

Coverage Continuation Options at Separation of Employment

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	COBRA	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 1-877-464-5111.
Cancer	Portability	100%	Allstate Benefits will send you a portability letter upon receipt of the termination of employment.
Critical Illness	Portability	100%	Allstate Benefits will send you a portability letter upon receipt of the termination of employment.
Dental	COBRA	102%*	Benefitfocus will send COBRA enrollment materials to your last known address.
Vision Care	COBRA	102%*	Benefitfocus will send COBRA enrollment materials to your last known address.
Term Life	Continuation	Contact Voya for rates and to continue coverage at 1-877-464-5111.	Contact Voya by calling 1-877-464-5111.
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 1-877-464-5111.	Contact Voya by calling 1-877-464-5111.
TRICARE Supplement	Portability	100%	Selman will send COBRA enrollment materials to your last known address.
Disability**	Dependent upon circumstance		Contact The Standard at 1-833-878-8858 or ncflex@standard.com

* The rate is 102% of the combined employer and employee rate.

** The University of North Carolina and any constituent institution have separate disability plans from the NCFlex disability plan. Please contact your HR department for details.

COBRA Coverage

The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) allows you and your dependents to continue current NCFlex Dental, Vision, and HCFSAs 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 HCFSAs, 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	1-866-916-3475	ncflex.padmin.com
Accident	Voya Financial	1-877-464-5111	Email: ncflex@lifehelp.com
Cancer and Specified Disease	Allstate Benefits	1-866-232-1517	allstatebenefits.com/mybenefits
Critical Illness	Allstate Benefits	1-866-232-1517	allstatebenefits.com/mybenefits
Dental	MetLife	1-855-676-9441	metlife.com/mybenefits (Company name: NCFlex)
COBRA for Dental	Benefitfocus	1-855-889-6519	billing.accounts-benefitfocus.com
Vision	EyeMed Vision Care	1-866-248-1939	eyemedvisioncare.com/NCFlex
COBRA for Vision	Benefitfocus	1-855-889-6519	billing.accounts-benefitfocus.com
Group Term Life	Voya Financial	1-877-464-5111	Email: ncflex@lifehelp.com
Voluntary Accidental Death & Dismemberment (AD&D)	Voya Financial	1-877-464-5111	Email: ncflex@lifehelp.com
TRICARE Supplement	Selman & Company	1-800-638-2610, Option 1	selmantricareresource.com
Disability*	The Standard	1-833-878-8858	ncflex@standard.com

*The University of North Carolina and any constituent institution have separate disability plans from the NCFlex disability plan. Please contact your HR department for details.