# June 2025 Member Focus



#### State Health Plan Board of Trustees Vote on 2026 Plan Changes for Members

(All Members)

The State Health Plan (Plan) Board of Trustees recently approved changes to benefits for the 2026 benefit year, which will begin Jan. 1, 2026. The approved changes address the Plan's \$507 million deficit. Member premiums will not be voted on until the August board meeting. The full board presentation is available on the Plan's website.

The board also discussed the ending of the Clear Pricing Project (CPP) effective Dec. 31, 2025. CPP will be replaced with a preferred provider program, which will provide a more sustainable financial approach to ensure members have continued access to high quality, affordable health care.

Members will receive more information closer to Open Enrollment.



#### Keep Your Contact Information Current! (All Members)

This is a reminder to update your contact information with the State Health Plan. Keeping your information current allows us to provide you with important updates on benefits, news,

and upcoming events—including Open Enrollment. It's easy to stay informed. Here is a handy checklist:

- Ensure your mailing address, email, and phone number are correct in eBenefits, the Plan's enrollment system. You can access eBenefits on the Plan's website at <a href="http://www.shpnc.org">www.shpnc.org</a>.
- Make sure your employer has your correct address, as well. If you're a retiree, your
  personal information needs to be current in ORBIT and eBenefits as the two
  systems do not coordinate.
- Sign up for the Plan's monthly e-newsletter, Member Focus, at <u>www.shpnc.org/MemberFocus</u>.
- Follow the State Health Plan on <u>Facebook</u> and <u>Instagram</u>!

Keeping your information current ensures you receive timely updates and important notifications.

## Webinars for Future Retirees

(All Members)

The State Health Plan's 2025 **"Understanding Your Medical Plan Options When You Become Medicare-Eligible"** series continues! 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.



If you haven't already, register soon, as these events fill quickly! Upcoming webinars are scheduled for **June 26**, **July 8**, **July 17** and **July 23**. Webinars are also scheduled through August.

Click here to register  $\rightarrow$ 

## Take Advantage of Your Annual Wellness Visit

(Humana Medicare Advantage Plan Members)

Book your Annual Wellness Visit with your doctor. Unlike a typical physical, this is a relaxed conversation focused on creating a personalized plan to support your health and wellness as you age.

Plus, as a valued Humana Medicare Advantage member, you can earn \$25 in Go365 by Humana rewards just for completing your Annual Wellness Visit. Best of all, it's covered at no cost to you – simple, helpful, and rewarding!

#### Tips to get you started:

• Schedule your no-cost visit. Make the most of your covered benefits

- Know it's more than a checkup. It's not just about numbers it's a chance to talk about your health and set realistic goals for feeling your best.
- Find the right provider. Use <u>MyHumana's "Find a Doctor" tool</u> to find a provider who meets your needs and feels like the right fit for you.
- Talk openly with your doctor. Share any health concerns, lifestyle changes or wellness aspirations.
- Learn about prevention, use the time to discuss risk factors and ways to stay ahead of potential issues.

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Take the first step toward your healthiest year yet.

Disclaimer: reward amounts shown represent the value of the reward, not actual dollars. Rewards have no cash value and can only be redeemed in the Go365 Mall. Rewards must be earned and redeemed within the same plan year. Any rewards not redeemed by December 31 will be forfeited.

#### Subrogation: Third-Party Liability and You

(Active and Non-Medicare Members)

Have you recently been involved in a car accident, medical malpractice case, product defect incident, or some other event that resulted in an injury? In certain circumstances, this may lead to subrogation by the State Health Plan (Plan).

When you receive medical treatment because of an injury or illness, the Plan pays the insurance claims for that care. If the need for treatment was caused by someone else's action or negligence, this is known as third-party liability. So that funds are reserved for our members' medical claims, the Plan protects its funds by the process of subrogation to recover treatment costs that should have been paid by another party. The Plan will seek reimbursement for medical and pharmacy expenditures if another party is liable for an injury incident, such as medical malpractice, workers' compensation, slip and falls, product liability cases, or motor vehicle accidents.

The Plan has a legal right to recover paid claims that are the responsibility of a third party. You or your attorney should immediately notify the Plan if another party is involved in your accident or caused your injury or illness.

Please note: If a liable third party pays YOU directly for damages and the Plan is not informed, then YOU may be responsible for reimbursing the Plan. You can prevent this situation by contacting the Plan's subrogation contractor, The Rawlings Company, LLC ("Rawlings"). Call Rawlings with any questions toll free at 1-855-967-6614.

You or your duly authorized representative can also send an email to <u>NCStatemanualreferrals@rawlingscompany.com</u> for a subrogation request. For details, visit the <u>State Health Plan website</u>. Click on Employee Benefits and scroll down to find "<u>Subrogation and Recovery</u>."

Your Health Minute: Men's Health Month! (All Members) The human body is an incredible machine, but like any high-performance engine, it needs proper care to keep running strong. The problem? Men often neglect their health. Routine checkups, good nutrition, exercise, and mental wellness tend to take a backseat. That's gotta change!



Your body doesn't come with an expiration date, but how long it lasts is up to YOU. Here are some easy steps you can take today to improve your well-being:

- Schedule Regular Checkups
- Speak Up About Mental Health
- Kick Harmful Habits Smoking Tobacco, Vaping, and Alcohol
- Get Regular Exercise
- Fuel up with Healthy Foods
- Get 7-9 Hours of Sleep each Night
- Stay Connected with Friends, Family and Mentors
- Pain, Fatigue, and Changes in Health Listen to your Body's Warning Signals

Remember preventive care services are covered at 100% for Plan members! Take advantage of these benefits to invest in your health. Learn more on the Plan's <u>Preventive</u> <u>Care page</u>.





Eligibility and Enrollment Questions: 855-859-0966 For questions on this newsletter, e-mail: <u>shpmemberinguiries@nctreasurer.com</u>

