



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Understanding Your Health and Wellness Benefits

July 2016

A Division of the Department of State Treasurer

What is the State Health Plan?

The State Health Plan provides health benefits to North Carolina's teachers, state employees and their dependents.



Medical: provided by Blue Cross and Blue Shield of North Carolina



Pharmacy: provided by Express Scripts



Health & Wellness: provided by ActiveHealth Management

Covered Benefits of the State Health Plan



Doctor's Visits



Preventive Screenings



Prescriptions & Immunizations



Urgent & Emergency Care



Mental Health Services



Health & Wellness

Partners in Health and Savings

- The State Health Plan is committed to providing high quality, affordable health care for members.
- However, the occurrence of preventable disease and the cost of health care are continually rising.

What can we do to keep members healthy and curb rising health care costs?



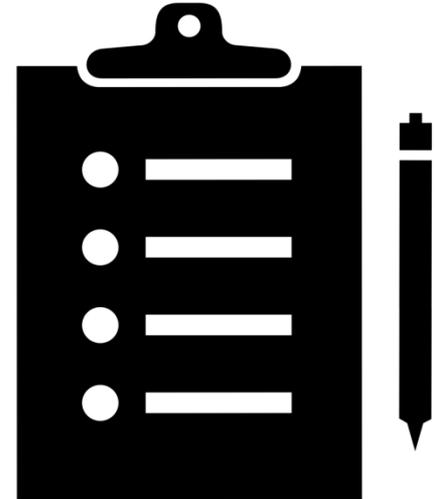
Wellness Premium Credits and Resources

- The Plan supports members with a variety of resources to help you along your journey to better health through NC HealthSmart, the State Health Plan's healthy living initiative.
- In addition, the Plan offers three “Wellness Premium Credits” each year at the time of Open Enrollment, which allows you to earn down your monthly premium. The Wellness Premium Credit activities are:
 - *Complete a Health Assessment*
 - *Select a Primary Care Provider*
 - *Attest to being a non-tobacco user or participate in the QuitlineNC multiple call program*
- Wellness Premium Credits are offered on the Enhanced 80/20 Plan and Consumer-Directed Health Plan (CDHP).

Why *these* Wellness Premium Credits?

Health Assessment

- Completing a Health Assessment and knowing your biometric measures increases your awareness of your health status
- Health status can change, making an annual review important
- Provides members with individualized action steps to achieve optimal health
- Allows Plan to link members to relevant resources



Why *these* Wellness Premium Credits?

Primary Care Provider Selection

- Promotes establishing a relationship with a Primary Care Provider or Practice
- Continuous and comprehensive care
- Accessible care
- Holistic and patient-centered care
- Positive and engaging provider relationships
- Higher level of comfort and trust
- Shared decision making
- Help in emergencies
- Lowered copay



Why *these* Wellness Premium Credits?

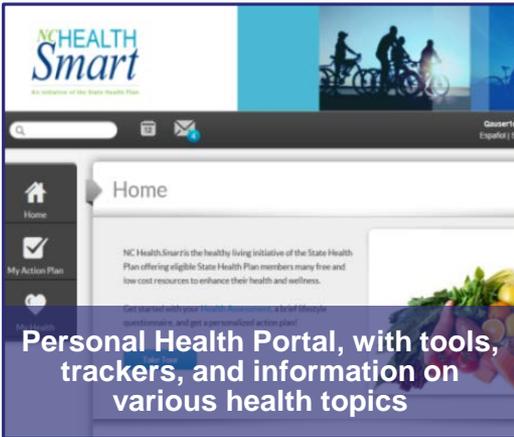
Tobacco Attestation

- Tobacco use is the leading cause of preventable death
- Tobacco users comparatively cost the Plan more than non-users and this impacts all of us
- Tobacco use status can change from year to year
- If you are a tobacco user, there are resources to help you quit



Health and Wellness Resources through NC HealthSmart

NC HealthSmart is the Plan's healthy living initiative and offers:



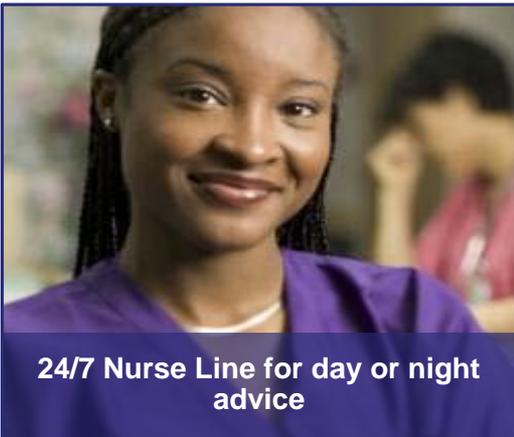
Personal Health Portal, with tools, trackers, and information on various health topics



Health Coaches to help you reach your health goals or manage a chronic condition



Maternity Coaches & Stork Rewards to save on hospital costs



24/7 Nurse Line for day or night advice



QuitlineNC with FREE patches, lozenges, or gum



Eat Smart, Move More, Weigh Less, a \$30 weight management program with proven results

NC HealthSmart and Your Privacy

- NC HealthSmart is **voluntary** and available to those with State Health Plan as their primary insurance
- Your protected health information (PHI) **cannot be shared** with unauthorized third parties
- Your employer and the Plan **do not have access** to your PHI
- Your PHI is **kept private** under state and federal laws, including HIPAA



Your privacy is important to us!

Personal Health Portal

A personal, secure location for all your health information.

- Health Assessment & Action Items
- Digital Health Coaching
- Personal Health Record
- Wellness Videos & Interactive Tools
- Trackers (weight, calories, conditions)
- Healthy Recipes
- Schedule an appointment with your Health Coach



Health Coaches



A variety of health coaches are available, including disease and case managers, and active lifestyle coaches.

Coaches Can Help You:

- Understand your condition (asthma, high blood pressure, diabetes, etc.)
- Answer questions about medications
- Review your test results and treatment options
- Develop a list of questions for your health care provider
- Make healthy lifestyle decisions to:
 - Manage weight
 - Reduce stress
 - Increase exercise
 - Improve your diet

To speak with a health coach,
800-817-7044

NEW

Monday-Friday:
8:30 a.m. – 9 p.m.

Saturdays:
9 a.m. – 2 p.m.

Sundays:
Closed

Maternity Coaching

Have a healthy pregnancy and delivery!

Work with a Maternity Coach who will:

- Create an individualized plan for a healthy pregnancy
- Help members understand all the information given to them



**Maternity coaches are available at
800-817-7044**

Monday-Friday: 8:30 a.m. – 9 p.m. ← NEW
Saturdays: 9 a.m. – 2 p.m.
Sundays: Closed

Stork Rewards

Have a healthy pregnancy and delivery!



- Members must enroll in first trimester
- Complete health action steps each trimester
- Incentive for completing the program
- Savings:
 - ✓ \$329 delivery copay on the Traditional 70/30 Plan waived
 - ✓ \$233 delivery copay on the Enhanced 80/20 Plan waived
 - ✓ \$250 added to Health Reimbursement Account (HRA) on the Consumer-Directed Health Plan (CDHP)
- Additional savings at a Blue Options Designated Hospitals

“My nurse was a constant support. She encouraged me through a difficult pregnancy, and I felt truly cared for.”

- Brenda

Maternity coaches are available by calling:

800-817-7044

24-Hour Nurse Line

Don't wait to get the answers you need.

Nurses are available to help with medical questions about you or a family member.

- **Go to urgent care or wait for a doctor's appointment?** The nurse line can help you decide.
- **Sick child?** Find out what you can do before the appointment.

Available 24/7, year-round at **800-817-7044**



QuitlineNC

You Can Quit. Quitline Can Help.

800-QUIT-NOW (800-784-8669)

- **FREE** one-on-one support from a Quit Coach[®] by telephone, web, and/or text
- **FREE** 3-month supply of nicotine replacement **patches, gum,** and/or **lozenges** available to members enrolled in the multi-call program.
 - Open 24 hours a day, 7 days a week
 - Available in English/Spanish
- Also available:
 - Counseling (all plans)
 - \$5 OTC nicotine patches (80/20 and CDHP)
 - \$0 prescription medications (80/20 and CDHP)



Their [Quit Coaches] responses were always on target, and they always offered some substantive action to take.

~ Phyllis, former 3-pack-a-day smoker

Eat Smart, Move More, Weigh Less

- 15-week weight management program
- Online – join a class from anywhere!
 - Instructors will lead a live, real-time virtual class right from your computer.
- On-site – instructors conduct classes at your worksite.
- For more information, go to:
www.esmmweighless.com



Weight is such a challenge but with this program...not so much! It can truly help you get control.

- Gina, Charlotte-Mecklenburg Schools

Cost of Program: \$30
- Rebate if attend 10/15 classes: \$25
Total cost to member: \$5

Nutrition and Weight Management Supports



Health Coaches

- Offer free confidential support to help lose weight and eat healthier. Call **800-817-7044**.

Dietitian Visits

- FREE unlimited in-network dietitian *preventive* visits for 80/20 and CDHP members.
- 6 FREE in-network office-based dietitian visits per calendar year for 70/30 members with a diagnosis of diabetes.

Weight Management Medications and Surgery

- FDA-approved medications and bariatric surgery covered. Restrictions apply.

Eat Smart, Move More, Weigh Less

- 15-week weight management program.

Diabetes Prevention Program

- Members who have prediabetes – or are at risk for developing it – can now participate in the CDC-recognized Diabetes Prevention Program for only \$25 (**a \$400 savings**)!
- Diabetes Prevention Program is a 12-month class series offered online or onsite throughout the state. Classes cover subjects such as:
 - Nutrition
 - Physical activity
 - Stress
 - Planning for continued success
- Members can find out their risk for prediabetes or register for the Diabetes Prevention Program by visiting www.diabetesfreenc.com

Did you
know?



1 out of 3 adults have prediabetes and
90% don't know they have it.

Health Engagement Program for CDHP Members

- The Health Engagement Program began **April 1** and offers additional Health Reimbursement Account (HRA) funds for Consumer-Directed Health Plan (CDHP) members who engage in healthy activities. There are two components:
 - **Healthy Lifestyles**: Members can earn incentives for completing healthy behaviors such as talking to a lifestyle coach, tracking physical activity and tracking nutrition. Members enroll through their ***Personal Health Portal***.
 - **Positive Pursuits**: Members with identified conditions can earn even more in their HRA for actively managing their condition. Eligible members can ***call 800-817-7044*** to enroll.

Eligible Members:

- Consumer-Directed Health Plan members, covered spouses, and dependents over the age of 18
- Each qualifying member can earn up to \$100 this year in HRA incentives for participating

To learn more, visit shpnc.org and click on the CDHP tab.

Healthy Lifestyles Activities

ACTIVITY	DETAILS	INCENTIVE
Talk with a Lifestyle Coach	<ul style="list-style-type: none"> Your Lifestyle Coach may do an initial Health Assessment and help you identify changes you'd like to make. Create goals together! Complete 3 sessions to earn an incentive. 	\$25 per year
Track physical activity -OR-	For at least 46 days/quarter (average 4 days a week) during each quarter: <ul style="list-style-type: none"> Complete 30 minutes of activity, OR Take 5,000 steps each day 	\$25 per quarter
Track calories consumed	For at least 46 days/quarter (average 4 days a week) during each quarter: <ul style="list-style-type: none"> Track calories 	
POTENTIAL HRA INCENTIVES PER PARTICIPANT		Up to \$100 in 2016

Health Engagement Program: Positive Pursuits

- For members with a diagnosis of:
 - Diabetes
 - Asthma
 - COPD
 - High blood pressure (Hypertension)
 - High cholesterol
 - Coronary artery disease
 - Congestive heart failure
- Earn additional HRA funds to help you obtain necessary services to keep you as healthy as possible, avoid complications, and worsening of your condition(s)
- Incentivized activities are diagnosis-specific and may include:
 - Calls with a Nurse Coach
 - Visit(s) to their PCP
 - Completion of identified lab tests or education
 - Taking medications as prescribed
- Participants are also encouraged to join Healthy Lifestyles

Call 800-817-7044 to enroll!

RivalHealth

RivalHealth is an exciting new challenge and social-support based wellness platform offering customized fitness and nutrition plans, exercise videos, and much more!

Who has access to RivalHealth?

- CDHP members and their covered spouses
- Wellness Champions worksites who meet certain benchmarks that demonstrate their commitment to the health of their employees



Becoming a Wellness Champion

Why worksite wellness?

- The worksite is a great place to provide support to the health of employees and members
- Worksite wellness programs go beyond the habits of an individual by focusing how their work environment as a whole supports healthy behaviors
- The Plan developed the Wellness Champions Program to help worksites create a healthy environment and culture within their organization. The main steps of the program are to:
 1. **Register or nominate** a coworker at www.shpnc.org
 2. **Act** to improve wellness at their worksite
 3. **Report** the activities they complete each quarter—we will email you the link to report each quarter
 4. **Win** prizes to support their worksite wellness program if you are within the top 36 worksites each quarter





Thank you for attending!

Questions?



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www.shpnc.org

www.nctreasurer.com