

TIME FOR A CHANGE

Open Enrollment: October 1–31, 2016



See inside
for news about your
2017 health plan
choices.

TIME FOR A CHANGE

Open Enrollment is an ideal time to review your current coverage needs and all your State Health Plan options for the coming year.

The Open Enrollment period for choosing your State Health Plan coverage for 2017 will take place **October 1–31, 2016**.



WHAT'S NEW FOR 2017?

Beginning January 1, 2017, the State Health Plan will no longer offer Humana Group Medicare Advantage Plans. However, it will continue to offer the UnitedHealthcare® (UHC) Group Medicare Advantage (PPO) Plans.

Because you are currently enrolled in a **Humana Group Medicare Advantage Plan**, you will be **automatically enrolled** in the **UHC Group Medicare Advantage (PPO) Base Plan** for 2017, unless you choose another option during Open Enrollment.

IF YOU ARE CURRENTLY ENROLLED IN:	FOR 2017, YOU WILL BE AUTOMATICALLY ENROLLED IN:	DURING OPEN ENROLLMENT YOU CAN CHOOSE TO ENROLL IN:
<ul style="list-style-type: none">Humana Group Medicare Advantage Base Plan OR <ul style="list-style-type: none">Humana Group Medicare Advantage Enhanced Plan	<ul style="list-style-type: none">UHC Group Medicare Advantage (PPO) Base Plan	<ul style="list-style-type: none">UHC Group Medicare Advantage (PPO) Enhanced Plan OR <ul style="list-style-type: none">Traditional 70/30 Plan

Why are the Humana plans no longer offered?

In an effort to provide this type of coverage at the lowest cost and highest value, the State Health Plan's Board of Trustees approved moving to one Medicare Advantage provider in 2017. The State Health Plan will be taking the opportunity to pass some of the savings to its members.

2017 COVERAGE OPTIONS

These are your State Health Plan coverage options for 2017:

- **UHC Group Medicare Advantage (PPO) Base Plan**, a premium-free option for retiree coverage—although you do continue to pay premiums for Medicare Part A (if required) and Medicare Part B. Premiums also apply to other family members.
- **UHC Group Medicare Advantage (PPO) Enhanced Plan**, available for an additional premium (slightly reduced from 2016).
- **Traditional 70/30 Plan**, administered by Blue Cross and Blue Shield of North Carolina (BCBSNC). Coverage for retirees under this option is also premium-free, although premiums apply to other family members.

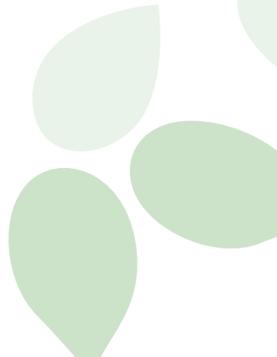
The UHC Group Medicare Advantage (PPO) Plans are customized to combine Medicare Parts A and B along with Medicare Part D (prescription coverage) into one plan with additional benefits, services and discount programs.

What's *Not* Changing for the UHC Group Medicare Advantage (PPO) Plans

You can continue to use any Medicare-participating provider who accepts the UHC Group Medicare Advantage (PPO) Plan, and there is no distinction between in-network and out-of-network benefits. You should still be able to continue using your current providers if you choose.



BENEFIT CHANGES



- **Under the UHC Group Medicare Advantage (PPO) Plans:**
 - Coverage of preferred brands of insulin will be limited to Lilly products, and Novo products will be excluded. Both products are considered to be equally medically effective, but this change will enable further cost savings.
 - There will also be some changes to coverage of other drugs, including high-cost generic drugs.
- **Under the Traditional 70/30 Plan:**
 - Deductibles, out-of-pocket maximums and certain copays are increasing.
 - Copays and price caps for pharmacy are increasing, in most cases slightly.
 - CVS Caremark will become the new Pharmacy Benefit Manager, replacing Express Scripts.
 - As part of the switch to CVS Caremark, you will have access to a new online drug look-up tool that can help you save money on prescription purchases.

WHAT YOU NEED TO DO DURING OPEN ENROLLMENT

- If you want to be enrolled in the **UHC Group Medicare Advantage (PPO) Base Plan**, you do not need to **enroll for coverage**. You and any currently enrolled dependents will be automatically enrolled in this plan for 2017.
- If you want to be enrolled in one of the **other** available options for 2017 (the **UHC Group Medicare Advantage (PPO) Enhanced Plan** or the **Traditional 70/30 Plan**), you will need to choose one of these options during Open Enrollment.
- You may also elect to drop State Health Plan coverage. As a reminder, you no longer have to experience a qualifying life event to drop coverage outside of Open Enrollment.

PLEASE NOTE: As a result of a federal requirement, you will receive a disenrollment letter from Humana in November or December, telling you that you will no longer have coverage under your current Humana Group Medicare Advantage Plan after December 31, 2016. To clarify: Your current Humana coverage will continue through the end of 2016. Your new coverage for 2017 will become effective January 1, 2017.



TOOLS AND NEWS TO HELP YOU CHOOSE

Need help deciding which plan works best for you in 2017?



Attend one of the State Health Plan's Medicare Outreach events at various locations this fall. These engaging events will allow you to learn more about your 2017 health plan options and review any changes to help you make the best choice for 2017. An invitation and meeting schedule will be mailed to you in August. You can also find the schedule on the Plan's website, www.shpnc.org.



Participate in a Telephone Town Hall meeting. Meetings will be held in mid-September. Reserve your spot now by visiting www.shpnc.org.



Be on the lookout for your 2017 Open Enrollment Decision Guide in September, which will include a listing of the tools and resources available to help you choose the right plan for you.

Eligibility and Enrollment Support Center: 855-859-0966

During Open Enrollment, October 1-31, the Eligibility and Enrollment Support Center will offer extended hours to help you with any enrollment questions you may have:

- Monday-Friday: 8 a.m.-10 p.m. ET
- Saturday: 9 a.m.-3 p.m. ET



Open
Enrollment

October 1–31, 2016

Between now and Open Enrollment, please take the time to think about your health care needs and any ways that your situation may have changed since last year.

- Watch your mail and visit www.shpnc.org for more information about your 2017 health plan choices.
- Look for your invitation to attend one of our informational meetings.