



## PLANNING FOR RETIREMENT RESOURCE CENTER

Check out the State Health Plan's Planning for Retirement Resource Center at [www.shpnc.gov](http://www.shpnc.gov).



## EVENTS & WEBINARS ONLINE SIGN-UP

Sign up for one of the State Health Plan's "Understanding Your Medical Plan Options When You Become Medicare Eligible" events. Visit the State Health Plan website at [www.shpnc.gov](http://www.shpnc.gov) and click Upcoming Webinars.



## RETIREMENT APPLICATION ONLINE SUBMISSION

Complete your retirement application in ORBIT up to 120 days in advance of your effective retirement date.

It is recommended to apply as early as possible to avoid delays in your retiree benefits, including health coverage. Get started at [www.myNCRetirement.gov](http://www.myNCRetirement.gov).

# State Health Plan

## RETIREE HEALTH BENEFITS FACT SHEET

The State Health Plan has created this guide to help you through the process of selecting your retiree health benefits.

### DETERMINE YOUR ELIGIBILITY FOR RETIREE STATE HEALTH PLAN BENEFITS

HIRE DATE	YEARS OF SERVICE	HEALTH BENEFITS ELIGIBILITY
Hired prior to Oct. 1, 2006	At least 5 years of membership service	Non-contributory for health plan benefits
Hired on or after Oct. 1, 2006	At least 5 years of membership service but less than 10 years of creditable service	Eligible and 100% contributory
Hired on or after Oct. 1, 2006	At least 10 years of membership service but less than 20 years of creditable service	Eligible and 50% contributory
Hired on or after Oct. 1, 2006	At least 20 years of creditable service	Eligible for non-contributory
Hired on or after Jan. 1, 2021	N/A	Not eligible for health plan benefits

### RETIREE HEALTH BENEFITS FACTS

- You and any covered dependents will remain covered under your employing agency for your first month of retirement. If you or any covered dependents are Medicare eligible at this time, **MEDICARE WILL BE PRIMARY** to your State Health Plan coverage.
- State Health Plan benefits for you and any covered dependents will move under the Retirement Systems on the 1<sup>st</sup> of the month following your retirement date – this is known as your **BENEFIT DATE**.
- If eligible for State Health Plan benefits at retirement, **YOU AND ANY COVERED DEPENDENTS WILL BE AUTO-ENROLLED** into retiree State Health Plan benefits regardless of your contribution rate. Check with the Retirement Systems Division to verify your years of contributory service.
- If you do not want retiree State Health Plan benefits, you must **OPT OUT** of the State Health Plan by logging into your **ORBIT** account and clicking on the link for State Health Plan benefits or by calling the State Health Plan's Eligibility and Enrollment Center at **855-859-0966**. Your Health Benefits Representative (HBR) cannot opt you out of coverage.
- Retirement is a Qualifying Life Event (QLE) which allows you to add or remove dependents from coverage as of your benefits date.
- Anyone Medicare eligible at retirement – make sure you **HAVE** your **MEDICARE PART A & B IN PLACE** as of your retirement date. To sign up for Medicare, visit [www.ssa.gov](http://www.ssa.gov) or call **800-772-1213**. You can sign up as early as 60 days prior to your desired effective date.