

A SNAPSHOT OF GEORGIA

# STATE HEALTH BENEFIT PLAN

(FOR ACTIVE EMPLOYEES FOR 2011)



## Overview

The State Health Benefit Plan (SHBP), a division of the Georgia Department of Community Health (DCH), is responsible for the administration of the health insurance offered to state employees, teachers, school personnel and certain contract groups. As of November 2011, SHBP provided health coverage for approximately 690,208 members and dependents. SHBP currently offers three Plan options for its active members and their dependents, including: 1) Health Reimbursement Arrangement (HRA); 2) High Deductible Health Plan (HDHP); and 3) Health Maintenance Organization (HMO).

## PLAN VENDORS

- CIGNA
- UnitedHealthcare

## Plan Options

All options provide a 100% wellness benefit when seeing an in-network provider. This encourages members to get age-appropriate check-ups and exams.

SHBP plan options for active employees and retirees under 65 are:

- **HRA:** The HRA is a consumer driven health plan. Members can choose between CIGNA and UnitedHealthcare (UHC). Both options offer a national provider network and in-and out-of-network benefits. Typically, benefits are paid at 85 percent for in-network and 60 percent for out-of-network charges. Features include an annual HRA contribution of \$500 for “you” and up to \$1,500 for “family” coverage. HRA dollars are funded by the SHBP to provide first dollar coverage to members. Any unused HRA dollars roll over to the next year and can be taken into retirement if coverage in the HRA is continued
- **HDHP:** The HDHP is a consumer driven health option. In return for a low premiums, members must satisfy the entire deductible prior to receiving benefit payments. This option offers a national provider network and in- and out-of-network benefits. Most benefits are paid at 90 percent for in-network and 60 percent for out-of-network charges. Employees may contribute to a Health Savings Account (HSA) through a bank or an independent HSA administrator/custodian. Employee contributions to an HSA are tax deductible and may be used to pay medical expenses. Unused HSA funds carry over to the next Plan Year and may earn interest. HSAs are also portable
- **HMO:** CIGNA Open Access Plus In Network and UHC Choice HMO are the two HMOs offered. These HMOs offer a national provider network. Members do not have to select a Primary Care Physician (PCP) or obtain a referral to see a participating specialist. However, you are encouraged to select a PCP to help coordinate your care. HMO’s typically provide a 100 percent benefit after a co-payment for in-network provider visits. There is no coverage for services received by non-participating providers unless the injury or health issue is a life (or limb) threatening emergency

# A SNAPSHOT OF THE STATE HEALTH BENEFIT PLAN

## Tobacco and Spousal Surcharges

The \$50 monthly Spousal Surcharge applies to all active members and retirees that are under age 65 whose spouses are eligible for coverage through their employer but elect not to take the coverage. The \$80 Tobacco Surcharge applies to all active members and their covered dependents who use or have used tobacco products within the last 12 months. This surcharge is designed to encourage tobacco users to adopt a healthier lifestyle. A tobacco cessation health coaching program through CIGNA and UHC is offered to members and dependents who want to stop using tobacco products.

Each year, members must answer surcharge questions during the annual Open Enrollment. Members who fail to answer these questions will automatically be assessed the applicable surcharges.

***Disclaimer:*** This material is for informational purposes and is not a contract. It is intended only to highlight principal eligibility and benefits. Every effort has been made to be as accurate as possible; however, should there be a difference between this information and the Plan documents, the Plan documents govern. It is the responsibility of each member, active or retired, to read the Summary Plan Description and all Plan materials provided in order to fully understand the eligibility and option provisions.