





## 2025 State Health Plan Open Enrollment

**Active and Non-Medicare Members** 

Open Enrollment Sept. 30 – Oct. 25, 2024



# Topics for Today

- Make Way for Aetna!
- Open Enrollment Reminders
- Benefit Highlights for 2025
- Plan Comparisons
- Premium Rates
- Online Enrollment Process & Reminders
- Aetna Find a Provider Online Process
- Important Phone Numbers





A new TPA is on the way.

- Aetna will become the State Health Plan's new Third-Party Administrator (TPA) beginning Jan. 1, 2025. Blue Cross NC is the Plan's current TPA
- The State Health Plan's goal is to make the Aetna transition as seamless as possible.
- A few things to keep in mind regarding the 2025 State Health Plan benefits:
  - ✓ No benefit changes
  - ✓ No premium increases
  - ✓ New TPA
  - ✓ New 24/7 Nurse Line
  - ✓ New Teladoc services
  - √ Expanded disease and casemanagement program
  - ✓ New ID Card

### Action Required!



- ALL active and non-Medicare members, including dependents, will be moved to the Base PPO Plan (70/30) effective Jan. 1, 2025.
  - You will see this change when you log in to eBenefits during Open Enrollment.
- Subscribers MUST take action if you want to enroll in the Enhanced PPO Plan (80/20) and reduce your premium in either the Base PPO Plan (70/30) or Enhanced PPO Plan (80/20).
- If you do not take action by Oct. 25, you will:
  - Remain on the Base PPO Plan (70/30) for 2025.
  - Pay more for subscriber-only premium for failure to complete tobacco attestation for active members in the Base 70/30 and Enhanced 80/20 plans.
- The Base PPO Plan (70/30) remains premium-free for non-Medicare subscribers in the Retirement Systems and does not require a tobacco attestation to reduce the premium.
- 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.



### Dependent Eligibility Reminder

- Open Enrollment is the time to add/drop dependents and/or change plans.
- Outside of OE, there must be a Qualifying Life Event (QLE) to add/drop dependents within 30 days of the event.
- Dependent verification documentation is required for all dependents.
  - During Open Enrollment, you have until Oct. 25 to provide the required documentation.
  - A full list of required documents can be found on the Plan's website at www.shpnc.org.
- Documents should be uploaded and stored in eBenefits. Need help? Contact your HBR or the Eligibility and Enrollment Support Center (855-859-0966).





Qualifying Life Events & Dependent Eligibility

Guidelines for a Qualifying Life Event (QLE) and dependent eligibility.





### 2025 Health Plan Options

• The State Health Plan will continue to offer two plan options for active and non-Medicare members in 2025:

### Enhanced PPO Plan (80/20)

Members pay a 20% coinsurance for eligible in-network services. For some services (i.e., office visits, urgent care or emergency room visits), members pay a copay. Preventive Care Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

### Base PPO Plan (70/30)

Members pay 30% coinsurance for eligible in-network expenses. Similar to the 80/20 plan, members pay a copay for some services (i.e., office visits, urgent care or emergency room visits). Preventive Care Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

Active members can reduce their employee premium by completing the tobacco attestation in both plans!



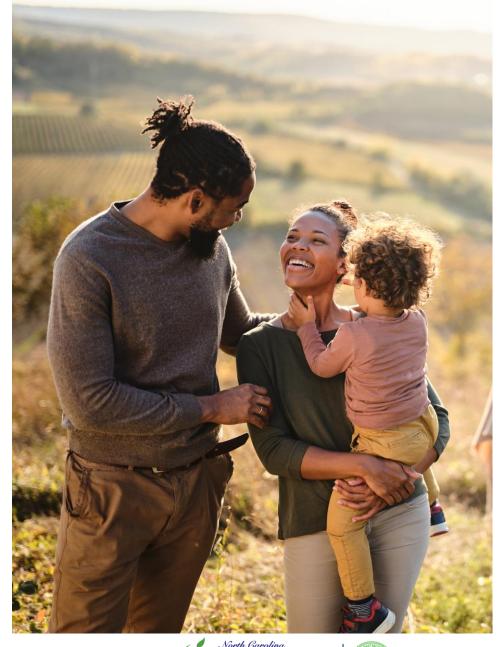


## Benefit Highlights for 2025



### Benefit Highlights for 2025!

- There are no major benefit changes for 2025.
- No premium increases for the 7th year in a row!
- Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy a \$0 copay!
- Continued reduced copays for members who visit a Clear Pricing Project Specialist!
- Joint replacement bundle pricing for eligible members!
- Preferred and non-preferred insulin will continue to have a \$0 copay for a 30-day supply!
- Preventive Care Services & Medications will continue to have no copay or deductible on either plan!
- Plus these enhanced Aetna services:
  - ✓ New expanded disease and case management programs
  - ✓ New 24/7 Nurse Line
  - ✓ New virtual care services through Teladoc
  - ✓ New LifeMart discount program
- Please refer to the Benefits Booklets located on the Plan's website for full coverage details.





### 2025 Open Enrollment Tobacco Attestation Activity



- Subscribers that are tobacco users can attend a tobacco cessation counseling session at a provider's
  office that offers this service for *free* to lower their 2025 employee-only premium by \$60.
  - If you combine your tobacco cessation visit with another service, there may be a copay.
- To earn the \$60 premium credit, subscribers may complete the tobacco cessation counseling session starting **July 1, 2024**. You do not have to wait until Open Enrollment!
- Please note this action is only for tobacco users who want to reduce their 2025 premium. If the subscriber is a non-tobacco user, they will simply attest to that fact during Open Enrollment.
- To ensure you receive credit for your visit, you must upload the provider office visit summary to the "Document Center" located in eBenefits, the Plan's enrollment system.

### July 1, 2024

 Tobacco users can start visiting a provider to complete their counseling session.



### Nov. 30, 2024

 Tobacco users will have until Nov. 30, 2024, to complete this activity.





### **Tobacco Attestation Savings**



	Enhanced PPO Plan (80/20)	Base PPO Plan 70/30
Subscriber-Only Monthly Premium	\$110	\$85
Attest to being a non-tobacco user or agree to and complete (by Nov. 30, 2024) at least one cessation counseling session to earn a monthly premium credit.	-\$60	-\$60
Total Monthly Subscriber-Only Premium (With Credit)	\$50	\$25

- Don't forget, tobacco cessation counseling is available throughout the year!
- If you're interested in tobacco cessation counseling at any point in the year, you can just GO to a PCP's office.





### Re-Selecting Your Primary Care Provider

- During Open Enrollment, all members will need to RE-SELECT a Primary Care Provider (PCP) in order to continue to enjoy lower copays when visiting that provider in 2025.
- Your 2024 selection will not carry over.
- Members will do this during the Open Enrollment online process in eBenefits, the Plan's enrollment system.
- State Health Plan members will be able to enjoy Aetna's broad national network which includes 99.5% of North Carolina providers including all major hospitals in North Carolina.
- To locate your provider, visit the State Health Plan's website, click "Find a Doctor" and select Aetna 2025.



## NC State Health Plan Network (Aetna 2025)

Enhanced PPO Plan (80/20)

Base PPO Plan (70/30)

High Deductible Health Plan (HDHP)



### Clear Pricing Project

- In 2025, Plan members will utilize the NC State Health Plan network, which will encompass Clear Pricing Project (CPP) providers and providers in the Aetna network to ensure adequate access to health care.
- To locate a CPP provider, visit the Plan's website at **www.shpnc.org**, click "Find a Doctor" and select "Aetna 2025." Then look for "Clear Pricing Project Provider" next to a provider's name.
- In 2025, the Plan will continue to offer copay reductions for members who visit a CPP provider and if you select a CPP provider as your PCP and it appears on your ID card, any visit to that provider has a \$0 copay.
- Please note: CPP Providers did have to re-sign with Aetna, so there is a possibility CPP providers have changed.

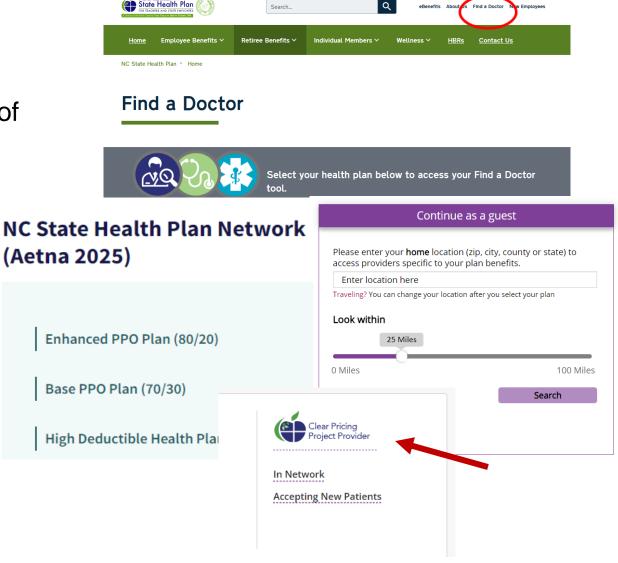


## Clear Pricing Project Provider Copay Reductions

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

### Locating Clear Pricing Project Providers

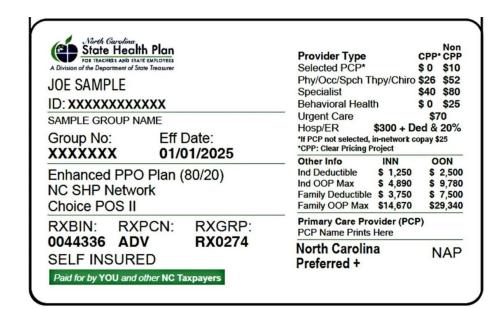
- CPP providers can be located using the Find A Doctor search tool on the Plan's website.
- The <u>Find A Doctor</u> tool can be found on the top of every page.
- Select your plan and then North Carolina State Health Plan.
- Select Aetna 2025.
- This will allow you to search or browse for a provider in the Aetna network.
- CPP providers will have "Clear Pricing Project Provider" next to their name within the Provider Highlights.





### New 2025 ID Cards

- All members, regardless of action taken during Open Enrollment, will receive a new ID card, which will include a new identification number from Aetna prior to Jan. 1, 2025.
- You will need to begin using this card Jan. 1, 2025, for all medical and pharmacy services.
- After Jan. 1, your 2024 ID card will no longer work.
- Your ID Card mailing will also include information about Aetna's Member Portal, App and other programs so you can register and check them out!









## Enhanced PPO Plan (80/20) & Base PPO Plan (70/30) Benefits



### 2025 Benefits – Enhanced 80/20 Plan

No major benefit changes for 2025.

Plan Design Features	Enhanced 80/20 Plan
Deductible	\$1,250 Individual \$3,750 Family (Combined Medical & Pharmacy)
Medical/Rx Out-of-Pocket* (OOP)	\$4,890 Individual \$14,670 Family (Combined Medical & Pharmacy)
Preventive	\$0
PCP	\$0 for CPP PCP on ID Card \$10 for non-CPP PCP on ID card \$25 for any other PCP
Behavioral Health Provider	\$0 CPP Provider \$25 non-CPP Provider
Specialist Copay	\$40 for CPP Specialist \$80 for other Specialists
Speech, Occupational, Chiro and Physical Therapy Copay	\$26 for CPP Providers \$52 for other Providers
Urgent Care	\$70
Hospital & ER Copays	\$300 + Ded/Coins.
Teladoc	\$25

Plan Design Features	Base 70/30 Plan
Deductible	\$1,500 Individual \$4,500 Family (Combined Medical & Pharmacy)
Medical/Rx Out-of-Pocket* (OOP)	\$5,900 Individual \$16,300 Family (Combined Medical & Pharmacy)
Preventive	\$0
PCP	\$0 for CPP PCP on ID Card \$30 for non-CPP PCP on ID card \$45 for any other PCP
Behavioral Health Provider	\$0 CPP Provider \$45 non-CPP Provider
Specialist Copay	\$47 for CPP Specialist \$94 for other Specialists
Speech, Occupational, Chiro and Physical Therapy Copay	\$36 for CPP Providers \$72 for other Providers
Urgent Care	\$100
Hospital & ER Copays	\$337 + Ded/Coins.
Teladoc	\$45

## 2025 Pharmacy Benefits

Rx Tier	Enhanced 80/20	Base 70/30
Tier 1 – Generics <u>&lt;</u> \$150	\$5	\$16
Tier 2 – Preferred Brands & High-Cost Generics	\$30	\$47
Tier 3 – Non-Preferred	Ded/Coins	Ded/Coins
Tier 4 – Low-Cost Generic Specialty	\$100	\$200
Tier 5 – Preferred Specialty	\$250	\$350
Tier 6 – Non-Preferred Specialty	Ded/Coins	Ded/Coins
Preventive Medications	<b>\$0</b>	\$0
Preferred Diabetic Supplies	\$5	\$10
Preferred and Non-Preferred Insulin	\$0	\$0

Cost is for a 30-Day Supply

### Pharmacy Benefit Reminders

 CVS Caremark is the Pharmacy Benefits Manager for the State Health Plan. Remember that the Plan continues to maintain a customized closed formulary, or drug list.

Closed Formulary – In a "closed" formulary, certain drugs are excluded.

- The formulary is updated on a quarterly basis and members should always review it to see if there have been any coverage changes to their prescribed medications.
- An exception process is available to providers who believe that, based on medical necessity, it is in the members' best interest to remain on the excluded drug(s).
- Exception requests for tier level changes are not permitted.

Excluded drugs approved for coverage through the exceptions process will be at the tier 3 or tier 6 member copay level.

## **Premium Rates**



STATE TREASURER OF NORTH CAROLINA DALE R. FOLWELL, CPA

## 2025 Active Employee Premium Rates

Monthly Premium Rates	2025 Rates *
Enhanced PPO Plan (80/20)	
Subscriber Only	\$50.00
Subscriber + Child(ren)	\$305.00
Subscriber + Spouse	\$700.00
Subscriber + Family	\$720.00
Base PPO Plan (70/30)	
Subscriber Only	\$25.00
Subscriber + Child(ren)	\$218.00
Subscriber + Spouse	\$590.00
Subscriber + Family	\$598.00



These rates apply to active members.
All rates are posted on the Plan's website at shpnc.org.

<sup>\*</sup>Assumes completion of tobacco attestation. The employee-only premium will be \$60 higher per month if the tobacco attestation is not completed. NOTE: Base 70/30 Plan for retiree-only coverage remains premium free.



### 2025 Non-Medicare Premium Rates

Monthly Premium Rates	2025 Rates *	
Enhanced PPO Plan (80/20)		
Subscriber Only	\$50.00	
Subscriber + Child(ren)	\$305.00	
Subscriber + Spouse	\$700.00	
Subscriber + Family	\$720.00	
Base PPO Plan (70/30)		
Subscriber Only	\$0	
Subscriber + Child(ren)	\$218.00	
Subscriber + Spouse	\$590.00	
Subscriber + Family	\$598.00	



These rates apply to Non-Medicare retirees. All rates are posted on the Plan's website at shpnc.org.

<sup>\*</sup>Assumes completion of tobacco attestation. The employee-only premium will be \$60 higher per month if the tobacco attestation is not completed. NOTE: Base 70/30 Plan for retiree-only coverage remains premium free. 23







## A new **TPA** is on the way.

### **Transition Items**

- As of Dec. 1, 2024, prior authorization requests for medical services occurring after Jan. 1, 2025, providers will need to send request to Aetna for prior to Aetna for processing, not Blue Cross NC.
- Any prior authorizations for medical services prior to that will transfer to Aetna. After 90 days a new authorization will be needed with Aetna.
- As a reminder prior authorizations for prescriptions still go through CVS Caremark, the Plan's PBM. Nothing has changed with this process.

## Online Enrollment Process





### Online Enrollment: Getting Started!

### Benefits is the Gateway to your Enrollment

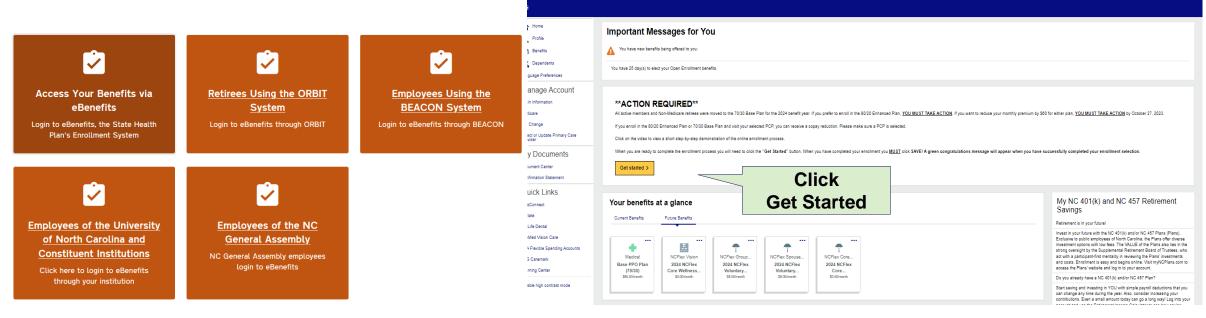
To log into eBenefits, click the gold button for YOUR enrollment system. If your employer is not listed, select the gold "eBenefits" button or contact your HR representative for assistance.

Once you're logged into eBenefits, you can complete your OPEN ENROLLMENT, make changes and access your benefit information through Blue Connect, where you can find your EOBs and order new ID cards.

#### Important Note Regarding Passwords:

If you are having issues logging into eBenefits, do not continue to attempt to log in or you will lock your account. Instead you have the option to reset your password. Simply click "Reset your account" then "I can't remember my password." From there you will be prompted to a screen that will ask you to enter your username so a passcode can be sent to the email address you have in eBenefits.

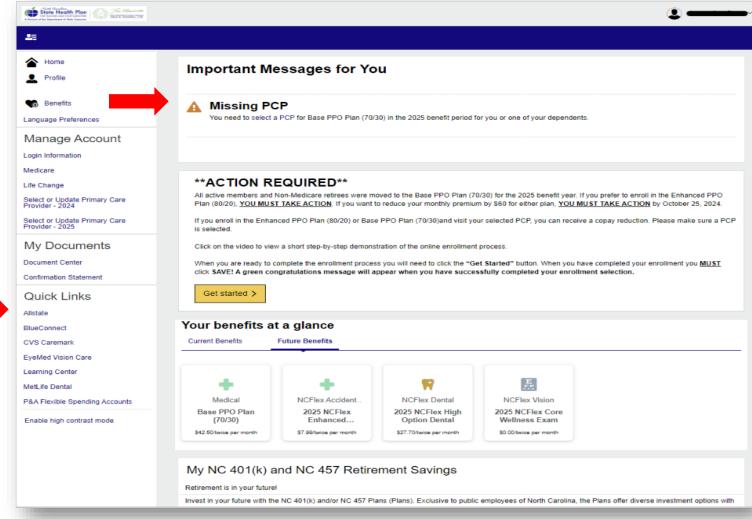
- To get started, visit shpnc.org
- Click "eBenefits"
- Select the appropriate colored box to access eBenefits
- Once you are logged into eBenefits, click "Get Started"





### Member Home Page

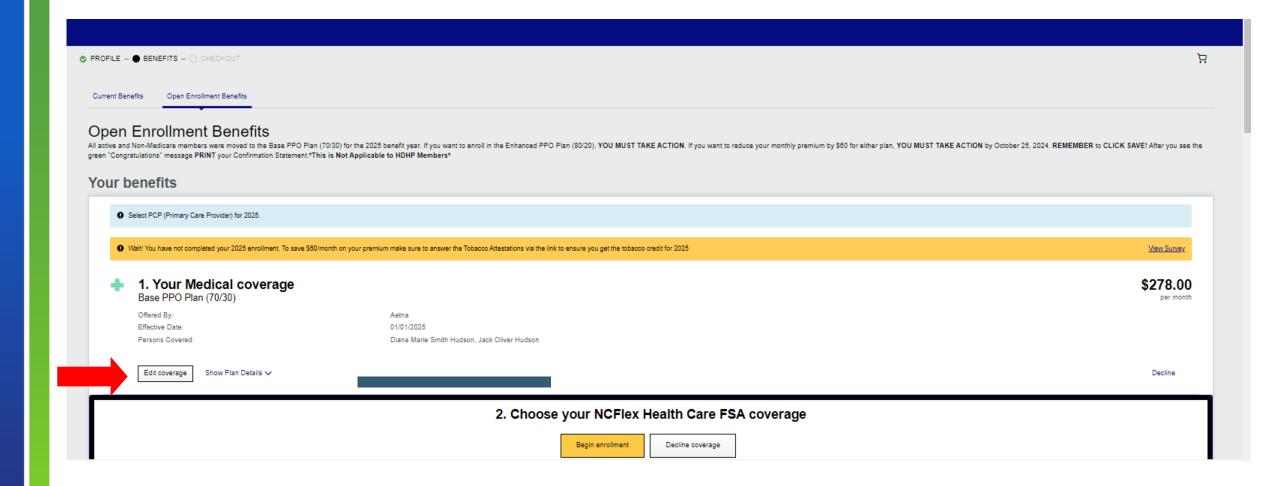
SSO Link to Aetna will appear, it will link to general site at first. After ID cards are issued and a member registers, it will be a SSO just like Blue Connect.



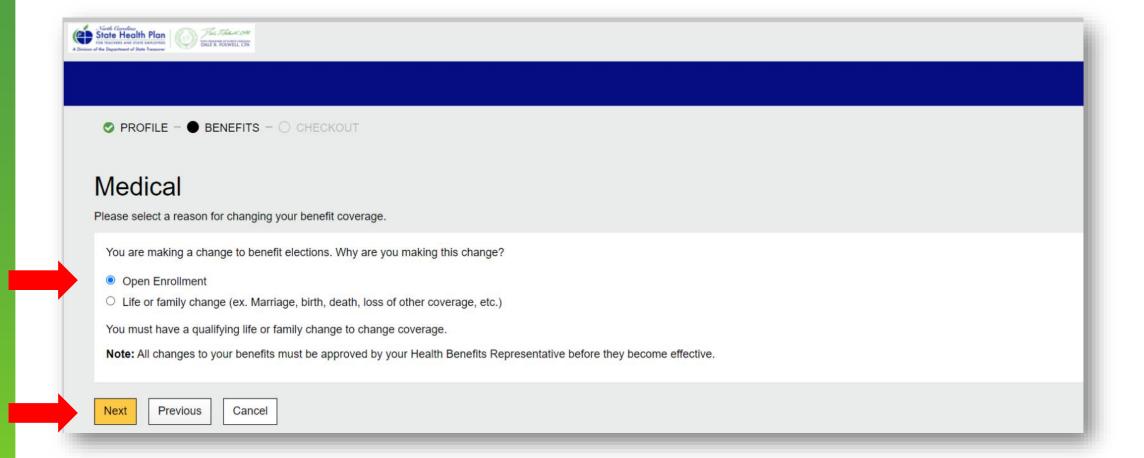




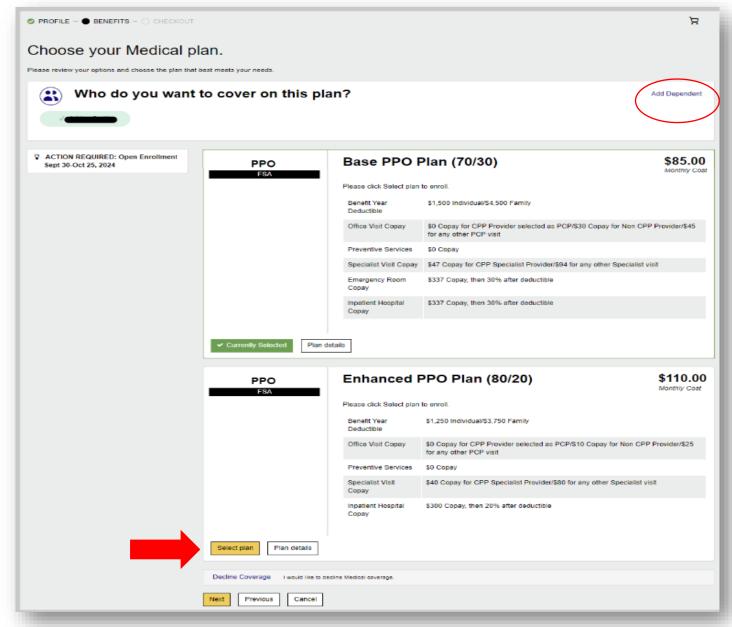
### Edit Medical Coverage



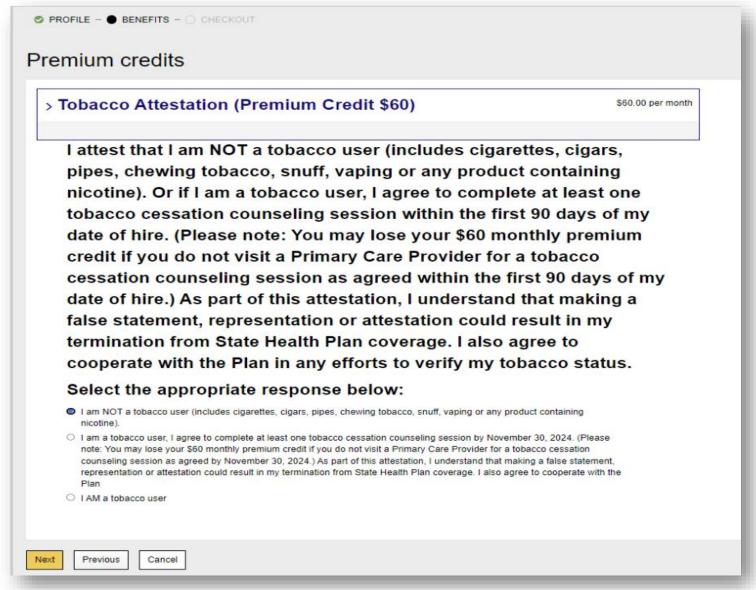
### Open Enrollment Selection



## Plan Selection Page/Add Dependents(s)

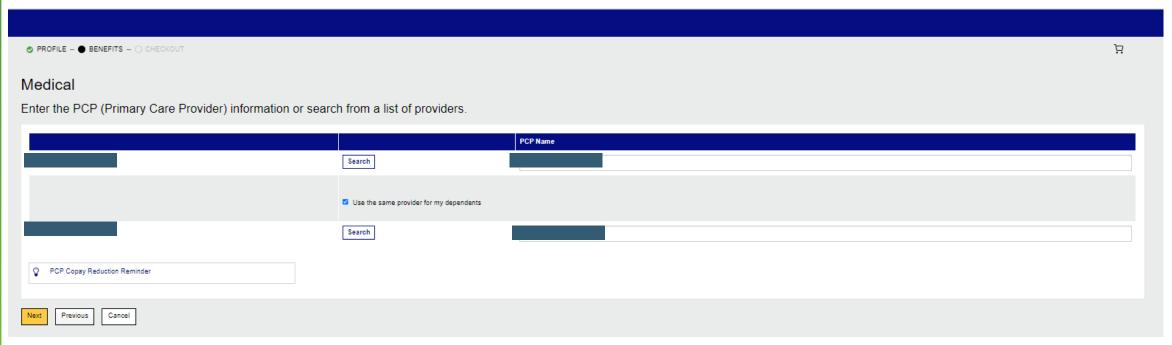


### 2025 Tobacco Attestation

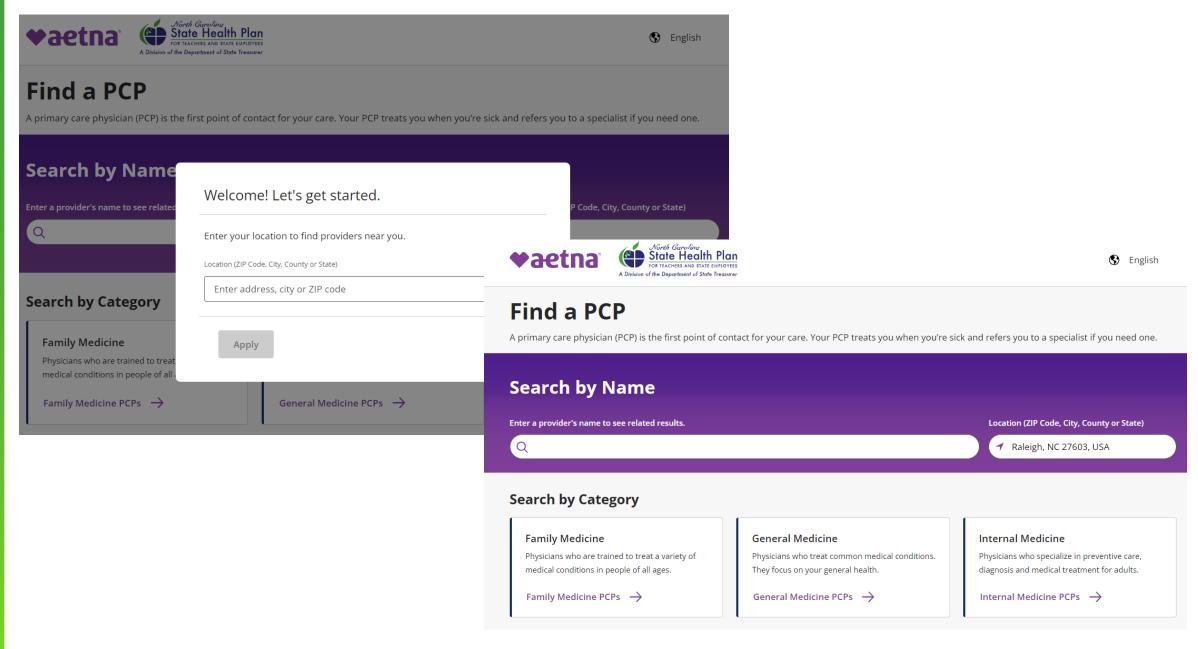




### **PCP Selection**











Family Practice

7750 Ten Ten Road, Raleigh, NC

1.24 miles from you



FOR TEACHERS AND STATE EMPLOYEES A Division of the Department of State Treasurer	
Search  Q Family Practice	Angie Medi
← Back to Find Care	Family F
Filters	7.0
	er Pediatrics and Adult Medicine
1-20 of 473 results within 25 miles of Raleigh. NC 2760.	ear Pricing oject Provider
Sort by: Distance V	
	41 Lakestone Commons Avenue uquay Varina, NC 27526

#### Angier Pediatrics and Adult Medicine Center, PLLC

Family Practice (1 more specialty)

 441 Lakestone Commons Avenue, Fuquay Varina, NC 27526
 7.02 miles from you

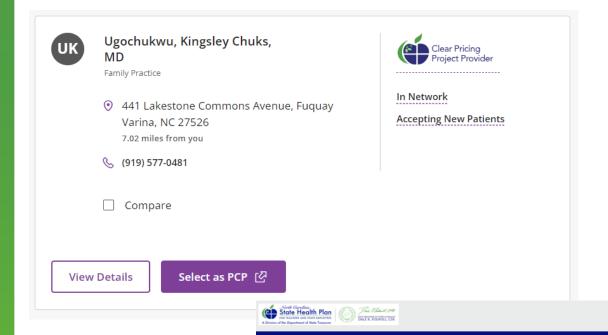


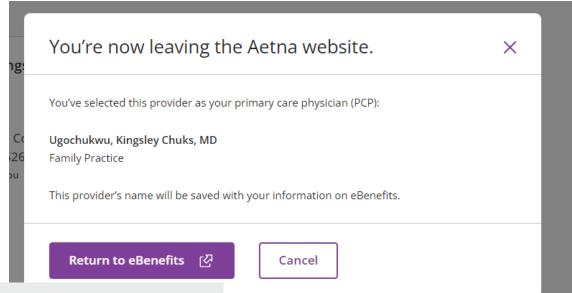
In Network

Accepting New Patients

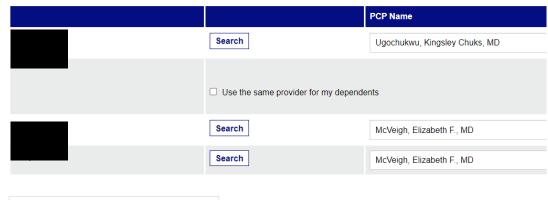








Enter the PCP (Primary Care Provider) information or search from a list of providers.





PCP Copay Reduction Reminder



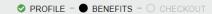


### Selecting a Primary Care Provider



- If you don't find the doctor you are looking for, try searching for the medical practice or group name.
- Some doctors may be in-network but will not appear in the directory. This is usually due to the practice not choosing to list nurse practitioners and/or physician assistants.
- For assistance, members can all Aetna Health Concierge (Customer Service) at 833-690-1037.





#### 2025 SHP Medical Summary

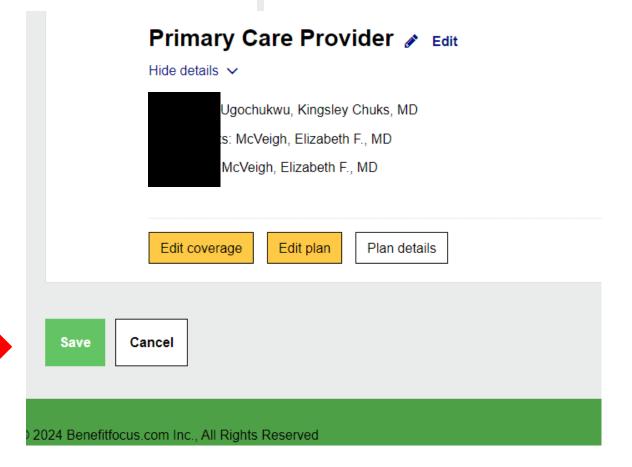
Your 2025 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.



#### Medical

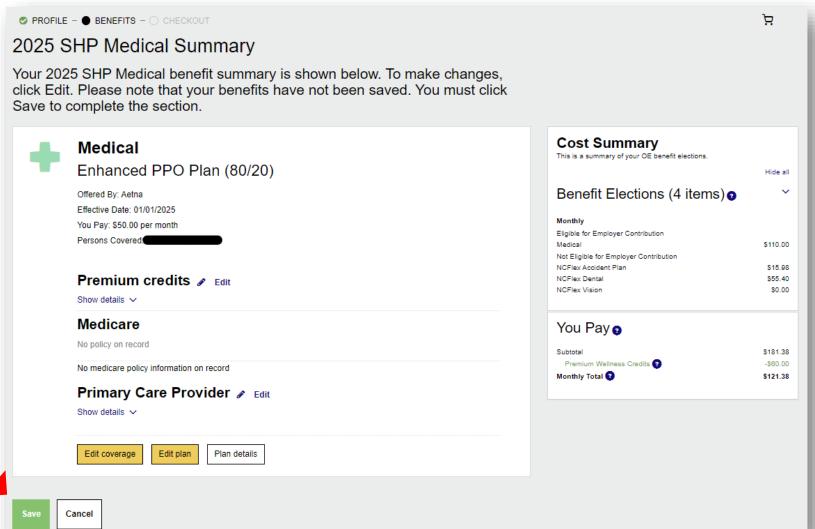
Enhanced PPO Plan (80/20)

Offered By: Aetna Effective Date: 06/01/2025 You Pay: \$720.00 per month





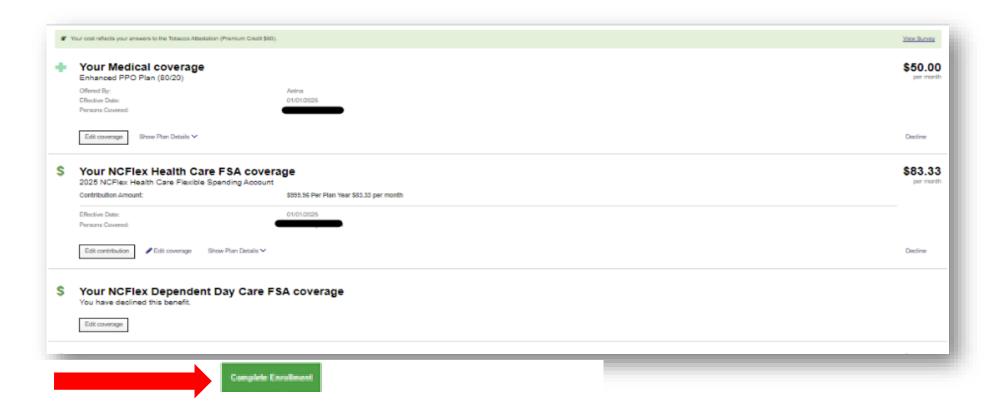
### Medical Benefits Cost Summary



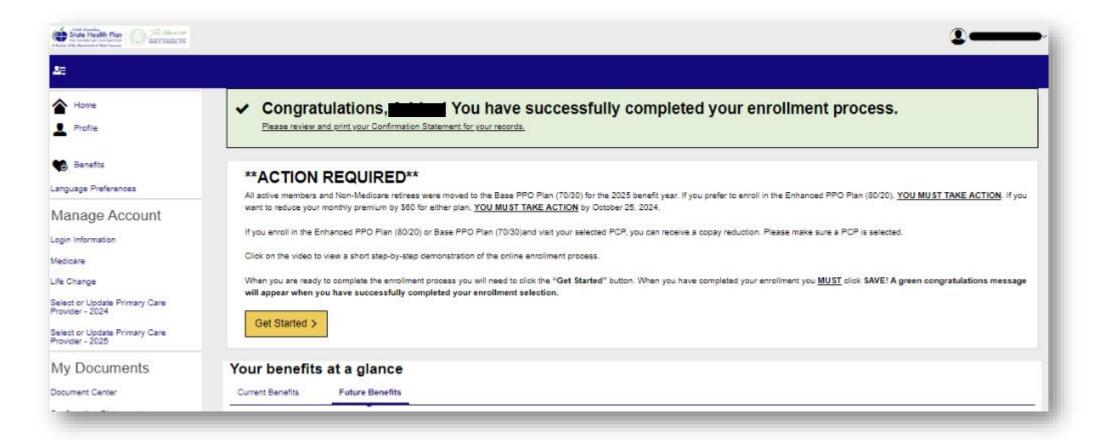




### **Benefit Summary**



### Congratulations Banner



### Important Points to Remember

- You need to SAVE your choices at the end of the enrollment process.
- Many members overlook this vital, final step and therefore fail to complete enrollment!
- All enrollment choices will be displayed for confirmation but you aren't finished yet!
- You then need to scroll down and click SAVE to record your enrollment choices. Otherwise, it will be as if you never enrolled.
- Printing out your confirmation statement is also recommended!
- Members that call in to the call center to complete their enrollment will receive a mailed confirmation statement.



### **Extended Call Center Hours**



- The Eligibility and Enrollment Support Center (855-859-0966) will have extended hours during Open Enrollment:
  - Monday-Friday, 8 a.m. 10 p.m.
  - Saturdays, 8 a.m. 5 p.m.
- You are encouraged to NOT wait until the last minute!
- Call wait times are always longer the first two days and last two days of OE.
- There will continue to be a virtual hold option for members calling in who would rather not hold and receive a call back when a representative is available.
- Aetna Health Concierge (Customer Service) (833-690-1037) will also have extended hours during Open Enrollment:
  - Monday-Friday, 8 a.m. 8 p.m.
  - Saturdays, 8 a.m. 2 p.m.

## Thank You! Questions?

This presentation and the recording are posted on the State Health Plan's website at <u>www.shpnc.org</u>. Click 2025 Open Enrollment!

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