

HBR Monthly Webinar

June 15, 2022

A photograph of a beach with waves crashing onto the shore. The word "WELCOME" is written in the sand in a large, stylized font. The background is a bright, sunny beach scene.

Agenda

- HBR OE Training Next Month!
- Leave of Absence Rules Reminder
- Exceptions Update
- Tobacco Attestation Reminder
- Worksite Flu Shot Program
- Help Employees Plan for Retirement

Prepare for Open Enrollment with HBR Training

- Let us help you get ready for Open Enrollment! Next month, the State Health Plan is holding Open Enrollment trainings for HBRs.
- Open Enrollment trainings cover important information regarding 2023. These trainings will be offered as webinars, so you may join us from the comfort of your own desk.
- 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.
 - [July 19, 2022, from 2 to 4 p.m.](#)
 - [July 21, 2022, from 10 a.m. to noon](#)
 - [July 26, 2022, from 2 to 4 p.m.](#)
 - [July 28, 2022, from 10 a.m. to noon](#)



SAVE the DATE!
October 10-28, 2022

Coverage While Employees are on LOA or FMLA

- As a reminder, employees are eligible to continue State Health Plan (Plan) coverage on a fully or partially contributory basis while they are on Leave of Absence (LOA) and/or Family and Medical Leave (FMLA). If they choose to keep their Plan coverage, they must continue to pay their premiums on a timely basis to keep the coverage. See the Plan's [Rule on Arrears](#).
- **Changing Coverage During LOA and/or FMLA**
 - Members who do not want or cannot afford to keep their coverage and/or their dependents' coverage while on LOA and/or FMLA should request their HBR to cancel the employee and/or dependent coverage using the Leave of Absence Qualifying Life Event (QLE). **This QLE is not available to employees** as the HBR controls the timing of the LOA. When the employee returns to work, the employee, not the HBR, must re-enroll using the Return from Leave of Absence QLE within 30 days of the return to work.
- **Maintaining Coverage During LOA and/or FMLA**
 - **If an employee chooses not to cancel coverage while on LOA and/or FMLA, the employee will not be able to make changes upon their return to the office.** Because the employee had continuous coverage, there is no QLE. This is particularly important during Open Enrollment. If an employee is on LOA and/or FMLA during Open Enrollment, they must complete Open Enrollment during the Open Enrollment period. This is true even if they canceled a dependent when first going on LOA and/or FMLA. They will not be allowed to complete Open Enrollment upon their return to work.
 - **The ability to complete Open Enrollment upon return to work only applies if the employee canceled their coverage when they went on LOA and are re-enrolling using the return from LOA QLE.**

Employees Can Get a Head Start on Open Enrollment

- Employees who **are tobacco users** and want to earn their monthly premium credit for 2023 don't have to wait until Open Enrollment this fall. They can take action now to save money throughout 2023.
- Starting July 1, 2022, tobacco users can attend a tobacco cessation counseling session at any provider's office that provides that service for FREE to earn a lower premium for 2023.
- They have until November 30, 2022, to take action.
- Note: If employees combine their tobacco cessation visit with another service, there may be a copay.
- This convenient employee option means there's no need to wait for Open Enrollment in October to secure their monthly premium credit for 2023.



Tobacco Attestation Premium Credit: How It Works

- After employees visit a provider for their tobacco cessation session, the provider will submit a claim on their behalf. To ensure they receive credit for their visit, employees can upload their office visit summary to the “Document Center” located in [eBenefits](#), the State Health Plan’s enrollment system. They should make sure to request a copy of their summary during their visit.
- This action is **ONLY** for tobacco users who want to reduce their monthly premium by \$60 per month in 2023.
- If employees are NOT tobacco users, they will simply attest to that online during Open Enrollment, October 10-28, 2022.
- During Open Enrollment, they will need to attest during the online enrollment process. This step is critical to ensure employees receive the lower premium for 2023.
- In July, employees who took no action on tobacco attestation or attested that they were tobacco users last year will receive a postcard reminder regarding this information.

Enrollment Exceptions

- The State Health Plan continues to see a high volume of enrollment exceptions for reinstatements and retroactive additions. Both types of activities can financially impact employees.
- **Dept. of Public Safety**
 - Total Exceptions: 356
 - Main Request Type: Reinstatement
- **Dept. of Health and Human Services**
 - Total Exceptions: 247
 - Main Request Type: Reinstatement and Retro Adds
- **UNC Healthcare**
 - Total Exceptions: 196
 - Main Request Type: Reinstatement
- **Winston-Salem Forsyth Schools**
 - Total Exceptions: 182
 - Main Request Type: Reinstatement and Retro Adds
- **Wake County Public Schools**
 - Total Exceptions: 167
 - Main Request Type: Retro Adds and Reinstatement
- **Charlotte Mecklenburg Schools**
 - Total Exceptions: 147
 - Main Request Type: Reinstatement and Retro Adds
- **Dept. of Transportation**
 - Total Exceptions: 141
 - Main Request Type: Reinstatement and Retro Adds
- Please make sure you are actively engaged in managing enrollment activities for your employees to avoid having retroactive enrollment activity.

Reminder! Worksite Flu Clinics Not Offered this Year

- As announced last month, the State Health Plan will not be offering the worksite flu clinic program this year.
- Vendors continue to struggle with staffing issues, making it difficult to offer clinics at worksites throughout the state.
- If your group would like to arrange your own worksite flu shot clinic, please make sure to utilize an in-network provider to avoid your employees being charged.
- Receiving an annual flu vaccine continues to be one of the best ways to prevent the flu.
- The Plan encourages you to communicate to your employees that they should take advantage of other local opportunities such as pharmacies or provider offices to receive the flu vaccine.



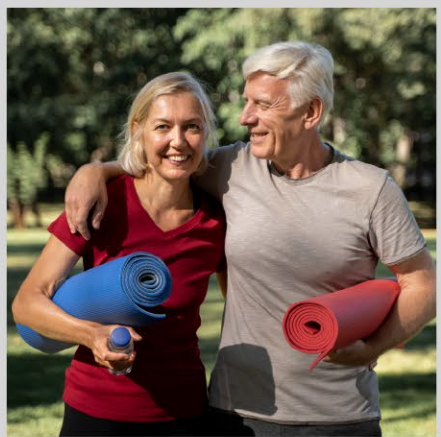
Reminder: Help Your Employees Plan for Retirement

- The State Health Plan is again offering online webinars with important information on “Understanding Your Medical Plan Options When You Become Medicare-Eligible.”
- These popular, free webinars are designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65. Each webinar lasts approximately 2 hours and will explain important information regarding Medicare, retirement health benefit options and offer the opportunity to ask questions.
- **These webinars are also a great resource for HBRs, so feel free to attend one as well so you can assist employees as needed.**
- Webinars are scheduled through July. Interested employees and HBRs are encouraged to register soon, as these webinars are expected to fill quickly!
 - June 21, 2022 – 2 to 4 p.m.
 - July 12, 2022 – 10 a.m. to noon
 - July 21, 2022 – 2 to 4 p.m.



REMINDER:

Make sure to process July 1, 2022, retirement terminations **now** to ensure members are enrolled in the plan of their choice and that they are not in a retro premium deduction situation!



Questions? Thank you!

This presentation is for general information purposes only. If it conflicts with federal or state law, State Health Plan policy or your benefits booklet, those sources will control. Please be advised that while we make every effort to ensure that the information we provide is up to date, it may not be updated in time to reflect a recent change in law or policy. To ensure the accuracy of, and to prevent the undue reliance on, this information, we advise that the content of this material, in its entirety, or any portion thereof, should not be reproduced or broadcast without the express written permission of the State Health Plan.