

2023 State Health Benefit Plan Annual Open Enrollment (OE)



Presentation to Active Members 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 Open Enrollment (OE) Dates and Important Information
- Understanding Your Plan Options for 2024
 - Anthem Blue Cross and Blue Shield
 - UnitedHealthcare
 - Kaiser Permanente
 - CVS Caremark
 - Sharecare
- Important Contact Information

2023 Open Enrollment (OE) Dates and Information

- **OE Website Open & Close Dates/Times**
 - SHBP Enrollment Portal mySHBPga.adp.com
 - Opens at 12:00 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 OE Hours:** Monday – Friday 8:30 am to 7:30 pm ET (normally to 5:00 pm ET)
- **Active Decision Guide**
 - Contains important information about your plan options and benefits
 - Will be posted on SHBP's website at shbp.georgia.gov

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



- Members who do not make an election, either through the SHBP Enrollment Portal or by calling the SHBP Member Services Center, will **be defaulted to the same plan option they are currently enrolled in, for the Plan Year 2024**
- 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 2023 will continue to apply
- If you do not make an election and are currently enrolled in the TRICARE Supplement in 2023, you will be enrolled in the TRICARE Supplement in 2024

2023



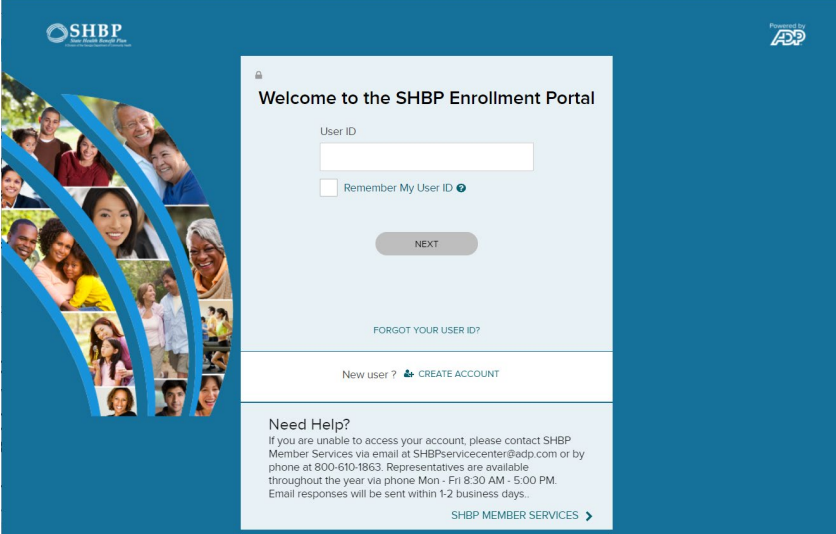
2024

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 Open Enrollment closes will be your election for the 2024 Plan Year

Save Time! Update Your Password Before Open Enrollment

- **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 content area is a light blue box with the SHBP logo at the top left and the ADP logo at the top right. The title is 'Welcome to the SHBP Enrollment Portal'. Below it is a 'User ID' label and a text input field. A 'Remember My User ID' checkbox is present. A 'NEXT' button is below the input field. A link 'FORGOT YOUR USER ID?' is below the button. At the bottom of the box is a 'New user ?' link and a 'CREATE ACCOUNT' button. Below the box is a 'Need Help?' section with contact information for SHBP Member Services, including email (SHBPServicecenter@adp.com), phone (800-610-1863), and hours (Mon - Fri 8:30 AM - 5:00 PM). A link 'SHBP MEMBER SERVICES >' is at the bottom right of the help section.

SHBP Enrollment Portal: mySHBPga.adp.com

Open Enrollment (OE) and Your Responsibilities



Read and make sure you understand the plan materials posted at 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



If you are actively working, notify your HR Department to update any changes to your address or phone number



If you are not actively working, go to the SHBP enrollment portal to update any changes to your address or phone number



Notify SHBP whenever you have a change in covered dependents (within 31 days of a Qualifying Event)

Important Information: Adding Dependents



- **If you are an active member who is not yet retired**, and plan to add dependents to your plan option during Open Enrollment:
 - We encourage you to **provide Dependent Verification Documentation** for any dependents added, to SHBP Member Services (ADP) **as soon as possible and no later than December 7, 2023**. This will ensure dependents receive an ID card.
- Dependent Verification Documentation may be **uploaded directly into the SHBP Enrollment Portal at mySHBPga.adp.com 24 hours a day/7 days a week** or you can send it in with the unique bar code provided to you via mail or email.

2024 Plan Options



[Medical Plan Options](#)

Anthem	UnitedHealthcare	Kaiser Permanente (KP)
<ul style="list-style-type: none">• Health Maintenance Organization (HMO) (Statewide)• Health Reimbursement Arrangement (HRA)<ul style="list-style-type: none">– Gold HRA– Silver HRA– Bronze HRA	<ul style="list-style-type: none">• Health Maintenance Organization (HMO) (Statewide)• High Deductible Health Plan (HDHP)	<ul style="list-style-type: none">• 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.

Vendor Program Overview

The following slides are provided by our plan administrators and include an overview of benefits and resources available to SHBP members. Plan administrators include:





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.

- ✓ Anthem's Interactive Open Enrollment Guide
- ✓ Plan comparison tool
- ✓ Enrollment flyers and information
- ✓ Benefit comparison grid

	HMO	HRA (Gold, Silver and Bronze)
See any provider you choose (in-network or out-of-network)		✓
Plan comes with starter credits contributed by SHBP		✓
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	✓	✓
No referrals to a specialist are necessary	✓	✓
Can earn points with Sharecare	✓	✓
Large network of doctors across the U.S. and worldwide	✓	✓
Can rollover unused credits from 2022	✓	✓



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 **Total Health, Total You with Anthem – at no additional 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 available by phone or online chat



You and your covered spouse can each **earn up to 480 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.



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

Choosing the right plan is easy with UnitedHealthcare

Health Maintenance Organization (HMO) & High Deductible Health Plan (HDHP) w/ HSA both include:

- Over 26,000 providers and 140 hospitals / facilities across Georgia. Plus, over 1.7 million providers and 7,000 hospitals / facilities Nationwide.
- UnitedHealth Premium® provider program, which helps identify network providers with the highest quality designation
- No primary care physician selection or referrals required

Plan Highlights	HMO	HDHP
100% in-network coverage for qualified preventive care	✓	✓
Access to a physician 24/7 virtually online or via smart phone and 24/7 access to a registered nurse through UnitedHealthcare's Nurseline	✓	✓
No cost share for eligible medications when engaged in one of the Disease Management and Co-pay/Co-insurance Waiver programs	✓	✓
Earn a \$250 American Express® Reward Card for yourself and your covered spouse from UnitedHealthcare up to \$500 per household! To earn the reward, complete all Be Well SHBP program requirements and redeem your 480 points towards their UnitedHealthcare's Health Incentive Account to pay for eligible healthcare expenses. Any unused credits will rollover to the next plan year	✓	✓
Medical and pharmacy expenses are combined for the deductible and out-of-pocket maximum. Once deductible is satisfied, an individual receives cost sharing without waiting for the family deductible to be met		✓
Co-pays, medical and pharmacy expenses are combined for the out-of-pocket maximum	✓	
Eligible to open a tax-deferred Health Savings Account (HSA) you can take with you if you leave the Plan		✓
100% coverage for pharmacy and medical expenses once you meet your deductible and out-of-pocket maximum		✓
Lowest cost premium option of all SHBP plans offered		✓
100% coverage after co-pay for physician visits, emergency and urgent care	✓	
Lower overall network costs with coverage in network only	✓	

We help SHBP members simplify their health care experience.

Life is busy. You need:

Health care that is simple to understand and provides personalized support and convenient tools to help you make the most of your benefits



Dedicated and personalized support

- Dedicated SHBP customer care advocates help you understand plan details and get the most from your benefits
- Find a physician in our network
- Enroll in a clinical program
- Learn how to earn well-being incentive credits and more

Advocate4Me®



Clinical Support from a Devoted Nurse

- A personal nurse to help you and your family with health care challenges, develop a care plan and engage you in clinical programs such as cancer, kidney and maternity support
- Your personal nurse will enroll you in the Diabetes, Asthma, Coronary Artery Disease, and Medications for Addiction Treatment programs and help you qualify for co-pay or co-insurance waivers for eligible medications

Clinical Support



Access to emotional support

- Get support for clinical depression, bipolar disorder, substance use and other behavioral health issues in person or online via a confidential virtual visit with a licensed therapist or psychiatrist.
- Access resources to help with stress, anxiety and depression when you need them through a digital app available at no extra cost to you. Self Care by AbleTo offers clinical techniques to help manage the symptoms of stress, anxiety and depression — anytime.

**Self Care by
AbleTo™**



Discover Personalized Care Wherever You Go

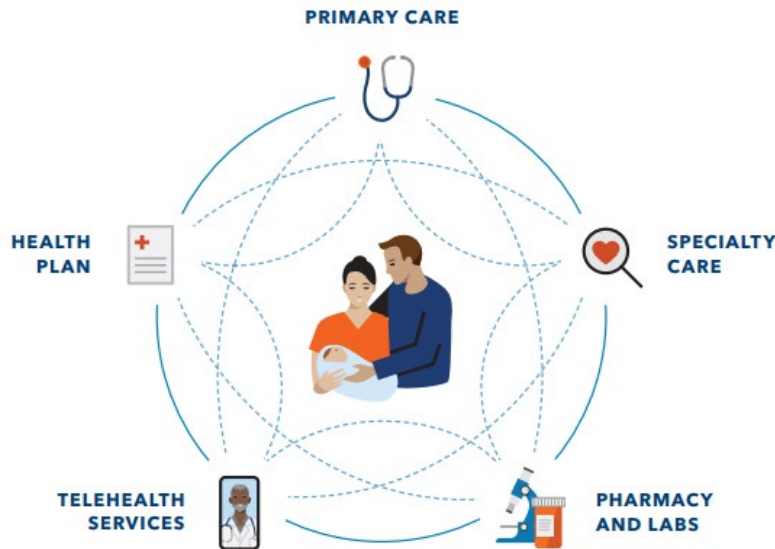
- Online tools and mobile apps give you access to benefit details, network provider searches, virtual ID card, claims detail, treatment and lower cost alternatives and more
- Conduct a virtual office visit or speak with a nurse with 24/7 access to physicians and registered nurses
- To learn more about the benefits of our UnitedHealthcare plan for you and your family, please visit UnitedHealthcare at [whyuhc.com/shbp](https://www.whyuhc.com/shbp)

myuhc.com®

**UnitedHealthcare®
app**

Anticipate your medical expenses with Kaiser Permanente's HMO Plan

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



- Only plan with **\$0 Deductible**
- **\$0 Co-insurance**
- **Co-pay only plan**
- Preventive Care covered at 100%
- Virtual care at no cost to you!*
- Wellness rewards to spend however you choose! **Up to \$1,000 per household**.**

Visit 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. Visit kp.org/getcare for details.

** Each member and covered spouse who each complete the Kaiser Permanente 2024 Wellness Program will receive a \$500 reward card—up to \$1,000 per household.

Kaiser Permanente offers care where you are: KP Service Area

The Kaiser Permanente Regional HMO Plan Option is available to Commercial (active non-Medicare Advantage) SHBP members 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

Cigna Collaboration

Kaiser Permanente give members away from home access to Cigna's national network of physicians and providers, should they need emergency or urgent care during their travels. This is in addition to members already being able to seek emergency room or urgent care services while traveling outside of the service area.

The benefits include:

- A standard copay members would pay in their home region which eliminates the need to file a reimbursement claim
- Access to Cigna's extensive network of more than a million physicians and other care providers*
- Availability in **most** states without Kaiser Permanente**

To verify which physicians and providers are in network, call the Away from Home Travel Line at **951-268-3900** (TTY 711) or visit **kp.org/cigna**.

*More information about how members will be able to access Cigna's extensive national directory of care providers will be forthcoming.

**Those traveling outside a Kaiser Permanente service area but within a state with Kaiser Permanente providers will still be asked to pay upfront for services they receive and will need to file a claim for reimbursement, as is currently the case.*

2024 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.
- Community pharmacy partners are Walgreens and RiteAid. Members are allowed a one-time fill, per medication, per rolling 365 days at the network pharmacy co-pay.
- 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, outside of the network pharmacy one-time fill policy.
- With mail order, you can receive a 90-day supply conveniently sent to your home while saving on a reduced co-pay.*

*Contact 800-733-6345 for Rx exclusions and licensed states

2024 Kaiser Permanente (KP) Wellness Program

Kaiser Permanente

- As a Kaiser Permanente member, if you sign up on my.kp.org/shbp and complete five wellness activities by November 30, 2024, you will receive a **\$500 reward card (up to \$1,000 per household for you and your covered spouse) to use however you choose!**
- KP members will have access to a variety of tools, activities and services such as the Total Health Assessment, Biometric Screenings and Online Healthy Living Classes

*Note: You can spend your wellness rewards however you choose! For details go to my.kp.org/shbp or call the dedicated customer service line 855-512-5997.

2024 Kaiser Permanente (KP) Wellness Program (continued)

An investment that's
LIKE NO OTHER



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

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

2024 5-Step Wellness Program



Step 1: Accept your Agreement

Sign on to kp.org/engage to accept your 2024 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 – participate in either Wellness Coaching by Phone* or complete a mission through the healthy lifestyle programs. Call 1-866-862-4295, Monday through Friday, 10 a.m. - 10 p.m. to make an appointment.



Visit kp.org/engage to view and track the status of your activities.

*You can take the Total Health Assessment or the healthy lifestyle programs as often as you like, but you can only earn credit for the assessment or check in for the first week of any mission once during the reward period.

2024 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 Commercial active Non-Medicare Advantage Plan Options for 2024.
- 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 co-insurance gets applied. For these drugs, you pay the 30% co-insurance on your first fill. See info.caremark.com/shbp for this list of drugs.

2024 SHBP Wellness Program: Be Well SHBP®

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 Commercial (non Medicare-Advantage) Plan Options with well-being resources and incentive programs through the *Be Well SHBP* well-being program.

- Members and their covered spouses can each earn up to 480 points (a family total of up to 960 points) and choose to redeem in the Sharecare Redemption Center for either: 1) a \$150 Sharecare Rewards Visa® Prepaid Card (when redeeming all 480 points earned in 2024) OR 2) 480 well-being incentive credits (to apply toward eligible medical and pharmacy expenses).
- Health actions must be completed, and all documentation received by Sharecare between January 1, 2024 and December 2, 2024 in order to earn the 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, Well-Being Coaching, Online Challenges, Biometric Screenings, Guided Programs, Mini Programs, and Webinars. For details or questions, visit BeWellSHBP.com or call 888-616-6411.

2024 SHBP Wellness Program:

Be Well SHBP Overview

Register for an account at BeWellSHBP.com if you do not already have one. Then, complete the following steps between January 1 and December 2, 2024 to earn your points:

- **Take the RealAge® Test. Earn 120 points and unlock your account.** *(Note: Points cannot be awarded until completion of the RealAge Test).*
- **Complete a biometric screening for 120 points.** *(There are 3 options for completing a screening: at an SHBP-sponsored onsite event, through your physician using the 2024 Physician Screening Form, or at a Quest Diagnostics Patient Service Center).*
- **Complete a preventive screening exam** (colonoscopy, mammogram, pap smear or prostate screening). Earn 60 points for each completed screening exam, up to two times. *(Note: screenings should be completed by September 30, 2024. For screenings completed in October and November, members can self-attest).*
- **Earn an additional maximum of 240 points by choosing from the following activities:**
 - Complete calls with a well-being coach. Earn 40 points up to 6 times, for a maximum of 240 points. *(You can only earn 40 points per calendar month, but you can do as many calls as you would like).*
 - Participate in a monthly challenge or mini program. Earn 40 points for each completed challenge or mini program, up to 6 times, for a maximum of 240 points.
- ✓ *Be Well SHBP* members have access at no additional cost to guided programs*. These programs are designed to foster and encourage relaxation, manage stress and anxiety, promote tobacco cessation, and encourage healthy eating habits.

*Not part of the well-being incentive program.

2024 SHBP Wellness Program: Be Well SHBP Reward Options

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 points and choose how to redeem them for ONE OPTION BELOW:



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. Points can be redeemed in increments of 120; **OR**



A \$150 Sharecare Rewards Visa® Prepaid Card; this can be used anywhere Visa is accepted. ALL 480 points are needed for redemption in the Sharecare Redemption Center; card is mailed within 8 weeks of redemption.

Points Earned in 2024 Must Be Redeemed

Points are saved in Sharecare's Redemption Center until members choose to redeem them. You have until midnight on December 15, 2024 to redeem 2024 points.

- If not redeemed by December 15, 2024, any unredeemed points will be sent as well-being incentive credits to the member's health plan.*
- NOTE: Points are not automatically redeemed and transferred for Medicare Advantage members. Please redeem your points before transferring into Medicare Advantage.*

Rates and Plan Information

- The information provided in this presentation is a summary of changes for the 2024 Plan Year. It is intended only to highlight benefits.
- Please refer to the Active Decision Guide for more details.
- **Premium rates, Decision Guides and other information** will be available at shbp.georgia.gov and mySHBPga.adp.com.

Flexible Benefits

- SHBP does not provide Flexible Benefits (e.g., dental, vision).
- If you are eligible to make flexible benefit elections through your Employer, please contact your HR Department.
- If you are eligible to make flexible benefit elections under the Flexible Benefits Program administered by the Department of Administrative Services (DOAS), please visit GABreeze.ga.gov or call 877-342-7339.

Contact Information for Questions

If you have questions about the **Medical Plan Options**, please contact Anthem, UnitedHealthcare or Kaiser 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>	855-641-4862, TTY 711	anthem.com/shbp
UnitedHealthcare <i>Monday - Friday, 8:00 a.m. to 8:00 p.m., ET</i>	888-364-6352, TTY 711	whyuhc.com/shbp
Kaiser Permanente* <i>Monday - Friday, 7:00 a.m. to 7:00 p.m., ET</i> <i>*including any pharmacy or wellness questions</i>	855-512-5997, TTY 711	my.kp.org/shbp

Contact Information for Questions (continued)

If you have **Pharmacy or Wellness** questions for Anthem and UnitedHealthcare Plan Options, please contact CVS Caremark or Sharecare.

Member Services		Website
Pharmacy Vendor		
CVS Caremark 24/7	844-345-3241 TTY: 800-231-4403	info.caremark.com/shbp
Wellness Vendor		
Sharecare Monday - Friday, 8:00 a.m. to 8:00 p.m., ET	888-616-6411 (TTY 711)	BeWellSHBP.com

Contact Information for Questions (continued)

Open Enrollment Selection 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 an SHBP Commercial active Non-MA 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



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

Thank you!