



NORTH CAROLINA Office of *State Human Resources*



NCFlex HBR Train the Trainer

Fall 2024

Agenda

- Open Enrollment
 - General
 - Changes
 - Communication
 - Exceptions after OE
- Reminders
 - Disability waiver of premium
 - Return from Unpaid LOA
 - Transfers

Open Enrollment - General

- Open Enrollment (OE) will be held from Sept 30 – Oct 25
 - Both SHP and NCFlex
- Effective date of changes January 1, 2025
 - Approved EOIs may be a later date
- EOI requirements
 - Disability* – EOI is required for new enrollees during OE who previously declined the benefit
 - Term Life* – EOI is required during OE when increasing by more than \$20k or above GI amounts (200k for employee and 50k spouse)
- NCFlex premiums are pre-tax
 - Except GTL when dependent (spouse/child) coverage is added

*Non-University employees only

Open Enrollment - Changes

- FSAs – new yearly amount for HCFSA
- Accident – no changes
- Cancer – no changes
- Critical Illness – no changes
- Dental – new rates
- Vision – no changes
- Group Term Life – no changes
- AD&D – no changes
- Disability – no changes
- TRICARE Supplement – no changes

Red indicates plans not offered to university employees

Health Care FSA

- Annual maximum election \$3,200 (per employee)
- Annual rollover amount for 2024 into 2025
 - Can roll over up to \$610 (minimum balance of \$25 required)
 - Rollover from 2025 into 2026 will increase to \$640
- Employee must re-enroll to continue contributions
 - Employees do not have to re-enroll to keep the rollover
- Employees **cannot** use current year funds for prior year expenses
 - If they do, account may be frozen
 - Account can only be unfrozen if money is paid back or if claims incurred during current year are filed, equaling up to what is owed

Health Care FSA – Rollover

- Rollover (Carry Forward) money combines anything from the current year contributions and prior year rollover money
- Employees do not need to do anything for the rollover to occur
- Rollover money can be used for current year expenses, January 1 – December 31, once the runout period has ended, as long as the employee stays active or leaves and chooses COBRA
- Rollover funds are shown on a separate line item in the employee's P&A account

FSA Runout Periods

- Runout period means last day to file claims
- For 2024 accounts: March 31, 2025
 - 2024 DDCFSA claims dated 1/1/2024 – 3/15/2025 (grace period)
 - 2024 HCFSA money with claims dated 1/1/2024 – 12/31/2024
- For the 2025 accounts: March 31, 2026
 - 2025 DDCFSA claims dated 1/1/2025 – 3/15/2026 (grace period)
 - 2025 HCFSA money with claims dated 1/1/2025 – 12/31/2025

FSA Runout & Rollover

- Runout periods hold rollover funds, not allowing funds to be used for current year expenses until that period is over (retro back to Jan. 1)
- Rollover funds from 2024 will be available to use for 2025 expenses after the March 31 filing deadline
- Current year funds will be used for current year expenses prior to rollover funds being used
 - Rollover funds are intended to be held in the case prior year expenses are claimed during the runout period.

Dental - Rates

Rates increased by 2% for all plans.

Monthly Cost - 2024

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$55.40	\$35.90	\$24.18
Employee and Spouse	\$111.12	\$72.00	\$48.74
Employee and Child(ren)	\$119.84	\$78.00	\$52.34
Employee and Family	\$196.20	\$123.00	\$83.44

Monthly Cost - 2025

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$56.50	\$36.70	\$24.66
Employee and Spouse	\$113.34	\$73.60	\$49.70
Employee and Child(ren)	\$122.24	\$79.74	\$53.40
Employee and Family	\$200.12	\$125.86	\$85.10

Knowledge Check

What is a Wellness Benefit?

Which NCFlex Plans include a Wellness Benefit for participants?

How long does an employee have to file?

Is documentation required?

Wellness Benefit Reminders

- Included on Accident, Critical Illness and Cancer plans
 - Accident and Critical Illness Wellness Benefits are filed through Voya and have the same eligible screenings (time limit of 180 days or end of plan year, whichever is later; no documentation required)
 - Cancer Wellness Benefit is filed through Allstate (no time limit, documentation required)
- Each plan allows 1 Wellness Benefit payout per year (no matter the number of screenings) per covered person
- If an employee has multiple plans (i.e. Accident and Cancer) they can file for a Wellness Benefit on each plan
 - Each plan is independent and has its own Wellness Benefit, although they are sometimes the same or similar
- Flyers can be found on ncflex.org to explain how to file

Bereavement Support, Funeral Planning & Will Prep

- This has recently changed from the prior Funeral Planning Services with Voya
- Free for NCFlex Group Term Life participants
- Flyer available with more information: <https://oshr.nc.gov/documents/files/voya-bereavement-support-flyer-english/open>
- Bereavement Support
 - Obituary creator, grief resources, help claiming benefits and more
- Funeral Planning Services
 - Funeral home finder, online planning and price comparison, guides and checklists
- Will Prep Services
 - Digital will, healthcare directive and POA access and support for things like drafting a will and issuing a financial power or attorney

Enrollment Communications

- 2025 Enrollment Guide (also available in Spanish)
 - Includes all NCFlex plans
 - Agencies, Community Colleges and Charter Schools
- 2025 Enrollment Guide for Universities
 - Does not include NCFlex Disability, GTL or AD&D plans
 - Has details on enrollment through Empyrean
- 2025 HBR Benefits Guide
 - Small amount is printed – only 10k
- Guide Orders – www.ncflex.org – HBR section

Enrollment Communications cont.

- Email alerts
 - Employees and HBRs can sign up for these at ncflex.org
- Open Enrollment landing page
 - <https://oshr.nc.gov/state-employee-resources/benefits/ncflex/open-enrollment-ncflex-benefits>
- NCFlex mailer
 - Separate mailer for University and Non-University employees
- Employee Webinar Sessions during Open Enrollment
 - Noted on mailer and on Open Enrollment page
 - 1-hour session with short presentation and then allow for questions
- MetLife targeted mailer
 - References the plan the employee is in, shows them other options available as well as rates

Exceptions after Open Enrollment

- Exception form found in HBR section of www.ncflex.org
- Will accept requests through 3/15/2025
- Please remind EEs to check paystubs in January and to print/save confirmation pages after elections made during OE
- Exceptions that will be not be considered:
 - Requests to increase HCFSA due to a realizing someone needs more money after OE
 - Requests to reduce or drop a benefit due to financial hardship
- Please consider the exception and if it is truly related to a mistake the EE, HBR or enrollment platform made during OE

Knowledge Check

When an employee changes dental or vision plans during OE, does a waiting period apply for higher benefits?

No

Which benefit(s) may have a waiting period?

Cancer, for pre-existing conditions

Which NCFlex Plans offer a waiver of premium due to Disability?

See next slide

Waiver of Premium

- NCFlex Cancer, Critical Illness, Term Life, Voluntary AD&D, and Voluntary Disability plans have waiver of premium options when an employee is disabled and satisfies certain conditions
 - Please have the employee review online plan documents and contact the vendor for more information and applicable forms
 - The Voluntary Disability plan does not require a form.
- The NCFlex HBR Admin Manual includes a chart with waiting periods and allowed time to file an application for waiver of premiums
 - Allstate has a 90-day waiting period
 - Almost all plans have a 1-year limit to apply for waiver of premiums

Knowledge Check

Is documentation required for Qualifying Life Events when changes are made to NCFlex benefits?

Yes

Is documentation required to validate dependents for NCFlex benefits?

No – only for SHP

What information IS required for a dependent being added to NCFlex benefits?

Name, DOB, SSN

Returning from Unpaid LOA

- Unpaid LOA for explanation purposes on this topic are defined as: when benefits are termed in the enrollment system due to LOA
- When an employee's benefits are canceled due to LOA and then reinstated due to return from LOA within the same plan year, benefits must remain the same
 - Employees can choose whether to re-enroll in a benefit or not, except for the HCFSA

Example: employee had low dental prior to going on Unpaid LOA. When they return they can re-enroll only in low dental (not high or classic) or can choose not to re-enroll in dental at all. Their next opportunity to re-enroll will be during OE or with a life event.
 - For the HCFSA, employee can choose to re-enroll in the same yearly amount as before or a prorated amount (same monthly or semi-monthly deduction as before). P&A is involved in this process to ensure the correct payroll deductions occur (whether an employee paid while on LOA or not). P&A is also involved to ensure the employee is not re-enrolled in a yearly amount below what has been reimbursed.

Returning from Unpaid LOA (cont.)

- When an employee's benefits are canceled due to LOA and then reinstated due to return from LOA within a different plan year, employee can enroll as a new hire (for most plans)
 - This is regardless of if the employee had an opportunity to complete OE the prior year
 - Example: Employee's benefits are canceled 6/30/24 due to an LOA. They return from LOA in January 2025 and benefits become effective 2/1/25. They may choose all new NCFlex benefits.
- This may not apply if an employee had Term Life and continued to pay Voya while out for the amount they had prior to Unpaid LOA. Voya would require the employee to re-enroll in the same thing they were paying for while out.
 - This wouldn't be something you would know but would be caught by Voya in an audit. We would then notify you and the enrollment system of a needed change.
- Please monitor employees returning from an Unpaid LOA as they re-enroll in benefits and keep these plan rules in mind
 - If you see something occur outside of the plan rules, reach out to NCFlex – ncflex@nc.gov

Knowledge Check

Which NCFlex Benefits require Evidence of Insurability when someone enrolls or makes changes during OE?

Term Life and Disability

How will an employee access EOI to complete?

Disability – linked on the enrollment system, or form to print, or will be emailed if they don't send it in.

Term Life – will be mailed or emailed.

What makes an NCFlex-eligible employee a transfer?

How would you find a list of employers who participate in NCFlex?

Transfers

- NCFlex considers a transfer as someone who has a break in employment (from one NCFlex-eligible employer to another) that is less than 31 days.
- If an employee's break in service is 31 days or greater, they are not considered a transfer and should be allowed to enroll as newly eligible.
 - This includes a new HCFSA amount for the plan year going forward
- When someone is a transfer, NCFlex benefits must remain the same* including coverage level, who is covered, amount of coverage, etc.
- A list of participating employers can be found on ncflex.org and more information on how benefits are transferred can be found in the HBR portion of our website.

*There are exceptions to this “rule” if transferring from Non-University to University or vice versa. University employees participate in all NCFlex plans except Core AD&D, Vol AD&D, Term Life (EE, Spouse and Child), and Disability.

Knowledge Check

Can NCFlex benefits be continued when someone leaves employment?

Yes, some

Which plans can only be continued if someone leaves prior to age 70?

Voya plans – Term Life (can be converted if 70 or older), AD&D, CI and Accident

What NCFlex plans offer COBRA when someone leaves?

Dental, Vision, HCFSA

Does everyone get offered COBRA for the HCFSA?

No, not if they have used more than they put in.

Knowledge Check

Where can you find information to order guides?

What other information can you find on the HBR page on the NCFlex website?

Thank You!

ncflex@nc.gov

www.ncflex.org