

HBR UPDATE

HEALTH BENEFITS REPRESENTATIVE



Keeping you up-to-date on important State Health Plan information!

www.SHPNC.gov

A Message from State Treasurer Brad Briner

Happy New Year! As we welcome 2026, I want to take a moment to thank you for your continued service to the state and to wish you and your family a healthy, happy and successful year ahead.

We know adjustments to your healthcare over the last year were tough. Substantial changes were needed in the State Health Plan (Plan) to ensure long-term sustainability and fix a massive deficit. These benefit changes are now in effect and have put us on the right path to protect the Plan for you- and future generations- while continuing to provide access to high-quality, affordable care. We expect that future premium changes will track income growth of our members, so that you can count on those costs remaining a consistent share of income, unlike the vast majority of other healthcare options in this country.

Moving forward, let's work together to keep both you and the Plan healthy. We are encouraging those that are eligible to take advantage of no-cost options for some surgeries and procedures. Eligible rural Plan participants may also be interested in some preventative initiatives we have already put in place. I encourage you to take time to understand your benefits, confirm providers and explore available resources. This can make a meaningful difference in both your care experience and your out-of-pocket costs.



We remain committed to supporting your health and well-being, and we look forward to serving you in the year ahead.

Wishing you a healthy and happy New Year.

Sincerely,
Brad Briner
State Treasurer

State Health Plan ID Card Update

All members received new ID cards in December. While benefits may change, the effective date on the ID card does not always change and is a known issue at Aetna. This is why most cards members received had a January 1, 2025, effective date. **Regardless of the effective date, the new ID cards will work in 2026.**

If members are confused as to whether they have a 2025 or 2026 ID card, cards can be distinguished based on the printed plan name.

- **2025 ID cards** list the Base PPO Plan or Enhanced PPO Plan.
- **2026 ID cards** list the updated plan names: Standard PPO Plan or Plus PPO Plan.

Remind your employees to present the 2026 ID card at all medical appointments and at the pharmacy so claims are processed correctly.

If employees have questions, they may call Aetna Health Concierge at 833-690-1037 (TTY: 711), Monday through Friday, 8 AM to 5 PM ET.

Employee Lantern Webinars



The Plan is offering Lantern Webinars to learn more about the Plan's NEW Surgical Benefit to members on **Jan. 27 & Jan. 28**. These sessions will provide more information about Lantern's services, covered procedure categories, and guidance on how to navigate the program.

Encourage your employees to [Register Now](#) for one of these sessions!

**Medicare Primary and HDHP members are not eligible.*

HBRs learned about this benefit last Fall. If you missed this, the presentation and recording are available on the Plan's [website](#).

Primary Care Provider (PCP) Selections

We ask that you share the following important reminder with your employees regarding their benefits. If employees have not yet selected a Primary Care Provider (PCP), now is the time to encourage them to do so. Choosing a PCP helps members get the greatest value from their Plan benefits. A PCP provides:

- **Continuity & Trust:** Builds a trusted, long-term care relationship with a provider.
- **Preventive Care:** Stays on top of screenings, vaccinations, and early detection.
- **Coordinated Care:** Guides members to the right specialists when needed.

- **Cost Savings:** Reduces unnecessary ER visits and avoids higher cost care.
- **Health Management:** Supports the management of chronic illnesses such as diabetes and hypertension and promotes healthy lifestyle goals.



Preferred Provider

In 2026, the Plan is introducing Preferred Providers - *independent primary care providers* identified by the Plan as providers who are committed to improved access to high-quality, affordable health care. When members select and visit a preferred provider with the State Health Plan, they will receive:

- ✓ **Lower copays**
- ✓ **Lower out-of-pocket costs**
- ✓ **Access to high-quality providers**

Plan comparison chart:

	STANDARD PPO Plan	PLUS PPO Plan
PCP Office Visit	\$15 Preferred Provider PCP on ID Card \$40 Other PCP on ID Card \$50 Other PCP	\$10 Preferred Provider PCP on ID Card \$30 Other PCP on ID Card \$40 Other PCP
Specialist Visit	\$50 Preferred Provider \$94 Other Provider	\$40 Preferred Provider \$80 Other Provider

How Employees Can Find and Select a Preferred Provider

Please share the following steps with your employees:

1. Visit www.shpnc.gov
2. Log into **eBenefits**, the Plan’s enrollment system
3. Select **Update your Primary Care Provider**
4. Look for the **Preferred Provider badge** next to a provider’s name

Once a PCP is selected, a new ID card will be generated and mailed within 7–10 business days. Employees may change their PCP at any time.

1095 Forms and Changes this Year

A 1095 form is a tax document that provides employees with proof of insurance required under the Affordable Care Act (ACA). It includes information needed to report on tax returns and is for their records only. This form **does not** need to be submitted with the employee personal tax return. It is supporting documentation that should be kept with tax records. Employees should expect to receive this form by mid-March 2026.

What’s Changing This Year:

There are two key updates affecting how employees will receive their 1095 forms:

1. **Electronic Delivery Option:** The IRS now allows employers to **provide 1095 forms electronically rather than by mail.**
2. **Aetna Now Distributing 1095 Forms:** Our Plan's TPA, Aetna, is now responsible for producing and mailing 1095 forms for Retirees and Direct Bill members.

What Employers Need to Know:

Active Employees

- Each employer has determined whether its Active employees will receive their 1095 forms electronically or by mail.
- Please ensure your employees know which method your unit has selected.

Retirees and Direct Bill Members

Aetna will manage the production and mailing of all 1095-B forms for the following groups:

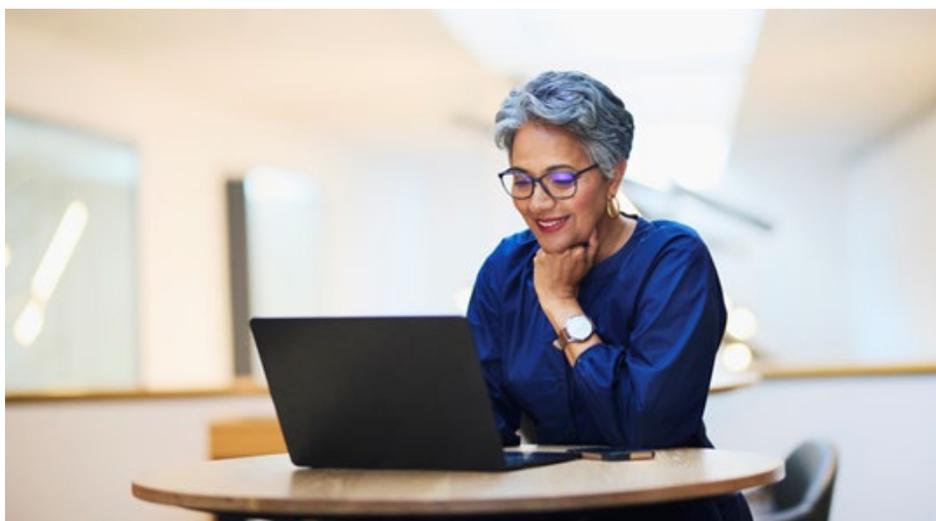
- Retirees enrolled in the Standard PPO Plan (formerly 70/30) or Plus PPO Plan (formerly 80/20)
- Direct Bill members enrolled in the Standard PPO Plan (formerly 70/30) or Plus PPO Plan (formerly 80/20)
- All 1095-B forms for these members will be mailed.
- Members with an Aetna online account can access their 1095-B form through the Aetna portal.

IRS Deadline and How Employees Should Request a Form

The IRS requires employers to provide 1095 forms by March 2, 2026. If an employee has not received their form by mid-March, please direct them to use the following guidelines to request it:

- Active employees in 2025: Contact their HBR for any months they were employed or on COBRA.
- COBRA members from non-state agencies: Contact the employing unit directly, as the unit reported their COBRA coverage.
- COBRA members from state agencies: Contact BEST Shared Services at BEST@osc.nc.gov, 919-707-0707, or 866-622-3784.
- Retirees and Direct Bill members on the Standard PPO or Plus PPO Plans: Contact the Aetna Tax Agent Line at 1-855-531-6837.
- Retirees on a Humana Medicare Advantage Plan: Contact Medicare at 1-800-MEDICARE (1-800-633-4227).

Pre-65 Webinars & Reminders for Future Retirees



The Plan's "Understanding Your Medical Plan Options When You Become Medicare-Eligible" series has returned for 2026! These webinars are designed for active members who will soon be 65, are already 65 or older, and retirees getting ready to turn 65.

Each event lasts approximately 2 hours and will explain important information regarding Medicare, retirement health benefit options and offer the opportunity to ask questions. Webinars start **February 5** and are currently scheduled through April. Employees who wish to attend are encouraged to [Register Soon](#) as these events fill quickly!

Reminder for Employees Preparing to Retire

As your employees approach retirement, it's important to ensure they are well-informed about the retirement process and their State Health Plan benefits. To better serve your employees, the State Health Plan encourages HBRs to review the following retirement resources available on the Plan's website. These resources will guide your employees through the process!

- [Planning for Retirement](#)
 - [Planning for Retirement Fact Sheet](#)
 - [Understanding Your State Health Plan Benefits at Retirement](#)
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Eligibility and Enrollment Questions: 855-859-0966
For questions on this newsletter, e-mail: shpmemberinquiries@nctreasurer.com

