

2026 STATE HEALTH PLAN
OPEN ENROLLMENT
OCT. 13-31, 2025



Your choices.

The choices you make during Open Enrollment this fall will determine your benefits for the 2026 plan year, which will be effective Jan. 1, 2026, through Dec. 31, 2026. Open Enrollment is an ideal time to review your current coverage and options.

This mailer will explain some of the changes for 2026, and includes a full list of outreach events planned to help you better understand your benefits.

Medicare-eligible members continue to have
THREE OPTIONS to choose from for 2026:

- Humana Medicare Advantage PPO & Prescription Drug Base Plan
- Humana Medicare Advantage PPO & Prescription Drug Enhanced Plan
- The 70/30 Plan, administered by Aetna

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 need to **TAKE ACTION** during Open Enrollment if you want to be enrolled in a different plan or need to make any changes regarding your dependents.



Members will receive full details on benefit changes and monthly premium rates later this fall. Look for your **Open Enrollment Decision Guide** in the mail prior to Open Enrollment.

Your health benefits.

Humana Medicare Advantage Plans

The Centers for Medicaid & Medicare Services (CMS) made policy changes for 2026 that impact Medicare Advantage Plans. These changes allow Humana to administer the medical and pharmacy benefits separately. Splitting the medical and pharmacy benefit is managed operationally by Humana, with members not experiencing a lot of change or noticeable differences.

Splitting the medical and pharmacy benefit allows for significant savings to the State Health Plan, and allows for only one slight change to BOTH Humana Medicare Advantage Plans in 2026, which is a change required by CMS.

“Affordable health care is vital to our state employees, retirees and their families. A top concern this year is keeping costs as low as possible, benefits as steady as possible and the State Health Plan solvent for it’s 750,000 members.”

~Brad Briner, State Treasurer



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IMPORTANT CONTACTS

Member Outreach Event RSVP Phone Line:..... 866-720-0114
State Health Plan Eligibility & Enrollment Support Center:..... 855-859-0966
Humana:..... 888-700-2263
Aetna Health Concierge (Customer Service):..... 833-690-1037
CVS Caremark: 888-321-3124

SHP100



Medicare Open Enrollment
Outreach Events

Let us help you navigate your options.

Your choices.
Your health benefits.
Your peace of mind.



2026 STATE HEALTH PLAN OPEN ENROLLMENT
Save the Date: **OCT. 13-31, 2025**



Your peace of mind.



2026 STATE HEALTH PLAN OPTIONS

Humana Medicare Advantage Plans

WHAT WILL BE DIFFERENT?

- You'll receive 2 new ID cards – one for medical, one for pharmacy. These cards will arrive separately in the mail. Starting Jan. 1, 2026, provide your new medical plan ID card to your medical providers and your new prescription plan ID card to your pharmacy.
- You'll receive 2 confirmations of enrollment – one for medical, one for pharmacy and some other duplicated CMS required notices.
- Pharmacy out-of-pocket maximum will increase from \$2,000 to \$2,100 in both plans.

WHAT BENEFITS WILL YOU CONTINUE TO ENJOY?

- NO medical or pharmacy deductibles
- Ability to see providers outside the network for same copay or coinsurance as in-network providers as long as the provider participates in Medicare and files claims with Humana
- Free enrollment in SilverSneakers
- Lower Urgent Care and ER Copays
- \$0 copay for one routine hearing exam per year; includes \$500 hearing aid allowance
- \$0 copay for dialysis services at dialysis center and outpatient facility
- \$0 copay for lab services at urgent care facilities
- \$0 copay for Medicare-covered therapeutic continuous glucose monitors (CGMs) and supplies
- \$0 copay for preferred blood glucose meters and supplies

** With the start of a new benefit year, as always, there may be changes to the Humana Medicare Advantage Plan formulary (drug list). Members are encouraged to review information as it becomes available.*

The 70/30 Plan, administered by Aetna

- There are **INCREASES** to the deductible and copays in this plan for 2026.
- The Clear Pricing Project is ending and will not be available for 2026; however, the Plan will continue to offer lower copays for certain Preferred Providers.
- Members will receive a new Aetna ID card in December and will need to start using that card as of Jan. 1, 2026.
- The formulary (drug list) for the 70/30 Plan is updated quarterly, so there is always a possibility that your medication could change tier levels or become a non-covered drug.
- Preferred and non-preferred insulin will continue to have a \$0 copay for a 30-day supply.

ALL PLANS WILL CONTINUE TO OFFER THESE BENEFITS:

- Preventive services covered at 100%
- No referral needed to see a specialist
- Prescription Drug Coverage
- Disease and case management services

MEDICARE OUTREACH EVENTS

The State Health Plan is offering in-person sessions, webinars and telephone town halls so you can learn more about your 2026 health plan options in order to make an informed decision for you and your family.



IN-PERSON EVENTS

Each event will include a presentation from State Health Plan staff, representatives from Humana, Aetna and offer attendees the opportunity to ask questions.

DATE	COUNTY	TIME	LOCATION
9/30/25	Moore	10 am - 12 pm	Pinehurst Village Hall, Assembly Hall* 395 Magnolia Road Pinehurst, NC 28374
9/30/25	Cumberland	3 pm - 5 pm	Doubletree by Hilton, Salon A & B 1965 Cedar Creek Road Fayetteville, NC 28312
10/1/25	New Hanover	10 am - 12 pm	Terraces on Sir Tyler, Grand Ballroom 1826 Sir Tyler Drive Wilmington, NC 28405
10/7/25	Buncombe	10 am - 12 pm	Asheville-Buncombe Technical C.C.* Ferguson Auditorium 19 Tech Drive Asheville, NC 28801
10/7/25	Burke	3 pm - 5pm	Morganton Community House Cobb Room 1 & 2 120 N. King Street Morganton, NC 28655
10/8/25	Gaston	10 am - 12 pm	Gaston College-Dallas Campus* Myers Center Auditorium 700 Rhodes Perimeter Drive Dallas, NC 28034
10/8/25	Cabarrus	3 pm - 5 pm	City Club at Gibson Mills Fieldcrest Room 325 McGill Ave. NW Suite 150 Concord, NC 28027
10/14/25	Johnston	10 am - 12 pm	Johnston County Agricultural Center Auditorium 2736 NC Hwy 210 Smithfield, NC 27577

*Specific parking instructions for these locations are provided on the event's registration site.



DATE	COUNTY	TIME	LOCATION
10/14/25	Wake	3 pm - 5 pm	Hilton Garden Inn Crabtree Valley* Element III & IV 3912 Arrow Drive Raleigh, NC 27612
10/15/25	Guilford	10 am - 12 pm	Greensboro High Point Marriott Airport Salons A-D One Marriott Drive Greensboro, NC 27409
10/15/25	Orange	3 pm - 5 pm	Sheraton Chapel Hill Blue Hill Ballroom Salon A & B One Europa Drive Chapel Hill, NC 27517
10/21/25	Pasquotank	3 pm - 5 pm	Museum of Albemarle, Auditorium 501 S. Water Street Elizabeth City, NC 27909
10/22/25	Nash	10 am - 12 pm	Nash Community College Brown Auditorium Room 3 454 N. Old Carriage Road Rocky Mount, NC 27804
10/22/25	Pitt	3 pm - 5pm	Hilton Greenville Carolina Ballroom E,F 207 SW Greenville Blvd. Greenville, NC 27834
10/23/25	Craven	10 am - 12 pm	New Bern Riverfront Convention Center Ballroom A 203 S. Front Street New Bern, NC 28560



WEBINAR EVENTS

The webinars include the same information as the in-person sessions and offer the opportunity for a question-and-answer session at the end of each webinar. Each webinar lasts approximately 2 hours.

DATE	TIME
10/2/25	2 pm - 4 pm
10/3/25	10 am - 12 pm
10/9/25	2 pm - 4 pm
10/13/25	10 am - 12 pm
10/16/25	10 am - 12 pm
10/16/25	6 pm - 8 pm
10/17/25	2 pm - 4 pm
10/27/25	10 am - 12 pm
10/28/25	6 pm - 8 pm
10/29/25	10 am - 12 pm



TELEPHONE TOWN HALL EVENTS

Telephone town hall meetings are like listening to a radio show over the phone. Participating is easy!

DATE	TIME
9/26/25	2 pm - 2:45 pm
10/10/25	2 pm - 2:45 pm

If you have a valid phone number in the State Health Plan's enrollment system, eBenefits, you will receive a call at the start of one of these events, which will prompt you to join. You can also call **800-303-1480** at the date and time that works best for you.

If you would like to attend an in-person session, webinar or telephone town hall please RSVP at **www.shpnc.gov** or call **866-720-0114**.