

September 2025 Member Focus



Open Enrollment Starts Soon



(All Members)

2026 Open Enrollment begins Oct. 13 and ends Oct. 31, 2025.

Active & Non-Medicare Members

All active and non-Medicare members will be automatically enrolled in the Standard PPO Plan (formerly named the Base PPO 70/30 Plan). Members who wish to enroll in the Plus PPO Plan (formerly named the Enhanced 80/20 Plan) **MUST TAKE ACTION** during Open Enrollment.

Non-Medicare members in the Retirement Systems who remain in the Standard PPO Plan (formerly named Base PPO 70/30 Plan) and are eligible, will continue to have a \$0 premium for subscriber-only coverage.

Medicare Members

For the 2026 benefit year all Medicare-eligible members **WILL REMAIN** in the plan in which you are currently enrolled **UNLESS** you would like to enroll in a different plan during Open Enrollment.

You will need to **TAKE ACTION** during Open Enrollment if you want to be enrolled in a different plan option or if you need to make any changes regarding your dependents.

Members will be receiving an Open Enrollment Decision Guide in the mail soon, which will include all the information you need to make the best benefit choices for 2026.

Visit www.shpnc.gov for more Open Enrollment information.

Open Enrollment Events

(All Members)

The State Health Plan is offering several opportunities for you to get connected and stay informed. Members are encouraged to participate in one of these events, which provide helpful information to assist in making an informed decision during Open Enrollment for the 2026 benefit year.

Webinars have already begun. Visit [Upcoming Events](#) to select a date and time that is convenient for your schedule. *We do ask that members RSVP for webinars.*

Telephone Town Halls Members with a valid phone number in eBenefits, the Plan's enrollment system will receive a call at the start of ONE of the events below. Members can also call 800-303-1480 at the date and time that works best for them. *Registration is not required.*

(Active member Telephone Town Halls)

- Sept. 25 – 7 p.m.
- Oct. 9 – 7 p.m.

(Non-Medicare member Telephone Town Halls)

- Sept. 26 – 10 a.m.
- Oct. 10 – 10 a.m.

(Medicare member Telephone Town Halls)

- Sept. 26 – 2 p.m.
- Oct. 10 – 2 a.m.

In-person Events for Medicare members begin September 30. Visit [Upcoming Events](#) to select a location that is convenient to you. While registration is encouraged, no ticket is required to attend this event.

To find the complete event schedule and to register for a webinar or in-person event, visit the State Health Plan's [Upcoming Events page](#). Make sure you select the correct event based on if you are an active employee, Non-Medicare or Medicare retiree.

Medicare-Eligible Member Open Enrollment Tips

(Medicare Members)

For Medicare-eligible members, this can be a very confusing time as there is an increase in television advertisements and other solicitations regarding Medicare plans. It is possible Medicare-eligible members will receive random telephone calls, mailers, and salespeople at your door. There is also an increase in television commercials and infomercials regarding Medicare Advantage Plans offered to the public. Please be aware that enrolling in an outside Medicare Health Plan, such as a Medicare Advantage or Medicare Prescription Drug Plan, may have a serious impact on your State Health Plan coverage and out-of-pocket costs.

Here are some tips:

- Medicare's Open Enrollment period runs from October 15 to December 7 and is **not** associated with the State Health Plan's Open Enrollment period. If you act during this period, it may impact your 2026 coverage under the State Health Plan. This period is intended for individuals in the private sector who may not have retirement coverage from their former employer. It allows them to sign up or change Individual Medicare plans.
 - A person cannot be enrolled in multiple Medicare Health Plans at the same time. If you are currently enrolled in one of our Humana Group Medicare Advantage Plans and choose to enroll in an outside plan, you will be **automatically switched to our 70/30 Plan, administered by Aetna**. This may impact your costs under the State Health Plan, especially if a covered spouse enrolls in an outside plan.
 - **Do not give out your personal information** such as your Medicare number, Social Security number, date of birth, etc. Companies do not need this information to provide you with information about a plan. All they need is your zip code.
 - **Per Medicare rules:**
 - People representing Medicare Health Plans cannot come to your home uninvited to sell or endorse their plans.
 - People representing Medicare Health Plans cannot call you unless you are already a member of their plan, or you asked them to contact you.
 - Companies cannot require you to speak to a sales agent to get information about a plan.
 - **BEFORE enrolling in an outside plan, contact the Plan's Eligibility & Enrollment Support Center at 855-859-0966 to see how it may affect your coverage under the State Health Plan.**
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Subrogation: Third-Party Liability and You

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 NCStatemanualreferrals@rawlingscompany.com for a subrogation request. For details, visit the State Health Plan [website](#).

Maximize Your Medicare Advantage Benefits and Rewards in 2025

(Humana Medicare Advantage Plan Members)

You've got a plan that'll help you stay on top of your health.

And every time you use it; we want you to get the most from it.

Now is a great time to take stock of your health journey this year and schedule any remaining appointments you need in 2025 to make the most of your benefits. Regular preventive health screenings are important because they can help you find and manage small issues before they become bigger health concerns.

And don't forget – many come with rewards as well.

Go365 by Humana® rewards you for protecting your health.

Go365 by Humana® is the vibrant healthy living and learning program that rewards you for taking healthy actions. Contact your doctor to see if you are due for any of these recommended health screenings that can also earn you rewards:

Preventive Screenings	Go365 Rewards*
Annual Wellness Visit	\$25
Mammogram	\$30
Colonoscopy	\$50
Diabetic bundle for members with diabetes — Complete all four tests within the plan year to qualify. HbA1c, diabetic eye exam, kidney urine test and kidney blood test.	\$40

You can log in to Go365 on [MyHumana.com](https://myhumana.com) or [Go365.com](https://go365.com) with your MyHumana login information.

More tools that may help you save time and money:

- **CenterWell Pharmacy.** As a Humana member, you can use any network pharmacy. One option is CenterWell Pharmacy™, the preferred cost-sharing mail-order pharmacy under your plan.
- **Smart Summary®.** See your costs each month you have a claim, along with your expenses year to date so you know what's left for your deductible. Log in to MyHumana to access yours.

**Reward amounts shown represent the value of the reward, not actual dollars. Rewards have no cash value and must be earned and redeemed within the same program year. Any rewards not redeemed by December 31 will expire. Gift cards and denominations are subject to change at any time without notice.*

September is Healthy Aging Month

(All Members)

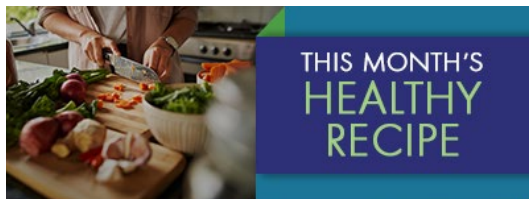
Healthy Aging Month in September highlights the importance of physical and mental health. Healthy aging isn't just for older adults. It starts at any age. It is important to maintain a healthy lifestyle to help prevent some common age-related health problems.

The CDC encourages everyone to adopt healthy habits and make positive lifestyle choices that support well-being from everyday routines to long-term changes. To stay strong, feel good, and thrive at every stage of life, the CDC recommends adopting these habits.

1. **Nutrition.** Maintain a healthy, balanced diet.
2. **Physical activity.** Keep your body active by doing regular exercise.
3. **Mental functioning:** Keep your mind stimulated and get enough sleep.
4. **Social well-being:** Stay socially connected and engaged with others.
5. **Emotional well-being:** Take care of your emotional well-being, including managing stress, having a positive outlook, and seeking support when needed.
6. **Injury prevention:** Try to avoid falls and other injuries by taking precautions and practicing safe driving.
7. **Health care routine:** Keep up with regular health checkups, vaccines, and screenings; and manage any chronic conditions.

For more on healthy aging, visit the CDC at [Healthy Aging at Any Age | Healthy Aging | CDC](#).





THIS MONTH'S
**HEALTHY
RECIPE**



THIS MONTH'S
**WELLNESS
TIP**



Caramelized Onion and
Sun-Dried Tomato Pasta

GET THE RECIPE! >



World
Alzheimer's Month

LEARN MORE! >



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Eligibility and Enrollment Questions: 855-859-0966

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

