

## 2026 PROPOSED PREMIUM RATES

IMPLEMENTING SALARY-BASED PREMIUMS ALLOWS FOR A LOWER IMPACT ON LOWER SALARIED EMPLOYEES.

### STANDARD PPO & PLUS PPO PLAN for Active Subscribers

Monthly Premium Rates January, 2026 to December 31, 2026	STANDARD PPO PLAN				PLUS PPO PLAN			
	Salary Band				Salary Band			
	UNDER \$50,000	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER	UNDER \$50,000	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER
Subscriber Only	\$35	\$50	\$65	\$80	\$66	\$94	\$122	\$160
Subscriber + Child(ren)	\$185	\$200	\$215	\$230	\$276	\$304	\$332	\$370
Subscriber + Spouse	\$575	\$590	\$605	\$620	\$746	\$774	\$802	\$840
Subscriber + Family	\$575	\$590	\$605	\$620	\$746	\$774	\$802	\$840

### STANDARD PPO & PLUS PPO PLAN for Non-Medicare Subscribers in the Retirement Systems

Monthly Premium Rates January, 2026 to December 31, 2026	STANDARD PPO PLAN	PLUS PPO PLAN
<b>SUBSCRIBER and all DEPENDENTS are NON-MEDICARE</b>		
Subscriber Only	\$0	\$66
Subscriber + Child(ren)	\$185	\$276
Subscriber + Spouse	\$575	\$746
Subscriber + Family	\$575	\$746

### MEDICARE PRIMARY PLANS for Medicare Subscribers in the Retirement Systems

Monthly Premium Rates January, 2026 to December 31, 2026	MEDICARE ADVANTAGE PLANS		MEDICARE 70/30 PLAN
	BASE	ENHANCED	
MEDICARE PRIMARY SUBSCRIBERS & DEPENDENTS			
Subscriber Only	\$0	\$81	\$0
Subscriber + Child(ren)	\$68	\$226	\$185
Subscriber + Spouse	\$68	\$226	\$575
Subscriber + Family	\$136	\$371	\$575

**VISON FOR STATE HEALTH PLAN:** Use scale and market principles to be the most sustainable health plan and align incentives between members who receive to the benefit, providers, and taxpayers.

What we understand we need to **AMPLIFY** and where we need to **FOCUS**.

MEMBERS	PROVIDERS	STATE HEALTH PLAN
<ul style="list-style-type: none"> <li>Affordability</li> <li>Quality Care</li> <li>Make it Easy to Make Good Financial Choices</li> <li>Access</li> </ul>	<ul style="list-style-type: none"> <li>Financial Sustainability</li> <li>Financial Predictability</li> <li>Ability to Focus on Care and Not Administration</li> </ul>	<ul style="list-style-type: none"> <li>Financial Sustainability Short-term</li> <li>Improve, Maintain and Sustain Member Health</li> <li>Invest in Member Health</li> <li>Operational Experience</li> </ul>

### KEY SUCCESSES to HIGHLIGHT

- Reduction in Cost to Cover Children in Lowest Salary Bands in Standard Plan
- Legislative Funding Approved
- No Cost Surgical Opportunities via Lantern
- Salary-Based Premiums
- Free Complex Imaging for Breast Cancer Screening
- Hello Heart Pilot Launched



The State Health Plan continues its **COMMITMENT** to **PROVIDING MEMBERS** access to **HIGH QUALITY** and **AFFORDABLE** health care through **PREFERRED PROVIDERS**. When members select and see a Preferred Provider, they will receive the **LOWEST COPAY**.

### 2026 DEADLINES

<b>FEBRUARY 2025</b>	Finalize Enrollment Strategy for 2026 (Vote on Salary Band Option)
<b>MARCH 2025</b>	Stakeholder Feedback and Deep Dive Scenarios Based on Discussion
<b>MAY 2025</b>	Finalize Benefit Designs for 2026
<b>AUGUST 2025</b>	Finalize Premiums for 2026
<b>OCTOBER 2025</b>	Oct. 13-31, 2025 Open Enrollment for 2026

## MEMBER SCENARIOS

Department of Adult  
Corrections Employee

Salary \$45,000

Plus PPO Plan  
Employee + Children  
Coverage



2025 Premium	2026 Premium
\$305	\$276



JUNE

Wake County Public  
Schools Employee

Salary \$65,000

Standard PPO Plan  
Employee + Family  
Coverage



2025 Premium	2026 Premium
\$598	\$590



JACK

Department of Revenue  
Employee

Salary \$105,000

Plus PPO Plan  
Employee Only  
Coverage



2025 Premium	2026 Premium
\$50	\$160



JANE

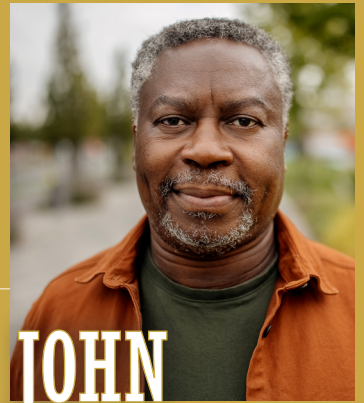
NC State University  
Employee

Salary \$85,000

Standard PPO Plan  
Employee + Spouse  
Coverage



2025 Premium	2026 Premium
\$590	\$605



JOHN

## LANTERN SURGERY BENEFIT

The State Health Plan is excited to be partnering with Lantern, a trusted provider that helps connect Plan members\* to high-quality, carefully selected surgeons when a planned, non-emergency procedure is needed. There will be no cost (\$0) for the surgery for members who use a Lantern provider—no deductibles or no copays.

**MORE THAN 1,500 PLANNED,  
NON-EMERGENCY SURGERIES ARE COVERED.**

Lantern surgeons are individually vetted and among the best in their field. A dedicated Lantern Care Advocate will work to match members with an excellent surgeon in the Lantern network as close to the members' home as possible. When close to home isn't possible, there is a travel benefit members may utilize.

\*Medicare Primary members are not eligible to participate.

### COMMONLY COVERED PROCEDURE CATEGORIES:

SPINE  
ORTHOPEDIC  
JOINT  
EAR, NOSE, & THROAT  
CARDIAC  
GYNECOLOGY  
GENERAL SURGERY  
GASTROINTESTINAL  
SPINE & ORTHO INJECTIONS  
UROLOGY  
BARIATRICS