



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES



## High Deductible Health Plan Enrollment and Billing Portal Update

*December 2014*

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*A Division of the Department of State Treasurer*

# Presentation Overview

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- Eligibility Reminders
- Administration Information
- HDHP Benefit Overview
- Employee/Employer Rates
- Enrollment and Billing Portal Overview

# ACA Requirements – Coverage of Full-time Employees

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## Shared Employer Responsibility Provisions

- To avoid tax penalties under section 4980H of the Internal Revenue Code large employers must offer health coverage that is affordable and at least “minimal value” to all full-time employees.
- Employees are considered full-time, and thus required to be offered employer-sponsored health care, if they are reasonably expected to work 30 hours per week.
- The requirement extends health benefit eligibility to non-permanent full-time employees, who traditionally have not been eligible for coverage under the State Health Plan.

# ACA Requirements – Eligibility Determination

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- Employing units are responsible for determining whether or not an employee is full-time.
- Employers have flexibility in determining an employee's status through a safe harbor that allows the employer to select “measurement” and “stability” periods for determining eligibility and offering coverage. If the safe harbor is not used then employee status is determined every month.
- The State Health Plan cannot provide legal advice or require employing units to adopt uniform measurement periods for determining eligibility.

# Legislation & Statutory Requirements – Alternative Benefit

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- Section 35.16 of SL 2014-100 (SB 744 Appropriations Act) establishes a new health benefit eligibility category for full-time employees not otherwise covered by the Plan (e.g. non-permanent full-time employees) to comply with the Affordable Care Act (ACA).
- G.S. 135-48.40(e) requires the Treasurer and Board of Trustees to offer a health benefit coverage option for these “newly eligible” employees that provides minimum essential coverage at no greater than the ACA “Bronze” level and that minimizes the employer contribution in an administratively feasible manner.
- The State Health Plan established a high deductible health plan available January 1, 2015 to meet this requirement.

# High Deductible Health Plan Option (HDHP)

Monthly Contributions: Employer = \$117.62, Employee = \$92.38

Benefit Design	Individual Coverage	Family Coverage
Deductible	\$5,000	\$10,000
Out-of-Pocket Maximum	\$6,450	\$12,900
Coinsurance	50%	50%
ACA Preventive Medical	Covered at 100% in-network	
ACA Preventive Pharmacy	Covered at 100% in-network	

- *Non-network benefits will be paid at 40%.*
- *The non-network deductible and out-of-pocket maximum will be 2 times the in-network amounts.*

Meets ACA minimum value standard

Eligible for a Health Savings Account (HSA), which will allow the employee to make 2015 tax-exempt contributions of up to \$3,350 (\$6,650 for family coverage) to an account that can be used to pay eligible medical expenses

# Legislation & Statutory Requirements – Retiree Eligibility

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- Section 35.16A of SL 2014-100 (SB 744 Appropriations Act) requires employing units to cover re-hired State retirees as active employees, if they are determined to meet definition of full-time employee.
- G.S. 135-48.41(j) specifies that during the time of their full-time employment, re-hired State retirees are not eligible for retiree health benefit coverage.
- This provision is consistent with prior law requiring employing units to cover re-hired retirees employed in permanent positions on a recurring basis and working 30 or more hours per week for nine or more months in a calendar year.

# Retiree Termination Process

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- If a re-hired retiree meets the eligibility requirements, employing units must offer the retiree coverage.
- While the retiree is not required to enroll in the HDHP, the retiree is no longer eligible for the State Health Plan retiree group coverage under the Retirement Systems as required by state law.
- Therefore, the Plan will terminate the retiree from the State Health Plan retiree group coverage under the Retirement Systems.

# Retiree Termination Process

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- To document the offer, you must update the Enrollment and Billing portal with the retiree's information and notify the Plan.
- To notify the Plan, HBRs will need to complete the [Retiree Termination of Coverage Form](#) and submit it to [HBRInquiries@nctreasurer.com](mailto:HBRInquiries@nctreasurer.com).
- Once the form is received, the Plan will terminate the member and send a letter to the retiree to confirm his or her termination.

# Retiree Re-enrollment Process

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- At the point in which a retiree is no longer eligible for the HDHP and are enrolled in the HDHP, they will be offered COBRA coverage.
- Loss of eligibility is a qualifying life event under the State Health Plan enrollment rules and retirees will have 30 days to re-enroll in their State Health Plan coverage under the Retirement Systems.
- If they fail to re-enroll within the 30 days, they will be unable to come back on the Plan until the next enrollment period.

- Members in this plan will have access to the MedCost PPO Provider Network for medical services.
  - Go to [Medcost.com](http://Medcost.com) and click “Find a Provider” and select “[MedCost/MedCost ULTRA](#)”
- The Pharmacy benefit will be managed by Express Scripts and will use Express Scripts’ 2015 National Preferred Formulary.
- Members will be sent a monthly bill for their premium, which will be sent by COBRAGuard, the Plan’s direct billing administrator.
- Eligible members will **not** use eEnroll to enroll in this plan. HBRs will have to load eligible members into the Enrollment and Billing portal provided by COBRAGuard.

# Monthly Premium Rates for High Deductible Health Plan (HDHP)

Coverage Type	Employer Share	Employee Monthly Premium	Dependent Monthly Premium	Total Monthly Employee Premium
Employee-only	\$117.62	\$92.38	N/A	\$92.38
Employee + Child(ren)	\$117.62	\$92.38	\$169.78	\$262.16
Employee + Spouse	\$117.62	\$92.38	\$376.56	\$468.94
Employee + Family	\$117.62	\$92.38	\$470.56	\$562.94

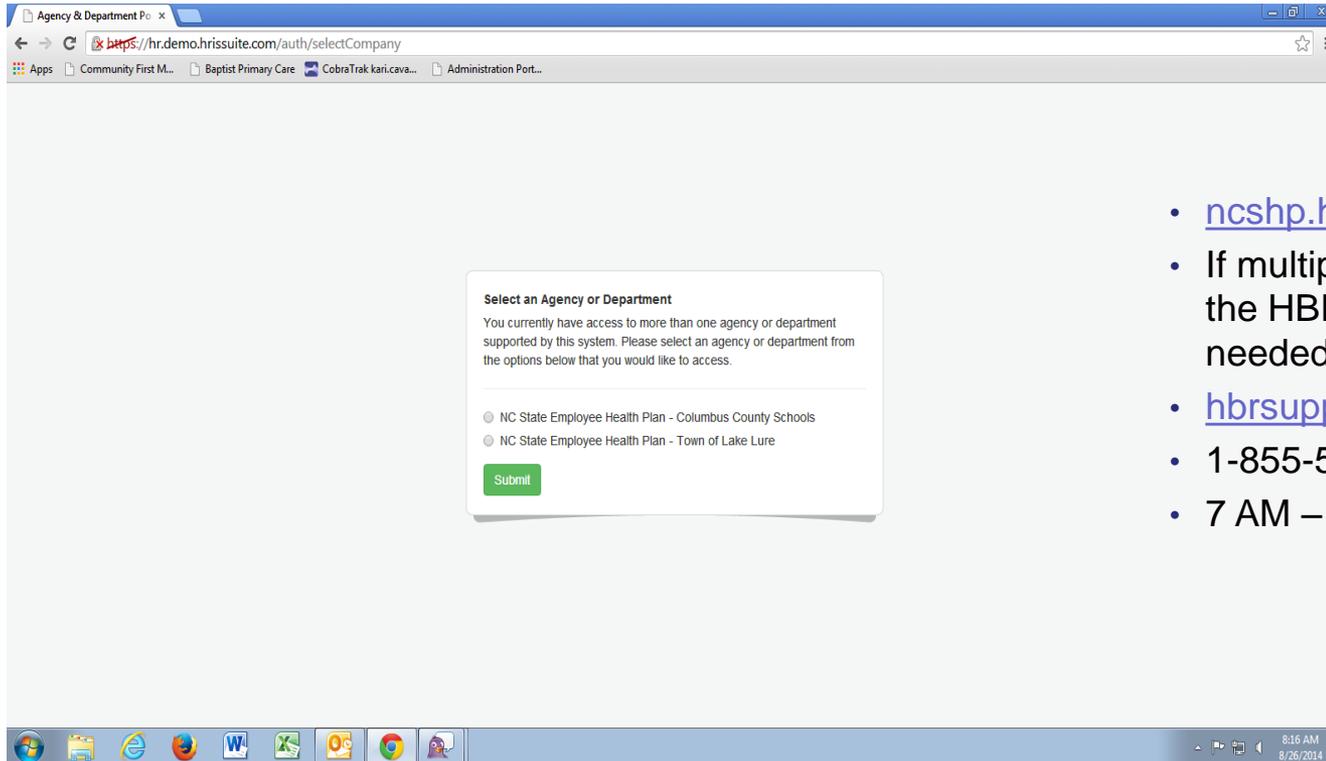
# Open Enrollment Guide

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- HBRs were be sent a pdf of the Enrollment Guide for eligible members.
- HBRs are responsible for sending the guide to eligible members.
- The guide will not include enrollment dates, so you will need to promote when your employing unit will be hosting Open Enrollment for this plan.
- The State Health Plan's website has one page dedicated to this plan in which the following materials are available.
- To access this information, employees will need to visit [www.shpnc.org](http://www.shpnc.org) and click *High Deductible Health Plan*.
  - ACA Preventive Services List
  - HDHP ACA Preventive Medication List
  - 2015 Express Scripts' National Preferred Formulary (preferred drug list)
  - Benefit Booklet
  - HDHP Summary

# Enrollment and Billing Portal

# HBR Administration Site



- [ncshp.hr.hrissuite.com](https://ncshp.hr.hrissuite.com)
- If multiple locations are available the HBR will need to select the needed location.
- [hbrsupport@cobraguard.net](mailto:hbrsupport@cobraguard.net)
- 1-855-552-6272 HBR Support line
- 7 AM – 5 PM CST Mon - Fri

# Enrollment and Billing Portal

Agency & Department Po x

https://hr.demo.hrissuite.com/dashboard

Apps Community First M... Baptist Primary Care CobraTrak kari.cava... Administration Port...

NC State Employee Health Plan - Town of Lake Lure Kari Cavanaugh

Search

Dashboard

Members +

Reports

Dashboard

NOTIFICATIONS, REQUESTS AND OVERVIEW

Notifications Active Requests

Notifications

NOTIFICATION FOR	MESSAGE	CREATED ON	ACTIONS
No Notifications			

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8:18 AM 8/26/2014

- Requests submitted for approval by the administrator will show on this screen once they have been approved.

# Enrollment and Billing Portal

Agency & Department Po x

https://hr.demo.hrissuite.com/dashboard

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NOTIFICATIONS, REQUESTS AND OVERVIEW

Notifications Active Requests

Active Requests

EMPLOYEE ID	REQUEST FOR	REQUEST TYPE	REQUEST DATE	EFFECTIVE DATE	REQUESTED BY	STATUS	ACTION
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8:23 AM 8/26/2014

- Requests that have not yet been approved will show on the “Active Requests” tab.

# Enrollment and Billing Portal

The screenshot displays a web browser window with the URL <https://hr.demo.hrissuite.com/accounts>. The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is logged in as "Kari Cavanaugh". The main content area is titled "Search Members" with the subtitle "SEARCH MEMBERS BY CRITERIA". Below this, there is a "Search Criteria" section with the following input fields:

- Employee ID
- First Name
- Middle Name
- Last Name
- Social Security Number
- Medicare Number

A "Search" button is located below the input fields. The page footer indicates "Copyright © 2009-2014". The Windows taskbar at the bottom shows the time as 8:24 AM on 8/26/2014.

- Search function to locate a specific employee. Employee ID and Medicare Number will be removed from the search options.

# Enrollment and Billing Portal

The screenshot displays a web browser window with the URL [https://hr.demo.hrissuite.com/accounts/viewAccount/account\\_id/157186](https://hr.demo.hrissuite.com/accounts/viewAccount/account_id/157186). The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is logged in as "Kari Cavanaugh".

The main content area shows the profile for **John Stephens**, an **EMPLOYEE** with ID **N0000000002**. The "Membership" path is "Membership > John Stephens".

Navigation tabs include: Member & Family (selected), Employment, Benefits, Details, and Requests.

**John Stephens** Information:

Employee ID	N0000000002
Member Type	Employee
Active On Benefits	No
Gender	Male
Date of Birth	05/27/1982 (32 years old)
Social Security Number	490-60-9521
Marital Status	Married

Buttons: [Edit John's Record](#), [Upload Documents](#)

**Family** Information:

FAMILY MEMBER	RELATIONSHIP	ACTIVE ON BENEFITS
Jane Stephens	Spouse	No

Button: [Add Family Member](#)

The Windows taskbar at the bottom shows the time as 8:36 AM on 8/26/2014.

Main screen showing employee info. The HBR may upload supporting documentation on this screen. If a newly eligible dependent needs to be added please select "Add Family Member" and input the dependent's information.

# Enrollment and Billing Portal

The screenshot displays a web browser window with the URL [https://hr.demo.hrissuite.com/accounts/viewAccount/account\\_id/157186](https://hr.demo.hrissuite.com/accounts/viewAccount/account_id/157186). The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is logged in as "Kari Cavanaugh".

The main content area shows the profile for "John Stephens" (EMPLOYEE) with ID "N0000000002". The "Employment" tab is selected, displaying the following data:

Employee Record			Department			
EMPLOYEE RECORD	START DATE	END DATE	DEPARTMENT ID	DEPARTMENT	START DATE	END DATE
01 - Active	05/23/2003	Current	SHP-TLL	Town of Lake Lure	08/01/2014	Current

Benefit Program		
BENEFIT PROGRAM	START DATE	END DATE
ACT - Active Employee	05/23/2003	Current

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The Employment tab shows the selected employee's employment status (active or COBRA), start date, end date and department.

# Enrollment and Billing Portal

The screenshot shows a web browser window displaying the NC State Employee Health Plan - Town of Lake Lure portal. The user is logged in as Kari Cavanaugh. The main content area shows the profile for John Stephens (EMPLOYEE) with ID N0000000002. The 'Benefits' tab is selected, showing 'Active Benefits' and 'Pending Benefits' sections. The 'Active Benefits' section contains a table with columns: BENEFIT TYPE, PLAN, COVERAGE LEVEL, COVERAGE START, COVERAGE END, EMPLOYER RATE, EMPLOYEE RATE, TOTAL, and ACTIONS. Below the table is a green 'Edit Benefits' button. The 'Pending Benefits' section contains a similar table with columns: BENEFIT TYPE, PLAN, COVERAGE LEVEL, COVERAGE START, EMPLOYER RATE, EMPLOYEE RATE, and TOTAL. The footer of the page indicates 'Copyright © 2009-2014'. The Windows taskbar at the bottom shows the date and time as 8:41 AM on 8/26/2014.

The Benefits tab will show active benefits the selected employee is enrolled in, once elections are made. If dependents need to be added to benefits due to a Qualifying Event please select “Edit Benefits” to process the request.

# Enrollment and Billing Portal

Agency & Department Po x

← → ↻ [https://hr.demo.hrissuite.com/wizard/magic/account\\_id/157186](https://hr.demo.hrissuite.com/wizard/magic/account_id/157186) ☆ ☰

Apps Community First M... Baptist Primary Care CobraTrak kari.cava... Administration Port...

☰ NC State Employee Health Plan - Town of Lake Lure Kari Cavanaugh ▾

Search 🔍

Dashboard

Members +

Reports

John Stephens EMPLOYEE N0000000002

Membership > John Stephens > Request

Choose a Request Type

Member Requests  Newly Eligible Dependent

I have read and agree to the User Agreement and Attestation

Continue

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8:42 AM 8/26/2014

The HBR will review the supporting QE documentation provided by the employee, upload the documentation and submit the request to add the dependent(s).

# Enrollment and Billing Portal

Agency & Department Po x

https://hr.demo.hrissuite.com/wizard/magic/account\_id/157186

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NC State Employee Health Plan - Town of Lake Lure Kari Cavanaugh

Search

Dashboard

Members +

Reports

**John Stephens** N0000000002  
EMPLOYEE

Membership > John Stephens > Request

### Choose a Request Type

**Member Requests**  Newly Eligible Dependent

I have read and agree to the User Agreement and Attestation

[Continue](#)

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8:43 AM 8/26/2014

# Enrollment and Billing Portal

The screenshot shows a web browser window with the URL [https://hr.demo.hrissuite.com/wizard/magic/module\\_id/25/account\\_id/157186](https://hr.demo.hrissuite.com/wizard/magic/module_id/25/account_id/157186). The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is identified as "Kari Cavanaugh".

The main content area displays the profile for "John Stephens" (EMPLOYEE) with ID "N0000000002". The navigation path is "Membership > John Stephens > Request".

The primary section is titled "Newly Eligible Dependent". It includes the following fields and options:

- Reason for Dependent Eligibility:** Radio button options for Marriage, Birth of Dependent, Adoption of Dependent, and Gained Custody of Dependent.
- Date of Event:** A text input field.
- Request Note:** A text input field with the placeholder "Additional information? (optional)".
- Submit Request:** A green button.

Additional text includes "Please select the Dependent(s) you wish to add to benefits" and a link "Not seeing the dependent you wish to add?". A footer note states "What happens when I submit a request?".

The Windows taskbar at the bottom shows the system time as 8:43 AM on 8/26/2014.

# Enrollment and Billing Portal

The screenshot displays a web browser window with the URL [https://hr.demo.hrissuite.com/accounts/viewAccount/account\\_id/157186](https://hr.demo.hrissuite.com/accounts/viewAccount/account_id/157186). The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is logged in as "Kari Cavanaugh".

The main content area shows the "Membership" page for "John Stephens". The "Member & Family" tab is active, displaying the following information:

John Stephens	
Employee ID	N000000002
Member Type	Employee
Active On Benefits	No
Gender	Male
Date of Birth	05/27/1982 (32 years old)
Social Security Number	490-60-9521
Marital Status	Married

Below the member information, there are two buttons: "Edit John's Record" and "Upload Documents".

The "Family" tab is also active, displaying the following information:

FAMILY MEMBER	RELATIONSHIP	ACTIVE ON BENEFITS
Jane Stephens	Spouse	No
Joe Stephens	Son	No

Below the family information, there is a green button labeled "Add Family Member".

The "Contacts" section is partially visible at the bottom of the page, showing a table with columns for "CONTACT", "LABEL", "INFORMATION", and "ACTIONS".

Once the dependent's information has been entered and the needed QE documentation is attached to the request the new dependent will show on the "Member & Family" tab.

# Enrollment and Billing Portal

The screenshot displays a web browser window with the URL <https://hr.demo.hrissuite.com/accounts/createAccount>. The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is logged in as "Kari Cavanaugh". The main content area is titled "Create Member" with the subtitle "ADDING A NEW MEMBER RECORD". A breadcrumb trail shows "Membership > Create Member". The form is titled "Member Information" and contains the following fields:

- Prefix:
- First Name:
- Middle Name:
- Last Name:
- Suffix:
- Date of Birth:
- Social Security Number:
- Gender:
- Marital Status:

To manually add an employee select “Create Member” and enter the requested information.

# Enrollment and Billing Portal

Agency & Department Po x

https://hr.demo.hrissuite.com/accounts/createAccount

Apps Community First M... Baptist Primary Care CobraTrak kari.cava... Administration Port...

NC State Employee Health Plan - Town of Lake Lure Kari Cavanaugh

Search

Dashboard

Members -

> Search Members

> Create Member

Reports

### Employment Details

Employee ID

[Suggest an Employee ID](#)

Hire Date

Salary Tier

Employee Record

### Email Address

Contact Label

Email Address

### Physical Address

Contact Label

Address Line 1

8:25 AM  
8/26/2014

# Enrollment and Billing Portal

Agency & Department Po x

https://hr.demo.hrissuite.com/accounts/createAccount

Apps Community First M... Baptist Primary Care CobraTrak kari.cava... Administration Port...

NC State Employee Health Plan - Town of Lake Lure Kari Cavanaugh

Search

Dashboard

Members

Search Members

Create Member

Reports

Email Address

Physical Address

Contact Label Home

Address Line 1

Address Line 2

Address Line 3

City

State Zipcode

County

Country USA - United States

Create Member

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8:25 AM 8/26/2014

The “Upload File” option will be added to the menu below the “Create Member” option.

# Enrollment and Billing Portal

Agency & Department Po x

https://hr.demo.hrissuite.com/reports

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NC State Employee Health Plan - Town of Lake Lure Kari Cavanaugh

Search

Dashboard

Members +

Reports

Reporting  
GENERATE AND DOWNLOAD

Report Categories

Uncategorized 1

REPORT	DESCRIPTION	TYPE	LAST RAN	ACTIONS
Department Census	This report shows a list of all current active employees and their dependents (if desired). This report also lists benefit elections, premiums and other demographic information.	XLS		Run Download

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8:28 AM  
8/26/2014

The “Report” function pulls an Excel file showing all active employees and dependents (if selected) enrolled in benefits as of a specific date.

# Enrollment and Billing Portal

The screenshot displays a web browser window with the URL [https://hr.demo.hrissuite.com/reports/run/report\\_id/58](https://hr.demo.hrissuite.com/reports/run/report_id/58). The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is logged in as "Kari Cavanaugh".

The main content area is titled "RUN Department Census" and includes the following text: "THIS REPORT SHOWS A LIST OF ALL CURRENT ACTIVE EMPLOYEES AND THEIR DEPENDENTS (IF DESIRED). THIS REPORT ALSO LISTS BENEFIT ELECTIONS, PREMIUMS AND OTHER DEMOGRAPHIC INFORMATION." Below this, the breadcrumb "Reporting > Department Census > Run" is visible.

The "Report Controls" section contains the following fields:

- "As of" Date: A date picker is open, showing a calendar for August 2014. The date 10 is selected.
- Include Dependents: A checkbox.
- Report Alternate Name: A text input field.

The "Report Statistics" section contains a table:

LAST RAN	GENERATED
	1 Times

Below the table is a "Download Report" button.

At the bottom of the page, the copyright notice "Copyright © 2009-2014" is visible.

# Enrollment and Billing Portal

The screenshot shows a web browser window with the URL [https://hr.demo.hrissuite.com/reports/run/report\\_id/58](https://hr.demo.hrissuite.com/reports/run/report_id/58). The page title is "NC State Employee Health Plan - Town of Lake Lure" and the user is logged in as "Kari Cavanaugh".

The main content area is titled "RUN Department Census" and includes the following text: "THIS REPORT SHOWS A LIST OF ALL CURRENT ACTIVE EMPLOYEES AND THEIR DEPENDENTS (IF DESIRED). THIS REPORT ALSO LISTS BENEFIT ELECTIONS, PREMIUMS AND OTHER DEMOGRAPHIC INFORMATION."

The "Report Controls" section contains the following fields and options:

- "As of" Date: 01/01/2015
- Include Dependents:  Yes
- Report Alternate Name: [Empty text box]
- Run Report button

The "Report Statistics" section contains the following table:

LAST RAN	GENERATED
	1 Times

Below the table is a "Download Report" button.

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If dependents are to be included, "Include Dependents" would be selected.

# HDHP Employer and Member Billing

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- Invoices by department will be included on the portal.
- Member invoices will be integrated on the member portal ([shphdhp.com](http://shphdhp.com))
- Invoices are generated on the 10<sup>th</sup> of each month.
- Invoices are viewable online under the Invoices *Menu Option*.
- Once an invoice is opened in the system, it will show two options to pay the bill:
  - Mail a check to the lockbox
  - Click to pay online via ACH
- Once payment is received the invoice will be satisfied. The satisfied invoice will be viewable under the *Invoice Tab*.
- Billing reports are included in the system.
- If the member payment is not received by the end of the grace period the member will be terminated and the employer portion will be refunded on the next invoice.

# HBR Billing

Agency & Department Po x

https://ncshp.hr.demo.hrissuite.com/billing

NC State Employee Health Plan - Demo Employer Unit 1

Kari Cavanaugh

Search

Dashboard

Members +

Reports

Billing

### Billing

BILLING AND PAYMENT TOOLS

#### Your Statements

TITLE	DATE	DOWNLOAD
Monthly Statement	11/10/2014	

#### Open Transactions

DUE DATE	GRACE PERIOD	AMOUNT	OUTSTANDING
12/01/2014	12/31/2014	\$200.00	\$200.00
Totals		\$200.00	\$200.00

9:21 AM  
11/26/2014

# Sample Employer Group Monthly Billing Statement

worksheet - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View

Clipboard Font Alignment Number Styles Cells Editing

B14

	A	B	C	D	E	F	G	H	I	J	K	L	M	
1														
2		NC State Employee Health Plan												
3		Demo Employer Unit 1												
4														
5		123 Main St												
6		Suite 500												
7		Raleigh, NC 27601												
8														
9		Name	Employee ID	SSN	Plan	Plan Type	Coverage Level	Coverage Start	Coverage End	Employer Amount Owed				
10		Public,John	N0000000001	123456789	High Deductible Health Plan	Medical	Member Only	2015-01-01	2015-01-31	\$ 100.00				
11		Public,John	N0000000001	123456789	High Deductible Health Plan	Medical	Member Only	2015-02-01	2015-02-28	\$ 100.00				
12														
13										Total	\$	200.00		
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26														
27														
28														

Statements

Ready

9:23 AM 11/26/2014

# HBR Monthly Billing

The screenshot shows a web browser window with the URL <https://ncshp.hr.demo.hrissuite.com/billing>. The page title is "NC State Employee Health Plan - Demo Employer Unit 1". The user is logged in as "Kari Cavanaugh". The left sidebar contains navigation options: Dashboard, Members, Reports, and Billing. The main content area displays "Open Transactions" with the following table:

DUE DATE	GRACE PERIOD	AMOUNT	OUTSTANDING
12/01/2014	12/31/2014	\$200.00	\$200.00
	Totals	\$200.00	\$200.00

A red arrow points to the "DUE DATE" column header. Below the table, a text box contains the following text:

Any outstanding bills will show under Open Transactions

# HBR Monthly Billing

Please make note of the Billing PIN # provided on the screen. You will be required to enter this information on the Bank of America website. The PIN # will change with each payment and may not be preset by your department.

Make a Payment

Payment Method: Checking/Savings

Payment Amount: 200.00

Billing PIN: 8721

When asked, your PIN is the Billing PIN above.

Proceed

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# HBR Monthly Billing

When paying via ACH payment the entire amount due must be paid

Welcome to One Time Payment

https://dimension2-uat.princetonecom.com/otp/FundingSelectBank.do

To schedule your one-time payment enter your banking and payment information below.

Remit Information		
Select to Pay	Invoice Number	Invoice Amount
<input type="checkbox"/>		
#1. <input checked="" type="checkbox"/>	0000000055	200.00
Subtotal:		200.00

\* indicates a required field

Payment Information for Account Number #: 0000000331

\*Payment Account Type:  Personal Checking  Personal Savings  Business Checking  Business Savings

\*Name on Bank Account:

\*Bank Routing Number (ABA):

\*Banking Account Number (DDA):

For on-time posting of the payment to your account, please allow 3 business days prior to the due date for processing.

\*Payment Date: 11/26/2014

\*Payment Amount: \$200.00

\* indicates a required field

Continue Cancel

John Doe  
123 10th Avenue  
Whereville, NJ 00000

DATE

1001

9:40 AM  
11/26/2014

# HBR Monthly Billing

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- To pay via physical check please send to:

North Carolina State Health Plan

ATTN: HDHP Payments

PO Box 505303

St. Louis, MO 63150



**Thank you!**

**Additional Resources Available  
[www.shpnc.org](http://www.shpnc.org) click HBR**



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES

*A Division of the Department of State Treasurer*

[www.shpnc.org](http://www.shpnc.org)

[www.nctreasurer.com](http://www.nctreasurer.com)