



For over 20 years, the NCFlex State Insurance Plans have provided a variety of pre-tax plans to meet the needs of state employees and their family.

To be eligible, you must work 20 hours or more per week in a permanent, probationary, or time-limited position. Deductions are withdrawn from your pay on a pre-tax basis, which lowers your taxable income and saves you money.

Enroll in any or all of the benefit plans as follows:

Health Care Spending Account

The Health Care Flexible Spending Account (HCFSA) is a special account that allows you to set aside a portion of your pre-tax income to pay for certain out-of-pocket health care costs. You never have to pay taxes on the money you receive from your HCFSA for qualified expenses.

With HCFSA, you may use an NCFlex Convenience Card, which works like a credit card or debit card when paying for these health care expenses. HCFSA is simple and easy to use for qualified expenses not covered by a medical, dental and/or vision plan as well as over-the-counter medications and menstrual care items. Visit FSASore.com to view an interactive HCFSA eligibility list.

You can rollover up to \$660 of unused account balances from your HCFSA into the next plan year (2027) as long as you have a minimum balance of at least \$25.

Note: for 2025 going into 2026, the rollover amount is \$640.

When determining how much pre-tax income to set aside in your HCFSA, plan carefully by writing down all the medical, dental and vision expenses you know you will have during the plan year. You may contribute as little as \$120 per plan year or as much as \$3,300 per plan year to your HCFSA. If your spouse is a State of NC employee or an employee of a University of North Carolina System Institution of Affiliate entity, he or she may also contribute as much as \$3,300 per plan year. The HCFSA and NCFlex convenience card is offered at no cost to employees.

Please note, if your spouse contributes to an HSA, you cannot contribute to an HCFSA during the same plan year.

Dependent Day Care Spending Account

Similar to the Health Care Flexible Spending Account, you may contribute pre-tax funds to be used for eligible child care or adult day care expenses. You may contribute up to \$7,500 per household per plan year. You can use the NCFlex Convenience Card to pay for eligible dependent care expenses, up to the amount available in your account.

This account has a grace period instead of a rollover. Expenses for the 2026 plan year may be incurred January 1, 2026 (or the start date of your coverage) through March 15, 2027, to be eligible for reimbursement. You have until March 31, 2027 to submit claims for reimbursement.

Accident Plan

The Accident Plan pays cash benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. You can use this money however you like; for example, deductibles, other out-of-pocket medical costs, child care, housecleaning, groceries or utilities. Benefits are paid directly to you and pay in addition to any other insurance you may have.

Both Low and High options include a Sports Accident Benefit, annual Wellness Benefit and Travel Assistance Services. The High option has higher payouts and includes a Sickness Hospital Confinement Benefit.

Semi-monthly rates are shown below:

Coverage Level	Low Option	High Option
Employee Only	\$3.47	\$7.99
Employee & Spouse	\$5.75	\$14.23
Employee & Child(ren)	\$6.82	\$15.63
Employee & Family	\$9.10	\$21.86

Cancer and Specified Disease

Choose among three plan options depending on your cancer insurance needs and specified diseases. All three plan options offer the same type of benefits and/or services. In most cases, however, the amount of coverage differs. The monthly premium you pay for cancer coverage is based on the plan you choose and whether you choose to cover only yourself or yourself plus your family. The monthly rates for the Low, High, and Premium Options are below:

This benefit pays an annual wellness benefit for you and your family. The benefit amount depends on the type of coverage selected.

Semi-monthly rates are shown below:

Coverage Level	Low Option	High Option	Premium Option
Employee Only	\$3.03	\$7.21	\$9.63
Employee & Family	\$5.01	\$11.95	\$15.92

Critical Illness

This insurance policy pays a benefit in the event of critical illnesses diagnosis, such as heart attack, stroke, cancer, Alzheimer's, type 1 diabetes, and more. The coverage pays a lump sum benefit of up to \$15,000, \$25,000, or \$40,000 (or a percentage) per diagnosis, depending on the plan you choose. You can use your benefit as you see fit. The monthly premium is based on the maximum benefit amount you choose, your age, and whom you cover (yourself only or you plus your spouse).

All three plans include an annual Wellness Benefit as well as COVID-19 Diagnosis and Hospital Confinement Benefits.

The monthly cost for your spouse is based on your age. If you choose coverage for yourself, you may also elect coverage for your dependent children under age 26 at no cost. The semi-monthly costs shown below are per covered person (employee/spouse).

Employee Age	\$15,000	\$25,000	\$40,000
<25	\$0.45	\$0.75	\$1.20
25 - 29	\$0.60	\$1.00	\$1.60
30 - 34	\$1.05	\$1.75	\$2.80
35 - 39	\$1.35	\$2.25	\$3.60
40 - 44	\$2.10	\$3.50	\$5.60
45 - 49	\$3.90	\$6.50	\$10.40
50 - 54	\$5.40	\$9.00	\$14.40
55 - 59	\$7.95	\$13.25	\$21.20
60 - 64	\$14.85	\$24.75	\$39.60
65 - 69	\$21.00	\$35.00	\$56.00
70 +	\$24.90	\$41.50	\$66.40

Example of semi-monthly premiums:

\$15,000 Election	
Your Age 40 - 44	Semi-monthly Premium: \$2.10
Spouse's Age 45 - 49	Semi-monthly Premium: \$2.10
<i>Spouse's rate is based on employee's age. There is no cost for dependent child(ren).</i>	

Dental

Good oral health is an essential part of a healthy lifestyle. Through MetLife, NCFlex offers three dental plans that cover routine checkups and other dental care. These plans differ both in how much you pay per period and at time of service.

Visit any licensed dentist, but save money when you visit a MetLife Preferred Dental Provider (PDP).

Semi-monthly rates are shown below:

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$29.38	\$18.97	\$12.82
Employee & Spouse	\$58.94	\$38.03	\$25.85
Employee & Child(ren)	\$63.56	\$41.20	\$27.77
Employee & Family	\$104.06	\$65.11	\$44.25

Vision

The NCFlex Vision Plan offers a large network of providers, including: ophthalmologists, optometrists, and optical companies. When utilizing an in-network provider, everything is paid at the counter and there is no need to file claims.

There are three NCFlex Vision Plans to choose from:

Coverage Level	Core Wellness Exam	Basic Plan	Enhanced Plan
Employee Only	No Charge	\$2.25	\$4.00
Employee & Family	N/A	\$5.83	\$10.26

TRICARE Supplement Plan - for retired Military

If you currently have TRICARE Select, Prime or TRS benefits offered through the Military Community, you may be eligible for this plan, which pays a benefit for costs not covered by TRICARE. TRICARE and the TRICARE Supplement Plan work together to maximize your benefits and minimize your out-of-pocket expenses.

Coverage Level	Cost
Employee Only	\$30.25
Employee & Spouse	\$59.75
Employee & Child(ren)	\$59.75
Employee & Family	\$80.25

DISCLAIMER

This guide gives you a brief summary of the benefits for which you may be eligible. It is not intended to be a complete description of any plan. Every attempt has been made to ensure that the information listed is accurate. If there is any discrepancy between information on this flyer and the official plan documents and contracts, the documents and contracts will determine your benefits. For further details on your benefits, please contact your Human Resources representative or visit the Office of State Human Resources website www.oshr.nc.gov for more information.