

# 2020 State Health Benefit Plan Annual Open Enrollment (OE)



*Presentation to Actives and Pre-65 Retirees for the 2021 Plan Year*



## Mission:

The mission of the Department of Community Health is to provide access to affordable, quality health care to Georgians through effective planning, purchasing, and oversight.

# Agenda

- 2020 Open Enrollment (OE) Dates and Information
- Open Enrollment and Your Responsibilities
- Understanding Your Plan Options for 2021
- 2021 Pharmacy Benefits
- 2021 SHBP Wellness Program
- Vendor Programs Overview
- Questions or Additional Information

# 2020 Open Enrollment (OE) Dates and Information

- **OE Website Open & Close Dates/Times**
  - Website opens at 12:00 a.m. ET on October 19, 2020
  - Website closes at 11:59 p.m. ET on November 6, 2020
- **SHBP Member Services 800-610-1863 Extended Hours during OE:**
  - Extended Hours: Monday – Friday 8:30 am to 7:30 pm ET (normally to 5:00 pm ET)
- **Online Election**
  - Members must make their benefit election at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com)
- **Active Decision Guide**
  - Contains important information about your benefits
  - Will be posted on SHBP's website at [www.shbp.georgia.gov](http://www.shbp.georgia.gov)

# Making Your Health Benefit Election for Plan Year 2021

- **Make your elections either:**
  - Online in the SHBP Enrollment Portal at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com), or
  - By contacting SHBP Member Services at **800-610-1863**
- **You may go online as many times as you like** but the last election confirmed at the time OE closes will be your election for the 2021 Plan Year
- **If you make your election in the SHBP Enrollment Portal, you should print and keep a copy of the confirmation page which will contain a confirmation number.**
- Once OE is closed, you will be able to go online at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com) and view your 2021 election

# Save Time! Update Your Password Before Open Enrollment

- **Your Password expires every 45 days.** Log in to the SHBP Enrollment Portal now to set up your new Password.
  - Log in using your current Password
  - If it has been over 45 days since the last time you logged in, you will be prompted to create a new Password
- If you do not know your current User Name or Password:
  - Click the **Forgot User ID?** or **Forgot Password?** from the Login page
  - Links are located to the right of the User Name and Password blocks

SHBP  
State Health Benefit Plan  
A Division of the Georgia Department of Community Health

MAKING CHOICES  
that benefit *you*

powered by Aetna

Welcome to the SHBP Enrollment Portal

Don't have a User Name and Password? [Register Here](#)  
Use Registration Code: SHBP-GA

User Name:  [Forgot User ID?](#)

Password:  [Forgot Your Password?](#)

LOGIN >

If you are unable to access your account, please contact: SHBP Member Services by phone at 800-610-1863

GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

# Open Enrollment (OE) and Your Responsibilities

- **Read and make sure you understand the plan materials** posted at [www.shbp.georgia.gov](http://www.shbp.georgia.gov) and other information and take the required actions
- **Confirm** that you answered the Tobacco Surcharge question appropriately
- **Check your payroll deduction** to verify that the correct deduction amount has been made. If you are not being charged the correct amount, immediately contact your Payroll Location/HR Department
- **To update any changes to your address or phone number**, notify your Benefit Coordinator or HR Department
- **Notify SHBP** whenever you have a change in covered dependents (within 31 days of a Qualifying Event)

# What Happens If I Do Not Take Action during Open Enrollment?

- Members who do not make an election, either through the web portal or by calling the SHBP Member Services Center, will be defaulted to the same vendor and Plan Option for 2021
- If you do not make an election and are currently paying the Tobacco Surcharge, your coverage will default and the Tobacco Surcharge you are paying in 2020 will continue to apply
- If you do not make an election and are currently enrolled in the TRICARE Supplement in 2020, you will be enrolled in the TRICARE Supplement in 2021

# 2021 Plan Options

SHBP will continue to offer Anthem Blue Cross and Blue Shield (Anthem), Kaiser Permanente (KP), and UnitedHealthcare plan options for 2021. CVS Caremark will continue to administer the prescription drug pharmacy benefits and Sharecare will continue to administer the well-being program.

## Health Maintenance Organization (HMO)

- Anthem - Statewide
- UnitedHealthcare - Statewide
- KP (Metro Atlanta Service Area/In-Network only plan)

## High Deductible Health Plan (HDHP)

- UnitedHealthcare

## Health Reimbursement Arrangement (HRA)

- Anthem

✓ CVS Caremark will administer prescription drug pharmacy benefits for retirees who choose Anthem or UnitedHealthcare non-MA Plan Options.

Sharecare will provide  
✓ well-being resources and incentive programs for retirees who choose Anthem or UnitedHealthcare non-MA Plan Options.

\*Additional Options: TRICARE Supplement, PeachCare for Kids®

# Understanding Your Plan Options for 2021

## Health Reimbursement Arrangement (HRA) Plan Option

### Offered by Anthem

#### How Does It Work?

- The HRA provides first-dollar coverage for eligible medical and pharmacy expenses and is funded by SHBP.
- When going to the doctor, you will not pay a co-payment. Instead, you pay the applicable deductible and co-insurance.
- If you have remaining credits in your current HRA account, those credits will roll over to the next Plan Year.

#### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”. You must meet separate in-network and out-of-network deductibles and out-of-pocket maximums
- You are not required to select a Primary Care Physician (PCP) or obtain referrals to a Specialist (SPC)
- The credits in your HRA account are used to help meet your deductibles and out-of-pocket maximums
- The medical and pharmacy out-of-pocket maximums are combined
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management Programs for diabetes, asthma, coronary artery disease, or agents for chemical dependency.

# Understanding Your Plan Options for 2021 (continued)

## High Deductible Health Plan (HDHP) Offered by UnitedHealthcare

### How Does It Work?

- The HDHP offers in-network and out-of-network benefits and has a low monthly premium. However, you must satisfy a high deductible that applies to all covered medical and pharmacy expenses (except preventive care). If you have any dependents, you do not have to wait for the entire family deductible to be satisfied before benefits are payable for an individual.
- Once an individual family member has satisfied their deductible, the plan will begin reimbursing them for expenses. You may qualify for a Health Savings Account (HSA) to set aside tax-free dollars to pay for eligible health care expenses. If you have remaining well-being incentive credits in your current HIA wellness account, those credits will roll over to the next Plan Year.

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- Before you can use well-being incentive credits, members must meet a threshold (\$1,400 individual; \$2,800 other tiers)
- You must meet separate in-network and out-of-network deductibles and out-of-pocket maximums
- You pay co-insurance after meeting your individual deductible for covered medical and pharmacy expenses
- The medical and pharmacy out-of-pocket maximums are combined
- There are no co-payments
- The HSA cannot be combined with a Flexible Spending Account (FSA)

# Understanding Your Plan Options for 2021 (continued)

## Statewide Health Maintenance Organization (HMO)

Offered by Anthem and UnitedHealthcare

### How Does It Work?

- An HMO allows you to receive covered medical services from in-network providers only (except for emergency care). It is important to verify your current provider is in-network when selecting an HMO Plan Option.
- If you have remaining well-being incentive credits in your current MIA/HIA wellness account, those credits will roll over to the next Plan Year.

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- Certain services are subject to a deductible and co-insurance
- You are not required to obtain referrals to see a Specialist (SPC), but are encouraged to select a Primary Care Physician (PCP) to help coordinate your care
- The medical and pharmacy out-of-pocket maximums are combined
- Co-pays count toward your out-of-pocket maximum
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management Programs for diabetes, asthma, coronary artery disease, or agents for chemical dependency.

# Understanding Your Plan Options for 2021 (continued)

## Regional Health Maintenance Organization (HMO) Offered by Kaiser Permanente (KP)

### How Does It Work?

- The KP Regional HMO Plan Option is available to SHBP eligible members who live or work in one of the 27 counties within the defined Metro Atlanta Service Area.\* For new KP members, your 2020 well-being incentive credits will rollover into a Kaiser Permanente Rollover Account (KPRA) in April 2021.

### Plan Features

- Co-payment only option
- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- KP administers the benefits for medical, pharmacy and wellness
- No deductibles
- The medical and pharmacy out-of-pocket maximums are combined

\*Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton

# 2021 Pharmacy Benefits

## For Anthem Blue Cross and Blue Shield (Anthem) and UnitedHealthcare Elections

- CVS Caremark administers the pharmacy benefit management services for Members and their Covered Dependent(s) enrolled in Anthem and UnitedHealthcare Non-Medicare Advantage Plan Options for 2021.
- CVS Caremark administers benefits for retail prescription drug products, mail order, home delivery and specialty pharmacy services.
- Get up to a 90-day supply of your maintenance medication either through CVS Caremark home delivery pharmacy services or at a participating 90-day retail pharmacy.
- Members **do not** have to go to a CVS pharmacy location for their prescriptions. Members and their covered dependent(s) can continue to use local retail and/ or chain pharmacies to obtain their prescription medications.
- The UnitedHealthcare HDHP plan includes a Generic Maintenance Drug List. You do not have to meet the deductible before your coinsurance gets applied. For these drugs, you pay the 30% coinsurance on your first fill. See [info.caremark.com/shbp](http://info.caremark.com/shbp) for this list of drugs.

# 2021 Pharmacy Benefits Kaiser Permanente

## Kaiser Permanente

- Kaiser Permanente administers the pharmacy benefits for Members and their Covered Dependent(s) enrolled in the Kaiser Regional HMO Plan Option.
- Members **do not** have to go to a Kaiser Permanente pharmacy location for their prescriptions, however, they will pay the full costs for the prescriptions when using a non-Kaiser Permanente pharmacy location.

# 2021 SHBP Wellness Program

## Anthem Blue Cross and Blue Shield (Anthem) and UnitedHealthcare Wellness

SHBP will continue its partnership with Sharecare to provide members who elect Anthem and UnitedHealthcare (non-MA) with well-being resources and incentive programs.

- Health actions must be completed, and all documentation received by Sharecare between January 1, 2021 and November 30, 2021 in order to earn the well-being incentive points.
- Members and their covered spouses will have access to a variety of Sharecare tools, activities and services such as the RealAge Test, Well-Being Incentives, Wellness Coaching, Online Challenges, Biometric Screenings, RealAge Programs, and Onsite Activities.
- Members and their Covered Spouse can each earn 480 well-being incentive points and choose to redeem in the Sharecare Redemption Center for either: 1) a \$150 Visa Gift Card (when redeeming all 480 well-being incentive points earned in 2021) OR 2) 480 well-being incentive credits (to apply toward eligible medical or pharmacy expenses).

# 2021 SHBP Wellness Program (continued)

Members and their Covered Spouse can each earn 480 well-being incentive points and choose to redeem them in the Sharecare Redemption Center\* for either: 1) a \$150 Visa Reward Card (when redeeming all 480 well-being incentive points earned in 2020) OR 2) 480 well-being incentive credits (to apply toward eligible medical or pharmacy expenses)\*\* For details or questions, go to [www.BeWellSHBP.com](http://www.BeWellSHBP.com) or call 888-616-6411

If You Complete...	You Will Earn...
<p><b>The RealAge® Test</b></p> <p>Take a confidential, online questionnaire that will take about 10 minutes to complete. It is recommended that you complete the RealAge Test early in 2021 to allow for completion of action items below</p>	<p><b>120 well-being incentive points***</b></p>
<p><b>A Biometric Screening</b></p> <p>You have three options to complete your Biometric Screening: through your physician or at an SHBP-sponsored screening event or at a Quest Diagnostic Patient Service Center</p>	<p><b>120 well-being incentive points***</b></p>
<p><b>The Coaching Pathway, Online Pathway, RealAge Program, or a Combination of all Three</b></p> <p><b>Telephonic Coaching Pathway</b> Actively engage in telephonic coaching with a Sharecare well-being coach</p> <p><b>Online Pathway or Challenges</b> Within the Sharecare app or on the online platform join and complete either challenge:</p> <ul style="list-style-type: none"> <li>• Complete 5,000 Steps per day within the challenge period; or</li> <li>• Update your Stress per day within the challenge period; or</li> <li>• Log your 8 Green Day trackers per day within the challenge period, which include daily trackers such as steps, sleep, stress, blood pressure, weight, and smoking</li> </ul>	<p><b>Up to 240 well-being incentive points in the following increments***:</b></p> <p><b>Telephonic Coaching Pathway</b></p> <ul style="list-style-type: none"> <li>• Earn 60 well-being incentive points for each completed coaching call per calendar month, up to 4 times</li> <li>• Maximum of one call in a calendar month qualifies you for the 60 well-being incentive points</li> <li>• Maximum of 240 well-being incentive points</li> </ul> <p><b>Online Pathway or Challenges</b> Earn 120 well-being incentive points up to 2 times, for a maximum of 240 well-being incentive points by completing two of the following Challenges within the challenge period, as listed below:</p> <ul style="list-style-type: none"> <li>• 5,000 Steps Challenge (Complete and track 21 of 30 days in January, April, July or October)</li> <li>• Stress Challenge (Complete and track 21 of 30 days in February, May, August or November)</li> <li>• Green Day Challenge (Complete and track 21 of 30 days in March, June or September)</li> </ul>
<p><b>RealAge® Program</b></p> <p>Upon completion of the RealAge® Test (within the Sharecare app or the online platform) you can begin participating in the RealAge® Program, a comprehensive healthy behavior program targeting the 4 highest lifestyle risks – Stress, Sleep, Nutrition and Activity.</p> <ul style="list-style-type: none"> <li>• Choose the health category you would like to work on and set a weekly goal.</li> <li>• Track progress toward the goal at least 4 times per week (Sunday – Saturday), over 3 consecutive weeks.</li> </ul>	<p><b>RealAge® Program</b></p> <p>Earn 120 well-being incentive points one time for completing the RealAge Program. You may start the challenge at any time during the program year, but once started you must track at least 4 times a week (Sunday – Saturday) over 3 consecutive weeks to be awarded well-being incentive points.</p>

\*Well-being incentive points are saved in the Sharecare Redemption Center until you choose to redeem them, meaning well-being incentive points will not be sent automatically to Anthem or UnitedHealthcare. Therefore, Members must make their selection on how they choose to redeem their points through the Redemption Center, by visiting [www.BeWellSHBP.com](http://www.BeWellSHBP.com).

\*\*If you elect to redeem all 480 well-being incentive points earned in 2021 for the \$150 Visa Reward Card, it can be used anywhere Visa is accepted and will be physically mailed within 4-8 weeks of redemption. If you elect to redeem your points for well-being incentive credits to apply toward eligible medical and pharmacy expenses, you may do so in increments of 120 (up to a maximum of 480). Credits will be available within 30 days of redemption and will be deposited into your HRA, MIA, or HIA account. You will not be able to select the Visa Reward Card option if you begin redeeming well-being incentive points.

\*\*\***Note:** Well-being incentive points cannot be awarded until completion of the RealAge Test. Biometrics, Telephonic Coaching, RealAge Program and Online Pathways taken before completion of the RealAge Test can only be applied to well-being incentive points upon RealAge Test completion.

**Note:** All actions must be completed and appropriate documentation (including the Biometric Screening through your physician by completing the Physician Screening Form or at an SHBP-sponsored screening event or at a Quest Diagnostic Patient Service Center) submitted and received by Sharecare between January 1, 2021 and November 30, 2021. It is your responsibility to ensure your information is complete and all documentation is received by Sharecare by November 30, 2021.

# 2021 Kaiser Permanente (KP) Wellness Program

## Kaiser Permanente

- SHBP is again excited to partner with KP, to provide members who elect KP with wellness resources and incentive programs
- Members that elect KP will have access to a variety of their tools, activities and services such as the Total Health Assessment, Biometric Screenings and Online and On-site Healthy Living Classes
- As a part of the KP Wellness Program, if you sign up on <https://my.kp.org/shbp> and complete five wellness activities you will receive a \$500 reward card (up to \$1,000 per household for you and your covered spouse)

\*Note: You can spend your wellness rewards however you choose! For details go to [www.my.kp.org/shbp](http://www.my.kp.org/shbp) or call 855-512-5997.

# 2021 Kaiser Permanente (KP) Wellness Program (continued)

EARN  
UP TO **\$1,000**  
per household



## 2021 5-Step Wellness Program

Each member and covered spouse who completes the Kaiser Permanente Wellness Program will receive a \$500 reward card—\$1,000 per household to spend on anything you choose!



### Step 1: Accept your Agreement

Sign on to [kp.org/engage](https://kp.org/engage) to accept your Wellness Program Agreement—check “yes,” then click submit.



### Step 2: Take Your Total Health Assessment

Complete your Kaiser Permanente Total Health Assessment (THA) online. The questionnaire is confidential and takes about 10 minutes.



### Step 3: Know Your Numbers

Complete a Biometric Screening either at a Kaiser Permanente medical office, or by a Kaiser Permanente clinician at an SHBP-sponsored screening event.



### Step 4: Get Yourself Screened

Complete all age and gender appropriate preventive screenings for breast, cervical, or colorectal cancer.



### Step 5: Make A Lifestyle Change

Your choice—engage in one online healthy lifestyle program or partner with a coach through Wellness Coaching by Phone.

# Vendor Programs Overview

- The following slides are provided by our Plan Administrators and include an overview of benefits and resources available to SHBP members.
- SHBP members should thoroughly research the plan designs to ensure they select the design that best fits their (and their family's) needs.
- Plan administrators include:
  - Anthem Blue Cross and Blue Shield (Anthem)
  - UnitedHealthcare
  - Kaiser Permanente
  - CVS Caremark
  - Sharecare



# Benefits of choosing a plan with Anthem



Anthem has been serving Georgians for over 80 years



Access to a Registered Nurse or licensed health professional via Anthem's Personal Health Coach Program – at no cost



Eligible medications at no cost with engagement in the Pharmacy Co-Pay/Co-Insurance Waiver Program



Access to one of the largest network of providers



No referrals needed to see a specialist



Discounts with Anthem's SpecialOffers Program



Dedicated Member Services team at your service by phone or online chat



You and your covered spouse can each earn up to 480 well-being incentive points to help reduce costs



24/7 access to a variety of health benefits, tools and resources including:



24/7 access to a doctor anytime, anywhere with LiveHealth Online.



24/7 access to Anthem's Behavioral Health Resource Center.



24/7 access to Registered Nurses with Anthem's NurseLine.



24/7 access to Anthem's dedicated website at [anthem.com/shbp](https://anthem.com/shbp).



24/7 mobile access via Anthem's on-the-go Engage mobile app.



# Which Anthem plan option do I choose?

## Anthem's HMO plan

A great option for members who like predictable costs and who use doctors in-network.

## Anthem's HRA plan(s)

A great option for members who want in- and out-of-network coverage. The Bronze level works for those who want a lower upfront cost (monthly premium), but a higher deductible. The Gold level works for those who want to pay a higher upfront cost (monthly premium), for a lower deductible. The Silver level works for those somewhere in between.

Tools to help you choose an Anthem plan option that's right for you are available online at [anthem.com/shbp](http://anthem.com/shbp).

- ✓ Plan comparison tool
- ✓ Enrollment flyers and information
- ✓ Benefit comparison grid

	HMO	HRA (Gold, Silver and Bronze)
Co-pays	✓	
Co-insurance	✓	✓
Deductible	✓	✓
Preventive care covered at 100% (if properly coded and provided by an in-network doctor)	✓	✓
Medical and pharmacy costs count towards the out-of-pocket maximum	✓	✓
See any provider you choose (in-network or out-of-network)		✓
No referrals to a specialist are necessary	✓	✓
Plan comes with starter credits contributed by SHBP		✓
Can earn well-being incentive points with Sharecare	✓	✓
Large network of doctors across the U.S. and worldwide	✓	✓
Can rollover unused credits from 2020	✓	✓

# We help SHBP members simplify their health care experience.



## Choosing the right plan is easy with UnitedHealthcare

### The HMO and HDHP both include:

- **Large statewide network**  
More than **18,000 providers and over 144** hospitals and facilities
- **Large national network:**  
More than **1,145,128** providers and over **6,063** hospitals and facilities
- No primary care physician selection or referrals required
- 100% preventive care in the network
- Live, online or smart phone virtual visits with a physician 24-7
- **Our plan allows you to earn well-being incentive credits of up to 720 each for yourself and covered spouse for a total of 1,440 combined**
  - UnitedHealthcare matches up to 240 well-being incentive credits for yourself and spouse to help reduce your health care expenses
- Unused well-being incentive credits earned will roll over to the following year's health plan option.

### HMO Plan:

- 100% coverage after copay for physician visits and urgent care
- Coverage in network only except for emergencies

\* Please note that each individual family member cannot contribute more than their own individual deductible and out-of-pocket limit to the overall family deductible and out-of-pocket limit.

### HDHP with HSA:

- Medical and pharmacy expenses are combined for the out-of-pocket
- An individual does not have to wait for the family deductible and out-of-pocket limit to be met in order to receive cost sharing with the plan
- **Allows you to open a tax-deferred Health Savings Account (HSA)**
- Well-being incentive credits you earn help cover your expenses for your deductible and coinsurance responsibility
- **Lowest cost premium option of all SHBP plans offered**

### Life is busy. You need:

- Health care that is simple to understand
- Personalized help and solutions
- Tools and resources to make the most of your benefits



A robust website with personalized information and recommendations specific to each member's needs

[myuhc.com](http://myuhc.com)<sup>®</sup>



Live, compassionate and dedicated support that is highly personalized and consistently helpful

[Advocate4Me](#)<sup>®</sup>



Online and smart phone/pad tools that help SHBP members choose a plan, doctor and programs to achieve their health goals

[Pre-Member Website & Mobile apps](#)

# We help SHBP members simplify their health care experience.



## Talk to a Nurse to get guidance and support

- Personalized Diabetes, Asthma, COPD and CAD Disease Management programs with copay wavier for certain medications
- Clinical programs for maternity support, cancer support and kidney resources, transplant and more
- Expanded Autism coverage



Build health ownership.



## Personal nurse. Personal care plans. Personal support.

- Personal nurse devoted to you and your entire family
- Helps you and your family with health care challenges and needs
- Personal care plan options that help you set and achieve your goals
- Your nurse can help you qualify for prescription cost waivers
- 24/7 access to a registered nurse (by phone or online)



## Visit a doctor online

- Talk to a participating doctor from your computer or mobile device online at any time.
- Conditions commonly treated through a virtual visit: Bladder infection/urinary tract infection, Bronchitis, Cold/flu, Diarrhea, Migraine/headaches, Pink eye, Sinus problems, Sore throat

## Co-Pay/Co-Insurance Waiver Program

If you are participating in and meeting the requirements of a Disease or Condition Management Program for diabetes, asthma or CAD, you may not have to pay any co-pay or co-insurance for certain medications used to treat that condition.



Control costs.



Simplify the experience.

## Need support or help? We're on it.

- You have a team dedicated to serving you. Get help to:
- Understand plan details
  - Get the most from your benefits
  - Find a physician in our network
  - Speak with a nurse about health concerns
  - Enroll in a clinical program
  - Learn how to earn well-being incentive credits
  - Connect to important tools and resources and **more**

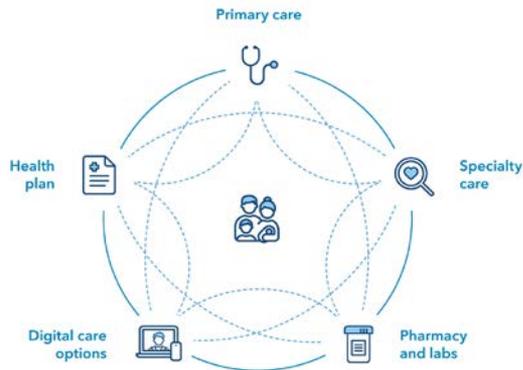
## Discover personalized care wherever you go

Good health happens together.

Visit our pre-member site @ [welcometouhc.com/shbp](http://welcometouhc.com/shbp) during open enrollment to learn more about how UnitedHealthcare can help you and your family save money and achieve better health

# Kaiser Permanente (KP)

Truly connected care. That's **DIFFERENT.**



- Only plan with \$0 Deductible
- \$0 Co-insurance
- Co-payments only
- Preventative Care covered at 100%
- Virtual care at no cost to you!\*

Visit [my.kp.org/shbp](https://my.kp.org/shbp) for more information!

\*Virtual care includes: video visits, phone visits, e-visits, chat online with a doc, 24/7 nurse advice line and secure emailing with your physician through [kp.org](https://kp.org). Visit [kp.org/getcare](https://kp.org/getcare) for details.

# Kaiser Permanente (KP) Service Area

The Kaiser Permanente Regional HMO Plan Option is available to SHBP eligible retirees who live or work in one of the 27 counties within the defined Metro Atlanta Service Area:

- Barrow
- Bartow
- Butts
- Carroll
- Cherokee
- Clayton
- Cobb
- Coweta
- Dawson
- DeKalb
- Douglas
- Fayette
- Forsyth
- Fulton
- Gwinnett
- Haralson
- Heard
- Henry
- Lamar
- Meriwether
- Newton
- Paulding
- Pickens
- Pike
- Rockdale
- Spalding
- Walton

# CVS Caremark

CVS will be making the following Prescription Drug changes for 2021:

- 1) Additional classes of diabetes medications will be added to the SHBP Co-pay/Co-insurance waiver program
  - Oral & Injectable Antidiabetic Agents will be offered at \$0 co-pay to eligible members. You can find the added drugs published to the 2021 co-pay waiver list at <https://info.caremark.com/shbp>
- 2) Insulin down-tiering co-pays/co-insurance (for those insulins without a generic equivalent available)
  - Insulin will move down a Co-pay/Co-insurance Tier for HMO and HRA Plans
  - Preferred Insulin will be at a Tier 1 co-pay/co-insurance and Non-Preferred Insulin will be Tier 2 co-pay/co-insurance

# 2021 *Be Well* SHBP Well-Being Program Overview

Anthem Blue Cross and Blue Shield and UnitedHealthcare (non-Medicare Advantage Plan options) eligible members and covered spouses can earn up to a maximum of **480 well-being incentive points** for the year. That's a family total of up to 960.

**Register for an account at [BeWellSHBP.com](https://www.BeWellSHBP.com) if you do not already have one. Then, complete the following steps between January 1<sup>st</sup> and November 30<sup>th</sup>, 2021 to earn your well-being incentive points:**

- **Take the RealAge® Test. Earn 120 well-being incentive points and unlock your account.** *(Note: well-being incentive points cannot be awarded until completion of the RealAge Test).*
- **Complete a biometric screening for 120 well-being incentive points.** *(There are 3 options for completing a screening: at an SHBP-sponsored onsite event, through your physician using the 2021 Physician Screening Form, or at a Quest Diagnostic Patient Service Center).*
- **Earn an additional maximum of 240 well-being incentive points by choosing from the following activities:**
  - Complete calls with a well-being coach. Earn 60 well-being incentive points up to 4 times, for a maximum of 240 points. (You can only earn 60 points per calendar month, but you can do as many calls as you would like).
  - Participate in a monthly rotating online challenge. Earn 120 well-being incentive points for each completed challenge up to two times, for a maximum of 240 points.
  - Complete the RealAge Program. Choose the healthy category you would like to work on and set a weekly goal. Track progress toward the goal at least 4 times per week, over 3 consecutive weeks (Sunday-Saturday) to earn 120 well-being incentive points one time during the program year.

New for  
2021!

# 2021 *Be Well* SHBP Well-Being Program Rewards

## Members and Covered Spouses Can Choose How to Redeem Points

Anthem and UnitedHealthcare (non-Medicare Advantage Plan Options) eligible members and their covered spouses can earn 480 well-being incentive points and choose how to redeem them for ONE OPTION BELOW:

- A. **480 well-being incentive credits toward eligible medical and pharmacy expenses.** Well-being incentive credits will be deposited in your Anthem HRA or MIA account or UnitedHealthcare HIA account within 30 days of redemption. Well-being incentive points can be redeemed in increments of 120; **OR**
- B. **A \$150 Visa Reward Card;** this can be used anywhere Visa is accepted. ALL 480 well-being incentive points needed for redemption in the Sharecare Redemption Center; card is mailed within 4-8 weeks of redemption.

## Well-Being Points Earned in 2021 Must Be Redeemed

Well-being incentive points are saved in Sharecare's Redemption Center until members choose to redeem them. You have until midnight on December 15, 2021 to redeem 2021 points.

- *If not redeemed by December 15<sup>th</sup>, 2021 any unredeemed points will be sent as an incentive credit to the member's health plan.*

# Important Notice

- The information provided in this presentation is a summary of changes for the 2021 Plan Year. It is intended only to highlight principle benefits.
- Please refer to the Active Decision Guide for more details.
- Premium rates, Decision Guides and other information will be available at [www.shbp.georgia.gov](http://www.shbp.georgia.gov) by October 1, 2020.

# Questions or Additional Information

## Open Enrollment Dates

October 19 - November 6, 2020

## Elect Coverage

- SHBP Enrollment Portal [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com)  
*24 Hours a Day/7 Days a Week*
- SHBP Member Services 800-610-1863  
*Extended Hours Monday thru Friday, 8:30 a.m. to 7:30 p.m.  
ET*

Questions? Visit [www.shbp.georgia.gov](http://www.shbp.georgia.gov) or  
Contact SHBP Member Services

[SHBPservicecenter@adp.com](mailto:SHBPservicecenter@adp.com)\* or 800-610-1863

\*Note: you cannot elect coverage via email due to privacy and security requirements.

# State Health Benefit Plan (SHBP)

Thank You!