

January 2025 Member Focus



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

Aetna Spotlight: What's New

(Members Enrolled in the 70/30 and 80/20 Plans & HDHP)

We're excited to share important highlights to help you make the most of your Aetna services.

Aetna Member Portal and Aetna Mobile App

Be sure to register for the **Aetna Member Portal**, and download the **Aetna mobile app**. The portal allows you to track claims, download or request ID cards, refill prescriptions, find nearby doctors or hospitals, and much more. To access the portal, log into [eBenefits](#) and click on **Aetna Member Portal** under Quick Links.

Lunch & Learn Webinar: Aetna 101

The State Health Plan is hosting free [Lunch & Learn Webinar: Aetna 101](#) sessions, happening daily from **January 21-24 at Noon**. Led by Plan staff and Aetna representatives, these webinars will cover:


- 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 you can choose the session that best fits your schedule. Don't forget to [RSVP online](#) and start the year with the tools needed to stay engaged with your health benefits!

New Aetna Member ID

Your 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 you have questions about your new ID, you can call Aetna Health Concierge at [833-690-1037](tel:833-690-1037) (TTY: 711), Monday through Friday, 8 AM to 5 PM ET.

 State Health Plan <small>FOR TEACHERS AND STATE EMPLOYEES</small> A Division of the Department of State Treasurer		Provider Type Non CPP* 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>
ENHANCED NOTICE NC: NCHG90744201 ADMINISTRATIVE HEARINGS Group No. Eff Date: 0907442 05/04/2024		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
Enhanced PPO Plan (80/20) NC SHP Network Choice POS II RXBIN: RXPCN: RXGRP: 004336 ADV RX0274 SELF INSURED <small>Paid for by YOU and other NC Taxpayers</small>		Primary Care Provider (PCP) None Selected North Carolina NAP Preferred +

Notice of Creditable Coverage

(Members Enrolled in the 70/30 and 80/20 Plans & HDHP)

State Health Plan members may have received, or may be receiving, a *Notice of Creditable Coverage* in the mail from Blue Cross NC. This 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

(All Plan Members)

Notice of Initial COBRA Rights

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 you and your family, and what you need to do to protect your right to get it. Sample notice:

 State Health Plan <small>FOR TEACHERS AND STATE EMPLOYEES</small> A Division of the Department of State Treasurer	 <small>GOVERNOR DALE R. EASON</small> <small>DALE R. EASON, CFA</small>	January 17, 2024
) and covered spouse and/or dependents		
Notice of Initial COBRA Rights		
<p>You are receiving this notice because you are covered under a group health plan (the "Plan") sponsored by your employer. It is intended to inform you in a summary fashion, of your potential future options and obligations under the continuation coverage provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA"). Under COBRA, your employer is required to offer covered employees and covered family members the opportunity for a temporary extension of health coverage, called continuation coverage, at group rates when coverage under the Plan would otherwise end due to certain "Qualifying events". It is important that all covered individuals read this notice carefully and be familiar with its contents. This notice does not fully describe continuation coverage or other rights under the Plan. More complete information is available from your employer and in the Plan's Summary of Benefits and Coverage, Summary Plan Description and Plan Document.</p> <p>Your employer is not required to offer COBRA (and this notice does not apply to you) if all employers maintaining the Plan normally employed fewer than 20 full-time employees on a typical business day during the preceding calendar year. If you are not eligible for COBRA, you may be eligible for state continuation coverage. Contact the Plan for more information.</p> <p>You may have other options available to you when you lose group health coverage. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.</p>		



Important Notice Concerning Your Continuation of Coverage Rights


By comparison, the COBRA notice below is sent when a COBRA qualifying event occurs, such as a termination, and includes information for electing COBRA continuation coverage. **This notice does require action within 60 days if the member wishes to elect COBRA coverage.** Sample notice:


Employer: North Carolina State Health Plan
Qualifying Event: Termination of Employment
Date of Notice: September 7, 2021

Event Date: September 30, 2021
Social Security: ***
Election Rights Expiration Date: November 29, 2021

RE: IMPORTANT NOTICE CONCERNING YOUR CONTINUATION OF HEALTHCARE COVERAGE



Dear :

This notice contains very important information concerning your rights to the continuation of the healthcare plans listed on the enclosed election form as well as other health coverage options that may be available to you, including coverage through the Health Insurance Marketplace at www.HealthCare.gov or call 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA. Please read the information in this notice very carefully before you make your decision. If you choose to elect COBRA, you should use the election form provided later in this notice. Enclosed with this notice you will find a COBRA Information Package which contains a total of 4 double-sided pages. Below is a summary of the documents in this COBRA Information Package. The bold print indicates any document(s) which must be completed and returned to ITEDIUM in order to elect COBRA:

Content Summary of this COBRA Information Package		
Page(s)	Document Name	Document Information
1 - 2	COBRA Notice	Contains information on COBRA and other healthcare alternatives
3	Election Form	Complete to elect COBRA (Read Directions Carefully)
5 - 6	FAQs	FAQs on COBRA and payment of COBRA premiums

ITEDIUM, Inc. ("ITEDIUM") has been retained by your employer to notify you of the continuation rights to your group healthcare benefits. ITEDIUM is a third party administrator of COBRA compliance and administrative services. Our job is to inform you of your rights under COBRA. Any supplemental notices added to this mailing which are not described in the chart above are not the responsibility of ITEDIUM. You should contact the Plan for more information.

Why am I getting this notice?
You're getting this notice because your coverage under the Plan will end due to the qualifying event listed at the top of the page. Federal law

other coverage you may pay more out of pocket than you would under COBRA because the new coverage may impose a new deductible. When you lose job-based health coverage, it's important that you

What is a 1095 Form and Do I need it for My Taxes?

(All Plan Members)

A 1095 form is a tax document which provides you with proof of insurance required under the Affordable Care Act (ACA). It includes information needed to report on your tax return and is for your records only. This form is *not needed* to submit with your tax return. It is supporting documentation to keep with personal tax records.

As we head into tax season, you should expect to receive this form after the first of the year to save with your personal tax records. The IRS requires employers to mail the 1095 forms by March 3, 2025. If you haven't received your 1095 form by mid-March, the following information directs how you may request your 1095 form:

- Active employees in 2024 should be speaking with their HBR for the months they were employed or on COBRA.
- COBRA members who worked for a non-state agency need to contact their employing unit, since COBRA coverage was reported by the employing unit.
- COBRA members who worked for a state agency should contact BEST Shared Services at BEST@osc.nc.gov or [919-707-0707](tel:919-707-0707) or [866-622-3784](tel:866-622-3784).

- Retirees and direct bill members on the Base PPO Plan (70/30) or Enhanced PPO Plan (80/20) should call the State Health Plan office at [919-814-4400](tel:919-814-4400).
- Retirees on a Humana Medicare Advantage Plan should contact Medicare at 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)).

If you have a question when you receive your 1095, you should call the contact number listed on your 1095.

New Resource Center Section

(Members Enrolled in the 70/30 and 80/20 Plans & HDHP)

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. Members can find the following resources:

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

Eat Smart, Move More, Weigh Less!

(Active Members Enrolled in the 70/30 and 80/20 Plans & HDHP)

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 healthy 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.

2025 Humana Member Engagement Activities

(Humana Medicare Advantage Plan Members)

Make 2025 the best year yet! **Join Humana online and in-person** for events that can help you make the most of your State Health Plan Humana Medicare Advantage Plan and learn more about various health and wellness topics: Bringing Humana to You (BH2U) and The Go365 Resource Spotlight with a NC State Health Plan Humana representative. These events are offered through the State Health Plan's Humana Group Medicare Advantage plan at no extra cost to you.

Bringing Humana to You (BH2U) Online and In-Person Sessions

Bringing Humana to You (BH2U) educational webinars are available for members who are new to the State Health Plan's Humana Medicare Advantage Plan or for current members who may want a refresher on everything your plan has to offer. Topics will include an overview of the Humana Medicare Advantage plan, the SilverSneakers fitness program, and the Go365 rewards program as well as online resources and tools available through your.humana.com/ncshp.

The Go365 Resource Spotlight

The Go365 Resource Spotlight will provide you with an in-depth review of your health and wellness rewards program through Go365.

You can register online for the Bringing Humana to You (BH2U) and The Go365 webinars at <https://your.humana.com/ncshp/additional-information>

To RSVP for an in-person session you can call: 800-308-9964, Monday -Friday, 8 am to 9pm.

Keep an eye on the custom website for upcoming events in 2025, first activity starts in January and runs to August. If you have any questions or need help registering for these events, please email HumanaWebinar3@Humana.com.

Your Health Minute

(All Plan Members)

Every two seconds someone in the U.S. needs blood. It is essential for surgeries, cancer treatments, chronic illnesses, and traumatic injuries. Whether a patient receives whole blood, red cells, platelets or plasma, this lifesaving care starts with one person making a generous donation.

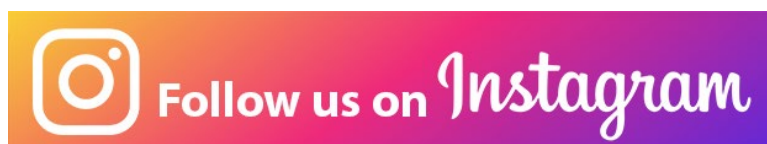
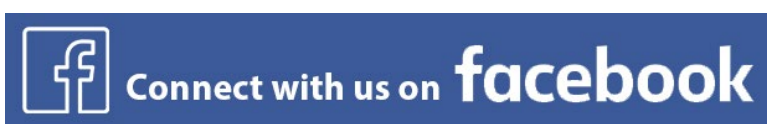


The [Red Cross](#) provides about 40% of our nation's blood and blood components, all from generous volunteer donors. But supply can't always meet demand because only about 3% of age-eligible people donate blood yearly. Each new donor helps meet patient needs.

January is National Blood Donor Month. Due to weather, holidays, and cold and flu season, the winter months are often a time of reduced donations and an increased risk for blood shortages.

If you are healthy and able, please consider donating blood. Your donation not only provides lifesaving care but also includes a free mini-health assessment from a trained Red Cross staff member.

Visit redcrossblood.org/give to find a donation center or blood drive near you.





Muffin-Tin Quiches with Smoked Cheddar & Potato

GET THE RECIPE! >

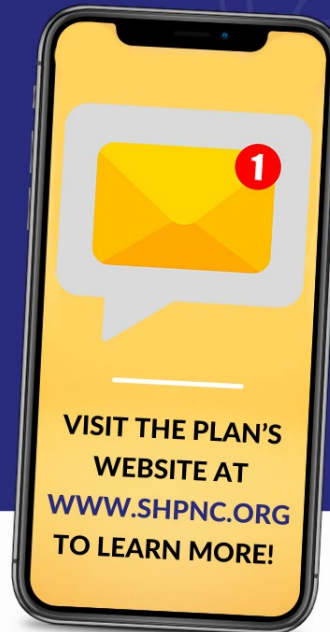


Stay Active This Winter

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.



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

SIGN UP TODAY



Eligibility and Enrollment Questions: 855-859-0966
Pharmacy Questions: 888-321-3124
For questions on this newsletter, e-mail: shpmemberinquiries@nctreasurer.com

