

State Health Plan

Retiree Health Benefits Fact Sheet

The State Health Plan has created this guide to help you through the process of selecting your retiree health benefits.



Planning for Retirement Resource Center

Check out the State Health Plan's Planning for Retirement Resource Center at www.shpnc.org.



Events & Webinars Online Sign-Up

Sign up for one of the State Health Plan's "Understanding Your Medical Plan Options When You Become Medicare Eligible" events by visiting the State Health Plan website at www.shpnc.org and clicking Outreach Events and Webinars.



Retirement Application Online Submission

Complete your Retirement Application – May be signed and submitted 120 days in advance of desired retirement date. It is recommended you submit as early as possible to avoid a delay in your retiree health benefits and the ability to choose your desired benefit plan. Visit www.myNCRetirement.com to get started.

Determine Your Eligibility for Retiree State Health Plan Benefits

| Hire Date | Years of Service | Health Benefits Eligibility |
|-----------------------------|--|--|
| Hired prior to 10/1/2006 | At least 5 years of contributory service | Eligible for non-contributory for health plan benefits |
| Hired on or after 10/1/2006 | At least 5 years but less than 10 years of contributory service | Eligible and 100% contributory (you pay full premium) for health plan benefits |
| Hired on or after 10/1/2006 | At least 10 years but less than 20 years of contributory service | Eligible and 50% contributory (you pay 50% of full premium) for health plan benefits |
| Hired on or after 10/1/2006 | At least 20 years of contributory service | Eligible for non-contributory for health plan benefits |
| Hired on or after 1/1/2021 | N/A | Not eligible for State Health Plan benefits at retirement |

Retiree Health Benefits Facts

- You and any covered dependents will remain covered under your employing agency for your first month of retirement.
 - If you or any covered dependents are Medicare eligible at this time, Medicare will be primary to your State Health Plan coverage.
- State Health Plan benefits for you and any covered dependents will move under the Retirement Systems on the 1st of the month following your retirement date – this is known as your *benefit date*.
- If eligible for State Health Plan benefits at retirement, **you and any covered dependents will be auto-enrolled into retiree State Health Plan benefits regardless of your contribution rate.** Check with the Retirement Systems Division to verify your years of contributory service.
- If you do not want retiree State Health Plan benefits, **you must opt out of the State Health Plan** by logging into your **ORBIT** account and clicking on the link for State Health Plan benefits or by calling the State Health Plan's Eligibility and Enrollment Center at **855-859-0966**. Your Health Benefits Representative (HBR) cannot opt you out of coverage.
- Retirement is a Qualifying Life Event (QLE) which allows you to add or remove dependents from coverage as of your benefit date.
- Anyone Medicare eligible at retirement – **Make sure you have your Medicare Part A & B in place as of your retirement date.** To sign up for Medicare, visit www.ssa.gov or call **800-772-1213**. You can sign up as early as 60 days prior to your desired effective date.