



Health Insurance

The NC State Health Plan is administered by Aetna and offers two PPO plans to eligible employees: **Plus and Standard 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.gov for Annual Open Enrollment Information.

Insurance premiums

Your cost will depend on the **Salary-Band Plan** and the coverage you choose. 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.**

Monthly Premium Rates from January 1st – December 31st, 2026

	Employee Only (EE) - Plus		Employee Only (EE) - Standard	
Salary-Band \$50K & Under	EEPL-1	\$66.00	EEST-1	\$35.00
Salary-Band \$50,001 - \$65K	EEPL-2	\$94.00	EEST-2	\$50.00
Salary-Band \$65,001 - \$90K	EEPL-3	\$122.00	EEST-3	\$65.00
Salary-Band \$90K & Over	EEPL-4	\$160.00	EEST-4	\$80.00

	Employee+Child(ren) (EC) - Plus		Employee+Child(ren) (EC) - Standard	
Salary-Band \$50k & Under	ECPL-1	\$276.00	ECST-1	\$185.00
Salary-Band \$50,001 - \$65k	ECPL-2	\$304.00	ECST-2	\$200.00
Salary-Band \$65,001 - \$90k	ECPL-3	\$332.00	ECST-3	\$215.00
Salary-Band \$90K & Over	ECPL-4	\$370.00	ECST-4	\$230.00

	Employee+Spouse (ES) - Plus		Employee+Spouse (ES) - Standard	
Salary-Band \$50k & Under	ESPL-1	\$746.00	ESST-1	\$575.00
Salary-Band \$50,001 - \$65k	ESPL-2	\$774.00	ESST-2	\$590.00

Salary-Band \$65,001 - \$90k	ESPL-3	\$802.00	ESST-3	\$605.00
Salary-Band \$90K & Over	ESPL-4	\$840.00	ESST-4	\$620.00

	Employee+Family (EF) - Plus		Employee+Family (EF) - Standard	
Salary-Band \$50k & Under	EFPL-1	\$746.00	EFST-1	\$575.00
Salary-Band \$50,001 - \$65k	EFPL-2	\$774.00	EFST-2	\$590.00
Salary-Band \$65,001 - \$90k	EFPL-3	\$802.00	EFST-3	\$605.00
Salary-Band \$90K & Over	EFPL-4	\$840.00	EFST-4	\$620.00

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: \$185.00 x 2 = \$370.00 Total amount of the monthly premiums needed by May 31st

Then \$370.00 / 10 = \$37.00 Additional amount for Health Insurance Escrow

The Health Insurance Escrow codes usually start with an “S” according to the 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 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 to cover all premiums for the two months that you do not receive a check.**

If you switch plans for any reason, 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 will be refunded back to you.

If you should have any questions or need further assistance, please contact Myra Crawford in Payroll Deductions either by email: Myra.Crawford@onslow.k12.nc.us or at 910-455-2211 ext. 71427.