



**IMPORTANT STATE HEALTH BENEFIT PLAN (SHBP)
MEDICARE INFORMATION for RETIREES/DEPENDENTS
ELIGIBLE FOR MEDICARE BECAUSE OF AGE OR DISABILITY**

GENERAL SHBP MEDICARE POLICY

Upon reaching age 65 or becoming disabled, you become eligible to enroll in Medicare. Medicare is the federal health insurance program and includes Parts A – hospitalization, B – provider services and D – prescription drugs. To enroll in Medicare, you should contact the Social Security Administration (SSA).

SHBP Medicare Policy allows retirees and their eligible spouses age 65 to enroll in one of the SHBP Medicare Advantage (MA) options to continue receiving their state subsidized premium. To enroll in an SHBP MA option, you must at least be enrolled in Medicare Part B coverage with SSA.

By enrolling in an MA SHBP option, you will:

- Have an all-inclusive plan covering hospitalization, physician and ancillary services, prescription drug coverage and other additional benefits.
- Have a plan that replaces standard Medicare coverage offered under SSA.
- Receive a SHBP MA card to use instead of your standard Medicare cards. (NOTE: DO not destroy your standard Medicare cards. Put them away in a safe place should you ever need to provide proof of Medicare eligibility.)

To enroll and begin receiving MA SHBP coverage, you will need to do the following steps.

- Notify SHBP of Medicare enrollment by going online to the SHBP Enrollment Portal at www.mySHBPga.adp.com and entering the information through the Medicare Management link or by calling SHBP Member Services at (800) 610-1863 by the first of the month prior to the month you or your spouse reach age 65 and become eligible for Medicare. Premiums increase significantly if you or your eligible spouse are not enrolled in a Medicare Advantage Option or have not provided your Medicare information to SHBP. Enrollment in the SHBP MA option is OPTIONAL for Medicare-eligible retirees and/or dependents under age 65.
- Premiums increase significantly if you or your eligible spouse are not enrolled in a Medicare Advantage Option or have not provided your Medicare information to SHBP.

SHBP MEDICARE ADVANTAGE (MA) PLAN INFORMATION

- The Centers for Medicare & Medicaid Services (CMS) is the authorizing Federal agency for all MA plans. *Enrollment in any of the SHBP MA PPO options is subject to CMS approval.*
- You will continue to pay both your Medicare Part B to Social Security and your SHBP premiums.
- CMS will not approve enrollment if residence address is a PO Box. You must provide a street address. You can update your information through the SHBP Enrollment Portal at www.mySHBPga.adp.com. Select **Declare an Event** from the Welcome Page and choose **Retiree/Survivor Address Change**, or call SHBP Member Services at (800) 610-1863. You cannot enroll in a separate Medicare Advantage, Medicare Part D Plan or **Medicare Supplement**, as doing so will cause you to permanently lose your SHBP MA PPO coverage.
- You can see any provider that accepts Medicare.
- If all family members are not eligible for the MA option, the person enrolled in Medicare will be enrolled in the MA option, and covered dependents will remain in their current non-MA plan option.

- If CMS denies enrollment in an SHBP MA plan for reasons beyond your control, you will be returned to your Medicare Parts A and B coverage automatically, and SHBP will enroll you in one of the other non-MA plans until CMS approves enrollment. Enrollment in a Medicare Part D plan is not automatic, and you must enroll within 60 days of the loss of coverage to not pay a penalty. You will remain in your current option until approved by CMS. Your premium will increase significantly if approval is delayed or denied.

OTHER SHBP (NON-MEDICARE) PLANS

- You may enroll in one of the SHBP non-MA options but will pay the entire cost of the premium.
- Medicare will be your primary health insurance and SHBP will become secondary. You will still be responsible for any applicable co-payments, deductibles or any amount above the Plan's allowable charges.

State Health Benefits Plan

SHBP Member Services: (800) 610-1863

SHBP Enrollment Portal: www.mySHBPga.adp.com