

June 2023 Member Focus



'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Series for Prospective Retirees

Our 2023 “Understanding Your Medical Plan Options When You Become Medicare-Eligible” series of [convenient webinars](#) continues through the summer.

These popular, free webinars are designed for active members 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. If you haven't already, [register](#) soon, as these events fill quickly!



[Click here to register for webinars →](#)

Why Taking Your Medications Exactly as Directed is Important

(Humana Members)

Medication adherence, simply speaking, is taking your medications exactly as prescribed by your provider. This includes getting the prescription fills and refills on time, not missing any doses, and taking the right dose as frequently as written on your prescription.

Why do your providers and pharmacists frequently remind you about taking your medications as directed? This is because **non-adherence can lead to further complications** that are not immediately recognizable. For example:

- For cardiovascular disease, non-adherence may cause your heart to work harder or raise the risk of developing a blood clot, heart attack, or stroke.
- With asthma or chronic obstructive pulmonary disease (COPD), misusing or missing doses with an inhaler prevents the medications from entering your lungs correctly, causing more wheezing episodes.
- In diabetes, non-adherence to your medication regimen may cause your blood sugar(s) to be out of range.

What might be stopping you from being adherent?

Cost:

- If you can't afford your medication, consider generics, alternative medications, or using an in-network pharmacy for lower copays.
- Patient Assistance Programs may be available for some medications if you meet eligibility criteria.

Forgetfulness:

- If you forget to take any medication dose, consider creating notes, setting alarms, placing medications by something you routinely do (e.g., brushing teeth), or using a smartphone app to help you remember.

Multiple Medications:

- Consider using a pillbox organizer and a list of all the medications you take.

Medication Purpose:

- **If you don't understand why you take a medication(s)**, discuss with your provider/pharmacist. Don't hesitate to ask questions about your medications.

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 for a subrogation request. For details, visit the State Health Plan [website](#). Click on "Employee Benefits" and scroll down to find "[Subrogation and Recovery.](#)"

Your Health Minute

Men's Health

June 2023 is National Men's Health Month. This national observance, celebrated with special emphasis right before Father's Day, raises

awareness of preventable health problems and encourages early detection and treatment of disease.

Men, protect your health by doing the following:

- Make prevention a priority
- Eat heart healthy
- Be physically active
- Control your weight
- Quit smoking

Just remember to take it one step at a time. And for anyone with a man in their life, you can play an important part with healthy encouragement. The State Health Plan can help!

Make prevention a priority. Many health conditions can be prevented or detected early with regular checkups. Regular screenings may include blood pressure, cholesterol, glucose, prostate health and more. For those on the Base PPO Plan (70/30) and Enhanced PPO Plan (80/20), benefits include a routine physical once a year, in network, covered at 100% if filed as a [preventive service](#).

Be aware that heart disease is a leading cause of death in men. Know the major signs and symptoms of a heart attack. *If you are having any of these symptoms seek medical attention and don't delay being evaluated by a medical provider. Always call 911 immediately if you think you or someone you know is having a heart attack.* Symptoms include:

- Pain or discomfort in the jaw, neck, or back
- Feeling weak, light-headed, or faint
- Chest pain or discomfort
- Pain or discomfort in arms or shoulder
- Shortness of breath

Eat healthy and include a variety [of fruits and vegetables](#) in your diet each day. Fruits and vegetables contain vitamins and minerals that may help protect you from chronic diseases. Limit or avoid foods that are high in calories, sugar, salt and fat.

Get moving! [Physical activity](#) can help control your weight, reduce your risk of heart disease and some cancers, and improve your [mental health](#). You can also check out the Plan's new [Behavioral Health Resource Center](#).

[Quit smoking](#). Smoking has been linked to cancer, heart disease, stroke and increases the risk of sexual dysfunction. For those on the Base PPO Plan (70/30) and the Enhanced PPO Plan (80/20), [tobacco cessation support](#) is

covered as part of your preventive benefits. Tobacco cessation counseling is available at a CVS MinuteClinic and certain Primary Care Provider offices. Find resources to [quit smoking!](#)

In addition, you can visit the State Health Plan [website](#) for more [health and wellness resources](#).



2025 Transition to Aetna as TPA

[Learn More >](#)



This Month's Healthy Recipe



Grilled Salmon & Veggies with Charred Lemon-Garlic Vinaigrette

[Get the Recipe! >](#)



This Month's Wellness Tip



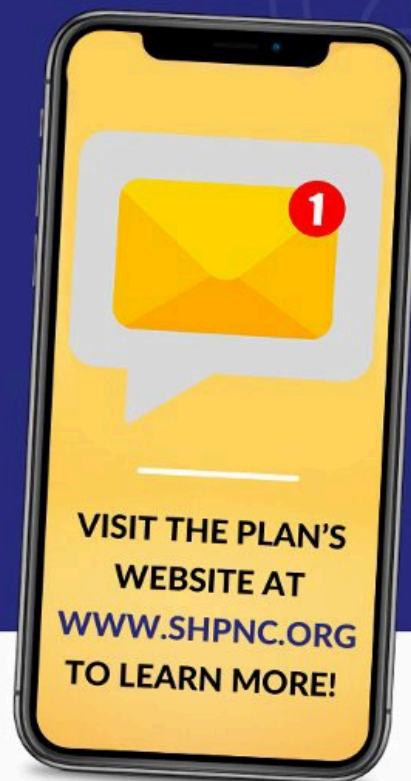
Men's Health Month

[Learn More! >](#)

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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

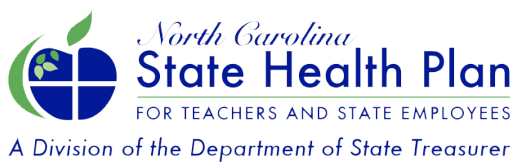


Message Frequency may vary. Message and Data rates may apply.
Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

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



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