

# September 2023 Member Focus



## 2024 Open Enrollment is Next Month!

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

Open Enrollment will be held Oct. 9-27, 2023. All 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.

### 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 watch the mail for their Open Enrollment Decision Guide, which will include all the information they need to make the best benefit choices for themselves and their families in 2024. In the meantime, here are some steps you can take to prepare for Open Enrollment.

### **Reminder! Tobacco Users Can Get a Head Start on Open Enrollment!**

As a reminder, active members who are tobacco users and want to earn their monthly premium credit for 2024 don't have to wait until Open Enrollment this fall. You 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. You have until November 30, 2023, to take action. (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 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, October 9-27, 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/Non-Medicare Retiree Member Webinars**

Active member webinars are scheduled from Sept. 26 through Oct. 25. These brief webinars are designed to ensure you understand your health plan options for 2024 and what actions you should take during Open Enrollment. To register for a date and time that is convenient to you, click on one of the links below!

WEBINAR DATES	WEBINAR TIMES
Sept. 26	<a href="#">4:00pm</a>
Sept. 28	<a href="#">3:30pm</a>
Oct. 4	<a href="#">12:30pm</a>
Oct. 10	<a href="#">3:30pm</a>
Oct. 12	<a href="#">10:30am</a>
Oct. 17	<a href="#">12:30pm</a>
Oct. 19	<a href="#">4:00pm</a>
Oct. 25	<a href="#">12:30pm</a>

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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.

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 you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment.

If you have non-Medicare Primary dependents on your plan, they 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. You will need to take action during Open Enrollment if your 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.*

Members should watch the mail for their Open Enrollment Decision Guide, which will include all the information they need to make the best benefit choices for themselves and their families in 2024.

### **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 your 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 your Decision Guide. Webinars begin Sept. 27, with in-person events and telephone town hall scheduled closer to Open Enrollment.

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

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

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

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### **'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Webinars for Prospective Retirees**

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.!**

As a reminder, these webinars are designed for active members who will soon be 65, are already 65 or older, and retirees getting ready to turn 65.

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

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## Eat Smart, Move More, Weigh Less!

*(Active and Non-Medicare Members)*

The Eat Smart, Move More, Weigh Less program includes 15 weekly online sessions delivered by a live Registered Dietitian Nutritionist. Each session will empower you to make healthy lifestyle changes to achieve and maintain a healthy weight. This is available for all members on the Base PPO Plan (70/30) and Enhanced PPO Plan (80/20).



State Health Plan active members can participate at no cost! Plan members need to enter this coupon/voucher code during registration: **GNC2023**. Each weekly session is covered at 100% as a telehealth group nutritional counseling visit. To get started, visit [www.esmmweighless.com](http://www.esmmweighless.com) and click "Register Now." Then select "I received a code from my employer" and follow the prompts.

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## Go365 by Humana®

*(Medicare Advantage Plan Members)*

Go365 is your wellness program that rewards you for completing eligible activities that help you make healthy choices, at no extra cost to you.

Your health can be rewarding! Go365 by Humana makes wellness fun and easy. We can help you reach your physical and emotional health goals. Track your activity and redeem rewards:

- online, at **MyHumana.com**
- by filling out and mailing in paper forms

Earn rewards you can redeem for gift cards. Complete eligible healthy activities like walking or getting your Annual Wellness Visit. You can earn rewards to redeem for gift cards. Once you've earned at least \$10 in rewards, choose your gift cards in the Go365 Mall. Rewards must be earned and redeemed within the same plan year. Rewards not redeemed before Dec. 31 will be forfeited.

Now is the time to get going with Go365. If you have a MyHumana account, you can use the same information to log in to **Go365.com**. If not, activate your profile at MyHumana.com.

To learn more about how to activate your account in Go365, watch this [video clip](#).

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## Subrogation: Third-Party Liability and You

*(Active and Non-Medicare Members)*

Have you recently been involved in a car accident, medical malpractice case, product defect incident, or some other event that resulted in an injury? In certain circumstances, this may lead to subrogation by the State Health Plan ("the Plan").

When you receive medical treatment because of an injury or illness, the Plan pays the insurance claims for that care. If the need for treatment was caused by someone else's action or negligence, this is known as third-party liability. So that funds are reserved for our members' medical claims, the Plan protects its funds by the process of subrogation to recover treatment costs that should have been paid by another party. The Plan will seek reimbursement for medical and pharmacy expenditures if another party is liable for an injury incident, such as medical malpractice, workers' compensation, slip and falls, product liability cases, or motor vehicle accidents.

The Plan has a legal right to recover paid claims that are the responsibility of a third party. You or your attorney should *immediately* notify the Plan if another party is involved in your accident or caused your injury or illness.

Please note: If a liable third party pays YOU directly for damages and the Plan is not informed, then YOU may be responsible for reimbursing the Plan. You can prevent this situation by contacting the Plan's subrogation contractor, The Rawlings Company, LLC ("Rawlings"). Call Rawlings with any questions toll free at 1-877-229-0872. You or your duly authorized representative can also send an email to [NCStatemanualreferrals@rawlingscompany.com](mailto: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](#)."

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## Be a Lifesaver! Register for Organ Donation

More than 100,000 people are waiting for a lifesaving organ transplant, including more than 3,000 North Carolinians. That's why every registered donor counts. To learn more about organ donation [click here](#).

Registering your decision to be an organ donor in the National Donate Life Registry ensures your donor registration travels with you, no matter where you live or move across the country. To register visit the [National Donate Life Registry](#).

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## 2025 Transition to Aetna as TPA

[Learn More >](#)



## This Month's Healthy Recipe

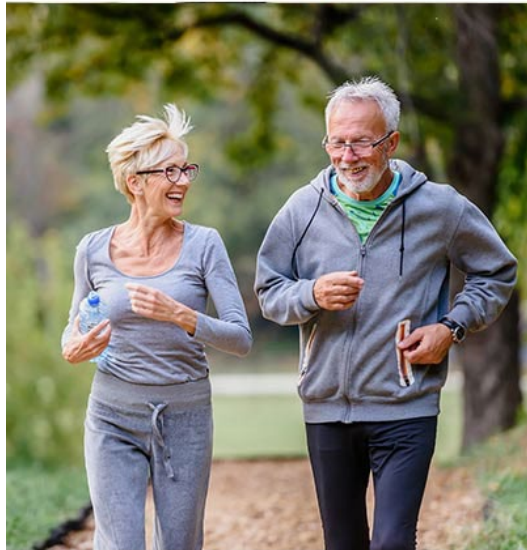


## This Month's Wellness Tip



### Maple-Cinnamon Sweet Potato Bread

[Get the Recipe! >](#)



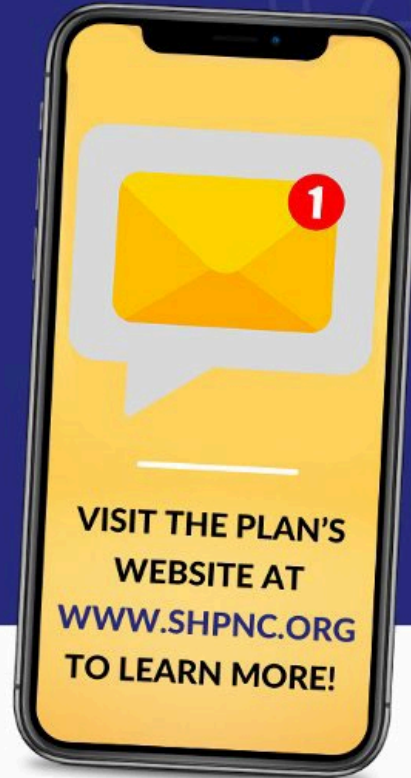
### 6 Tips for Healthy Aging

[Learn More! >](#)

Connect with us on **facebook**

# 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**

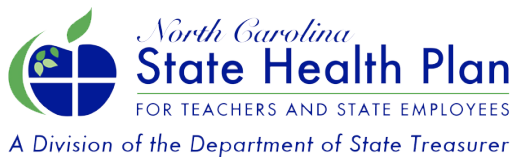


Message Frequency may vary. Message and Data rates may apply.  
Reply STOP to cancel.

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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