



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

2014 State Health Benefit Plan (SHBP) Active Employees Pre-Retirement Planning Seminar



Presentation to:

Pre-Retirement Planning for Active Members

Presentation by:

SHBP

Information for Plan Year 2014



Mission

We will provide Georgians with access to affordable, quality health care through effective planning, purchasing and oversight.

We are dedicated to a healthy Georgia.

State Health Benefit Plan Overview

- Continuing Coverage When You Retire
- Changing Options
- Qualifying Events
- Options for Retirees Under Age 65 and Over Age 65
- SHBP Medicare Advantage
- Coverage for Surviving Spouses
- Contact Information

When You Retire

- **You may continue health care coverage at retirement if:**
 - You will be immediately eligible to receive a monthly benefit from a Georgia-sponsored retirement system (ERS, TRS, PSERS); and
 - You and your dependents are enrolled at the time of your retirement
 - **NOTE: You must have continuous coverage from active to retiree status**
- **You do not need to complete a paper form if you are covered under ERS, TRS or PSERS**
 - If you are enrolled in another state-sponsored retirement system, you will need to contact the SHBP at 800-610-1863
- **NOTE: You cannot continue your health insurance if you take a lump sum distribution from a Georgia-sponsored retirement system and do not receive a monthly retirement benefit.**

Changing Options (All Retirees)

- Once enrolled as an SHBP retiree member, you have the opportunity to change options:
 - Within 31 days from the date on your retirement letter
 - When you or a covered dependent become eligible for Medicare (age 65 or disabled)
 - If the retirement benefit does not cover the premium
 - During the annual Retiree Option Change Period (ROCP), which is held each fall and corresponds with the annual Open Enrollment (OE) period for active members
 - If you experience a Qualifying Event

Note: During ROCP, you can only change options.

Qualifying Events (All Retirees)

- **Making changes to your health insurance**
 - Marriage
 - Spouse loses eligibility for coverage
 - Acquisition or death of a dependent
 - Divorce



You have 31 days from the Qualifying Event to notify SHBP (90 days for a newly eligible dependent child).

Changes Without a Qualifying Event (All Retirees)

- You may decrease your tier or change to “you only” coverage at any time
- You may discontinue SHBP at anytime but ...
 - you will not be able to get the coverage back unless you return to work in a SHBP benefit-eligible position
- If you and your spouse are both drawing a monthly retirement benefit from a Georgia-sponsored retirement system, and
 - enrolled in SHBP coverage under “you + spouse” or “you + family”
 - you may change coverage to each having “you only” coverage at any time
 - **NOTE:** The request for you and your spouse must be filed at the same time.

Mid-Year Changes

Impact on Deductibles and Out-of-Pocket Limits

- **If you change coverage levels due to a Qualifying Event**
 - Deductibles and out-of-pocket accumulations will not transfer

- **If you move from HRA to a BCBSGa* Medicare Advantage (MA) option**
 - Unused HRA dollars of \$100 or more will be set up in a separate account to use for co-payments and co-insurance costs under the MA option

* *Blue Cross Blue Shield of Georgia*

When You Retire (Under Age 65)

- **Your coverage will rollover into your current option and tier**
- **Your options are the same as for active members**
 - Gold HRA
 - Silver HRA
 - Bronze HRA
 - TRICARE Supplement (military only; ends at age 65)

When You Retire (Age 65 & Older)

- **To continue receiving the state contribution toward the cost of health insurance premiums**
 - Retirees and their spouses over age 65 must enroll in one of the BCBSGa Medicare Advantage (MA) options (Standard or Premium)
- **SHBP will send you information about your options, premiums and Medicare enrollment four months prior to you or your spouse turning 65**
 - *You must notify SHBP as soon as you have received confirmation of your Medicare enrollment*

When You Retire (Age 65 & Older)

- **If you (or your spouse) are 65 or older at the time you retire**
OR
- **At any time during the year you or your spouse reach age 65 and you have provided SHBP with proof of Medicare Part B enrollment**
 - You (and/or your spouse) will be enrolled in the BCBSGa Medicare Advantage (MA) Standard plan under your current tier the month that you or your spouse reach age 65
 - Your premiums should be lower
 - If you wish to enroll in another option, you should go to the SHBP enrollment portal at www.mySHBPadp.ga.com or you may call the SHBP call center and a representative will take your information

When You Retire (Age 65 & Older)

- **If you have NOT provided SHBP with your Medicare information or if you prefer not to enroll in one of the BCBSGa MA options**
 - You will be defaulted to the SHBP Bronze HRA option
 - Your premium will increase to the unsubsidized rate until SHBP receives proof of Medicare Part B enrollment
 - You will be charged the unsubsidized rate until SHBP has received and processed your Medicare information

Medicare Disability

- Medicare Advantage (MA) enrollment is optional for retirees under age 65 covered by Medicare (disability) and must be approved by the Centers for Medicare & Medicaid Services (CMS)
- CMS requires a physical street address for enrollment in one of the MA options

Medicare – Working Past Age 65

Medicare is offered to individuals who are age 65 or disabled under Social Security - whether working or not

- If the SHBP member continues to work (in an SHBP-eligible position) past age 65, the member is not required to enroll in Medicare Part B until two months prior to retirement
- The member will not be enrolled in the MA option until she/he retires
- If the **spouse** is over 65, regardless of whether or not they continue to work, they are required to enroll in Medicare Part B and move to the MA option, when the SHBP member retires in order for the retiree to receive the lower premium



Working Past Age 65 (Spouse)

- **Once the SHBP member retires**
 - The covered spouse must enroll in Medicare Part B and send proof of Medicare Part B enrollment to SHBP
- **SHBP will place the spouse in the MA Standard option**
 - You will need to notify SHBP if you prefer the MA Premium option
- **The spouse must be enrolled in the MA option for the member to continue to receive the state subsidy toward the cost of the premiums**
 - This is regardless of whether or not the spouse continues to work past age 65

Medicare Advantage (MA) PPO Plans

- BCBSGa MA plans take the place of Medicare Part A and B and include Medicare Part D Prescription drug coverage
- These plans are in addition to the Gold HRA, Silver HRA and Bronze HRA options
- BCBSGa MA plans are **not** supplements to the HRA options and do not coordinate benefits with SHBP
- BCBSGa MA plans include benefits for services not covered by traditional Medicare (ex. out-of-country emergency, hearing aids)

What if Everyone in the Family Is Not Age 65 or Over?

- **A family member age 65 or over will be enrolled in the MA option**
- **A family member under age 65 will remain in the current HRA option**
 - Example:
 - The retiree is over age 65 and the spouse is under age 65.
 - The retiree selects the Standard or Premium MA option and the spouse remains in a Non-MA option.
 - We call this a split option.
 - The Tobacco Surcharge does not apply to split option plans.

What If I Return to Work After I Retire

- **If you return to work in a SHBP benefits-eligible position, the retirement system will cease taking your deductions from your annuity**
 - Deductions must be made through your employer
- **Once you leave active work status**
 - You must notify SHBP *immediately* to resume deductions from your annuity
- **Coverage will not rollover and will cause you to lose eligibility for SHBP coverage**

Continuing Coverage as a Surviving Spouse When Receiving an Annuity

- **If your surviving spouse or eligible child will receive an annuity**
 - Apply within 90 days of retiree's death
 - Current coverage can continue
 - Premiums are deducted from annuity
 - Surviving spouse or eligible child cannot add dependents

Continuing Coverage as a Surviving Spouse When Not Receiving an Annuity

- **If your surviving spouse will not receive an annuity**
 - Coverage can continue if married at least 1 year
 - Apply within 90 days of retiree's death
 - Premiums are paid directly to the plan
 - Coverage ends for everyone on the contract if spouse remarries

Note: If your surviving child does not receive an annuity and there is no surviving spouse, the child may continue coverage for 36 months through COBRA provisions.

Important Notice

- The information provided in this presentation is intended only to highlight principal benefits
- Please refer to the SHBP Decision Guides and Summary Plan Description (SPD) for more details
- Current Premiums, Decision Guides and other information is available on the website at www.dch.georgia.gov/shbp

If You Need Additional Information or Have Questions

- **Questions about eligibility? Contact us at:**
 - **SHBP Call Center Toll-Free 800-610-1863**
(SHBP Call Center • 8:30 a.m. to 5:00 p.m., ET, Monday through Friday)
 - **Secure Fax 866-828-4796**
- **Benefits or Claims?**
 - **Medical (Non MA Plans)- 1-855-641-4862**
 - **MA Pre Enrollment Inquiries 1-855-322-7060**
 - **MA Post Enrollment Inquiries 1-855-322-7062**
 - **Express Scripts (Pharmacy) 1-877-841-5227**
 - **Healthways (Wellness HRA Plans) 1-888-616-6411**
- **Address Changes?**
 - Once retired you must notify SHBP if your address changes. You may do so by going online to the year-round web portal. www.mySHBPadp.ga.com



State Health Benefit Plan

Thank you!