

# 2015 State Health Benefit Plan Annual Open Enrollment (OE)



*Presentation to Active Employees and pre-65 Retirees*

# Mission

## The Georgia Department of Community Health

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

*We are dedicated to A Healthy Georgia.*



# Agenda

- 2014 Open Enrollment Dates
- Open Enrollment and Your Responsibilities
- What's Changing in 2015?
  - New Vendors and Plan Options
  - Enhanced Benefits
- Understanding Your Plan Options for 2015
- Pharmacy Benefits
- Wellness 2015



# Making Your 2015 Benefit Election

- **Online Election**

- Members must make their health election at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com)

- **Website Open & Close Dates**

- Website opens at 12:01 a.m. on October 27, 2014
- Website closes at 5:00 p.m. on November 14, 2014



# 2014 Open Enrollment (OE) Dates

- Open enrollment is from *October 27, 2014 thru November 14, 2014*
- **You may go online as many times as you like** but the last election confirmed at the time OE/ROCP closes will be your election for the 2015 Plan Year
- **You should print and keep a copy of the confirmation page which will contain a confirmation number** - once OE is closed, you will be able to go online at [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com) and view your 2015 election

# SHBP Enrollment Portal – mySHBPga.adp.com

## Save Time! Update Your Password Before Open Enrollment

- Your password expires every 45 days. Login to the SHBP Enrollment Portal now to set up your new password.
  - Login using your current password
  - If it's been over 45 days since the last time you logged in, you'll be prompted to create a new password (which will expire every 45 days)
- If you do not know your current User Name or Password:
  - Click the **Forgot User ID?** or **Forgot Password?** from the login page
  - Links are located to the right of the User Name and Password blocks

SHBP  
State Health Benefit Plan  
A Division of the Georgia Department of Community Health

MAKING CHOICES  
that benefit *you*

powered by ADP

Welcome to the SHBP Enrollment Portal

Don't have a User Name and Password? [Register Here](#)  
Use Registration Code: SHBP-GA

User Name:

Password:

[Forgot User ID?](#)

[Forgot Your Password?](#)

LOGIN >

If you are unable to access your account, please contact SHBP Member Services by phone at 800-610-1363

GEORGIA DEPARTMENT OF COMMUNITY HEALTH



# Open Enrollment (OE) and Your Responsibilities

- **Read and make sure you understand the plan materials** posted at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp) and other information provided by your employer and take the required actions
- **Confirm** that you answered the Tobacco Surcharge question appropriately
- **Check your payroll deduction** to verify that the correct deduction amount has been made. If you are not being charged the correct amount, immediately contact your Payroll Location/HR Department
- **To update any changes in your address**, notify your Benefit Coordinator or HR Department
- **Notify SHBP** whenever you have a change in covered dependents (within 31 days of a Qualifying Event)



# What Happens If No Action is Taken?

- Members who do not make an election, either through the web portal or by calling the SHBP Member Services Center, will be defaulted to the Blue Cross Blue Shield HRA option previously selected for 2014, without co-payments
- If you do not make an election and are currently paying the Tobacco Surcharge, your coverage will default and the Tobacco Surcharge you were paying in 2014 will continue to apply
- If you do not make an election and are currently enrolled in TRICARE Supplement in 2014, you will be enrolled in TRICARE Supplement in 2015



# What's Changing in 2015?

## New Vendors and Plan Option Offerings

*In addition to offering Blue Cross Blue Shield of Georgia (BCBSGa), UnitedHealthcare and Kaiser Permanente (KP) have been selected to offer SHBP members additional choice and plan options for 2015.*

### Health Maintenance Organization (HMO)

- BCBSGa (Statewide)
- UnitedHealthcare (Statewide)
- KP (Metro Atlanta Service Area/In-Network only plan)

### High Deductible Health Plan (HDHP)

- UnitedHealthcare

### Health Reimbursement Arrangement (HRA)

- BCBSGa

### Medicare Advantage (MA) Preferred Provider Organization (PPO) Standard and Premium

- UnitedHealthcare

✓ Express Scripts (ESI) administers prescription drug pharmacy benefits for members who choose BCBSGa or UnitedHealthcare.

Healthways provides well-being resources and incentive programs

✓ for members who choose BCBSGa or UnitedHealthcare.

\*Additional Options: TRICARE Supplement, PeachCare for Kids®

# What's Changing in 2015, continued

## Enhanced Benefits

### Applied Behavior Analysis (ABA) for Autism

- Effective January 1, 2015, SHBP will provide limited coverage for medically necessary ABA treatment of Autism Spectrum Disorder
- Maximum benefit of \$35,000 per year per approved member (through age 10)
- Co-payments, deductibles and/or co-insurance may apply

### Bariatric Pilot

- The Georgia Legislature has established a pilot program to provide benefit coverage for certain bariatric surgical procedures for the treatment and management of obesity and related conditions
- Effective January 1, 2015, the pilot program is limited to **75** non-Medicare Advantage members for the 2015 Plan Year
- Qualified applicants will be randomly selected by the vendors for which you are enrolled. Please contact your vendors for more information

### Hearing Aids

- Benefit allowance for hearing aids has increased for children up to age 19 from \$1,500 to \$3,000 every five years

### Incentive Accounts

- Includes well-being incentive credits that accompany the HMO and HDHP Plan Options. Credits can be earned by completing certain health actions
- Credits can be used to help offset certain health care costs such as co-payments and deductibles

# Understanding Your Plan Options for 2015

## How the Health Reimbursement Arrangement (HRA) Works

*The HRA provides first-dollar coverage for eligible medical and pharmacy expenses and is funded by SHBP. When going to the doctor, you will not pay a co-payment. Instead, you pay the applicable deductible and co-insurance. If you have remaining credits in your current HRA account, those credits will roll over to the next Plan Year as long as you remain enrolled in an HRA option.\**

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”. You must meet separate in-network and out-of-network deductibles and out-of-pocket maximums
- You are not required to select a Primary Care Physician (PCP) or obtain referrals to a Specialist (SPC)
- The credits in your HRA account are used to help meet your deductibles and out-of-pocket maximums
- The medical and pharmacy out-of-pocket maximums are combined
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management Programs for diabetes, asthma and/or coronary artery disease

**\*Note:** If you do not enroll in an HRA Plan Option in 2015, any remaining HRA dollars from 2014 are forfeited. Also, if you experience a Qualifying Event during the Plan Year that results in a Plan Option change to Health Maintenance Organization (HMO) or High Deductible Health Plan (HDHP) then your HRA dollars will be forfeited.

# Understanding Your Plan Options for 2015, continued

## How the High Deductible Health Plan (HDHP) Works

*The HDHP offers in-network and out-of-network benefits, and has a low monthly premium. However, you must satisfy a high deductible that applies to all covered medical and pharmacy expenses (except preventive care). If you have any dependents, the entire family deductible must be met before benefits are payable for any family member. Also, you may qualify for a Health Savings Account (HSA) to set aside tax-free dollars to pay for eligible health care expenses.*

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- Before you can use well-being incentive credits, members must meet a threshold (\$1,300 – individual; \$2,600 other tiers)
- You must meet separate in-network and out-of-network deductibles and out-of-pocket maximums
- You pay co-insurance after meeting the entire deductible for covered medical and pharmacy expenses
- The medical and pharmacy out-of-pocket maximums are combined
- There are no co-payments
- The HSA cannot be combined with a Flexible Spending Account (FSA)

# Understanding Your Plan Options for 2015, continued

## How the Statewide Health Maintenance Organization (HMO) Works

*An HMO allows you to receive covered medical services from in-network providers only (except for emergency care). It is important to verify your current provider is in-network when selecting an HMO Plan Option.*

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- Certain services are subject to a deductible and co-insurance
- You are not required to obtain referrals to see a Specialist (SPC), but are encouraged to select a Primary Care Physician (PCP) to help coordinate your care
- The medical and pharmacy out-of-pocket maximums are combined
- Co-payments count toward your out-of-pocket maximum
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management Programs for diabetes, asthma and/or coronary artery disease

# Understanding Your Plan Options for 2015, continued

## How the Regional Health Maintenance Organization (HMO) by Kaiser Permanente (KP) Works

The KP Regional HMO Plan Option is available to SHBP eligible members who live or work in one of the 27 counties within the defined Metro Atlanta Service Area.\*

### Plan Features

- Plan pays 100% of covered services provided by in-network providers that are properly coded as “preventive care”
- KP administers the benefits for medical, pharmacy and wellness
- No deductibles
- The medical and pharmacy out-of-pocket maximums are combined
- Co-payment only option

\*Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton

# Pharmacy Benefits

## For Blue Cross Blue Shield of Georgia (BCBSGa) and UnitedHealthcare Elections

- Express Scripts administers the prescription drug pharmacy benefits for members who choose BCBSGa and UnitedHealthcare. Express Scripts provides benefits for retail prescription drug products, mail order, home delivery and specialty pharmacy services
- Get up to a 90-day supply of your maintenance medication either through Express Scripts home delivery pharmacy services or at a participating 90-day retail pharmacy
- Express Scripts offers several programs for managing your prescriptions:
  - The My Rx Choices Prescription Savings Program lowers out-of-pocket prescription costs
  - The Worry-Free Fills Program offers automatic refills for long-term medications and will be automatically shipped to you
  - The Extended Payment Program extends home delivery payments over three installments

# Wellness 2015

## For Blue Cross Blue Shield of Georgia (BCBSGa) and UnitedHealthcare Elections

- SHBP will continue to partner with our Wellness vendor, Healthways®, to provide members who elect BCBSGa and UnitedHealthcare with well-being resources and incentive programs
- Health actions must be completed between January 15, 2015 and December 15, 2015 in order to earn the well-being incentive credits
- Members who elect BCBSGa and UnitedHealthcare will have access to a variety of Healthways' tools, activities and services such as the Well-Being Assessment, wellness incentives, Well-Being Coaching, Biometric Screenings, and on-site activities
- Healthways will also administer 2015 wellness incentives that will allow you to earn credits for offsetting certain health care costs
- Members can earn up to 480 well-being incentive credits toward medical expenses, plus an additional 480 for a covered spouse (total of 960 per household)



# Wellness 2015, continued

	What to Do	What You Will Earn*
1	<b>Assess Your Health</b> Complete your 2015 Healthways Well-Being Assessment (WBA) – a confidential, online questionnaire that will take about 20 minutes.	Complete BOTH and earn <b>240</b> well-being incentive credits <small>(WBA must be completed before any well-being incentive credits can be earned.)</small>
	<b>Know Your Numbers</b> Complete a 2015 Biometric Screening and submit results on the 2015 Physician Screening Form. The Biometric Screening must be completed at an SHBP-sponsored screening event or by your physician; your results must be submitted appropriately on the 2015 Physician Screening Form.	
2	<b>Take Action</b> It's your choice! Complete the telephonic coaching pathway, online pathway or a combination of both. <b>Telephonic Coaching Pathway</b> <ul style="list-style-type: none"><li>• Complete your WBA and;</li><li>• Actively engage in telephonic coaching</li></ul> <b>Online Pathway</b> <ul style="list-style-type: none"><li>• Complete your WBA and;</li><li>• Record 5 online well-being activities within four consecutive weeks and earn up to 40 well-being incentive credits</li></ul>	Earn up to <b>240</b> well-being incentive credits <small>(WBA must be completed before any well-being incentive credits can be earned.)</small>

\*Note: For details go to [www.BeWellSHBP.com](http://www.BeWellSHBP.com) or call 888-616-6411. The 2015 incentives do not apply to Kaiser Permanente or the Medicare Advantage Plan Options. For detailed information on all SHBP plans, visit <http://dch.georgia.gov/shbp-decision-guides>. Healthways administers the Be Well Well-Being program for SHBP.

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# Wellness 2015, continued

## For Kaiser Permanente (KP) Election

- SHBP is excited to partner with KP, to provide members who elect KP with wellness resources and incentive programs
- Members that elect KP will have access to a variety their tools, activities and services such as the Total Health Assessment, Biometric Screenings and Online and On-site Healthy Living Classes
- As a part of the KP Wellness Program, if you sign up on [kp.org](http://kp.org) and complete at least one of the identified health actions (e.g. getting your annual flu shot, completing one online health education class), you will be entered into a monthly drawing for an iPad and a Fit Bit to help you manage your health\*

\*Note: For details go to [www.my.kp.org/shbp](http://www.my.kp.org/shbp) or call 855-512-5997.

# Questions or Additional Information

Resource	Member Services	Website
<b>Blue Cross Blue Shield of Georgia (BCBSGa)</b>		
Member Services: Monday thru Friday, 8:00 a.m. to 8:00 p.m. ET	855-641-4862	<a href="http://www.bcbsga.com/shbp">www.bcbsga.com/shbp</a>
<b>UnitedHealthcare</b>		
Member Services: Monday thru Friday, 8:00 a.m. to 8:00 p.m. ET	888-364-6352	<a href="http://www.welcometouhc.com/shbp">www.welcometouhc.com/shbp</a>
<b>Kaiser Permanente (KP)</b>		
Member Services: 24 hours a day/7 days per week (Appointment Scheduling, Prescriptions and Nurse Advice)	855-512-5997	<a href="http://www.my.kp.org/shbp">www.my.kp.org/shbp</a>
<b>Healthways</b>		
Member Services: Monday thru Friday, 8:00 a.m. to 8:00 p.m. ET	888-616-6411	<a href="http://www.BeWellSHBP.com">www.BeWellSHBP.com</a>
<b>Express Scripts</b>		
Member Services: 24 hours a day/7 days per week	877-841-5227	<a href="http://www.express-scripts.com/georgiaSHBP">www.express-scripts.com/georgiaSHBP</a>
<b>SHBP</b>		
Member Services: Monday thru Friday, 8:30 a.m. to 5:00 p.m. ET	800-610-1863	<a href="http://www.mySHBPga.adp.com">www.mySHBPga.adp.com</a>
<b>PeachCare for Kids®</b>	877-427-3224	<a href="http://www.peachcare.org">www.peachcare.org</a>
<b>TRICARE Supplement</b>	866-637-9911	<a href="http://www.asicorporation.com/ga_shbp">www.asicorporation.com/ga_shbp</a>



# Important Notice

- The information provided in this presentation is a summary of changes for the 2015 Plan Year. It is intended only to highlight principle benefits
- Please refer to the Active Decision Guide for more details
- Premium rates, Decision Guides and other information will be available at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp)



# State Health Benefit Plan

Thank You