

## **Retirees' Frequently Asked Questions State Health Benefit Plan Year 2015 October 6, 2014**

### **What is the process I need to follow to continue my coverage as a retiree?**

The member must start the retirement process with the retirement system (TRS/ERS). Once the member is approved for retirement, SHBP is informed by file feed and health insurance is automatically deducted from the member's retirement check unless SHBP is otherwise notified by the member.

### **Will I need to re-enroll in benefits once I retire?**

Retirement is considered a Qualifying Event. You have 31 days to change your coverage option. If no action is taken, you will default into the coverage option you are enrolled in at the time of retirement.

### **What are the payment options for retirees to pay their premium?**

Payment options are either through Direct Pay or deducted from the annuity. The premium is automatically deducted from the annuity unless: (a) the premium is greater than \$620, or (b) if the premium amount exceeds the total amount of the annuity.

### **What happens to my current benefits during the transition from active to retiree status? For instance, if I retire in May, when will my retiree benefits become active, and when will my active employee benefits end?**

If a member's last day as an active employee is May 31, the employee will be covered as an active employee through June 30 and effective as a retiree as of July 1.

### **What happens if a retiree switches to the Medicare Advantage (MA) plan from an HRA plan? What happens to the HRA well-being incentive credits?**

The HRA well-being incentive credits are set up in a special account by the vendor and can be used to cover co-payments under the MA plan until they are depleted. The member must have a minimum of \$100 well-being incentive credits to roll over.

### **How does Medicare Advantage work with Medicare?**

This plan works in conjunction with Medicare Part A and Part B.

## **What would disqualify a retiree from having a Medicare Advantage Plan?**

If the retiree enrolls into another MA or prescription drug plan (such as AARP), CMS will discontinue the SHBP MA plan. Additionally, failure to pay Medicare the required fees, including but not limited to Part B or Income-Related Monthly Adjustment Amount (IRMAA), will discontinue the SHBP MA plan.

## **Can I add a dependent to my retiree policy? If so, when?**

Dependents can be added due to a Qualifying Event during the allotted time frame only. Please see the 2014 Eligibility and Enrollment Provisions document for additional details.

## **When must Medicare Part B information be provided to SHBP?**

Either the month prior to the member's 65<sup>th</sup> birthday or the month prior to the member's retirement date. If Medicare information is not provided, the retiree will pay the unsubsidized premium the 1<sup>st</sup> of the month of the member's 65<sup>th</sup> birthday or the 1<sup>st</sup> of the month of the retirement date.

## **Where can I find detailed plan information comparing plans and coverage levels?**

All plan documents can be found at <http://dch.ga.gov/shbp>.

## **When will the active and retiree populations receive Decision Guides regarding the 2015 annual enrollment?**

The Decision Guides were posted online on September 30, 2014, at <http://dch.georgia.gov/shbp>. Copies were mailed to retirees beginning October 1, 2014.

## **What will happen to the network since the vendor is changing?**

If the provider accepts Medicare, you can continue to seek care there.