

# October 24, 2023, Member Alert II – OE Medicare



**Member Alert**

An important update for State Health Plan members!

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North Carolina State Health Plan  
FOR TEACHERS AND STATE EMPLOYEES  
A Division of the Department of State Treasurer  
Treasurer Dale R. Folwell, CPA

## Open Enrollment Ends October 27!

**If you have already taken action or do not wish to make a change during Open Enrollment, you can disregard this notice.**

**All members currently enrolled in the Humana Medicare Advantage (Base or Enhanced) Plan (90/10)\* will REMAIN on that plan for 2024.**

**If you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment. If you are covering non-Medicare dependents on the Enhanced PPO Plan (80/20) you will be required to take action during Open Enrollment to re-elect that dependent coverage.**



**All members currently enrolled in the Base PPO Plan (70/30) administered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC) will REMAIN on that plan for 2024. However, if you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment, which ends October 27, 2023.**

Remember, the choices you make during 2024 Open Enrollment are for benefits effective January 1, 2024, through December 31, 2024.

The formulary (drug list) may have had some changes for the 2024 benefit year. So, it is important to verify that your medications are still covered and if there are any formulary changes for 2024.

**As a reminder, here's what's included in Humana Medicare Advantage Plans (90/10) coverage:**

- The Humana Group Medicare Advantage Plans (90/10) are different than what you can enroll in as the general public and what you see advertised on television. What the State Health Plan offers members is often **BETTER** and, in most cases, **MORE COMPREHENSIVE** coverage.
- \*The Humana Group Medicare Advantage Plans have a benefit value **equivalent to a 90/10 plan, which could mean significant savings for you!**
- Eligible members will again have premium-free coverage for the Humana Group Medicare Advantage Base Plan (90/10), and it will **only cost \$4 monthly** to add eligible dependents! The monthly premium rate for a spouse on the Base PPO Plan (70/30) is \$425.
- The Humana Group Medicare Advantage Plans (90/10) have established copays for the majority of services, which helps you predict up-front cost. The Base PPO Plan (70/30) pays for services after Medicare, which makes it difficult to predict your out-of-pocket costs.
- You have the ability to see providers outside the network for the same copay or coinsurance as in-network providers, as long as the provider participates in Medicare and accepts the plan under which you are covered.

**2024 Open Enrollment Resources**

[2024 Medicare Member Decision Guide →](#)

[Take Action Now to Complete Open Enrollment →](#)

**The Eligibility and Enrollment Support Center  
(855-859-0966) offers extended hours during  
Open Enrollment if you need assistance.**

**Monday-Friday 8 a.m.-10 p.m.**

**Saturdays 8 a.m.-5 p.m.**



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