

October 2024 Member Focus



Last Chance: Open Enrollment Ends October 25!

2025 Open Enrollment is underway and ends Oct. 25, 2024.

Active & Non-Medicare Members

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.



Members who wish to enroll in the Enhanced PPO Plan (80/20) or who wish to reduce their monthly premium in either the Enhanced PPO Plan (80/20) or the Base PPO Plan (70/30) by completing the tobacco attestation **MUST TAKE ACTION** during Open Enrollment.

The tobacco attestation applies to non-Medicare subscribers in the Retirement Systems who want to enroll in the Enhanced PPO Plan (80/20) and reduce their monthly premium. **The Base PPO Plan (70/30) remains premium-free for eligible retirees.**

Medicare Members

Members enrolled in the Humana Medicare Advantage Base and Enhanced plans will **remain** in that plan unless you would like to enroll in a different plan during Open Enrollment. Medicare members enrolled in the Base PPO Plan (70/30) will be **moved** to the Humana Base Plan unless they enroll in the Base PPO Plan (70/30) during Open Enrollment.

Important: If you want to be enrolled in a different plan option or if you need to make any changes regarding your dependents, you **MUST TAKE ACTION** during Open Enrollment.

[2025 Active Member Decision Guide →](#)

[2025 Active Member Decision Guide \(Spanish\) →](#)

[2025 Non-Medicare Member Decision Guide →](#)

[2025 Medicare Member Decision Guide →](#)

Additional Open Enrollment resources are available on the Plan's [website](#).

Hurricane Helene

The State Health Plan is here for our members impacted by Hurricane Helene. **A list of resources available to assist members in the impacted areas** is located on the Plan's [website](#) including accommodations for Open Enrollment.

Tobacco Users Can Save Money on Their Premiums in 2025!

(Active Members)

Active members who are tobacco users and want to earn their monthly premium credit for 2025 must take action now to save money throughout 2025!

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 2025. Members have until November 30, 2024, to complete the counseling session. (Note: If members combine their tobacco cessation visit with another service, there may be a copay.)

How it works:

- 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 should 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 2025.

- If members are NOT tobacco users, they will simply attest to that online now during Open Enrollment, ending Oct. 25, 2024.
- During Open Enrollment, members will need to attest during the online enrollment process. This step is critical to ensure members receive the lower premium for 2025.

Medicare-Eligible Member Open Enrollment Reminders

(Medicare Members)

For Medicare-eligible members, this can be a very confusing time as there is an increase in television advertisements and other solicitations regarding Medicare plans. It is possible Medicare-eligible members will receive random telephone calls, mailers, and salespeople at your door. There is also an increase in television commercials and infomercials regarding Medicare Advantage Plans offered to the public.

Please be aware that enrolling in an outside Medicare Health Plan, such as a Medicare Advantage or Medicare Prescription Drug Plan, may have a serious impact on your State Health Plan coverage and out-of-pocket costs.

Webinar Series: Understanding Your Medical Plan Options When You Become Medicare-Eligible

Join us for the “Understanding Your Medical Plan Options When You Become Medicare-Eligible” [webinar](#) on **November 13** at **10 a.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 provide the opportunity to ask questions. Register soon as this event will fill quickly!

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

Tuition Rewards through SilverSneakers®

(Humana Medicare Advantage Members)

As a member of the NC State Health Plan Humana Group Medicare Advantage Plan, you have access to **SilverSneakers®**. As a SilverSneakers® member, you can turn your fitness endeavors into college tuition savings for designated students simply by signing up for the **Tuition Rewards program** and working out. This is made possible through our partnership with **SAGE Scholars**, creators of the Tuition Rewards® program.

How Tuition Rewards works:

- **Visit Participating Locations:** Attend SilverSneakers® participating locations or join SilverSneakers® LIVE online classes and workshops a total of **seven times** in one month to earn Tuition Rewards Points for designated students (ages birth to the start of their senior year in high school).
- **Initial Points:** Earn **1,000 Tuition Rewards Points** when you sign up for the program. Each month you visit a participating location seven times or more, you'll earn an additional **250 points**.
- **Point Value:** Each Tuition Rewards Point equals **\$1.** in tuition discounts at over **400 colleges and universities**.
- **Point Accumulation:** Rewards points will appear in your account within **60 days** of visiting a participating location.
- **Existing Accounts:** If you already have a Tuition Rewards account, you can earn additional points through the SilverSneakers® partnership.

About Tuition Rewards:

Tuition Rewards Points are redeemed in equal installments over four years of college and

are valid for up to one full year of tuition discounts at participating colleges and universities.

Start earning points now! Learn more and sign up at [SilverSneakers.TuitionRewards.com](https://www.silversneakers.com/tuition-rewards). If you have questions, please call 877-210-1307 (TTY: 711), Monday-Friday, 8 a.m.-8 p.m.

Your Health Minute: October is National Breast Cancer Awareness Month



Breast Cancer Awareness Month can mean different things to different people. For some, it's a reminder — 31 days in the fall of pink-ribbon reminders of a disease that has profoundly affected their lives. For others, it's an opportunity to support the more than 2 million women around the world who are diagnosed with the disease each year.

- A woman in the U.S. has a 1 in 8 chance of developing breast cancer in her lifetime and a 1 in 39 chance of dying from breast cancer.
- Nearly 30% of women diagnosed with early-stage breast cancer later develop metastatic breast cancer.
- U.S. men account for 1 in every 100 breast cancer diagnoses in the country.
- There are about 4 million breast cancer survivors in the U.S., including those currently receiving breast cancer treatment.
- *This information is provided by [Breastcancer.org](https://www.breastcancer.org)*

Other than skin cancer, breast cancer is the most common cancer among American women. According to the CDC, mammograms are the best way to detect breast cancer early, when it is easier to treat and before it is big enough to feel or cause [symptoms](#).

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](#).

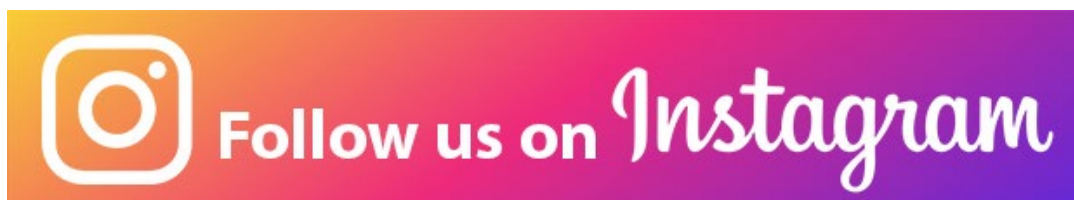



2025 Transition to
Aetna as TPA

[Learn More >](#)



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This Month's
Healthy
Recipe

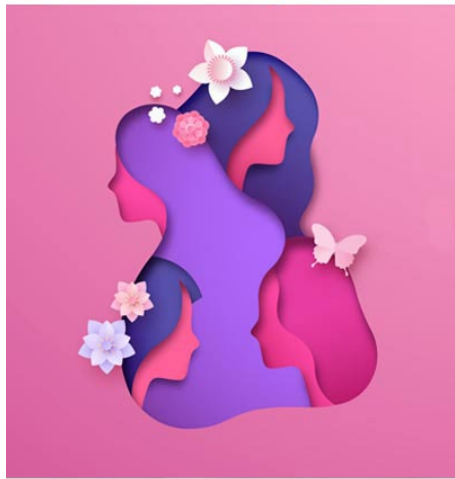


**Chickpea & Sweet Potato
Grain Bowl**

Get the Recipe! >



This Month's
Wellness
Tip



**Breast Cancer
Awareness Month**

Learn More! >

**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.

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

The Education Trust FOR TEACHERS AND STATE EMPLOYEES DALE R. FOLWELL, CPA

Eligibility and Enrollment Questions: 855-859-0966
 Prescription Questions: 888-321-3124
 For questions on this newsletter, e-mail: shpmemberinquiries@nctreasurer.com