



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 Update – ID Card Reminders

(Standard and Plus PPO Plan Members Administered by Aetna)

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 you are confused as to whether you have a 2025 or 2026 ID card, you can distinguish the cards based on the plan names.

- The 2025 ID cards referenced the Base PPO Plan and the Enhanced PPO Plans.
- The 2026 ID cards have the new plan names: Standard and Plus PPO Plan.
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More information about your 2026 Aetna ID card is available on the [Plan's website](#).

If you have questions about your ID cards, please call Aetna Health Concierge at 833-690-1037.

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

JANE DOE
ID: [REDACTED]
DEPT OF NATURAL & CULTURAL RESOURCES
Group No: 0192681 Eff Date: 01/01/2026

Plus PPO Plan
Choice POS II

RXBIN: 004336	RXPCN: ADV	RXGRP: RX0274	Primary Care Provider (PCP) Maria V Delbono	VA Preferred	NAP
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SELF INSURED
Paid for by YOU and other NC Taxpayers

Provider Type	
Selected Pref PCP	\$10
Selected Other PCP	\$30
Non-Selected PCP	\$40
Preferred Specialist	\$40
Other Specialist	\$80
Urgent Care	\$70
Hosp/ER	\$500+Ded+20%
Other Info	
INN	OON
Ind Deductible	\$ 1,500 \$ 3,000
Ind OOP Max	\$ 5,000 \$10,000
Family Deductible	\$ 4,500 \$ 9,000
Family OOP Max	\$15,000 \$30,000

Third Party Administrator: **aetna**
Pharmacy Benefits Administrator: **CVS caremark**

Benefits & Claims Number	1-833-690-1037
Eligibility & Enrollment	1-855-859-0966
Behavioral Health	1-800-424-4047
Provider Relations/Precert	1-888-632-3862
24-Hour Nurse Line	1-800-556-1555
Pharmacy Help Desk	1-800-364-6331
CVS Caremark	1-888-321-3124
Lantern \$0 Surgery	1-833-916-3826

Aetna Life Insurance Company
Submit Claims To: PO Box 14079
Lexington, KY 40512-4079

Payer No: 60054 0155
www.SHPNC.gov

Aetna provides administrative services only for the self funded plan, and assumes no financial risk for claims. Claims may be subject to review. Members are responsible for obtaining the prior review/cert for professional and/or outpatient services for non-participating providers.

(Humana Medicare Advantage Plan Members)

All Medicare Advantage Plan members received TWO ID cards for 2026; one for Medical and one for Pharmacy.

The Centers for Medicaid & Medicare Services (CMS) made policy changes that impact Medicare Advantage Plans. These changes allow Humana to administer medical and pharmacy benefits separately. Splitting the medical and pharmacy benefit is managed by Humana, with members not experiencing a lot of change or noticeable differences.

Part of this change includes members receiving TWO ID cards and possible multiple CMS required notices. If you have questions regarding your ID cards, members should call Humana at [888-700-2263](tel:888-700-2263).

Humana.
HUMANA MEDICARE (GROUP PPO)
A Medicare Health Plan

CARD ISSUED: MM/DD/YYYY

MEMBER NAME
Member ID: HXXXXXXXXX
Plan (80840) 9140461101
BASE PLAN (MEDICAL)
Part B BIN: 610649
Part B PCN: 03200004
Group: XXXXX

Copayments
OFFICE VISIT: \$XX
SPECIALIST: \$XX
HOSPITAL EMERGENCY: \$XX

CMS XXXXX XXX

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

Humana.
HUMANA MEDICARE (GROUP PDP)
Prescription Drug Plan

CARD ISSUED: MM/DD/YYYY

RxBIN: 015581
RxPCN: 03200000
RxGRP: XXXXX
Plan (80840) 9140461101
Member ID: HXXXXXXXXX
MEMBER NAME
BASE PLAN (PRESCRIPTION)

MedicareRx
Prescription Drug Coverage
CMS XXXXX XXX

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It is important that ALL members present the 2026 ID card to all medical providers and at the pharmacy to ensure they have the most updated card to submit your claims appropriately.

Choose a Primary Care Provider (PCP)

(Standard and Plus PPO Plan Members)

If you haven't already chosen a Primary Care Provider (PCP), now is the perfect time to do so. Having a PCP helps you get the most value from your State Health Plan. A PCP offers:

- **Continuity & Trust:** Builds a trusted, long-term care relationship with a provider who knows you.
- **Preventive Care:** Stays on top of screenings, vaccinations, and early detection.
- **Coordinated Care:** Guides you 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. These *independent primary care providers* have been identified by the Plan as providers who are committed to improved access to high-quality, affordable health care. When you select and visit a preferred provider with the State Health Plan, you'll 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 to Find and Select a Preferred Provider:

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 you select a Primary Care Provider a new ID card will be generated and mailed to you with 7-10 business days. As a reminder, you can change your PCP anytime.

Lantern Upcoming Webinars

(Active and Non-Medicare Members)



The Plan is offering **Lantern Webinars to learn more about the Plan's NEW surgical benefit.** These sessions will provide more information about Lantern's services, covered procedure categories, and guidance on how to navigate the program.

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

Register now for one of these sessions, which we hope accommodates our working members!

[Tuesday, January 27 at Noon →](#)

[Wednesday, January 28 at 7 p.m. →](#)

What is a 1095 Form, and Do I Need It for My Taxes?

(All Plan Members)

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

This year, there are some changes to how you receive your form. First, the IRS now gives employers the option to provide 1095 forms electronically instead of via mail. Second, the Plan's TPA, Aetna, is now handling the disbursement of 1095-B forms for Retirees and Direct Bill members. What this means for you:

- If you are an **Active** employee, your employer has determined whether you receive an electronic only or mailed 1095-C/1095-B form. Your employer will let you know what to expect.
- If you are a **Retiree or Direct Bill** subscriber, Aetna is now managing production and mailing of 1095-B forms. You will receive a 1095-B form if:
 - You are a Retiree on the Standard PPO Plan (formerly 70/30) or Plus PPO Plan (formerly 80/20).
 - You are a Direct Bill member on the Standard PPO Plan (formerly 70/30) or Plus PPO Plan (formerly 80/20).
 - All 1095-B forms will be mailed this year.
 - You may also access your 1095-B form in your Aetna online portal if you have an account.

The IRS requires employers to provide 1095 forms by March 2, 2026. If you haven't received your 1095 form by mid-March, please use the following guidelines to request it:

- Employees who were Active in 2025 should contact their HBR for the months they were employed or on COBRA.
- COBRA members who worked for a non-state agency should contact their employing unit, since COBRA coverage was reported by the employing unit.
- COBRA members who worked for a state agency should contact BEST Shared Services at BEST@osc.nc.gov or [919-707-0707](tel:919-707-0707) or [866-622-3784](tel:866-622-3784).
- Retirees and Direct Bill members on the Standard PPO Plan (formerly 70/30) or Plus PPO Plan (formerly 80/20) should call the Aetna Tax Agent Line at [1-855-531-6837](tel:1-855-531-6837).
- Retirees on a Humana Medicare Advantage Plan should contact Medicare at 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)).

Pre-65 Webinars for Future Retirees

(All Members)



The State Health Plan's "**Understanding Your Medical Plan Options When You Become Medicare-Eligible**" series has returned for 2026! These popular, free 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.

These events fill quickly, so register soon! Webinars start **February 5** and are currently scheduled through April.

[Click here to register! →](#)

Upcoming BH2U Educational Webinars

(Humana Medicare Advantage Plan Members)

Make 2026 the best year yet! **Join Humana online** for events that can help you make the most of your State Health Plan Humana Medicare Advantage Plan. Events are offered through the State Health Plan's Humana Group Medicare Advantage PPO and Prescription Drug plans at no extra cost to you.

These seminars are for our new members as well as current members who may want a refresher on everything their healthcare plan has to offer. Topics include an overview of plan benefits, SilverSneakers® and Go365 by Humana® rewards program, and resources and tools available through your.humana.com/ncshp.

These monthly online events begin mid-January and run through August. You can register for them online by visiting <https://your.humana.com/ncshp/additional-information.html> and selecting the date and time that works best for you.

New ORBIT Log in Experience

(Retirees and Members using ORBIT)



The North Carolina Retirement Systems is modernizing and improving the user experience. The ORBIT member portal will launch a streamlined, single sign-on (SSO) login powered by ID.me — a trusted digital identity platform used by federal and state agencies nationwide. Members may already have an ID.me account if they use this to log in to Social Security or the IRS.

What is new? ID.me will power the login experience for ORBIT Self-Service beginning **February 1**. The last day to use your current username and password is January 31.

Why the change? We know members have experienced issues with enrollment, forgotten usernames and passwords, as well as verification questions. This solution makes the process easier and more secure.

More information is available on the NCRS website. Click [ORBIT Login with ID.me](#) on the right side of the top navigation.

Your Health Minute

(All Members)

January is National Blood Donor Month!

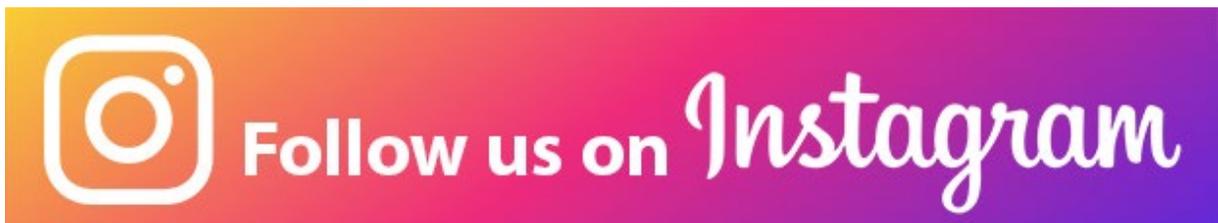
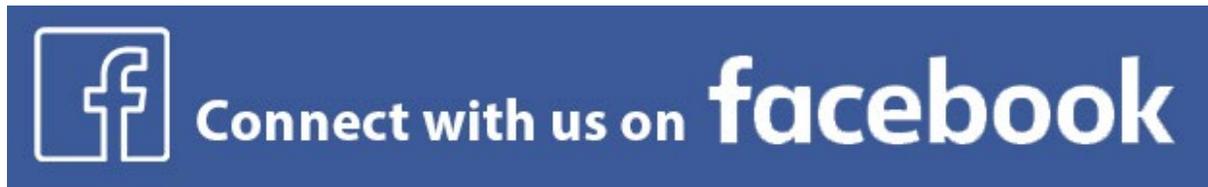
Did you know that only 3% of eligible Americans donate blood, despite 65% being able to?

Every day, blood donors help patients of all ages: accident and burn victims, heart surgery and organ transplant patients, and those battling cancer. In fact, every two seconds, someone in the U.S. needs blood.

The [Red Cross](#) provides about 40% of our nation's blood and blood components, all from generous volunteer donors. Due to weather, holidays, and cold and flu season, the winter months are often a time of reduced donations and an increased risk for blood shortages.

If you are healthy and able, please consider donating blood. Your donation not only provides lifesaving care but also includes a free mini-health assessment from a trained Red Cross staff member.

Click to learn more about the [Donation Process and Find a Donation Center](#) near you.





Chicken & Sweet Potato
Enchilada Skillet

National
Blood Donor Month

GET THE RECIPE! >

LEARN MORE! >

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NORTH CAROLINA DEPARTMENT OF STATE TREASURER  BRADFORD B. BRINER STATE TREASURER OF NORTH CAROLINA

Eligibility and Enrollment Questions: 855-859-0966
For questions on this newsletter, e-mail: shpmemberinquiries@nctreasurer.com