




# State Health Plan Overview

2026

 *North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES  
A Division of the Department of State Treasurer





*North Carolina*  
**State Health Plan**

FOR TEACHERS AND STATE EMPLOYEES

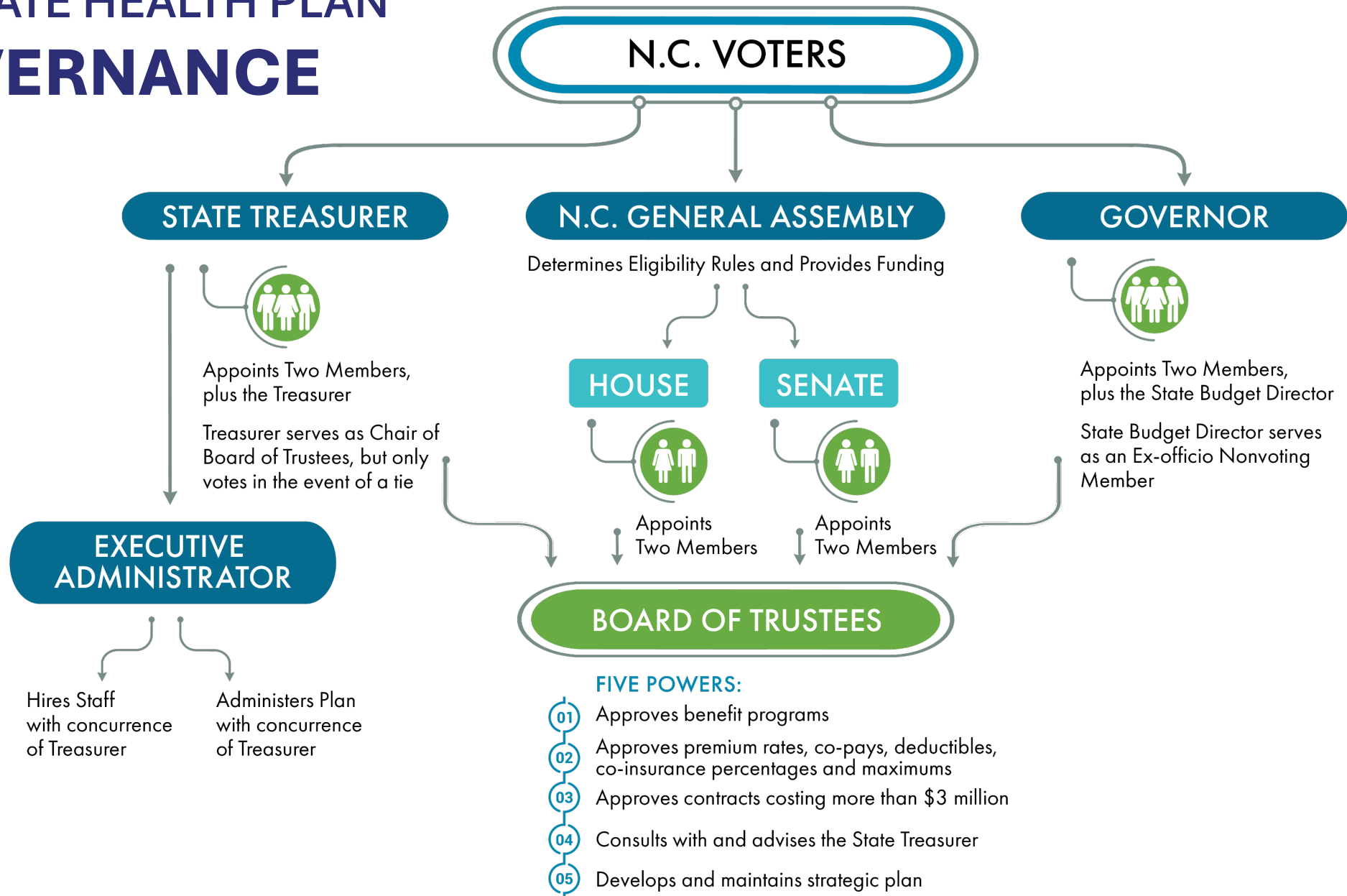
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The North Carolina State Health Plan is a self-insured, government-sponsored health benefit plan responsible for providing medical and pharmacy benefits to state employees, teachers, retirees and their dependents.

OUR MISSION

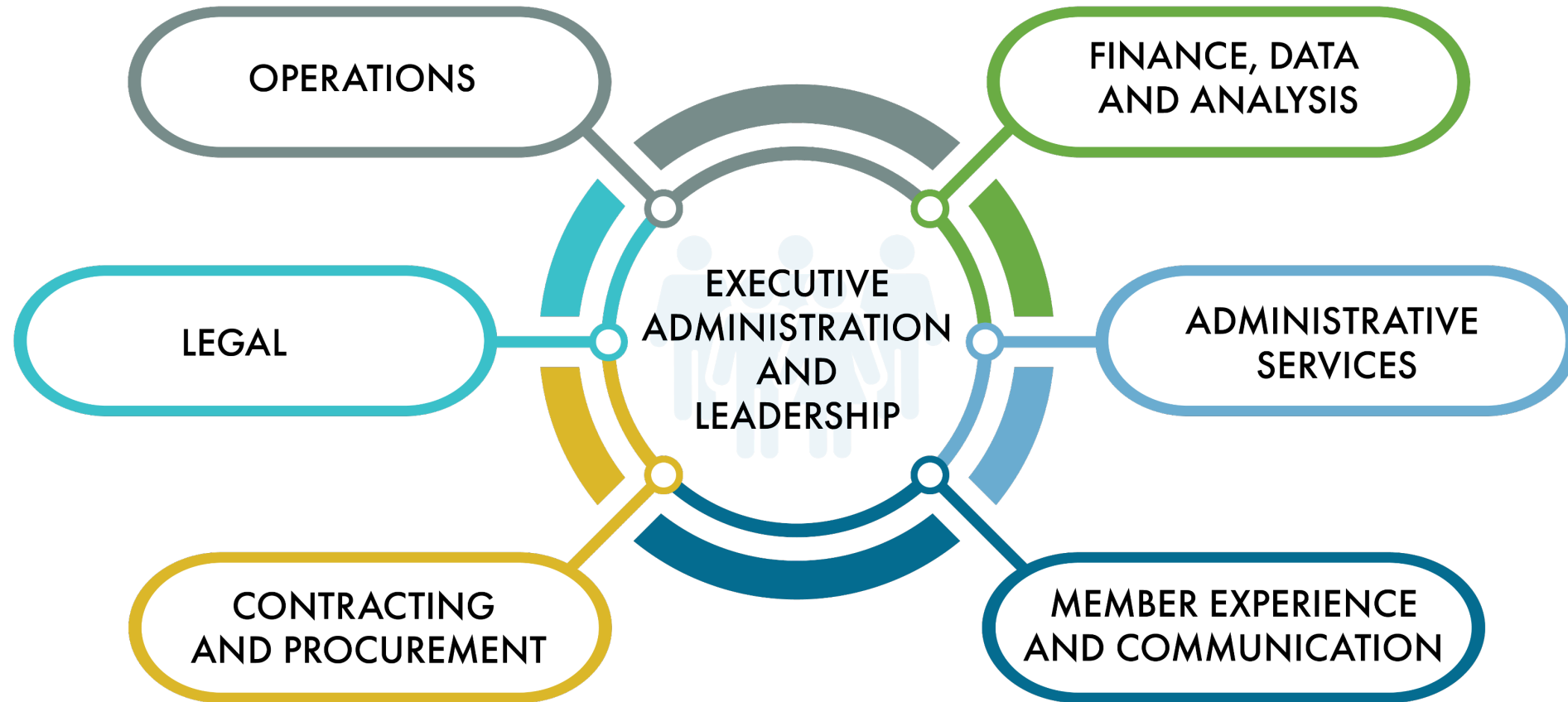
is to improve the health and health care of North Carolina teachers, state employees, retirees, and their dependents, in a financially sustainable manner, thereby serving as a model to the people of North Carolina.

# NC STATE HEALTH PLAN GOVERNANCE



# North Carolina STATE HEALTH PLAN

## STAFF TEAMS



# State Health Plan Fiduciary Responsibility

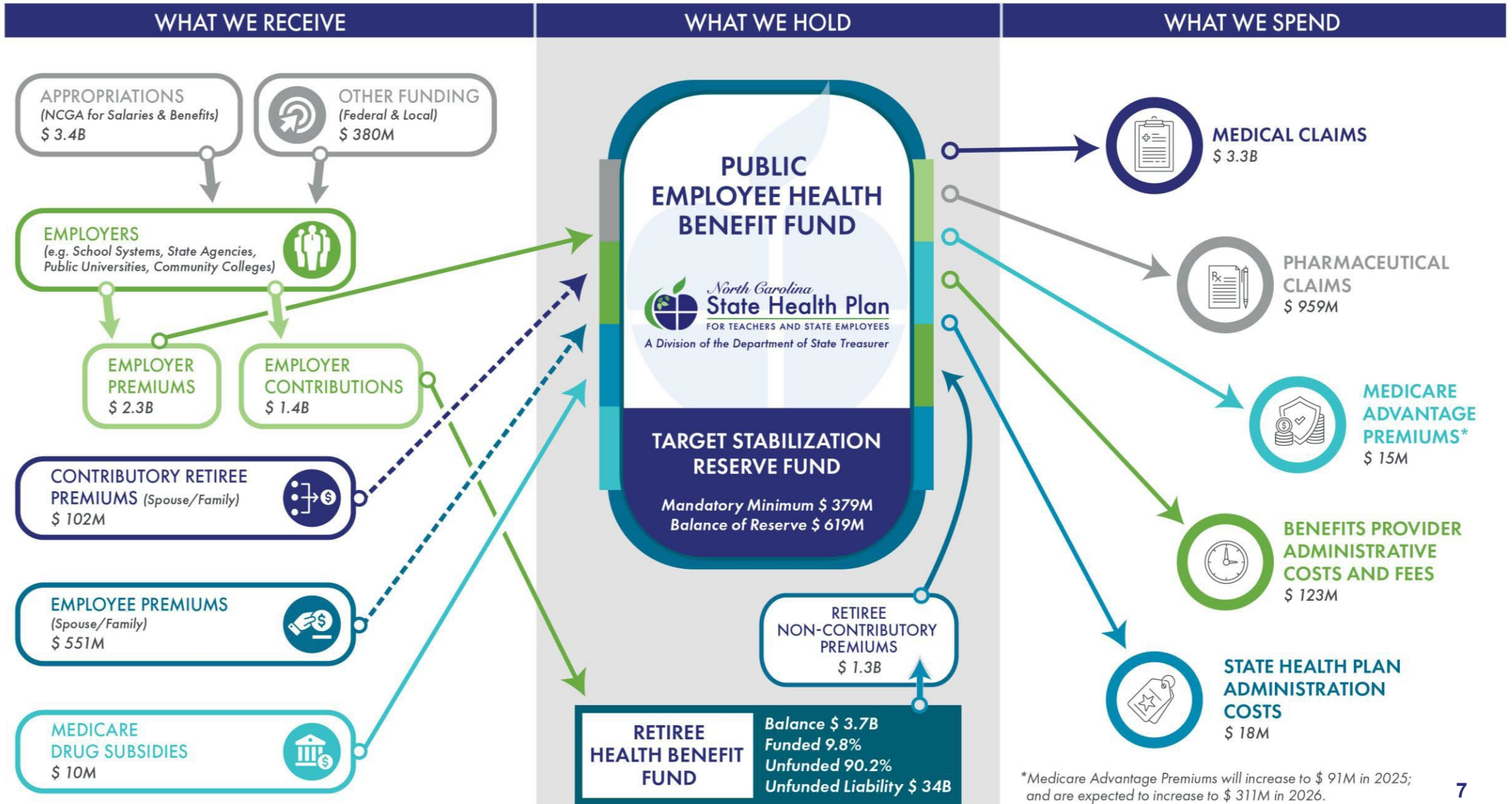
- The Treasurer, Executive Director, and Board of Trustees are designated as fiduciaries for the Plan.
- The powers and duties of the Treasurer are set forth in statute at NCGS 135-48.30(a) and include setting benefits, premium rates, copays, deductibles, and coinsurance percentages and maximums subject to approval of the Board of Trustees.
- The Board of Trustees' powers and duties are set forth at NCGS 135-48.22 and include approving large contracts, approving premium rates, copays and deductibles proposed by the Treasurer, consulting with and advising the Treasurer, and developing and maintaining a strategic plan.
- The General Assembly determines member eligibility rules and provides state funding for the Plan.

# North Carolina STATE HEALTH PLAN

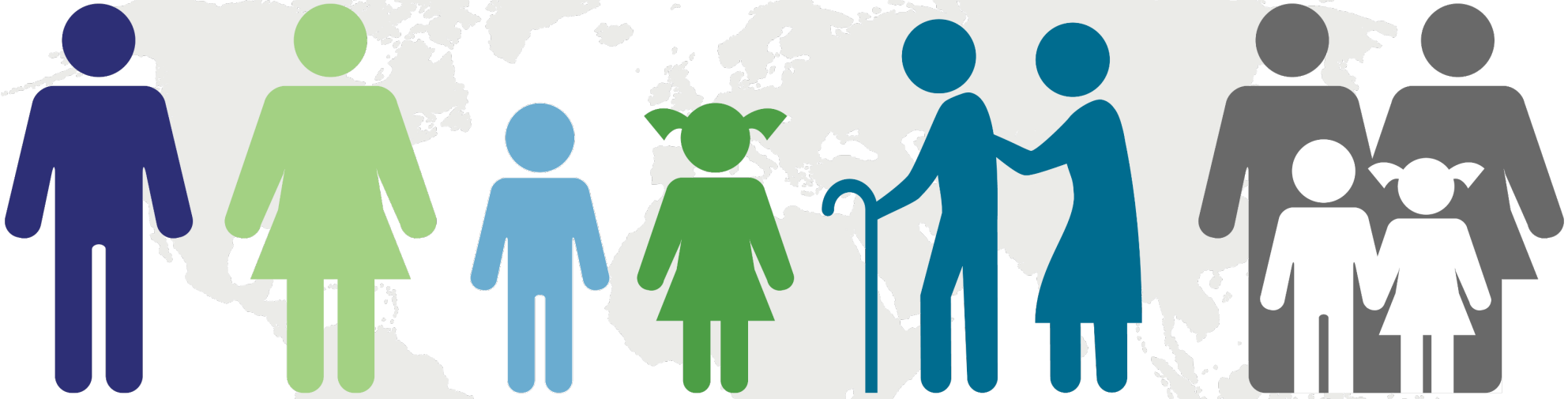
## A CONTRACT MANAGEMENT ORGANIZATION



# STATE HEALTH PLAN FUNDING FLOW



# 2026 North Carolina STATE HEALTH PLAN BY MEMBERSHIP



**MEMBER COUNT = 753,109**

**NORTH CAROLINA**  
**726,373**

**OUT OF STATE**  
**26,736**

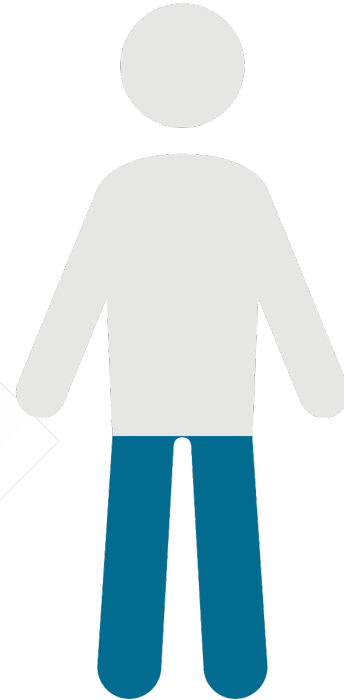
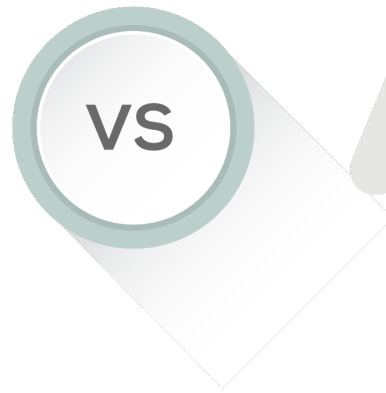
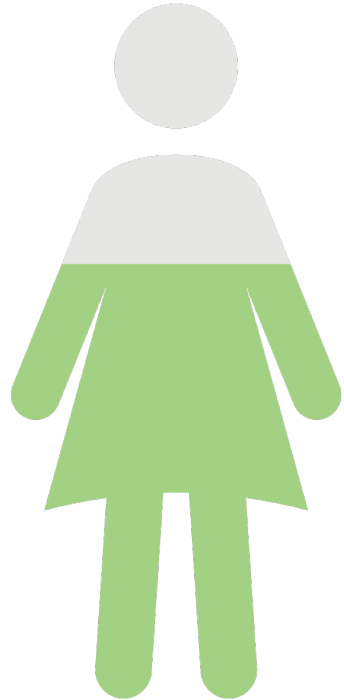


# North Carolina STATE HEALTH PLAN BY GENDER

**62%**

**WOMEN**

**468,149**

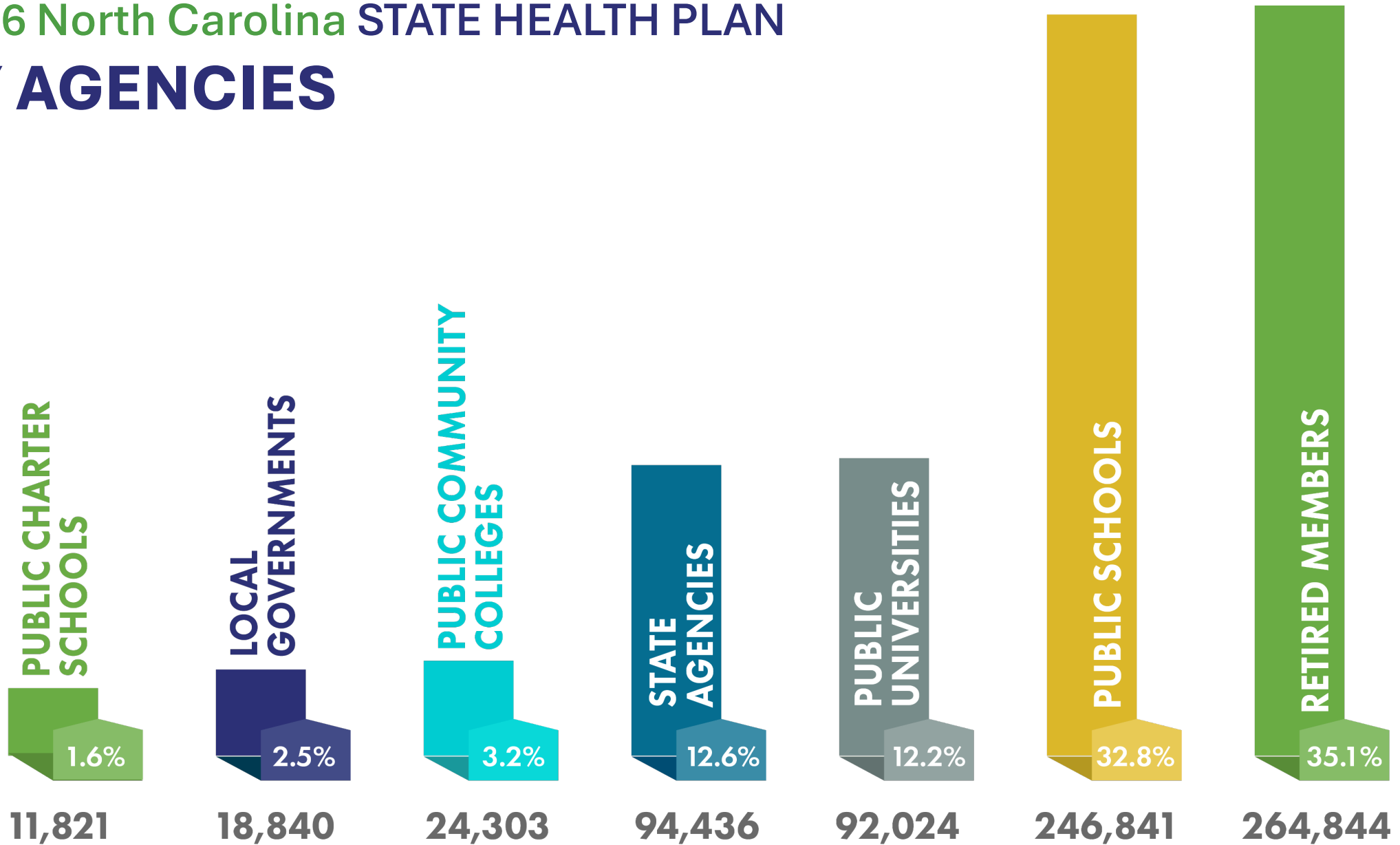


**38%**

**MEN**

**284,960**

# 2026 North Carolina STATE HEALTH PLAN BY AGENCIES






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# 2026 Plan Designs

# 2026 PLAN OPTIONS **ACTIVE** and **NON-MEDICARE**


SERVICES 	STANDARD PPO	PLUS PPO
Annual Deductible	\$3,000 Individual / \$9,000 Family	\$1,500 Individual / \$4,500 Family
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$6,500 Individual / \$16,300 Family	\$5,000 Individual / \$15,000 Family
In-Patient Hospital / Emergency Room	\$600 + 30% after deductible	\$500 + 20% after deductible
Out-Patient Surgical Copay	\$350 + 30% after deductible	\$300 + 20% after deductible
Walk-In Clinic	\$100	\$70
Primary Care Provider Office Visit	\$15 Preferred Provider on ID Card \$40 Other PCP on ID Card \$50 Other PCP	\$10 Preferred Provider on ID Card \$30 Other PCP on ID Card \$40 Other PCP
Specialist Visits	\$50 Preferred Provider / \$94 Other	\$40 Preferred Provider / \$80 Other
Behavioral Health Provider	\$15	\$10
Lantern Surgical Benefit	\$0	\$0
Speech, Occupational, Chiropractic and Physical Therapy	\$62	\$42
Rx Tier 1	\$25	\$15
Rx Tier 2	\$75	\$55
Rx Tier 4	\$200	\$100
Rx Tier 5	\$600	\$500

# 2026 PLAN OPTIONS **MEDICARE ADVANTAGE PLANS**

## Humana® Medicare Advantage & Humana® Prescription Drug Group Plans

SERVICES 	BASE	ENHANCED
Annual Deductible	\$0	\$0
Out-of-Pocket Maximum (Medical)	\$4,000 Individual / No Family Max	\$3,300 Individual / No Family Max
Out-of-Pocket Maximum (Pharmacy)	\$2,100 Individual / No Family Max	\$2,100 Individual / No Family Max
In-Patient Hospital / Emergency Room	Days 1-10: \$160 / day Days 11+: \$0 / \$65 ER	Days 1-10: \$125 / day Days 11+: \$0 / \$65 ER
Out-Patient Surgical Copay	\$250	\$250
Walk-In Clinic	\$50	\$40
Primary Care Provider Office Visit	\$20	\$10
Specialist Visits	\$40	\$35
Chiropractic Visits	\$20	\$20
Rx Tier 1	\$10	\$10
Rx Tier 2	\$40	\$40
Rx Tier 4	25% coins up to \$100	25% coins up to \$100
Rx Tier 5	N/A	N/A

# 2026 PLAN FOR **MEDICARE MEMBERS (The 70/30 Plan)**

SERVICES 	70/30 PPO
Annual Deductible	\$3,000 Individual / \$9,000 Family
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$6,500 Individual / \$16,300 Family
In-Patient Hospital / Emergency Room	\$600 + 30% after deductible
Out-Patient Surgical Copay	\$350 + 30% after deductible
Walk-In Clinic	\$100
Primary Care Provider Office Visit	\$15 Preferred Provider on ID Card \$40 Other PCP on ID Card \$50 Other PCP
Specialist Visits	\$50 Preferred Provider / \$94 Other
Chiropractic Visits	\$62
Rx Tier 1	\$25
Rx Tier 2	\$75
Rx Tier 4	\$200
Rx Tier 5	\$600

# North Carolina STATE HEALTH PLAN BY PLAN TYPE

