

Continuing Your Benefits After Separation



A Guide for North Carolina State Employees

Learn how you may be able to keep your benefits with no gaps in coverage!



NORTH CAROLINA Office of
State Human Resources

Coverage Continuation Options

When NCFlex coverage is lost due to retirement, separation of employment or other losses of eligibility, employees and covered dependents may continue certain benefits. The following chart lists the continuation options.

NCFlex Coverage	Option	Cost	Remarks
Health Care Flexible Spending Account	<u>COBRA</u>	102%	P&A will send COBRA enrollment materials to your last known address.
Dependent Day Care Flexible Spending Account	None		Cannot be continued.
Accident Plan	Portability***	100%	Contact Voya by calling 877-464-5111.
Cancer	Portability	100%	Allstate Benefits will send you a portability letter upon receipt of the termination of employment.
Critical Illness	Portability***	100%	Contact Voya by calling 877-464-5111.
Dental	<u>COBRA</u>	100%*	The COBRA Administrator will send COBRA enrollment materials to your last known address.
Vision Care	<u>COBRA</u>	100%*	The COBRA Administrator will send COBRA enrollment materials to your last known address.
Term Life**	Continuation***	Contact Voya for rates and to continue coverage at 877-464-5111.	Contact Voya by calling 877-464-5111.
Core Accidental Death and Dismemberment (AD&D)**	None		Cannot be continued.
Voluntary Accidental Death and Dismemberment (AD&D)**	Portability	Contact Voya for rates and to continue coverage at 877-464-5111.	Contact Voya by calling 877-464-5111.
TRICARE Supplement	Portability	100%	Selman will send COBRA enrollment materials to your last known address.
Disability**	Dependent upon circumstance		Contact The Standard at 833-878-8858 or ncflex@standard.com

* The rate is 100% of the combined employer and employee rate. University employees will be charged a 2% administrative fee.

** The University of North Carolina and any constituent institution have separate disability, term life and AD&D plans from the NCFlex disability, term life and AD&D plans. Please contact your HR department for details.

*** Portability for these plans is available prior to age 70. For the term life plan, conversion is available at any age.

COBRA Coverage

The Consolidated Omnibus Budget Reconciliation Act of 1986 (**COBRA**) allows you and your dependents to continue current NCFlex Dental, Vision, and HCFA coverages for a specific period when you or your dependents are enrolled and coverage is lost due to a qualifying event. You must pay the required cost of coverage.

The following charts show the coverage provisions — **except for the duration of coverage for the HCFA, which can only be continued to end of the plan year.**

Qualifying Event	Qualified Beneficiaries Who May Continue Coverage	Duration of Coverage
You retire or your employment ends for any reason other than gross misconduct	Yourself, spouse, dependent children	Up to 18 months
During the first 60 days of COBRA coverage the employee or his/her dependent becomes disabled under the Social Security Act	Yourself, spouse, dependent children	Up to 29 months; months 1-18, 102% of premium; months 19-29, 150% of premium
You divorce or legally separate	Ex-spouse and/or dependent children	Up to 36 months from initial qualifying event
Your dependent children lose eligibility	Dependent children	Up to 36 months from initial qualifying event
You become covered by Medicare	Spouse and/or dependent children	Up to 36 months from initial qualifying event
You pass away	Spouse and/or dependent children	Up to 36 months from initial qualifying event

Benefit Resources

To contact a vendor directly, see information below.

Benefit Plan	Vendor	Phone	Website
All NCFlex Benefits	NCFlex		ncflex.org
Flexible Spending Accounts (Health Care and Dependent Care)	P&A Group	866-916-3475	ncflex.padmin.com
Accident	Voya Financial	877-464-5111	Email: ncflex@lifehelp.com
Cancer and Specified Disease	Allstate Benefits	866-232-1517	allstatebenefits.com/mybenefits
Critical Illness	Voya Financial	877-464-5111	Email: ncflex@lifehelp.com
Dental	MetLife	855-676-9441	metlife.com/mybenefits (Company name: NCFlex)
Vision	EyeMed Vision Care	866-248-1939	eyemedvisioncare.com/NCFlex
COBRA for Dental and Vision	Non-University Administration	877-679-6272	mycobra.info
	University Administration	833-874-1600	cobrandbillingservices.com
Group Term Life*	Voya Financial	877-464-5111	Email: ncflex@lifehelp.com
Voluntary Accidental Death & Dismemberment (AD&D)*	Voya Financial	877-464-5111	Email: ncflex@lifehelp.com
TRICARE Supplement	Selman & Company	800-638-2610, Option 1	selmantricareresource.com/nc
Disability*	The Standard	833-878-8858	ncflex@standard.com

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What to Expect When Losing Coverage

Photo courtesy of NC Department of Administration

When does current coverage end?

An employee's NCFlex coverage ends the last day of the month in which premiums are taken. Typically this is the end of the month in which their employment ends. However, non-retiring employees who end employment so early in a month that they do not have enough payroll for their premiums will not have coverage that month; in those cases, coverage ends the month before.

When and how do plan vendors provide next steps?

Because the options for continuing coverage vary by plan, NCFlex does not communicate next steps directly to employees losing coverage. Instead, those ending employment or losing coverage due to another life event should expect a notice of continuation letter from each vendor for any plan for which they are eligible to continue coverage. This notice is sent to an employee's last known mailing address and is typically received **within 30 days of leaving employment**. If you do not receive information on coverage continuation within 30 days of ending employment, refer to the chart on page 2 for vendor-specific contact information or contact a NCFlex representative at ncflex@nc.gov.

How long do I have to make continuation decisions?

The deadline to elect to continue eligible benefits varies by plan vendor. Once your Human Resources department stops your benefits in the enrollment system, each vendor will be notified. This usually happens within 30 days of leaving employment. From there, a notice is generated and mailed to you from the vendor. The date listed on this notice marks the beginning of your period to elect coverage.

Individuals who would like to continue their **Cancer and Specified Disease** Plan administered by Allstate Benefits or their **TRICARE Supplement** administered by Selman & Company have 30 days to elect to continue coverage.

For COBRA-eligible benefits, including the **Dental, Vision, and Health Care FSA** Plans, those eligible have 60 days to elect to continue coverage. [Learn more about COBRA-eligible benefits on our website.](#)

To continue the **Accident, Critical Illness, Group Term Life*** or **Voluntary Accidental Death and Dismemberment*** Plans administered by Voya Financial, participants have 31 days to elect to continue coverage.

**The University of North Carolina and any constituent institution have separate disability, term life and AD&D plans from the NCFlex disability, term life and AD&D plans. Please contact your HR department for details.*

Before your employment ends:

Make the process of continuing coverage easier by checking in with your employer's Human Resources department or Benefits Representative before your final day. Some employers may provide additional information on when and how to elect continuation coverage, as well as how to continue employer-sponsored benefits you may have. Meanwhile, this is a great time to ensure your mailing address is up to date also. Doing so will ensure that plan vendors are able to send your continuation notices to the correct location.

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Reasons for Continuation

Photo courtesy of NC Department of Administration

Why continue NCFlex coverage?

While you may have additional options when losing coverage due to the end of employment with the State, electing to continue your NCFlex coverage is beneficial for several reasons including:

No gaps in coverage. While the NC Retirement System offers dental and vision coverage, retirees will experience a gap in coverage of up to 2-3 months. Using COBRA to continue NCFlex’s Dental and Vision plans means you’re never without coverage. As long as you elect to continue these plans during the time frame stipulated in your notice of separation, then you can retroactively apply these plans to bridge the gap otherwise created.

No changing providers. If you’re currently seeing a dental or vision care provider that accepts your NCFlex coverage — whether in- or out-of-network — then continuing dental and vision coverage through COBRA means your provider will continue to accept your insurance plan.

Peace of mind. When comparing cost and benefits received combined, NCFlex’s Dental and Vision plans typically offer higher, more robust coverage than the plans offered by the NC Retirement System. Refer to the charts below to learn more.

Comparison of 2026 Vision Plans

Type of Plan	Monthly Premium	Frame Allowance & Frequency	Contact Lenses Allowance & Frequency
COBRA Vision Core Plan	\$0.64	35% off retail	Discount on conventional lenses
COBRA Vision Basic Plan	\$4.76	\$125 every 24 months	\$120 every 12 months
COBRA Vision Enhanced Plan	\$8.38	\$200 every 12 months	\$175 every 12 months
NC Retiree Exam & Materials Plan	\$6.81	\$130 every 24 months (after copay)	\$125 every 12 months (after copay)
NC Retiree Materials Only Plan	\$4.74	\$130 every 24 months (after copay)	\$125 every 12 months (after copay)

Comparison of 2026 Dental Plans

Type of Plan	Monthly Premium	Annual Maximum	Preventive Services	Basic Services	Major Services
COBRA Dental Low Option Plan	\$25.64	\$1,000	100% after deductible	50% after deductible	Not covered
COBRA Dental Classic Option Plan	\$42.28	\$1,500	100%	up to 60% after deductible	50% after deductible
COBRA Dental High Option Plan	\$58.76	\$5,000	100%	up to 80% after deductible	50% after deductible
NC Retiree Dental Plan	\$38.07	\$1,000	100%	50% after deductible	50% after deductible

All rates listed are for employee-only coverage. For additional information on spouse or other dependant coverage, visit ncflex.org and ncretiree.com.



Frequently Asked Questions

Photo courtesy of NC Department of Administration

What is Continuation?

Continuation is a general term that can include portability, **COBRA** and conversion.

Portability allows an employee losing coverage to continue that exact coverage under the same group policy by paying premiums directly to the insurance carrier. A benefit is only portable if the employee had coverage before leaving employment; if you do not have a benefit at the end of your employment, you do not have the option to continue that coverage under the same group policy through portability. Each benefit vendor stipulates a specific time frame within which an employee losing coverage can elect to continue their coverage through portability. The amount of time you have to elect to continue this coverage differs by benefit and is included in the notice of continuation letter you should receive from eligible vendors. Some vendors may have other specified guidelines for portability. For example, employees can only port NCFlex's Accident, Critical Illness, Term Life* and Voluntary Accidental Death and Dismemberment* plans administered through Voya if under age 70.

Like portability, **COBRA** is a type of continuation. COBRA applies to health coverage benefits only. For NCFlex, that includes the Dental, Vision and Health Care FSA plans. Unlike other types of continuation, COBRA limits how long someone can continue coverage. Time limits for the duration of COBRA benefits are listed on page 2.

Conversion is another continuation option for Term Life that is available prior to and after age 70; however, rates are typically higher.

What happens after COBRA ends?

North Carolina Retirement System offers retirees options for dental, vision and identity theft coverage through Pierce Insurance. More information can be found at ncretiree.com. Active state employees and retirees can seek additional coverage options with a State Employees Association of North Carolina membership at seanc.org. The North Carolina Governmental Employee's Association can be a resource for benefits pending membership as well; learn more at ncrgea.com.

Should I participate in Open Enrollment?

If you are currently employed by the State, but plan to retire before the start of the next plan year (January 1), then you do not need to participate in Open Enrollment. For a plan to meet continuation eligibility requirements, an employee must be actively contributing to that plan at the time of separation.

Does separation affect my FSA?

There is no continuation option for the **Dependent Day Care FSA**. However, you can use the available funds in your account through the end of the plan year for incurred services after separation by filing manual claims.

For the **Health Care FSA**, you must have contributed at least one month of premium within the current plan year and not have received more in reimbursement than the amount contributed during the plan year to be offered COBRA. If an eligible participant continues their plan through COBRA, then they can use eligible rollover funds for up to 18 months. Find more information on COBRA at oshr.nc.gov/continuing-coverage-cobra.

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