QR Code:

shbp.georgia.gov/enrollment/retiree-option-change-period

GEORGIA DEPARTMENT OF COMMUNITY HEALTH

2026 State Health Benefit Plan Retiree Option Change Period (ROCP)

Presentation for Pre-65 Retirees & Medicare Advantage Retirees for the 2026 Plan Year

Benefit Meeting
October 2025

Our Purpose

Shaping the future of *A Healthy Georgia* by improving access and ensuring quality to strengthen the communities we serve.

Georgia Department of Community Health

GEORGIA DEPARTMENT OF COMMUNITY HEALTH

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

- 2026 Retiree Option Change Period Dates & Important Information
- 2026 Medicare Advantage Plan Options
- 2026 Pre-65 Retiree Plan Options
- Additional Resources
- Frequently Asked Questions

2026 ROCP Dates

- **Retiree Option Change Period (ROCP) Open & Close Dates/Times**

  -SHBP Enrollment Portal mySHBPga.adp.com

  - Opens at 12 a.m. ET on October 20, 2025
  - Closes at 11:59 p.m. ET on November 7, 2025

2026 Retiree Option Change Period ROCP Information

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- **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 p.m. ET) and Saturday 8:30 a.m. to 5:00 p.m.

- **2026 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 2026** are on the SHBP website at shbp.georgia.gov/member-rates/retiree-rates

Making Health Benefit Election – Plan Year 2026

- **Make your elections either:**
  - Online via 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 2026 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 2026 Plan Year if you have a valid address on file. **Note: even if you <u>do not</u> make changes to your election, you will receive a Confirmation Statement via mail.**

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

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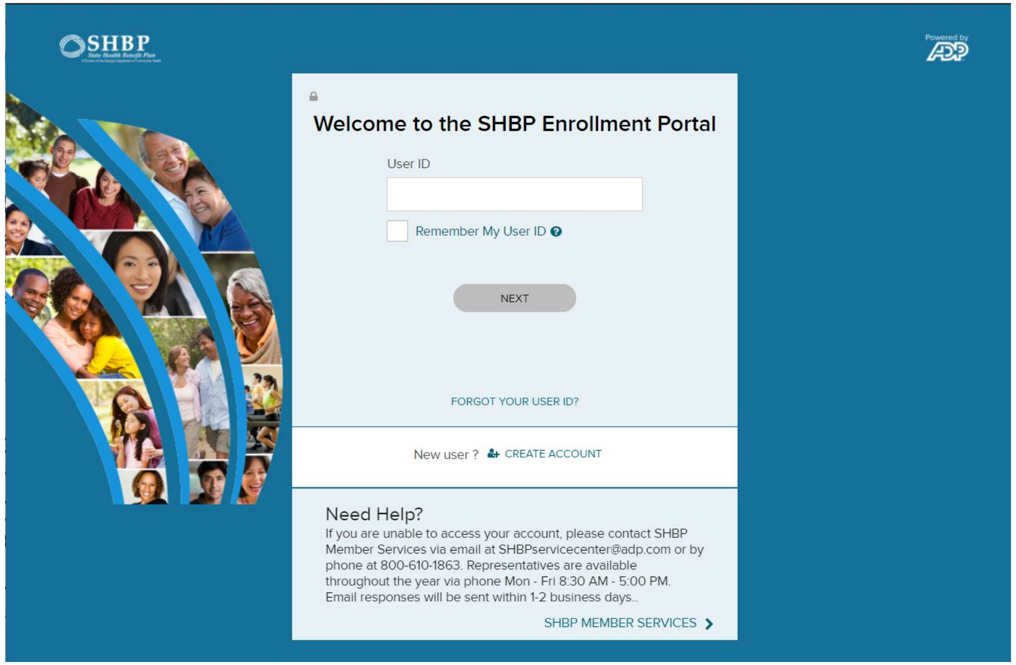
- **Your Password expires every 45 days.** Log in to the SHBP Enrollment Portal now using your current password.
  - If it has been more than 45 days since the last time you logged in, you will be prompted to create a new Password.

- If you do not know your current Username or Password:
  - Click the **Forgot User ID?** or **Forgot Password?** from the Login page to reset your Username or Password.



Retiree Option Change Period (ROCP) & 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 or by calling Member Services.
- **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.

Retiree Option Change Period (ROCP) & Your Responsibilities Continued

- **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 20, 2025 - November 7, 2025

- 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?

- This year's Retiree Option Change Period is a “Passive Enrollment“ for Medicare Advantage members.

- Medicare Advantage retirees will remain with their same MA Plan option if they do not take-action.

- Pre-65 non-Medicare Advantage retirees will remain with their same Plan option if they do not take action.

Skip The Phones!

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SHBP is urging our members to Skip The Phones and access your benefits via the SHBP Enrollment Portal for faster service.

Need help using the SHBP Enrollment Portal?

The Skip The Phones presentation provides step-by-step instructions to assist you with viewing and making your elections 24 hours a day/7 days a week. The presentation is designed to:

- Help members become comfortable with virtually taking control of their benefits
- Reduce delays due to anticipated increased call volume

Access the Skip The Phones Presentation on the SHBP website at:
www.shbp.ga.gov/skip-phones

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2026 Medicare Advantage (MA) 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

Medicare Advantage (MA) Plan Requirements

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)

Medicare Advantage (MA) Plan Features

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)
- Medical co-pays apply toward the medical out-of-pocket maximum and RX copays apply to the RX out of pocket maximum
- 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

2026 MA Medical Benefit Highlights

	You Pay	
	Anthem and UnitedHealthcare Standard Plan	*Anthem and UnitedHealthcare Premium Plan*
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

2026 Part D 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

2026 MA Medical Monthly Premiums

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

	You Pay			
	Standard Plans		**Premium Plans**	
	Anthem	*UnitedHealthcare*	*Anthem*	*UnitedHealthcare*
Monthly Premium	$30.00/month	$109.58/month	$207.00/month	$245.38/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.

2026 Plan Options for Pre-65 Retirees

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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.

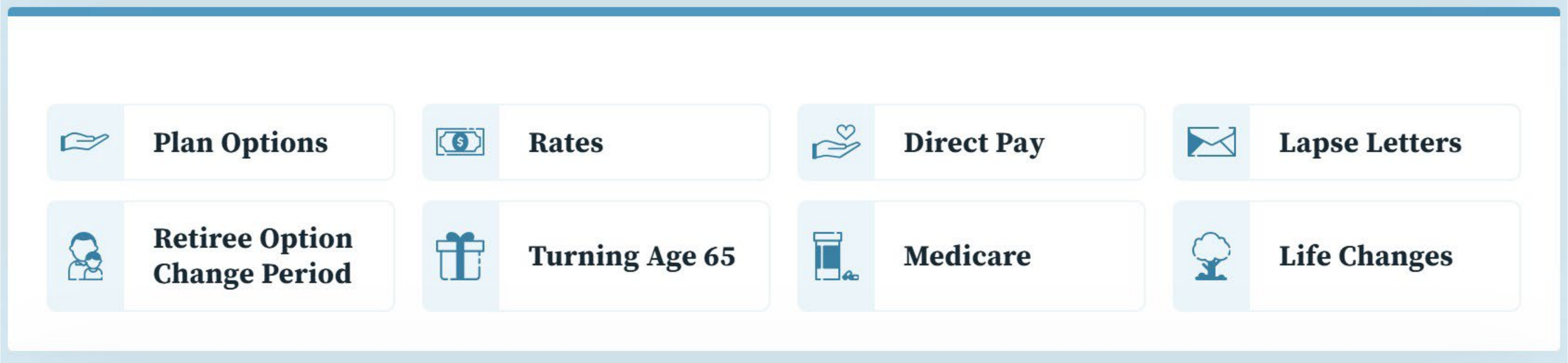
Sharecare provides well-being resources and incentive programs for members who choose Anthem or UnitedHealthcare.

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

Additional Resources

Additional Resources

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



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.

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Contact Information for Questions

Retiree Option Change Period Dates
October 20, 2025 at 12:00 a.m. ET. - November 7, 2025 at 11:59pm 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 *Monday - Friday, 8:00 a.m. to 8:00 p.m. ET*	855-322-7060, TTY 711	AnthemRetiree.com/SHBP
UnitedHealthcare *Monday - Friday, 8:00 a.m. to 8:00 p.m., ET*	877-246-4190, TTY 711	retiree.uhc.com/shbp

During ROCP, you may:

Retiree Option Change Period Dates
October 20, 2025 at 12:00 a.m. ET. - November 7, 2025 at 11:59pm 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 *During Open Enrollment:* *Monday - Friday, 8:30 a.m. to 7:30 p.m. ET* *Saturday, 8:30 a.m. to 5:00 p.m. ET* *Regular Hours:* *Monday - Friday, 8:30 a.m. to 5:00 p.m. ET*	800-610-1863	myshbpga.adp.com

Frequently Asked Questions

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Frequently Asked Questions

How do I make an election?

Make your elections either:
Online in the SHBP Enrollment Portal at mySHBPga.adp.com, or

By contacting SHBP Member Services at
800-610-1863

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Frequently Asked Questions

What happens if a MA Plan member does not make an election during ROCP for 2026?

You will remain in the MA Plan you are currently enrolled in.

Frequently Asked Questions

What happens if a retired pre 65 Plan member does not make an election during ROCP for 2026?

If you are a pre 65 non-Medicare Advantage retiree and you do not make an election, your coverage will remain the same as your 2025 Plan option.

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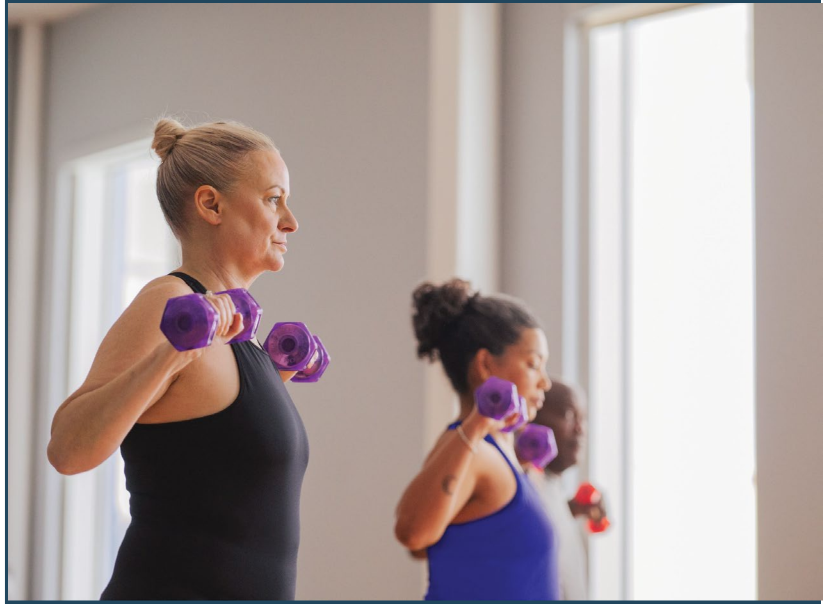

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THANK YOU!

QUESTIONS / COMMENTS?