

## UNC New Hire Benefits Overview – Module 3 – 01/25/23

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Slide 1 State Health Plan Benefits help protect you on your journey. These benefits include medical and prescription drug coverage, as well as health and wellness resources.

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Slide 2 The State Health Plan of North Carolina offers two health plans administered by Blue Cross and Blue Shield of North Carolina so you can select which option works best for your situation.

The plans are:

- The Base PPO Plan and
- The Enhanced PPO Plan.

There is no pre-existing condition exclusion for coverage.

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Slide 3 Let's review the features of each plan. We'll start with the Base PPO Plan. Under this plan, you typically pay a higher copay, coinsurance and deductibles as compared to the Enhanced PPO Plan.

Under both plans, in-network ACA preventive services are covered at 100% and in-network office visit copays are reduced if you visit the PCP listed on your ID card. You also will pay less for in-network office visits if you see the Clear Pricing Project (CPP) provider listed on your ID card. ACA preventive medications are also covered at no cost.

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Slide 4 The plans share some common features, such as you can use any medical provider you choose, but also have their own unique features.

When you use an in-network provider, your costs will be lower.

If you choose to use an out-of-network provider or facility, your deductibles, coinsurance and copays may be higher.

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Slide 5 Both medical plans contain prescription drug coverage.

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Slide 6 Let's take a look at how prescription drug coverage works. Under both plans, coverage is based on a multi-tier plan. Drugs are placed in tiers based on whether a drug is a generic, preferred or non-preferred brand drug or a specialty drug.

The amount you pay as either a copay or coinsurance depends on the tier.

ACA preventive medications are covered at 100% under the Enhanced PPO and Base PPO Plans.

In addition, preferred and non-preferred brand insulin are offered at a \$0 dollar copay per 30-day supply.

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Slide 7 To assist you in this journey, we'll provide you with a variety of resources to ensure that you get the best value from your benefits programs.

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Slide 8 You can find a number of resources on Benefits Enrollment Central, including an enrollment guide, and the videos and tools shown here. The url for Benefits Enrollment Central is shown at the end of this video.

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Slide 9 The State Health Plan also offers tools and resources to help you live a healthier life. Some of the offerings include:

- The Member Focus newsletter;
  - The Diabetes Resource Center; and
  - The Behavioral Health Resource Center
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Slide 10 So you have the right tools, but wouldn't it help if you could also save some money for your trip? Sure it would!

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Slide 11 By completing the tobacco attestation, you can earn a wellness premium credit that will reduce your monthly premium. (The wellness premium credit only applies to the employee-only premium.)

This chart shows how the credit is applied under both plan options.

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Slide 12 And, you can also save money when you visit your PCP, a provider within your PCP's practice or a CPP provider. The chart here shows the copay you will pay based on which in-network provider you choose and which plan you are enrolled in. You'll save the most by using a CPP provider.

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Slide 13 For more information about the State Health Plan, including rates and links to enroll, visit Benefits Enrollment Central. The url is shown here.

As a reminder, you'll make your State Health Plan election on the eBenefits (Benefitfocus) platform and will also go here to answer your tobacco attestation if you elect to enroll for health coverage under the State Health Plan and want to receive the wellness premium credit.

Keep in mind that your health premiums are deducted one month in advance of coverage. For example, the premiums that you pay in January pay for coverage in February. And, there is no pre-existing condition for coverage.

See *Module 1: Benefits Basics and How to Enroll* for details about enrolling.

Be sure to enroll within 30 days of your hire date if you want coverage.