October 28, 2020 Member Alert – MA 70/30

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Time is Running Out! Open Enrollment Ends Saturday!

If you do not wish to take action or have already taken action, you may disregard this message.

2021 Open Enrollment for the State Health Plan ends Saturday! Please make sure to review the Decision Guide you received in the mail to make the best benefit choices for you and your family.

The Eligibility and Enrollment Support Center (855-859-0966) is open **TODAY until 10 p.m.** and is offering extended hours during Open Enrollment (all times ET):

- Monday-Friday, 8 a.m.-10 p.m.
- Saturday, 8 a.m.-5 p.m.

Please do not wait until Saturday to take action and call or you will experience longer hold times.

If you are currently on the 70/30 Plan, you will REMAIN on that plan and do not need to take action during Open Enrollment, unless you wish to change your plan election or add a dependent.

Important Highlights for 2021!

 Starting January 1, 2021, Humana will offer Group Medicare Advantage Plans for the State Health Plan. We are making this change because we were required to put out a competitive bid and Humana won the contract. That means you will get substantial savings for dependent premiums on the Medicare Advantage plans in 2021! In the Medicare Advantage Base Plan, the dependent premiums will be:

- Medicare-eligible subscriber and spouse, \$4 (down from \$112 in 2020)
- Medicare-eligible subscriber and child, \$4 (down from \$112 in 2020)
- Medicare-eligible subscriber and family, \$8 (down from \$224 in 2020)

With up to a 96% reduction in dependent premiums rates and nearly all Medicare-eligible retirees already taking advantage of these plans, now is the time to take a closer look at these plans!

As a Medicare-eligible member, you will continue to have three plan options in 2021:

- The Humana® Group Medicare Advantage (PPO) Base Plan
- The Humana® Group Medicare Advantage (PPO) Enhanced Plan
- The 70/30 Plan, administered by Blue Cross and Blue Shield of NC
- The Medicare Advantage plans will continue to offer a "passive" network which allows members to continue seeing their current providers regardless of being in or out of Humana's network.
 The provider will need to be participating with Medicare and agree to bill the Medicare Advantage plan carrier.
- The Medicare Advantage Base Plan will offer the same benefits members enjoy today. The Medicare Advantage Enhanced Plan does have a few changes, and, in both plans, medication coverage may differ slightly from what you experience today.

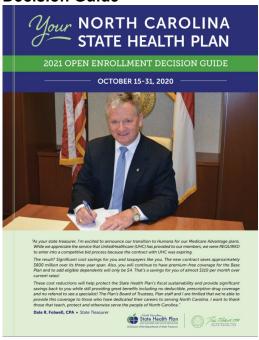
If you do decide to stay on the 70/30 Plan, there are several positive benefit changes with that plan as well. Members who select <u>Clear Pricing Project</u> providers can enjoy cost savings on office visits. In

addition, the copay for insulin has been waived, which means for a 30-day supply of insulin, members will have a \$0 copay!

Click below to view your Open Enrollment Decision Guide, your 2021

Plan Comparison and a brief video regarding Open Enrollment!

Decision Guide



2021 Open Enrollment for Medicare Members Video



2021 OE Medicare Primary
Plan Comparison

Click here to complete your Open Enrollment →



