



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

2015 State Health Benefit Plan (SHBP) Workshop for Retirement Application Processing (WRAP)



Presentation to: Workshop for Retirement Application Processing

Presented by: SHBP Communications

Date: January -December 2015



Mission

The mission of the Department of Community Health is to provide access to affordable, quality health care to Georgians 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
- Coverage for Surviving Spouses
- Plan Options
- Medicare Information
- Contact Information

When You Retire

- You may continue health care coverage at retirement if:
 - You are receiving a monthly benefit from a Georgia- sponsored retirement system; and
 - You and your dependents are enrolled in SHBP at the time of your retirement
 - You must have continuous coverage from an active to retiree status
- You do not need to complete a paper form if you are covered under ERS, TRS , PSERS others will need to notify ADP for processing
- **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)

Retirement is considered a Qualifying Event (QE) - upon approval of retiree status 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 (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 QE

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 before or after a qualifying event to notify SHBP (90 days for a newly eligible 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 regain coverage unless you return to work in a SHBP benefit – eligible position**)
- If you and your spouse are retired, covered by SHBP and are both drawing a monthly retirement benefit from a Georgia sponsored retirement system, you may change from you + family coverage to each having “you only” coverage at any time (the request for you and your spouse must be submitted at the same time)



Deductibles and Out-of-Pocket Limits

- You change options or vendors
 - Deductibles and out -of-pocket accumulations will not transfer
 - Well-being incentive credits will not transfer
- You change from HDHP or HMO to HRA
 - HRA credits will be prorated based on months remaining but the deductible and out-of-pocket will not be prorated
- You move to SHBP Medicare Advantage (MA) PPO
 - Unused well-being incentive credits of 100 or more will be set up in a separate RRA account to use for co-payments and co-insurance costs under the MA PPO options

Surviving Spouses- Continuation of Coverage 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

Surviving Spouse

Continuing Coverage 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
 - Premium paid directly to Plan
 - Coverage ends for everyone on the plan if surviving 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 provision.

When You Retire – Under Age 65

- Your options are the same as for active employees
 - Health Reimbursement Arrangement (HRA)
 - Health Maintenance Organization (HMO)
 - High Deductible Health Plan (HDHP)
 - Tricare Supplement (eligible military only, ends at age 65)

When You Retire – Age 65 & Older

- SHBP will send you information about your options, premiums and Medicare enrollment 4 months and 2 months prior to you or your spouse turning 65
- In order to continue to receive the state contribution toward the cost of health insurance premiums, retirees and their spouses over age 65 must enroll in one of the SHBP Medicare Advantage (MA) PPO options
- You must notify SHBP at 800-610-1863 as soon as you have received confirmation of your Medicare enrollment

When You Retire – Age 65 & Older

- Medicare is offered to individuals who are 65 or disabled under Social Security – whether they are working or not
 - Part A - Inpatient Hospitalization
 - Part B - Physician and ancillary charges
 - Part D - Prescription Drugs
- If the SHBP member continues to work (in a SHBP eligible position) past age 65 he/she does not need to enroll in Medicare Part B until 2 months prior to the actual retirement date



Medicare- Working past age 65 – (Spouse)

- Once the SHBP member retires, the member's 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 PPO Standard Option with the member's current vendor
- The spouse must be enrolled in the MA PPO Option in order for the member to continue to receive the state subsidy toward the cost of the premiums, regardless of whether or not the spouse continues to work past age 65



When You Retire – Age 65 & Older

- If SHBP **HAS** received the Medicare Part B information
 - You (and/ or your spouse) will be enrolled in the Medicare Advantage Standard PPO Plan with your current vendor and 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 will need to send that request in writing with your Medicare information

When You Retire – Age 65 & Older

- If SHBP has Not received your Medicare information or if you prefer not to enroll in one of the SHBP MA PPO options
 - You will remain in your current coverage and tier
 - 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 enrollment is optional for retirees under age 65 covered by Medicare (disability) and must be approved by the Centers for Medicare & Medicaid Services (CMS)

Medicare Advantaged (MA) PPO Plan

United Healthcare offers SHBP retirees the MA PPO Standard and Premium Plans.

- SHBP MA PPO (Part C) Plans take the place of Medicare Part A and B and include Part D Prescription drug coverage
- This plan is in addition to the Standard and Wellness HRA, HMO and HDHP options
- MA PPO Plans are not supplements to other SHBP plans and do not coordinate benefits with SHBP
- SHBP MA PPO Plan includes benefits for services not covered by traditional Medicare (ex. out-of-country emergency)



Coverage for Dependents under age 65

- **Family members age 65 or over will be enrolled in the MA PPO option and those under 65 will remain in the current option with the same vendor as the retiree.**
 - Example: The retiree is over age 65 and the spouse is under age 65. The retiree selects one of the MA PPO options and the spouse remains in the current option with the same vendor as the retiree. We call this a split option. The tobacco surcharge does not apply to split option plans.

Returning 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 will need to complete a Retiree/Surviving Spouse Form for deductions to resume from your annuity.
- **Coverage Will Not Roll-Over**



ROCP – Important Information

- SHBP has a new year round website:
(www.myshbp.adp.com)
- An email address will be required to register on the site before making any changes
- SHBP members will use this site for any enrollment
- Any changes or updates in coverage

Benefit Questions

- **Blue Cross Blue Shield of Georgia (BCBSGa)**

- HMO or HRA 855-641-4862

- www.bcbsga.com/shbp

- **UnitedHealth care (UHC)**

- HMO , HDHP 888-364-6352

- Medicare Advantage 877-755-5343 Pre- enrollment

- Medicare Advantage 877-246-4190 Post- enrollment

- www.uhcretiree.com/shbp

- www.welcometouhc.com/shbp

- **Kaiser Permanente (KP) 855-512- 5997**

- HMO

- www.my.kp.org/shbp



If You Need Additional Information or Have Questions

- If you have questions about eligibility, you may contact us at:
 - 800-610-1863
 - Secure Fax 866-828-4796
- The retirement system does not notify us if your address changes. You must notify SHBP in writing if your address changes and make sure to include the member's Social Security number. ROCP instructions will be sent to the address on the SHBP membership file.

SHBP
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