



# State Health Plan Overview 2026

Board of Education Finance and Budget Work session  
October 28, 2025

# Today's Agenda

- Provide An Overview On Open Enrollment
- What's New This Plan Year
- State Health Plan Changes
- Communication Plan 2026

# Open Enrollment 2026

## **State Health Plan: Oct. 13 – Oct. 31, 2025**

State Health Plan Only\* : 70/30: Standard and 80/20: Plus  
(*Enroll via eBenefits\**)

## **Supplemental Benefit Plans: Sept. 2 – Nov. 7, 2025**

Dental\*, Vision\*, Flexible Spending Accounts\* & Disability Plans\*  
(*Enroll via eBenefits\**)

Long-Term Care, Medical Bridge, Cancer, Accident, Critical & Life  
(*Enroll via BenSelect*)

# What's New for 2026

## New Benefit Plans

Long-Term Care Plan (Chubb)

Accident Insurance Plan <Replacement> (Colonial)

## 8 Guaranteed Issue Plans

NEW PLANS: Accident & Long-Term Care (Colonial & Chubb)

HEALTH PLANS: Medical Bridge & Critical Illness (Colonial)

DISABILITY PLANS: Long & Short-Term (Sun Life & Colonial)

LIFE INSURANCE PLANS: Term & Whole Life (Colonial)

## Flexible Spending Accounts

Dependent Care: Contribution max **\$7,500** (up from \$5,000)

Healthcare: Contribution max **\$3,300** (unchanged from 2025)

# State Health Plan Changes

## Cost-Saving Measures

### 1) Plan Design Shifts

Services	2025 - 70/30	2026 - Standard PPO	Change in Plan	2025 - 80/20	2026 - Plus PPO	Change in Plan
	Single/Family	Single/Family		Single/Family	Single/Family	
Annual Deductible	\$1,500 / \$4,500	\$3,000 / \$9,000	\$1,500 increase for Single / \$4,500 increase for Family	\$1,250 / \$3,750	\$1,500 / \$4,500	\$250 increase for single / \$750 increase for family
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$5,900 / \$16,300	\$6,500 / \$16,300	\$600 increase for Single / No change for Family	\$4,890 / \$14,670	\$5,000 / \$15,000	\$110 increase for Single / \$330 increase for Family
In-Patient Hospital / Emergency Room	\$337 +ded/coins	\$600 +ded/coins	\$263 increase	\$300 +ded/coins	\$500 +ded/coins	\$200 increase
Out-Patient Surgical Copay	ded/coins	\$350 +ded/coins	\$350 increase	ded/coins	\$300 +ded/coins	\$300 increase
Primary Care Provider Office Visit	\$45 / \$30 / CPP \$0	\$50 / \$40 / \$15*	\$5 / \$10 / \$15 increase	\$25 / \$10 / CPP \$0	\$40 / \$30 / \$10*	\$15 / \$20 / \$10 increase
Specialist Visits	\$94 / CPP \$47	\$94 / \$50*	no change / \$3 increase	\$80 / CPP \$40	\$80 / \$40*	no change
Behavioral Health Provider	\$45 / CPP \$0	\$15	\$30 decrease / \$15 increase	\$25 / CPP \$0	\$10	\$15 decrease / \$10 increase
Speech, Occupational, Chiropractic and Physical Therapy	\$72 / CPP \$36	\$62	\$10 decrease / \$26 increase	\$52 / CPP \$26	\$42	\$10 decrease / \$16 increase
Rx Tier 1	\$16	\$25	\$9 increase	\$5	\$15	\$10 increase
Rx Tier 2	\$47	\$75	\$28 increase	\$30	\$55	\$25 increase
Rx Tier 4	\$200	\$200	no change	\$100	\$100	no change
Rx Tier 5	\$350	\$600**	\$250 increase	\$250	\$500**	\$250 increase
Actuarial Value	79.8%	74.8%	5% decrease	84.6%	81.5%	3.1% decrease
Active Average Premium	\$25	\$40	\$15 increase	\$50	\$100	\$50 increase

\*Employee salary bands are determined by annual gross income, including local supplement. Overtime, longevity, bonuses, and other variable pay are not included.

\*\*Premiums are based on an employee's salary at the time of Open Enrollment. Premiums may be adjusted if a change in pay results in a salary band change through Q1 2026.

# State Health Plan Changes

## 2) Services Ending Dec 31, 2025

- Teladoc Health Services
- Clear Pricing Project (CPP)
- Tobacco Attestation Wellness Credit

## 3) New Salary-Banded Premium Rates

- Tiered Premium Rates Correlating to Reported Salary

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



Monthly Premium Rates January 1, 2026 to December 31, 2026	STANDARD PPO PLAN				PLUS PPO PLAN			
	Salary Band				Salary Band			
	\$50,000 + UNDER	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER	\$50,000 + UNDER	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER
<b>ACTIVE SUBSCRIBERS</b>								
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

# State Health Plan Impact

## Data Analytics (participants)

Participants	<u>Standard</u> <u>(70/30)</u>	% of Participants	<u>Plus Plan</u> <u>(80/20)</u>	% of Participants	<u>Totals</u>	% of Total
Employee Only	4,607	40%	6,863	60%	11,470	69%
Employee + Child(ren)	1,735	47%	1,965	53%	3,700	22%
Employee + Spouse	140	42%	190	58%	330	2%
Employee + Family	<u>607</u>	<u>52%</u>	<u>571</u>	<u>48%</u>	<u>1,178</u>	<u>7%</u>
<b>Totals</b>	<b>7,089</b>	<b>43%</b>	<b>9,589</b>	<b>57%</b>	<b>16,678</b>	<b>100%</b>

<u>Tiers</u>	<u>&lt;\$50k</u>	<u>\$50k-\$65k</u>	<u>\$65k-\$90k</u>	<u>&gt;\$90k</u>	<u>Totals</u>
Participants	4,451	5,203	6,063	961	16,678
% of Total	27%	31%	36%	6%	100%

# State Health Plan Impact

Standard 70/30 Plan														
Elected Coverage	Current Rates		New Rates											
	Flat	Participants	<\$50k	Rate Change	Participants	>\$50k-\$65k	Rate Change	Participants	>\$65k-\$90k	Rate Change	Participants	>\$90k	Rate Change	Participants
Employee Only	\$ 25.00	4607	\$ 35.00	\$ 10.00	1493	\$ 50.00	\$ 25.00	1866	\$ 65.00	\$ 40.00	1113	\$ 80.00	\$ 55.00	135
Employee + Child(ren)	\$ 218.00	1735	\$ 185.00	\$ (33.00)	294	\$ 200.00	\$ (18.00)	534	\$ 215.00	\$ (3.00)	782	\$ 230.00	\$ 12.00	125
Employee + Spouse	\$ 590.00	140	\$ 575.00	\$ (15.00)	31	\$ 590.00	\$ -	43	\$ 605.00	\$ 15.00	53	\$ 620.00	\$ 30.00	13
Employee + Family	\$ 598.00	607	\$ 575.00	\$ (23.00)	121	\$ 590.00	\$ (8.00)	177	\$ 605.00	\$ 7.00	267	\$ 620.00	\$ 22.00	42
<b>Total Participants</b>		<b>7089</b>			<b>1939</b>			<b>2620</b>			<b>2215</b>			<b>315</b>
		43%			12%			16%			13%			2%
<b>Annual Salary Averages</b>			<b>\$ 38,318.00</b>	<b>\$ (183.00)</b>	<b>-0.48%</b>	<b>\$ 57,203.00</b>	<b>\$ (3.00)</b>	<b>-0.01%</b>	<b>\$ 74,009.00</b>	<b>\$ 177.00</b>	<b>0.24%</b>	<b>\$ 102,703.00</b>	<b>\$ 357.00</b>	<b>0.35%</b>

Plus 80/20 Plan														
Elected Coverage	Current Rates		New Rates											
	Flat	Participants	<\$50k	Rate Change	Participants	>\$50k-\$65k	Rate Change	Participants	>\$65k-\$90k	Rate Change	Participants	>\$90k	Rate Change	Participants
Employee Only	\$ 50.00	6863	\$ 66.00	\$ 16.00	2105	\$ 94.00	\$ 44.00	1916	\$ 122.00	\$ 72.00	2430	\$ 160.00	\$ 110.00	412
Employee + Child(ren)	\$ 305.00	1965	\$ 276.00	\$ (29.00)	254	\$ 304.00	\$ (1.00)	500	\$ 332.00	\$ 27.00	1046	\$ 370.00	\$ 65.00	165
Employee + Spouse	\$ 700.00	190	\$ 746.00	\$ 46.00	53	\$ 774.00	\$ 74.00	43	\$ 802.00	\$ 102.00	76	\$ 840.00	\$ 140.00	18
Employee + Family	\$ 720.00	571	\$ 746.00	\$ 26.00	100	\$ 774.00	\$ 54.00	124	\$ 802.00	\$ 82.00	296	\$ 840.00	\$ 120.00	51
<b>Total Participants</b>		<b>9589</b>			<b>2512</b>			<b>2583</b>			<b>3848</b>			<b>646</b>
		57%			15%			15%			23%			4%
<b>Annual Salary Averages</b>		<b>16678</b>	<b>\$ 38,127.00</b>	<b>\$ 177.00</b>	<b>0.46%</b>	<b>\$ 58,278.00</b>	<b>\$ 513.00</b>	<b>0.88%</b>	<b>\$ 74,535.00</b>	<b>\$ 849.00</b>	<b>1.14%</b>	<b>\$ 105,537.00</b>	<b>\$ 1,305.00</b>	<b>1.24%</b>

# State Health Plan Impact

## Projected Impact

**16,678 Participants : 13,942 - 84% : 2,736 - 16%**

**Standard Plan - 70/30 : 5,107 – 31% : 1,982 – 11%**

-Principals & Asst. Principals (128)

-Instructional Asst. (578 : 209)

-Senior Administrators (42)

-Teachers (2872 : 1298)

-Child Nutrition (195 : 8)

-Bus Drivers (36)

**Plus Plan - 80/20 : 8,835 – 53% : 754 – 5%**

-Principals & Asst. Principals (240)

-Instructional Asst. (939 : 125)

-Senior Administrators (89)

-Teachers (4320 : 428)

-Child Nutrition (295)

-Bus Driver (346 : 25)

# Communication Plan 2026

## Strategic Actions

- ✓ Targeted Open Enrollment headlines in Employee News
- ✓ Benefit Spotlight Flyers
- ✓ Dedicated Open Enrollment Resource Site on WakeConnect
- ✓ “Office Hour” Lunch & Learn Sessions
- ✓ Onsite Benefit Counselor Support
- ✓ Targeted Emails



Questions?



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