

2025 OPEN ENROLLMENT SEPT. 30-OCT. 25, 2024

The choices you make during Open Enrollment are for benefits effective Jan. 1, 2025, through Dec. 31, 2025.

Open Enrollment is an ideal time to review your current coverage and your State Health Plan options for the coming year.

For the 2025 benefit year, members in the Humana Medicare Advantage Base and Enhanced plans will remain in that plan unless you would like to enroll in a different plan during Open Enrollment.

Medicare Primary members enrolled in the Base PPO Plan (70/30) will be moved to the Humana Base Plan unless they enroll in the Base PPO Plan (70/30) during Open Enrollment.

You will need to take action during Open Enrollment if you want to be enrolled in a different plan option or if you need to make any changes regarding your dependents.

YOU CONTINUE TO HAVE THREE OPTIONS TO CHOOSE FROM FOR 2025:

- The Humana® Group Medicare Advantage (PPO) Base Plan (90/10)*
- The Humana® Group Medicare Advantage (PPO) Enhanced Plan (90/10)*
- The Base PPO Plan (70/30), which will be administered by Aetna as of Jan. 1, 2025. It is currently administered by Blue Cross NC.

IMPORTANT NOTES FOR 2025

Humana Medicare Advantage Plans • • • • •

- Eligible subscriber premiums for the Humana Base Medicare Advantage Plans will remain the SAME; however, the dependent premiums have changed. Adding a spouse will be \$37 for the Base Plan and \$167 for the Enhanced Plan (for subscriber and spouse). Detailed premium information will be available in your Open Enrollment Decision Guide, which will be mailed in September.
- There are **NO major** benefit changes with the Humana Medicare Advantage Plans. Member cost share of the Humana plan's covered insulin products covered under Part B and Part D is **no more than \$35** for every one-month (up to a 30-day) supply. 
- Pharmacy out-of-pocket maximum will be lowered from \$2,500 to \$2,000.
- Members who reach the Catastrophic Coverage Stage for prescriptions

will pay nothing for covered Part D drugs.

- There may be changes to the Humana Medicare Advantage Plan formulary (drug list), so members are encouraged to review that information when it becomes available during Open Enrollment.
- New and existing members will receive a new Humana ID card in December and will need to start using that card as of Jan. 1, 2025. • • • • •

Base PPO Plan (70/30)

- Aetna will become the State Health Plan's new Third-Party Administrator (TPA) on Jan. 1, 2025. Blue Cross NC is the Plan's current TPA. **This transition does not affect members on the Humana Base and Enhanced plans.**
- 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 a provider, visit the State Health Plan's website, click "Find a Doctor" and select Aetna's Find a Provider Tool.
- There are **NO major** benefit or premium changes with the Base PPO Plan (70/30).
- Members will receive a new Aetna ID card in December and will need to start using that card as of Jan. 1, 2025.
- The formulary (drug list) for the Base PPO Plan (70/30) is updated on a quarterly basis, so there is always a possibility that your medication could change tier levels or become a non-covered drug.
- Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy a \$0 copay on the Base PPO Plan (70/30).
- Preferred and non-preferred insulin continues to have a \$0 copay for a 30-day supply on the Base PPO Plan (70/30).
- **Members will need to re-select a Primary Care Provider during Open Enrollment to continue to enjoy the lower copays when seeing that provider in 2025.**
- All members will receive a new ID card from Aetna prior to Jan. 1, 2025.

If you are covering non-Medicare dependents on the Enhanced PPO Plan (80/20), you will be required to take action to re-elect that coverage for your dependents.

**The Humana Group Medicare Advantage Plans have a benefit value equivalent to a 90/10 plan.*



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA



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

State Health Plan
3200 Atlantic Avenue
Raleigh, NC 27604

• • • • • IMPORTANT CONTACTS • • • • •

Member Outreach Event RSVP Phone Line:..... 866-720-0114
State Health Plan Eligibility & Enrollment Support Center:..... 855-859-0966
Humana: 888-700-2263
Aetna Health Concierge (Customer Service): 833-690-1037
CVS Caremark: 888-321-3124



2025 STATE HEALTH PLAN • • • • • OPEN ENROLLMENT • • • • • SAVE THE DATE: SEPT. 30-OCT. 25, 2024 MEDICARE OUTREACH EVENT SCHEDULE



"These meetings – designed especially for you – are a great opportunity to learn more about your State Health Plan options, such as the Humana Medicare Advantage Plans. Again, this year, the Humana Base Plan offers a \$0 premium for eligible subscribers and includes popular benefits such as SilverSneakers, and free preventive services."

– Dale R. Folwell, CPA, State Treasurer

2025 STATE HEALTH PLAN OPTION COMPARISON CHART

If you’re not already enjoying the Medicare Advantage Plans, now is the time to check them out.

	Humana Group Medicare Advantage (90/10)* Plans	Base PPO Plan (70/30)
NO Medical or Pharmacy deductibles	✓	
Customized plan for you combining Medicare Parts A and B along with Medicare Part D (prescription coverage) into one plan	✓	
Ability to see providers outside the network for the same copay or coinsurance as in-network providers as long as the provider participates in Medicare and agrees to file claims with Humana	✓	
Free enrollment in SilverSneakers	✓	
Lower Urgent Care and ER Copays	✓	
Routine eye exam, including refraction	✓	
Routine services—podiatry, chiropractic, private duty nursing	✓	
\$0 copay for most Part D vaccines	✓	
\$0 copay for one routine hearing exam per year; includes \$500 hearing aid allowance	✓	
\$0 copay for dialysis services at dialysis center and outpatient facility	✓	
\$0 copay for lab services at urgent care facilities	✓	
\$0 copay for Medicare-covered therapeutic continuous glucose monitors (CGMs) and supplies	✓	
\$0 copay for preferred blood glucose meters and supplies	✓	
\$0 copay for Part D diabetic supplies and administration supplies	✓	
\$0 copay for post-discharge benefits including transportation and in-home personal care	✓	
Humana Well Dine®, which includes up to 28 meals delivered following an inpatient hospital or skilled nursing facility stay	✓	
Prescription Drug coverage	✓	✓
No referral needed to see a specialist	✓	✓
Preventive services covered at 100%	✓	✓
Disease and case management services	✓	✓
Preferred and non-preferred insulin has a \$0 copay for a 30-day supply		✓

*The Humana Group Medicare Advantage Plans have a benefit value equivalent to a 90/10 plan.

MEDICARE OUTREACH EVENTS

IN-PERSON EVENTS

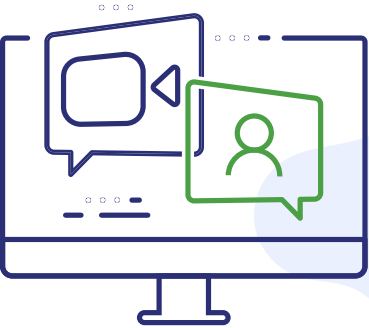
Each event will include a presentation from State Health Plan staff, representatives from Humana and Aetna and offer attendees the opportunity to ask questions.

Date	County	Time	Location
9/18/24	Wake	10 am - 12 pm	Hilton Garden Inn Crabtree Valley Element III & IV 3912 Arrow Drive, Raleigh, NC 27612
9/19/24	Johnston	10 am - 12 pm	Johnston County Agricultural Center Auditorium 2736 NC Highway 210 Smithfield, NC 27577
9/24/24	Jackson	10 am - 12 pm	Southwestern Community College Myers Auditorium 447 College Drive Sylva, NC 28779
9/25/24	Buncombe	10 am - 12 pm	Asheville-Buncombe Technical Community College Ferguson Auditorium 340 Victoria Road Asheville, NC 28801
9/25/24	Burke	3 pm - 5pm	Foothills Higher Education Conference Center South Hall 2128 S Sterling St. Morganton, NC 28655
9/26/24	Wilkes	10 am - 12 pm	John A. Walker Center Wilkes Community College Lakey Ballroom 1328 S. Collegiate Drive Wilkesboro, NC 28697
9/26/24	Forsyth	3 pm - 5 pm	Enterprise Conference and Banquet Center Davis Room A & B 1922 S. Martin Luther King Jr. Drive Winston-Salem, NC 27107
9/27/24	Guilford	9 am - 11 am	Sheraton Greensboro Joseph S. Koury Convention Center Colony Room 3121 W. Gate City Blvd. Greensboro, NC 27407
10/2/2024	Granville	3 pm - 5 pm	McGregor Hall PAC (Performing Arts Center) Theater 201 Breckenridge St. Henderson, NC 27536
10/3/24	Wake	10 am - 12 pm	One Eleven Place Grand Ballroom 111 Realtors Way Cary, NC 27513
10/3/24	Orange	3 pm - 5 pm	Sheraton Chapel Hill Blue Hill Ballroom Salon A & B One Europa Drive Chapel Hill, NC 27517

Date	County	Time	Location
10/7/24	Gaston	3 pm - 5 pm	Habitat for Humanity of Gaston County Johan Newcombe Event Center 1840 E. Franklin Blvd. Gastonia, NC 28054
10/8/24	Cabarrus	10 am - 12 pm	City Club at Gibson Mills Fieldcrest Room 325 McGill Ave. NW, Suite 150 Concord, NC 28027
10/8/24	Randolph	3 pm - 5 pm	AVS Catering and Banquet Centre Centre Room A, B & C 2045 N. Fayetteville St. Asheboro, NC 27203
10/9/24	Moore	10 am - 12 pm	Pinehurst Village Hall Assembly Hall 395 Magnolia Road Pinehurst, NC 28374
10/9/24	Robeson	3 pm- 5 pm	Southeastern Agricultural Center Hall B & C 1027 Highway 74 East Lumberton, NC 28358
10/10/24	Cumberland	10 am - 12 pm	Doubletree by Hilton Salon A & B 1965 Cedar Creek Road Fayetteville, NC 28312
10/14/24	New Hanover	3 pm - 5 pm	Terraces on Sir Tyler Grand Ballroom 1826 Sir Tyler Drive Wilmington, NC 28405
10/15/24	Onslow	10 am - 12 pm	Hilton Garden Inn Jacksonville Grand Ballroom 1016 Jacksonville Parkway Jacksonville, NC 28546
10/15/24	Craven	3 pm - 5 pm	New Bern Riverfront Convention Center Ballroom A 203 S. Front St. New Bern, NC 28560
10/16/24	Pitt	10 am - 12 pm	Hilton Greenville Carolina Ballroom E, F 207 SW Greenville Blvd. Greenville, NC 27834
10/16/24	Pitt	3 pm - 5 pm	Hilton Greenville Carolina Ballroom E, F 207 SW Greenville Blvd. Greenville, NC 27834
10/17/24	Nash	10 am - 12 pm	Nash Community College Brown Auditorium Room 3 454 North Old Carriage Rd Rocky Mount, NC 27804
10/18/24	Pasquotank	10 am - 12 pm	Museum of Albemarle Auditorium 501 S. Water St. Elizabeth City, NC 27909

WEBINAR EVENTS

The webinars include the same information as the in-person sessions and offer the opportunity for a question-and-answer session at the end of each webinar. Each webinar lasts approximately 2 hours.



Date	Time
8/28/24	10 am
8/29/24	2 pm
9/12/24	2 pm
9/13/24	10 am
9/17/24	2 pm
9/30/24	10 am
9/30/24	2 pm
10/1/24	10 am
10/4/24	10 am
10/10/24	6 pm
10/11/24	10 am
10/21/24	10 am
10/21/24	6 pm
10/22/24	10 am

TELEPHONE TOWN HALL EVENTS

Telephone town hall meetings are like listening to a radio show over the phone. You’ll simply provide your phone number when you register, and we’ll call you to join at the start of the event. Members who have registered and members with a valid phone number in the State Health Plan’s enrollment system eBenefits will receive a call prior to an event, which will prompt you to join. If the phone number we have on file is a mobile number, you must register and agree to be contacted for the meeting via your mobile number.

Date	Time
9/27/24	2 pm
10/4/24	2 pm



If you would like to attend an in-person session, webinar or Telephone Town Hall please RSVP online at www.shpnc.org or call 866-720-0114