



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Communications Update

Board of Trustees Meeting

May 22, 2015

A Division of the Department of State Treasurer

Communications & Marketing Services RFP

Strategic Plan Initiative:

Create a Comprehensive Communications and Marketing Campaign

What It Means	What We Will Do	Why It Is Important
<p>Providing members with materials they can understand to help them effectively utilize their health benefits.</p> <p>Communicating regularly, not just at Annual Enrollment, to allow members the opportunity to maximize their experience and improve their access to the health care services available to them.</p>	<p>Develop a comprehensive and continuous communication strategy, including print, email, web-based and mobile applications and media, regarding benefit plan options, how to get the most value out of the benefit programs and explain the value of the benefits that are offered, including:</p>	<ul style="list-style-type: none">• Health benefits are utilized throughout the year and therefore, regular benefits communications will assist members with benefit questions and managing their care
	<ul style="list-style-type: none">• Develop a branding campaign in coordination with the Department of State Treasurer	<ul style="list-style-type: none">• There are opportunities to increase the use of online communication channels because fewer than 1% of members now access <i>NCHealthSmart</i> resources online
	<ul style="list-style-type: none">• Demonstrate the value of and promote Plan offerings	<ul style="list-style-type: none">• Over 80% of retired members prefer written materials while active members prefer online communications. This demonstrates the need for a variety of communication channels

The intent is to secure a firm to provide services to assist with the strategic initiatives regarding communication and marketing campaigns of health plan benefits to our members.

Communications & Marketing Services RFP

The Request for Proposal (RFP) was structured to solicit responses from companies that would showcase relevant work experience in benefits communication and included the following:

Minimum requirement:

- Offeror must have experience in the last 5 years communicating and marketing health benefits, products, programs and initiatives to a diverse population.

Scope of Work:

- Development of a comprehensive communications and marketing campaign
- Development of health benefit program collateral and branding
- Evaluation and assistance with web collateral associated with member communications
- Assistance with other services such as cross promotion of State Health Plan and Retirement Systems programs

Not a replacement for Segal's assistance with materials for the upcoming 2015 Annual Enrollment period for 2016 benefits.

SHP Website Health Benefits Estimator Tool

Website Strategy

- To coincide with the transition to Aon Hewitt, the State Health Plan's website will be redesigned to serve as a landing page for all members regardless of their enrollment system (BEACON/eEnroll).
- New website launches June 15, 2015
- The new design will allow for
 - More flexibility during Annual Enrollment
 - More flexibility for benefit/plan option changes
 - Will feature new tools and videos for members

New Home Page

About the
State Health Plan

Plans for
Active Employees

Plans for
Retirees

Health and Wellness
NC HealthSmart

Health Benefit
Representatives

Get the most out of
your health plan in 2016!

< Know your options.

 **Compare Plans**



Enroll Now



Find a Doctor



My Personal Health Portal



Rate Calculator



Member Login

News and Updates



Get Your Retirement Questions Answered!
June 1, 2015 - Join the State Health Plan for special outreach events in your area beginning in...

New Enrollment System



Managing your State Health Plan benefits has never been easier!

A new enrollment system is now available that makes it

Current Health Plan Features



Become a Wellness Champion Today!
Do you have what it takes to be a wellness champion? Sign up today and earn rewards!

New Mega Menu

About the
State Health Plan

Plans for
Active Employees

Plans for
Retirees

Health and Wellness
NC HealthSmart

Health Benefit
Representatives

Plans for Active Members

Begin your journey
healthier, happier

< Discover your favorite
resources today

 Become Healthier

[Plan Image]

Enhanced 80/20 Health Plan

My Plan Benefits
My Pharmacy Benefits
Wellness Credits
Find a Doctor (Blue Connect)

[Plan Image]

Consumer-Directed Health Plan

My Plan Benefits
Pharmacy Benefits
Important Forms
Find a Doctor (Blue Connect)

[Plan Image]

Traditional 70/30 Health Plan

My Plan Benefits
Pharmacy Benefits
Important Forms
Find a Doctor (Blue Connect)

[Plan Image]

High-Deductible Health Plan (HDHP)

My Plan Benefits



Find a Doctor



Get your HealthSmart
Resources Today!

Need to enroll
or make changes?



Enroll Now



Learn More
about Options



Compare Plans



Rate Calculator



Enroll Now



Find a Doctor



My Personal Health Portal



Rate Calculator



Member Login

News and Updates



Get Your Retirement Questions Answered!

June 1, 2015 - Join the State Health Plan for special outreach events in your area beginning in...

New Enrollment System



Managing your State Health Plan benefits has never been easier!

A new enrollment system is now available that makes it

Current Health Plan Features



Become a Wellness Champion Today!

Do you have what it takes to be a wellness champion?
Sign up today and earn rewards!

Health Benefits Cost Estimator



Health Benefits Cost
Estimator



Before You Begin...

Managing your personal health care costs begins with selecting the right health plans. The tools you'll find in the Health Benefits Cost Estimator will help you understand which options best match your coverage and financial needs.

To get started, complete the information below.

Your 5 digit ZIP Code:

Engagement in Healthy Activities and Wellness Incentives

If you are an *engaged participant* in the State Health Plan you have earned all available premium credits by completing certain healthy activities and you are taking advantage of Plan incentives and programs that reduce your copays and other out-of-pocket costs, or earn additional contributions to your Health Reimbursement Account (HRA) depending on the Plan you choose. Indicate below whether you are an *engaged participant* in the State Health Plan:

I am an *engaged participant* of the State Health Plan:

Engaged participant means:

- Neither you nor your spouse use tobacco or if you do, you and/or your spouse are enrolled in a tobacco cessation program, and
- You have completed a Health Assessment, and
- You have selected a Primary Care Provider (PCP) for all covered members, and
- You and your family only use the PCP listed on your ID card, and
- You and your family only use Blue Options Designated specialists, and
- You and your family only receive inpatient care in a Blue Options Designated hospital if needed.

[Continue](#)

By selecting Continue, I agree to the Agreement and Authorization below.

Health Benefits Cost Estimator

[Home](#)[Survey](#)[Glossary](#)[Legal](#)[Log off](#)

1

Getting Started

2

Dependent Coverage

3

Health Care Needs

4

Fine-Tune Needs

5

Results

Health Benefits Cost Estimator

The Health Benefit Cost Estimator helps you compare your benefit options by estimating what your total annual expenses (premiums and out-of-pocket costs) would be under each plan.

Who would you like to cover?

In addition to yourself, who are you planning to cover under the State Health Plan?

Spouse

No



Number of Children

2



Note: the information in the tool only applies to dependents who are State Health Plan primary (not Medicare primary)

[Continue](#)[Back](#)

Note: This data will not be saved if you leave this site. To avoid having to start the process over, complete all of the steps before leaving this tool.

The Health Benefits Cost Estimator results are not guaranteed to reflect your actual out-of-pocket costs. Your actual costs and utilization of health care services may differ from the statistical cost averages and expected number of services used in the Estimator. In addition, the Estimator focuses on just a few frequently used health care services. Because your and your dependents' situation(s) and health care service needs may change over time, you should consider what types of services you and your dependents may need in addition to those shown and how each health plan option covers these services. The Estimator is intended to serve as only one of the resources you can use to decide which health plan might work best for you.




About This Estimator

©2012-2015 Aon plc

100%

Health Benefits Cost Estimator



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

Health Benefits Cost
Estimator

HomeSurveyGlossaryLegalLog off

1Getting Started

2Dependent Coverage

3Health Care Needs

4Fine-Tune Needs

5Results

Health Benefits Cost Estimator

Estimate Your Health Care Service Needs

By estimating how often you and your dependents will need health care services, you can calculate and compare the approximate out-of-pocket cost for each plan option.

Choose a projected level of service for each person and then select **Continue**. The Estimator tool will project your and your dependents' health care service needs based on national averages for people of the same general health. You can then fine-tune these assumptions.

Anticipated Level of Service Needed

	Low Need Very few health problems, good diet, and regular exercise	Average Need No persistent health problems, good diet, and some exercise	High Need Recurring illnesses and/or chronic health conditions, poor diet, and/or little or no exercise
You	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Child 1	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child 2	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

ContinueBack

Note: the information in the tool only applies to dependents who are SHP primary (not Medicare primary)

+ About This Estimator

Note: The information you provide will not affect the design, cost, or coverage of your plan options. Your individual responses won't be shared with your employer or health plan. They are used only to help you estimate out-of-pocket costs under the plans available to you.

Health Benefits Cost Estimator

A Division of the Department of State Treasurer

[Home](#)[Survey](#)[Glossary](#)[Legal](#)[Log off](#)

1

[Getting Started](#)

2

[Dependent Coverage](#)

3

[Health Care Needs](#)

4

Fine-Tune Needs

5

[Results](#)

Fine-Tune Your Health Care Service Needs

Review the estimates below carefully and make any necessary changes to reflect your and your dependents' health care needs for the coming year. The tool has estimated your and your dependents' health care service needs based on national averages for people of the same general health for the anticipated service needs you chose. Health care service needs can vary greatly among people with similar characteristics.

When you're finished, choose **Get results** to see the estimated total annual cost and expenses.

[Get results](#)[Back](#)

Preventive Care

	Physical Exams/ Well Visits	Adult Screenings ¹	Child Immunizations
You	<input type="text" value="1"/>	<input type="text" value="1"/>	N/A
Child 1	<input type="text" value="1"/>	N/A	<input type="text" value="1"/>
Child 2	<input type="text" value="1"/>	N/A	<input type="text" value="1"/>

¹Such as mammograms, Pap smears, and cancer screenings

[↑ Top](#)

Routine Care

	Primary Doctor Visits	Specialist Office Visits	Laboratory Services ¹	Chiropractic Visits
You	<input type="text" value="1"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Child 1	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Child 2	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Health Benefits Cost Estimator

► [Your Results as a Bar Chart \(click to show/hide\)](#)

▼ [Your Total Estimated Annual Health Benefit Costs \(click to show/hide\)](#)

	Traditional 70/30 EE+Child(ren)	Enhanced 80/20 EE+Child(ren)	CDHP EE+Child(ren)
Your Total Estimated Annual Health Benefit Costs	\$3,505	\$3,893	\$2,236
Your Annual Health Plan Premiums			
This is your net annual payroll contribution for medical coverage	\$2,825	\$3,617	\$2,236
Your Out-of-Pocket Expenses			
These are the estimated expenses that you would pay out of your own pocket for the services you and your dependents use during the year:			
— Deductible amount paid	\$0	\$0	\$820
— Preventive Care	\$0	\$0	\$0
— Coinsurance payments	\$299	\$174	\$0
— Office visits	\$117	\$15	\$0
— Prescription drug expenses	\$165	\$0	\$0
— Facility use—urgent care	\$99	\$87	\$0
— Facility use—hospital stays	\$0	\$0	\$0
— Services exceeding plan limits	\$0	\$0	\$0
— Services not covered	\$0	\$0	\$0
Out-of-Pocket Expense Subtotal	\$680	\$276	\$820
Health Reimbursement Account (HRA)			
— Employer contribution amount	N/A	N/A	\$1,800
— Wellness Incentives			\$145
— Amount to carry over to next year			\$980
HRA Reimbursement			\$1,125
Your Total Out-of-pocket Expenses	\$680	\$276	\$0
Your Total Estimated Annual Health Benefit Costs	\$3,505	\$3,893	\$2,236

TIP You can get more personalized estimates if you customize your health care service needs.

Start Over

Back

2016 Annual Enrollment Communications

Annual Enrollment Communications Strategy



Member Outreach-*Actives*

Videos

Direct Mail

Member Outreach – Phase I	Overview of 2016 Changes: The Importance of Wellness
Teaser Postcard Teaser Video Tri-fold Postcard Healthy Activities Reminder Postcard	<ul style="list-style-type: none">• Promote Annual Enrollment early• How wellness plays a part in 2016 changes• Introduce Wellness Premium Credit changes
Member Outreach – Phase II	Review 2016 Options and Resource Tools
Fresh Look at the CDHP Online Learning Modules Videos Decision Guide	<ul style="list-style-type: none">• Enrollment Events• Plan details for each option• How to choose and how to enroll• Promote informational sessions
Member Outreach – Phase III	Make a Decision That is Right for Your Family
Invite to TeleTown Halls Videos Enrollment Guide Reminder Postcard	<ul style="list-style-type: none">• Enrollment Events• Enrollment has started, take action now• Option overview• Reference website and enrollment kit

Member Outreach-*Non-Medicare Retirees*

Videos

Direct Mail

Member Outreach – Phase I	Overview of 2016 Changes: The Importance of Wellness
Teaser Postcard Teaser Video Tri-fold Postcard Healthy Activities Reminder Postcard	<ul style="list-style-type: none">• Promote Annual Enrollment early• How wellness plays a part in 2016 changes• Introduce Wellness Premium Credit changes
Member Outreach – Phase II	Review 2016 Options and Resource Tools
Fresh Look at the CDHP Videos Decision Guide	<ul style="list-style-type: none">• Enrollment Events• Plan details for each option• How to choose and how to enroll• Promote informational sessions
Member Outreach – Phase III	Make a Decision That is Right for Your Family
Invite to TeleTown Halls Videos Enrollment Guide Reminder Postcard	<ul style="list-style-type: none">• Enrollment Events• Enrollment has started, take action now• Option overview• Reference website and enrollment kit

Member Outreach-*Medicare Retirees*

Videos

Direct Mail

Member Outreach – Phase I	Overview of 2016 Changes: The Importance of Wellness
Tri-fold Postcard	<ul style="list-style-type: none">• Promote Annual Enrollment early• How wellness plays a part in 2016 changes• Introduce Wellness Premium Credit changes
Member Outreach – Phase II	Review 2016 Options and Resource Tools
Outreach Meeting Invitation Booklet Videos Decision Guide	<ul style="list-style-type: none">• Enrollment Events• Plan details for each option• How to choose and how to enroll• Promote informational sessions
Member Outreach – Phase III	Make a Decision That is Right for Your Family
Invite to TeleTown Halls Enrollment Guide Reminder Postcard	<ul style="list-style-type: none">• Enrollment Events• Enrollment has started, take action now• Option overview• Reference website and enrollment kit

Teaser Postcard

For 2016, the State Health Plan is expanding the wellness activities you can do to reduce your monthly premium. Below is a preview.

	CDHP Consumer-Directed Health Plan (CDHP) with HRA	80/20 Enhanced 80/20 Plan	70/30 Traditional 70/30 Plan
Take the Health Assessment	\$20 reduction	\$25 reduction	N/A
Choose a Primary Care Provider and watch a video to learn more about Patient-Centered Medical Homes	\$20 reduction	\$25 reduction	N/A
Attest to being tobacco-free or enroll in the QuitlineNC tobacco-cessation program	\$40 reduction	\$40 reduction	\$40 reduction

- **Health Reimbursement Account (HRA) contributions (under the CDHP) will be greater.** Participate in the new Health Engagement Program and get more in your HRA.
- **New learning tools will be available.** Use them to help make a smart coverage choice.

More coming! Including interactive tele-town hall meetings in September.

Reserve your spot now by visiting [insert registration URL]. What's coming up:

- A new video about 2016 State Health Plan benefits, on www.shpnc.org right now!
- More mail about 2016 health plan choices and wellness activities.

THE STATE HEALTH PLAN FOR 2016 AND BEYOND:
simple steps to better health



2016 STATE HEALTH PLAN ANNUAL ENROLLMENT: OCTOBER 1-31, 2015
this year, make it personal

GOOD HEALTH IS PERSONAL. And, for many of us, it's a choice—a choice to learn more and take action, starting with simple steps. Simple steps can lead to better health for you and lower costs for you and the State Health Plan. That's our focus for 2016 and beyond.



2016 STATE HEALTH PLAN ANNUAL ENROLLMENT: OCTOBER 1-31, 2015
this year, make it personal

GOOD HEALTH IS PERSONAL. And, for many of us, it's a choice—a choice to learn more and take action, starting with simple steps. Simple steps can lead to better health for you and lower costs for you and the State Health Plan. That's our focus for 2016 and beyond.

Health Benefit Representatives

HBRs

- HBR Trainings will take place in July
- Other tools include:
 - Webinars
 - Posters



2016 ANNUAL ENROLLMENT ENDS OCT. 31, 2015
TAKE ACTION NOW!

simple steps

TO BETTER HEALTH AND LOWER PREMIUMS

For 2016, the State Health Plan is expanding the wellness activities you can do to reduce your monthly premium.

	Consumer-Directed Health Plan (CDHP) with HRA	Enhanced 80/20 Plan	Traditional 70/30 Plan
Attest to being tobacco-free or enroll in the QuitlineNC tobacco-cessation program	\$40 reduction	\$40 reduction	\$40 reduction
Choose a Primary Care Provider and watch a video to learn more about Patient-Centered Medical Homes	\$20 reduction	\$25 reduction	N/A
Take the Health Assessment	\$20 reduction	\$25 reduction	N/A

Visit www.shpc.org for helpful videos, podcasts and State Health Plan information.

**NEW HEALTH ENGAGEMENT PROGRAM UNDER THE CDHP—
EARN MORE MONEY IN YOUR HRA!**

North Carolina State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

Find us on Facebook



2016 ANNUAL ENROLLMENT OCT. 1–31, 2015

simple steps

TO BETTER HEALTH AND LOWER PREMIUMS

For 2016, the State Health Plan is expanding the wellness activities you can do to reduce your monthly premium.

	Consumer-Directed Health Plan (CDHP) with HRA	Enhanced 80/20 Plan	Traditional 70/30 Plan
Attest to being tobacco-free or enroll in the QuitlineNC tobacco-cessation program	\$40 reduction	\$40 reduction	\$40 reduction
Choose a Primary Care Provider and watch a video to learn more about Patient-Centered Medical Homes	\$20 reduction	\$25 reduction	N/A
Take the Health Assessment	\$20 reduction	\$25 reduction	N/A

Tele-town hall (phone) enrollment meetings are coming in September. Reserve your spot now! SNAP this code using your smartphone or visit [registration URL].

EARN MORE MONEY IN YOUR HRA THROUGH THE NEW HEALTH ENGAGEMENT PROGRAM UNDER THE CDHP

North Carolina State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

Find us on Facebook

Visit www.shpc.org for helpful videos. | Watch your mail for more information.

TeleTown Hall Meetings

Educational
Meetings

- This method of engaging with members offers the Plan the opportunity to reach a large portion of the population with a single phone call.
- Meetings have already been scheduled and will be offered to all members.

- September 14; 5-8pm (Medicare Retirees)
- September 15; 5-8pm (Non-Medicare Retirees)
- September 17; 5-8pm (Non-Medicare Retirees)
- September 22; 5-8pm (Actives)
- September 23; 2-5pm (Medicare Retirees)
- September 24; 5-8pm (Actives)
- September 30; 5-8pm (Actives)