

How to Complete 2026 Open Enrollment Online (Medicare Retirees)

1



eBenefits for Enrollment
Click here to log into eBenefits, where you can complete your enrollment, make changes to your State Health Plan benefits, find your EOBs, request new ID cards and other benefit details.

Find a Doctor
Online resources to help you find a provider, including Clear Pricing Project providers.

New Employee Resources
Welcome aboard! As a new employee, we're here to help you navigate through your State Health Plan options. This page includes resources to help you understand your plan options and how to enroll in benefits.

Resource Centers
State Health Plan Resource Center
Planning for Retirement
Pharmacy Resource Center
Diabetes Resource Center
Cancer Prevention Resource Center
Behavioral Health Resource Center

Qualifying Life Events & Dependent Eligibility
Guidelines for a Qualifying Life Event (QLE) and dependent eligibility.

GO TO

www.SHPNC.gov

CLICK ON eBenefits

Go to the State Health Plan's website www.SHPNC.gov and click eBenefits.

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Access Your Benefits via eBenefits
Login to eBenefits, the State Health Plan's Enrollment System

Retirees Using the ORBIT System
Login to eBenefits through ORBIT

Employees Using the FIORI System
Login to eBenefits through FIORI

Employees of the University of North Carolina and Constituent Institutions
here to login to eBenefits through your institution

Employees of the NC General Assembly
NC General Assembly employees login to eBenefits

SELECT

Retirees Using the ORBIT System

3

ENTER Username
and Password
CLICK Log in

Login to ORBIT

Are you a first-time user?
If so, you will need to create your account.

Register

User Name

Forgot your User Name

Password (case-sensitive)

Forgot/Change Your Password

Log in

Need Help?

Estimators

If you would like to calculate benefits without pre-filled personal information, use the options below. To calculate benefits with your information pre-filled, please login.

Retirement Benefit

NC 401(k)/457 Transfer Benefit

Service Purchase

Forms and Applications

Need to download forms without any pre-filled information? ORBIT provides convenient access to forms for printing without logging in.

NOTE: To access forms with your information pre-filled, please login.

Forms and Applications



If you can't remember your user name and password, follow the steps to reset your user name or password.

4

SELECT
State Health
Plan eBenefits

Home/Retired

Welcome to ORBIT! This secure portal provides 24/7 access to your personal retirement account information. ORBIT has tools available for employees and retirees, from creating a Custom Benefit Estimate to reaching a counselor with a specialized request.

As an active or separated employee, ORBIT is a one-stop retirement planning resource where you can review your membership service and contributions, designate and maintain beneficiaries and apply for retirement online.

For those who have successfully made the transition to retirement, ORBIT is the gateway to your payment history, tax withholdings and annual forms, income verification letters and more.

Having chosen a career to teach, protect, or otherwise serve the citizens of North Carolina, you have membership in one of the strongest pensions in the United States. The six percent you

State Health Plan eBenefits

eBenefits in the State Health Plan

View

Maintain Personal Information

View the personal information (name, address, date of birth, etc.) we currently have on file for you.

View

Maintain Direct Deposit

Manage your benefit payment account information.

View

Once logged in to your ORBIT account, select the State Health Plan eBenefits menu item on the left side of the screen or in the green box.

5

AGREE TO
Terms and
Conditions

Profile: Retired

Select Account

State Health Plan Information Center

Welcome to the State Health Plan Information Center.

Information regarding the State Health Plan coverage can be accessed through eBenefits. Click "Yes" to the terms and conditions below and you will be redirected to eBenefits.

Note: The application will open in a new window. Turn off the pop-up blocker or add this website to the exception list to access eBenefits. You will be automatically logged into eBenefits, but you may need to log out of each application. You may need to log in to ORBIT again.

Terms & Conditions

- I understand I am logging ORBIT.
- I accept that I am responsible for log-out.
- I understand I need to permit popup windows.

☒ Yes, I agree to the terms & conditions. ☐ No, I don't agree to the terms & conditions.

You will be asked to agree to the Terms and Conditions. Please be sure to turn off your pop-up blocker or accept pop-ups from this website. You will not be able to continue until this has been completed.

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SELECT
Enroll Now

Home **Health and Wellness** **Financial Wellness** **Videos**

QuickLinks

State Health Plan

HUMANA

State Retirement Systems

Enroll Now!

Click Here to View and/or Edit Your Benefits

Humana


Click Here to View your Humana Benefits

Select Enroll Now to begin the enrollment process.

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SELECT
Get Started

1 of 2 →



2026 Open Enrollment
October 13 - 31, 2025
New benefits effective January 1, 2026

2026 Open Enrollment is Here

All Non-Medicare retirees were moved to the Standard PPO Plan for the 2026 benefit year. If you prefer to enroll in the Plus PPO Plan YOU MUST TAKE ACTION by **October 31, 2025**.

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 change plans or need to make changes regarding your dependents.

After you see the green "Congratulations" message **PRINT** your Confirmation Statement.

[Show less](#)

[Get started >](#)

Welcome back, [REDACTED]
Friday, October 3 at 12:44 PM EDT

28

DAYS LEFT TO
ELECT BENEFITS

Renin rinin

3

TO DO ITEMS

Renin rinin

1

ACTIVE
BENEFITS

Renin rinin

8


SELECT
Edit Coverage

Open Enrollment Benefits

All Non-Medicare members were moved to the Standard PPO Plan. If you want to change plans **YOU MUST TAKE ACTION BY October 31, 2025**. All Medicare-eligible members **WILL REMAIN** in the plan in which you are currently enrolled. You will need to TAKE ACTION during Open Enrollment if you want to change plans or to make changes regarding your dependents. **REMEMBER to CLICK SAVE!** After you see the green "Congratulations" message **PRINT your Confirmation Statement**.

[Important notice](#)

Your benefits



1. Your Medicare Primary Benefits coverage for
[REDACTED]
Humana Medicare Advantage PPO & Prescription Drug Base Plan

\$0.00
per month

Policy Owner: [REDACTED]
Offered By: Humana
Effective Date: 01/01/2026
Persons Covered: [REDACTED]

[Edit coverage](#) [Show Plan Details](#) ▾

You Pay (Monthly Total): **\$0.00**

☐ I have reviewed the information above

[Complete Enrollment](#) [Return home](#)

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CHECK Open
Enrollment, then
CLICK Next

Medicare Primary Benefits

Please select a reason for changing your benefit coverage.

You are making a change to benefit elections. Why are you making this change?

☒ Open Enrollment
☐ Life or family change (ex. Marriage, birth, death, loss of other coverage, etc.)


You must have a qualifying life or family change to change coverage.

[Next](#) [Previous](#) [Cancel](#)

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2026 SHP Medical Summary

You have entered a life or family change.



Medicare Primary Benefits

Humana Medicare Advantage PPO & Prescription Drug Base Plan

Policy Owner: [REDACTED]
Offered By: Humana
Effective Date: 01/01/2026
You Pay: \$0.00 per month
Persons Covered: [REDACTED]

[Edit coverage](#) [Edit plan](#) [Plan details](#)

Cost summary

This is a summary of your OE benefit elections.

Benefit elections (1 items) [Hide all](#)

Monthly	
Medicare Primary Benefits (ALPHONSO)	\$0.00

You pay

Monthly Total	\$0.00
---------------	--------

[Save](#) [Cancel](#)

SELECT
Edit coverage

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Choose your Medicare Primary Benefits plan.

Please review your options and choose the plan that best meets your needs.

70/30 PPO Plan

\$0.00
Monthly Cost

Benefit Year Deductible	\$3,000 Individual/\$0,000 Family
Emergency Room Copay	\$600 Copay plus deductible and coinsurance
Inpatient Hospital Copay	\$600 Copay plus deductible and coinsurance
Office Visit Copay	\$15 Preferred Provider/\$40 Non-Preferred/\$50 Any Other PCP

[Select plan](#) [Plan details](#)

Humana Medicare Advantage PPO & Prescription Drug Base Plan

\$0.00
Monthly Cost

Annual Deductible	\$0
Out-of-Pocket Maximum (copays/coinsurance/deductibles)	\$4,000
Prescription Drug Copays (30 day supply/Tiers 1/2/3/4)	\$10/\$40/\$64/25% (up to \$100 max)
Primary Care Physician Office Visit	\$20 copay

[Currently Selected](#) [Plan details](#)

CHOOSE
Your Medicare
Benefits Plan

12

Humana Medicare Advantage PPO & Prescription Drug Base Plan

\$0.00
Monthly Cost

Annual Deductible	\$0
Out-of-Pocket Maximum (copays/coinsurance/deductibles)	\$4,000
Prescription Drug Copays (30 day supply/Tiers 1/2/3/4)	\$10/\$40/\$64/25% (up to \$100 max)
Primary Care Physician Office Visit	\$20 copay

[Currently Selected](#) [Plan details](#)

Humana Medicare Advantage PPO & Prescription Drug Enhanced Plan

\$81.00
Monthly Cost

Primary Care Physician Office Visit	\$10 Copay
Lab Visits	\$10 Copay
Radiology OP	\$40 Copay
Radiation Therapy	\$40 Copay

[Select plan](#) [Plan details](#)

[Decline coverage](#) I would like to decline Medicare Primary Benefits coverage.

[Next](#) [Previous](#) [Cancel](#)

CHANGE Your
Medicare Benefits
Plan **CLICK** Next

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2026 SHP Medical Summary

Your 2026 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.



Medicare Primary Benefits

Humana Medicare Advantage PPO & Prescription Drug Enhanced Plan

Policy Owner: [REDACTED]
 Offered By: Humana
 Effective Date: 01/01/2026
 You Pay: \$81.00 per month
 Persons Covered: [REDACTED]

[Edit coverage](#) [Edit plan](#) [Plan details](#)

[Save](#) [Cancel](#)

Cost summary

This is a summary of your OE benefit elections.

[Hide all](#)

Benefit elections (1 items)

Monthly
 Medicare Primary Benefits \$81.00

You pay

Monthly Total \$81.00

CONFIRM selection,
 CLICK Save

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Open Enrollment Benefits

All 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 by October 31, 2025. 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. 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. After you see the green "Congratulations" message Mb your Confirmation Statement.

[Important notice:](#)

Your benefits

[You have successfully updated your plan.](#)



Your Medicare Primary Benefits coverage for [REDACTED]

\$81.00
 per month

Policy Owner: [REDACTED]
 Offered By: Humana
 Effective Date: 01/01/2026
 Persons Covered: [REDACTED]

[Edit coverage](#) [Show Plan Details](#)

You Pay (Monthly Total): \$81.00

[Save changes](#) [Cancel](#)

CONFIRM changes,
 CLICK Save Changes

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Congratulations, [REDACTED]! You have successfully completed your enrollment process.

[Please review and print your Confirmation Statement for your records.](#)

PRINT
 Confirmation
 Statement

CONGRATULATIONS! You have successfully completed your enrollment.
 Click on "Confirmation Statement" to access a printable version of your benefits.