



NORTH CAROLINA Office of *State Human Resources*



NCFlex Cancer and Critical Illness Plans

April 2021

Agenda

- Who is eligible
- When you can enroll
- Overview of the plans
- Pre-existing conditions
- How to file a claim
- Continuing the plan after leaving employment
- Contact information

Who is Eligible?

- You:
 - If you work for a state agency, university, select community college, or select charter school for 20 hours or more per week in a permanent, probationary, or time-limited position
- Your Dependents:
 - Your legally married spouse
 - Your children (including natural children, stepchildren, foster children or adopted children) up to age 26.
 - Your children can continue on the plan if unable to make a living because of a mental or physical handicap as long as the handicap developed before your child's 26th birthday and your child was covered by the NCFlex plan for which you want to continue coverage prior to turning 26.

Who is Eligible – Please Note

- You must be enrolled in a plan for your eligible dependent(s) to participate.
- You may not be covered as both an employee and a dependent and children may not be dually enrolled.
- You should consult with a tax advisor if you have questions as to whether someone qualifies as your income tax dependent.
- Dependents do not have to be enrolled on your health plan in order to be enrolled on your NCFlex plan(s).

When You Can Enroll

- New Hire or Newly Benefits Eligible Employee
 - You have 30 days from your date of hire or eligibility date to enroll in benefits.
- Annual Enrollment
 - Typically, in October of each year. Effective Jan. 1 of the following year.
- Qualifying Life Event
 - You have 30 days from the date of your event to make a change.
 - QLEs include things such as: Marriage, Birth, and Loss of Other Coverage.

Cancer and Specified Disease

- Administered by Allstate
- Choice between Low Option, High Option & Premium Option
- Cancer prevention & screening benefit
- Benefits are paid directly to you unless otherwise assigned
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (Employee only)

Monthly Cost

Coverage Level	Low Option	High Option	Premium Option
Employee Only	\$6.38	\$15.18	\$20.28
Employee and Family	\$10.56	\$25.16	\$33.54

Cancer and Specified Disease

Covered Diseases In addition to cancer coverage, the plan provides benefits for these covered diseases:

- Addison's Disease
- Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
- Brucellosis
- Cerebrospinal Meningitis (bacterial)
- Cystic Fibrosis
- Diphtheria
- Encephalitis
- Hansen's Disease
- Hepatitis (chronic B or C)
- Legionnaires' Disease
- Lyme Disease
- Muscular Dystrophy
- Multiple Sclerosis
- Myasthenia Gravis
- Osteomyelitis
- Poliomyelitis
- Primary Sclerosing Cholangitis (Walter Payton's Liver Disease)
- Primary Biliary Cirrhosis
- Rabies
- Reye's Syndrome
- Rocky Mountain Spotted Fever
- Scarlet Fever
- Sickle Cell Anemia
- Systemic Lupus Erythematosus
- Tetanus
- Tuberculosis
- Thalassemia
- Typhoid Fever
- Tularemia

Cancer and Specified Disease – Plan Comparison

Here is a partial list of how the plan pays benefits.

Benefit	Low Option	High Option	Premium Option
Cancer Prevention and Screening Benefit** (per calendar year/ per covered person)	\$25	\$100	\$100
Continuous Hospital Confinement (per day, up to 70 days for each period of continuous confinement)	\$100	\$200	\$300
Extended Benefits* (per day after 70 days)	Up to \$100	Up to \$200	Up to \$300
Surgery* (per surgery, based on surgical schedule)	Up to \$1,500	Up to \$3,000	Up to \$4,500
Ambulatory Surgical Center* (per day)	Up to \$250	Up to \$500	Up to \$750
Radiation/Chemotherapy* (per 12-month period)	Up to \$2,500	Up to \$7,500	Up to \$10,000
Inpatient Drugs and Medicine*	Up to \$25 per day while confined in the hospital		
Private Duty Nursing Services* (per day)	Up to \$100	Up to \$200	Up to \$300
At-Home Nursing* (per day)	Up to \$100	Up to \$200	Up to \$300
Prosthesis*	Up to \$2,000 per amputation		
Ambulance*	Up to \$100		

Hospice Benefits:

Freestanding Hospice Care Center (per day)	Up to \$100	Up to \$200	Up to \$300
Hospice Care Team (per day; limit 1 visit per day)	Up to \$100	Up to \$200	Up to \$300
Extended Care Facility (per day)	Up to \$100	Up to \$200	Up to \$300

**These benefits are payable based on actual charges up to the maximum amount listed.*

Cancer and Specified Disease – Screening Benefit

Eligible Screenings/Tests:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone marrow testing
- Cancer antigen 125 (CA125) – blood test for ovarian cancer
- Cancer antigen 15-3 (CA 15-3) – blood test for breast cancer
- Carcinoembryonic antigen (CEA) – blood test for colon cancer
- Chest X-ray
- Colonoscopy
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Electrocardiogram (EKG)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Human papillomavirus vaccination (HPV)
- Lipid panel (total cholesterol count)
- Mammography, including breast ultrasound
- Pap smear, including ThinPrep pap test
- Prostate specific antigen (PSA) – blood test for prostate cancer
- Serum protein electrophoresis – test for myeloma
- Stress test on bike or treadmill
- Thermography
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms

Cancer and Specified Disease – Screening Benefit

- Can file once a year per covered person, even if multiple screenings/tests were done.
- Can file for prior years (*can go back as long as you've had the plan*)
- File online or via paper claim form
 - The claim form is separate from other Cancer Plan benefits.
- Payment can be made directly to your bank account or via check to you.

Cancer Claim Example

Jane undergoes her annual cancer screening and is diagnosed with cancer.

Cancer patients paid nearly \$4 billion out-of-pocket for cancer treatments.



CANCER BENEFITS

Jane undergoes surgery, anesthesia, radiation/chemo, and is visited by a doctor during a three-day hospital stay. Every two weeks she has radiation/chemo, is given anti-nausea medication, and sees her doctor for follow-up visits.

Cancer Screening	\$100
Hosp. Confinement	\$300
Surgery	\$1,500
Anesthesia	\$375
Radiation/Chemo	\$4,500
Inpatient Medicine	\$75
Physician Visits	\$150
Anti-Nausea	\$200

\$7,200

Cancer Insurance Benefit
from Allstate Benefits*

which she can use toward major medical bills, costs of ongoing treatment or other related expenses.

**With Good Hands® protection from Allstate Benefits,
Jane can recover more easily, knowing that she has help with her medical costs.**

Medical Expenditure Panel Survey Household Component Data, December 13, 2016

*This is an example of the total benefits that might be paid. The example shown may vary from the coverage offering. Individual experience may also vary.

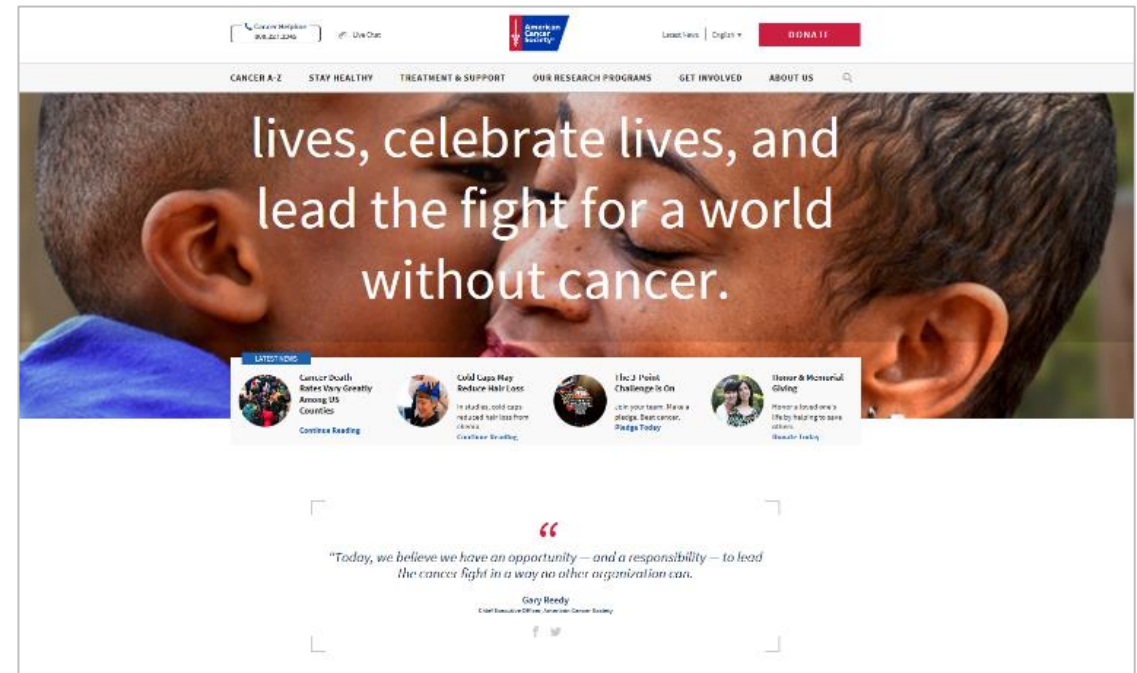
Source: American Heart Association (www.blog.heart.org)



American Cancer Society

The American Cancer Society's Get Well Program helps support cancer patients and their caregivers

- Dedicated 24/7 toll-free number to provide access to transportation, lodging, medical insurance review, oncology nurse second opinions, etc.
- Provides information from the National Cancer Information Center, plus access to clinical trials
- Both insureds and caregivers have access to the benefits provided by the National Cancer Center
- The toll-free number is:
877.511.2578



Critical Illness

- Administered by Allstate
- Provides a lump sum benefit of \$15,000 or \$25,000
 - For each covered illness at time of diagnosis
- No medical questions required
- Does not take place of a Health Plan
- Coverage for yourself and your dependents
- Maximum of two payouts per diagnosis – 12 month waiting period for reoccurrence
- Benefit paid directly to employee – 1099 will be issued the following year for tax purposes

Maximum Benefit Amount: \$15,000 or \$25,000	
Pays 100% of benefit in the event of:	Pays 25% of benefit in the event of:
<ul style="list-style-type: none">• Heart Attack• Stroke• Major Organ Transplant• Bone Marrow Transplant• Invasive Cancer• Paralysis• End Stage Renal Failure	<ul style="list-style-type: none">• Carcinoma in Situ (non-invasive cancer)• Coronary Artery Bypass Surgery

Critical Illness

Employee Age	\$15,000	\$25,000
<25	\$1.20	\$2.00
25 – 29	\$1.20	\$2.00
30 – 34	\$2.10	\$3.50
35 – 39	\$3.90	\$6.50
40 – 44	\$6.60	\$11.00
45 – 49	\$10.80	\$18.00
50 – 54	\$16.50	\$27.50
55 – 59	\$24.90	\$41.50
60 – 64	\$38.40	\$64.00
65 – 69	\$57.90	\$96.50
70 – 74	\$75.90	\$126.50
75 – 79	\$91.20	\$152.00
80 +	\$107.40	\$179.00

- Monthly premium for spouse is based on the age of the covered employee as of January 1 of the current plan year
- Dependent Child(ren) are covered at NO COST

Pre-existing Conditions

- Critical Illness:
 - Benefits are payable for a diagnosis that occurs on or after the effective date of coverage.
- Cancer & Specified Disease:
 - Benefits are not payable for a pre-existing condition during the 12-month period beginning on the date coverage starts.
 - Any covered loss after the 12-month period is payable.
 - A pre-existing condition is a disease or physical condition for which medical advice or treatment was received by the covered person during the 12-month period prior to the effective date of coverage.
 - Cancer Wellness and Screening benefit is still payable during the first 12 months.

Filing Claims

- Paper Form – visit www.ncflex.org and click Critical Illness or Cancer & Specified Disease
- Online – www.allstatebenefits.com/mybenefits



[NCFlex-Critical-Illness-Claim-Form-April-2020.pdf](#)

NCFlex Critical Illness Claim Form April 2020

PDF • 306.89 KB - May 01, 2020



[NCFLEX-Cancer-Claim-Form-April-2020.pdf](#)

NCFLEX Cancer Claim Form April 2020

PDF • 315.06 KB - May 01, 2020



[Cancer Wellness Claim Form.pdf](#)

Cancer Wellness Claim Form

PDF • 40.01 KB - November 23, 2015

MyBenefits Website

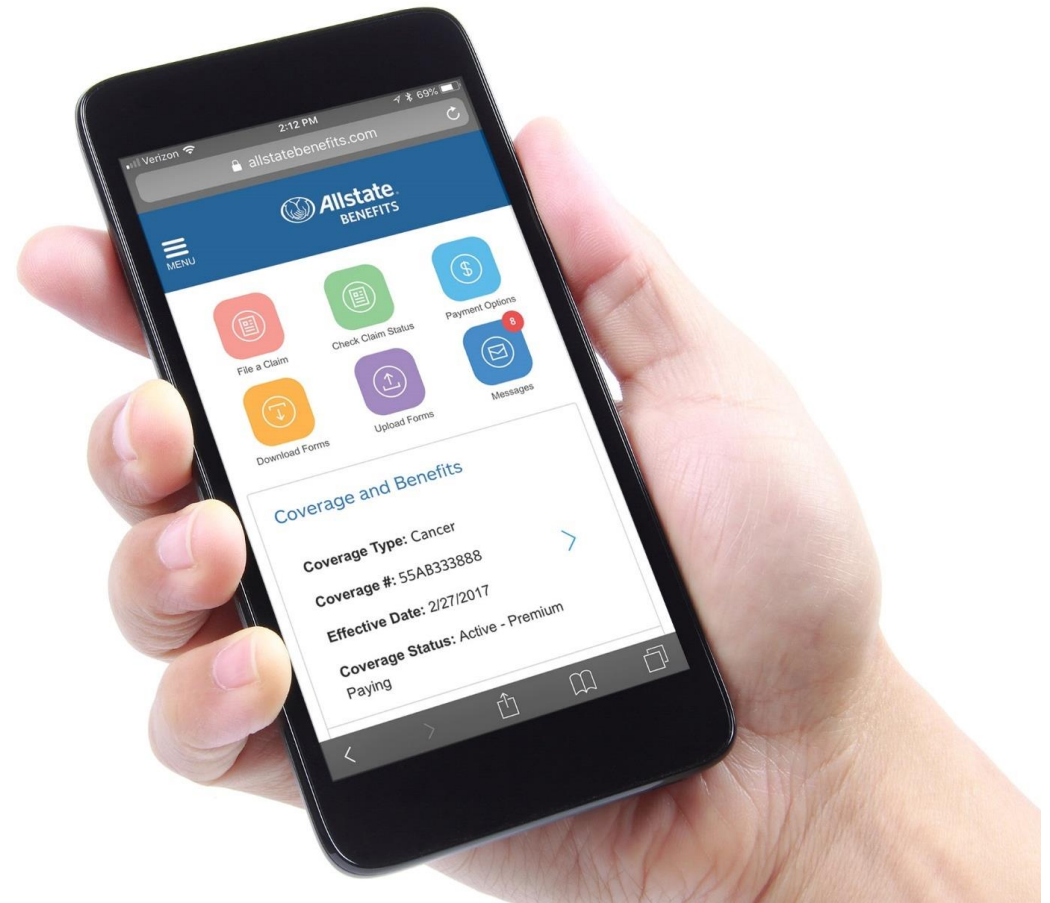
Self-Service Online Resource - www.allstatebenefits.com/mybenefits

- Submit claims easily and securely
- Review claim status updates
- Add or change beneficiaries
- Submit HIPAA authorization
- View policy and claim history
- View and download an Explanation of Benefits (EOB)




MyBenefits - Mobilized

Mobile- optimized version of MyBenefits



Claims Center

Visit AllstateBenefits.com | Help Center | Upload Center | Message Center 7 | Profile | Log out


Allstate
BENEFITS

Coverage & Benefits | Claims Center

Hi, TEAMMEMBER

Claims Center

Submit and review your online claims securely anytime.



Your Claims

Received Date (Newest to Oldest) ▾

Filters

File a Claim


Click anywhere in the corresponding data field below to view all information about that claim, or click File a Claim to begin a new submission.

Total Paid -	Coverage Type: Accident	Coverage #: 51AB055321	Claim Status: IN PROCESS
Received Date 11/1/2016	Claim #: 123456789L Claimant: Unspecified	Service From Date: Service Through Date:	
Total Paid \$356.75	Coverage Type: Accident	Coverage #: 51AB055123	Claim Status: PAID
Received Date 10/28/2016	Claim #: 234567891L Claimant: Unspecified	Service From Date: Service Through Date:	

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Coverage Overview

Visit AllstateBenefits.com | Help Center | Upload Center | Message Center 7 | Profile | Log out



Coverage & Benefits | Claims Center

Hi, TEAMMEMBER

Coverage & Benefits


Coverage Overview

Billing

Documents

Update Beneficiary

Update Claim Payment Method



Coverage Overview

View your coverage details below. Click on the data field for each benefit to see all available information.

Coverage #:	51AB044123	Primary Insured:	TEAMMEMBER TBFSOZZ	Owner SSN:	*****8311
Coverage Status:	Active - Premium Paying	Owner:	TEAMMEMBER TBFSOZZ		

Allstate Plans - Continuation

- Both the Cancer and Critical Illness plans can be continued (through portability) if you leave the state due to retirement or any other reason.
- Allstate Benefits will send you a portability letter.
- Continues at the same rate you pay as an employee and payments are made directly to Allstate.
- If you don't receive a letter from Allstate after leaving, give them a call if interested in continuing your benefit(s).

NCFlex Resources

- Website – www.ncflex.org
 - Pages on each individual benefit
 - Certificates, claim forms, flyers on benefits
 - Enrollment Guide
- ncflex@nc.gov
- Allstate Benefits (for the Cancer and Critical Illness Plans)
 - 1-866-232-1517
 - Allstatebenefits.com/mybenefits

Questions?