

2023 STATE HEALTH PLAN OPEN ENROLLMENT

MEDICARE OUTREACH EVENT SCHEDULE

SEE INSIDE
FOR IN-PERSON
AND VIRTUAL EVENT
DATES + TIMES

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I encourage you to attend one of our events so you can learn more about Open Enrollment. I'm pleased that over 80% of our retirees continue to enjoy the Humana Medicare Advantage (90/10) plans. These plans are different than what you see advertised on television. Our plans often offer better, more comprehensive coverage. In addition, for those eligible, the Base Plan is \$0 for members and just \$4 a month to add a dependent, all at no cost to taxpayers.

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Dale R. Folwell, CPA • State Treasurer



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES

A Division of the Department of State Treasurer



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

2023 OPEN ENROLLMENT

**Save the Date: Open Enrollment,
October 10-28, 2022**

Open Enrollment is an ideal time to review your current coverage and your State Health Plan options for the coming year.

All Medicare members currently enrolled in the Base PPO Plan (70/30) administered by Blue Cross NC will be automatically enrolled into the Humana® Group Medicare Advantage (PPO) Base Plan (90/10)* effective January 1, 2023, if no action is taken during Open Enrollment.

You will need to take action during Open Enrollment if you want to be enrolled in a different plan or need to make changes regarding your dependents. If you are covering non-Medicare dependents on the Enhanced PPO Plan (80/20) you will be required to take action during Open Enrollment to re-elect that dependent coverage.

Your Options

As a reminder, you have three State Health Plan options to choose from:

Humana Group Medicare Advantage (PPO) Base Plan (90/10)*	Humana Group Medicare Advantage (PPO) Enhanced Plan (90/10)*	The Base PPO Plan (70/30), administered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC)
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**Premium rates will be included in your Decision Guide,
which will be mailed prior to Open Enrollment.**

**The choices you make during Open Enrollment are for benefits
effective January 1, 2023, through December 31, 2023.**

*The Humana Group Medicare Advantage Plans have a benefit value equivalent to a 90/10 plan.

Humana Group Medicare Advantage Plans (90/10)

Medicare Advantage plans offer simplicity, predictability, and a variety of services – like SilverSneakers, case management and Medicare Prescription Drug (Medicare Part D) coverage – that may add value to your health coverage.

Don't forget, the Humana Medicare Advantage Plan (90/10) options include:

- ✓ **NO** premium for those eligible for the Base Plan
- ✓ **NO** deductible
- ✓ **NO** referral needed to see a specialist
- ✓ **Lower premiums** for spousal coverage than the Base PPO Plan (70/30)
- ✓ Preventive services covered at 100%
- ✓ Coverage for medical services from providers, clinics, hospitals, and prescriptions in one plan
- ✓ The ability to see providers outside the network for the same copay or coinsurance as in-network providers as long as the provider accepts Medicare, accepts your plan and will file claims with Humana
- ✓ **Lower copays** for Urgent Care and ER services than the Base PPO Plan (70/30)
- ✓ **Lower costs** for Preferred Blood Glucose Meters (BGM) and supplies than the Base PPO Plan (70/30)
- ✓ **\$0 copay** for Medicare-covered Therapeutic Continuous Glucose Monitors (CGM) and supplies
- ✓ **\$0 copay** for Part D vaccines (e.g., Shingrix, Zostavax), excluding foreign travel vaccines
- ✓ **Free** enrollment in the SilverSneakers® fitness program
- ✓ **\$0 copay** for post-discharge benefits including transportation and personal home care
- ✓ **Well Dine Program** which includes up to 28 meals delivered following an overnight hospital or skilled nursing facility stay
- ✓ **Go365 by Humana**® initiative to earn rewards for making healthier choices and redeem for gift cards
- ✓ **Extra benefits** such as a routine eye exam, routine chiropractic services, routine hearing exam, and a hearing aid allowance

NEW Copay Reductions for 2023 in the Humana Group Medicare Advantage Plans (90/10)

Benefit	Base Plan 2022 Plan Year Coverage	Enhanced Plan 2022 Plan Year Coverage	Base & Enhanced Plans 2023 Plan Year Coverage
Lab Services at Urgent Care Facility	\$40 copay	\$10 copay	\$0 copay
Dialysis Services at Outpatient Facility	20% coinsurance	20% coinsurance	\$0 copay
Dialysis Services at Dialysis Center	20% coinsurance	20% coinsurance	\$0 copay

There may be changes to the Humana Medicare Advantage Plan formulary (drug list), so members are encouraged to review that information when it becomes available.



BASE PPO PLAN

(70/30)

BASE PPO PLAN (70/30)

Blue Cross NC administers this plan where original Medicare serves as your primary coverage and the Base PPO Plan (70/30) pays your claims as secondary. Prescription coverage is included with this plan, which is administered by CVS Caremark.

Under the Base PPO Plan (70/30):

- Preventive services are covered at 100%. This means there will be no copays for your annual physical or preventive screenings like a colonoscopy.
- Members who select a Clear Pricing Project (CPP) provider as their Primary Care Provider (PCP) on their ID card can enjoy free office visits.
- The insulin copay is waived, meaning that for a 30-day supply of insulin, members will have a \$0 copay.

The formulary (drug list) for **the Base PPO Plan (70/30)** is updated on a **quarterly** basis so there is always a possibility that your medication could change tier levels or become a non-covered drug.

Please note: Although there has been a name change for the 70/30 Plan, it is the same plan offered previously to Plan members.

IMPORTANT TIPS

FOR MEDICARE MEMBERS

- **You cannot be enrolled in two different Medicare Advantage or Medicare Prescription Drug Plans at the same time.**

Therefore, if you enroll in something other than the Plan's Humana Group Medicare Advantage Plans, you will most likely **be bumped out of your current Humana Group Medicare Advantage Plan** and **automatically** enrolled into the Base PPO Plan (70/30) administered by Blue Cross NC, which may cost more.

- Insurance agents or brokers may call you and encourage you to enroll in a Medicare Advantage Plan or a Medicare Supplement. They **ARE NOT** calling from your State Health Plan.

- Plans featured on television **ARE NOT** the same as your State Health Plan coverage. Calling to enroll in a plan that you saw on television may **NEGATIVELY** impact your State Health Plan coverage.

- If you are terminated from the State Health Plan's Humana Medicare Advantage Plans due to enrollment in an individual plan, your State Health Plan coverage **will not be canceled**. You or a covered dependent will be automatically defaulted to the Base PPO Plan (70/30) administered by Blue Cross NC. This can result in **significantly higher out-of-pocket costs, including premiums for covered Medicare-eligible dependents**.

- Mailings from the State Health Plan will include the Plan's blue apple logo. Watch for it!



**Medicare Open Enrollment
(Oct. 15-Dec. 7, 2022)**

This is Medicare's Open Enrollment period for the private sector for individuals who may not have retirement coverage from their former employer. It allows them to sign up for or change Individual Medicare plans. It is not associated with the State Health Plan's Open Enrollment period. If you take action during this period, it may impact your 2023 coverage under the State Health Plan.

BEFORE you sign up for **ANY COVERAGE** outside the State Health Plan, check what impact it may have on your current plan benefits, so you don't lose your State Health Plan coverage! Please reach out to one of these resources:

State Health Plan Eligibility and Enrollment Support Center:
855-859-0966, M-F 8AM to 5PM

Humana:
888-700-2263, M-F 8AM to 9PM



2023 STATE HEALTH PLAN OPEN ENROLLMENT MEDICARE OUTREACH EVENT SCHEDULE

IF YOU WOULD LIKE TO ATTEND ANY OF THE EVENTS BELOW, please RSVP online at www.shpnc.org or call 866-720-0114, Monday - Friday, between 8 a.m. - 5 p.m. ET.

Learn more about your 2023 health plan options to help you make the best choice for 2023! Plan to attend one of the State Health Plan's Medicare Outreach events.

Each in-person event will have representatives from the State Health Plan, Humana and Blue Cross NC in attendance.

If you cannot attend an in-person event, the Plan is also hosting several webinars and Telephone Town Halls, so you can learn more about your 2023 benefits from the comfort of your own home.

In-Person Events

COUNTY	DATE	TIME	ADDRESS
Burke	9/22/2022	3PM-5PM	Morganton Community House Cobb Room I and II 120 N. King Street Morganton, NC 28655
Cabarrus	9/20/2022	10AM-12PM	Embassy Suites Charlotte-Concord Golf Resort and Spa A & B Concord 5400 John Q. Hammons Drive NW Concord, NC 28027
Carteret/ Onslow	10/18/2022	3PM-5PM	Hilton Garden Inn Jacksonville Grand Ballroom 1016 Jacksonville Parkway Jacksonville, NC 28546
Craven	10/19/2022	10AM-12PM	Havelock Tourist & Event Center Main Hall Area B 201 Tourist Center Drive Havelock, NC 28532
Cumberland	10/12/2022	3PM-5PM	Crown Complex Ballroom 1960 Coliseum Drive Fayetteville, NC 28306

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COUNTY	DATE	TIME	ADDRESS
Forsyth	9/28/2022	10AM-12PM	The Enterprise Conference and Banquet Center Davis Room A, B 1922 S. Martin Luther King Jr. Drive Winston-Salem, NC 27107
Gaston	9/21/2022	10AM-12PM	Gastonia Conference Center Grand Ballroom, 2nd floor 145 Dr. Martin Luther King Jr. Way Gastonia, NC 28052
Granville	10/11/2022	10AM-12PM	McGregor Hall Performing Arts Center Theater 201 Breckenridge Street Henderson, NC 27536
Guilford	9/28/2022	3PM-5PM	Greensboro-High Point Marriott Airport Salons D-H One Marriott Drive Greensboro, NC 27409
Johnston	10/5/2022	3PM-5PM	Johnston Community College Tart Great Hall 245 College Road Smithfield, NC 27577
Mecklenburg	9/20/2022	3PM-5PM	Harris Conference Center-Central Piedmont Community College Harris Campus Conference Hall 3216 CPCC Harris Campus Drive Charlotte, NC 28208
Moore	10/12/2022	10AM-12PM	Fair Barn Ballroom 200 Beulah Hill Road South Pinehurst, NC 28374
Nash	10/6/2022	10AM-12PM	Nash Community College Rooms 1, 2 & 3 522 N. Old Carriage Road Rocky Mount, NC 27804
New Hanover	10/18/2022	10AM-12PM	Embassy Suites Wilmington Riverfront Riverfront Grand Ballroom 9 Estell Lee Place Wilmington, NC 28401

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Monday - Friday, between 8 a.m. - 5 p.m. ET.

COUNTY	DATE	TIME	ADDRESS
Orange	9/29/2022	10AM-12PM	UNC - William & Ida Friday Center Grumman Center 100 Friday Center Drive Chapel Hill, NC 27599
Pasquotank	10/20/2022	10AM-12PM	The Pines at Elizabeth City Main Room 1525 North Road Street Elizabeth City, NC 27909
Pitt	10/6/2022	3PM-5PM	Hilton Greenville Carolina Ballroom E, F 207 SW Greenville Blvd. Greenville, NC 27834
Pitt	10/19/2022	3PM-5PM	Hilton Greenville Carolina Ballroom E, F 207 SW Greenville Blvd. Greenville, NC 27834
Robeson	10/13/2022	10AM-12PM	Southeastern North Carolina Agricultural Center Meeting Center 1-5 1027 Highway 74 East Lumberton, NC 28358
Rutherford	9/22/2022	10AM-12PM	Carolina Event & Conference Center Ballroom 374 Hudlow Road Forest City, NC 28043
Wake	10/5/2022	10AM-12PM	Hilton Raleigh North Hills Salon C, D, E 3415 Wake Forest Road Raleigh, NC 27609
Wake	10/11/2022	3PM-5PM	Embassy Suites by Hilton Triangle Ballroom 201 Harrison Oaks Blvd. Cary, NC 27513
Wake	10/17/2022	3PM-5PM	Hilton Raleigh North Hills Salon C, D, E 3415 Wake Forest Road Raleigh, NC 27609
Wilkes	9/27/2022	3PM-5PM	John A. Walker Center Wilkes Community College Lakey Ballroom 1328 S. Collegiate Drive Wilkesboro, NC 28697

Webinar Events

September 15	10AM
September 23	2PM
September 26	10AM
September 30	2PM
October 4	10AM
October 7	2PM
October 10	6PM
October 14	2PM
October 21	10AM
October 24	2PM

Telephone Town Hall meetings are like listening to a radio show over the phone. You'll simply provide your phone number when you register and we'll call you to join the Telephone Town Hall at the start of the event or you can simply call **800-303-1480** at a date and time listed below that is most convenient to you!

Members who have registered and members with a valid phone number in the State Health Plan's enrollment system (eBenefits) will receive a call prior to an event, which will prompt you to join. However, if the phone number we have on file is a mobile number, you must register and agree to be contacted for the meeting via your mobile number. Please note that your phone number will remain confidential and will only be used to contact you for the Telephone Town Hall meeting.

Telephone Town Hall Events

October 4	7PM
October 25	2PM

Be on the lookout for your 2023 Open Enrollment Decision Guide with premium rates and more detailed plan information.



Dale R. Fowlwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOWLWELL, CPA

State Health Plan
3200 Atlantic Ave, Raleigh, NC 27604

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MEDICARE OUTREACH EVENT SCHEDULE

SHP102

IMPORTANT CONTACTS:

Member Outreach Event RSVP Phone Line: **866-720-0114**

State Health Plan Eligibility &
Enrollment Support Center: **855-859-0966**

Humana: **888-700-2263**

Blue Cross and Blue Shield of NC: **888-234-2416**

CVS Caremark: **888-321-3124**