



We've got you covered

## Medicare Advantage Group Plans

These Questions and Answers will help you learn more about your benefits.

**Q1. What are the Medicare Advantage (MA) group plans that will be offered to Medicare-eligible SHBP retirees?**

**A1.** Effective January 1, 2017, the SHBP will offer Horizon Medicare Advantage NJ DIRECT (PPO) plans. The MA PPO benefits will be consistent with what is offered under your current SHBP retiree coverage.

In addition to having access to all doctors and other health care professionals in the Medicare Managed Care Network, Horizon Medicare Advantage NJ DIRECT (PPO) members will have nationwide access to all doctors and other health care professionals who are eligible to receive Medicare payments and provide health care services to a Horizon Medicare Advantage NJ DIRECT (PPO) plan member.

**Q2. When will the MA PPO plans be effective?**

**A2.** The Horizon Medicare Advantage NJ DIRECT (PPO) plans are effective January 1, 2017.

**Q3. Which plans will be offered?**

**A3.** The following plans will be offered to Medicare-eligible SHBP retirees:

Current SHBP Retiree Coverage	Corresponding Horizon Medicare Advantage NJ DIRECT (PPO) plan
NJ DIRECT10	Horizon Medicare Advantage NJ DIRECT10 (PPO)
NJ DIRECT15	Horizon Medicare Advantage NJ DIRECT15 (PPO)

**Q4. How will I be enrolled into one of the Horizon Medicare Advantage NJ DIRECT (PPO) plans?**

**A4.** If you are currently enrolled in NJ DIRECT10, the SHBP will automatically transfer you into the Horizon Medicare Advantage NJ DIRECT10 (PPO) plan.

If you are currently enrolled in NJ DIRECT15, the SHBP will automatically transfer you into the Horizon Medicare Advantage NJ DIRECT15 (PPO) plan.

If you wish to enroll in a plan other than the one you are scheduled to be transferred into, you will need to complete a SHBP Retiree Enrollment Form and return it directly to the NJ Division of Pensions and Benefits. You can obtain the SHBP Retiree Enrollment Form by calling the NJ Division of Pensions and Benefits at 1-609-292-7524 or by downloading it from the NJ Division of Pensions and Benefits website at [www.state.nj.us/treasury/pensions/](http://www.state.nj.us/treasury/pensions/).

**Q5. I am currently enrolled in the SHBP [HMO / PPO 1525 or 2030 plan].**

Can I enroll in the Horizon Medicare Advantage NJ DIRECT (PPO) plan?

**A5.** Yes, Medicare-eligible SHBP retirees in these plans can choose to enroll in one of the Horizon Medicare Advantage NJ DIRECT (PPO) plans being offered beginning January 1, 2017.

You will need to complete a SHBP Retiree Enrollment Form and return it directly to the NJ Division of Pensions and Benefits. You can obtain the SHBP Retiree Enrollment Form by calling the NJ Division of Pensions and Benefits at 1-609-292-7524 or by downloading it from the NJ Division of Pensions and Benefits website at [www.state.nj.us/treasury/pensions/](http://www.state.nj.us/treasury/pensions/).

**Q6. Will my benefits change under the Horizon Medicare Advantage NJ DIRECT (PPO) plan?**

**A6.** No. The SHBP and Horizon BCBSNJ have developed MA PPO options that are consistent with what is covered under your current SHBP retiree plan.

More information will be sent to members enrolled in the Horizon Medicare Advantage NJ DIRECT (PPO) plans in the coming months.

**Q7. Will the Horizon Medicare Advantage NJ DIRECT (PPO) plans provide out-of-state benefits?**

**A7.** Yes. The Horizon Medicare Advantage NJ DIRECT (PPO) plans provide in- and out-of-state coverage.

**Q8. What are some of the features of the Horizon Medicare Advantage NJ DIRECT (PPO) plans?**

**A8.** All eligible services will be covered when you receive care from a doctor or other health care professional who accepts Medicare. Additionally, when claims are processed you will receive an Explanation of Benefits statement from Horizon BCBSNJ, not Medicare. Your doctor should not charge you any additional amount for covered services, other than your copayment or other member cost share (responsibility).

Additionally, Horizon BCBSNJ and the SHBP remain committed to helping members get and stay healthy. We will be providing access to care managers and other resources, such as nurses, dietitians, social workers and other health care professionals, to help those members with serious and/or chronic medical conditions. This will all be coordinated with your doctor, so you will be better equipped to follow your doctor's care plan and handle your medical circumstances.

Horizon BCBSNJ will need some information from you so we can work with your doctor and coordinate your care. Prior to January 1, 2017, members will receive a health assessment to complete. A Horizon BCBSNJ representative will be available to help you complete the assessment, if needed.

If you are identified to have an eligible high-risk health condition, you may be offered to receive in-home visits from health care professionals at no additional cost to you.

**Q9. Will I need to get referrals to see specialists?**

**A9.** No. However, like your current SHBP retiree NJ DIRECT plan, your doctors may need to get prior authorization for certain services. This will help ensure that you are receiving the right care, in the right setting.

Before getting services from out-of-network providers you may want to ask for a pre-visit coverage decision to confirm that the services you are getting are covered and are medically necessary.

Horizon BCBSNJ will send information about the Horizon Medicare Advantage NJ DIRECT (PPO) plan to participating doctors and other health care professionals.

**Q10. I am a retiree over age 65 years, but my dependents are not. Will my dependents be enrolled in the Horizon Medicare Advantage NJ DIRECT (PPO) plan?**

**A10.** The Horizon Medicare Advantage NJ DIRECT (PPO) plans offer single coverage only. When you move to the Horizon Medicare Advantage NJ DIRECT (PPO) plan that corresponds to your current coverage, your dependents will remain active in your current coverage. You will each have your own ID card and unique member ID number. This is similar to how there are different ID cards for your SHBP prescription coverage.

**Q11. I am over 65 years, but I am still employed by the State government.**

Am I eligible for the Horizon Medicare Advantage NJ DIRECT (PPO) plans?

**A11.** No, because you are still working, you are not eligible for the Horizon Medicare Advantage NJ DIRECT (PPO) plans. You will remain covered under your current plan. However, you may become eligible once you retire.

**Q12. I am retired, but my spouse is not. What type of coverage will we have?**

**A12.** The Horizon Medicare Advantage NJ DIRECT (PPO) plans offer single coverage only. When you move to the Horizon Medicare Advantage NJ DIRECT (PPO) plan that corresponds to your current coverage, your spouse will remain active in your current coverage. You will each have your own ID card and unique member ID number. This is similar to how there are different ID cards for your SHBP prescription coverage.