


# How to Complete 2026 Open Enrollment Online (Non-Medicare Retirees)

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**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](http://www.SHPNC.gov)  
**CLICK ON** eBenefits

Go to the State Health Plan's website [www.SHPNC.gov](http://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**

Click 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

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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 username and password, follow the steps to reset your username or password.

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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.

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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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CLICK  
Get Started

1 of 2 →

**\*\*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 >

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ADD or EDIT  
Dependents  
to your profile

**Before you enroll in benefits**

Do you need to add any dependents to your profile?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits.

To add a dependent, click 'Create dependent profile'

Name	Relationship	Date of Birth	Gender	Actions
██████████	Child	██/██/██	Male	<a href="#">Edit</a>
██████████	Spouse	██/██/██	Female	<a href="#">Edit</a>
██████████	Child	██/██/██	Male	<a href="#">Edit</a>

Create dependent profile

Next Previous

No additional dependents will be added to coverage by creating a dependent profile.

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CHOOSE OE  
CLICK Next

**Medical**

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.

**Note:** All changes to your benefits must be approved by your Health Benefits Representative before they become effective.

Next Previous Cancel

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CHOOSE  
Your Medical  
Coverage

Current Benefits Open Enrollment Benefits

**Open Enrollment Benefits**

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

**Your benefits**

+ **Your Medical coverage**  
Plus PPO

Offered By:  
Effective Date:  
Personnel Covered:

Edit coverage Show Plan Details

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SELECT Edit coverage to change plans, or CLICK Save

PROFILE ● BENEFITS ○ CHECKOUT

## 2026 SHP Medical Summary

You have entered a life or family change.

### Medical

#### Standard PPO

Offered By: Aetna  
Effective Date: 01/01/2026  
You Pay: \$268.00 per month  
Persons Covered:

### Medicare

No policy on record  
No Medicare policy information on record

### Primary Care Provider

[Show details](#) [Edit](#)

[Edit coverage](#)

### Cost Summary

This is a summary of your OE benefit elections.

#### Benefit Elections (1 items)

Monthly Medical

**You Pay**

Monthly Total

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

All Non-Medicare members have been moved to the Standard PPO Plan. If you want to enroll in the Plus PPO Plan click Edit Coverage.

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READ Notice  
CLICK Close

## ACTION REQUIRED: Open Enrollment October 13 - October 31, 2025

All active and Non-Medicare members 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.

When you have completed your enrollment you **MUST** click **SAVE!** A green congratulations message will appear when you have successfully completed your enrollment selection.

[Close](#)

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CHOOSE  
Your Medical  
Plan Option  
CLICK Next

### Choose your Medical plan.

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

**Who do you want to cover on this plan?**

☒ You ☐ Spouse ☐ Family ☐ Other

[Add Dependent](#)

**ACTION REQUIRED: Open Enrollment October 13 - October 31, 2025**

#### PPO

##### PSA

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

#### Standard PPO

**\$268.00**  
Monthly Cost

Benefit Year Deductible: \$1,500 Individual/\$4,500 Family

Office Visit Copay: \$0 Copay for CPP Provider selected as PCP/\$30 Copay for Non CPP Provider/\$45 for any other PCP visit

Preventive Services: \$0 Copay

Specialist Visit Copay: \$47 Copay for CPP Specialist Provider/\$84 for any other Specialist visit

Emergency Room Copay: \$337 Copay, then 20% after deductible

Inpatient Hospital Copay: \$337 Copay, then 20% after deductible

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

#### PPO

##### PCA

☐ **Decline coverage**

#### Plus PPO

**\$355.00**  
Monthly Cost

Benefit Year Deductible: \$1,250 Individual/\$3,750 Family

Office Visit Copay: \$0 Copay for CPP Provider selected as PCP/\$10 Copay for Non CPP Provider/\$25 for any other PCP visit

Preventive Services: \$0 Copay

Specialist Visit Copay: \$40 Copay for CPP Specialist Provider/\$80 for any other Specialist visit

Emergency Room Copay: \$300 Copay, then 20% after deductible

Inpatient Hospital Copay: \$300 Copay, then 20% after deductible

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

[Decline coverage](#) [I would like to decline Medical coverage.](#)

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

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**Medical Plus PPO**  
Offered By: Aetna  
Effective Date: 01/01/2028  
You Pay: \$355.00 per month  
Persons Covered: [REDACTED]

**Medicare**  
No policy on record  
No medicare policy information on record

**Primary Care Provider** [Edit](#)  
[Show details](#)

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

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

**REVIEW**  
Medical Summary  
**CLICK** Save

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**Open Enrollment Results**  
Your benefits

Benefit	Cost
1. Your Medical coverage	\$355.00
2. Your NCPlus Health Care PPO coverage	\$83.33
3. Your NCPlus Dependent Day Care PPO coverage	
4. Your NCPlus Accident Plan coverage	
5. Your NCPlus Cancer coverage	
6. Your NCPlus Critical Illness coverage	
7. Your NCPlus Dental coverage	\$79.71
8. Your NCPlus Vision coverage	\$0.00
9. Your NCPlus Group Term Life coverage	
10. Your NCPlus Spouse Group Term Life coverage	
11. Your NCPlus Child Group Term Life coverage	
12. Your NCPlus Long Term Care coverage	
13. Your NCPlus Voluntary AD&D coverage	
14. Your Voluntary Disability coverage	
15. Your NCPlus Tricare Supplement coverage	

☐ I have reviewed the information above

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

**REVIEW** all benefit elections, then **CLICK** Complete Enrollment

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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.