





# 2025 State Health Plan Open Enrollment

Active and Non-Medicare Members

Open Enrollment Sept. 30 – Oct. 25, 2024





# Topics for Today

- Make Way for Aetna!
- Open Enrollment Reminders
- Benefit Highlights for 2025
- Plan Comparisons
- Premium Rates
- Online Enrollment Process & Reminders
- Aetna Find a Provider Online Process
- Important Phone Numbers





🖤aetna 📔

# A new **TPA** is on the way.

- Aetna will become the State Health Plan's new Third-Party Administrator (TPA) beginning Jan. 1, 2025. Blue Cross NC is the Plan's current TPA.
- The State Health Plan's goal is to make the Aetna transition as seamless as possible.
- A few things to keep in mind regarding the 2025 State Health Plan benefits:
  - ✓ No benefit changes
  - ✓ No premium increases
  - ✓ New TPA
  - ✓ New 24/7 Nurse Line
  - ✓ New Teladoc services
  - ✓ Expanded disease and casemanagement program
  - ✓ New ID Card

# Action Required!



- ALL active and non-Medicare members, including dependents, will be moved to the Base PPO Plan (70/30) effective Jan. 1, 2025.
  - You will see this change when you log in to eBenefits during Open Enrollment.
- Subscribers MUST take action if you want to enroll in the Enhanced PPO Plan (80/20) and reduce your premium in either the Base PPO Plan (70/30) or Enhanced PPO Plan (80/20).
- If you do not take action by Oct. 25, you will:
  - Remain on the Base PPO Plan (70/30) for 2025.
  - Pay more for subscriber-only premium for failure to complete tobacco attestation for active members in the Base 70/30 and Enhanced 80/20 plans.
- The Base PPO Plan (70/30) remains premium-free for non-Medicare subscribers in the Retirement Systems and does not require a tobacco attestation to reduce the premium.
- The tobacco attestation applies to non-Medicare subscribers in the Retirement Systems who want to enroll in the Enhanced PPO Plan (80/20) and reduce their monthly premium.



NOTE: Base PPO 70/30 Plan for retiree-only coverage remains premium free for those eligible.

# Dependent Eligibility Reminder

- Open Enrollment is the time to add/drop dependents and/or change plans.
- Outside of OE, there must be a Qualifying Life Event (QLE) to add/drop dependents within 30 days of the event.
- Dependent verification documentation is required for all dependents.
  - During Open Enrollment, you have until Oct. 25 to provide the required documentation.
  - A full list of required documents can be found on the Plan's website at www.shpnc.org.
- Documents should be uploaded and stored in eBenefits. Need help? Contact your HBR or the Eligibility and Enrollment Support Center (855-859-0966).





### Qualifying Life Events & Dependent Eligibility

Guidelines for a Qualifying Life Event (QLE) and dependent eligibility.





# 2025 Health Plan Options

 The State Health Plan will continue to offer two plan options for active and non-Medicare members in 2025:

### Enhanced PPO Plan (80/20)

Members pay a 20% coinsurance for eligible in-network services. For some services (i.e., office visits, urgent care or emergency room visits), members pay a copay. Preventive Care Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

### Base PPO Plan (70/30)

Members pay 30% coinsurance for eligible in-network expenses. Similar to the 80/20 plan, members pay a copay for some services (i.e., office visits, urgent care or emergency room visits). Preventive Care Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

Active members can reduce their employee premium by completing the tobacco attestation in both plans!



# Benefit Highlights for 2025





# Benefit Highlights for 2025!

- There are no major benefit changes for 2025.
- No premium increases for the 7th year in a row!
- Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy a \$0 copay!
- Continued reduced copays for members who visit a Clear Pricing Project Specialist!
- Joint replacement bundle pricing for eligible members!
- Preferred and non-preferred insulin will continue to have a \$0 copay for a 30-day supply!
- Preventive Care Services & Medications will continue to have no copay or deductible on either plan!
- Plus these enhanced Aetna services:
  - ✓ New expanded disease and case management programs
  - ✓ New 24/7 Nurse Line
  - ✓ New virtual care services through Teladoc
  - ✓ New LifeMart discount program
- Please refer to the Benefits Booklets located on the Plan's website for full coverage details.





ALE & FOLWELL CP

# 2025 Open Enrollment Tobacco Attestation Activity



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- Subscribers that are tobacco users can attend a tobacco cessation counseling session at a provider's
  office that offers this service for *free* to lower their 2025 employee-only premium by \$60.
  - If you combine your tobacco cessation visit with another service, there may be a copay.
- To earn the \$60 premium credit, subscribers may complete the tobacco cessation counseling session starting July 1, 2024. You do not have to wait until Open Enrollment!
- Please note this action is only for tobacco users who want to reduce their 2025 premium. If the subscriber is a non-tobacco user, they will simply attest to that fact during Open Enrollment.
- To ensure you receive credit for your visit, you must upload the provider office visit summary to the "Document Center" located in eBenefits, the Plan's enrollment system.



Subscribers enrolled through the <u>**Retirement Systems**</u> that select the <u>**Base PPO Plan (70/30)**</u> do NOT need to complete the tobacco attestation.

# **Tobacco Attestation Savings**

<b>\$</b>

	Enhanced PPO Plan (80/20)	Base PPO Plan 70/30
Subscriber-Only Monthly Premium	\$110	\$85
Attest to being a non-tobacco user or agree to and complete (by Nov. 30, 2024) at least one cessation counseling session to earn a monthly premium credit.	-\$60	-\$60
Total Monthly Subscriber-Only Premium (With Credit)	\$50	\$25

- Don't forget, tobacco cessation counseling is available throughout the year!
- If you're interested in tobacco cessation counseling at any point in the year, you can just GO to a PCP's office.

Subscribers enrolled through the <u>Retirement Systems</u> that select the <u>Base PPO Plan</u> (70/30) do NOT need to complete the tobacco attestation.



# **Re-Selecting Your Primary Care Provider**

- During Open Enrollment, all members will need to RE-SELECT a Primary Care Provider (PCP) in order to continue to enjoy lower copays when visiting that provider in 2025.
- Your 2024 selection will not carry over.
- Members will do this during the Open Enrollment online process in eBenefits, the Plan's enrollment system.
- State Health Plan members will be able to enjoy Aetna's broad national network which includes 99.5% of North Carolina providers including all major hospitals in North Carolina.
- To locate your provider, visit the State Health Plan's website, click "Find a Doctor" and select Aetna 2025.



NC State Health Plan Network (Aetna 2025)

Enhanced PPO Plan (80/20)

Base PPO Plan (70/30)

High Deductible Health Plan (HDHP)



# **Clear Pricing Project**

- In 2025, Plan members will utilize the NC State Health Plan network, which will encompass Clear Pricing Project (CPP) providers and providers in the Aetna network to ensure adequate access to health care.
- To locate a CPP provider, visit the Plan's website at www.shpnc.org, click "Find a Doctor" and select "Aetna 2025." Then look for "Clear Pricing Project Provider" next to a provider's name.
- In 2025, the Plan will continue to offer copay reductions for members who visit a CPP provider and if you select a CPP provider as your PCP and it appears on your ID card, any visit to that provider has a \$0 copay.
- Please note: CPP Providers did have to re-sign with Aetna, so there is a possibility CPP providers have changed.



# **Clear Pricing Project Provider Copay Reductions**

	CLEAR PRICING PROJECT PROVIDER COPAY C	OMPARISON CHART
Provider	Enhanced PPO Plan (80/20)	Base PPO Plan (70/30)
Primary Care Provider (PCP)	<pre>\$0 for Clear Pricing Project (CPP) PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP</pre>	<ul> <li>\$0 for Clear Pricing Project (CPP)</li> <li>PCP on ID card;</li> <li>\$30 for non-CPP PCP on ID card;</li> <li>\$45 for any other PCP</li> </ul>
Specialist	<b>\$40 for CPP Specialist;</b> \$80 for other Specialists	<b>\$47 for CPP Specialist;</b> \$94 for other Specialists
Behavioral Health Provider	<b>\$0 for CPP Provider</b> \$25 for non-CPP Provider	<b>\$0 for CPP Provider</b> \$45 for non-CPP Provider
Speech, Occupational, Chiropractor and Physical Therapy	<b>\$26 for CPP Providers;</b> \$52 for other Providers	<b>\$36 for CPP Providers;</b> \$72 for other Providers



# Locating Clear Pricing Project Providers

- CPP providers can be located using the Find A Doctor search tool on the Plan's website.
- The <u>Find A Doctor</u> tool can be found on the top of every page.
- <u>Select</u> your plan and then North Carolina State Health Plan.
- Select Aetna 2025.
- This will allow you to search or browse for a provider in the Aetna network.
- CPP providers will have "Clear Pricing Project Provider" next to their name within the Provider Highlights.



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# New 2025 ID Cards

- All members, regardless of action taken during Open Enrollment, will receive a new ID card, which will include a new identification number from Aetna prior to Jan. 1, 2025.
- You will need to begin using this card Jan. 1, 2025, for all medical and pharmacy services.
- After Jan. 1, your 2024 ID card will no longer work.
- Your ID Card mailing will also include information about Aetna's Member Portal, App and other programs so you can register and check them out!

State Health Plan TOT TRACHES AND STATE EMPLOYEES A Division of the Department of State Treasurer JOE SAMPLE D: XXXXXXXXXXXXXXX SAMPLE GROUP NAME	Provider Type         Non CPP* CPP           Selected PCP*         \$0\$           Phy/Occ/Spch Thpy/Chiro         \$26           Specialist         \$40           Behavioral Health         \$0           Urgent Care         \$70           Hosp/ER         \$300 + Ded & 20%
Group No: Eff Date: XXXXXXX 01/01/2025	"If PCP not selected, in-network copay \$25 "CPP: Clear Pricing Project Other Info INN OON
Enhanced PPO Plan (80/20) NC SHP Network Choice POS II	Ind Deductible         \$ 1,250         \$ 2,500           Ind OOP Max         \$ 4,890         \$ 9,780           Family Deductible         \$ 3,750         \$ 7,500           Family OOP Max         \$14,670         \$29,340
RXBIN: RXPCN: RXGRP:	Primary Care Provider (PCP) PCP Name Prints Here
DO44336 ADV RX0274 SELF INSURED	North Carolina NAP

Third Party Administrator:	Pharmacy Benefits Administrator:
Benefits & Claims Number	1-833-690-1037
Eligibility & Enrollment	1-855-859-0966
Behavioral Health	1-800-424-4047
Provider Relations/Precert	1-888-632-3862
Pharmacy Help Desk	1-800-364-6331
CVS Caremark	1-888-321-3124
Aetna Life Insurance Company	
Submit Claims To:	Talk to a doctor 24/7:
PO Box 14079	1-855-TELADOC or Teladoc.com
Lexington, KY 40512-4079	www.SHPNC.org
	e self funded plan, and assumes no financial risk for claims. sponsible for obtaining the prior review/cert for professional pviders.





# Enhanced PPO Plan (80/20) & Base PPO Plan (70/30) Benefits





# 2025 Benefits – Enhanced 80/20 Plan

No major benefit changes for 2025.

Plan Design Features	Enhanced 80/20 Plan
Deductible	\$1,250 Individual \$3,750 Family (Combined Medical & Pharmacy)
Medical/Rx Out-of-Pocket* (OOP)	\$4,890 Individual \$14,670 Family (Combined Medical & Pharmacy)
Preventive	\$0
PCP	\$0 for CPP PCP on ID Card \$10 for non-CPP PCP on ID card \$25 for any other PCP
Behavioral Health Provider	\$0 CPP Provider \$25 non-CPP Provider
Specialist Copay	\$40 for CPP Specialist \$80 for other Specialists
Speech, Occupational, Chiro and Physical Therapy Copay	\$26 for CPP Providers \$52 for other Providers
Urgent Care	\$70
Hospital & ER Copays	\$300 + Ded/Coins.
Teladoc	\$25
	North Caroling



# 2025 Benefits – Base 70/30 Plan

No major benefit changes for 2025.

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Plan Design Features	Base 70/30 Plan
Deductible	\$1,500 Individual \$4,500 Family (Combined Medical & Pharmacy)
Medical/Rx Out-of-Pocket* (OOP)	\$5,900 Individual \$16,300 Family (Combined Medical & Pharmacy)
Preventive	\$0
PCP	\$0 for CPP PCP on ID Card \$30 for non-CPP PCP on ID card \$45 for any other PCP
Behavioral Health Provider	\$0 CPP Provider \$45 non-CPP Provider
Specialist Copay	\$47 for CPP Specialist \$94 for other Specialists
Speech, Occupational, Chiro and Physical Therapy Copay	\$36 for CPP Providers \$72 for other Providers
Urgent Care	\$100
Hospital & ER Copays	\$337 + Ded/Coins.
Teladoc	\$45

International benefits include emergency or urgent care visits only.

# 2025 Pharmacy Benefits

Rx Tier	Enhanced 80/20	Base 70/30
Tier 1 – Generics <u>&lt;</u> \$150	\$5	\$16
Tier 2 – Preferred Brands & High-Cost Generics	\$30	\$47
Tier 3 – Non-Preferred	Ded/Coins	Ded/Coins
Tier 4 – Low-Cost Generic Specialty	\$100	\$200
Tier 5 – Preferred Specialty	\$250	\$350
Tier 6 – Non-Preferred Specialty	Ded/Coins	Ded/Coins
Preventive Medications	\$0	\$0
Preferred Diabetic Supplies	\$5	\$10
Preferred and Non-Preferred Insulin	\$0	\$0

Cost is for a 30-Day Supply



# Pharmacy Benefit Reminders

 CVS Caremark is the Pharmacy Benefits Manager for the State Health Plan. Remember that the Plan continues to maintain a customized closed formulary, or drug list.

**Closed Formulary** – In a "closed" formulary, certain drugs are excluded.

- The formulary is updated on a quarterly basis and members should always review it to see if there have been any coverage changes to their prescribed medications.
- An exception process is available to providers who believe that, based on medical necessity, it is in the members' best interest to remain on the excluded drug(s).
- Exception requests for tier level changes are not permitted.

Excluded drugs approved for coverage through the exceptions process will be at the tier 3 or tier 6 member copay level.



# **Premium Rates**





# 2025 Active Employee Premium Rates

Monthly Premium Rates	2025 Rates *
Enhanced PPO Plan (80/20)	
Subscriber Only	\$50.00
Subscriber + Child(ren)	\$305.00
Subscriber + Spouse	\$700.00
Subscriber + Family	\$720.00
Base PPO Plan (70/30)	
Subscriber Only	\$25.00
Subscriber + Child(ren)	\$218.00
Subscriber + Spouse	\$590.00
Subscriber + Family	\$598.00

\$

These rates apply to active members. All rates are posted on the Plan's website at shpnc.org.

\*Assumes completion of tobacco attestation. The employee-only premium will be \$60 higher per month if the tobacco attestation is not completed. NOTE: Base 70/30 Plan for retiree-only coverage remains premium free.



# 2025 Non-Medicare Premium Rates

Monthly Premium Rates	2025 Rates *	
Enhanced PPO Plan (80/20)		
Subscriber Only	\$50.00	
Subscriber + Child(ren)	\$305.00	
Subscriber + Spouse	\$700.00	Th
Subscriber + Family	\$720.00	Non All r
		the
Base PPO Plan (70/30)		
Subscriber Only	\$0	
Subscriber + Child(ren)	\$218.00	
Subscriber + Spouse	\$590.00	
Subscriber + Family	\$598.00	

\*Assumes completion of tobacco attestation. The employee-only premium will be \$60 higher per month if the tobacco attestation is not completed. NOTE: Base 70/30 Plan for retiree-only coverage remains premium free. 23

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These rates apply to Non-Medicare retirees. All rates are posted on the Plan's website at shpnc.org.



# A new **TPA** is on the way.

# Transition Items

- As of Dec. 1, 2024, prior authorization requests for medical services occurring after Jan. 1, 2025, providers will need to send request to Aetna for prior to Aetna for processing, not Blue Cross NC.
- Any prior authorizations for medical services prior to that will transfer to Aetna. After 90 days a new authorization will be needed with Aetna.
- As a reminder prior authorizations for prescriptions still go through CVS Caremark, the Plan's PBM. Nothing has changed with this process.

# **Online Enrollment Process**





# Online Enrollment: Getting Started!

### Benefits is the Gateway to your Enrollment

To log into eBenefits, click the gold button for YOUR enrollment system. If your employer is not listed, select the gold "eBenefits" button or contact your HR representative for assistance.

Once you're logged into eBenefits, you can complete your OPEN ENROLLMENT, make changes and access your benefit information through Blue Connect, where you can find your EOBs and order new ID cards.

#### Important Note Regarding Passwords:

If you are having issues logging into eBenefits, do not continue to attempt to log in or you will lock your account. Instead you have the option to reset your password. Simply click "Reset your account" then "I can't remember my password." From there you will be prompted to a screen that will ask you to enter your username so a passcode can be sent to the email address you have in eBenefits.

- To get started, visit shpnc.org
- Click "eBenefits"
- Select the appropriate colored box to access eBenefits
- Once you are logged into eBenefits, click "Get Started"

<b>`</b>			Home Profile Dependents guage Preferences	Important Messages for You           Vou have new benefits being offered to you:           You have 25 day(s) to elect your Open Enrollment benefits.
Access Your Benefits via eBenefits Login to eBenefits, the State Health Plan's Enrollment System	Retirees Using the ORBIT System Login to eBenefits through ORBIT	Employees Using the BEACON System Login to eBenefits through BEACON	anage Account in Information Scare Change et or Update Primary Care vider y Documents	**ACTION REQUIRED** All active members and Non-Nedicare refrees were moved to the 70:00 Base Plan for the 2024 benefit year. If you prefer to enrol in the 80:00 Enhanced Plan, YOU MUST TAKE ACTION, If you want to reduce your monthly premium by 500 for ether plan, YOU MUST TAKE ACTION by October 27, 2023. If you enrol in the 80:00 Enhanced Plan or 70:00 Base Plan and visit your selected PCP, you can receive a copary reduction. Please make sure a PCP is selected. Click on the video to view a short stap-by-step demonstration of the online enrollment process. When you are ready to complete the enrollment process you will need to click the "Get Started" button. When you have completed your enrollment you <u>MUST</u> click SAVE! A green congratulations message will appear when you have successfully completed your enrollment selection.
<b>Employees of the University</b> <b>of North Carolina and</b> <b>Constituent Institutions</b> Click here to login to eBenefits through your institution	<b>Employees of the NC</b> <u>General Assembly</u> NC General Assembly employees login to eBenefits		ument Center Infrastion Statement Lick LinkS Konnect Life Dental Med Vision Care & Parable Spending Accounts S Caremark ming Center able high contrast mode	Oct started >         Concent Benefits at a glance:         Correct Benefits         Correct Benefits         Modical         Modical         Modical         Statistical         Offer Values         Not Statistical         Modical          Modical         Modical         Modical         Modical         Modical         Modical         Modical         Modical         Modical         Modical         Modical         Modical





### SSO Link to Aetna will appear, it will link to general site at first. After ID cards are issued and a member registers, it will be a SSO just like Blue Connect.





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# Member Home Page

# Edit Medical Coverage

1. Your Medical coverage \$278.			
Per Encollment Benefits   State PCP (Pinnary Care Provide) for the 2023 benefit year. If you want to the Enhanced PPO Pian (8020), YOU MUST TAKE ACTION. If you want to reduce your monthly prenium by 500 for either pian. YOU MUST TAKE ACTION by October 23. 2024 REMEMBER to CLICK SAVE I After your	OFILE -  BENEFITS -  CHECKOUT		
In the state are measures were moved to the Base PPO Plan (17030) for the 2025 search year. If you want to medice pour monthly premium by 300 for either plan. YOU MUST TAKE ACTION by Outboar 25. 302.4. REMEMBER to CLICK SAVEI After you in Comparison of Statement This is Not Applicable to HOHP Members'  DUE DUE DUE	Irrent Benefits Open Enrollment Benefits		
<ul> <li>Select RDP (Phrmary Care Provider) for 2025.</li> <li>Wat You have not completed your 2026 enrolment. To save \$50 month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco or self for 2025.</li> <li>Met You have not completed your 2026 enrolment. To save \$50 month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco or self for 2025.</li> <li>Met You have not completed your 2026 enrolment. To save \$50 month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco or self for 2025.</li> <li>Met You Have not completed your 2026 enrolment. To save \$50 month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco or self for 2025.</li> <li>Met You Have not completed your 2026 enrolment. To save \$50 month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco or self for 2025.</li> <li>Met You Have not completed your 2026 enrolment. To save \$50 month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco or self for 2025.</li> <li>Met You Have not completed your 2026 enrolment. To answer the Tobacco Attestations via the link to ensure you get the tobacco attestation. Jack Oliver Hudson.</li> <li>Met Rowersege Show Plan Details &gt;</li> </ul>	ctive and Non-Medicare members were moved to the Base PPO Plan (70 en "Congratulations" message <b>PRINT</b> your Confirmation Statement.*This is		an, YOU MUST TAKE ACTION by October 25, 2024. REMEMBER to CLICK SAVE! After you see
Weter You have not completed your 2025 enrollment. To save \$300 month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco credit for 2025			
<ul> <li>► 1. Your Medical coverage Base PPO Plan (70/30)</li> <li>&gt;&gt; Offerd By: Effective Date:</li> <li>&gt;&gt; Offerd By: Effective Date:</li> <li>&gt;&gt; Offerd By: Data Marie Smith Hudson, Jack Oliver Hudson</li> <li>&gt;&gt; Edit coverage</li> <li>&gt;&gt; Show Plan Details &gt;&gt;</li> </ul> Choose your NCFlex Health Care FSA coverage	Select PCP (Primary Care Provider) for 2025.		
Base PPO Plan (70/30)       per model         Offered By:       Aetna         Effective Date:       01/01/2025         Persons Covered:       Diana Marie Smith Hudson, Jack Oliver Hudson         Edit coverage       Show Plan Details V    Decline			
Effective Date: 01/01/2025 Persons Covered: Diana Marie Smith Hudson, Jack Oliver Hudson Edit coverage Show Plan Details  Decline 2. Choose your NCFlex Health Care FSA coverage	Viait! You have not completed your 2020 enrollment. To save \$00/mol	h on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco credit for 2025	View Survey
Persons Covered: Diana Marie Smith Hudson, Jack Oliver Hudson	<ul> <li>1. Your Medical coverage</li> </ul>	h on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco credit for 2025	\$278.00
2. Choose your NCFlex Health Care FSA coverage	<ul> <li>1. Your Medical coverage Base PPO Plan (70/30)</li> <li>Offered By:</li> </ul>	Aetna	\$278.0
2. Choose your NCFlex Health Care FSA coverage	<ul> <li>1. Your Medical coverage Base PPO Plan (70/30)</li> <li>Offered By: Effective Date:</li> </ul>	Aetna 01/01/2025	\$278.00
	<ul> <li>1. Your Medical coverage Base PPO Plan (70/30)</li> <li>Offered By: Effective Date:</li> </ul>	Aetna 01/01/2025	\$278.0
Begin enrollment Decline coverage	A. Your Medical coverage Base PPO Plan (70/30) Offered By: Effective Date: Persons Covered:	Aetna 01/01/2025	\$278.0 per mon
	A. Your Medical coverage Base PPO Plan (70/30) Offered By: Effective Date: Persons Covered:	Aetna 01/01/2025 Diana Marie Smith Hudson, Jack Oliver Hudson	\$278.00 per mont
	A. Your Medical coverage Base PPO Plan (70/30) Offered By: Effective Date: Persons Covered:	Aetna 01/01/2025 Diana Marie Smith Hudson, Jack Oliver Hudson 2. Choose your NCFlex Health Care FSA coverage	\$278.00 per mont



# **Open Enrollment Selection**





# Plan Selection Page/Add Dependents(s)

hoose your Medical pla	in.			
ase review your options and choose the plan that be	st meets your needs.			
Who do you want to	o cover on this pla	n?	(	Add Dependent
ACTION REQUIRED: Open Enrollment Sept 30-Oct 25, 2024	PPO ESA	Base PPO Plan (70/30)		\$85.00
		Please click Select plan	to enroll.	
		Benefit Year Deductible	\$1,500 Individual/\$4,500 Family	
		Office Visit Copay	\$0 Copay for CPP Provider selected as PCP/\$30 Copay for Non 6 for any other PCP visit	CPP Provider/\$45
		Preventive Services	\$0 Copay	
		Specialist Visit Copay	\$47 Copay for CPP Specialist Provider/\$94 for any other Specialis	st visit
		Emergency Room Copay	\$337 Copay, then 30% after deductible	
		Inpatient Hospital Copay	\$337 Copay, then 30% after deductible	
	Currently Selected Plan det  PPO FSA		PPO Plan (80/20)	\$110.00 Monthly Cost
		Please dick Select plan	to enroll.	
		Benefit Year Deductible	\$1,250 Individual/\$3,750 Family	
		Office Visit Copay	\$0 Copay for CPP Provider selected as PCP/S10 Copay for Non C for any other PCP visit	PP Provider/\$25
		Preventive Services	\$0 Copay	
		Specialist Visit Copay	\$40 Copay for CPP Specialist Provider/\$80 for any other Specialis	t visit
		Inpatient Hospital Copay	\$300 Copay, then 20% after deductible	
	Select plan Plan details	Inpatient Hospital	\$300 Copay, then 20% after deductible	
	Select plan Plan details Decline Coverage I would like to see	Inpatient Hospital Copay	\$300 Copay, then 20% after deductible	



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# 2025 Tobacco Attestation

S PROFILE - BENEFITS - O CHECKOUT

Premium credits

### > Tobacco Attestation (Premium Credit \$60)

\$60.00 per month

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I attest that I am NOT a tobacco user (includes cigarettes, cigars, pipes, chewing tobacco, snuff, vaping or any product containing nicotine). Or if I am a tobacco user, I agree to complete at least one tobacco cessation counseling session within the first 90 days of my date of hire. (Please note: You may lose your \$60 monthly premium credit if you do not visit a Primary Care Provider for a tobacco cessation counseling session as agreed within the first 90 days of my date of hire.) As part of this attestation, I understand that making a false statement, representation or attestation could result in my termination from State Health Plan coverage. I also agree to cooperate with the Plan in any efforts to verify my tobacco status.

Select the appropriate response below:

- I am NOT a tobacco user (includes cigarettes, cigars, pipes, chewing tobacco, snuff, vaping or any product containing nicotine).
- I am a tobacco user, I agree to complete at least one tobacco cessation counseling session by November 30, 2024. (Please note: You may lose your \$60 monthly premium credit if you do not visit a Primary Care Provider for a tobacco cessation counseling session as agreed by November 30, 2024.) As part of this attestation, I understand that making a false statement, representation or attestation could result in my termination from State Health Plan coverage. I also agree to cooperate with the Plan
- I AM a tobacco user

Cancel

Previous

Next

# **PCP** Selection

O PROFILE - O BENEFITS - O CHECKOUT

#### Medical

### Enter the PCP (Primary Care Provider) information or search from a list of providers.

		PCP Name
	Search	
	Use the same provider for my dependents	
	Search	
PCP Copay Reduction Reminder		
Next Previous Cancel		





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Search	<u>ි</u> ස	Angier Pediatrics and Adult Medicine Center, PLLC Family Practice (1 more specialty)		Clear Pricing Project Provider
← Back to Find Care Filters Visit Type ✓ Located Within ✓		<ul> <li>441 Lakestone Commons Aven Varina, NC 27526</li> <li>7.02 miles from you</li> </ul>	ue, Fuquay	In Network Accepting New Patients
<b>473 in-network results for Fam</b> 1-20 of 473 results within <b>25 miles</b> of <b>Raleigh</b> , NC <b>2760</b> . See important notice about participating provid	Angier Pediatrics and Adult Me Family Practice, Pediatrics Clear Pricing Project Provider	dicine Center, PLLC		
	<ul> <li>441 Lakestone Commons Avenue Fuquay Varina, NC 27526 7.02 miles from you</li> <li>(919) 577-0481</li> <li>View Providers</li> <li>Report Incorrect Provider Info C</li> </ul>			
	Provider ID: 9788297   NPI ID: 1104096015 Show 1 more location +			





### Enter the PCP (Primary Care Provider) information or search from a list of providers.

	PCP Name
Search	Ugochukwu, Kingsley Chuks, MD
	4-14
Use the same provider for my dependence	dents
Search	McVeigh, Elizabeth F., MD
Search	McVeigh, Elizabeth F., MD



# Selecting a Primary Care Provider



- If you don't find the doctor you are looking for, try searching for the medical practice or group name.
- Some doctors may be in-network but will not appear in the directory. This is usually due to the practice not choosing to list nurse practitioners and/or physician assistants.
- For assistance, members can all Aetna Health Concierge (Customer Service) at 833-690-1037.



PROFILE - 
BENEFITS - 
CHECKOUT

### 2025 SHP Medical Summary

Your 2025 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

<b>Medical</b> Enhanced PPO Plan (80/20)	Primary Care Provider 💉 Edit
Offered By: Aetna Effective Date: 06/01/2025 You Pay: \$720.00 per month	Hide details 🗸
	Ugochukwu, Kingsley Chuks, MD
	s: McVeigh, Elizabeth F., MD
	McVeigh, Elizabeth F., MD
	Edit coverage Edit plan Plan details
	Save
	2024 Benefitfocus.com Inc., All Rights Reserved



# Medical Benefits Cost Summary

#### ⊘ PROFILE - ● BENEFITS - ○ CHECKOUT Ä 2025 SHP Medical Summary Your 2025 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section. Cost Summary Medical This is a summary of your OE benefit elections. Enhanced PPO Plan (80/20) Hide all Benefit Elections (4 items) $\sim$ Offered By: Aetna Effective Date: 01/01/2025 Monthly You Pay: \$50.00 per month Eligible for Employer Contribution Persons Covered: \$110.00 Medical Not Eligible for Employer Contribution NCFlex Accident Plan \$15.98 Premium credits / Edit NCFlex Dental \$55.40 NCFlex Vision \$0.00 Show details 🗸 Medicare You Pay o No policy on record \$181.38 Subtotal Premium Wellness Credits 😦 -\$60.00 No medicare policy information on record Monthly Total 😨 \$121.38 Primary Care Provider & Edit Show details V Plan details Edit coverage Edit plan Cancel



38



# **Benefit Summary**

Aefra 01/01/2025			view Surv \$50. per m
01/01/2025			per n
			Decline
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pount			\$83. per m
\$555.56 Per Plan Year \$83.33 per month			
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# **Congratulations Banner**

Ē	
Home Profile	Congratulations, You have successfully completed your enrollment process.      Please review and print your Confirmation Statement for your records.
Benefits nguage Preferences	** ACTION REQUIRED** All active members and Non-Medicare retirees were moved to the Base PPO Plan (70/30) for the 2025 benefit year. If you prefer to enroll in the Enhanced PPO Plan (80/20), YOU MUST TAKE ACTION. If you
Manage Account	want to reduce your monthly premium by \$60 for either plan, YOU MUST TAKE ACTION by October 25, 2024. If you enroll in the Enhanced PPO Plan (80/20) or Base PPO Plan (70/30) and visit your selected PCP, you can receive a copay reduction. Please make sure a PCP is selected.
ledicare	Click on the video to view a short step-by-step demonstration of the online enrollment process.
ife Change elect or Update Primary Care rovider - 2024	When you are ready to complete the enrolment process you will need to click the "Get Started" button. When you have completed your enrollment you <u>MUST</u> click SAVE! A green congratulations message will appear when you have successfully completed your enrollment selection.
elect or Update Primary Care rovider - 2025	Get Started >
ly Documents	Your benefits at a glance
locument Center	Current Benefits Future Benefits



# Important Points to Remember

- You need to SAVE your choices at the end of the enrollment process.
- Many members overlook this vital, final step and therefore fail to complete enrollment!
- All enrollment choices will be displayed for confirmation but you aren't finished yet!
- You then need to scroll down and click SAVE to record your enrollment choices. Otherwise, it will be as if you never enrolled.
- Printing out your confirmation statement is also recommended!
- Members that call in to the call center to complete their enrollment will receive a mailed confirmation statement.



The choices you pick Will NOT stick Unless you SAVE them With a CLICK!



# **Extended Call Center Hours**



- The Eligibility and Enrollment Support Center (855-859-0966) will have extended hours during Open Enrollment:
  - Monday-Friday, 8 a.m. 10 p.m.
  - Saturdays, 8 a.m. 5 p.m.
- You are encouraged to NOT wait until the last minute!
- Call wait times are always longer the first two days and last two days of OE.
- There will continue to be a virtual hold option for members calling in who would rather not hold and receive a call back when a representative is available.
- Aetna Health Concierge (Customer Service) (833-690-1037) will also have extended hours during Open Enrollment:
  - Monday-Friday, 8 a.m. 8 p.m.
  - Saturdays, 8 a.m. 2 p.m.



# Thank You! Questions?

This presentation and the recording are posted on the State Health Plan's website at <u>www.shpnc.org</u>. Click 2025 Open Enrollment!

This presentation is for general information purposes only. If it conflicts with federal or state law, State Health Plan policy or your benefits booklet, those sources will control. Please be advised that while we make every effort to ensure that the information we provide is up to date, it may not be updated in time to reflect a recent change in law or policy. To ensure the accuracy of, and to prevent the undue reliance on, this information, we advise that the content of this material, in its entirety, or any portion thereof, should not be reproduced or broadcast without the express written permission of the State Health Plan.





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