



NORTH CAROLINA Office of *State Human Resources*



2023 Open Enrollment

October 10 - 28

Open Enrollment for 2023

- Now through October 28
- Outside of Open Enrollment, can only make changes with a Qualifying Life Event (QLE)
- Must re-enroll in FSAs to continue contributions, other plans **will roll forward** if no changes are made
- SSN's required when enrolling eligible dependents
- Changes made during Open Enrollment become effective January 1st or after EOI (Evidence of Insurability) is approved

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 – no changes
- AD&D – no changes
- Disability* – No medical questions during enrollment for 2023 (if not denied before) and new STD benefit amount
- TRICARE Supplement – no changes

Red indicates plans NOT offered to university employees in 2023

*New Rates

University Employees

- 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)
- NCFlex Cancer and Critical Illness plans will be on the Empyrean platform and will NOT appear on the eBenefits platform
 - You will use the Empyrean platform for NCFlex Cancer and Critical Illness plans as well as the UNC Group Term Life and AD&D plans
- 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

Highlights of NCFlex Benefits

- **Pre-Tax** payroll deductions - Save 25% to 40% in taxes
- Most plans transfer between state agencies, universities, select community colleges and select charter schools
- Most plans can be continued past separation or retirement
- No dual enrollment in any plans
- Supplemental medical plans DO NOT take place of Health Insurance
- If a wellness benefit is included (for 2023, Accident, Critical Illness and Cancer), you can file the benefit on each plan you are enrolled in.

Flexible Spending Accounts

- You set aside **pre-tax** dollars to pay for eligible expenses
 - Save 25% - 40% on taxes – resulting in you paying less for services
- Convenience card provided
- Cannot prepay for services
- Deductions taken in 2023 must be for services in 2023 (NOT for prior year medical, dental, or vision bills)
- Re-enrollment required each year

Health Care FSA

- Annual amount - \$2,850 for 2023
- HCFSA unused funds up to \$550 will roll over from 2022 to 2023
 - \$25 minimum to roll over up to unused funds
 - New year contributions used before roll over funds
- Expenses can be for you, your spouse, your dependent children or a qualifying relative – **they DO NOT have to be on other plans**
- Full Election Available Immediately

Health Care FSA

- Eligible expenses include **out-of-pocket medical, over-the-counter medications, menstrual items, dental, and vision expenses**
 - Deductibles, co-payments, coinsurance
 - Drugs — prescription co-pays, **over-the-counter medicines such as antacids, ibuprofen, allergy medication**
 - Everyday health products like contact lens solution, bandages, hot and cold packs, sunscreen SPF 15+
 - Menstrual items – pads, tampons, menstrual cups
- Some eligible expenses require a letter of medical necessity
 - Ex. Medical Necessity Vitamins and supplements
- More examples can be found on our website, www.ncflex.org or use the interactive tool on FSAstore.com.

Dependent Day Care FSA

- \$5,000 account maximum for most employees (**per household**)
- Funds available **via convenience card** once payroll deducted
 - Same card as HCFSA
- Reimbursement is limited to your available account balance
- Grace period instead of a rollover – March 15 of the following year
- **If you are not sure yet of future day care expenses, enroll later with the life event “Day Care change” within 30 days of an event such as starting day care**

Dependent Day Care FSA

- Eligible expense examples
 - Child day care for children under 13
 - Before/after-school care beginning with kindergarten for children under age 13
 - Payments (in lieu of regular day care) to day camps, but **not** overnight camps
 - Day Care expenses for a qualifying child of any age, spouse, or other dependent, who is physically or mentally incapable of caring for himself or herself

NCFlex Convenience Card

- You can use the card to pay for **eligible** DDCFSA expenses and **eligible** HCFSA expenses
- Cards issued at no cost to participants
 - Cards are good for 3 years from date of issue (date on card)
- Use like a credit card – no PIN required
- If you are contacted by P&A for documentation, you have approximately 45 days to submit

Accident Plan

- Pays out a benefit directly to you for specific injuries and events resulting from a covered accident
 - Common injuries such as fractures, dislocations, lacerations, burns, eye injuries
 - Must seek medical treatment
- For most accidents help fill the gap most of the SHP out-of-pocket cost a member would incur
- Sport rider – additional payout



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Accident – New High Option

- Original plan will be called the Low Option
- Wellness Benefit now on BOTH options
 - \$50 for employee and spouse, \$25 for child(ren)
 - Payable **once per year / per covered person** for completing an eligible health screening
- Voya Travel Assist now on BOTH plans

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 you or your covered dependent is confined to a hospital due to a covered sickness, up to a maximum of 30 days
 - This includes maternity
 - Excludes pre-existing conditions if hospital stay occurs in the first 12 months from the effective date of coverage
 - 30-day waiting period from the effective date of coverage
 - **Benefit for covered employee and spouse - \$200 per day**
 - **Benefit for covered child(ren) - \$150 per day**

Cancer and Specified Disease

- Choice between Low Option, High Option & Premium Option
- No EOI for the 2023 plan year during open enrollment
- Pre-existing condition limitation may apply
- 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)
- Coverage may be continued after separation

Critical Illness

- Provides a lump sum benefit of \$15,000, \$25,000 or \$40,000 or a percentage, depending on the illness
 - For each covered illness at time of diagnosis
- No medical questions required
- Benefit paid directly to you
- New 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 Empyrean 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"> 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
 - \$50 for employee and spouse, \$25 for child(ren)
 - Payable **once per year / per covered person** for completing an eligible health screening
- 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 you 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 Plan

- Benefits through MetLife
- Low, Classic, and High Option available
- Classic and High are similar in coverage, both have ortho for children under 19 and coverage for things like crowns
 - Employee ortho is not covered
- Classic has \$1,500 max
- High has \$5,000 max
- Low has \$1,000 max and good for low maintenance coverage

Vision Plan

- Three plan options including Core Wellness Exam, Basic and Enhanced
- Hearing Aid Discount
- **Core plan** covers 1 eye exam per year for \$20 copay and discount on materials. This plan is free for employee only coverage.
- **Enhanced plan** – cover family members, \$200 frame allowance **yearly**, \$175 contact lens allowance yearly
- **Basic plan** – cover family members, \$125 frame allowance **every 2 years**, \$120 contact lens allowance yearly
- Lenses for glasses or contacts, not both, but discount on second pair

Group Term Life*

- Pure Term Life – no accumulated cash value
- Spouse & dependent coverage available (on a post-tax basis)
- Amounts from \$20k - \$500k for employee and spouse
 - \$5k or \$10k for children
- Additional Plan Benefits
 - Accelerated Death Benefit – with Continuous Confinement Benefit Option
 - Funeral Planning & Concierge Services
 - Disability Waiver of premiums

***Employees of the North Carolina University System are eligible for a separate Term Life plan**

Core Accidental Death & Dismemberment*

\$10,000 of no-cost AD&D Coverage

- Paid for by the state of NC for EMPLOYEE ONLY
- You do not have to enroll in any other benefits to be eligible
- You **must elect** the Core AD&D Coverage during annual enrollment or as a new hire to receive coverage

*Employees of the North Carolina University System are eligible for a separate AD&D plan

Voluntary Accidental Death and Dismemberment*

- Voluntary AD&D is effective 24 hours a day, 365 days a year and includes accidents on or off the job
- Employee and Family coverage options
- Family members' principal sum is a percentage of your principal sum

*Employees of the North Carolina University System are eligible for a separate AD&D plan

Example of Benefits

For loss of:	Percentage of the AD&D benefit amount paid is ...
Life	100%
Sight of both eyes	100%
Speech and hearing of both ears	100%
Both hands or both feet	100%
One hand and one foot	100%
Either hand or foot	50%
Sight of one eye	50%

Combined Voluntary Short / Long Term Disability

Who is Eligible

- All full-time active employees* working 30 or more hours per week. Disability insurance is employee only coverage.

Enrollment Period

- Annual Enrollment 2022: Can enroll for the 2023 plan year with NO Medical questions if not previously denied
- Qualifying Life event: Within 30 days of event
- For New Hires: Within 30 days of hire or eligibility date

* Employees of the North Carolina University System are eligible for a separate supplemental University Disability Plan

Combined Voluntary Short / Long Term Disability

Short-Term – first 60 days

- 14-day waiting period
- No offsets
- 66 2/3% of salary up to \$750/week

Long-Term – starts day 61, can go up until SS Normal Retirement Age

- 66 2/3% of salary, max of \$12,500/month
- Offsets apply

Pre-existing Condition Limitation in first 12 months of coverage

NCFlex Disability vs TSERS

- Comparison page 36 of the guide
- Outlines how the NCFlex Voluntary Disability works with TSERS Disability

TRICARE Supplement

For Retired Military on TRICARE

- Retired uniform service members enrolled in either TRICARE Select, Prime or TRR and are not eligible for Medicare
- See guide for a complete listing of those eligible

Monthly Cost

Coverage Level	TRICARE
Employee Only	\$60.50
Employee and Spouse	\$119.50
Employee and Child(ren)	\$119.50
Employee and Family	\$160.50

Semi-monthly Cost

Coverage Level	TRICARE
Employee Only	\$30.25
Employee and Spouse	\$59.75
Employee and Child(ren)	\$59.75
Employee and Family	\$80.25

Thank you!

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