b>Subscriber:</b> JOHN A SAMPLE <sup>01</sup>   |                   |                           |
| <b>Member:</b>   |                   |                           |
| <b>Subscriber ID:</b> SMPLO001   |                   |                           |
| <i>Your Group</i>  |                   |                           |
| <b>Date Issued:</b> 01/01/2022   |                   | <b>Group No:</b> 14170742 |
| <b>RXBIN:</b> 000000   | <b>RXPCN:</b> 000 | <b>RXGRP:</b> 000000      |
| <b>Primary Care Provider (PCP)</b>   |                   |                           |
| Dr. PCP  |                   |                           |
| 123 Anywhere Street  |                   |                           |
| 123-456-7890   |                   |                           |
| <b>NC SHP Network</b>  |                   | <b>80/20 Plan</b>         |
| <b>Paid for by YOU and other NC Taxpayers</b>  |                   |                           |
| <b>Provider Type</b>   | <b>CPP</b>        | <b>Non CPP</b>            |
| Selected PCP*  | \$0               | \$30                      |
| Phy/Occu/Spch Therapy/Chiro  | \$36              | \$72                      |
| Specialist   | \$47              | \$94                      |
| Behavioral Health  | \$0               | \$45                      |
| Urgent Care  | \$100             |                           |
| ER   | \$337 + Ded & 30% |                           |
| <b>Other Info</b>  | <b>INN</b>        | <b>OON</b>                |
| Ind Deductible   | \$1,500           | \$3,000                   |
| Ind OOP Max  | \$5,900           | \$11,800                  |
| Family Deductible  | \$4,500           | \$9,000                   |
| Family OOP Max   | \$16,300          | \$32,600                  |
| * If PCP not selected, in-network copay \$45   |                   |                           |
| <small>CPP: Clear Pricing Project</small><br><small>INN: In-network/OON: Out-of-network</small><br><small>OOP: Out-of-pocket</small>   |                   |                           |
|    |                   |                           |

## What is a 1095 Form and Do I Need for My Taxes?

(All Members)

A 1095 form is a tax document which provides you with proof of insurance required under the Affordable Care Act (ACA). It includes information needed to report on your tax return and is for your records only. This form is not needed to submit with your tax return. It is supporting documentation to keep with personal tax records.

As we head into tax season, you should expect to receive this form after the first of the year to save with your personal tax records. The IRS /ACA deadline for mailing 1095 forms is January 31, 2022.

If you haven't received your 1095 form by February 7, 2022, the following information directs how you may request a 1095 form:

- **Active employees** in 2021 should be speaking with their HBR regarding their 1095 for the months they were employed or on COBRA.
- **COBRA members who worked for a non-state agency** need to contact their employing unit since COBRA coverage was reported by the employing unit.

- **COBRA members who worked for a state agency** need to contact BEST Shared Services at [BEST@osc.nc.gov](mailto:BEST@osc.nc.gov) or 919-707-0707 or 866-622-3784.
- **Retirees and direct bill members on the 70/30 and 80/20 PPO plans** calling about 1095 forms will need to call the State Health Plan office at 919-814-4400.
- **Retirees on a Humana Medicare Advantage Plan** need to contact Medicare at 1-800-MEDICARE (1-800-633-4227).
- **Retirees and direct bill members who on the 70/30 or 80/20 PPO plans** who haven't received a form by February 7, 2022, should contact the State Health Plan.

If you have a question when you receive your 1095 form you should call the contact number listed on the 1095.


## Go Paperless for Your EOBs!

(Members Enrolled in the 70/30 & 80/20 PPO & HDHP Plans)

Get information faster with less clutter on the kitchen counter. It's easy to go paperless in 2022 with your Explanation of Benefits (EOB). You'll have instant access to EOBs, your member booklet and more in your document library on BlueConnect.

To get started, simply visit the State Health Plan website and click eBenefits to log in to BlueConnect. Once there, you can change your delivery preferences under "Profile."

As a reminder, EOBs are sent out when medical care is accessed. Your EOB shows how claims were processed by your plan. It is NOT a bill. It's a way to check that the care you received and the amount billed by your providers are accurate, and they should be retained for your records.



PO Box 30085  
Durham, NC 27702

John Sample  
123 Main Street  
Anyplace, NC 26789

**Paid for by you and other NC Taxpayers**

**HAVE QUESTIONS?**


- Visit [www.shpnc.org](http://www.shpnc.org)
- Watch a video on how to read this EOB at [shpnc.org](http://shpnc.org)


**OVERVIEW**

**5 claims** Processed by Blue Cross and Blue Shield of North Carolina (Blue Cross NC). Below is a total of those claims. You'll find information on each claim in the "Claim Details" section.

|                                   |              |   |
|-----------------------------------|--------------|---|
| Total Amount Provider(s) Charged: | \$2,844.00   | The original amount charged by the provider(s) you visited before any in-network discounts or State Health Plan payments were applied.  |
| State Health Plan Member Savings: | – \$1,044.00 | You saved \$969.00 by using in-network providers. The State Health Plan paid \$75.00 towards the claims in this summary. Overall, being a State Health Plan member saved you 37% off the total amount charged.        |
| What Provider(s) May Bill You:    | = \$1,800.00 | The remaining amount after your discount and what your plan paid in benefits. (It may not reflect payments already made by you or another insurance company.) Your provider(s) may bill you directly for this amount. |

**TAKE NOTE:**

- There are 3 alert codes which includes 1 DENIAL (look for the  icon in the "Claim Details" section).
- Find tools and resources at [www.shpnc.org](http://www.shpnc.org).



**YOUR CLAIM SUMMARY**  
August 14, 2018

This Explanation of Benefits (EOB) shows how claims were processed by your plan. It is NOT a bill. It's a way to check that the care you received and the amount billed by your providers are accurate. Keep this for your records.

**Subscriber Details**  
Name: John Sample  
Subscriber ID: YPYW#####  
Plan: North Carolina State Health Plan 7030

Call **888-234-2416** (Monday – Friday, 8 a.m. – 6 p.m. ET)  
Servicio al Cliente **888-234-2416** (Lunes – Viernes, 8 a.m. – 6 p.m. ET)

TTY/TDD (for the speech and hearing impaired): **800-442-7028**

**Go Paperless**  
Get information faster with less clutter on the kitchen counter. You'll have instant access to EOBs, your member booklet and more in your document library on Blue Connect™. Simply visit [shpnc.org](http://shpnc.org) and click eBenefits to log in to Blue Connect. Once there, you can change your delivery preferences under "Profile."

## Attention Humana Medicare Advantage Plan Member! Humana Mailing on 2022 Prescription Drug Information

Humana will be sending a letter to members who may be impacted by a change to the Humana prescription drug list (formulary) for the 2022 plan year.

If you have any questions regarding the information in the letter, please call Customer Service at **888-700-2263 (TTY: 711)**, Monday-Friday, 8 a.m.-9 p.m., Eastern time.

To view the 2022 Humana prescription drug list (formulary), please click [here](#).

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## Subrogation, Third-Party Recovery and You

*(Active and Non-Medicare Members)*

Have you recently been involved in a car accident, medical malpractice incident, product defect incident or some other event which resulted in an injury?

The State Health Plan has the right to recover medical and pharmacy expenditures where a third party is liable for an injury incident, such as medical malpractice, worker's compensation, class action suits, product liability cases or auto accidents. The Plan protects member funds by paying only those claims for which it is responsible.

If the Plan pays claims that are the responsibility of a third party, then, by law, the Plan has a right to recover those payments. The Plan's lien will not exceed 50 percent of the total damages recovered by the Plan member, exclusive of the member's reasonable cost of collection. That cost is determined by the Plan.

Please note: If a liable third party pays YOU damages and the Plan is not informed, then YOU may be responsible for reimbursing the Plan. You can avoid this situation by calling The Rawlings Company, LLC (Rawlings), the Plan's contractor to pursue third-party subrogation recoveries.

Contact Rawlings with any questions at 877-229-0872. You or your duly authorized representative can also send an email to [NCStatemanualreferrals@rawlingscompany.com](mailto:NCStatemanualreferrals@rawlingscompany.com) for a subrogation request. For details, visit the State Health Plan [website](#). Click on "Employee Benefits" and scroll down to find "[Subrogation and Recovery](#)."

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## Your Health Minute

### **Maintain, Don't Gain for the Holidays**

The holidays are here! Now is a good time to start planning how to maintain your weight and avoid gaining during the holiday season. Switch your focus from weight loss to weight maintenance during the holidays. Follow these four healthy eating tips from the Centers for Disease Control and Prevention to help you stay on track.

- **Holiday-Proof Your Plan** – You can't control what foods you will be served at a holiday gathering, so plan for challenges. If you will be eating at a different time than usual, have a snack to keep your blood sugar steady. Avoid skipping meals to save up for a feast because you will likely overeat later. If you can, bring a healthy dish to the festivities. If you slip up, get back on track with your next meal.
- **Fit in Favorites** – Choose the dishes you really love and can't get any other time of year. Slow down and savor a small serving, and make sure to count it in your meal plan.
- **Keep Moving** – Being active is your secret holiday weapon. It can help make up for eating more than usual and can help reduce holiday stress. Spread activities out throughout the day and get moving with friends and family.
- **Get Your Z's** – When you're sleep deprived, you'll tend to eat more and prefer high-fat, high-sugar food. Aim for 7 to 8 hours per night to guard against mindless eating.



Most of all, remember that the season is about celebrating and connecting safely with the people you care about. When you focus more on fun, it's easier to focus less on food.

For more details on the tips above, visit the [CDC website](#). The State Health Plan would like to wish you a happy and safe holiday season!



This Month's  
Healthy  
Recipe



This Month's  
Wellness  
Tip



**Ground Beef and  
Potatoes Skillet**

[Get the Recipe! >](#)



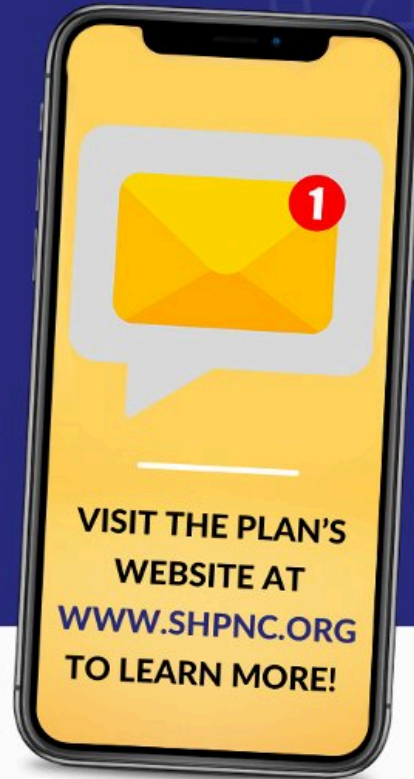
**Stay Active  
This Winter**

[Learn More! >](#)

Connect with us on **facebook**

# TEXT "JOIN" TO 76971

- Sign up to receive State Health Plan updates by text! Just text "Join" to 76971.
- Text messages will be general information regarding your State Health Plan benefits.



**SIGN UP TODAY**

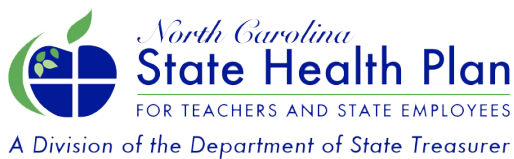


Message Frequency may vary. Message and Data rates may apply.  
Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: [ppo.inquiries@nctreasurer.com](mailto:ppo.inquiries@nctreasurer.com)



*Dale R. Folwell, CPA*  
STATE TREASURER OF NORTH CAROLINA  
DALE R. FOLWELL, CPA