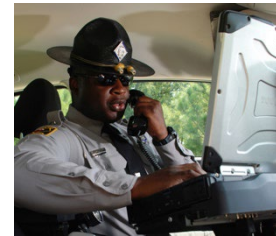
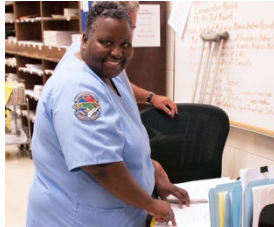
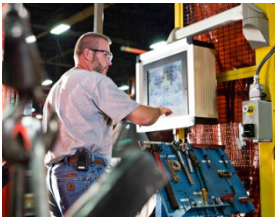




## NORTH CAROLINA Office of *State Human Resources*



# NCFlex HBR Train the Trainer

Fall 2022

# Agenda

- Open Enrollment
  - General
  - Changes
  - Notes for Universities
  - New Online Resources
  - Communication
  - Exceptions after OE
- Reminders
  - QLE documentation
  - Dependent SSNs
  - Disability waiver of premium

# Open Enrollment - General

- Open Enrollment (OE) will be held from October 10<sup>th</sup> – 28<sup>th</sup>
  - Both SHP and NCFlex
- Effective date of changes January 1, 2023
  - Approved EOIs may be a later date
- EOI requirements
  - Disability\* – EOI will be waived for 2023 for anyone enrolling during OE that was not previously denied by The Standard's medical underwriting department
  - 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 – new High plan and new benefits added to existing options
- Cancer\*
- Critical Illness\* – new vendor, new \$40k option, new diagnoses, and new benefits
- Dental\*
- Vision – no changes
- Group Term Life – only administrative changes
- AD&D – no changes
- Disability\* – EOI during OE for 2023 and new STD benefit amount
- TRICARE Supplement – no changes

Red indicates plans not offered to university employees in 2023

\*New Rates

# Health Care FSA

- Annual maximum election \$2,850 (per employee)
- Annual rollover amount for 2022 into 2023
  - Can rollover up to \$550 (minimum balance of \$25 required)
  - Rollover from 2023 into 2024 will increase to \$570
- 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

# Dependent Day Care FSA

- Max amount remains \$5,000 per household
- Grace period for this plan instead of a roll over – March 15 of the following year
- Employees can use “Day care change” or other life event in the enrollment platform to make changes mid-year
- Services incurred after separation can be reimbursed up to the balance available in the account

# FSA Runout Periods

- Runout period means last day to file claims
  - Dates highlighted were extended due to COVID relief
- For 2021 accounts: **March 31, 2023**
  - 2021 DDCFSA claims dated 1/1/2021 – **12/31/2022**
  - 2021 HCFSA money with claims dated 1/1/2021 – 12/31/2021
- For 2022 accounts: **March 31, 2023**
  - 2022 DDCFSA claims dated 1/1/2022 – 3/15/2023
  - 2022 HCFSA money with claims dated 1/1/2022 – 12/31/2022
- For the 2023 accounts: **March 31, 2024**
  - 2023 DDCFSA claims dated 1/1/2023 – 3/15/2024
  - 2023 HCFSA money with claims dated 1/1/2023 – 12/31/2023

# FSA Runout & Rollover (cont.)

- 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 2022 will be available to be claimed 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.



# Accident – New High Option

- Original plan will be called the Low Option
  - Same rates as 2022
- Wellness Benefit now on BOTH options
  - Eligible health screenings are listed in the guides
  - \$50 for employee and spouse, \$25 for child(ren)
  - Payable once per year / per covered person
- Voya Travel Assist now on BOTH plans
  - Same as the travel assistance that is on the NCFlex AD&D plans
  - More information including how to use this benefit is now in the guides and a flyer is available on [ncflex.org](https://ncflex.org)

# Accident – New High Option (cont.)

- The High Option has higher payouts and also includes a Sickness Hospital Confinement Benefit
  - The sickness hospital confinement benefit pays a daily benefit for each day the employee or their covered dependent is confined to a hospital due to covered sickness, up to a maximum of 30 days
  - This includes maternity
  - Benefit for covered employee and spouse - \$200 per day
  - Benefit for covered child(ren) - \$150 per day
  - 30-day waiting period from the effective date of coverage
  - Excludes pre-existing conditions if hospital stay occurs in the first 12 months from the effective date of coverage

# Accident – Rates

## Monthly Cost - 2023

Coverage Level	Low Option	High Option
Employee Only	\$6.94	\$15.98
Employee and Spouse	\$11.50	\$28.46
Employee and Child(ren)	\$13.64	\$31.26
Employee and Family	\$18.20	\$43.72

# Cancer - Rates

- Contract was re-awarded to Allstate
- No EOI during Open Enrollment for 2023
- Rates lower for 2023:

## Monthly Cost - 2022

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

## Monthly Cost - 2023

Coverage Level	Low Option	High Option	Premium Option
Employee Only	\$6.06	\$14.42	\$19.26
Employee and Family	\$10.02	\$23.90	\$31.84

**Please note:** University employees will need to go to the UNC Emyrean platform to enroll in/make changes to this benefit.

# Critical Illness – Changes for 2023

- New contract awarded to Voya
- Most age bands have lower rates
- New \$40,000 option, Wellness Benefit and Infectious Disease Rider
- Many more illnesses added and available for benefit payments
- For most illnesses, benefits are payable for an unlimited amount of reoccurrences, with a 6-month period in between

**Please note:** University employees will need to go to the UNC Emyrean platform to enroll in/make changes to this benefit.

# Critical Illness (cont.)

2022

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"> <li>• Heart Attack</li> <li>• Stroke</li> <li>• Major Organ Transplant</li> <li>• Bone Marrow Transplant</li> <li>• Invasive Cancer</li> <li>• Paralysis</li> <li>• End Stage Renal Failure</li> </ul>	<ul style="list-style-type: none"> <li>• Carcinoma in Situ (non-invasive cancer)</li> <li>• Coronary Artery Bypass Surgery</li> </ul>

2023

Benefit Amount: \$15,000, \$25,000 or \$40,000	
Pays 100% of benefit in the event of:	Pays 10% to 50% of benefit in the event of:
<ul style="list-style-type: none"> <li>• Heart Attack</li> <li>• Stroke</li> <li>• Major Organ Transplant</li> <li>• Bone Marrow Transplant</li> <li>• Cancer</li> <li>• Permanent paralysis</li> <li>• Coma</li> <li>• Severe Burns</li> <li>• Loss of Sight/Speech/Hearing</li> <li>• Advanced Dementia</li> <li>• Benign Brain Tumor</li> <li>• Parkinson's Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Occupational HIV</li> <li>• Hepatitis B or C</li> <li>• Type 1 Diabetes</li> <li>• ALS</li> <li>• Huntington's Disease</li> <li>• Coronary artery bypass</li> <li>• Stem cell transplant</li> </ul>	<ul style="list-style-type: none"> <li>• Carcinoma in situ: 25%</li> <li>• Skin Cancer: 10%</li> <li>• Sudden Cardiac Arrest: 25%</li> <li>• Pacemaker placement: 10%</li> <li>• Infectious disease: 25%</li> <li>• Transient Ischemic Attack: 10%</li> <li>• Open heart surgery for valve replacement or repair: 25%</li> <li>• Transcatheter heart valve replacement or repair: 10%</li> <li>• Coronary angioplasty: 10%</li> <li>• ICD placement: 25%</li> <li>• Aneurysm (ruptured or dissecting, abdominal aortic, or thoracic aortic): 10%</li> <li>• Addison's disease: 10%</li> <li>• Systemic sclerosis: 10%</li> <li>• Myasthenia gravis: 50%</li> <li>• Systemic Lupus Erythematosus: 50%</li> </ul>

# Critical Illness (cont.)

- Wellness Benefit – on all options
  - Eligible health screenings are listed in the guides
  - \$50 for employee and spouse, \$25 for child(ren)
  - Payable once per year / per covered person
- Infectious Disease Benefit **Rider** (specifically for COVID-19)
  - The Infectious Disease **benefit** of 25% pays in addition to this rider with a **COVID-19** diagnosis and hospital confinement of 5 or more days
  - **Diagnosis Benefit**: \$100; payable once per calendar year / per covered person for a **COVID-19** diagnosis – must be confirmed by a medical professional
  - **Hospital Confinement Benefit**: \$2,000; payable once per calendar year / per covered person if confined to a hospital due to **COVID-19**

# Critical Illness - Rates

Coverage Level	Employee Age	Benefit Amount*		
		\$15,000	\$25,000	\$40,000
Employee/ Spouse	<25	\$0.90	\$1.50	\$2.40
	25-29	\$1.20	\$2.00	\$3.20
	30-34	\$2.10	\$3.50	\$5.60
	35-39	\$2.70	\$4.50	\$7.20
	40-44	\$4.20	\$7.00	\$11.20
	45-49	\$7.80	\$13.00	\$20.80
	50-54	\$10.80	\$18.00	\$28.80
	55-59	\$15.90	\$26.50	\$42.40
	60-64	\$29.70	\$49.50	\$79.20
	65-69	\$42.00	\$70.00	\$112.00
	70+	\$49.80	\$83.00	\$132.80
Dependent Children	If you choose coverage for yourself, you may also elect coverage for your dependent children under age 26			
	Up to age 26	No cost		

\*The costs are per covered person (employee/spouse) for the benefit amount you elect.

- Children are covered at no cost, but the employee must elect child coverage in the enrollment system
- 15k/25k rates for ages 25-29 and 30-35 are the same as 2022
- All other rates for \$15k and \$25k options are lower than 2022
- This plan does not require EOI however, any diagnosis must occur on or after the coverage effective date to be payable



# Dental - Rates

**Classic Option rates remain the same** from 2022 to 2023. The Classic Option is the only dental option subsidized by NCFlex, therefore the COBRA rate will be higher. **Rates increase for Low (2%) and High (4%) options.**

## Monthly Cost - 2022

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$49.86	\$35.90	\$22.68
Employee and Spouse	\$99.98	\$72.00	\$45.72
Employee and Child(ren)	\$107.84	\$78.00	\$49.10
Employee and Family	\$176.56	\$123.00	\$78.26

## Monthly Cost - 2023

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$51.78	\$35.90	\$23.14
Employee and Spouse	\$103.84	\$72.00	\$46.64
Employee and Child(ren)	\$112.00	\$78.00	\$50.08
Employee and Family	\$183.36	\$123.00	\$79.84

# Group Term Life – Administration

- Evidence of Insurability (EOI) – can be completed online at [My.voya.com/eoi](https://my.voya.com/eoi)
- EOI decisions
  - The decision will now be automatically updated in the enrollment platform and in real-time
  - The effective date remains – the first of the month following the decision date

**Please note:** The NCFlex Group Term Life benefit will not be available for university employees starting 2023.

# Disability - Changes

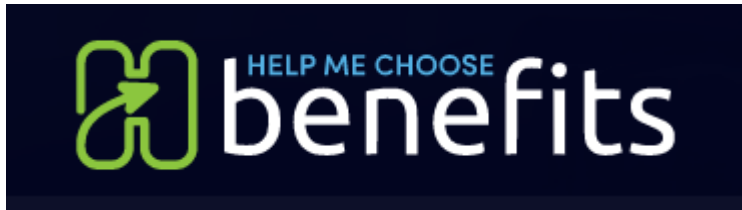
- Rates increased by 4%
- Waiting period is now 14 calendar days vs. 10 business days
- Benefits payable every day of the week vs. Monday – Friday
- Short-term payments will now be 66 2/3% per day of employee's pre-disability earnings, up to \$750/week
  - Changed from \$150/day up to \$750/week
- Evidence of Insurability (EOI)
  - If employee is not currently enrolled and was never previously denied by The Standard's medical underwriting department
  - The enrollment system will pend coverage for all who apply during OE, then applicants will be reviewed to determine if EOI is required

**Please note:** The NCFlex Disability plan is not offered to university employees.

# Universities

- Starting January 1, 2023, universities will no longer offer the NCFlex Group Term Life or AD&D (Core and Voluntary) products
  - Current NCFlex Term Life and AD&D coverage will be mapped to the UNC plans offered through Securian, on the Empyrean platform (not eBenefits)
- Starting with this OE, the NCFlex Cancer and Critical Illness plans will be on the Empyrean platform and will NOT appear on the eBenefits platform
  - Employees will use the Empyrean platform for NCFlex Cancer and Critical Illness plans as well as the UNC Group Term Life and AD&D plans
- Employees can visit <https://myapps.northcarolina.edu/hr/benefits-leave/> and click on the Open Enrollment website under the Benefits at a Glance box for more information
- Employees transferring between a non-university and a university employer, consider if benefits will be lost (going to a university) or if they are newly eligible (going to a non-university) for GTL, AD&D(both), and Disability
  - More information on employees transferring can be found in the HBR Manual at [ncflex.org](https://ncflex.org)

# Help Me Choose My Benefits Tool



- Will be available this Open Enrollment
- This online tool will recommend a personalized package of the provided benefit offers available to employees based on their responses to a few simple questions
- No personal information is required
- Employees are provided with a link to return to their personalized recommendations

# Voya Employee Benefit Resource Center

- Will be available January 1, 2023
- NCFlex specific
- Separate sites for university and non-university employees
- Plan information
- Link to file a claim
- Reminders to file an annual Wellness Benefit Claim

# Enrollment Communications

- 2023 Enrollment Guide (also available in Spanish)
  - Includes all NCFlex plans
  - Agencies, Community Colleges and Charter Schools
- 2023 Enrollment Guide for Universities
  - Does not include Disability plan, notes transition for NCFlex GTL and AD&D to University only plans
  - The cover shows “Benefits Guide”, but it is the shorter version and considered as an enrollment guide
- 2023 HBR Benefits Guide
  - Small amount is printed – only 10k
- Guide Orders – [www.ncflex.org](http://www.ncflex.org) – HBR section

# Enrollment Communications cont.

- Email alerts
  - Employees and HBRs can sign up for these at [ncflex.org](https://ncflex.org)
- Open Enrollment landing page
- NCFlex mailer
  - Separate mailer for University and Non-University employees this year
- 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](http://www.ncflex.org)
- Will accept requests through 3/15/2023
- 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 during OE

# QLE Documentation

- For NCFlex changes due to a QLE, documentation is required to be uploaded in Benefitfocus
- Document on ncflex.org of what proof is acceptable along with what plan changes the QLE will allow
  - <https://oshr.nc.gov/state-employee-resources/benefits/ncflex/qualifying-life-events>
- For day care change, if no documentation, employee can use DDCFSA Change Form, linked from QLE document
  - DDCFSA Change Form – once completed should be uploaded and the change made in the enrollment platform

# Dependent SSNs

- NCFlex conducts monthly audits to identify enrolled dependents without a valid SSN
- We reach out to HBRs/UBAs to assist us in obtaining a valid SSN for these members
- If the employee enters a valid SSN within 30 days from the term date, the dependents can be reinstated without an approved exception
  - NCFlex will look at these members' information in Benefitfocus periodically to see if data has been updated.
- If the employee does not provide a valid SSN for the dependent within 30 days of the term date, an exception must be requested
- Children under 6 months of age are not required to have an SSN. Children turning 6 months of age in October, November and December, will need to have their SSN added to continue their benefits for 1/1/23.

# 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. If the employee is approved for LTD benefits through The Standard, the payroll unit should no longer deduct for this benefit.
- Very few employees take advantage of this benefit
- 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

# Thank You

## Annual Enrollment

### October 10<sup>th</sup> to 28<sup>th</sup>

[ncflex@nc.gov](mailto:ncflex@nc.gov)  
[www.ncflex.org](http://www.ncflex.org)