# Health Insurance

The NC State Health Plan, is administered by Blue Cross Blue Shield of NC, and offers two PPO plans to eligible employees: **Enhanced 80/20 and Traditional 70/30 PPO Plans**. Eligible employees are permanent full-time employees working 30 or more hours per week. **Eligible employees and dependents must enroll within 30 days of hire or qualifying life event via the HR InTouch website or by calling 855-859-0966.** Please remember to check out the NC State Health Plan website at: [www.shpnc.org](http://www.shpnc.org) for Annual Open Enrollment Information.

## Insurance premiums

Your cost will depend on the plan and coverage you chose. Coverages include Employee Only, Employee + Child (or Children), Employee + Spouse and Employee + Family. Eligibility does not guarantee employer contribution towards your premiums. Payroll deductions are available on a pre-tax basis. **Please note that** **Health Insurance Escrow will be applied to any Employee who does not receive twelve (12) paychecks a year.**

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| **Monthly Premium Rates January 1 –December 31, 2023** |  **Enhanced 80/20 PLAN**  | **Traditional 70/30 PLAN**  |
| **TOBACCO ATTESTATION COMPLETE?\***  | **TOBACCO ATTESTATION COMPLETE?\***  |
| **YES**  | **NO**  | **YES**  | **NO**  |
| **ACTIVE SUBSCRIBERS/Employees**  **Deduction Codes (82-1) (82-2) (70/30) (73-1)** |
| **Employee (EE)**  |  **$50.00**  | **$110.00**  | **$25.00**  | **$85.00**  |
| **Employee + Child(ren) (EC)** | **$305.00**  | **$365.00**  | **$218.00**  | **$278.00**  |
| **Employee + Spouse (ES)** | **$700.00**  | **$760.00**  | **$590.00**  | **$650.00**  |
| **Employee + Family (EF)** | **$720.00**  | **$780.00**  | **$598.00**  | **$658.00**  |

**All State Health Plan premium payments are due on the 1st of each month**.

## Health Insurance Escrow

**Health Insurance Escrow will be applied to any Employee who does not receive twelve (12) paychecks a year.**

The Health Insurance Escrow is the monthly premium multiplied by 2 **(for the two months that you do not receive a check)** and then divided by ten (10) which is the number of regular paychecks received in a traditional school year.

**Example: $218.00 x 2 = $436.00 Total amount of the monthly premiums needed by May 31**

**Then $436.00 / 10 = $43.60 Additional amount for Health Insurance Escrow**

The Health Insurance Escrow codes usually start with an **“S”** according to the current plan that you are currently on**.**

**Example:**

* **SE – Employee Only Escrow**
* **SC – Employee/Child Escrow**
* **SS – Employee/Spouse Escrow**
* **SF – Employee/Family Escrow**

If you should elect Health Insurance any time after the August Payroll run, you will see a one-time catch up amount for the health insurance escrow. This will be the equivalent to the number of Payroll runs that have already been processed. **Please note that all escrow funds will need to be collected by the May 31st paycheck in order to cover all premiums for the two months that you do not receive a check.**

If you should switch plans for any reason then the money that was previously collected will then be moved to the current Health Insurance Escrow plan. And if for any reason you should leave employment with Onslow County Schools before the end of the school year, the Health Insurance Escrow collected would be refunded back to you.

**If you should have any questions or need further assistance, please contact Rachel Crittenden in payroll Deductions either by email:** **tricia.rochelle@onslow.k12.nc.us** **or at 910-455-2211 ext. 71424.**