



NEW DATES
FOR ANNUAL ENROLLMENT:
OCTOBER 15–
NOVEMBER 18, 2015



IS THE CONSUMER-DIRECTED HEALTH PLAN RIGHT FOR YOU?
look inside to find out!



Telephone town hall enrollment meetings are coming in September. Reserve your spot now by going to the State Health Plan website! Snap this code using your smartphone or visit www.shpnc.org.



Visit www.shpnc.org for more information.



North Carolina
State Health Plan

FOR TEACHERS AND STATE EMPLOYEES

A Division of the Department of State Treasurer

FOR ACTIVES & NON-MEDICARE RETIREES

myth or fact?

Test what you know about the Consumer-Directed Health Plan (CDHP). You could be surprised to learn that the CDHP might be the right plan for you!

MYTH: *The CDHP is only for young, healthy people who hardly ever go to the doctor.*

FACT: No matter your age or need for medical care, the CDHP gives you more control over your health care dollars. When you or your covered dependents need care, you can pay for it by using the State Health Plan-provided funds in your Health Reimbursement Account (HRA) before paying any money from your wallet.

MYTH: *The CDHP will cost more than the other plans.*

FACT: It's true that the CDHP's annual deductible is higher than the deductibles under your other plan options. However, the CDHP's deductible includes amounts you pay for prescription drugs—something the other two plans don't include. Plus, the monthly premiums for the CDHP are lower than the premiums for the other plans. So, the CDHP could save you money.

MYTH: *The State Health Plan offers the CDHP just to save money.*

FACT: The State Health Plan continually looks for ways to offer you valuable, affordable health coverage. The CDHP is a good example. It offers you lower premiums, a State Health Plan-funded HRA and opportunities to earn more in your HRA. More in your HRA means you pay less when you need care. Depending on how you use it, the CDHP may be the most valuable option the State Health Plan offers.



MYTH: *I have to contribute my own funds to my HRA.*

FACT: The State Health Plan contributes 100% of the funds in your HRA. You don't—and can't—contribute to your HRA.

HOW THE CONSUMER-DIRECTED HEALTH PLAN WORKS

The CDHP works very simply. Here's how:

Step 1 Get **FREE Affordable Care Act (ACA) preventive care services and medications.** Your annual check-up and age-/gender-specific ACA vaccinations, prescriptions and exams are covered 100% when you see an in-network provider.

Step 2 Use your **State Health Plan-funded Health Reimbursement Account (HRA) to pay for covered expenses.** The State Health Plan contributes to your HRA each year, based on the coverage level you choose (see page 3). Use your HRA to help pay your annual deductible and prescription drug expenses. Earn additional HRA contributions by completing wellness activities and participating in the CDHP's Health Engagement Program (see page 4).

Step 3 **Meet your annual deductible.** Continue using your HRA to meet your annual deductible. If you use all your HRA funds, you pay any remaining amount toward your annual deductible from your wallet.

Step 4 **Pay coinsurance.** After meeting the annual deductible, you pay 15% coinsurance in-network or 30% out-of-network for each covered expense. After reaching the annual coinsurance limit, the Plan pays 100% of covered expenses for the rest of the Plan Year.

Your HRA balance rolls over. If you don't use your entire HRA in 2016 and you remain covered under the CDHP for 2017, the balance is added to the amount the State Health Plan will contribute to your HRA in 2017.

NEW CDHP PHARMACY DEBIT CARD

You'll receive a pharmacy debit card when you enroll in the CDHP for 2016. Use this card like a regular debit card when paying for prescriptions at your local pharmacy. Most retail pharmacies accept the card—be sure to ask your pharmacy if it does.

Your payment will be deducted from your Health Reimbursement Account automatically. By using the card, you won't need to pay the full cost of a prescription when it's filled and then wait for reimbursement.

STATE HEALTH PLAN CONTRIBUTIONS TO YOUR HEALTH REIMBURSEMENT ACCOUNT

A great advantage to enrolling in the CDHP is the Health Reimbursement Account (HRA) that comes with it. For 2016, the State Health Plan contributions to your HRA will increase, as shown below. If you were enrolled in the CDHP previously and have funds remaining in your HRA, those funds will roll over and be added to the amounts below.

COVERAGE LEVEL	2016 STATE HEALTH PLAN-PROVIDED HRA CONTRIBUTION
Employee	\$600
Employee +1	\$1,200
Employee +2 or more	\$1,800



It's great to use the HRA to pay my medical expenses!

ADDITIONAL OPPORTUNITIES TO EARN MORE HRA CONTRIBUTIONS

When you enroll in the CDHP, you can increase the funds that the State Health Plan contributes to your HRA by doing the following:

WHAT YOU CAN DO	ADDITIONAL STATE HEALTH PLAN CONTRIBUTIONS TO YOUR HRA
See the Primary Care Provider (PCP) listed on your medical plan ID card (or see another provider in your PCP's practice)	\$25
See a Blue Options Designated Specialist	\$20
Use a Blue Options Designated Hospital	\$200

THE CDHP'S NEW HEALTH ENGAGEMENT PROGRAM

When you enroll in the CDHP, you have the opportunity to participate in a new Health Engagement Program and earn more State Health Plan-provided contributions to your HRA.

FOR ALL CDHP MEMBERS

Starting in 2016, if you're enrolled in the CDHP, you will have the opportunity to earn additional HRA contributions by working with an NC HealthSmart lifestyle coach and by tracking your daily physical activity and/or nutrition. You can work with an NC HealthSmart lifestyle coach by phone and track your physical activity and nutrition through the Personal Health Portal. You can do this by using a wearable device (e.g., Fitbit, Garmin) or using a free app (e.g., MapMyFitness, MyFitnessPal).

FOR CDHP MEMBERS WITH CHRONIC CONDITIONS

If you have a chronic health condition, you can earn additional HRA contributions while obtaining the regular care you need to manage your condition. Chronic conditions include diabetes, asthma, high cholesterol, chronic obstructive pulmonary disease (COPD), high blood pressure (hypertension), coronary heart disease, and congestive heart disease.

Here are the things you can do to earn additional HRA contributions:

- Complete a call with an NC HealthSmart nurse coach every 6 months
- See your Primary Care Provider (PCP) and have a 6-month follow-up visit
- Complete the clinically recommended lab work (e.g., a blood lipid test) for your condition
- Complete recommended treatments and education for your condition.

If you enroll in the CDHP, you'll receive more information about the Health Engagement Program in your home mailbox.

The information contained herein is a brief summary of State Health Plan benefits. Refer to the applicable plan benefits booklet, which will be available on the State Health Plan's website in October 2015, for a full description of benefits. In the event of a discrepancy between the information in this newsletter and the plan benefits booklet, the information provided in the plan benefits booklet will govern.

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get ready for 2016 Annual Enrollment

TAKE SIMPLE STEPS TO IMPROVE YOUR HEALTH AND SAVE ON PREMIUMS!

- *Watch your mail for the State Health Plan Enrollment Decision Guide to help you determine if the CDHP is the right 2016 health plan choice for you.*
- *Visit the State Health Plan website (www.shpnc.org) to watch videos, listen to podcasts, and more.*

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Please note: You may have inadvertently received a postcard about Annual Enrollment that was intended for a different group of State Health Plan members. If so, we apologize for the error and any confusion it may have caused. You will receive an Enrollment Decision Guide in your home mailbox in September that will include more information about Annual Enrollment and applicable wellness credits. Please visit www.shpnc.org for more information.

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