

# 2025 State Health Plan Open Enrollment

Training for Health Benefit Representatives

**Open Enrollment Dates**  
**Sept. 30-Oct. 25, 2024**



*Dale R. Folwell, CPA*  
STATE TREASURER OF NORTH CAROLINA  
DALE R. FOLWELL, CPA

# Topics for Today

- Make Way for Aetna!
- HBR Role Prior to and during Open Enrollment
- Member Action for 2025
- Plan Options
- Premiums
- Enrollment Process Overview
- Finding a Provider
- Communicating Open Enrollment to Members
- HBR Resources





A new TPA  
is on the way.

- Aetna will become the State Health Plan's new Third-Party Administrator (TPA) on Jan. 1, 2025. Blue Cross NC is the Plan's current TPA.
- The State Health Plan's goal is to make the Aetna transition as seamless as possible.
- A few things to keep in mind regarding the 2025 State Health Plan benefits:
  - ✓ No benefit changes
  - ✓ No premium increases
  - ✓ New TPA
  - ✓ New ID Card
  - ✓ New 24/7 Nurse Line
  - ✓ New Teladoc services
  - ✓ Expanded disease and case-management program



# Your Critical Role as an HBR

- HBRs are the main avenue through which members receive benefit information.
- You serve as ambassadors for the Plan.
- It is critical that you are knowledgeable about Plan changes prior to Open Enrollment.
- If you are well-prepared to handle questions, it will create a better member experience.
- Your role is to educate employees on benefits, **NOT** enroll them in the eBenefits system as eBenefits is a self-service system.
- Given that Open Enrollment will take place over **FOUR** weeks, it will be very **IMPORTANT** to approve tasks in a timely manner.

# Action Required for Active Employees



- **ALL active employees, including dependents, will be moved to the Base PPO Plan (70/30) effective Jan. 1, 2025.**
  - Employees will see this change when they log in to eBenefits during Open Enrollment.
- Subscribers **MUST** take action to enroll in the Enhanced PPO Plan (80/20) and reduce their premium in either the Base 70/30 or Enhanced 80/20 Plan.
- Failure to take action by Oct. 25 will result in:
  - **Remaining on the Base PPO Plan (70/30) for 2025.**
  - **Paying more for subscriber-only premium for failure to complete the tobacco attestation.**
- **All members will need to RE-SELECT a Primary Care Provider (PCP) in order to keep enjoying lower copays when visiting that provider.**

# Reports & Enrollment Approvals



- It is important to utilize reports in eBenefits, such as the Employee Participation Report found under the Benefits tab.
  - You will need to select Medical in the Benefit Type (if applicable) and Open Enrollment in the Current Benefits/Open Enrollment drop down to identify members that still need to take action.
  - Members that have not yet taken action will have a blank in the field labeled DECLINATION\_REASON.
- Changes are not sent to any vendors, including CVS and Aetna, until the task has been approved.
- The Task List report (Data & Reporting, Standard Reports, and Task List report) provides a list of tasks which requires attention.
- The Account Management team at Benefitfocus will provide updated OE Toolkit, which will include useful reporting.

# New Enrollments During Sept. 29-Dec. 31, 2024

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- Newly eligible/enrolling members during and after OE:
  - Will be automatically prompted to complete their OE elections
  - Must complete the tobacco attestation for **2024 and 2025**
  - If applicable, they must visit a provider to complete at least one tobacco cessation counseling session and obtain their credit.
  - Will need to select a Primary Care Provider (PCP) for the remainder of 2024, which will be in the Blue Cross NC search tool, **AND** for 2025, which will be in the Aetna search tool.
  - Please advise new enrollees that they will receive two ID cards fairly close together and to use them at the appropriate times or they will not work.
- Please remember to set up new hires as quickly as possible to ensure they have the full 30 days to complete their enrollment.
- Just a friendly reminder that the New Employee Resources Center is available on the Plan's website! The 2025 version of the New Employee Kit will be posted sometime in November.



## 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.

# Dependent Eligibility Reminder

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- Open Enrollment is the time to add/drop dependents and/or change plans.
- Outside of OE, there must be a Qualifying Life Event (QLE) to add/drop dependents within 30 days of the event.
- Dependent verification documentation is required for all dependents.
- **It is the HBR's responsibility to ensure proper documentation is uploaded for all new dependents, including dependents added during OE!**
- **Mass approvals are not associated with dependent verification, so HBRs will still need to remind employees about their need for documentation and be responsible for approving them.**
- These transactions should not be approved without proper dependent verification and/or QLE documentation.
  - Full list of required documents is on the Plan's website.
  - Documents should be uploaded and stored in eBenefits.
- As a reminder, while the Plan audits a large percentage of these actions on a monthly basis, HBRs cannot rely on the Plan's audits to find transactions without the proper documentation. The Plan will not approve an enrollment exception just because an Employing Unit has not collected proper documentation.
- Contact HBR Support at Benefitfocus or your Account Manager for help.



## Qualifying Life Events & Dependent Eligibility

Guidelines for a Qualifying Life Event  
(QLE) and dependent eligibility.

# 2025 Plan Options

The State Health Plan will continue to offer two plan options to active employees and non-Medicare retirees for 2025:

## Enhanced PPO Plan (80/20)

Members pay a 20% coinsurance for eligible in-network services. For some services (i.e., office visits, urgent care or emergency room visits), members pay a copay. Affordable Care Act (ACA) Preventive Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

## Base PPO Plan (70/30)

Members pay 30% coinsurance for eligible in-network expenses. Similar to the Enhanced 80/20 plan, members pay a copay for some services (i.e., office visits, urgent care or emergency room visits). Affordable Care Act (ACA) Preventive Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

**Members can reduce their employee premium by completing the tobacco attestation in both plans.**

# 2025 Open Enrollment Tobacco Attestation Activity



- Subscribers can attend a tobacco cessation counseling session at a provider's office that offers this service for **free** to lower their 2025 employee-only premium by \$60.
  - If they combine their tobacco cessation visit with another service, there may be a copay.
- To earn the \$60 premium credit, subscribers may complete the tobacco cessation counseling session between **July 1 and Nov. 30, 2024**. They do not have to wait until Open Enrollment!
- **Please note** this action is **only** for tobacco users who want to reduce their 2025 premium. If the subscriber is a non-tobacco user, they will simply attest to that fact during the Open Enrollment.
- To ensure subscriber receives credit for visit, please encourage them to upload their provider office visit summary to the "Document Center" located in eBenefits, the Plan's enrollment system. *They should make sure they request a copy of their summary during their visit.*
- If a member is interested in receiving a tobacco cessation counseling session at any point in the year, they can *just GO* to a provider's office at no charge.

# Tobacco Attestation Savings



	Enhanced PPO Plan (80/20)	Base PPO Plan (70/30)
Subscriber-Only Monthly Premium	\$110	\$85
Attest to being a non-tobacco user or agree to visit a provider (by Nov. 30, 2024) for at least one cessation counseling session to earn a monthly premium credit.	-\$60	-\$60
Total Monthly Subscriber-Only Premium (With Credit)	\$50	\$25

*Subscribers enrolled through the **Retirement Systems** that select the **Base 70/30 Plan** do **NOT** need to complete the tobacco attestation.*

# 2025 Benefits – Enhanced 80/20 Plan

No major benefit changes for 2025.

Plan Design Features	Enhanced 80/20 Plan
Deductible	\$1,250 Individual \$3,750 Family (Combined Medical & Pharmacy)
Medical/Rx Out-of-Pocket* (OOP)	\$4,890 Individual \$14,670 Family (Combined Medical & Pharmacy)
Preventive	\$0
PCP	\$0 for CPP PCP on ID Card \$10 for non-CPP PCP on ID card \$25 for any other PCP
Behavioral Health Provider	\$0 CPP Provider \$25 non-CPP Provider
Specialist Copay	\$40 for CPP Specialist \$80 for other Specialists
Speech, Occupational, Chiro and Physical Therapy Copay	\$26 for CPP Providers \$52 for other Providers
Urgent Care	\$70
Hospital & ER Copays	\$300 + Ded/Coins.
Teladoc	\$25

# 2025 Benefits – Base 70/30 Plan

No major benefit changes for 2025.

Plan Design Features	Base 70/30 Plan
Deductible	\$1,500 Individual \$4,500 Family (Combined Medical & Pharmacy)
Medical/Rx Out-of-Pocket* (OOP)	\$5,900 Individual \$16,300 Family (Combined Medical & Pharmacy)
Preventive	\$0
PCP	\$0 for CPP PCP on ID Card \$30 for non-CPP PCP on ID card \$45 for any other PCP
Behavioral Health Provider	\$0 CPP Provider \$45 non-CPP Provider
Specialist Copay	\$47 for CPP Specialist \$94 for other Specialists
Speech, Occupational, Chiro and Physical Therapy Copay	\$36 for CPP Providers \$72 for other Providers
Urgent Care	\$100
Hospital & ER Copays	\$337 + Ded/Coins.
Teladoc	\$45

# 2025 Pharmacy Benefits

No major benefit changes for 2025.

Rx Tier	Enhanced 80/20	Base 70/30
Tier 1 – Generics $\leq$ \$150	\$5	\$16
Tier 2 – Preferred Brands & High-Cost Generics	\$30	\$47
Tier 3 – Non-Preferred	Ded/Coins	Ded/Coins
Tier 4 – Low-Cost Generic Specialty	\$100	\$200
Tier 5 – Preferred Specialty	\$250	\$350
Tier 6 – Non-Preferred Specialty	Ded/Coins	Ded/Coins
Preventive Medications	\$0	\$0
Preferred Diabetic Supplies	\$5	\$10
Preferred and Non-Preferred Insulin	\$0	\$0

*Cost is for a 30-Day Supply*

# Pharmacy Benefit Reminders

- CVS Caremark is the Pharmacy Benefits Manager for the State Health Plan. Remember that the Plan continues to maintain a customized closed formulary, or drug list.

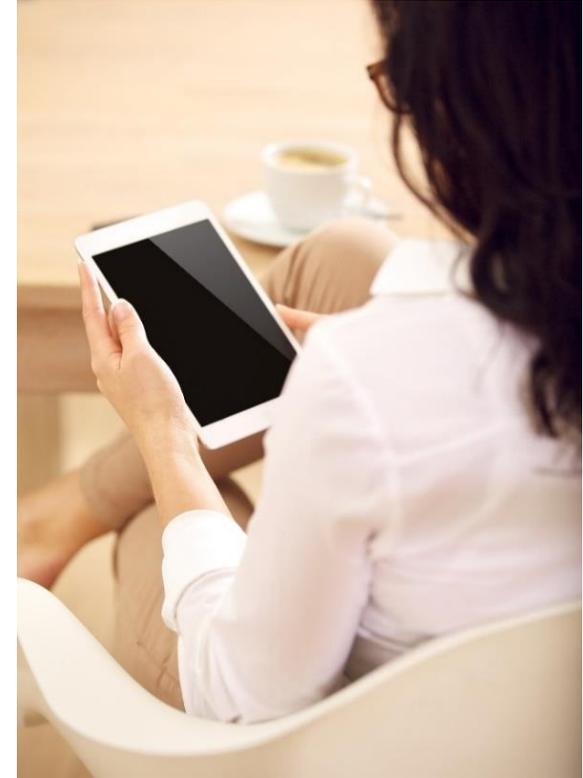
**Closed Formulary** – In a “closed” formulary, certain drugs are excluded.

- The formulary is updated on a quarterly basis and members should always review it to see if there have been any coverage changes to their prescribed medications.
- An exception process is available to providers who believe that, based on medical necessity, it is in the members’ best interest to remain on the excluded drug(s).
- Exception requests for tier level changes are not permitted.

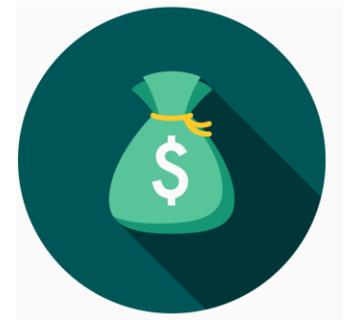
*Excluded drugs approved for coverage through the exceptions process will be at the tier 3 or tier 6 member copay level.*

# High Deductible Health Plan (HDHP) Enrollment

- No benefits changes in the HDHP for 2025.
- Employees selecting the HDHP will enroll through eBenefits.
- Employees that are currently enrolled and are still eligible do not need to take action unless they need to update their dependents. They will be automatically re-enrolled.
- The HDHP features a higher deductible than other traditional medical and pharmacy benefit plans.
- Employees should check with HBRs to confirm their eligibility prior to enrolling.
- Employees eligible for this plan will click eBenefits at the top of the State Health Plan home page, then register with a username and password before enrolling.



# 2025 Premium Rates



Monthly Premium Rates	2025 Rates *
<b>Enhanced PPO Plan (80/20)</b>	
Subscriber Only	\$50.00
Subscriber + Child(ren)	\$305.00
Subscriber + Spouse	\$700.00
Subscriber + Family	\$720.00
<b>Base PPO Plan (70/30)</b>	
Subscriber Only	\$25.00
Subscriber + Child(ren)	\$218.00
Subscriber + Spouse	\$590.00
Subscriber + Family	\$598.00

\*Assumes completion of tobacco attestation. The employee-only premium will be \$60 higher per month if the tobacco attestation is not completed. **NOTE: Base 70/30 Plan for retiree-only coverage remains premium free.**

# 2025 Premium Rates (High Deductible Health Plan)

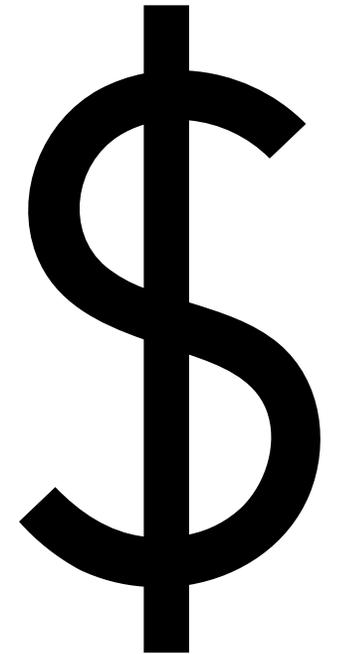


Monthly Premium Rates	2025 Rates
<b>HDHP</b>	
Subscriber Only	\$96.00
Subscriber + Child(ren)	\$284.00
Subscriber + Spouse	\$513.00
Subscriber + Family	\$617.00

# Employer Contributions

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- The monthly employer contributions below will be effective Jan. 1, 2025, which means they should be reflected in December payroll deductions.
  - Active Employer Contribution Rate: \$674.62
  - Retiree Employer Contribution Rate: \$452.08
  - Non-Permanent Full-time Employer Rate (HDHP): \$184.36
- Premium rate sheets will be posted to the State Health Plan's website in July. As a reminder, the current monthly employer contribution rate for active employees is \$674.54, which is only an eight-cent difference.



# New ID Card

- Members will receive their NEW ID card in late November-December.
- Cards will include:
  - new TPA logo
  - new member ID number
  - new group number
  - new contact phone numbers
  - new network name
- Beginning Jan.1, 2025, 2024 ID cards will no longer work at provider offices or pharmacies.
- The Plan will be communicating that change during Open Enrollment.
- ID card mailing will include the Aetna-specific new programs members will have access to. Members will have access to these services as of Jan. 1, 2025. They will need their new 2025 State Health Plan ID card from Aetna to register.



**JOE SAMPLE**  
ID: XXXXXXXXXXXXX  
SAMPLE GROUP NAME  
Group No: **XXXXXXX** Eff Date: **01/01/2025**  
Enhanced PPO Plan (80/20)  
NC SHP Network  
Choice POS II  
RXBIN: **0044336** RXPCN: **ADV** RXGRP: **RX0274**  
SELF INSURED  
Paid for by YOU and other NC Taxpayers

Provider Type	CPP*	Non CPP
Selected PCP*	\$ 0	\$10
Phy/Occ/Spch Thpy/Chiro	\$26	\$52
Specialist	\$40	\$80
Behavioral Health	\$ 0	\$25
Urgent Care	\$70	
Hosp/ER	\$300 + Ded & 20%	
<small>*If PCP not selected, in-network copay \$25</small>		
<small>*CPP: Clear Pricing Project</small>		
Other Info	INN	OON
Ind Deductible	\$ 1,250	\$ 2,500
Ind OOP Max	\$ 4,890	\$ 9,780
Family Deductible	\$ 3,750	\$ 7,500
Family OOP Max	\$14,670	\$29,340

**Primary Care Provider (PCP)**  
PCP Name Prints Here  
**North Carolina Preferred +** NAP

**Third Party Administrator:**  


**Pharmacy Benefits Administrator:**  


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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
Pharmacy Help Desk	1-800-364-6331
CVS Caremark	1-888-321-3124

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

Talk to a doctor 24/7:  
1-855-TELADOC or Teladoc.com  
[www.SHPNC.org](http://www.SHPNC.org)

*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.*

# Medicare Retiree Plan Changes

# 2025 Medicare Retiree Plan Options

- Medicare retirees will have the following plan options for 2025:
  - Humana Medicare Advantage Base Plan (90/10)
  - Humana Medicare Advantage Enhanced Plan (90/10)
  - Base PPO Plan (70/30) administered by Aetna
- **Medicare Primary members enrolled in either the Humana Medicare Advantage Base or Enhanced Plan will remain in that plan.**
- **Medicare Primary members enrolled in the Base PPO Plan (70/30) will be moved to the Humana Base Plan unless they enroll in the Base PPO Plan (70/30).**
- **If members would like to be enrolled in a different plan, or need to add a dependent, they will need to take action during Open Enrollment.**
- Encourage your retirees to attend in-person Medicare Outreach meetings in September & October. Webinars and telephone town halls will also be available.

## Important Note:

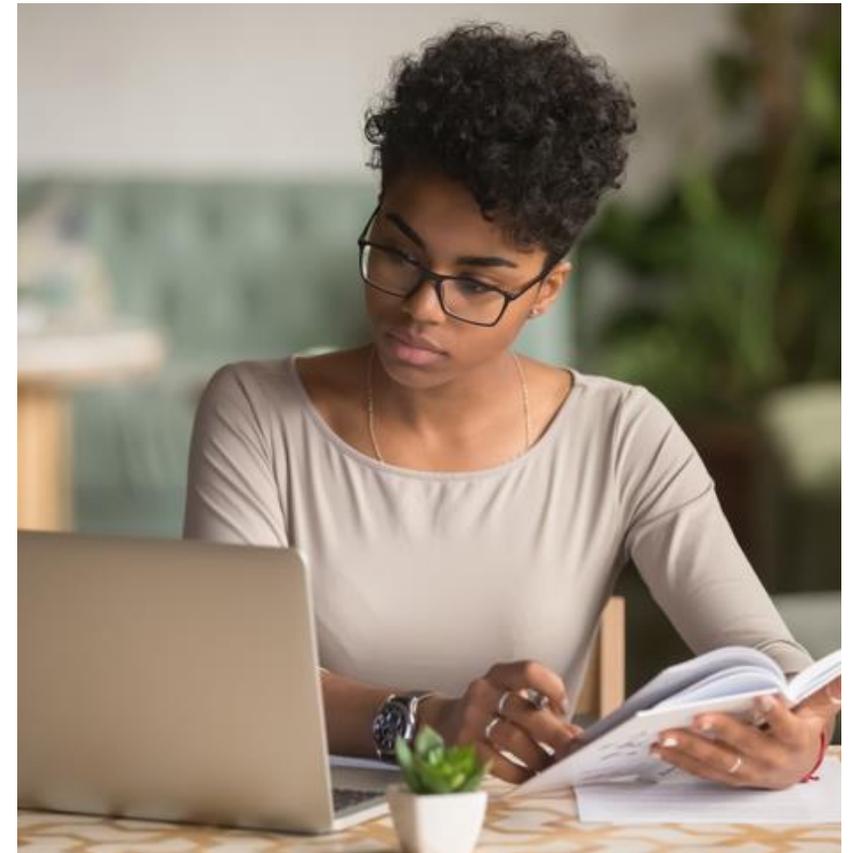
Members are not able to edit/add Medicare information; they must call the Eligibility and Enrollment Support Center or have their HBR update it.

# Group Premium Billing Update

# Group Premium Billing and TPA Services Transition Update

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- Group premium billing will be transitioning from the current third-party administrator (TPA), Blue Cross NC, to the Plan's billing vendor, iTEDIUM.
- iTEDIUM hosted training opportunities regarding these changes.
- Aetna becoming the TPA in 2025 is not related and does not affect the group premium billing transition.
- August will be the last time Blue Cross NC issues group premium bills in eBilling for the Plan.
- Login information for the new billing platform will be provided AFTER the HBR attends training. HBRs will be expected to log in, monthly, to the new billing portal to reconcile their monthly invoice.
- September will be the first month the premium bills are issued by iTEDIUM.
- Group premium bills will be due Oct. 1. For those that still mail checks: remember to update the remittance address.



# Invoices

- Bill generation at iTEDIUM will occur on the same day of the month as your current invoice with Blue Cross NC. January invoices will run on your normal invoice date.
- The process for changing your bill generation date is:
  - Request must be sent to: [GroupBilling@itedium.com](mailto:GroupBilling@itedium.com) and will be received in iTEDIUM's ticket system (Zendesk).
  - HBR will receive an automated email from iTEDIUM's ticket system acknowledging receipt of request. Request should be received at least 5 business days prior to the current bill generation date.
  - Account must be in good standing and paid current.
- For changes to invoice dates, Groups will indicate on request if the invoice date change is a one-time occurrence, or for a specified period of time, or if it will be for all future billing.
- Each employing unit will receive a new group number. There will also be changes on the monthly premium invoices. Benefit packages will be replaced with new values.
- W-9 information remains the same as it is today for funds paid to the Plan.
- Please see the Plan website's [State Health Plan Operations 101](#) page under [Transition of Billing Services](#).



# eBenefits Online Enrollment Workflow

# Example in Workflow

- Member changes plans from the Basic PPO Plan (70/30) to the Enhanced PPO Plan (80/20) for 2025
- Member enrolls in Health Flexible Spending Account
- Member's Vision, Dental and Accident Plan have mapped over from 2024
- Member has Employee and Children coverage

*\*NCFlex Group*

# 1. Member Home Page

- New OE video will be included
- Missing PCP Task: Reminder to select PCP for 2025

SSO Link to Aetna will appear, it will link to general site at first. After ID cards are issued and a member registers, it will be a SSO just like Blue Connect.

**Important Messages for You**

**Missing PCP**  
You need to select a PCP for Base PPO Plan (70/30) in the 2025 benefit period for you or one of your dependents.

**\*\*ACTION REQUIRED\*\***  
All active members and Non-Medicare retirees were moved to the Base PPO Plan (70/30) for the 2025 benefit year. If you prefer to enroll in the Enhanced PPO Plan (80/20), **YOU MUST TAKE ACTION**. If you want to reduce your monthly premium by \$60 for either plan, **YOU MUST TAKE ACTION** by October 25, 2024. If you enroll in the Enhanced PPO Plan (80/20) or Base PPO Plan (70/30) and visit your selected PCP, you can receive a copay reduction. Please make sure a PCP is selected. Click on the video to view a short step-by-step demonstration of the online enrollment process. When you are ready to complete the enrollment process you will need to click the "Get Started" button. When you have completed your enrollment you **MUST** click **SAVE!** A green congratulations message will appear when you have successfully completed your enrollment selection.

**Get started >**

**Your benefits at a glance**

Current Benefits	Future Benefits	Current Benefits	Future Benefits
<b>Medical</b> Base PPO Plan (70/30) \$42.50/twice per month	<b>NCFlex Accident...</b> 2025 NCFlex Enhanced... \$7.99/twice per month	<b>NCFlex Dental</b> 2025 NCFlex High Option Dental \$27.70/twice per month	<b>NCFlex Vision</b> 2025 NCFlex Core Wellness Exam \$0.00/twice per month

**My NC 401(k) and NC 457 Retirement Savings**  
Retirement is in your future!  
Invest in your future with the NC 401(k) and/or NC 457 Plans (Plans). Exclusive to public employees of North Carolina, the Plans offer diverse investment options with

# 2. Note from State Health Plan

The screenshot shows the North Carolina State Health Plan website. At the top left, there are logos for the North Carolina State Health Plan and the State Treasurer, Dale R. Folwell, CPA. Below the logos, there are navigation tabs for "Current Benefits" and "Open Enrollment Benefits". The main heading is "Open Enrollment Bene". Below this, there is a paragraph of text: "All active and Non-Medicare members were moved you want to reduce your monthly premium by \$60 fo message **PRINT** your Confirmation Statement.\*This". At the bottom left, there is a link: "A note from State Health Plan". Below the link, the heading "Your benefits" is visible.

## A note from State Health Plan



**REMINDER:** : The Third-Party Administrator (TPA) for the State Health Plan is changing from Blue Cross NC to Aetna as of Jan. 1, 2025.

To save money on your copay, make sure to select your primary care provider (PCP) for 2025 with Aetna.

Even if you don't plan to make any benefit changes, you **MUST** click "edit coverage" and complete the Tobacco Attestation to be eligible for the **\$60/month premium credit**

Close

The partial screenshot shows the right side of the notification modal. It includes the "Close" button and the text: "ed PPO Plan (80/ WE! After you see".

# 3. Edit Medical Coverage

- PCP Reminder
- Tobacco Survey Reminder

PROFILE — ● BENEFITS — ○ CHECKOUT

Current Benefits | **Open Enrollment Benefits**

### Open Enrollment Benefits

All active and Non-Medicare members were moved to the Base PPO Plan (70/30) for the 2025 benefit year. If you want to enroll in the Enhanced PPO Plan (80/30), YOU MUST TAKE ACTION. If you want to reduce your monthly premium by \$80 for either plan, YOU MUST TAKE ACTION by October 25, 2024. REMEMBER to CLICK SAVE! After you see the green "Congratulations" message PRINT your Confirmation Statement.\*This is Not Applicable to HDHP Members\*

#### Your benefits

❗ Select PCP (Primary Care Provider) for 2025.

❗ Wait! You have not completed your 2025 enrollment. To save \$80/month on your premium make sure to answer the Tobacco Attestations via the link to ensure you get the tobacco credit for 2025 [View Survey](#)

**+ 1. Your Medical coverage** **\$278.00**  
per month

Base PPO Plan (70/30)

Offered By:	Aetna
Effective Date:	01/01/2025
Persons Covered:	Diana Marie Smith Hudson, Jack Oliver Hudson

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

### 2. Choose your NCFlex Health Care FSA coverage

[Begin enrollment](#) [Decline coverage](#)



# 4. Open Enrollment Selection

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

THE FOLWELL GROUP DALE R. FOLWELL, CPA

PROFILE — BENEFITS — CHECKOUT

## 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

# 5. "Action Required" Statement

- Dependent can also be added on this page

## ACTION REQUIRED: Open Enrollment Sept 30-Oct 25, 2024 ✕

All active and Non-Medicare members were moved to the Base PPO Plan (70/30) for the 2025 benefit year. If you prefer to enroll in the Enhanced PPO Plan (80/20), **YOU MUST TAKE ACTION**. If you want to reduce your monthly premium by \$60 for either plan, **YOU MUST TAKE ACTION** by October 25, 2024.

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

# 6. Plan Selection Page/Add Dependents(s)

PROFILE — BENEFITS — CHECKOUT

## 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?** Add Dependent

**ACTION REQUIRED: Open Enrollment**  
Sept 30-Oct 25, 2024

PPO FSA	Base PPO Plan (70/30)	\$85.00 Monthly Cost
	Please click Select plan to enroll.	
	<b>Benefit Year Deductible</b> \$1,500 Individual/\$4,500 Family	
	<b>Office Visit Copay</b> \$0 Copay for CPP Provider selected as PCP/\$30 Copay for Non CPP Provider/\$45 for any other PCP visit	
	<b>Preventive Services</b> \$0 Copay	
	<b>Specialist Visit Copay</b> \$47 Copay for CPP Specialist Provider/\$94 for any other Specialist visit	
	<b>Emergency Room Copay</b> \$337 Copay, then 30% after deductible	
	<b>Inpatient Hospital Copay</b> \$337 Copay, then 30% after deductible	
<input checked="" type="checkbox"/> Currently Selected	<input type="button" value="Plan details"/>	

PPO FSA	Enhanced PPO Plan (80/20)	\$110.00 Monthly Cost
	Please click Select plan to enroll.	
	<b>Benefit Year Deductible</b> \$1,250 Individual/\$3,750 Family	
	<b>Office Visit Copay</b> \$0 Copay for CPP Provider selected as PCP/\$10 Copay for Non CPP Provider/\$25 for any other PCP visit	
	<b>Preventive Services</b> \$0 Copay	
	<b>Specialist Visit Copay</b> \$40 Copay for CPP Specialist Provider/\$80 for any other Specialist visit	
	<b>Inpatient Hospital Copay</b> \$300 Copay, then 20% after deductible	
<input type="checkbox"/> Select plan	<input type="button" value="Plan details"/>	

Decline Coverage I would like to decline Medical coverage.

# 7. 2025 Tobacco Attestation

PROFILE — ● BENEFITS — ○ CHECKOUT

## Premium credits

> Tobacco Attestation (Premium Credit \$60)	\$60.00 per month
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I attest that I am **NOT** a tobacco user (includes cigarettes, cigars, pipes, chewing tobacco, snuff, vaping or any product containing nicotine). Or if I am a tobacco user, I agree to complete at least one tobacco cessation counseling session within the first 90 days of my date of hire. (Please note: You may lose your \$60 monthly premium credit if you do not visit a Primary Care Provider for a tobacco cessation counseling session as agreed within the first 90 days of my date of hire.) As part of this attestation, I understand that making a false statement, representation or attestation could result in my termination from State Health Plan coverage. I also agree to cooperate with the Plan in any efforts to verify my tobacco status.

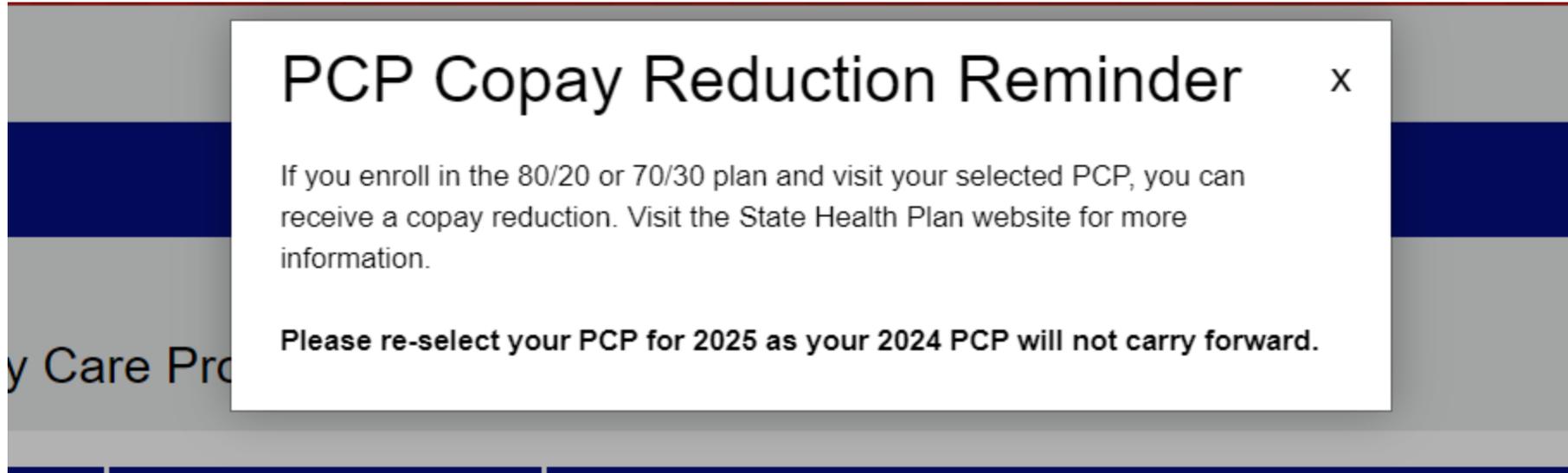
**Select the appropriate response below:**

- I am NOT a tobacco user (includes cigarettes, cigars, pipes, chewing tobacco, snuff, vaping or any product containing nicotine).
- I am a tobacco user, I agree to complete at least one tobacco cessation counseling session by November 30, 2024. (Please note: You may lose your \$60 monthly premium credit if you do not visit a Primary Care Provider for a tobacco cessation counseling session as agreed by November 30, 2024.) As part of this attestation, I understand that making a false statement, representation or attestation could result in my termination from State Health Plan coverage. I also agree to cooperate with the Plan
- I AM a tobacco user

**Next** Previous Cancel



# 8. PCP Copay Reduction Reminder



**PCP Copay Reduction Reminder** x

If you enroll in the 80/20 or 70/30 plan and visit your selected PCP, you can receive a copay reduction. Visit the State Health Plan website for more information.

**Please re-select your PCP for 2025 as your 2024 PCP will not carry forward.**

# 9. PCP Selection

PROFILE — BENEFITS — CHECKOUT



## Medical

Enter the PCP (Primary Care Provider) information or search from a list of providers.

		PCP Name
<input type="text"/>	<input type="button" value="Search"/>	<input type="text"/>
<input checked="" type="checkbox"/> Use the same provider for my dependents		
<input type="text"/>	<input type="button" value="Search"/>	<input type="text"/>



# 10. PCP Summary

PROFILE — BENEFITS — CHECKOUT 🛒

## Medical

### Provider Summary

	PCP Name
[Redacted]	[Redacted]

💡 PCP Copay Reduction Reminder

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

# 11. Medical Benefits Cost Summary

PROFILE - ● BENEFITS - ○ CHECKOUT 🛒

## 2025 SHP Medical Summary

Your 2025 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.

### Medical

 Enhanced PPO Plan (80/20)

Offered By: Aetna  
Effective Date: 01/01/2025  
You Pay: \$50.00 per month  
Persons Covered: ██████████

**Premium credits** [Edit](#)

Show details ▾

---

### Medicare

No policy on record

No medicare policy information on record

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

Show details ▾

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

### Cost Summary

This is a summary of your OE benefit elections. Hide all

**Benefit Elections (4 items)** [?](#) ▾

**Monthly**

Eligible for Employer Contribution	
Medical	\$110.00
Not Eligible for Employer Contribution	
NCFlex Accident Plan	\$15.98
NCFlex Dental	\$55.40
NCFlex Vision	\$0.00

---

**You Pay** [?](#)

Subtotal	\$181.38
Premium Wellness Credits <a href="#">?</a>	-\$60.00
<b>Monthly Total</b> <a href="#">?</a>	<b>\$121.38</b>

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

# 17. Benefit Summary

## -Complete Enrollment

Your cost reflects your answers to the Tobacco Attestation (Premium Credit \$00). [View Survey](#)

<b>+ Your Medical coverage</b> Enhanced PPO Plan (80/20) Offered By: Aetna Effective Date: 01/01/2025 Persons Covered: ██████████ <a href="#">Edit coverage</a> <a href="#">Show Plan Details</a> ▼	<b>\$50.00</b> per month	Decline
<b>\$ Your NCFlex Health Care FSA coverage</b> 2025 NCFlex Health Care Flexible Spending Account Contribution Amount: \$999.96 Per Plan Year \$83.33 per month Effective Date: 01/01/2025 Persons Covered: ██████████ <a href="#">Edit contribution</a> <a href="#">Edit coverage</a> <a href="#">Show Plan Details</a> ▼	<b>\$83.33</b> per month	Decline
<b>\$ Your NCFlex Dependent Day Care FSA coverage</b> You have declined this benefit. <a href="#">Edit coverage</a>		
<b>+ Your NCFlex Accident Plan coverage</b> 2025 NCFlex Enhanced Accident Plan Effective Date: 01/01/2025 Persons Covered: ██████████ <a href="#">Edit coverage</a> <a href="#">Show Plan Details</a> ▼	<b>\$15.98</b> per month	Decline
<b>+ Your NCFlex Cancer coverage</b> You have declined this benefit. <a href="#">Edit coverage</a>		
<b>+ Your NCFlex Critical Illness coverage</b> You have declined this benefit. <a href="#">Edit coverage</a>		
<b>🦷 Your NCFlex Dental coverage</b> 2025 NCFlex High Option Dental Effective Date: 01/01/2025 Persons Covered: ██████████ <a href="#">Edit coverage</a> <a href="#">Show Plan Details</a> ▼	<b>\$55.40</b> per month	Decline
<b>👁️ Your NCFlex Vision coverage</b> 2025 NCFlex Core Wellness Exam Effective Date: 01/01/2025 Persons Covered: ██████████ <a href="#">Edit coverage</a> <a href="#">Show Plan Details</a> ▼	<b>\$0.00</b> per month	Decline



Complete Enrollment

# 18. Congratulations Banner

- Missing PCP task will no longer display since 2025 PCP was selected

The screenshot shows the North Carolina State Health Plan member portal. At the top, there is a navigation bar with the State Health Plan logo and a user profile icon. A green banner at the top of the main content area reads: "✓ Congratulations, [REDACTED] You have successfully completed your enrollment process. Please review and print your Confirmation Statement for your records." Below this, a white box with a red border contains the heading "\*\*ACTION REQUIRED\*\*" and text stating that active members and Non-Medicare retirees were moved to the Base PPO Plan (70/30) for the 2025 benefit year. It includes a "Get Started >" button. The left sidebar contains navigation links for Home, Profile, Benefits, Language Preferences, Manage Account, My Documents, and Quick Links. The "Your benefits at a glance" section is active, showing a table of current and future benefits.

Current Benefits		Future Benefits							
	Medical Enhanced PPO Plan (80/20) \$50.00/month		NCFlex Health... 2025 NCFlex Health Care... \$83.33/month		NCFlex Accident.. 2025 NCFlex Enhanced... \$15.96/month		NCFlex Dental 2025 NCFlex High Option Dental \$55.40/month		NCFlex Vision 2025 NCFlex Core Wellness Exam \$0.00/month

# Important Points to Reinforce for Members

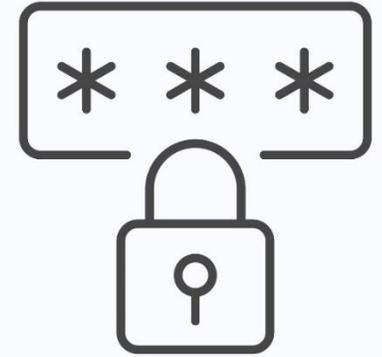
- Members need to **SAVE** their choices at the end of the enrollment process.
- Many members overlook this vital, final step and therefore fail to complete enrollment!
- All enrollment choices will be displayed for confirmation – but the member isn't finished yet!
- Members then need to scroll down and click **SAVE** to record their enrollment choices. Otherwise, it will be as if they never enrolled.
- Printing out their confirmation statement is also recommended!
- Members that call into the call center to complete their enrollment will receive a mailed confirmation statement.



The choices you pick  
Will **NOT** stick  
Unless you **SAVE** them  
With a **CLICK!**

# No Global Password Resets for Members

- There will not be any global password resets for your employees!
- Passwords must be reset individually following the steps below:
  1. Pull up individual employee in eBenefits
  2. Under “Manage Employee” select “Update Login Information”
  3. Create new password under “Change Member Password” and confirm that the “Allow this member to log in” box is checked. This enables the member’s account.
  4. Click “Save Login ID and Password”
  5. Once the employee logs into eBenefits with their temporary password they will be prompted to set their own password.





A new TPA  
is on the way.

- Aetna's Find a Provider Tool will be on the Plan's website [www.shpnc.org/Find a Doctor](http://www.shpnc.org/Find_a_Doctor) on Aug. 1, 2024. Click "Find a Doctor."
- Clear Pricing Project Providers will still be noted in the tool. Providers had to re-sign with Aetna, so there is a possibility CPP providers have changed.
- Aetna Health Concierge (Customer Service): 833-690-1037. Will also go live Aug. 15, 2024.

Beginning Aug. 1, 2024, the link to Aetna's Find a Provider Tool will be located on the State Health Plan's website, [www.shpnc.org](http://www.shpnc.org) by clicking "Find a Doctor".

Members will need to choose "Continue as Guest" as they will not have the information needed to register for an account until they receive new ID cards after Open Enrollment.



## **Find a Doctor**

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

## Directory of health care professionals for North Carolina State Health Plan

### Already a member?

Login to Secure Site

Not registered with Aetna yet?

Register Now

#### Why Register?

You will be able to find all your coverage information online when you need it.

#### Searching as a member is better

You Can:

- ✓ Get results for your plan
- ✓ View cost estimates
- ✓ Select a primary care doctor

### Continue as a guest

Please enter your **home** location (zip, city, county or state) to access providers specific to your plan benefits.

Enter location here

*Traveling?* You can change your location after you select your plan

#### Look within



Search

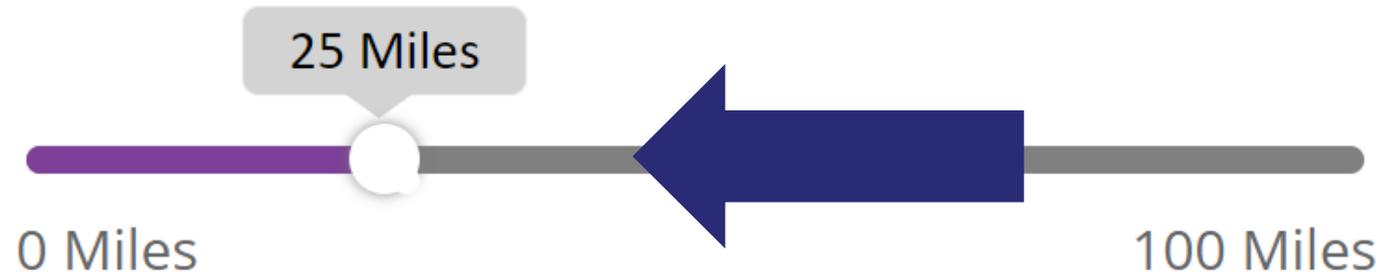
- Enter ZIP, city, county, or state in the box next to the green arrow.
- You can also change the mile range of your search by using the slide to set how many miles within your chosen ZIP, city, county. This is located next to the blue arrow.

Please enter your **home** location (zip, city, county or state) to access providers specific to your plan benefits.

Enter location here

**Traveling?** You can change your location after you select your plan

**Look within**



Search

## Continue as a guest

Please enter your **home** location (zip, city, county or state) to access providers specific to your plan benefits.

**Traveling?** You can change your location after you select your plan

Look within



Search

For this example, we used the ZIP code “27502” and set the slide rule to a 30-mile radius and hit “Search.”

On the next screen, you can either:

- Enter your doctor's name or the type of doctor you are looking for (next to the green arrow),
- **OR**
- Choose the category of the type of doctor, facility or care you are looking for by selecting one of the categories in the blue box.

Directory of health care professionals for North Carolina State Health Plan

Already a member? [Login to secure site](#) Searching by: North Carolina State Health Plan

What do you want to search for near 27502 (Apex, NC)? [Change location](#) »

Eg: John Wright, Primary Care Physician, Dermatologists, Periodontists

OR

**Find what you need by category**

 <b>Medical Doctors &amp; Specialists</b> > Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	 <b>Hospitals &amp; Facilities</b> > Hospitals, physical therapy centers, nursing facilities, dialysis centers, others	 <b>Urgent Care</b> > A type of facility focused on the delivery of urgent care outside of an emergency room	 <b>Walk-In Clinics</b> > All Other Results*: A facility that accepts patients on a walk-in basis. *Lists both designated and non-designated walk-in providers.	 <b>Mental Health</b> > Counseling, EAP, mental health facilities, substance use treatment, psychiatrists, others
 <b>Labs &amp; Testing</b> > Bloodwork, lab tests, diagnostic testing centers, sleep centers, imaging centers, others	 <b>Alternative Medicine</b> > Chiropractors, acupuncturist, massage therapists, dieticians, others	 <b>Durable Medical Equipment (DME)</b> > Hearing aids, breast pumps, prosthetics, wheelchairs, diabetes equipment, others	 <b>Common Procedures &amp; Conditions</b> > Search providers by procedures they perform or conditions they treat	

For this example, we chose “Medical Doctors and Specialists.”

## Find what you need by category



Medical Doctors & Specialists >

Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others



Hospitals & Facilities >

Hospitals, physical therapy centers, nursing facilities, dialysis centers, others



Urgent Care >

A type of facility focused on the delivery of urgent care outside of an emergency room



Walk-In Clinics >

All Other Results\* facility that accepts patients on a walk-in basis. \*Lists both designated and non-designated walk-in providers.



Labs & Testing >

Bloodwork, lab tests, diagnostic testing



Alternative Medicine >

Chiropractors, acupuncturist, massage



Durable Medical Equipment (DME) >

Hearing aids, breast pumps, prosthetics,



Common Procedures & Conditions >

Search providers procedures they perform

## Directory of health care professionals for North Carolina State Health Plan

Already a member?

[Login to secure site](#)

Location **27502 (Apex, NC)**

Searching by: North Carolina State Health Plan

### What are you looking for?

[Doctors \(Primary Care\) >](#)

Primary care physicians (PCPs), family practice, pediatrician, etc.

[Medical Specialists >](#)

Gastroenterologist, neurologist, cardiologist, orthopedist, dermatologist, others

[Medical Therapists >](#)

Physical therapist, speech therapist, occupational therapist, others

[Natural Therapy Professionals >](#)

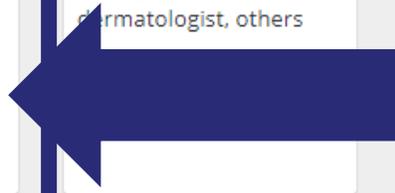
Professionals who focus on alternative medicines such as acupuncture, chiropractors, and herbal remedies

[Hearing Discount Locations >](#)

Hearing providers who give a discount to Aetna members

[All Medical Professionals >](#)

Any professional that works in medical field



On the next screen, we chose “Doctors (Primary Care)” for this example.

## Directory of health care professionals for North Carolina State Health Plan

Already a member?

[Login to secure site](#)

Location **27502 (Apex, NC)** 

Searching by: North Carolina State Health Plan

### What are you looking for?



#### Doctors (Primary Care)

Primary care physician (PCPs), family practice, pediatrician, others

#### [All Primary Care Physicians »](#)

A doctor who provides both the first contact for a person with an undiagnosed health concern as well as continuing care of varied medical conditions.

#### [Adolescent Medicine Physician »](#)

A physician who provides care to children as they develop from a child to an adult.

#### [Family Practice Physician »](#)

A physician who is educated and trained in family practice.

#### [General Practice Physician »](#)

A medical doctor who treats acute and chronic illnesses and provides preventive care and health education to patients.

#### [Geriatrician »](#)

A physician focused on the diagnosis, treatment and prevention of disease in older people and the problems specific to aging.

#### [Internist »](#)

On the next screen,  
we chose “All  
Primary Care  
Physicians” for this  
example.



You will then see a list of providers.

\*Note the Clear Pricing Project Provider logo, which identified providers that are in-network with Aetna and participate in the Clear Pricing Project for the State Health Plan.

In network search results for Primary Care Physician (PCP) near 27502 (Apex, NC)

See Important Notice About Participating Providers [below](#)

Provider/Facility Information	Distance	Plan Information	Ratings
<p><a href="#">Alexander, Steven T., MD »</a></p> <p> In Network</p> <p>Provider ID #: 9354427</p> <p> 1801 Olive Chapel Road Suite 107 Apex, NC 27502</p> <p> (919) 267-5862</p> <p>Specialties: Family Practice</p> <p><input type="checkbox"/> Add to compare</p> <p><a href="#">Report Incorrect Information »</a></p>	<p>2.03 miles</p>	<div data-bbox="1617 406 2102 578" style="border: 2px solid blue; padding: 5px;"> Clear Pricing Project Provider</div> <p>Accepts Medicaid</p> <p><a href="#">See Accepted Plans</a></p>	<p> 0 rating(s) »</p>
<p><a href="#">Tomczyk, Marie, MS »</a></p> <p> In Network</p> <p>Provider ID #: 6689485</p> <p> 1801 Olive Chapel Road Suite 107 Apex, NC 27502</p> <p> (919) 267-5862</p> <p>Specialties: Physician Assistant</p> <p><input type="checkbox"/> Add to compare</p> <p><a href="#">Report Incorrect Information »</a></p>	<p>2.03 miles</p>	<div data-bbox="1719 963 1821 1056" style="border: 2px solid blue; padding: 5px;"> Clear Pricing Project Provider</div> <p>Accepts Medicaid</p> <p>This provider has a specialty focus of Family Practice</p> <p><a href="#">See Accepted Plans</a></p>	<p> 0 rating(s) »</p>

# Helpful Tips

- If you don't find the doctor you are looking for, try searching for the medical practice or group name.
- Some doctors may be in-network but will not appear in the directory. This is usually due to the practice not choosing to list nurse practitioners and/or physician assistants.
- Beginning Aug. 15, members are able to call the Aetna Health Concierge (Customer Service) line at 833-690-1037 for additional assistance.

# Communicating Open Enrollment to Employees

- Resources available on the Plan's website will include:
  - Videos
  - Flier
  - Decision guides
  - Rate sheets
  - Comparison charts
  - Benefit booklets
  - Summary of coverage documents
  - In-person events in 24 sites statewide featuring Aetna vehicles
  - Multiple webinars available for employees
  - Telephone Town Halls



**Aetna® is on the way as the State Health Plan's new TPA!**

**What's happening?**  
The State Health Plan is transitioning from Blue Cross NC to Aetna® beginning Jan. 1, 2025, as a new third-party administrator (TPA).

**Who does this affect?**  
Members enrolled in the Base PPO Plan (70/30), Enhanced PPO Plan (80/20) and High Deductible Health Plan. This will not impact Humana Medicare Advantage Plan members.

**Where can I learn more?**  
Visit the State Health Plan's website at [www.shpnc.org](http://www.shpnc.org) for Aetna transition updates, Open Enrollment news and event schedules.

**Highlights for 2025**

- No premium increases for the 7th year in a row!
- There are no benefit changes for 2025. The formulary (drug list), which determines what medications are covered and what tier they fall under, changes on a quarterly basis, so there is a possibility for changes in prescription coverage in 2025.
- Members will continue to enjoy reduced copays when visit a Clear Pricing Project Provider!
- Preferred and Non-preferred insulin continues to have a \$0 copay.

**2025 Open Enrollment**  
Sept. 30 - Oct. 25, 2024

- During Open Enrollment, all members will be automatically moved to the Base PPO Plan (70/30) unless they take action to enroll into the Enhanced PPO Plan (80/20).
- Members will need to complete the tobacco attestation online during Open Enrollment in both plans to reduce premiums in both plans.
- With the transition to Aetna, members will need to select a new Primary Care Provider (PCP) during Open Enrollment.

**Questions and Support**

Eligibility and Enrollment Support Center  
855-859-0966

Extended Hours during Open Enrollment  
Monday-Friday 8am-10pm  
Saturdays 8am-5pm

Aetna Concierge (Customer Service)  
833-690-1037

Extended Hours during Open Enrollment  
Monday-Friday 8am-8pm  
Saturdays 8am-2pm

shpnc.org  
f i

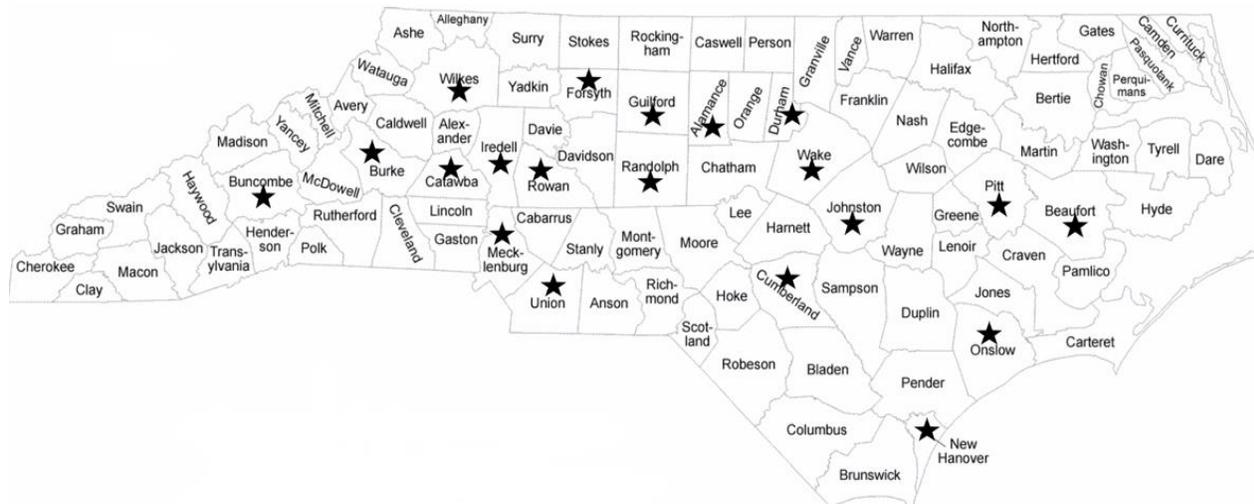
**North Carolina State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES  
A Division of the Department of State Treasurer  
Treasurer Dale R. Folwell, CPA

**aetna**

*Remember to process terminations timely for members turning 65 and retiring so they receive the appropriate mailers.*

# Open Enrollment Outreach

- **Active Members/Non-Medicare Retirees**
  - 24 in-person events across the state
  - 14 webinars
  - 2 Telephone Town Halls
- **Medicare Retirees**
  - 24 in-person events
  - 14 webinars
  - 2 Telephone Town Halls



All details will be posted on the Plan's website at [www.shpnc.org](http://www.shpnc.org).

# Stay Engaged and Social with YOUR State Health Plan

- It's important to stay engaged so you can be in the know on what you need to do prior to and during Open Enrollment!
- Sign up for the Plan's monthly HBR Update e-newsletter for details regarding Aetna and Open Enrollment by visiting [www.shpnc.org](http://www.shpnc.org).
- Follow the State Health Plan on Facebook ([www.facebook.com/SHPNC](http://www.facebook.com/SHPNC)) and Instagram (@nchealthplan).
- Look for your Open Enrollment Decision Guide, which will arrive in mailboxes in September.
- Make sure addresses are correct in eBenefits, the Plan's enrollment system, and that your employer has your address.
- Retirees need to make sure ORBIT has their correct address!



Please communicate with your employees on LOA or any other kind of leave during Open Enrollment.

# Extended Call Center Hours



- The Eligibility and Enrollment Support Center (855-859-0966) will have extended hours during Open Enrollment:
  - Monday-Friday, 8 a.m. – 10 p.m.
  - Saturdays, 8 a.m. – 5 p.m.
- Encourage your employees not to wait until the last minute!
- Call wait times are always longer the first two days and last two days of OE.
- There will continue to be a virtual hold option for members calling in who would rather not hold and receive a call back when a representative is available.
- Aetna Health Concierge (Customer Service) (833-690-1037) will also have extended hours during Open Enrollment:
  - Monday-Friday, 8 a.m. – 8 p.m.
  - Saturdays, 8 a.m. – 2 p.m.

# HBR Training Resources Online

- To better serve HBRs, we have posted a number of training modules on the Plan's [website](#)/HBRs/Training & Development.
- They include:
- **Resource Guides:**
  - [HBR Quick Reference Guide](#)
  - [High Deductible Health Plan \(HDHP Reference Guide](#)
- **Presentations:**
  - [HBR Overview](#)
  - [eBenefits Navigation](#)
  - [Employment Status](#)
  - [Exception Process](#)
  - [Policies and Processes](#)
  - [HIPAA Overview](#)

## Training and Development

The State Health Plan recognizes the value in providing HBRs with ongoing training opportunities to assist in carrying out duties as they relate to the Plan. Below is a list of resources available to you as an HBR. **We know how important you are to our members, and we're here to help you learn what you need to know!**



**HBR OE FAQs  
Open Enrollment Flier  
Now POSTED!**

# Any Questions?



## HBR SUPPORT LINE

**800-422-5249**

- BEACON HBRs can call HBR Support line for general questions
- Reach out to BEST Shared Services for member-specific issues and billing
  - 919-707-0707 (in Raleigh) or 866-622-3784
  - Submit a ticket to SVC\_OSC.best <best@osc.nc.gov

## ELIGIBILITY AND ENROLLMENT SUPPORT CENTER for Members

**855-859-0966**

## CVS CAREMARK (PHARMACY BENEFITS)

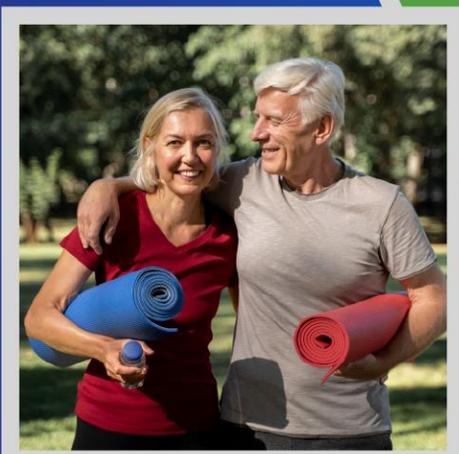
**888-321-3124**

## AETNA (BENEFITS and HDHP) **GOES LIVE AUG. 15, 2024**

**833-690-1037**

## iTEDIUM (RIF, LOA, DIRECT BILL/COBRA/Group Billing)

**877-679-6272**



# Questions?

## Thank you!

This presentation is for general information purposes only. If it conflicts with federal or state law, State Health Plan policy or your benefits booklet, those sources will control. Please be advised that while we make every effort to ensure that the information we provide is up to date, it may not be updated in time to reflect a recent change in law or policy. To ensure the accuracy of, and to prevent the undue reliance on, this information, we advise that the content of this material, in its entirety, or any portion thereof, should not be reproduced or broadcast without the express written permission of the State Health Plan.