



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

State Health Benefit Plan Preparing for SHBP Retirement Coverage



Revised December 2018

SHBP Eligibility & Benefits Administration Unit



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.

We are dedicated to A Healthy Georgia.

Purpose

- The purpose of this “Preparing for State Health Benefit Plan Retirement Coverage” presentation is to educate Pre-Retirees on the requirements to continue their health coverage from Active Member status to Retiree status.
- The information provided in this presentation is intended only as a snapshot. Please visit the SHBP website for more information: <https://shbp.georgia.gov/>.

Agenda

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Who is an SHBP Retiree?

For SHBP purposes, a Retiree is a person who:

1. Was enrolled in SHBP coverage as an Active Member immediately prior to their retirement (i.e., with no break in coverage),
2. Receives a monthly annuity from a State Retirement System at the time of their retirement, and
3. Is currently enrolled in SHBP coverage as a Retiree.

The State Retirement Systems include:

- Employees' Retirement System (ERS)
- Teachers Retirement System (TRS)
- Public School Employees' Retirement System (PSERS)
- Legislative Retirement System
- Judicial Retirement System
- Certain local school systems' teachers retirement systems

Are You Eligible for SHBP Retiree Coverage?

To be eligible for SHBP Coverage as a Retiree, you must have continuous SHBP coverage from:

1. Active Member status to Retiree status: enrolled in SHBP coverage as an Active Member immediately prior to your retirement (i.e., with no break in coverage).
2. State Extended Coverage participant to Retiree status: enrolled in SHBP coverage as a State Extended Coverage participant immediately prior to your retirement (i.e., with no break in coverage).
3. COBRA participant to Retiree status: enrolled in SHBP coverage as a COBRA participant immediately prior to your retirement (i.e., with no break in coverage).

What About My Dependents?

- If you are currently covering Dependent(s) immediately prior to your retirement, your Dependent's coverage will transition to retirement status on the same day that your Retiree coverage begins.
- If you drop your Dependent(s) from coverage, there will not be an opportunity to enroll them again, unless there is a Qualifying Event or you return to work with a SHBP Employing Entity in a benefits-eligible position.

Are you Eligible for SHBP Retiree Coverage? (continued)

If as an Active Member covered by SHBP you withdraw all money from the retirement system prior to your retirement, you will not be able to continue SHBP coverage as a Retiree.

- You will be eligible for: COBRA continuation coverage for up to a minimum of 18 months as required by federal law.
- After COBRA coverage is exhausted, you may enroll in State Extended Coverage (SEC), if you are a:
 1. Former State employee with eight years of service; or
 2. Former teacher or public school employee with eight years of service in a State Retirement System and cannot retire due to age.
- Both COBRA and SEC premiums are the full costs of coverage or 100% of the costs of coverage (i.e., unsubsidized), meaning SHBP makes no contribution to offset the premium and therefore it is *substantially higher*.



Are you Eligible for SHBP Retiree Coverage? (continued)

If you are Not Currently Covered by SHBP Prior to Your Retirement Date, you will not be able to enroll in SHBP Coverage as a Retiree.

- For example, if you retired *January 1, 2019* but were not currently enrolled in SHBP, you **CANNOT** be covered as a SHBP retiree (i.e., you must enroll during Open Enrollment the year prior to your retirement). This is because SHBP coverage for retirees must be continuous with no break in coverage from Active Member status to Retiree status and if you were not covered by SHBP immediately prior to your retirement (with no break in coverage), you cannot be covered by SHBP as an Annuitant.

How Is SHBP Notified of Your Retirement?

At the time of your retirement, your Employer **MUST** report you to SHBP via an automated file as Terminating Due to Retirement.

1. If your Employer terminates you correctly due to retirement and your State Retirement System **Has Reported** you to SHBP as a New Retiree: you will transition to SHBP Retiree Coverage the 1st of the following month after your retirement date.
 - Your Employer covers your premium the first month during your retirement.
 - Your Active Member Coverage will terminate on the last date of the following month after your employment is terminated.
 - For example, if you terminate employment on January 31, 2019, your coverage as an Active Member will end February 28, 2019 and your retiree coverage generally begins March 1, 2019.
2. If your Employer terminates you correctly due to retirement and your State Retirement System **Has Not Reported** you to SHBP as a New Retiree: you will automatically become a Pending Retiree, which will allow you to continue coverage at the *same rate* for up to 6 months, without any interruption to your coverage.
 - Your Employer covers your premium the first month during your retirement.

How Is SHBP Notified of Your Retirement? (continued)

- You will remain a Pending Retiree for up to 6 months at the Active Member Rate and you submit your premiums to SHBP via Direct Pay.
- You will transition to SHBP Retiree Coverage the 1st of the following month after your State Retirement System Has Reported you to SHBP as a New Retiree.
- If you fail to pay the Direct Pay premiums to SHBP during your status as a Pending Retiree, your coverage will be terminated with no right to reinstatement unless you return to a benefits-eligible position with an SHBP Employing Entity.
- For example, if you terminate employment on January 31, 2019, your coverage as an Active Member will end February 28, 2019. However, if SHBP has not received your retiree information from your State Retirement System, then your Pending Retiree coverage generally begins March 1, 2019. In March, SHBP finally receives your retiree information from your State Retirement System. You will transition from Pending Retiree coverage to Retiree coverage effective April 1; however, you still owe SHBP for the March premium that did not come out of your annuity.

How Is SHBP Notified of Your Retirement? (continued)

3. **If Your Employer Terminates You Incorrectly (Not Due to Retirement):** SHBP will not know you have retired, and you will be treated like a terminated employee ineligible for SHBP Retiree Coverage.
- Your Employer covers your premium the first month during your retirement.
 - Your Active Member Coverage will terminate on the last date of the following month after your employment is terminated.
 - You must enroll in COBRA or your SHBP coverage will be terminated with no right to reinstatement unless you return to a benefits-eligible position with an SHBP Employing Entity.
 - For example, if you terminate employment on January 31, 2019, your coverage as an Active Member will end February 28, 2019. However, let's say your employer simply termed you without notifying SHBP that you were a retiree. You will receive a COBRA notice from SHBP within 7 – 10 days after your coverage as an Active Member terminates (i.e., February 28, 2019).

How Is SHBP Notified of Your Retirement? (continued)

4. **If you are currently enrolled in COBRA or State Extended Coverage and your State Retirement System Reports you to SHBP as a New Retiree:** you will transition to SHBP Retiree Coverage the 1st of the following month after your retirement date.
 - Your COBRA or State Extended Coverage will terminate on the last date of the month immediately prior to the month SHBP receives your premium deducted from your annuity.
 - For example, on March 1, 2019, you are currently 6 months into paying your COBRA or State Extended Coverage premiums to SHBP. SHBP receives your retiree information from your State Retirement System on March 5, 2019. You will transition from COBRA or State Extended Coverage to Retiree coverage effective April 1.

Paying Your SHBP Premiums

Retiree Coverage Will Be Deducted from Your Annuity (i.e., retirement check) if:

1. Your monthly annuity is sufficient to cover your SHBP monthly premium deduction, and
2. Your SHBP monthly premium amount does not exceed the maximum amount set yearly by SHBP which limits the amount SHBP will deduct from a Retiree's annuity.
 - For 2019, the maximum amount SHBP allows for annuity deductions is \$650.

Retiree Coverage Will Not Be Deducted from Your Annuity (i.e., retirement check) if Your Premium is More Than \$650.00:

- If your premium amount is more than \$650, then you will be set up to pay your SHBP monthly premium deductions via Direct Pay (i.e., you will be direct billed by SHBP).
- Retirees who submit their SHBP monthly premiums via Direct Pay to SHBP will be billed by ADP's subcontractor (Wageworks). Failure to pay the bill will result in termination of coverage with no right to reinstatement unless you return to work in a benefits-eligible position with an SHBP Employing Entity.

Paying Your SHBP Premiums (continued)

Retiree Coverage Will Not Be Deducted from Your Annuity (i.e., retirement check) if it is Not Enough to Cover your SHBP Monthly Premium Deduction:

- If your monthly premium amount is more than your annuity, then you will be set up to pay your SHBP monthly premium deductions via Direct Pay (i.e., you will be direct billed by SHBP).
- Retirees who submit their SHBP monthly premiums via Direct Pay to SHBP will be billed by ADP's subcontractor (Wageworks). Failure to pay the invoice will result in termination of coverage with no right to reinstatement unless you return to work in a benefits-eligible position with an SHBP Employing Entity.

Retiree Coverage Will Not Be Deducted from Your Annuity (i.e., retirement check) if You Retire Late:

- If you retire after the ERS and TRS cutoff for their retirement payroll, or after SHBP submits the premiums to ERS and TRS to be deducted from your retirement check: you will be set up to pay your SHBP monthly premium deductions via Direct Pay to SHBP will be billed by ADP's subcontractor (Wageworks). Failure to pay the invoice will result in



Paying Your SHBP Premiums (continued)

termination of coverage with no right to reinstatement unless you return to work in a benefits-eligible position with an SHBP Employing Entity.

Retiree Coverage Will Not Be Deducted from Your Annuity (i.e., retirement check) if An Error Occurs, such as:

- Your employer fails to *timely* and correctly Term you due to Retirement,
- Your State Retirement System omits deducting your SHBP monthly premium from your annuity,
- SHBP omits providing your monthly premium to the State Retirement System for deduction from your annuity,
- Or any other reason because mistakes happen,

You will be set up to pay your SHBP monthly premium deductions via Direct Pay invoice to SHBP. The invoice will be mailed by ADP's subcontractor (Wageworks). Failure to pay the invoice will result in termination of coverage with no right to reinstatement unless you return to work in a benefits-eligible position with an SHBP Employing Entity.



Lapse Letters

Lapse Letters are mailed to you by SHBP when you have a missed premium deduction for any reason, even if premium deductions are being taken from your annuity.

- SHBP cannot waive your premiums, and have to collect any premiums that you miss.
- You will have 30 days to pay from the date of your lapse letter.

If you believe the lapse letter is inaccurate and you have no missed premiums: Contact your State Retirement System to confirm that you actually received a deduction from your annuity for the time period referenced in the lapse letter. You may also contact SHBP Member Services if your State



June 20, 2018



RE: Termination of Health Coverage from State Health Benefit Plan - [REDACTED]

Dear [REDACTED]:

This letter is to inform you and any covered dependent that your benefit coverage is scheduled for termination. The reason for the termination is that payment has not yet been received for the previously billed premiums of \$473.17 for 3/1/2018-3/31/2018.

Although current deductions are being taken from your annuity payment, unless payment for outstanding direct pay premiums is received within 30 days of the date of this letter then your benefit coverage will be terminated as of 8/31/2018.

Once terminated, the health coverage for yourself and any covered dependents cannot be reinstated.

Please remit payments to the below address:

WageWorks, Inc.
P O Box 650650
Dallas, TX 75265-0650

If you have any questions regarding the termination, please do not hesitate to contact SHBP Member Services at 800-610-1863.

Sincerely,

WageWorks, Inc.

Lapse Letters (continued)

Retirement System confirms the missed premium was actually deducted.

If you receive a lapse letter from SHBP, and:

- You throw it in the trash can...
- You ignore it, because your premiums are paid from your annuity...
- You leave it sitting on the kitchen counter with all the other unopened mail that you have...

Can you guess what will happen next? Your coverage will be permanently terminated with no right to reinstatement, unless you return to work in a benefits-eligible position with an SHBP Employing Entity.

Your 2019 SHBP Retiree Plan Options

If you are under age 65, your Plan Options are the same as Active Members, and currently include:

Commercial (non-Medicare Advantage) Plan Options

- Anthem Blue Cross and Blue Shield (Anthem) HRA Gold, Silver, and Bronze
- Anthem Blue Cross and Blue Shield (Anthem) and UnitedHealthcare HMO*
- Kaiser Permanente Regional HMO
- UnitedHealthcare HDHP
- Tricare Supplement (eligible military only, ends at age 65)

If you are age 65 or older, your Plan Options subsidized by SHBP currently include:

Medicare Advantage Plan Options

- Anthem Blue Cross and Blue Shield (Anthem) MA PPO Standard
- Anthem Blue Cross and Blue Shield (Anthem) MA PPO Premium
- UnitedHealthcare MA PPO Standard
- UnitedHealthcare MA PPO Premium



Your 2019 SHBP Retiree Plan Options (continued)

SHBP Medicare Advantage Plan Options Include Everything You Need, and:

- Replace traditional Medicare Part A (hospital) & B (medical)
- Include Part D Prescription Drug Coverage
- Are not supplemental plans
- Include benefits for services not covered by traditional Medicare (e.g., out-of-country emergency care)

Note for January 1 Retirees: If you made a change as an Active Member during Open Enrollment in 2018 but retired before the change could become effective on January 1, 2019:

- **You will remain in your current elections prior to Open Enrollment**, including the Plan Option/Tier and covered Dependents, because Annuitants covered by SHBP transition to the *same* coverage they had as Active Members, unless;
- You and/or your Dependent(s) are age 65 or older at the time of your retirement and you have submitted your (and/or your Dependent's) Medicare Part B information to SHBP. Then you (and/or your Dependent) will be enrolled in the lowest-costs Medicare Advantage Plan Option (i.e., Anthem Blue Cross & Blue Shield Medicare Advantage Standard).



If You Are Age 65 & Older...

To Continue to Receive a State Subsidy toward the Cost of Health Premiums, Retirees (and their Spouses/Dependents age 65 or older) must enroll in one of the SHBP Medicare Advantage (MA) Plan Options. *The State ONLY subsidizes premiums for Members Age 65 and Older enrolled in MA Plan Options.*

Retirees Can Pay the Entire Health Coverage with No State Subsidy: Retirees and/or Spouses/Dependents age 65 or over may remain enrolled in the non-MA Plan Options available to Active Members, but they will pay the entire cost of coverage with no subsidy from the State which is significantly higher.

To enroll in a Medicare Advantage Plan Option, you must provide your Medicare Part B Information to SHBP. Medicare Part B Reminder Letters are mailed to Active Members and Retirees at:

1. Age 64 years and 8 months old, and again
2. At age 64 years and 10 months old.

If You Are Age 65 & Older... (continued)

Prior to Retirement, When An Active Employee (or Their Spouse/Dependent) Turn Age 65:

Reminders

- SHBP will send two (2) letters to Active Employees: 4 months and 2 months before their or their Spouse's/Dependent's 65th birthday requesting they enroll in Medicare Part B and provide proof to SHBP.
- No additional notices will be sent before retirement.

Working

- If Member is working, Member (and their Spouse/Dependent) will retain the active (i.e., subsidized) rate. Member (and their Spouse/Dependent) may provide Medicare Part B information to SHBP before their retirement.

Provide Medicare to SHBP

- Active Employee Must Provide Medicare Part B for him/herself (and/or Spouse's/Dependent's) to SHBP one month prior to Active Employee's retirement date: Go to mySHBPga.adp.com or call SHBP Member Services at (800) 610-1863. Note in 2017 this information was added to the SHBP Member Services messaging for Active Members.

If You Are Age 65 & Older... (continued)

When A Retiree (or Their Spouse/Dependent) Turn Age 65:

Reminders

- **SHBP will send two (2) letters to Retirees:** 4 months and 2 months before their or their Spouse's/Dependent's 65th birthday requesting they enroll in Medicare Part B and provide proof to SHBP.

Enroll in Part B

- **To enroll in Medicare Part B,** Member and/or their Spouse/Dependent should contact the Social Security Administration (SSA).

Provide Medicare to SHBP

- **Retiree Must Provide Medicare Part B to SHBP one month prior to the Retiree's (and/or Spouse's/Dependent's) 65th birthday:** Go to mySHBPga.adp.com or call SHBP Member Services at (800) 610-1863. Note in 2017 this information was added to the SHBP Member Services messaging for Retirees.

If You Are Age 65 & Older... (continued)

Member's Medicare Part B information and Physical Address must be on file with SHBP:

- 1) one month prior to a Retiree's 65th birthday, OR
- 2) if actively employed in a SHBP benefits eligible position, one month prior to the Active Member's Retirement Date.
 - Example: Age 70 and actively employed with upcoming Retirement Date on 01/01/2019 – information MUST be received by 12/01/2018.
 - Example: Retired and turning age 65 on 02/01/2019 – information MUST be received by 01/01/2019.

Medicare Part B information should be submitted to SHBP ONLY, and CANNOT be submitted to your medical administrator, i.e., Anthem or UnitedHealthcare, nor your Retirement System, i.e., ERS or TRS.

If You Are Age 65 & Older... (continued)

If SHBP has received the Retiree/Dependent's Medicare Part B information:

- Member (and/or Dependent) will be enrolled in the lowest cost Medicare Advantage Standard Plan Option the month that the Retiree or Dependent reaches age 65.
- If the Retiree **wishes** to enroll in another SHBP Plan Option he/she will need to contact SHBP Member Services at 800-610-1863.

MA is also offered to all Retirees and/or their eligible Dependents under age 65 who have attained eligibility for Medicare due to a disability.

- Exception: If Medicare eligibility is due to End Stage Renal Disease (ESRD), Members must have completed the Coordination of Benefits period before enrollment in a Medicare Advantage Plan Option.
- SHBP does not automatically enroll Medicare-eligible Members under the age of 65 into MA. Therefore, Medicare-eligible Members under age 65 must request enrollment in a MA plan option by contacting SHBP Member Services at 800-610-1863.

Providing Your Medicare Information to SHBP



The information should be provided as it appears on the Member's and/or Dependent's Red, White and Blue Medicare Card.

There are two methods to provide the Medicare information to SHBP.

1. Call SHBP Member Services at 1-800-610-1863, or
2. Enter the information in the SHBP Enrollment Portal

Providing Your Medicare Information to SHBP (continued)

Entering Your Medicare Part B information in the SHBP Enrollment Portal: <https://myshbpga.adp.com/shbp/>.

From the left navigation menu, after logging in:

1. Select “My Information”
2. Then select “Medicare Management”



The screenshot shows the 'Getting Started' page of the SHBP Enrollment Portal. The page has a blue header with the text 'Getting Started' in large white letters. Below the header, there is a white box with the text 'Log on to mySHBPga.adp.com'. The main content area is blue and features a collage of diverse people on the left. On the right, there is a login form with the following elements:

- Text: 'Log on to mySHBPga.adp.com'
- Text: 'MAKING CHOICES that benefit you' with the ADP logo.
- Text: 'Welcome to the SHBP Enrollment Portal'
- Text: 'Don't have a User Name and Password? Register Here'
- Text: 'User Name: [input field] Forgot User ID?'
- Text: 'Password: [input field] Forgot Your Password?'
- Text: 'LOGIN >' in a yellow button.
- Text: 'If you are unable to access your account, please contact SHBP Member Services by phone at 800-610-1863'

Providing Your Medicare Information to SHBP (continued)



Welcome Lekeisha Johnson

Medicare Maintenance



Please take a moment to review your Medicare information on file.
To add information for yourself or for a dependent, click the pencil icon.

Action	Name	Relationship	Part A	Part B
	Lekeisha Johnson	Self		

= View/Update Details

3. Select the pencil next to your name or your Dependent's name to enter Medicare Part B information.

Important Details to Consider When Enrolling in a Medicare Advantage Plan Option

Centers for Medicare and Medicaid Services (CMS), is the federal agency that sets the guidelines for eligible individuals to enroll in all Medicare Advantage Plans, including SHBP Medicare Advantage Plan Options.

Social Security Administration (SSA) is the federal agency responsible for Medicare Enrollment.

- If applicable, continue to pay your Medicare Part B premiums to SSA. Failure to do so will result in SSA notifying CMS of your failure to pay your Medicare Part B premiums. CMS will then require SHBP disenroll you from your SHBP Medicare Advantage Plan Option.
- Note: Medicare Part B premiums, if applicable, are in addition to and are not the same as your SHBP premiums.

Apply for Medicare no less than 3 months in advance

- Retirees should apply for Medicare Part B with SSA in advance of retirement to reduce the chance of not having Part B on time.

Keep a physical address updated with SHBP

- If mail is returned from CMS, CMS will require SHBP disenroll you from a SHBP Medicare Advantage Plan Option.
- Members may have a physical and a mailing address on file with SHBP.

Important Details to Consider When Enrolling in a Medicare Advantage Plan Option (continued)

Respond to any communication received from the Medicare Advantage vendor (currently, Anthem or UnitedHealthcare)

- Member must read and respond to all correspondence that is sent from the vendor or SHBP to ensure missing or required information that is needed by CMS for enrollment or continued eligibility for Medicare Advantage is provided timely.

Do Not enroll in a non-SHBP Medicare Advantage or Prescription Drug Plan (PDP)

- If a Retiree and/or Dependent enrolls in a non-SHBP MA or PDP, CMS will cancel their enrollment in the SHBP MA Plan Option.

Do Not allow Your Part B to terminate

- If a Retiree and/or Dependent allows their Medicare Part B to terminate, CMS will cancel their enrollment in the SHBP MA Plan Option.

Important Details to Consider When Enrolling in a Medicare Advantage Plan Option (continued)

If CMS Disenrolls You From a SHBP Medicare Advantage Plan Option, SHBP will Enroll You and/or Your Dependent in the Lowest Cost Commercial (non-Medicare Advantage) Plan Option, currently the SHBP BCBSGA HRA Bronze.

- Retirees will receive no State subsidy if enrolled in a Commercial (non-Medicare Advantage) Plan Option (i.e., member pays full costs of coverage), *which means premiums will be unsubsidized and significantly higher than the Medicare Advantage Premiums.*
- Failure to timely pay the SHBP unsubsidized monthly premiums for the Commercial (non-Medicare Advantage) Plan Option will result in a Retiree (and their Dependents) being terminated from all SHBP Plan Options with no right to reinstatement unless the Retiree returns to work in a SHBP benefits-eligible position.

Quick Tips for What Not To Do When You Are Age 65 or Older

IF YOU OR YOUR COVERED DEPENDENT ARE AGE 65 OR OLDER AND...	THEN...
<p>You fail to provide your and/or your covered dependent's Part B information directly to SHBP one month prior to you and/or your covered dependent turning Age 65</p>	<p>You and/or your covered dependent(s) will remain enrolled in a SHBP Commercial (Non-MA) Plan Option (i.e., the Gold, Silver or Bronze HRA; one of the HMOs; or the HDHP) and you will pay 100% of the unsubsidized premium, which is substantially higher than the SHBP Medicare Advantage Plan Options.</p>
<p>You fail to provide your and/or your covered dependent's Part B information directly to SHBP one month prior to your retirement if currently working and covered as an active member</p>	<p>You and/or your covered dependent(s) will remain enrolled in a SHBP Commercial (Non-MA) Plan Option (i.e., the Gold, Silver or Bronze HRA; one of the HMOs; or the HDHP) and you will pay 100% of the unsubsidized premium, which is substantially higher than the SHBP Medicare Advantage Plan Options.</p>
<ul style="list-style-type: none"> • You or your covered dependent(s) do not have a physical address on file, • You your covered dependent(s) enroll in a third-party (non-SHBP) Medicare Part D Plan or Medicare Supplement, or • You your covered dependent(s) lose Your Medicare 	<p>Your and/or your covered dependent's Medicare Advantage with Prescription Drugs (MAPD) coverage under SHBP will be terminated and SHBP will move you to a Commercial (Non-MA) Plan Option (i.e., the Gold, Silver or Bronze HRA; one of the HMOs; or the HDHP) and you will pay 100% of the unsubsidized premium, which is substantially higher than the SHBP Medicare Advantage Plan Options.</p>
<p>You or your covered dependent(s) is without Medicare Part B</p>	<p>You and/or your covered dependent(s) will remain enrolled in or be enrolled in a SHBP Commercial (Non-MA) Plan Option (i.e., the Gold, Silver or Bronze HRA; one of the HMOs; or the HDHP) and you will pay 100% of the unsubsidized premium, which is substantially higher than the SHBP Medicare Advantage Plan Options;</p> <p style="text-align: center;">-OR-</p> <p>You or your covered dependent's may purchase Part B to enroll in a MAPD option; however, you will be responsible for paying the Late Enrollment Penalty if you are enrolling late in Medicare after your Initial Enrollment Period prescribed by CMS for Medicare Parts A and/or B.</p>

Enrollment in a SHBP Medicare Advantage Plan Option is prospective after any of the above circumstances, meaning until you are enrolled in a SHBP Medicare Advantage Plan Option you will remain enrolled in a SHBP Commercial (Non-MA) Plan Option and pay 100% of the unsubsidized premium, which is substantially higher than the SHBP Medicare Advantage Plan Options.

Changing Your Plan Options

You May Change your Plan Options at the following times:

1. Within 31 days of your retirement date.
2. When you or your covered dependent(s) become eligible for Medicare (due to turning age 65 or having End Stage Renal Disease).
3. If you and your spouse are both covered by SHBP and have no other dependents, and are both drawing an annuity from a State Retirement System, you may:
 - Change from you + family coverage to each having “you only” coverage at any time (the request for you and your spouse must be submitted at the same time), but
 - You will not be allowed to move from separate “you only” coverage back to you + family coverage unless you have a Qualifying Event.
4. During the annual Retiree Option Change Period (ROCP), which is held each Fall and corresponds with the annual Open Enrollment (OE) period for Active Members.
5. If you experience a Qualifying Event

Changing Your Plan Options (continued)

You May Decrease Your Tier (i.e., remove your dependents) at any time.

- However, your Dependents will not be allowed to reenroll unless you have a Qualifying Event).

You May Discontinue Your Coverage at Anytime.

- However, you will not be able to regain coverage unless you return to work in a SHBP benefits-eligible position.

Qualifying Events

Some of the common Qualifying Events are:

- Marriage
- Spouse Loss of Coverage through their Employer
- Gain or Loss of a Dependent
- Divorce

Notification to SHBP is Required within a minimum of Thirty-One (31) days of the Qualifying Event.

Retirees who fail to Notify SHBP or a Make Coverage Change Within the Time Allowed will not have another opportunity to make coverage changes, except for changes allowed during the Retiree Option Change Period.

- **Note:** during Retiree Option Change Period, retirees can only change their Plan Option, and CANNOT change their Coverage Tier to add Dependents.

SHBP Annuitant Subsidy Policies

The SHBP has two Annuitant Subsidy Policies to determine the amount of the subsidy Annuitants (i.e., Retirees) will receive to assist with covering the costs of their SHBP coverage:

1. Annuitant Basic Subsidy Policy (Old Policy)
2. Annuitant Years of Service Subsidy Policy (New Policy)

The amount of the subsidy a Retiree receives from SHBP depends on the Annuitant Subsidy Policy to which they are subject, and that subsidy decreases a Retiree's monthly premium amount for their SHBP coverage.

Annuitant Basic Subsidy Policy (Old Policy)

Prior to December 2011, there was only one Annuitant Subsidy Policy in place: the "Annuitant Basic Subsidy Policy," also referred to as the Old Policy.

SHBP Annuitant Subsidy Policies (continued)

Amount of the Subsidy Under the Old Policy: Under the Annuitant Basic Subsidy Policy, Retirees receive a subsidy regardless of his/her years of service. Most Retirees enrolled in commercial plans (HMO, HRA, HDHP) will receive the same subsidy amount toward the monthly premium despite differing years of service. Retirees enrolled in Medicare Advantage (MA) Plans receive the same subsidy depending on plan option despite differing years of service, but pay different amounts based on the total costs of coverage.

- For example, if the cost of single coverage under the HMO is \$1,000 a month, and SHBP provides a subsidy of \$700 per month, you will pay \$300 a month for HMO You Only coverage whether you are an Active Member or a Retiree with 30 years of service under the Old Policy.

The Old Policy applies to Retirees that meet one of the three criteria below:

1. Annuitant on January 1, 2012.
2. Former Employee enrolled in State Extended Coverage on January 1, 2012.
3. Employee with five (5) years of service in a State Retirement System on January 1, 2012.

SHBP Annuitant Subsidy Policies (continued)

You Should Ask Yourself the Following Questions to Determine Whether You are Subject to the Old Policy:

1. Were you an Annuitant on 1/1/2012? Were you 1) receiving a retirement check from a state retirement system (ERS, TRS) on 1/1/2012 and 2) enrolled in SHBP retirement coverage on 1/1/2012?
 - If the answer is Yes, you are subject to the Annuitant Basic Subsidy Policy.
 - If the answer is No, proceed to the next question.
2. Were you a Former Employee on 1/1/2012? Had you 1) resigned from employment on 1/1/2012, 2) had at least eight years of service as a state employee or had eight years of service with a state retirement system as a teacher or public school employee on 1/1/2012, and 3) was enrolled in state extended SHBP coverage on 1/1/2012?
 - If the answer is Yes, you are subject to the Annuitant Basic Subsidy Policy.
 - If the answer is No, proceed to the next question.



SHBP Annuitant Subsidy Policies (continued)

3. Did you have five years of service in a State Retirement System on 1/1/2012? Did you have five (5) years of service in ERS or TRS?
- If the answer is Yes, you are subject to the Annuitant Basic Subsidy Policy.
 - If the answer is No, and you have answered No to all three (3) questions, you are subject to the Annuitant Years of Service Subsidy Policy.

Note: SHBP does not have access to an Active Member's years of service until the Active Member actually retires and SHBP receives their information on the monthly new retiree files from ERS and TRS.

Annuitant Years of Service Subsidy Policy (New Policy)

In December 2011, the Board of Community Health approved the "Annuitant Years of Service Subsidy Policy," also referred to as the New Policy.

Amount of the Subsidy Under the New Policy: The monthly premium amount a Retiree pays for SHBP coverage depends on the number of years of service reported to SHBP from the retirement system (ERS or TRS) in which the Retiree is eligible to receive an annuity.

SHBP Annuitant Subsidy Policies (continued)

The amount increases as the Retiree's years of service increase, but it cannot be greater than the subsidy SHBP contributes for an Active Member.

SHBP Subsidy Contributed to Retirees under the New Policy

The subsidy percentage for each member increases with every year of service beginning at 10 years through 30 or more years.

1. 0 to 9 Years of Service (i.e., less than 10 years of service): Retirees will receive no subsidy.
2. 10 to 30 or more Years of Service: the subsidy range for Retirees begins at a minimum of 15% for 10 years of service (i.e., 10 years of service = 15% subsidy), and a maximum of 75% for 30 or more years of service (i.e., 30 or more years of service = 75%).



SHBP Annuitant Subsidy Policies (continued)

How to Determine Your Years of Service? For questions regarding years of service, please:

- Contact your applicable State Retirement System.
- Log into your account on their website. Both ERS and TRS allow you to log-in to your account and view whether you had 5 years of service as of 1/1/2012 and your total years of service.

How to Determine the Costs of your SHBP coverage?

- Visit the SHBP website, Retiree Rate page <https://shbp.georgia.gov/retiree-rates>.
- You can view the estimated costs of your coverage for the 2019 Plan Year under the applicable New or Old Policy.

Returning to Active Employment After Retirement

Benefits Eligibility: If you return to work as a full-time employee in a SHBP benefits eligible position with an SHBP Employing Entity, either immediately at retirement or at a later date, you must enroll in coverage as an Active Member.

- Retirees who are returning to work are eligible for SHBP coverage as an Active Member if they work:
 - Minimum of 30 hours or more per week for State employees
 - Minimum 17.5 hours or more per week for Teachers
 - Minimum 15 hours or more per week for Public School employees (excluding Teachers)

Effective 6/11/2018, SHBP relies on Employers to report eligibility status based solely on the "SHBP Eligibility" field reflecting "Yes" or "No" on the AUF File.

New Hires: Retirees who return to work in benefits eligible positions are considered New Hires and are subject to the new hire rules. The retiree will need to elect coverage in the SHBP Enrollment portal within 31 days of hire.

Returning to Retirement after Employment (Re-Retirement)

When a Retiree who was previously retired, returns to retirement status after employment, SHBP Must Be Notified by the Retiree to reinstate their coverage as a Retiree.

Within 31 Days, the Retiree Must Notify SHBP of termination from employment.

- SHBP will coordinate with the State Retirement system to resume deducting the SHBP monthly premiums from the Retiree's annuity.

Within 31 Days, the Retiree's Employer Must Report the termination date to SHBP to prevent a gap in coverage between active employment and returning to retirement.

- If the employer fails to report the deductions timely, the member will have a lapse in coverage and will be responsible for any premiums missed.
- A lapse in coverage may result in loss of eligibility for SHBP coverage with no right to reinstatement.

Your Responsibilities as a Retiree

Pay Your SHBP Premiums Timely:

- Failure to pay your SHBP monthly premiums timely will result in you being terminated from all SHBP Plan Options with no right to reinstatement unless you return to work in a SHBP benefits-eligible position.

Update Your Contact Information with SHBP: When you are planning to retire, you must update your phone number, home address and email address in the SHBP Enrollment Portal.

- Change your work email address to a personal or other email address so you can receive SHBP email notifications.
- Update your phone number and home address so you can receive important notifications (e.g., annual Open Enrollment materials such as the SHBP Retiree Decision Guide).
- Failure to update your contact information may cause you to miss lapse letters, invoices, Retiree Decision Guides, Pre-65 Medicare Reminder Letters, and much more.

Your Responsibilities as a Retiree (continued)

Review All SHBP Mail (and mail from our partners: ADP, ADP subcontractor Wageworks, Anthem, Kaiser Permanente UnitedHealthcare, ERS, & TRS)

- Failure to do so may result in unintended consequences to your SHBP coverage as discussed earlier in this Presentation.

Read SHBP Resources for Retirees:

- Retiree Decision Guide:
https://shbp.georgia.gov/sites/shbp.georgia.gov/files/related_files/site_page/SHBP%202019%20Retiree%20Guide%20-%20Final_Digital.pdf
- SHBP Plan Documents: <https://shbp.georgia.gov/plan-documents-policies-forms-0>.
- Retiree Option Change Period: <https://shbp.georgia.gov/retiree-option-change-period>.
- Retiree Rates (including Subsidy information): <https://shbp.georgia.gov/retiree-rates>.
- Medicare Advantage: <https://shbp.georgia.gov/medicare-advantage>.

Visit SHBP Enrollment Portal – mySHBPga.adp.com SHBP Member Services – 1.800.610.1863

SHBP Enrollment Portal Available 24 Hours a Day*

- mySHBPga.adp.com is available 24 hours a day, seven days a week.
- Retirees can elect coverage at home, on vacation, and anywhere convenient with a computer.

SHBP Member Services has New Saturday Hours

- Monday – Friday 8:30 a.m. to 5:00 p.m. ET
- Saturday 8:00 a.m. to 5:00 p.m. ET
- Too busy to wait? Take advantage of:
 - Virtual Holds
 - Scheduled Callbacks

*Mobile devices (e.g., phones, iPads, etc) are not compatible with the SHBP Enrollment Portal.

SHBP Contacts / Resources Information

	Phone	Website
Medical Claims Administrator - Blue Cross and Blue Shield of Georgia Member Services: Monday thru Friday 8:00 a.m. to 8:00 p.m. ET (Call 24 hours a day/7 days per week for Nurse Line Support) Fraud Hotline	855-641-4862 (TTY 711) 800-831-8998	www.bcbsga.com/shbp
Medical Claims Administrator - UnitedHealthcare Member Services: Monday thru Friday 8:00 a.m. to 8:00 p.m. ET Medicare Advantage Member Services: Monday thru Friday 8:00 a.m. to 8:00 p.m. ET (Call 24 hours a day/7 days per week for Nurse Line Support) Fraud Hotline	888-364-6352 877-246-4190 (TTY 711) 866-242-7727	www.myuhc.com/shbp
Medical Claims Administrator - Kaiser Permanente Member Services: Monday thru Friday 7:00 a.m. to 7:00 p.m. ET (Call 24 hours a day/7 days per week for Appointment Scheduling, Prescriptions and Nurse Advice) Wellness Program Customer Services: Monday thru Friday 11:00 a.m. to 8:00 p.m. ET Fraud Hotline	855-512-5997 (TTY 711) 866-300-9867 855-512-5997	www.my.kp.org/shbp
Wellness Program Administrator – Sharecare Member Services: Monday thru Friday 8:00 a.m. to 8:00 p.m. ET Healthways Corporate Compliance	888-616-6411 (TTY 711) 844-401-0005	www.BeWellSHBP.com
Pharmacy Benefits Manager – CVS Caremark Member Services Hours: 24 hours a day / 7 days per week Fraud Hotline	844-345-3241 877-CVS-2040	http://info.caremark.com/shbp fraudtip@express-scripts.com
SHBP Member Services Monday thru Friday 8:30 a.m. to 5:00 p.m. ET, Saturday 8:00 a.m. to 5:00 p.m. ET Open Enrollment: Monday thru Friday 8:30 a.m. to 7:30 p.m. ET, Sat. 8:00 a.m. to 5:00 p.m. ET	800-610-1863	www.mySHBPga.adp.com

For benefits questions, please contact your applicable medical, pharmacy or wellness administrator. For additional contacts and resources, please visit the SHBP website: <https://shbp.georgia.gov>



Questions?