

# October 2023 Member Focus



## Open Enrollment is Here!

*(Active & Non-Medicare Members Enrolled in the Base and Enhanced PPO 70/30 & 80/20 Plans)*

Open Enrollment is here and ends October 27, 2023. All active and Non-Medicare members will be automatically enrolled in the Base PPO Plan (70/30), which will have an \$85 subscriber-only premium. You can reduce this premium by \$60 to a \$25 subscriber-only premium by completing the tobacco attestation during the online Open Enrollment process.



### Important Highlights:

- No premium increases for the 6th year in a row with no increase in copays or deductibles!
- 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 Clear Pricing Project Specialist!
- Preferred and non-preferred insulin continues to have a \$0 copay for a 30-day supply!

- Preventive Services remain covered at 100% – no copay or deductible – on either plan!
- Members will not receive a new ID card unless they make a change to their plans. Members will continue to use their 2023 ID card in 2024.

Members should read the Open Enrollment Decision Guide they received in the mail. The Decision Guide includes all the information they need to make the best benefit choices for themselves and their families in 2024. Decision Guides are also posted on the State Health Plan [website](#). Here are some other reminders and resources:

### **Tobacco Users Can Save Money on Their Premiums in 2024!**

As a reminder, active members who are tobacco users and want to earn their monthly premium credit for 2024 can take action now to save money throughout 2024!

Tobacco users can attend a tobacco cessation counseling session at any provider's office that offers the service for **FREE** to earn a lower premium for 2024. Members have until November 30, 2023, to take action. (Note: If members combine their tobacco cessation visit with another service, there may be a copay.)

- After members visit a provider for their tobacco cessation session, the provider will submit a claim on their behalf. To ensure they receive credit for their visit, members can upload their office visit summary to the "Document Center" located in [eBenefits](#), the State Health Plan's enrollment system. They should make sure to request a copy of their summary during their visit.
- This action is **ONLY** for tobacco users who want to reduce their monthly premium by \$60 per month in 2024.
- If members are **NOT** tobacco users, they will simply attest to that online during Open Enrollment, which ends October 27, 2023.
- During Open Enrollment, they will need to attest during the online enrollment process. This step is critical to ensure members receive the lower premium for 2024.

*\*The Base PPO Plan (70/30) remains premium free for retirees. The tobacco attestation for retirees only applies to those that wish to enroll in the Enhanced PPO Plan (80/20) and receive a reduced premium.*

### **Active Member & Non-Medicare Retiree Webinars**

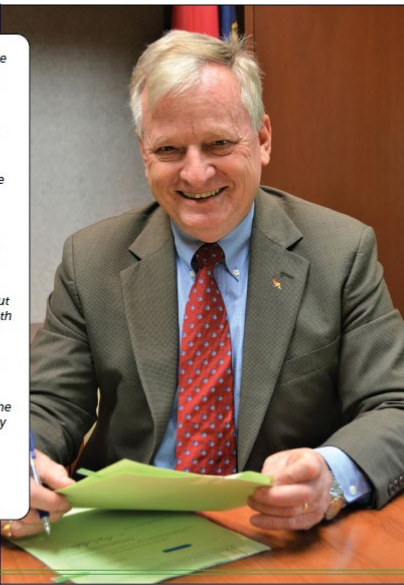
Webinars for active and non-Medicare retirees are scheduled through October 25. These brief webinars are designed to ensure you understand your health plan options for 2024. To register, click on a link below or visit [www.shpnc.org](http://www.shpnc.org) to register for a date and time that is convenient to you!

WEBINAR DATES	WEBINAR TIMES
Oct. 19	<a href="#">4:00pm</a>
Oct. 25	<a href="#">12:30pm</a>

## 2024 Open Enrollment Resources

# Your North Carolina State Health Plan

2024 OPEN ENROLLMENT  
DECISION GUIDE  
October 9-27, 2023





*"As State Treasurer, I pledged to preserve and protect the State Health Plan for those that teach, protect and otherwise serve the citizens of North Carolina. We have been on a mission to bring transparency, lower cost and increased access to quality health care.*

*I'm happy that we've been able to freeze premiums for the sixth year in a row without raising deductibles or copays! We've also been able to eliminate the costs of insulin for members. We're not stopping our hard work to lower family premiums to make this benefit more affordable especially for entry-level employees who must work one week out of every month just to pay for their health plan coverage.*

*I encourage you to review your options in the Decision Guide. Take action to choose what is best for you and your family knowing that the employees of the State Health Plan are working hard every day to maintain this valuable benefit."*

**Dale R. Fotwell, CPA**  
State Treasurer

   
FOR TEACHERS AND STATE EMPLOYEES  
A Division of the Department of State Treasurer

[2024 Active Member Decision Guide →](#)

[2024 Active Member Decision Guide \(Spanish\) →](#)

[2024 Non-Medicare Member Decision Guide →](#)

## Step-by-Step Open Enrollment Instructional Video



[2024 Active Member Informational Video →](#)

[2024 Non-Medicare Member Informational Video →](#)

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## 2024 Open Enrollment for Medicare Members

### Medicare Members:

**IF YOU ARE SATISFIED WITH THE PLAN IN WHICH YOU ARE CURRENTLY ENROLLED, NO ACTION IS REQUIRED.**

Members should read the Open Enrollment Decision Guide they received in the mail. The Decision Guide includes all the information they need to make the best benefit choices for themselves and their families in 2024.

All members currently enrolled in the Humana Medicare Advantage (Base or Enhanced) Plan (90/10)\* will REMAIN on that plan for 2024.

All members currently enrolled in the Base PPO Plan (70/30) administered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC) will REMAIN on that plan for 2024.

If members want to change plans or need to make changes regarding their dependents, they will need to take action during Open Enrollment.

If members have non-Medicare Primary dependents on their plan, those dependents have different options: the Enhanced PPO Plan (80/20) and the Base PPO Plan (70/30). If they are currently enrolled in the Enhanced PPO Plan (80/20), they will be moved to the Base PPO Plan (70/30) for the 2024 benefit year. Members will need to take action during Open Enrollment if their non-Medicare Primary dependents want to be enrolled in the Enhanced PPO Plan (80/20) for the 2024 benefit year.

More information regarding these plan options can be found at [www.shpnc.org](http://www.shpnc.org).

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

### **Medicare Member Webinars, In-Person Events and Telephone Town Hall**

For Medicare-eligible members, the State Health Plan will be offering a variety of outreach events with information about 2024 benefits. These will include in-person events, webinars and a telephone town hall! For a complete list of in-person events, visit the Plan's website or see the Decision Guide. Webinars have begun, with in-person events also under way, and a telephone town hall scheduled for October 23.

To register for events, visit the Plan's website at [www.shpnc.org](http://www.shpnc.org).

If members need assistance with registering for an event, they should call the RSVP Hotline at 866-720-0114, Monday - Friday, between 8 a.m. - 5 p.m. ET.

### **2024 Open Enrollment Resources**

# Your North Carolina State Health Plan

2024 OPEN ENROLLMENT  
DECISION GUIDE  
October 9-27, 2023

*"As State Treasurer, I pledged to preserve and protect the State Health Plan for those that teach, protect and otherwise serve the citizens of North Carolina. We have been on a mission to bring transparency, lower cost and increased access to quality health care.*

*Nearly 90% of retirees have chosen Humana and when I retire I plan to enroll in one of our Medicare Advantage plans. The Base Plan offers a \$0 premium for members and includes popular benefits such as SilverSneakers, free preventive services, and the ability to add a Medicare-eligible spouse for just \$4 a month at no cost to taxpayers!*

*Thanks to our members' participation in the Humana Medicare Advantage Plans, the State Health Plan has saved \$47 million as a result of members joining these plans during last year's Open Enrollment period.*

*I encourage you to review your options in the Decision Guide. Take action to choose what is best for you and your family knowing that the employees of the State Health Plan are working hard every day to maintain this valuable benefit."*

**Dale R. Folwell, CPA • State Treasurer**



North Carolina  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES  
A Division of the Department of State Treasurer

*The Folwell CPA*  
2008 MEMBER OF THE NATIONAL INSTITUTE OF CERTIFIED FINANCIAL PLANNERS  
DALE R. FOLWELL, CPA

[2024 Medicare Member Decision Guide →](#)

[2024 Medicare Member Informational Video →](#)

[Click here to register for outreach events →](#)

**Last 2023 Webinar Scheduled in 'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Series**



The last in our series of 2023 “Understanding Your Medical Plan Options When You Become Medicare-Eligible” [webinars](#) is set for **November 16 at 2 p.m.!**

This free webinar is designed for active members who will soon be 65, are already 65 or older, and retirees getting ready to turn 65. This event will last 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 this event will fill quickly!

[Click here to register for the webinar →](#)

## Your Health Minute

### Breast Cancer Awareness Month

October is Breast Cancer Awareness Month. Other than skin cancer, breast cancer is the most common cancer among American women.

Mammograms are the best way to find breast cancer early, when it is easier to treat and before it is big enough to feel or cause [symptoms](#), according to the CDC.

Fortunately, active and non-Medicare State Health Plan members have access to a wide range of preventive care services covered at 100%, including mammograms! Learn more [here](#).

Humana members are also covered, [click here](#) to learn more.



**2025 Transition to  
Aetna as TPA**

[Learn More >](#)



This Month's  
Healthy  
Recipe



This Month's  
Wellness  
Tip



**Carrot Cake  
Overnight Oats**

[Get the Recipe! >](#)



**Breast Cancer  
Awareness Month**

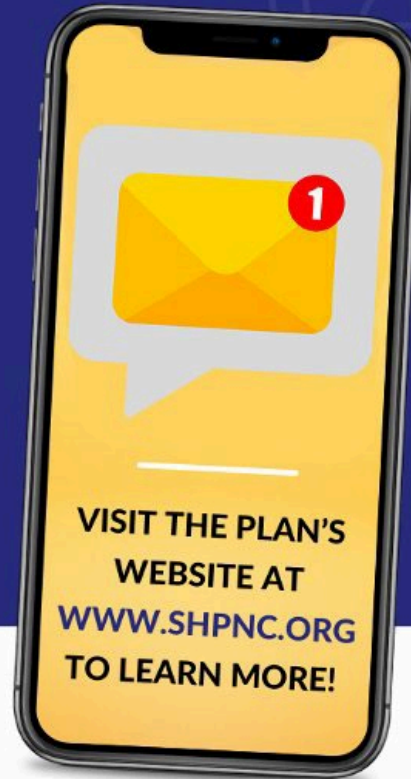
[Learn More! >](#)

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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**

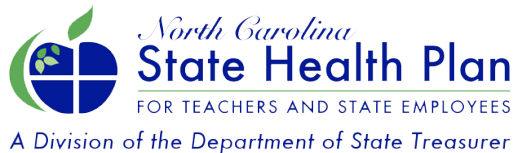


Message Frequency may vary. Message and Data rates may apply.  
Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

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



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