

# 2016 State Health Benefit Plan Annual Open Enrollment (OE)



*Presentation to Active Employees and pre-65 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.*

# Agenda

- 2015 Open Enrollment Dates
- Open Enrollment and Your Responsibilities
- What's Changing in 2016?
  - Enhanced Benefits
- Understanding Your Plan Options for 2016
- Pharmacy Benefits
- Wellness 2016

# Making Your 2016 Benefit Election

- **Online Election**

- Members must make their health election at [www.mySHBP.adp.com](http://www.mySHBP.adp.com)

- **Website Open & Close Dates**

- Website opens at 12:00 a.m. on October 19, 2015
  - Website closes at 11:59 p.m. on November 6, 2015

# 2016 Open Enrollment (OE) Dates

- Open enrollment is from ***October 19, 2015 thru November 6, 2015***
- **You may go online as many times as you like** but the last election confirmed at the time OE/ROCP closes will be your election for the 2016 Plan Year
- **You should print and keep a copy of the confirmation page which will contain a confirmation number** - once OE is closed, you will be able to go online at [www.mySHBP.adp.com](http://www.mySHBP.adp.com) and view your 2016 election

# Open Enrollment (OE) and Your Responsibilities

- **Read and make sure you understand the plan materials** posted at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp) and other information provided by your employer 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
- **To update any changes in your address**, notify your Benefit Coordinator or HR Department
- **Notify SHBP** whenever you have a change in covered dependents (within 31 days of a Qualifying Event)

# What Happens If No Action is Taken?

- Members who do not make an election, either through the web portal or by calling the SHBP Member Services Center, will be defaulted to the same plan option previously selected for 2015
- 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 2015 will continue to apply
- If you do not make an election and are currently enrolled in TRICARE Supplement in 2015, you will be enrolled in TRICARE Supplement in 2016

# Plan Options 2016

## 2016 Vendors and Plan Option Offerings

SHBP will continue to offer Blue Cross Blue Shield of Georgia (BCBSGa), UnitedHealthcare and Kaiser Permanente (KP) plan options for 2016. However, please keep in mind that if you are retired and over age 65, you will pay the full cost of the unsubsidized premium for these plans as the State will only subsidize the MA Plan Options.

### Health Maintenance Organization (HMO)

- BCBSGa (Statewide)
- UnitedHealthcare (Statewide)
- KP (Metro Atlanta Service Area/In-Network only plan)

### Health Reimbursement Arrangement (HRA)

- BCBSGa

### High Deductible Health Plan (HDHP)

- UnitedHealthcare

### Medicare Advantage (MA) Preferred Provider Organization (PPO) Standard and Premium

- UnitedHealthcare

✓ Express Scripts (ESI) administers prescription drug pharmacy benefits for members who choose BCBSGa or UnitedHealthcare.

✓ Healthways provides well-being resources and incentive programs for members who choose BCBSGa or UnitedHealthcare.

\*Additional Options: TRICARE Supplement, PeachCare for Kids®



# Plan Options 2016, continued

## Enhanced Benefits

### **Telemedicine/Virtual Visits**

- Effective January 1, 2016, SHBP will provide access to physicians through telemedicine/virtual visits
- Face-to-face consultations with physicians will be available 24/7, 365 days a year
- Services will be available from home, office or on the go from a computer, tablet or smartphone that has a web camera

### **Wellness Incentive Credits Rollover Expansion**

- Starting in 2016, all unused wellness incentive credits will now rollover to both the vendor and plan design you select during OE
- These credits will be available in April 2016; this allows for processing of any claims submitted at the end of 2015 to apply credits
- This means that regardless of the plan design and/or vendor you choose to enroll, you can take your well-being incentive credits with you
- Reminder: Kaiser members' credits will rollover to a Kaiser Permanente Rollover Account (KPRA); BCBS and UHC members' credits will continue to be administered by Healthways

### **Bariatric Pilot**

- 2016 will be the second year of the two-year Bariatric Pilot established by The Georgia Assembly to provide benefit coverage for certain bariatric surgical procedures for the treatment and management of obesity and related conditions
- Effective January 1, 2016, the pilot program is again limited to 75 non-Medicare Advantage members for the 2016 Plan Year
- Qualified applicants will be randomly selected by the vendors for which you are enrolled.
- If you submitted an application in 2015 and you were not selected and wish to apply for the 2016 Plan Year, you must submit a new application by the deadline. Please contact your medical claims administrator for additional information

# Understanding Your Plan Options for 2016

## How the Health Reimbursement Arrangement (HRA) Works

*The HRA provides first-dollar coverage for eligible medical and pharmacy expenses and is funded by SHBP. When going to the doctor, you will not pay a co-payment. Instead, you pay the applicable deductible and co-insurance. If you have remaining wellness credits in your current HRA account, those credits will roll over to the next Plan Year as long as you remain enrolled in an HRA option.\**

### **Plan Features**

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”. You must meet separate in-network and out-of-network deductibles and out-of-pocket maximums
- You are not required to select a Primary Care Physician (PCP) or obtain referrals to a Specialist (SPC)
- The credits in your HRA account are used to help meet your deductibles and out-of-pocket maximums
- The medical and pharmacy out-of-pocket maximums are combined
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management Programs for diabetes, asthma and/or coronary artery disease

# Understanding Your Plan Options for 2016, continued

## How the High Deductible Health Plan (HDHP) Works

*The HDHP offers in-network and out-of-network benefits, and has a low monthly premium. However, you must satisfy a high deductible that applies to all covered medical and pharmacy expenses (except preventive care). If you have any dependents, the entire family deductible **no longer** has to be met before benefits are payable for any family member, effective January 1, 2016. Additionally, once the out-of-pocket maximum has been satisfied for that individual family member, all covered medical and pharmacy expenses will be paid at 100% for that family member. You may qualify for a Health Savings Account (HSA) to set aside tax-free dollars to pay for eligible health care expenses. If you have remaining well-being incentive credits in your current HIA wellness account, those credits will roll over to the next Plan Year.*

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- Before you can use well-being incentive credits, members must meet a threshold (\$1,300 – individual; \$2,600 other tiers)
- You must meet separate in-network and out-of-network deductibles and out-of-pocket maximums
- You pay co-insurance after meeting the entire deductible for covered medical and pharmacy expenses
- The medical and pharmacy out-of-pocket maximums are combined
- There are no co-payments
- The HSA cannot be combined with a Flexible Spending Account (FSA)

# Understanding Your Plan Options for 2016, continued

## How the Statewide Health Maintenance Organization (HMO) Works

*An HMO allows you to receive covered medical services from in-network providers only (except for emergency care). It is important to verify your current provider is in-network when selecting an HMO Plan Option.*

### **Plan Features**

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- Certain services are subject to a deductible and co-insurance
- You are not required to obtain referrals to see a Specialist (SPC), but are encouraged to select a Primary Care Physician (PCP) to help coordinate your care
- The medical and pharmacy out-of-pocket maximums are combined
- Co-payments count toward your out-of-pocket maximum
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management Programs for diabetes, asthma and/or coronary artery disease

# Understanding Your Plan Options for 2016, continued

## How the Regional Health Maintenance Organization (HMO) by Kaiser Permanente (KP) Works

The KP Regional HMO Plan Option is available to SHBP eligible members who **live or work** in one of the 27 counties within the defined Metro Atlanta Service Area.\*

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- KP administers the benefits for medical, pharmacy and wellness
- No deductibles
- The medical and pharmacy out-of-pocket maximums are combined
- Co-payment only option

\*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

# 2016 Pharmacy Benefits

## For Blue Cross Blue Shield of Georgia (BCBSGa) and UnitedHealthcare Elections

- Express Scripts will continue to administer the prescription drug pharmacy benefits for members who choose BCBSGa and UnitedHealthcare. Express Scripts provides 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 Express Scripts home delivery pharmacy services or at a participating 90-day retail pharmacy
- Express Scripts offers several programs for managing your prescriptions:
  - The My Rx Choices Prescription Savings Program lowers out-of-pocket prescription costs
  - The Worry-Free Fills Program offers automatic refills for long-term medications and will be automatically shipped to you
  - The Extended Payment Program extends home delivery payments over three installments

# 2016 Wellness

## For Blue Cross Blue Shield of Georgia (BCBSGa) and UnitedHealthcare Elections

- SHBP will continue to partner with our Wellness vendor, Healthways®, to provide members who elect BCBSGa and UnitedHealthcare with well-being resources and incentive programs
- Health actions must be completed between January 1, 2016 and December 15, 2016 in order to earn the well-being incentive credits
- Members who elect BCBSGa and UnitedHealthcare will have access to a variety of Healthways' tools, activities and services such as the Well-Being Assessment, wellness incentives, Well-Being Coaching, Biometric Screenings, and on-site activities
- Healthways will also administer 2016 wellness incentives that will allow you to earn credits for offsetting certain health care costs
- Members can earn up to 480 well-being incentive credits toward medical expenses, plus an additional 480 for a covered spouse (total of 960 per household)

# Wellness 2016, continued

	What to Do	<i>What You Will Earn*</i>
1	<b>Assess Your Health</b> Complete your 2016 Healthways Well-Being Assessment (WBA) that takes under 20 minutes.	Complete BOTH and earn <b>240</b> well-being incentive credits
2	<b>Know Your Numbers</b> Complete a biometric screening (body mass index, blood pressure, cholesterol, glucose). <ul style="list-style-type: none"><li>• At an SHBP-sponsored screening event or</li><li>• With your physician using the Healthways 2016 Physician Screening Form.</li></ul>	
3	<b>Take Action</b> You choose. Complete your WBA, then use the tools that make sense to you. <b>WELL-BEING PHONE COACHING</b> Get support to eat better, lose weight, stress less, get active, feel happier, or quit tobacco with a Healthways well-being coach. <b>WELL-BEING ONLINE COACHING</b> <ul style="list-style-type: none"><li>• Use the online resources to drive your own well-being. Earn 40 well-being incentive credits when you complete your WBA and record five online well-being activities using the same tracker within a calendar month. Sample activities: track exercise five times, record daily steps five times, track food five times. You can earn these online resource credits up to 6 times for a total of 240 credits.</li></ul>	Earn up to <b>240</b> well-being incentive credits



# Wellness 2016, continued

## For Kaiser Permanente (KP) Election

- SHBP is again excited to partner with KP, to provide members who elect KP with wellness resources and incentive programs
- Members that elect KP will have access to a variety of their tools, activities and services such as the Total Health Assessment, Biometric Screenings and Online and On-site Healthy Living Classes
- As a part of the KP Wellness Program, if you sign up on [kp.org](http://kp.org) and complete all four health activities (e.g. completing a biometric screening, completing an age/gender appropriate preventive cancer screening, completing one online health education class), you will receive a \$240 Visa gift card (up to \$480 per household for you and your covered spouse)

# Questions or Additional Information

Resource	Member Services	Website
<b>Blue Cross Blue Shield of Georgia (BCBSGa)</b>		
Member Services: Monday thru Friday, 8:00 a.m. to 8:00 p.m. ET	855-641-4862	<a href="http://www.bcbsga.com/shbp">www.bcbsga.com/shbp</a>
<b>UnitedHealthcare</b>		
Member Services: Monday thru Friday, 8:00 a.m. to 8:00 p.m. ET	888-364-6352	<a href="http://www.welcometouhc.com/shbp">www.welcometouhc.com/shbp</a>
<b>Kaiser Permanente (KP)</b>		
Member Services: 24 hours a day/7 days per week (Appointment Scheduling, Prescriptions and Nurse Advice)	855-512-5997	<a href="http://www.my.kp.org/shbp">www.my.kp.org/shbp</a>
<b>Healthways</b>		
Member Services: Monday thru Friday, 8:00 a.m. to 8:00 p.m. ET	888-616-6411	<a href="http://www.BeWellSHBP.com">www.BeWellSHBP.com</a>
<b>Express Scripts</b>		
Member Services: 24 hours a day/7 days per week	877-841-5227	<a href="http://www.express-scripts.com/georgiaSHBP">www.express-scripts.com/georgiaSHBP</a>
<b>SHBP</b>		
Member Services: Monday thru Friday, 8:30 a.m. to 5:00 p.m. ET	800-610-1863	<a href="http://www.mySHBPga.adp.com">www.mySHBPga.adp.com</a>
<b>PeachCare for Kids®</b>	877-427-3224	<a href="http://www.peachcare.org">www.peachcare.org</a>
<b>TRICARE Supplement</b>	866-637-9911	<a href="http://www.asicorporation.com/ga_shbp">www.asicorporation.com/ga_shbp</a>

# Important Notice

- The information provided in this presentation is a summary of changes for the 2016 Plan Year. It is intended only to highlight principle benefits
- Please refer to the Active Decision Guide for more details
- Premium rates, Decision Guides and other information will be available at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp)

# SHBP Enrollment Portal – mySHBPga.adp.com

## Save Time ! Update Your Password Before Open Enrollment

- Your password expires every 45 days. Login to the SHBP Enrollment Portal now to set up your new password.
  - Login using your current password
  - If it's been over 45 days since the last time you logged in, you'll be prompted to create a new password (which will expire every 45 days)
- If you do not know your current User Name or Password:
  - Click the **Forgot User ID?** or **Forgot Password?** from the login page
  - Links are located to the right of the User Name and Password blocks

SHBP  
State Health Benefit Plan  
A Division of the Georgia Department of Community Health

MAKING CHOICES  
that benefit *you*

powered by ADP

Welcome to the SHBP Enrollment Portal

Don't have a User Name and Password? [Register Here](#)  
Use Registration Code: SHBP-GA

User Name:  [Forgot User ID?](#)

Password:  [Forgot Your Password?](#)

[LOGIN >](#)

If you are unable to access your account, please contact SHBP Member Services by phone at 800-610-1363

Georgia Department of Community Health

# State Health Benefit Plan

# Thank You