



GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

# 2014 State Health Benefit Plan Retiree Option Change Period (ROCP)



Presentation to: SHBP Retirees



# Mission

## The Georgia Department of Community Health

We will provide access to affordable, quality health care to Georgians through effective planning, purchasing and oversight.

*We are dedicated to A Healthy Georgia.*

# 2014 Retiree Option Change Period (ROCP)

- 2014 ROCP Dates
- New Vendors
- **What's Changing?**
- 2014 Options
- Plan Changes



# 2014 Retiree Option Change Period (ROCP)

- This year the annual 2014 ROCP will be held October 21-November 8, 2013
- All of the 2014 ROCP materials, including the Retiree Decision Guide, are available online at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp).
- Only Retirees that returned the postcard in the spring will receive printed Decision Guides

# New Plan Vendors

Blue Cross and Blue Shield of Georgia has been awarded the state contract effective January 1, 2014, and will be the Plan administrator for all SHBP Plans, including the Medicare Advantage (MA) Standard and Medicare Advantage (MA) Premium Options

# 2014 SHBP MA PPO Options

- The BCBSGa SHBP MA PPO Options have been designed to “mirror” the benefits under the current MA Plans
- Members may continue to use any Medicare eligible provider
- Do not have to be in the network
- No increase in premiums
- Retirees will still have access to other services (Ex: Silver Sneakers)

# Select Generics

Select Generic medications at no cost to you:

- A small number of commonly prescribed drugs are available.
- These are specific drugs that have a proven track record of effectiveness and value in treating many medical conditions.

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## Cardiovascular

Atenolol tablet  
Benazepril hcl tablet\*  
Bisoprolol-Hydrochlorothiazide tablet\*  
Captopril tablet  
Chlorthalidone tablet  
Enalapril maleate tablet  
Hydrochlorothiazide capsule/tablet  
Lisinopril tablet  
Metoprolol tablet

Examples include

## Cholesterol

Lovastatin tablet  
Pravastatin sodium tablet  
Simvastatin tablet

## Depression

Budeprion SR tablet\*  
Bupropion hcl tablet  
Citalopram hydrobromide tablet  
Fluoxetine hcl capsule/tablet  
Mirtazapine tablet  
Paroxetine hcl tablet

## Diabetes

Glimepiride tablet\*  
Glipizide tablet\*  
Glipizide/metformin hcl tablet\*  
Metformin hcl ER tablet\*  
Metformin hcl tablet\*

## Osteoporosis

Alendronate sodium tablet\*

## Smoking Cessation

Buprobam tablet\*  
Bupropion hcl ER tablet\*



# How do I get my covered prescriptions?

## Using in-network pharmacies:

1. Go to your network retail pharmacy, show your membership card, pay your coinsurance and receive your medication.
2. Have your medications delivered to you by using a network mail-order pharmacy. You may receive medications by simply calling or ordering online.

## Using out-of-network pharmacies:

1. In certain circumstances, you may be reimbursed for drug costs when you must get a covered prescription filled at an out-of-network pharmacy.
2. You will have to pay the cost of the drug and submit a claim to the MA plan. You will be responsible for all amounts over negotiated cost, plus any deductible, copay or coinsurance.





# Programs for a healthier you

## Care Management

- You'll receive a Health Survey call or hard-copy form to complete. That way, you can be assisted with any medical conditions and get the care that you need.
- Care management is available to help you manage ongoing chronic conditions and increase quality of life.
- This is an integrated care plan that addresses your physical, social and emotional well-being.

## MyHealth Advantage

- Keeps track of your health and progress
- A free, interactive online tool
- Can review your health claims, routine tests and checkups on a regular basis
- If risk issues are detected from the drugs you're taking, you and your doctor will be alerted
- Reminders to make appointments and take other preventive care actions



# Health and Wellness Programs

## 24/7 NurseLine

Professionals are only a phone call away.

### Advantages for Members

- Helps assess symptoms
- Increases understanding of a condition or course of treatment
- Ensures you receive the right care in the right setting

# Health and Wellness helping you reach your health goals!

## SilverSneakers® Fitness Program

SilverSneakers is a fun, energizing program that helps you take greater control of your health by encouraging physical activity and offering social events.

### Benefits include:

- Fitness club memberships to participating locations across the country.
- Social activities and health education seminars.
- Classes designed exclusively for older adults taught by certified instructors.
- Program offers an in-home fitness solution as well as an online community.
- Go to [www.silversneakers.com](http://www.silversneakers.com) or call 1-888-423-4632 to find out more!

The SilverSneakers Fitness Program provided by Healthways, Inc., an independent company. SilverSneakers® is a registered mark of Healthways, Inc.



# Save money with SpecialOffers

You have online access to health and wellness product and service discounts to help you reach your health goals and save money:

- Diet/nutrition and fitness: Jenny Craig<sup>®</sup>, WeightWatchers<sup>®</sup>, Lindora<sup>®</sup>, LivingLean<sup>™</sup>
- Vitamins and personal care: Puritan's Pride
- Vision and hearing: 1-800 CONTACTS, TruVision<sup>™</sup>, Premier LASIK, HearPO, Beltone<sup>™</sup>
- Healthy habits: LivingFree<sup>™</sup>, LivingSmart<sup>™</sup>
- And, lots more!

**Note:** Vendors and offers are subject to change without prior notice. Blue Cross and Blue Shield of Georgia, Inc. does not endorse and is not responsible for the products, services or information provided by the vendors. Services and supplies accessed through this program are NOT a part of your health coverage. Please refer to your schedule of benefits for coverage details. Information is being provided for educational purposes only and should not be considered medical advice or treatment. Please consult your doctor for advice about changes that could affect your



# Your Medicare Preferred (PPO) [with Senior Rx Plus] Membership Card

- You will receive a new Blue Cross and Blue Shield of Georgia, Inc. membership card in the mail.
- Use it at all provider [and pharmacy] locations.
- You do not need to show your Medicare card.
- **One card is all you need:** Bring your membership card to the pharmacy and your plan will process the claim – all you'll need to do is pay your copay/coinsurance.

# Using your Medicare Preferred (PPO) [with Senior Rx Plus] plan

## First Impressions Welcome Line\*

- Caring Customer Service professionals are available to help answer questions during Open Enrollment.
- The toll-free First Impressions and TTY numbers are listed in your Open Enrollment materials.

## Dedicated Customer Service Team\*

- The toll-free Customer Service and TTY numbers are listed on the membership card.

*\*Hours of operation: 8 a.m. to 8 p.m. ET, Monday through Friday*



# Reminder

- Retirees may choose from any available option. However the SHBP Medicare Advantage (MA) Plans are the only subsidized options for retirees and their spouses over age 65.

# 2014 Plan Options ( Non Medicare Advantage (MA) Options)

- Retirees not enrolled in Medicare can select from one of three levels of the Health Reimbursement Arrangement (HRA)
- Each level offers “actions based” incentives that allow members and their covered spouses to earn incentive fund contributions throughout 2014



# 2014 Non MA Plan Options

**SHBP will no longer offer the HMO or HDHP plan options.**

**Cigna and UnitedHealthcare will no longer be offered.**

# 2014 Non MA Plan Options

- Members will choose from three levels of benefit coverage:
  - **HRA Gold**
  - **HRA Silver**
  - **HRA Bronze**

TRICARE Supplement is also available if you are enrolled in TRICARE ( Military only)

# Plan Design for HRA Options

	Gold Plan		Silver Plan		Bronze Plan	
	Network Provider	Out-of-Network	Network Provider	Out-of-Network	Network Provider	Out-of-Network
<b>Medical Benefits</b>						
<b>Deductible*</b>						
You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000
You + Child(ren) or Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500
You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000
<b>Plan Pays</b>	85%	60%*	80%	60%*	75%	60%*
<b>ACA Preventive Care</b>	100%	Not covered	100%	Not covered	100%	Not covered
<b>Out-of-Pocket Limit*</b>						
You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000
You + Child(ren) or Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000
You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000
<b>Base HRA Contribution</b>						
You	\$400		\$200		\$100	
You + Child(ren) or Spouse	\$600		\$300		\$150	
You + Family	\$800		\$400		\$200	
<b>Pharmacy Benefits</b>						
Tier 1	15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		15%, Min \$20, Max \$50	
Tier 2	25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		25%, Min \$50, Max \$80	
Tier 3	25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		25%, Min \$80, Max \$125	
* See ACA Glossary of Health Coverage and Medical Terms for definition; ** of Allowed Amount, See ACA Glossary for definition						
This is a high level plan design summary.						

# Additional Plan Information- HRA

- Members that are enrolled in the current HRA, HMO or HDHP plans that do not make an election either by going online or calling customer service, will be enrolled in the SHBP HRA Bronze option
- If you do not make an election and are currently paying the Tobacco surcharge, your coverage will default with the Tobacco surcharge in 2014

# HRA Incentives ( Non MA Plans)

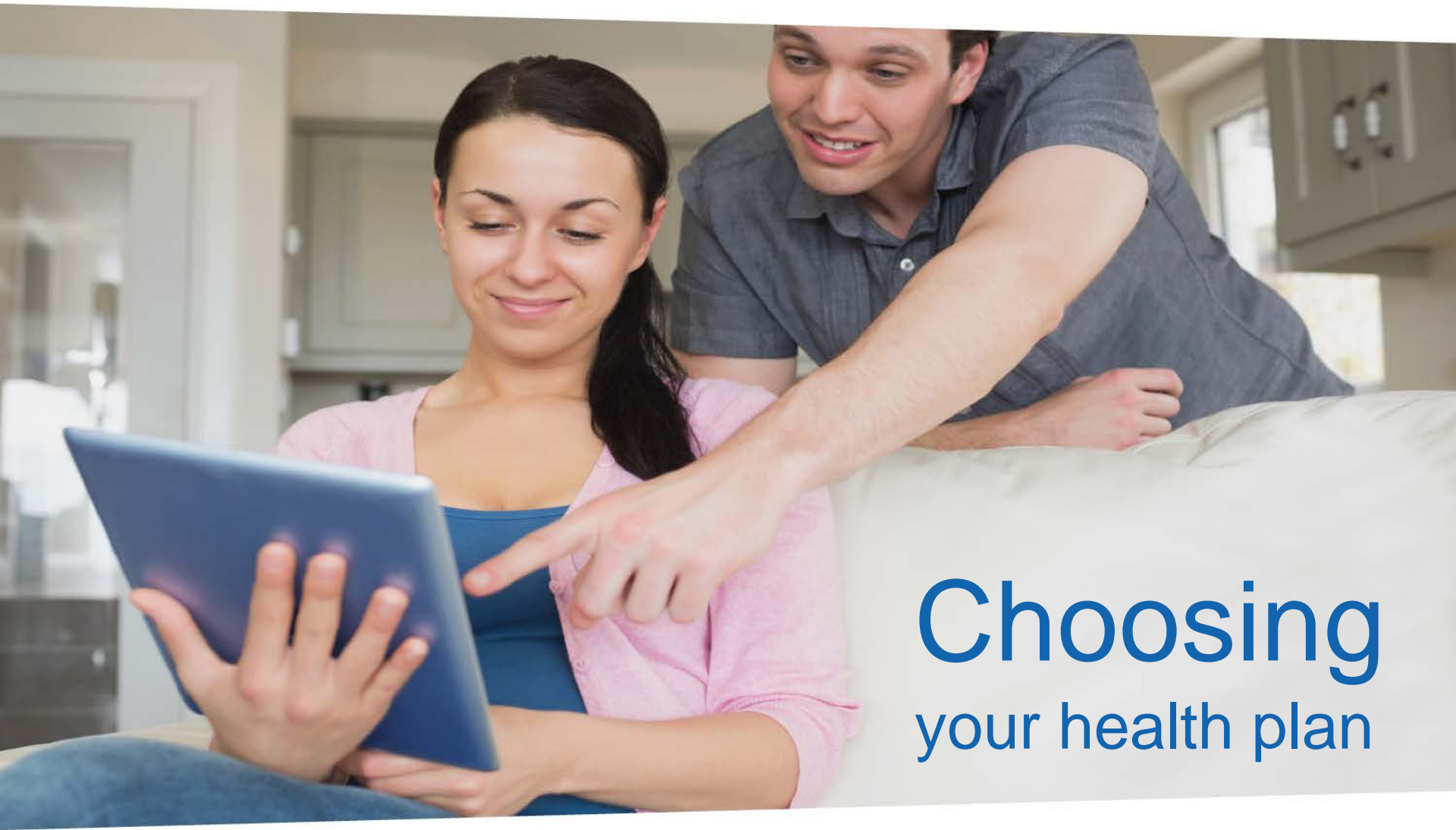
- 2014 Wellness incentives – increases to a maximum of \$480 for employee; plus an additional \$480 for covered spouse

For those members who met the wellness requirements in 2013, the \$240 will be credited to their HRA account on January 1, 2014.

# 2014 Wellness Incentives

	What to DO	What you EARN
1.	<p><b>Assess Your Health</b></p> <p>Complete your Healthways Well-Being Assessment® (WBA), a confidential, online questionnaire that will take about 20 minutes.</p>	<p>Complete <u>both</u> and earn <b>\$240</b> into your HRA account <i>(WBA must be completed before HRA dollars can be earned.)</i></p>
2.	<p><b>Know Your Numbers</b></p> <p>Complete a biometric screening and submit results (body mass index, blood pressure, cholesterol, glucose). The biometric screening must be completed at an SHBP sponsored screening event or by your physician or other providers identified by SHBP in published materials.</p>	
3.	<p><b>TAKE Action</b></p> <p>It's your choice! Complete the coaching or online pathway or a combination of both.</p> <p><b>Coaching Pathway</b></p> <ul style="list-style-type: none"> <li>Create your Well-Being Plan.</li> <li>Actively engage in telephonic coaching.</li> </ul> <p><b>Online Pathway</b></p> <ul style="list-style-type: none"> <li>Create your Well-Being Plan.</li> <li>Record 5 online well-being activities using the same tracker within 4 consecutive weeks and earn \$40 into your HRA account. You can earn these HRA dollars (\$40) up to 6 times. Sample activities: track exercise five times, record daily steps five times, track food five times.</li> </ul>	<p>Earn up to <b>\$240</b> into your HRA account <i>(WBA must be completed before HRA dollars can be earned.)</i></p>





# Choosing your health plan

## How it works:



### Health Reimbursement Arrangement (HRA)

- Every year, SHBP contributes money to your (HRA) account.
- These dollars are used to help pay for your covered medical expenses, like office visits, lab work and tests.
- Unused HRA dollars roll over from year to year, as long as you remain enrolled in the HRA plan.

### Annual Deductible

- You are responsible for paying an annual deductible before the plan begins to pay a percentage of your covered expenses.
- You can use the money in your HRA to help meet your deductible.

### Coinsurance

- After you meet your annual deductible, you pay a percentage of the cost of your covered expenses, called coinsurance.
- If you still have HRA dollars in your account after you've met your annual deductible, you can use those dollars to pay your share of coinsurance.
- Once you reach your annual coinsurance maximum, the plan pays 100 percent of any of your remaining in-network covered expenses for the rest of the year.



# The Benefits of an HRA

- Your HRA is funded by SHBP, and any unused dollars **roll over** for future health expenses.
- HRA dollars can assist you in paying health expenses that go towards your deductible

# Blue Cross Blue Shield network

- Be sure to check if your current provider is in the BCBSGa Open Access POS network.
- You can check online at [www.bcbsga.com/shbp](http://www.bcbsga.com/shbp) to find an in-network provider
- You may also call the BCBSGA to obtain assistance in locating an in-network provider

# Transition of Care

- If a member is currently receiving or anticipates the need to continue certain covered services and/or medical treatments beyond 2013, and the provider is not participating in the BCBSGa provider network he/she may request transition of care services. Transition of care services allows a member to continue to obtain certain ongoing services and/or treatments from his/her out-of-network provider for an approved period of time
- The member will need to contact BCBSGa customer service no later than December 31, 2013 to obtain specific instructions for requesting transition of care services.

# Affordable Care Act

- Anyone enrolled in SHBP coverage will meet the Affordable Care Act's (ACA) requirements to maintain health coverage with essential benefits
- Any employer that offers the SHBP will be able to meet the Act's requirement to offer minimum value health coverage. This protects SHBP members from ACA tax Penalties

# What's Changing?

- Make your election online at the new year-round web portal at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com)
- You must have a valid email address in order to be allowed access to the enrollment portal
- If you do not have web access you may call Customer Service at 800-610-1863 (on or after October 21, 2013)
- You must confirm you have read and understand the Terms and Conditions included in the Decision Guide before the representative will take your request

# What if I forget to make a 2014 ROCP election?

- If you are currently enrolled in the SHBP MA PPO Standard Option, your coverage will roll over into the BCBSGa MA PPO Standard Option
- If you are currently enrolled in the UHC MA PPO Premium Option your coverage will roll over into the BCBSGa MA PPO Premium Option
- If you are in a non-MA option (HRA, HMO, or HDHP) and make no election, you will be enrolled in the Bronze HRA Option.
- If you are in the TRICARE Supplement, you will continue to be enrolled in the TRICARE Supplement.

# 2014 ROCP

- You may go online as many times as you like but the last election confirmed at the time OE/ROCP closes, which is November 8, 2013 at 5 p.m., will be your election for the 2014 Plan Year
- You should print or write down the confirmation number - once OE/ROCP is closed, you will be able to go online at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com) and view your 2014 election

# Making Your 2014 Election

- The [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com) website will be available beginning October 21, 2013, at 12:01 a.m. ET and will close November 8, 2013, at 5 p.m. ET
- You must register with a valid email address before making your election and use registration code SHBP-GA
- You may go online as many times as you like, but the election made when the website closes November 8, 2013, at 5 p.m. ET, will be the election for the entire plan year unless you experience a Qualifying Event that allows a coverage change





# Important Notice

- The information provided in this presentation is a summary of changes for the 2014 Plan Year. It is intended only to highlight principle benefits
- Please refer to Retiree Decision Guide for more details
- Rates, Decision Guides and other information will be available at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp)

# State Health Benefit Plan

Thank you