

January 2025 HBR Update



A Message from the State Treasurer Brad Briner

I'm Brad Briner, your new state treasurer, and I am excited to take on such an impactful role.

The State Treasurer has three main jobs: invest the state's retirement fund for employees and retirees, administer the State Health Plan (Plan) and protect our state's Triple A credit rating.

For the Plan, I want to be transparent with our members about the large financial challenge ahead. As you all know, medical costs continue to rise faster than almost any other cost, and unfortunately, they do for the Plan as well. So, in spite of increased funding from the state, the Plan is facing a \$507 million deficit, which is estimated to grow to \$1.4 billion by 2027. The Plan has been spending more than we've been bringing in and we're out of cash reserves to help bridge the financial gap. This means we have to take action.



We will be forced to make some hard decisions as we look ahead to 2026, which may include raising premiums for the first time in 7 years for our active members. We are looking at ways to minimize the impact on lower salaried members. We will share more details in the coming months as we work to finalize what adjustments we need to make.

This isn't the message I wanted to deliver in my first communication to Plan members, but I believe in transparency and that members have the right to know about the challenge we're facing.

The first step is to stabilize our financial future. Then, I want to make strides to build back the Plan's cash reserve which will eventually allow us to increase benefits and programs to better serve our members. We also plan to work with the provider

community on innovative programming, improving transparency and health outcomes, which we expect will drive some cost savings for our members.

I'm committed to working with the Plan's Board of Trustees and staff to determine the best way to keep the Plan financially stable while continuing to provide a valuable benefit to our members.

I look forward to serving you and I wish everyone a happy and healthy year!

Thank you,
Brad Briner
State Treasurer

OE Exceptions Deadline Approaching

The deadline for submitting Open Enrollment (OE) exceptions is almost over. Any OE exception must be submitted by January 31.

Notice of Creditable Coverage

State Health Plan members may have received, or may be receiving, a *Notice of Creditable Coverage* in the mail from Blue Cross NC. It is informational only and no action is required from members. This is a required notice given that Blue Cross NC is no longer the Plan's third-party administrator.

COBRA General Notice

State Health Plan members may have received, or may be receiving, a *Notice of Initial COBRA Rights* in the mail. It is informational only and no action needs to be taken.

A *Notice of Initial COBRA Rights* explains the right to continue coverage, when it may become available to the subscriber and any dependent(s), and what needs to be done to protect the right to get it. These notices may be sent to members (subscribers and/or adult dependents) with new hire or Open Enrollment health plan enrollments.

UPID Tasks

A reminder that UPID tasks are resolved by Benefitfocus and do not require any action from the HBR.

Aetna Highlights: Updates and Upcoming Events

To ensure employees are fully informed and engaged with their health benefits, we need your help in promoting key Aetna services. This includes encouraging employees to register for the Aetna Member Portal and downloading the Aetna app.

The **Aetna Member Portal** allows employees to easily manage their health benefits. The portal also allows employees to track claims, download or request ID cards, refill prescriptions, find nearby doctors or hospitals, and much more. To access the portal, employees should log into [eBenefits](#) and click on **Aetna Member Portal** under Quick Links.

Upcoming Lunch & Learn Webinar: *Aetna 101*

Encourage your employees to attend our [Lunch & Learn Webinar: Aetna 101 sessions](#), happening daily from **January 21-24 at Noon**. These free webinars, hosted by State Health Plan staff and Aetna representatives will help employees get the most out of their Aetna health benefits. During the session, they will learn about:

- Aetna programs available to all members
- A step-by-step guide to navigating the Aetna Member Portal
- Tips for using the Aetna App to manage health benefits

These sessions cover the same content each day, so employees can choose the session that best fits their schedule. Please have them [RSVP online](#) and be ready to start the year with the tools needed to stay engaged with your health benefits!

New Aetna Member ID

Please note that the new Aetna member ID is now a 12-character ID, which includes letters and/or numbers and begins with the letter 'N' (for example, NCHG90744201).

The previous member ID was 10 characters in length. If employees have questions, they may call Aetna Health Concierge at 833-690-1037 (TTY: 711), Monday through Friday, 8 AM to 5 PM ET.

North Carolina State Health Plan for teachers and state employees A Division of the Department of State Treasurer		Provider Type		Non
ENHANCED NOTES		Selected PCP*	CPP* CPP	\$ 0 \$10
ID: NCHG90744201		Phyl/Occ/Spch Thpy/Chiro		\$26 \$52
ADMINISTRATIVE HEARINGS		Specialist		\$40 \$80
Group No.	Eff Date:	Behavioral Health		\$ 0 \$25
0907442	05/04/2024	Urgent Care		\$70
Enhanced PPO Plan (80/20)		Hosp/ER		\$300 + Ded & 20%
NC SHP Network		*If PCP not selected, in-network copay \$25		
Choice POS II		*CPP: Clear Pricing Project		
RXBIN: RXPCN: RXGRP:		Other Info		INN OON
004336 ADV RX0274		Ind Deductible	\$ 1,250	\$ 2,500
SELF INSURED		Ind OOP Max	\$ 4,890	\$ 9,780
Paid for by YOU and other NC Taxpayers		Family Deductible	\$ 3,750	\$ 7,500
		Family OOP Max	\$14,670	\$29,340
		Primary Care Provider (PCP)		
		None Selected		
		North Carolina		NAP
		Preferred +		

New Resource Center Section

A new Resource Center, [2024 Previous TPA Information](#), has been added to the State Health Plan's website.

This dedicated Resource Center section is designed to provide easy access to essential information for claims that occurred in 2024. Employees can find the following resources:

- Medical Claims from 2024
- Important Blue Cross NC Forms
- Contact information for Blue Cross NC
- Frequently Asked Questions

Retiring Members Reminder

As your employees approach retirement, it's important to ensure they are well-informed about the retirement process and their State Health Plan benefits. To better serve your employees, the State Health Plan encourages HBRs to review the following retirement resources available on the Plan's website. These resources will guide your employees through the process!

- [Planning for Retirement](#)
- [Planning for Retirement Fact Sheet](#)
- [Understanding Your State Health Plan Benefits at Retirement](#)

Eat Smart, Move More, Weigh Less!

Start your new year off right with [Eat Smart, Move More, Weigh Less](#)! This 15-week weight management program is delivered online in real time by a live Registered Dietitian (RDN) instructor. Lunchtime and evening classes are available **beginning the week of February 2nd**.



*Active NC State Health Plan members are eligible to **participate at no cost** with the code **GNC2025**.

Click [HERE](#) to register.

Have you already completed the Eat Smart, Move More, Weigh Less program? Continue your health journey with Eat Smart, Move More, Weigh Less 2, **beginning the week of February 16th!**

Eat Smart, Move More, Weigh Less 2

is a 12-week program intended for those who have completed the Eat Smart, Move More, Weigh Less program. Classes are held **online with a live RDN instructor** and are accessible on a computer or mobile device. Lesson topics go more in depth and include Choose Healthy Fats, Manage Stress, Control Sugar, and more.

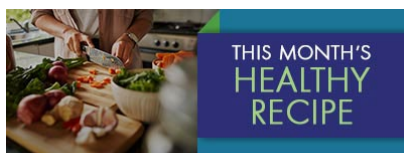
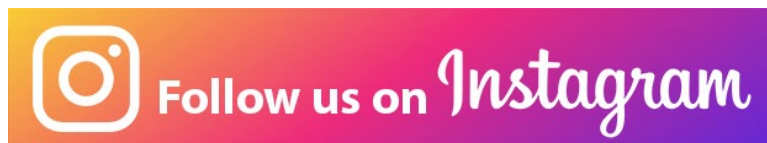
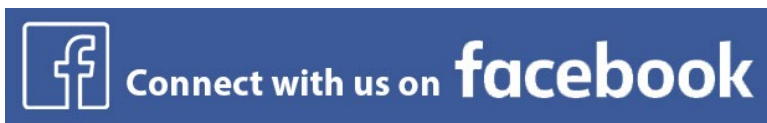


*Active NC State Health Plan members are eligible to **participate at no cost** with the code **GNC22025**.

Click [HERE](#) to register.

**Active NC State Health Plan members can register at no cost. Retirees covered by Humana or Medicare are not eligible for the discount.*

You will be asked to enter your Aetna subscriber ID, and a claim will be filed for your participation in the program.



Muffin-Tin Quiches with Smoked Cheddar & Potato

GET THE RECIPE! >

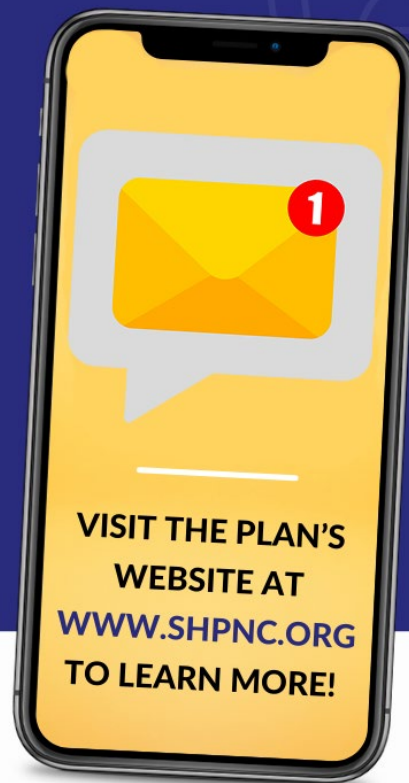


Stay Active This Winter

LEARN MORE! >

TEXT "JOIN" TO 76971

- Sign up to receive State Health Plan updates by text! Just text "Join" to 76971.
- Text messages will be general information regarding your State Health Plan benefits.



SIGN UP TODAY



Message Frequency may vary. Message and Data rates may apply. Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Pharmacy Questions: 888-321-3124

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

