

Making Your SHBP Decision for 2014

Many State Health Benefit Plan Members want advice in making decisions about their health care decision for CY 2014. While no one can tell a member what option is best for him or her, maybe this article will point you to look at certain things before you make that very critical decision. First, let us review critical times, issues and defaults announced by the Department of Community Health.

Retiree Option Change Period	Oct 21 through Nov 8th
Deadline for option changes	Nov 8, 2013
MAP Standard Members (UHC & CIGNA)	Auto defaulted to BCBS MAP standard
MAP Premium Members (UHC)	Auto defaulted to BCBS MAP Premium option
Active members & Retirees under Age 65 in any current option (HRA, HMO, HDHP or the companion wellness version)	Auto defaulted to BCBS HRA Bronze Option
Retirees Meetings (Schedule posted on DCH Website)	Oct 7 through Oct 28
Retiree Meeting Presentations (over and under age 65 retirees)	Medicare Advantage & HRA Bronze, Silver, and Gold Levels
Option Changes – Online	mySHBPga.adp.com
Option Changes – Telephone	1-800-610-1863
Retirees Decision Guide (To be posted on DCH Website)	Estimated for Oct 10-14, 2013
Retiree Decision Guide (To be mailed to 21,000 retirees who returned the postcard)	Estimated for Oct 14, 2013
New Network effective	January 1, 2014

Retirees Age 65 and Over

Retirees over the age of 65 and who are enrolled in one of the Medicare Advantage plans with UnitedHealthcare or CIGNA will see little change. These retirees will be transferred to the same option with Blue Cross and Blue Shield as they had with UHC or CIGNA in 2013. The plan of benefits will be the same and the premiums will be the

Remember!

The Annual Meeting is this month and it's still not too late to register

**2013 GSRA Annual Meeting
State Government: It Matters!
October 14-15, 2013, Athens**

[Details and registration](#)

same in 2014 as in 2013. Although the provider network with BCBS is different than the UHC or CIGNA network, if the provider is Medicare eligible, the MA PPO will cover the expense. Medicare eligible means that the provider will accept Medicare and submit the claims to BCBS for payment.

If the retiree over age 65 wants to change options (from Standard to Premium or from Premium to Standard), the change must be made through the SHBP portal or by telephone. No paper changes will be required or accepted.

Currently, you may register through the portal and view your current option and premium amount. However, when the portal (mySHBPga.adp.com) is updated for the 2014 options and premiums, the retiree can view his/her available enrollment tiers and premiums. The updated information should be available at least by October 21st.

If the SHBP coverage includes 1 person on MAP and 1 person under age 65, the member will have the opportunity to enroll in MAP and one of the other options (Bronze, Silver, or Gold). The premium rates for the "split" contract will be available through the portal. Remember, the "under age 65" individual will automatically be moved to the Bronze option. If this is not the option of your choice, you must change through the portal or by telephone.

Retirees Under Age 65 and Active Members

Retirees under age 65 and active members should review available information carefully. Unless a retiree returned the postcard mailed to him/her by DCH, the retiree will not receive printed material about making a health care selection to become effective January 1, 2014.

The Retiree Decision Guide will be mailed to you if you returned the postcard—hopefully to be received no later than October 21st. Otherwise, you will need to visit the [DCH website](#) to read or print the information. As

stated in the recently received letter from DCH, regardless of the option in which you are currently enrolled, your coverage will be changed to the HRA Bronze option **unless you file a change through the portal or by telephone.**

A summary comparison of the 2014 options is shown in Table 1. In addition to the HRA amounts, the wellness benefit allows an additional \$480 (plus \$480 for spouse) added to the HRA account by complying with the wellness component—defined in the Decision Guide.

Table 1	HRA Bronze Option		HRA Silver Option		HRA Gold Option	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Medical Benefits						
Deductible						
<i>You</i>	\$2,500	\$5,000	\$2,000	\$4,000	\$1,500	\$3,000
<i>You + Child(ren) or Spouse</i>	3,750	7,500	3,000	6,000	2,250	4,500
<i>You + Family</i>	5,000	10,000	4,000	8,000	3,000	6,000
Plan Pays an “allowed amount” for covered medical Expense After Deductible	75%	60%	80%	60%	85%	60%
ACA Preventive Care – Plan Pays	100%	Not covered	100%	Not covered	100%	Not covered
Out-of-Pocket Limit (Does not include Rx copays)						
<i>You</i>	\$ 6,000	\$12,000	\$ 5,000	\$10,000	\$4,000	\$ 8,000
<i>You + Child(ren) or Spouse</i>	9,000	18,000	7,500	15,000	6,000	12,000
<i>You + Family</i>	12,000	24,000	10,000	20,000	8,000	16,000
Base HRA Contribution						
<i>You</i>		\$100		\$200		\$400
<i>You + Child(ren) or Spouse</i>		150		300		600
<i>You + Family</i>		200		400		800
Pharmacy Benefits						
Tier 1	15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		15%, Min \$20, Max \$50	
Tier 2	25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		25%, Min \$50, Max \$80	
Tier 3	25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		25%, Min \$80, Max \$125	

You can see that the 2014 decision comes down to finances. The provider network is the Blue Cross Open Access Point of Service; therefore all three options will allow you access to the same provider networks (inside and outside of Georgia).

Since there are no “copays” for office visits, all options require payment “up front” until the

deductible is met (subject to the HRA amounts) and up to the maximum out-of-pocket. Therefore, the decision is how much deductible, coinsurance, and maximum out-of-pocket can you afford versus the premium.

The **example below for an individual selecting the Bronze option (in network) provides the cost “risk.”**

Deductible – **HRA- Wellness (if compliant)**—up to Maximum out-of-pocket. Prescription drug copays are not included in the Maximum out-of-pocket. Example: **\$2,500 - \$100 - \$480: up to \$5,420 (\$6,000 - \$100 - \$480).** Pharmacy copayments are in **addition to the example since these payments are not included in the MOOP.**

The financial decision for the option that is best for you becomes the “trade-off” between out-of-pocket payments and premium amounts. For the **Bronze option**, an individual will pay \$66.28 per month (\$795.36 annually) and has a **medical cost risk** of \$5,420 (if compliant with wellness) plus prescription copays. Therefore, the total cost risk for the Bronze option is **\$6,215.36 plus pharmacy copays** for in-network services, but will have a cost between **\$795.36 and \$6,215.36, plus prescription copays.**

The same calculation for an individual opting for the **Silver option is**: MOOP of \$4,320 plus premiums \$1,303.68 (\$108.64 times 12) **or a cost risk of \$5,623.68**, plus prescription copays. The Silver enrolled member **will experience a cost between \$1,303.68 and \$5,623.68 plus prescription copays.**

The decision for some members may be:

- What do I expect my medical expenses to be? Do I expect to experience about the same medical services that I did last year?
- Do I prefer paying higher premiums for less out-of-pocket when I receive medical services or do I prefer paying less in premiums and hope that I will need only a few medical services?

- All options provide for a maximum out-of-pocket in case of a catastrophic illness and the decision may be how can I fund that level of out-of-pocket?

All members should consider the issues carefully and make the decision that is most appropriate for them given their family and financial situation.

Rates for Active and Retired members on Payroll or Pension Deductions

The Board of Community Health approved the premium deduction rates for 2014 as shown in Table 2. You can see other rates for leave without pay, direct pay retirees, etc. on the [DCH website](#). As previously reported, the State is providing the same dollar amount for any option that you choose, and the dollar amount is set at the “HRA Silver” option. Members can “buy down” at the Bronze level or “buy up” at the Gold level. Nearly all premiums are greater for the Gold option than the 2013 premiums. If the Gold option is chosen, the member will be paying at least 30% of the Gold option premium. Note that the MAP premiums are the same amount in 2014 as the premiums for 2013.

	2014 Bronze	2014 Silver	2014 Gold	2014 – MAP Standard	2014 MAP Premium
<i>You</i>	\$ 66.28	\$108.64	\$166.08	25.38	85.14
<i>You + Child(ren)</i>	\$130.74	\$202.74	\$300.38		
<i>You + Spouse¹</i>	\$195.96	\$284.90	\$405.52	50.76	170.28
<i>You + Family²</i>	\$260.40	\$379.00	\$539.84	76.14	255.42

Retiree Meetings

Blue Cross Blue Shield mailed all retirees over age 65 a pamphlet inviting the retirees to a meeting to present information about the Medicare Preferred PPO (Medicare Advantage PPO Plan). The SHBP staff confirms that the new Bronze, Silver, and Gold options will be presented in addition to MAP provisions. You can view the places and times of the meetings on the BCBS pamphlet or the [DCH website](#). So even if you are a retiree under age 65 and did not receive a pamphlet, you are invited to attend the meeting.

¹ MAP rates required that both have Medicare Part B coverage

² MAP rates require that all members (usually retiree, spouse, & child) have Medicare Part B coverage

2013 Annual Meeting - What Makes it Special is YOU!

The 2013 Annual Meeting is right around the corner this month and the Annual Meeting Planning Committee, along with GSRA leadership, is feverishly putting together final touches on what promises to be the best, most complete program ever featured by a GSRA Annual Meeting.

Planning started almost as soon as the 2012 Annual Meeting adjourned last year. Based on GSRA's status as a maturing organization and a desire expressed by both members and leadership for a change of venue, GSRA identified potential new locations and put together ideas for an expanded two-day meeting format and polled members on both, as well as what else might pique their interest. Based on the responses from members, GSRA chose the Classic Center in Athens to host the event, put together a strong General Session program, and also decided to hold concurrent sessions on the second day of the

meeting on other topics that members specified they were interested in attending.

In another departure from years past and based on favorable polling results, GSRA made the decision to charge a small registration fee for the meeting, but made sure to pack a lot of value into the complete Annual Meeting program, including complementary health screening, three different complementary tours, a Welcome Reception, complementary access to the host hotel's music venue, box lunch on day two of the meeting and a chance at fabulous door prizes. This is in addition to the normal vendor participation by vendors of interest, such as SHBP providers, to our members.

GSRA is excited to be offering this enhanced Annual Meeting experience to our members. But, what will make it truly special is our members' participation. We really hope to see you there!

Thank You to 2013 Annual Meeting Sponsors

GSRA Partners:

Atlanta Postal Credit Union – Gold Level Luncheon Sponsor
Association Member Benefits Advisors – Bronze Level
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Supporting Sponsors:

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Save the Date!

**GSRA Day at the Capitol and Legislative Reception
January 29, 2014**

Let's show state leadership that we care about Georgia and the promises the state made to us during our careers. Join your friends and former colleagues and help make this day a success!

Local Chapter President Shares Special Bond With Mom



Barry Cooper and Marie Cooper

Golden Isles local chapter President Barry Cooper and his mother, Marie Cooper, share the usual bonds between mother and son. As close as those bonds are, however, they now share a more unusual and special bond than most. That's because Barry recently gave his mother the gift of a healthy kidney. The double surgeries to remove one of Barry's kidneys and

transplant it into his mother took place in August at Mayo Clinic in Jacksonville, FL.

Marie, who was diagnosed with end stage renal failure in spring 2012, was on dialysis for about a year, but had problems with the procedure from the start. Barry, his brother, and her grandchildren told Marie that they would donate her a healthy kidney, but, Barry says since he was newly retired, it just made the most sense for him to be the first tested. After going through the rigorous donor testing and eligibility process, it turned out that Barry was a perfect match and the surgery was scheduled.

The transplant procedure was a success and after a couple of months of recovery, both mother and son are doing well. Barry has already returned to his post-retirement job with Sea Island Company and his mother's prognosis for continued recovery is excellent. While Barry had to give up a thirty year passion for playing rugby, he says he never gave that a second thought when it came to giving his mother this special gift.

New Members in September

Name	County	Name	County	Name	County
William Deck	Dekalb	Rita Hughes	Muscogee	Haydee Rios-Jones	Dekalb
Mary Calhoun	Meriwether	Mary Johnston	Fayette	Melinda Scoven	Muscogee
Jane Duffield	Gwinnett	Anthony Jones	Dekalb	Cynthia Tharp	Muscogee
Shirley Foust	Muscogee	Helen Kearns	Barrow	Claudia Woods	Muscogee
Victor Garcia	Muscogee	Jamye McDonald	Chatooga	Wanda Young	Fayette
Curtis Glass	Thomas	Pat McDonald	Franklin		
Carolyn Glover	Heard	Kathleen Mitchell	Crisp		
John Hawkins	Dekalb	Helen Murphy	(Alabama)		
Marty Horne	Dawson	Howard Murphy	(Alabama)		
Reta Howell	Fayette	Dow Nicholson	Oconee		

Local Chapter Highlight – Savannah Coastal



Savannah Coastal officers: Membership Chair Dee Dee Redding, Secretary Mary Hodges, President Allan Hill, Rep. Ron Stephens, Treasurer Becky Cummings, Vice-President Charlotte Rehmert

Meeting Schedule	Typically quarterly, usually the third Tuesday of the first month of the quarter
Meeting Location	Varies – have met at the Chatham County DFCS offices, Candler Hospital auditorium and Cary Hilliard’s Restaurant
Counties Covered	Members attend from Bulloch, Effingham, Burke, Jenkins, Screven, Tattnall, Bryan, McIntosh and Chatham
Members From	DFCS, DHR, DOL, Rehab Services, Public Safety, DOT and others
Membership	292 members
Chapter’s Highlights last six months	At the August meeting, Stacy Daniels from Silver Sneakers gave an informative and relevant program on fitness and healthy living. In July, newly elected Representative Bill Hitchens (representing Chatham/Effingham counties and also a GSRA member) discussed his experience at his first legislative session and the issues facing the legislature next year. During this same period, members have represented GSRA at the DJJ and Vocational Rehabilitation Agency conferences.
Chapter’s 2013 Goals	To routinely attract at least 50 members to each chapter meeting by featuring speakers who address topics/issues which affect us as retirees. To have each of our members recruit one new member. To find ways to reach and attract newly retired members, as well as active employees. To increase our participation in GSRA Day at the Capitol and the Annual Meeting.
Chapter’s next program or fun event	Next chapter meeting will be held in October, where we will have a wrap up of the Annual Meeting and hope to have a speaker address estate planning.
Contact	Allan Hill at adhill01@bellsouth.net

GSRA Help

For questions or help with anything related to GSRA, contact us at help@mygsra.com or call 770-312-2799.

Does GSRA Have Your Correct Contact Information?

Please be sure to update your **email address** with GSRA when it changes. Simply log in to www.mygsra.com using your old email address and password; select “Our Members” and “My Profile”, and then change your information using the “edit” feature.

If your **mailing address** changes, and you do not use a computer, please notify us of your new address by sending a card or letter to the address at the bottom of this page.

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