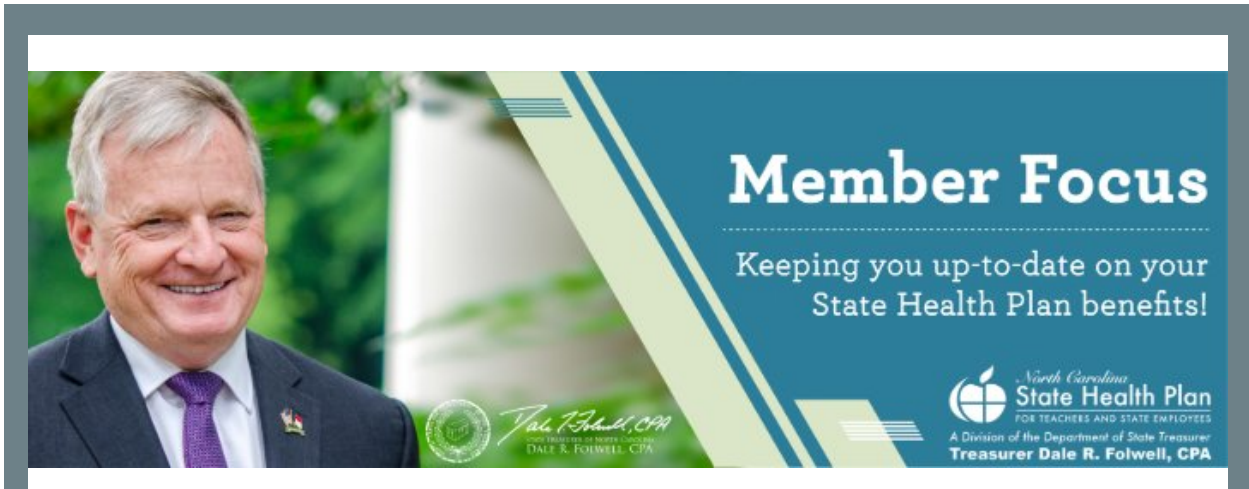


# October 2021 Member Focus



## 2022 Open Enrollment is UNDER WAY!

*(Active and Non-Medicare Members)*

Open Enrollment is here! It's time to evaluate your benefit options to make the right decisions to **save you money** throughout 2022. For all the information you need, read through the Decision Guide you received in the mail.



Don't wait until the last minute to take action! Open Enrollment ends October 29, 2021.

All active and non-Medicare members will be automatically enrolled in the 70/30 PPO Plan for the 2022 benefit year. Members who wish to enroll in the 80/20 PPO Plan or who wish to reduce their monthly premium in either the 80/20 PPO Plan or the 70/30 PPO Plan by completing the tobacco attestation will need to **take action** during Open Enrollment.

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

Here are some important highlights for 2022:

- **No premium increases** for the **4th year** in a row!
- Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy a **\$0 copay!**

- Members will continue to enjoy a reduced copay when visiting a CPP Specialist!
- Preferred and non-preferred insulin continues to have a **\$0 copay** for a 30-day supply!
- In-network Preventive Services remain covered at 100% – **no copay or deductible** – on the 80/20 PPO and 70/30 PPO plans!

Don't miss out on additional savings by visiting a CPP Provider! Check out these savings that members will continue to enjoy in 2022:

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

**Reminder for tobacco users:** Don't forget your premium credit for 2022! Ready to quit tobacco? We can help, and save you money at the same time! Tobacco users who want to earn their 2022 premium credit 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 2022!

Tobacco users have until **November 30, 2021**, to take action. (If you combine your tobacco cessation visit with another service, there may be a copay.) **For non-Medicare subscribers enrolled via the Retirement Systems, this activity is only applicable if you want to enroll in the 80/20 PPO Plan.** 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 Open Enrollment online enrollment process.**

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

### 2022 Open Enrollment Videos (Active, Non-Medicare & Instructions)



### 2022 Open Enrollment Resources

[2022 Decision Guide - Active Members →](#)

[2022 Decision Guide - Non-Medicare Members →](#)

[Active/Non-Medicare Members 2022 Plan Comparison →](#)

[Click here to begin your 2022 Open Enrollment! →](#)

## Open Enrollment Webinars Being Held Now!

*(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 2022 health plan benefits. These Open Enrollment webinars also include information on how to start the online Open Enrollment process.

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

WEBINAR DATES

WEBINAR TIMES

Oct. 14	<a href="#">12:00pm</a>
Oct. 18	<a href="#">12:30pm</a> & <a href="#">4:00pm</a>
Oct. 21	<a href="#">10:30am</a>
Oct. 25	<a href="#">4:00pm</a>

## Humana Medicare Advantage (90/10)\* Plans Can Save YOU Money in 2022!

*(Medicare Members)*

Are you on a Humana Medicare Advantage Plan? If not, Open Enrollment is the perfect time to reevaluate your benefit needs! For the 2022 benefit year, you will **REMAIN** on the plan in which you are currently enrolled. You will only need to take action during Open Enrollment if you want to be enrolled in a different plan option or if you need to make any changes regarding your dependents.

Medicare members continue to have three options to choose from for 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

For 2022, there are **no major benefit changes** on the Humana Medicare Advantage Plans (90/10) or on the 70/30 PPO Plan. Remember, the choices you make during 2022 Open Enrollment are for benefits effective January 1, 2022, through December 31, 2022.

**If you are not currently enrolled in one of the Humana Medicare Advantage Plans (90/10), this is the time to give them another look! These are the same plans offered in 2021.**

**Important points to keep in mind:**

- The State Health Plan's Humana Group Medicare Advantage Plans are **EQUIVALENT** to a 90/10 plan, providing you with a substantially better benefit.
- 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.

- 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 – including a spouse!
- The spouse monthly premium rate is \$425 for the 70/30 PPO Plan, which is secondary to what Medicare pays, so not only can you save on your monthly premiums on the Humana Base Plan but your out-of-pocket costs as well.
- The Humana Group Medicare Advantage Plans (90/10) have established copays for the majority of services, which helps you predict up-front costs. The 70/30 PPO Plan pays for services after Medicare, which makes it difficult to predict your out-of-pocket 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.

Read through Decision Guide you received in the mail for full details. Meanwhile, additional resources regarding Open Enrollment are available on the Plan's website. Click below to learn more!

*\*The Humana Group Medicare Advantage Plans have a benefit value equivalent of a 90/10 plan. **These are the same plans that were offered in 2021. The Plan just added the benefit value to the name of the plans.***

## 2022 Open Enrollment Overview Video for Medicare Members



**Open Enrollment for Medicare Members**

**October 11-29, 2021**

## 2022 Open Enrollment Resources for Medicare Members

[2022 Decision Guide - Medicare Members →](#)

[Medicare Members 2022 Plan Comparison →](#)

[Click here to begin your 2022 Open Enrollment! →](#)

## Open Enrollment Medicare Webinars Under Way NOW!

*(Medicare Members)*

The State Health Plan is now offering online webinars for you to learn more about your 2022 benefits.

Webinars include information on all of your 2022 benefit options including any changes in benefits. Representatives from the State Health Plan and Humana will present.

To register, select the date below that works best for your schedule. Register early, as seats fill up fast!

WEBINAR DATES	WEBINAR TIMES
Oct. 13	<a href="#">10:00am</a> & <a href="#">2:00pm</a>
Oct. 14	<a href="#">2:00pm</a> & <a href="#">7:00pm</a>
Oct. 19	<a href="#">10:00am</a> & <a href="#">2:00pm</a>
Oct. 20	<a href="#">10:00am</a> & <a href="#">2:00pm</a>
Oct. 21	<a href="#">2:00pm</a> & <a href="#">7:00pm</a>
Oct. 25	<a href="#">10:00am</a>
Oct. 26	<a href="#">10:00am</a> & <a href="#">2:00pm</a>
Oct. 27	<a href="#">2:00pm</a> & <a href="#">7:00pm</a>

**Get Updates by Text!**

## **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.





**This Month's  
Healthy  
Recipe**



**This Month's  
Wellness  
Tip**



**Pumpkin &  
Black Bean Soup**

**Get the Recipe! >**



**Breast Cancer  
Awareness**

**Learn More! >**

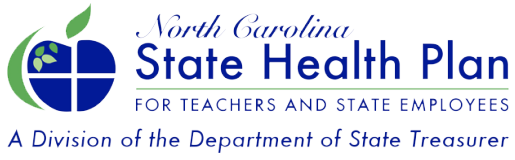
**Connect with us on facebook**

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)





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