

2023 State Health Benefit Plan Retiree Option Change Period (ROCP)



*Presentation for Pre-65 Retirees
and Medicare Advantage Retirees
for the 2024 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

- 2023 Retiree Option Change Period Dates and Important Information
- 2024 Medicare Advantage Plan Options
- 2024 Pre-65 Retiree Plan Options
- Additional Resources
- Frequently Asked Questions

2023 Retiree Option Change Period (ROCP)

Dates and Information

- **ROCP Open & Close Dates/Times**
 - **SHBP Enrollment Portal** mySHBPga.adp.com
 - Opens at 12 a.m. ET on October 16, 2023
 - Closes at 11:59 p.m. ET on November 3, 2023
 - **SHBP Member Services 800-610-1863**
 - Extended ROCP Hours: Monday – Friday 8:30 a.m. to 7:30 p.m. ET (normally to 5:00 pm ET)
- **2024 Decision Guides were mailed in mid-September.** If you have not received this guide, please confirm SHBP has your correct mailing address by:
 - Logging into the SHBP Enrollment Portal at mySHBPga.adp.com or
 - Contacting SHBP Member Services at 800-610-1863
- **Retiree rates for Plan Year 2024** are on the SHBP website at shbp.georgia.gov/member-rates/retiree-rates

Making Your Health Benefit Election for Plan Year 2024

- **Make your elections either:**



Online in the SHBP Enrollment Portal at mySHBPga.adp.com, or

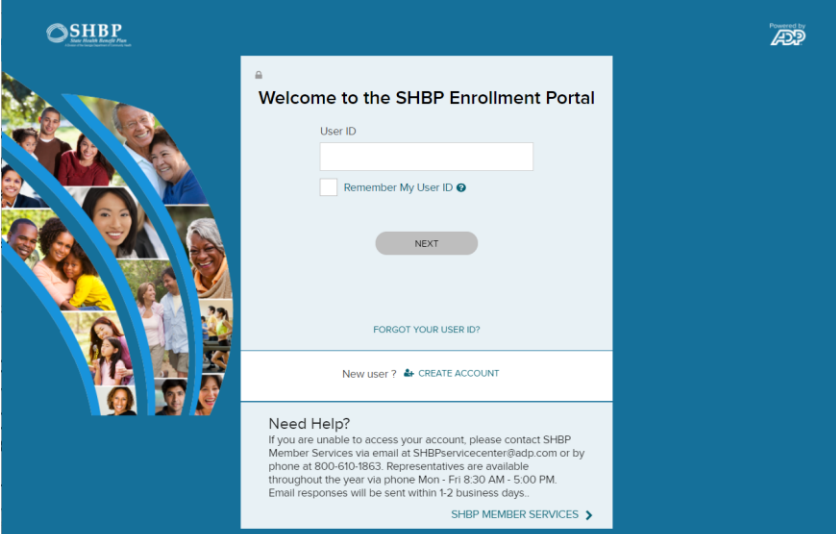


By contacting SHBP Member Services at **800-610-1863**

- **You may go online as many times as you like**, but the last election confirmed at the time ROCP closes will be your election for the 2024 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.**
- **2 to 3 weeks after ROCP closes, you will receive a Confirmation Statement via mail** showing your elections for the 2024 Plan Year if you have a valid address on file. **Note: even if you do not make changes to your election, you will receive a Confirmation Statement via mail.**

Save Time! Update Your Password Before The Retiree Option Change Period

- **Your Password expires every 45 days.** Log in to the SHBP Enrollment Portal now 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 to reset your User Name or Password.



The screenshot shows the SHBP Enrollment Portal login interface. On the left is a collage of diverse people. The main form area is titled 'Welcome to the SHBP Enrollment Portal' and includes a 'User ID' input field, a 'Remember My User ID' checkbox, and a 'NEXT' button. Below the form are links for 'FORGOT YOUR USER ID?' and 'New user? CREATE ACCOUNT'. A 'Need Help?' section at the bottom provides contact information for SHBP Member Services, including email (SHBPServicecenter@adp.com), phone (800-610-1863), and operating hours (Mon-Fri 8:30 AM - 5:00 PM). A link to 'SHBP MEMBER SERVICES' is also present.

SHBP Enrollment Portal: mySHBPga.adp.com

Retiree Option Change Period (ROCP) and Your Responsibilities

- **Read and make sure you understand all the Plan Documents** and other information posted at shbp.georgia.gov and take the required actions
- **Update any changes to your address** online in the SHBP Enrollment Portal at mySHBPga.adp.com or contact SHBP Member Services for assistance at 800-610-1863
- **Pay all required premiums to SHBP by the due date.** If you believe your premiums are automatically deducted from your retirement annuity check, be sure to check with your State Retirement System monthly to ensure all required SHBP premiums are being accurately deducted and submitted to SHBP
- **Notify SHBP** whenever you have a change in covered dependents (within 31 days of a Qualifying Event) by visiting the SHBP Enrollment Portal at mySHBPga.adp.com or contacting SHBP Member Services at 800-610-1863
- **Continue to pay your Medicare Part B premium to the Social Security Administration** if you are enrolled in an SHBP Medicare Advantage (MA) Plan Option
- Do **NOT** enroll in a third-party (non-SHBP) Medicare Advantage Plan, Medicare Part D Plan or Medicare Supplement, or **YOU WILL LOSE ELIGIBILITY for SHBP MA coverage** and be automatically enrolled in a Commercial Plan Option at the unsubsidized rate

During ROCP, you may:

Retiree Option Change Period Dates
October 16, 2023 - November 3, 2023

- Change to any Plan Option and/or vendor for which you are eligible; however, you **cannot** add dependents to your coverage
- Drop covered dependents
- Discontinue SHBP coverage

What Happens If I Do Not Take Action during ROCP?

If SHBP does not receive an election from you through the SHBP Enrollment Portal or by contacting SHBP Member Services, Retirees who are currently enrolled in a Medicare Advantage (MA) Plan Option (Standard or Premium) will be **defaulted to the same vendor and Plan Option for 2024.**

2023



2024

2024 Medicare Advantage Plan Options



Anthem Blue Cross and Blue Shield (Anthem) MA Standard

Anthem Blue Cross and Blue Shield (Anthem) MA Premium



UnitedHealthcare MA Standard

UnitedHealthcare MA Premium

2024 Medicare Advantage (MA) Plan Options

Medicare Advantage (MA) Plan Requirements and Features

Plan Requirements

- CMS requires a physical street address and Medicare Number before approving MA coverage
- Once approved, CMS will notify the State Health Benefit Plan (SHBP) of the effective date of your coverage
- You will receive a new insurance card from Anthem or UnitedHealthcare to use (in place of your Medicare card) when receiving health services
- Enrollment in the MA Plan Options is subject to CMS approval and is prospective (retrospective enrollment is not allowed)

Plan Features

- You can use any doctor or hospital in the country as long as they participate in Medicare and accept the MA plans
- You do not have to select a Primary Care Physician (PCP) or obtain a referral to see a Specialist (SPC)
- Co-pays apply toward the out-of-pocket maximum (except for prescription drugs)
- There is no difference in your co-pay/co-insurance levels if you see providers who are in-network or if you see providers who are out-of-network

2024 MA Medical Benefit Highlights

	You Pay	
	<i>Anthem and UnitedHealthcare Standard Plan</i>	<i>Anthem and UnitedHealthcare Premium Plan</i>
Annual Deductible	\$0	\$0
Annual Maximum Out-of-Pocket	\$3,500*	\$2,500*
Primary Care Physician (PCP) Office Visit	\$25 co-pay*	\$15 co-pay*
Specialist Office Visit	\$30 co-pay*	\$25 co-pay*
Inpatient Hospitalization	20% of the cost per admission	20% of the cost per admission
Outpatient Surgery	\$95 co-pay*	\$50 co-pay*
Lab Services	\$0	\$0
Emergency Care	\$50 co-pay	\$50 co-pay

* Indicates a benefit difference between the Standard and Premium plans.

2024 MA Prescription Benefit Highlights

		Your Costs (Retail, 31-day supply)	
		Anthem and UnitedHealthcare Standard Plan	Anthem and UnitedHealthcare Premium Plan
Tier 1	Generics	\$0 co-payment for select generics \$15 co-payment for all other generics	\$0 co-payment for select generics \$15 co-payment for all other generics
Tier 2	Preferred Brands	\$45 co-payment	\$45 co-payment
Tier 3	Non-Preferred Brands	\$85 co-payment	\$85 co-payment
Tier 4	Specialty Tier	\$85 co-payment	\$85 co-payment

Costs for 3 months supply via retail and mail order are available in your plan documents.

Programs to Help You Stay Healthy – Anthem Blue Cross and Blue Shield

House Calls Program	Designed to support and complement your regular doctor's care through an in-home clinical visit with a licensed health care practitioner.
LiveHealth Online	Online visits with a board-certified doctor or licensed therapist in the comfort of your home, using your web-enabled computer, smart phone or tablet.
24/7 NurseLine	Call anytime day or night to have a registered nurse answer your health-related questions.
SilverSneakers Fitness Program	Experience better health in mind, body and spirit through your free membership with the SilverSneakers fitness program.
Compassionate Support Program	Provides access to thoughtful, caring support by highly trained specialists at no additional cost to members who qualify, based on their health needs.
Medicare Community Support Program	Telephonic program that identifies needs, leverages resources and coordinates services for retirees.

Programs to Help You Stay Healthy – Anthem Blue Cross and Blue Shield (continued)

Nutrition Tracker	Located in the Sydney SM Health mobile app. The tracker allows you to quickly and precisely calculate calories, macros, and daily nutrition using a smartphone camera with greater than 90% accuracy across 5,000 food groups and 30,000 food types.
Healthy Meals Program	Provides nutritious meals to members upon discharge of an inpatient stay or in support of improving health for those who meet certain criteria.
Healthy Pantry Program	Provides nutritional guidance and monthly home delivery of nonperishable pantry items.
Special Offers Discount Program	Offers discounts on products and services that promote better health and well-being, as well as save you money.
\$0 co-pay for certain services	A \$0 co-pay for certain services, preventive care screenings and Select Generic drugs.
Preferred Pharmacies	Designed to support and complement your regular doctor's care through an in-home clinical visit with a licensed health care practitioner.
Extra Covered Drug List	Call anytime day or night to have a registered nurse answer your health-related questions.

Programs to Help You Stay Healthy– UnitedHealthcare

Healthy at Home	Designed to help you safely transition back home after being discharged from a hospital or skilled nursing facility. It includes meals and transportation when referred by a UnitedHealthcare advocate.
Rally Coaching Programs	Provides access to unique programs designed to promote health and wellness including weight loss, diabetes prevention, wellness coaching and smoking cessation.
HouseCalls	Offer an annual wellness visit from a licensed health care practitioner in the comfort of your own home.
Renew Rewards Program	A Health & Wellness Experience for inspiring lifestyle tips, learning activities, videos, recipes, interactive health tools and more, all designed to help you live your best life. Plus, you can earn rewards for preventive screenings such as your Annual Wellness visit.
UnitedHealthcare Hearing	Provides access to hundreds of name-brand and private-labeled hearing aids at significant savings that can make your hearing aid allowance stretch a lot further.
Virtual Visits	Allows you to video chat with a doctor or behavioral health specialist from your computer, tablet or smart phone – any time, day or night.

Programs to Help You Stay Healthy– UnitedHealthcare (continued)

24/7 Telephonic Nurse Support	Provides access to a registered nurse 24/7 who can answer your health related questions.
SilverSneakers	A fitness and lifestyle benefit included with your UnitedHealthcare health plan that includes membership to thousands of fitness locations, group exercise classes and a variety of virtual capabilities.
Chronic or Complex Needs	Special programs offered for people to help members who are living with chronic disease, like diabetes or heart disease.
Let's Move	Let's Move is a wellness program coordinated and designed to integrate self-service, virtual and in-person wellness programming focused on nutrition, physical activity, mental health, social well-being, financial wellness and more.
Select Generic Drugs	\$0 co-pay on select generic drugs at a network retail pharmacy or OptumRx mail service pharmacy.
Virtual Resources	UHCVirtualRetiree.com/SHBP Explore your plan benefits virtually to get the most out of them in real life.

2024 MA Medical Monthly Premiums

IMPORTANT NOTE: These monthly premiums do not account for any amount charged according to the Annuitant Years of Service Subsidy Policy.

	<u>You Pay</u>			
	Standard Plans		Premium Plans	
	<i>Anthem</i>	<i>UnitedHealthcare</i>	<i>Anthem</i>	<i>UnitedHealthcare</i>
Monthly Premium	\$156.15/month	\$0.00/month	\$325.88/month	\$168.22/month

If you have any questions regarding the rate you will pay, review the detailed information regarding the Basic or YOS policy that applies to you and the corresponding Rate Calculator at the SHBP website shbp.georgia.gov/member-rates/retiree-rates.

2024 Plan Options for Pre-65 Retirees



Commercial (Non-Medicare Advantage) Plan Options

Anthem Blue Cross and Blue Shield

- Health Maintenance Organization (HMO) (Statewide)
- Health Reimbursement Arrangement (HRA)
 - Gold HRA
 - Silver HRA
 - Bronze HRA

UnitedHealthcare

- Health Maintenance Organization (HMO) (Statewide)
- High Deductible Health Plan (HDHP)

Kaiser Permanente (KP)

- Regional Health Maintenance Organization (HMO) (Metro Atlanta Service Area)



Pharmacy Benefits and Wellness Programs



CVS Caremark provides prescription drug pharmacy benefits for members who choose Anthem or UnitedHealthcare.

Sharecare provides well-being resources and incentive programs for members who choose Anthem or UnitedHealthcare.

Kaiser Permanente administers the pharmacy benefits and wellness for those enrolled in the Kaiser Regional HMO Plan Option.

Redeeming points before transferring to Medicare Advantage

- **Important Reminder:** If you are currently enrolled in a Commercial (active Non-MA) Plan Option with Anthem or UnitedHealthcare, remember to redeem points before transferring into a Medicare Advantage plan as points are **NOT** automatically redeemed and transferred for Medicare Advantage members.
- Make sure you redeem your points for well-being incentive credits prior to moving to Medicare Advantage and have a balance of 100 or more credits after the claims run-out period (6 months), they will:
 - A. Remain with the Active Non-Medicare Advantage Plan if you have a spouse and/or dependent(s) who is still on that plan. If there are any credits remaining once the last Active member moves to Medicare Advantage, the credits will follow that member.**
 - OR**
 - B. Move over to your Medicare Advantage Plan Option in a Retiree Reimbursement Account if there are no members left on the Active Non-Medicare Advantage Plan.**

Note: Once you move over to a Medicare Advantage Plan Option, you are no longer eligible to earn points with Sharecare.

Pharmacy Co-Pay/Co-Insurance Waiver Program for Pre-65 Retirees (Non-MA)

- The Pharmacy Co-Pay/Co-Insurance Waiver Program is an SHBP program for members (including Pre-65 retirees) and their covered dependents that are enrolled in one of the Anthem or UnitedHealthcare Commercial **(active non-MA)** Plan Options.
- When you move to an SHBP Medicare Advantage Plan Option, you are no longer eligible for this program; however, there are certain select generic drugs available at a \$0 co-pay with Anthem and UnitedHealthcare Medicare Advantage Plan Options.

Additional Resources



How Can I Find Out More About SHBP Retirement Eligibility & Requirements?

Take Advantage of REST!

The Retiree Educational Sessions and Training (REST) also known as REST was created by SHBP to have an educational program specifically for our Retirees and those Pre-Retirees who continue coverage with SHBP after transitioning from employment with an SHBP Employing Entity.

Visit the REST section of the SHBP website at: shbp.georgia.gov/REST.



How Can I Find Out More About SHBP Retirement Eligibility & Requirements?



Plan Options



Rates



Direct Pay



Lapse Letters



Retiree Option Change
Period



Turning Age 65



Medicare



Life Changes

Take Advantage of the Retiree Section of the SHBP Website at
shbp.georgia.gov/members/retirees

Information regarding turning age 65, eligibility, notifications, and processes for SHBP Medicare Advantage Plans, and other detailed topics are included.

Important Information about the REST “Skip the Phones” Campaign

This year's Retiree Option Change Period is a “**Passive Enrollment**” period, which means the vendors and plan options offered by SHBP will remain the same as last year, so Retirees currently enrolled in coverage are not required to make an election unless they want to make changes.

Retirees currently enrolled in coverage who take no action will simply roll over to the same plan option they are currently enrolled in.

So, if you're happy with your current plan option and have no changes you want or need to make, you don't have to take any action for this year's ROCP.

Skip the Phones!

Contact Information for Questions

Retiree Option Change Period Dates

October 16, 2023 at 12:00 a.m. ET - November 3, 2023 at 11:59 p.m. ET

If you have questions about the Medicare Advantage Plan Options, please contact Anthem or UnitedHealthcare for more information.

	Member Services	Website
Anthem Blue Cross and Blue Shield <i>Monday - Friday, 8:00 a.m. to 8:00 p.m. ET</i>	855-322-7060, TTY 711	AnthemRetiree.com/SHBP
UnitedHealthcare <i>Monday - Friday, 8:00 a.m. to 8:00 p.m., local time</i>	877-246-4190, TTY 711	retiree.uhc.com/shbp

Contact Information for Questions (continued)

Retiree Option Change Period Dates

October 16, 2023 at 12:00 a.m. ET - November 3, 2023 at 11:59 p.m. ET

If you have questions about enrollment or would like to enroll in a Medicare Advantage Plan Option, please contact SHBP Member Services for more information.

	Member Services	Website
SHBP Member Services <u><i>During Open Enrollment:</i></u> <i>Monday - Friday, 8:30 a.m. to 7:30 p.m. ET</i> <u><i>Regular Hours:</i></u> <i>Monday - Friday, 8:30 a.m. to 5:00 p.m. ET</i>	800-610-1863	myshbpga.adp.com

Frequently Asked Questions



What vision and dental coverage is there on the Medicare Advantage Plan Options?

- **Vision:** One routine eye exam **every 12 months**. The Plans pays up to \$125 combined allowance for eyewear and contact lenses **every 12 months** with Anthem and UnitedHealthcare.
 - Anthem Standard plan: Routine eye exam = \$30 co-pay
 - UnitedHealthcare Standard plan: Routine eye exam = \$0 co-pay
 - Anthem Premium plan: Routine eye exam = \$25 co-pay
 - UnitedHealthcare Premium plan: Routine eye exam = \$0 co-pay
- **Dental:** The Medicare Advantage Plan Options do not cover routine dental care such as cleanings and fillings. Non-routine dental care that is Medicare-covered (i.e. broken jaw), is subject to the following co-pays.
 - Standard plan: \$25 co-pay for physician visits
 - Premium plan: \$15 co-pay for physician visits
- **Note:** For those who have vision and/or dental **with Georgia Breeze**, please call them at **877-342-7339** with questions about carrying your vision or dental plan into retirement with you.

What is a split coverage household?

- When at least one member of your family has a Medicare Advantage Plan Option and one or more State Health Benefit Plan (SHBP) covered family members receive coverage under an SHBP Commercial Plan Option, you have a **Split-Plan Option**.
 - Example: Steve is retired with SHBP and just turned 65 years old, making him Medicare-eligible. His spouse, Anne, is under 65. Steve will choose a Medicare Advantage Plan Option while Anne will stay with her Commercial Plan Option.
- If you have a Split-Plan Option, you are not required to have the same insurance carrier. The individual on Medicare Advantage can have one carrier, while those on the Commercial Plan Option can have a different carrier.
 - In the above example, Steve decides to enroll in the SHBP UnitedHealthcare Medicare Advantage Standard Plan Option, and he enrolls Anne in the SHBP Anthem HMO Plan Option.
 - Once all members on the policy move to Medicare Advantage, you must be on the same Plan Option with the same carrier.
 - Example: In the above example, once Anne turns 65 years old, if she has provided her Medicare Part B to SHBP, she would be enrolled in the same Plan Option as Steve, the SHBP UnitedHealthcare Medicare Advantage Plan Option.
- **Note:** You should contact SHBP Member Services 90 days before you turn 65 to further understand your specific eligibility requirements.

What coverage do I have while traveling?



- Both the Anthem and UnitedHealthcare Medicare Advantage plan options offer coverage nationally throughout the U.S. and U.S. Territories.
 - With the Medicare Advantage plan options, you have the flexibility to see providers that are both inside and outside the plan's network. You can see any provider that accepts Medicare and the plan.
- If you travel outside of the U.S., emergency services are covered. You will need to pay up front for the services and submit a copy of the bill to the address on the back of your ID card for reimbursement.

Is SilverSneakers included in all Medicare Advantage Plan Options?

- Both Anthem and UnitedHealthcare offer SilverSneakers at no additional cost with their Medicare Advantage Plan Options.
- SilverSneakers gives you access to fitness facilities nationwide. You don't need to pick just one - you can go to as many SilverSneakers fitness facilities as you would like. To get a list of fitness facilities you can go to, visit silversneakers.com.
- SilverSneakers also offers virtual classes and On-Demand™ online workout videos.
- You are automatically signed up for SilverSneakers under the Medicare Advantage plans with Anthem and UnitedHealthcare.
 - **If you switch plan options, your SilverSneakers membership will move with you. If you can't find your 16 digit ID number, you can call SilverSneakers Customer Service at 866-584-7389.**



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

Thank you!