

September 2021 Member Focus



Are YOU Ready for Open Enrollment?

(Active and Non-Medicare Members)

Time to get ready! 2022 Open Enrollment is October 11-29, 2021. Here's what you need to know to make the right decisions in October to **save you money** throughout 2022.



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's 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)	<p>\$0 for Clear Pricing Project (CPP) PCP on ID card;</p> <p>\$10 for non-CPP PCP on ID card;</p> <p>\$25 for any other PCP</p>	<p>\$0 for Clear Pricing Project (CPP) PCP on ID card;</p> <p>\$30 for non-CPP PCP on ID card;</p> <p>\$45 for any other PCP</p>
Behavioral Health Provider	<p>\$0 for CPP Provider;</p> <p>\$25 for other Providers</p>	<p>\$0 for CPP Provider;</p> <p>\$45 for other Providers</p>
Specialist	<p>\$40 for CPP Specialist;</p> <p>\$80 for other Specialists</p>	<p>\$47 for CPP Specialist;</p> <p>\$94 for other Specialists</p>
Speech, Occupational, Chiropractor and Physical Therapy	<p>\$26 for CPP Providers;</p> <p>\$52 for other Providers</p>	<p>\$36 for CPP Providers;</p> <p>\$72 for other Providers</p>

Reminder for tobacco users: Get a head start on 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 don't need to wait for Open Enrollment. Tobacco users 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 online enrollment process during Open Enrollment.

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

[2022 Open Enrollment Information →](#)

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

Convenient Open Enrollment Webinars Scheduled!

(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
Sept. 23	12:30pm & 4:00pm
Sept. 28	10:00am & 4:00pm
Oct. 4	11:30am & 4:00pm
Oct. 8	2:00pm
Oct. 14	12:00pm
Oct. 18	12:30pm & 4:00pm
Oct. 21	10:30am
Oct. 25	4:00pm

Humana Medicare Advantage (90/10)* Plans Bring Cost Savings in 2022!

(Medicare Members)

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!

Did you know?

- 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.

Watch the mail for your Decision Guide with 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*

[2022 Medicare Open Enrollment Information →](#)

[Medicare Members 2022 Plan Comparison →](#)

Open Enrollment Medicare Webinars Set for October!

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

Webinars will 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. 5	10:00am & 2:00pm
Oct. 6	2:00pm & 7:00pm
Oct. 7	10:00am & 2:00pm
Oct. 8	10:00am
Oct. 12	10:00am & 2:00pm
Oct. 13	10:00am & 2:00pm
Oct. 14	2:00pm & 7:00pm
Oct. 19	10:00am & 2:00pm
Oct. 20	10:00am & 2:00pm
Oct. 21	2:00pm & 7:00pm
Oct. 25	10:00am
Oct. 26	10:00am & 2:00pm
Oct. 27	2:00pm & 7:00pm

2021 Flu Shot Program Begins

CVS Caremark will be working with agencies this fall to host worksite flu immunization clinics. Your agency will let you know if a flu shot clinic is scheduled at your worksite and provide registration instructions. You will be required to show your State Health Plan ID card. Clinics will be for the seasonal flu shot only; COVID-19 vaccinations will not be offered.

Members eligible for the worksite flu shot program are those on the 70/30 PPO Plan and 80/20 PPO Plan. The 2021 flu shot program will be held through December 31, 2021.

The flu vaccine is available at no charge to all Plan members when you receive a shot at a worksite clinic, any in-network doctor's office, in-network health department, participating Convenience Clinic, or through a participating North Carolina immunizing pharmacist.

For more information regarding the flu shot, visit the [member flu shot webpage](#).

Humana Medicare Advantage Plan (90/10) Members: Schedule Your Flu Shot Today!

Flu season begins in October and typically peaks between December and February. It's recommended to get a flu shot every year for two reasons: Your body's immune response from the vaccination naturally declines over time, and flu viruses change constantly. You can receive your annual flu shot at no cost to you! Additional information about the flu vaccine for Humana members can be found [here](#).

Did you know that you know that you can get Go365 points for getting your flu shot?

To track your activities and redeem rewards, you can visit the Go365 website which can be accessed through your MyHumana account at our.Humana.com/ncshp. After you have signed into your MyHumana account, click "Go365" from your dashboard – it's that easy! To visit the Go365 Mall to redeem your rewards, just click "Go365 Mall" from the dashboard of your Go365 account, or visit Go365.com/shop. For more information about the Go365 program and SilverSneakers please [click here](#).

If you don't have online access, you can also track your rewards using the Go365 paper trackers. To obtain paper trackers, redeem your rewards, or ask questions about the program, please contact the dedicated **North Carolina State Health**

Plan Humana Group Medicare Customer Care team at 1-888-700-2263 (TTY: 711), Monday – Friday, 8 a.m. – 9 p.m., Eastern time.

Your Health Minute



Take a Hike!

If you are employed at a state agency, consider getting a **Miles for Wellness** team together to get your steps in, get active and connect with coworkers. Miles for Wellness is a virtual, team-based walking initiative by and for the state employees of North Carolina. The purpose of Miles for Wellness is to encourage and support employees to increase their level of physical activity, with the goal of 10,000 steps, or the equivalent of 5 miles, achieved most days of the week.

Each challenge has a different theme with weekly step count totals that are added up and plotted on a virtual map. The upcoming Miles for Wellness Challenge 24 will traverse the capitols of the western states and will run from September 27 through November 22. [Registration is now open!](#)

Not part of a state agency and need to create your own walking program? The Centers for Disease Control and Prevention offers tips to get started. Please see the following resources for ideas!

- [CDC Walking – Why Walk? Why Not!](#)
- [CDC – Worksite Walking Campaign Tools](#)



Next Member Webinar
"SHP 101: Open Enrollment 2022"
September 23, 2021 - 12:30pm & 4:00pm

[Click to Register! >](#)



**This Month's
Healthy
Recipe**



**This Month's
Wellness
Tip**



**No-Bake Peanut Butter
Chocolate Cookies**

[Get the Recipe! >](#)



**Seasonal
Flu Vaccines**

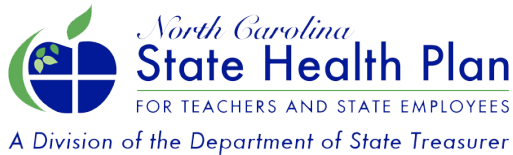
[Learn More! >](#)

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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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