

State Health Benefit Plan
Veteran Coordinators
2005 Train The Trainer
For Non Flexible Benefits Program
Agencies



Important Dates

- Open Enrollment Period 4/18 – 5/17
 - Web-based enrollments/changes at www.shbp.org
- Retiree Option Change Period (ROCP)
4/18 – 5/17
 - Web-based Option changes at www.shbp.org



Plan Changes July 1, 2005

- Mandatory
 - Web enrollment for all eligible subscribers who received MCW
- Employees: www.shbp.org
- Retirees': www.shbp.org



- 2005 Plan Year, 7/1 – 12/31/ 2005.
- Plan Year Change to a calendar Plan Year
1/1 – 12/31/2006.

Open Enrollment Period 10/2005 for
Plan Year 1/1/2006

- **Tobacco Surcharge –**

A \$9.00 per month tobacco surcharge will be added to your monthly premium if you or any of your covered dependents have used tobacco products in the previous 12 months.

- **Spousal Surcharge –**

A \$50.00 per month spousal surcharge will be added to your monthly premium if you have elected to cover your spouse and the spouse is eligible for coverage through his/her employment but chose not to take it. If your spouse is eligible for coverage with the SHBP through his/her employment the spousal surcharge will be waived.



Tobacco and Spousal Surcharges

- Members MUST go online to answer surcharge questions, even if they want to continue their current coverage option.
- Members who fail to answer these questions
 - will automatically be charged the tobacco and/or spousal surcharges
 - will have surcharge(s) apply until the next Plan Year, unless the spouse enrolls in his/her employer's health plan during the Plan Year.

Intentional misrepresentation in response to surcharge questions will have significant consequence.

You will automatically lose State Health Benefit Plan coverage (for yourself and all covered dependents) for 12 months beginning on the date that your false response is discovered.

PPO/PPO Choice (CCO), INDEMNITY

- Indemnity Premier, PPO Premier and PPO Choice Premier options will no longer be offered.
- The Indemnity Basic, PPO Basic and PPO Choice Basic will change to the Indemnity, PPO and PPO CCO.

PPO/PPO Choice (CCO), INDEMNITY

- The PPO/Indemnity plans will no longer offer a maximum out-of-pocket pharmacy benefit limit.
- The new co-pays are as follows:

Generic Co-pay	\$10
Preferred Brand Co-pay	\$30
Non-Preferred Brand Co-pay	\$100
- There will be changes in the deductibles & Out-Of-Pocket maximums.

HMO Changes

- Deductible and co-insurance added
- Out-of-pocket maximum
 - (i.e. inpatient and outpatient hospital facility, inpatient professional charges, etc.)
- Deductible and co-insurance amounts are part of annual out-of-pocket max
- Services requiring a co-payment do not apply toward the out-of-pocket max
- When out-of-pocket maximum is met, covered services are payable at 100% less co-pay

HMO Changes

- Deductible and co-insurance amounts apply to all services except physician office visit services, maternity and newborn care, preventive care, and pharmacy.
- All services provided in a physician's office including lab work, outpatient surgery, allergy treatment and x-rays are covered at 100% after paying the applicable co-payment. Routine Mammograms, PSA and Pap smears are covered at 100% regardless of place of service.

HMO Changes

The co-payment for non-preferred drugs is changing:

From	To
\$40	\$50

Changes to HMO Service Areas:

Blue Choice: Added: Lamar, Screven, Taliaferro,
Lost: Chattahoochee, Heard, Johnson,
Stewart, and Washington

Cigna added: Dodge, Houston, Peach,
and Pulaski

United HealthCare added: Brantley, Charlton,
Clay, Coffee, Hancock, Haralson, Irwin, Jeff
Davis, Macon, Miller, Montgomery, Quitman,
Rabun, Telfair, Towns, Treutlen, Union,
Washington, Webster, and Wheeler



TRICARE Supplement

for Eligible Military Members

A supplemental insurance will be available to employees and dependents who are eligible for TRICARE.

The employee and each dependent must be eligible for TRICARE and provide a Defense Enrollment Eligibility Reporting System (DEERS) number.



TRICARE Supplement

This coverage is only for active, retired military, some Reserve, some National Guard and qualified dependents, spouses, and ex-spouses.

Payroll locations will receive information packets to distribute to eligible employees.

Retiree Option Change Period (ROCP)

- Retirees can change to any available coverage option during the “Retiree Option Change Period”
- Changes become effective July 1, 2005.
- Surcharges do not apply to retirees
- Dependents can only be added within 31 days of a qualifying event: Marriage, divorce, adoption, birth, loss of other insurance.
- May change to single at anytime.
- Any ROCP questions: 800-586-9288.

Employees Eligible for Retirement

- Retirement/Surviving Spouse forms are being sent in too early. Options, Rates, and Forms Change requiring reprocessing.
- SHBP accepts forms no earlier than 60 days prior to retirement. Forms received too early will be sent back to the member.



Outsourcing Open Enrollment Communications

If you outsource your Open Enrollment communication materials to a 3rd party vendor...please note that any incorrect information provided by the vendor will NOT be grounds for an administrative error and changes of selection will not be allowed.



Dependent Verification

Effective Immediately

SHBP requires dependent verification for all new enrollees.

Acceptable Documents

- **Marriage License or signed tax return**
- **Birth Certificate with parents' names**
- **Adoption Papers**

Birth cards are NOT acceptable.

Dependent Verification

- The System will generate a letter requesting documentation.
- Subscribers will have 45 days to submit or the system will retroactively terminate coverage for any undocumented dependent.
- Documents must show the seal or say “certified copy” and contain the signature of the certifying person.

Dependent Verification

- Do not send original documents as they will not be returned.
- Do not hold enrollment forms for the documents.



Thanks for all you do!!!!!!

