

HBR Monthly Webinar

June 21, 2023

Agenda

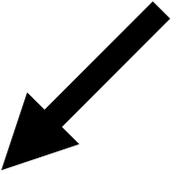
- Reduction In Force (RIF) Coverage
- Employee Engagement
- Prepare for 2024 OE with HBR Training
- 2023 HBR Monthly Webinars



Reduction In Force (RIF) Coverage Reminders

- **As a reminder, employees who are currently enrolled in Plan benefits and whose jobs are eliminated because of a partial or full reduction in funding are eligible for RIF coverage.**
- It is critical that these members are offered and set up for 12-month RIF coverage on a timely basis.
- This should be done not only to ensure there is no break in coverage or access to care concerns, but also because delays in enrollment will cause delays in the member receiving a premium invoice.
- Timely set-up is even more important for members who are eligible for Medicare, as they will be Medicare primary under RIF; therefore, they need to get their Medicare Parts A & B by the start of their 12-month RIF period.

Home > HBRs > Reduction in Force Information for HBRs



Reduction in Force Information for HBRs

Employees who lose their jobs as a result of a reduction in force (RIF) will continue to have coverage under the State Health Plan for up to 12 months, as long as the employee was covered by the Plan at the time of separation from service and:

- Has 12 or more months of service
or
- Completed a contract term of employment of 10 or 11 months as an employee of a local school administrative unit

Coverage for Eligible Dependents

Employees may continue coverage for their eligible dependents during this 12-month period. Employees who elect not to continue coverage under RIF immediately following separation from employment may not obtain RIF coverage at a later date. Employees are not eligible for RIF health coverage if the employee is provided health coverage on a non-contributory basis by a subsequent employer.

shpnc.org
Online Resources
Available

Employee Engagement

- Over the next year the State Health Plan will be heavily communicating to members.
- Please encourage employees to:
 - Keep their address updated
 - Add an email in eBenefits
 - Sign up for the Plan's monthly newsletter
 - Follow the Plan on Facebook



Sign Up for Our Monthly e-Newsletter!

Member Focus is a monthly e-newsletter that keeps members up-to-date on pharmacy and health benefits, and provides tips on how to stay healthy and save money – plus recipes and more.

Prepare for 2024 Open Enrollment with HBR Webinars

- The State Health Plan is holding Open Enrollment training webinars for HBRs in July.
- Trainings will cover important information regarding 2024. Reserve your spot to ensure you have the information you need to best serve your employees! Click below to register for the one that best fits your schedule.
- Open Enrollment HBR Trainings Dates/Times:

[July 19 – 2 p.m.](#)

[July 20 – 10 a.m.](#)

[July 25 – 10 a.m.](#)

[July 27 – 2 p.m.](#)

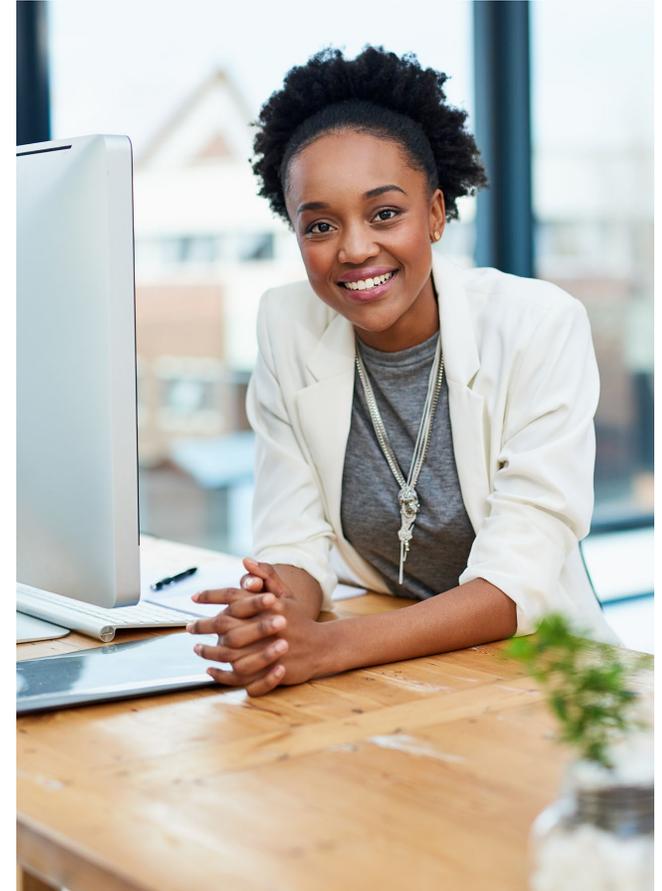


SAVE the DATE:

2024 Open Enrollment will be held October 9-27, 2023.

Upcoming 2023 HBR Monthly Webinars

- All webinars begin at 10 a.m. To register for the monthly webinars, see below or visit the Plan's [website](#).
- June 21, 2023, 10-11 a.m.
- July 26, 2023, 10-11 a.m.
- August 23, 2023, 10-11 a.m.
- September 20, 2023, 10-11 a.m.
- October 25, 2023, 10-11 a.m.
- November 15, 2023, 10-11 a.m.
- December 20, 2023, 10-11 a.m.





State Health Plan Terminations and Cancellations

Definitions

- Termination=Employee's shell is terminated, and the member is no longer an employee
- Cancellation=Only the member's benefits are cancelled, and the member is still an employee

Tasks

- **APPROVE OR DECLINE ALL TASK BEFORE TERMINATING MEMBERS**

Termination Rules for Medical Benefits

- End of the month following last day of employment (most common)
 - EX: employee terms 3/1 or 3/16 coverage terms 3/31
- If the last day of employment is before the 16th of the month, then end of the month; otherwise end of the following month
 - EX: employee terms 3/15 coverage terms 3/31
 - EX: employee terms 3/16 coverage terms 4/30
- On any last day of the current and following 2 months (Public School Systems and Charter Schools)
 - EX: employee terms 5/31. Coverage can term either 6/30, 7/31, or 8/31
 - *This rule is in place to cover employees through the summer months that are employed at an LEA the following Fall.*

Explanation of Termination Reason

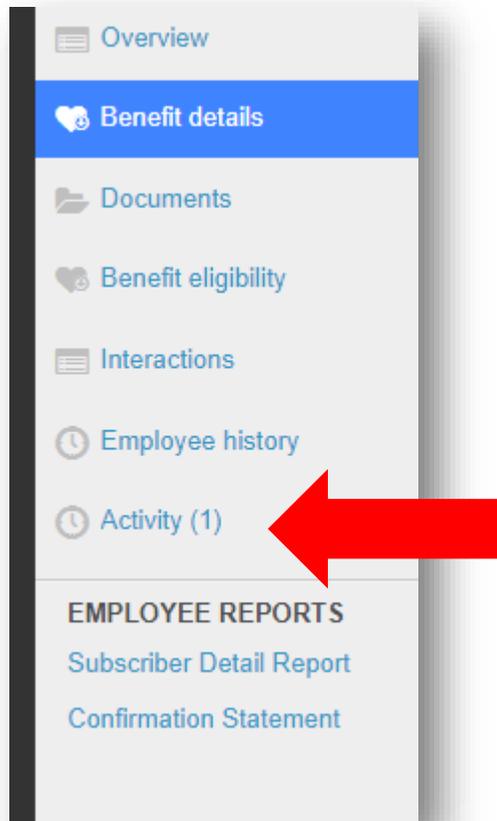
- Involuntary - Group ends employment with member (COBRA eligible)
- Voluntary - Member resigns (COBRA eligible)
- Retirement (Not COBRA eligible) - Retiring with the State Retirement System
- Gross Misconduct (not COBRA eligible) Group ends employment or member is incarcerated and member is not eligible to continue benefits with the State Health Plan
- Death of Employee (Directions located in the resource center)
- No Show – Employee does not show up for work after being hired.

How to Key a Termination

The screenshot shows a web application interface. At the top right, there is a blue button labeled "Manage Employee" with a downward arrow. Below this button, a dropdown menu is open, displaying a grid of options. The options are organized into four columns: "Quick Links", "Manage Benefits", "Manage Employee", and "Reports". The "Terminate employee" option is highlighted with a blue background. Other options include "Overview", "Benefit details", "Documents", "Benefit eligibility", "Interactions", "Employee history", "Edit/cancel benefits", "ACA information", "Manage Medicare", "Request insurance cards", "Extend enrollment", "Assign/edit carrier numbers", "View critical dates", "Personal information", "Update login information", "Change salary", "Change categories", "Send targeted message", "Copy employee", "Subscriber Detail Report", and "Confirmation Statement".

| Quick Links | Manage Benefits | Manage Employee | Reports |
|-------------------------------------|---|--|--|
| Overview | Edit/cancel benefits | Personal information | Subscriber Detail Report |
| Benefit details | ACA information | Update login information | Confirmation Statement |
| Documents | Manage Medicare | Change salary | |
| Benefit eligibility | Request insurance cards | Change categories | |
| Interactions | Extend enrollment | Terminate employee | |
| Employee history | Assign/edit carrier numbers | Send targeted message | |
| | View critical dates | Copy employee | |

Future Hold Transactions



Future Activity

Termination is scheduled to occur on 06/16/2023
Termination Reason: Voluntary

[Remove scheduled change](#)

If an employment termination or benefit cancellation is keyed with an end date that is more than 33 days in the advance, it will be held as a pending future transaction. Termination will save down 33 days before benefit end date.

Payroll Groups

- Payroll groups will send voluntary, involuntary and sometimes retirement terminations on the demographic files
- Payroll groups can consult with their Account Managers if further training is needed concerning payroll files and terminations.

Retirement Terminations for NCFlex Groups

The screenshot displays the 'Benefit details' page for '2023 SHP Medical'. The left sidebar contains a navigation menu with the following items: Overview, Benefit details (highlighted with a red arrow), Documents, Benefit eligibility, Interactions, Employee history, and EMPLOYEE REPORTS (with sub-items: Subscriber Detail Report and Confirmation Statement). The main content area has two tabs: 'Current Benefits' (active) and 'Previous'. Below the tabs, there is a message: 'Click one of the tabs above to change the benefits view.' The title '2023 SHP Medical' is displayed, followed by an 'Edit' button (highlighted with a red arrow). The details section includes: 'Medical - Basic Code: CAREMARK, Carrier Code: CAREMARK, Company Code: S27039, Control Number: ZZ, Direct Bill: N, Employment Status: Payroll Deduct: Full Time, Facets Class ID: 1001, Facets Group ID: 14170742, Facets Plan ID: 1020S05M, Facets Subgroup ID: 1378, Standard 834 Attribute 01: 0274, Standard 834 Attribute 02: NCBF, Standard 834 Attribute 03: BENEFITFOCUSSHP, Standard 834 Attribute 05: BENEFITFOCUSSHP, Standard 834 Attribute 06: S27039, Standard 834 Attribute 11: 003, Tobacco Status: T, Zero Payment Attribute: N', 'Membership Enrollment OID: 3017052280', 'GUID: FE43BB3B68E2C493E0531D80C80AAFA9', 'Status: Accepted', 'Plan Name: Enhanced PPO Plan (80/20)', 'Coverage Level: Employee Only', and 'Covered Persons [redacted], Person GUID: FE43BB3B68E9C493E0531D80C80AAFA9, effective 01/01/2023)'. The 'Covered Persons' field is redacted with a black bar.

Retirement Terminations for NCFlex Groups

CURRENT BENEFITS
2023 SHP Medical

Enrollment Summary

You may edit this benefit by clicking on the section's corresponding Edit button.

Changes Requiring a Change Reason

| | |
|---------|---------------------------|
| Medical | Accepted |
| Plan | Enhanced PPO Plan (80/20) |

Persons Covered

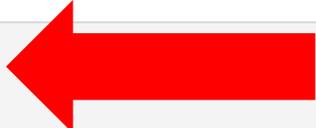
| Name | Relationship | Effective Date |
|--------------------|--------------|----------------|
| [REDACTED] (Late*) | Subscriber | 01/01/2023 |

*This family member is considered a late enrollee because he/she was enrolled outside of an initial eligibility period.

To edit a person's Name or SSN, click the person's name.

Coverage Level Employee Only ?

[Edit due to Change Reason](#) [Cancel Benefits for All](#)



Retirement Terminations for NCFlex Groups

The screenshot displays the 'Current Benefits' section for '2023 SHP Medical'. A dropdown menu is open, listing various reasons for a medical change. The 'Retirement' option is highlighted in blue. The interface includes a sidebar with navigation options like 'Overview', 'Benefit details', and 'EMPLOYEE REPORTS'. A 'Next' button is visible at the bottom of the form.

Overview

Benefit details

Dependents/beneficiaries

Documents

Benefit eligibility

Interactions

Employee history

EMPLOYEE REPORTS

Subscriber Detail Report

Confirmation Statement

Beneficiary Report

Current Benefits

Previous

CURRENT BENEFITS

2023 SHP Medical

Reason for Medical Change

You have selected to cancel the entire benefit and these are the only reasons available to do so. If you want to cancel a dependent, you must cancel this change and click the Edit Benefits button instead.

--Select a new change reason--

--Select a new change reason--

Death of Employee (Not COBRA Eligible)

Did not meet Medical eligibility requirements

Family and Medical Leave (FMLA)

Former Legislator

Leave of Absence

Loss of coverage due to non-payment

Military Leave (COBRA-Eligible)

Now eligible for other coverage

Reduction in Force

Reduction of hours

Retirement

Subscriber Enrolled in Medicare

Cancel

Next

Retirement Terminations for NCFlex Groups

Overview

Benefit details

Dependents/beneficiaries

Documents

Benefit eligibility

Interactions

Employee history

EMPLOYEE REPORTS

Subscriber Detail Report

Confirmation Statement

Beneficiary Report

Current Benefits

Previous

CURRENT BENEFITS

2023 SHP Medical

***Reason for Change**

You have selected a Retirement change reason.

You are permitted to perform the following adjustments to your insurance coverage as a result of this life event:

- You can cancel your coverage.
- You are NOT permitted to change your plan.
- You may change your coverage level.
- You CANNOT add any family members to your existing coverage.
- You can cancel coverage for any dependent.

Do you wish to continue with this change?

Yes

No

If yes, please enter the following:

Enter effective date of retirement (use 1st of the month date)*

07/01/2023

When were you notified about this life event?*

06/16/2023

Previous

Next

Retirement Terminations for NCFlex Groups for Non-Payroll Groups

Overview

Benefit details

Dependents/beneficiaries

Documents

Benefit eligibility

Interactions

Employee history

EMPLOYEE REPORTS

Subscriber Detail Report

Confirmation Statement

Beneficiary Report

Current Benefits

Previous

CURRENT BENEFITS

2023 SHP Medical

| | | |
|-----------------------|--------------------------|------|
| Reason for Change | Retirement on 07/01/2023 | Edit |
| Medical | Cancelled | Edit |
| Persons Covered | | |
| Primary Care Provider | None | Edit |

End Date

The Effective Date is auto-populated based on the business logic configured on the Qualifying Life Event Date Rules. No action needed, unless a correction is necessary.

Enter an end date.* 07/31/2023

Retirement Terminations for NCFlex Groups

Verify information before Saving

CURRENT BENEFITS

2023 SHP Medical

Enrollment Summary

You may edit this benefit by clicking on the section's corresponding Edit button.

| | | |
|-----------------------|--------------------------|----------------------|
| Change Reason | Retirement on 07/01/2023 | Edit |
| Medical | Cancelled | Edit |
| Primary Care Provider | None | Edit |
| Medicare | None | |
| End Date | 07/31/2023 | Edit |

[Cancel without Saving](#) [Save](#) [Save and Go to Benefits](#)

Retirement Terminations for Non-Payroll Groups

The screenshot shows a web application interface with a dropdown menu open. The dropdown menu is organized into four columns: Quick Links, Manage Benefits, Manage Employee, and Reports. The 'Manage Employee' column has the 'Terminate employee' option highlighted with a blue background. The 'Manage Employee' button in the top right corner also has a dropdown arrow.

| Quick Links | Manage Benefits | Manage Employee | Reports |
|--|---|--|--|
| Overview | Edit/cancel benefits | Personal information | Subscriber Detail Report |
| Benefit details | Add new beneficiary | Update login information | Confirmation Statement |
| Dependents/beneficiaries | ACA information | Change salary | Beneficiary Report |
| Documents | Manage Medicare | Change categories | |
| Benefit eligibility | Request insurance cards | Terminate employee | |
| Interactions | Extend enrollment | Send targeted message | |
| Employee history | Assign/edit carrier numbers | Copy employee | |
| | View critical dates | | |

Retirement Terminations for Non-Payroll or Groups Non-NCFlex Groups

Terminate Employment

Step 1 of 2

Dates

Employment Termination Date*

Login

Do you wish to disable the employee's login?*

Yes

No

Termination Reason

What is the reason for termination?*

If employee Termination is due to gross misconduct or any other reason for which COBRA benefits are revoked please select 'Involuntary due to Gross Misconduct'. If the termination allows the employee to be eligible for COBRA benefits, please select either 'Voluntary' or 'Involuntary'.

If employee Termination is due to death of the employee, enter the date of death as the Employment Termination Date.

Cancel without Saving

Next

- Enter the first day of the employee's last month of coverage as the termination date (i.e. Employee's termination date is 05/27/2020 but their last month of active coverage is June 2020, termination date should be 06/01/2020)

Retirement Terminations for Non-Payroll Groups

Terminate Employment

Step 2 of 2

Employment Termination Date

Disable Login
 Yes

Termination Reason
 Termination - COBRA Ineligible

Cancel Current Elections

2023 SHP Medical

| Election | Cancellation | Information |
|---------------------------------|---|---|
| Medical : Base PPO Plan (70/30) | <input type="text" value="07/31/2023"/> | <p>Retro-termination rule: You can only terminate benefit elections 30 days prior to today's date.</p> <p>Termination rule: If employment ends before the 16 of the month, then end of month that employment ends; otherwise end of following month</p> |

Retirement Terminations for Non-Payroll Groups

Benefits Snapshot

Current Benefits

Previous Benefits



Medical [Edit](#)

Base PPO Plan (70/30) | Employee Only | Effective as of 01/01/2023

\$25.00
Monthly

Employee profile [Edit](#)



Work Information

Dates

Hire Date*

11/02/2005



Adjusted Service Date



Retired Employee



Non-Working

Resources

- Always pull up the direction for retirement terminations from the resources center.

Resources

Training

- [eBenefits Document Center Processes for HBR's](#)
- [Reduction in Force Process Doc 3.17.2022](#)
- [OnePlace 365 Case Prioritization](#)
- [Retro Rehire & Processing](#)
- [Dependent Verification](#)
- [How to add a Dependent Court Order](#)
- [HBR User Guide for OP365](#)
- [How to Retire a Member in eBenefits](#)
- [eBenefits Shell Term & Audit Process](#)
- [eBilling Facets Migration Presentation](#)
- [HBR 2022 Open Enrollment FAQ's](#)
- [How to Terminate Member due to "Death of Employee"](#)

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Thank You