

# State Health Plan

## Retiree Health Benefits Fact Sheet

The State Health Plan has created this guide to help you through the process of selecting your retiree health benefits.



### Planning for Retirement Resource Center

Check out the State Health Plan's Planning for Retirement Resource Center at [www.shpnc.org](http://www.shpnc.org).



### Events & Webinars Online Sign-Up

Sign up for one of the State Health Plan's "Understanding Your Medical Plan Options When You Become Medicare Eligible" events by visiting the State Health Plan website at [www.shpnc.org](http://www.shpnc.org) and clicking Outreach Events and Webinars.



### Retirement Application Online Submission

Complete your Retirement Application – May be signed and submitted 120 days in advance of desired retirement date. It is recommended you submit as early as possible to avoid a delay in your retiree health benefits and the ability to choose your desired benefit plan. Visit [www.myNCRetirement.com](http://www.myNCRetirement.com) to get started.

## Determine Your Eligibility for Retiree State Health Plan Benefits

Hire Date	Years of Service	Health Benefits Eligibility
Hired prior to 10/1/2006	At least 5 years of contributory service	Eligible for non-contributory for health plan benefits
Hired on or after 10/1/2006	At least 5 years but less than 10 years of contributory service	Eligible and 100% contributory (you pay full premium) for health plan benefits
Hired on or after 10/1/2006	At least 10 years but less than 20 years of contributory service	Eligible and 50% contributory (you pay 50% of full premium) for health plan benefits
Hired on or after 10/1/2006	At least 20 years of contributory service	Eligible for non-contributory for health plan benefits
Hired on or after 1/1/2021	N/A	Not eligible for State Health Plan benefits at retirement

## Retiree Health Benefits Facts

- You and any covered dependents will remain covered under your employing agency for your first month of retirement.
  - If you or any covered dependents are Medicare eligible at this time, Medicare will be primary to your State Health Plan coverage.
- State Health Plan benefits for you and any covered dependents will move under the Retirement Systems on the 1<sup>st</sup> of the month following your retirement date – this is known as your *benefit date*.
- If eligible for State Health Plan benefits at retirement, **you and any covered dependents will be auto-enrolled into retiree State Health Plan benefits regardless of your contribution rate.** Check with the Retirement Systems Division to verify your years of contributory service.
- If you do not want retiree State Health Plan benefits, **you must opt out of the State Health Plan** by logging into your **ORBIT** account and clicking on the link for State Health Plan benefits or by calling the State Health Plan's Eligibility and Enrollment Center at **855-859-0966**. Your Health Benefits Representative (HBR) cannot opt you out of coverage. Retirees that cancel their coverage for any reason will not be allowed to enroll unless they experience a qualifying life event or enroll during the next scheduled Open Enrollment.
- Retirement is a Qualifying Life Event (QLE) which allows you to add or remove dependents from coverage as of your benefit date.
- Anyone Medicare eligible at retirement – **Make sure you have your Medicare Part A & B in place as of your retirement date.** To sign up for Medicare, visit [www.ssa.gov](http://www.ssa.gov) or call **800-772-1213**. You can sign up as early as 60 days prior to your desired effective date.