

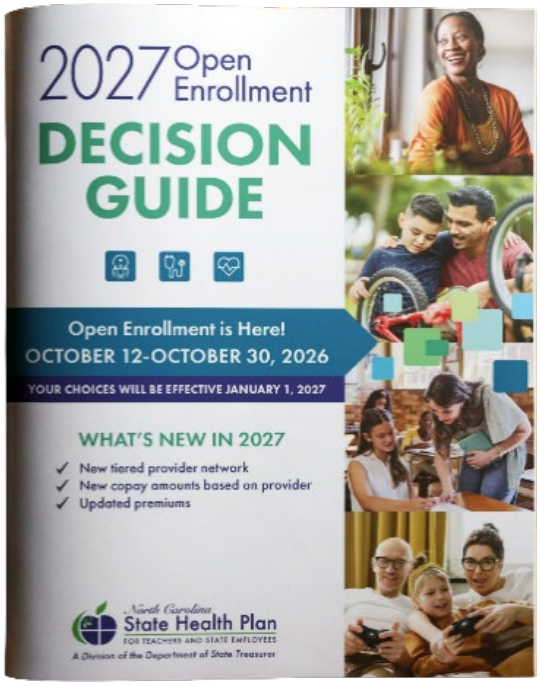


Open Enrollment Starts Soon

Open Enrollment begins Oct. 12 and ends Oct. 30, 2026. We appreciate your continued support and partnership. Here are some tips and reminders to assist you and your employees.

Open Enrollment Decision Guides are now available on the Plan's website and will arrive in members' mailboxes soon. A Spanish version of the Decision Guide is also available here.

*Important reminder: Addresses for the Decision Guide mailing were pulled Sept. 1, 2026, so employees enrolled after that date **will not** receive a Decision Guide in the mail.*



Active Member Decision Guide →

Open Enrollment Webinars and Telephone Town Halls

The State Health Plan is offering several opportunities for your employees to get connected and learn more about their 2027 benefits. Encourage them to participate in one of the events, which will provide helpful information to assist them in making informed decisions during Open Enrollment.

Webinars

- Oct. 13 – 4 p.m.
- Oct. 15 – 10 a.m. and Noon
- Oct. 20 – 11 a.m. and 3 p.m.
- Oct. 22 – Noon and 3 p.m.
- Oct. 26 – Noon
- Oct. 28 – 11 a.m. and 4:30 p.m.



To register for a webinar, employees can visit the State Health Plan's Upcoming Events page.

Telephone Town Hall

The State Health Plan is hosting a Telephone Town Hall Oct. 7 at 7p.m. for active and Non-Medicare retirees.

Members with a valid phone number in eBenefits will receive a call on **Oct. 7 at 7 p.m. Members** can also call 800-303-1480 on Oct. 7 at 7 p.m. to join us live. Registration is not required.

Open Enrollment Resources

- Open Enrollment Flyer for your Worksites
- Upcoming Open Enrollment Events
- 2027 Premium Rate Sheets
- 2027 Plan Comparison
- Find a Doctor Tool

Reminder: **Open Enrollment training for HBRs was conducted this summer and a recording of the training** can be located on the Plan's website.

COBRA for Retirees Hired on or After Jan. 1, 2021

As a reminder, employees hired on or after Jan. 1, 2021, are not eligible for retiree health benefits. That means HBRs should not be using the retirement reason code when terminating these employees' coverage. That process was developed to provide employees with an extra month of coverage to bridge the gap between active health benefits and retiree health benefits.

It also facilitates updating Medicare-eligible members to a Medicare primary status that last month of coverage when they are still covered by the employing unit, but already in receipt of a retirement benefit. And finally, that process does not trigger a COBRA offer, because retirees eligible for retiree health benefits will be auto-enrolled into that coverage and don't need COBRA.

The State Health Plan realizes this is not a cut and dry process. Some employees have service from a prior agency that can make determining their initial hire date more complicated.

The Plan has started to receive requests for retro COBRA offers for these employees that have been terminated with the retirement reason code in error. To ensure these members are offered COBRA on a timely basis, please process these employees' employment termination using the "voluntary termination" reason code.

To read the full HBR Alert regarding this click here.

Managing Qualifying Life Events

Qualifying Life Events (QLE) continue to be a challenge for some employing units to manage. The issues fall into three buckets:

- Employees not processing QLEs within the enrollment window
- Employees not using the correct QLE reason code
- Employees and HBRs not understanding the QLE effective date rules

As a reminder, it is up to the HBR to ensure the rules are followed. These rules, as well as many other helpful details for HBRs, are included in our State Health Plan Operations 101 webpage, designed as a quick resource for busy HBRs. Click to learn more!

Managing Dependent Eligibility Documentation During Open Enrollment

Collecting and validating dependent eligibility documentation is the responsibility of the HBR. Outside of Open Enrollment, a dependent add should never be approved without the appropriate documentation.

Because of the volume of new dependent adds during Open Enrollment, the Plan allows unverified dependents to be enrolled for the following year with the expectation that documentation will be collected and validated in the weeks after Open Enrollment. Unfortunately, this documentation is not always submitted as required.

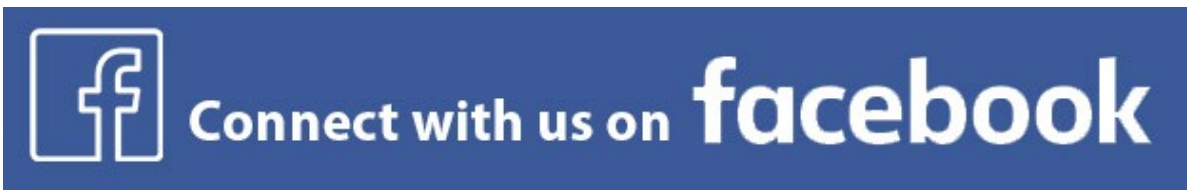
It is the HBR's responsibility to ensure proper documentation is uploaded for all new dependents, including dependents added during Open Enrollment!

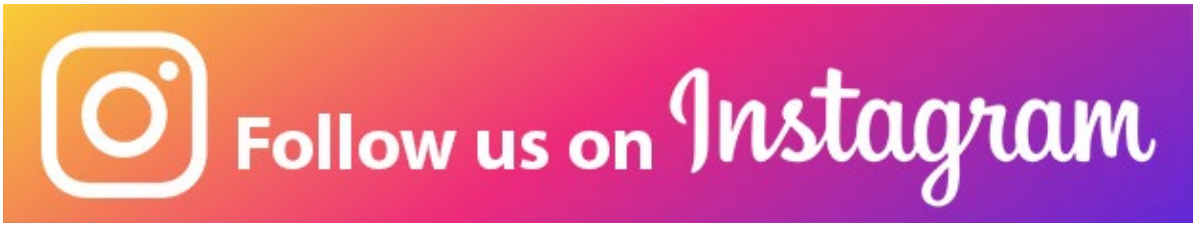
- Rule on Enrollment Exceptions and Appeals
- Rule on Member Termination and Reinstatements
- Guidelines for Required Documentation

Process Retirements Timely!

Please note that Sept. 18, 2026, is the last day to process 2026 retirement terminations to ensure the new retiree is in the proper state to complete 2027 Open Enrollment as a retiree!

Please make sure to process retirement terminations in a timely manner to ensure members are enrolled in the plan of their choice for 2026 and 2027! You also don't want to put them in a multiple premium deduction situation.













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Salmon & Vegetables

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Eligibility and Enrollment Questions: 855-859-0966

For questions on this newsletter, e-mail: shpmemberinquiries@nctreasurer.gov

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