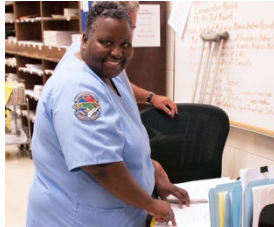
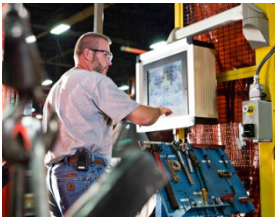




NORTH CAROLINA Office of *State Human Resources*



NCFlex UBA 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 will be held from October 10th – 28th
 - Both SHP and NCFlex
 - Universities may have additional OE benefit enrollments
- Effective date of changes January 1, 2023
 - Approved EOIs may be a later date
- EOI requirements
 - University employees may have EOI requirements with the UNC System Voluntary Life Plan
 - Visit the [UNC System 2023 Open Enrollment webpage](https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/) for more details on EOI requirements (https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/).
- NCFlex premiums are pre-tax*

*UNC GTL and Voluntary AD&D insurance premiums are post-tax

Open Enrollment - Changes

- FSAs– new annual limit for HCFSA
- Dental – rate change for high and low option
- Vision – **no changes**
- TRICARE Supplement – **no changes**
- Accident – new High plan and new features
- Cancer – rate change and **new enrollment platform**
- Critical Illness – new vendor, new \$40k option, new diagnoses, new features, and **new enrollment platform**
- Group Term Life – No longer offered by NCFLEX for universities
- AD&D – No longer offered by NCFLEX for universities

*Red indicates new UNC System plans and platform.

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.

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

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 Benefits guide (larger version) and a flyer is available on 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
- New enrollment platform – **UNC Empyrean**
- 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

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
- New enrollment platform – **UNC Empyrean**

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"> • 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

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

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

NEW Consolidation of GTL and AD&D Plans

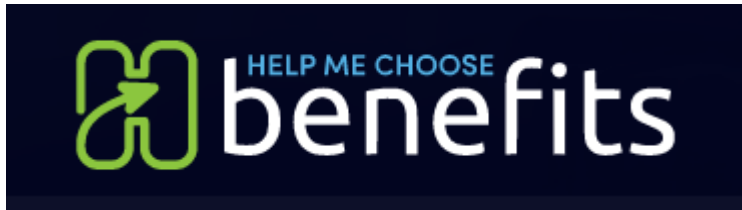
Effective January 1, 2023, the University will be consolidating the NCFLEX life insurance and NCFLEX AD&D plans under a single UNC policy. Any current NCFlex life insurance and/or AD&D coverage will be mapped to the UNC plans offered through Securian.

- **Keep in mind:** The UNC life insurance plan uses a salary multiplier formula, which is different than the NCFlex plan, so coverages may be rounded up when it is mapped over
- **FREE:** UNC Core AD&D is an automatic enrollment in \$10,000 coverage at no cost
- EOI requirements are detailed in the [2023 Annual Enrollment FAQs](#) located on the [UNC System 2023 Open Enrollment webpage](#)

NEW Enrollment Platform – Cancer and Critical Illness

- Starting this Open Enrollment, the NCFlex Cancer and Critical Illness plans will not appear on the eBenefits platform for university employees
 - Employees will use the UNC Empyrean platform for NCFlex Cancer and Critical Illness plans as well as the UNC Group Term Life and AD&D plans
- Employees can visit the UNC System 2023 Open Enrollment webpage (<https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/>) for more information
- UBAs should consult with newly hired employees transferring between a non-university vs. a university employer - consider if benefits will be lost (going to a university) or if they are newly eligible (coming from a university) for GTL, AD&D, and Disability

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

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

Enrollment Communications cont.

- Email alerts
 - Employees and HBRs can sign up for these at 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
- 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 and Critical Illness offer a waiver of premium due to disability provided the employee satisfies certain conditions
 - Please have the employee review online information and contact the vendor for more information and applicable forms.
- Very few employees take advantage of this benefit
- The NCFlex HBR Admin Manual includes a chart with waiting periods and allowed time to apply
 - Allstate plans have a 90-day waiting period
 - Almost all plans have a 1-year limit to apply

Thank You

Annual Enrollment

October 10th to 28th

ncflex@nc.gov
www.ncflex.org