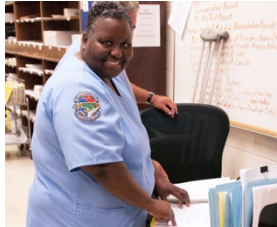
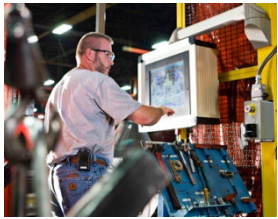




NORTH CAROLINA Office of *State Human Resources*



NCFlex Cancer Plan Overview

December 2022

Cancer and Specified Disease

- Administered by Allstate
- Choice between Low Option, High Option & Premium Option
- No EOI for 2023 plan year during open enrollment
- 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

2023 Monthly Cost

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

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

Cancer Prevention and Screening Benefit

- 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 Claim Example

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

In 2019, the national patient economic burden associated with cancer care was **\$21.09 billion**

- \$16.22 billion in patient out-of-pocket costs
- \$4.87 billion in patient time costs (Patient time costs reflect the value of time that patients spend traveling to and from health care, waiting for care, and receiving care.)

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

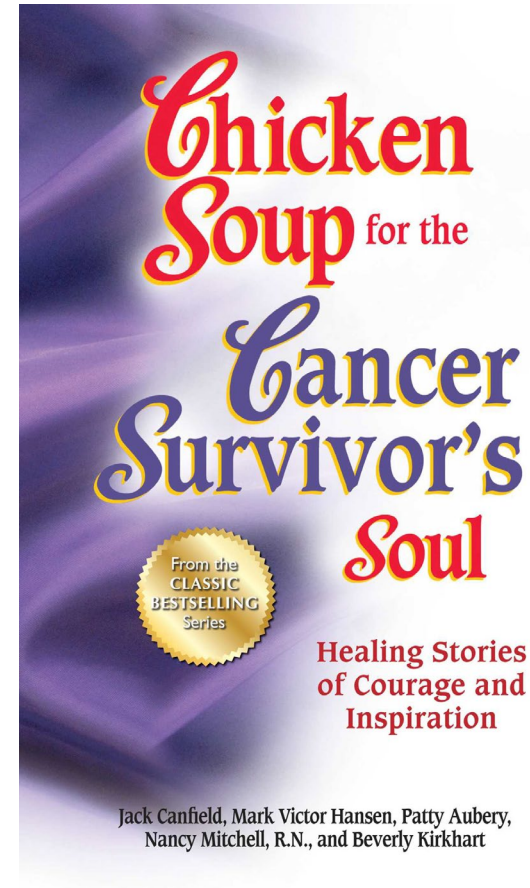
\$7,200

Cancer Insurance Benefit
from Allstate Benefits*

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

Connecting With Our Customers on a Personal Level

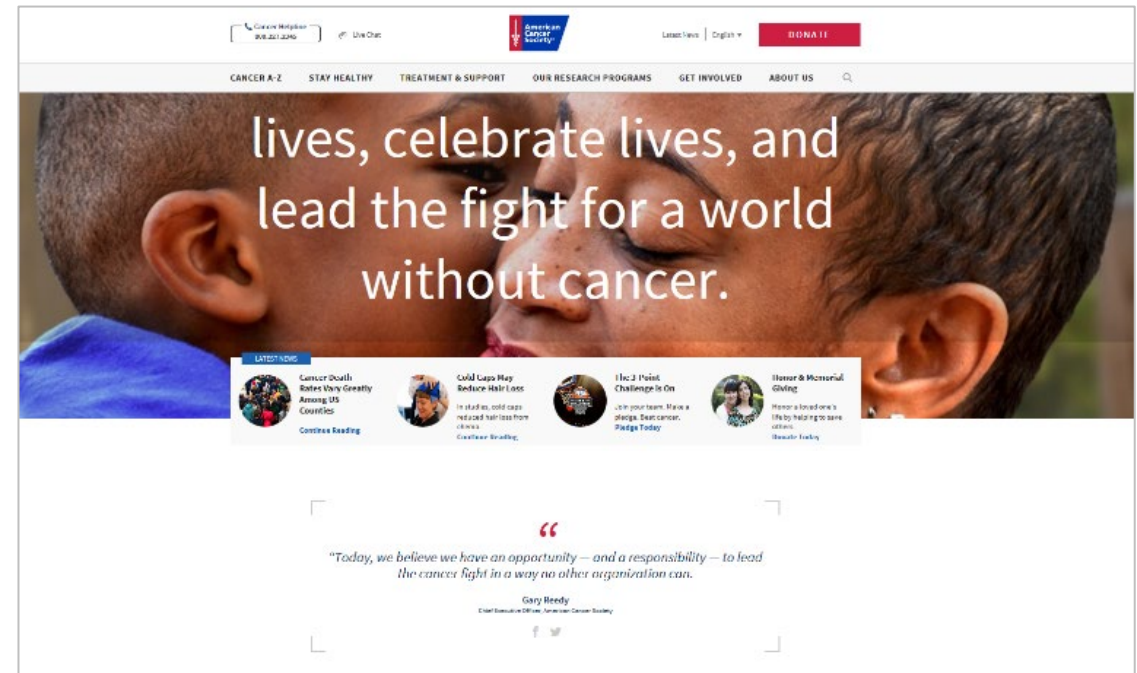
- Each customer diagnosed with cancer receives a personal letter from our company president and a copy of the book *Chicken Soup for the Soul – The Cancer Book*.
- In addition to a monetary benefit to help with cancer treatment, we seek to provide additional encouragement during one of life's most difficult times.



American Cancer Society

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

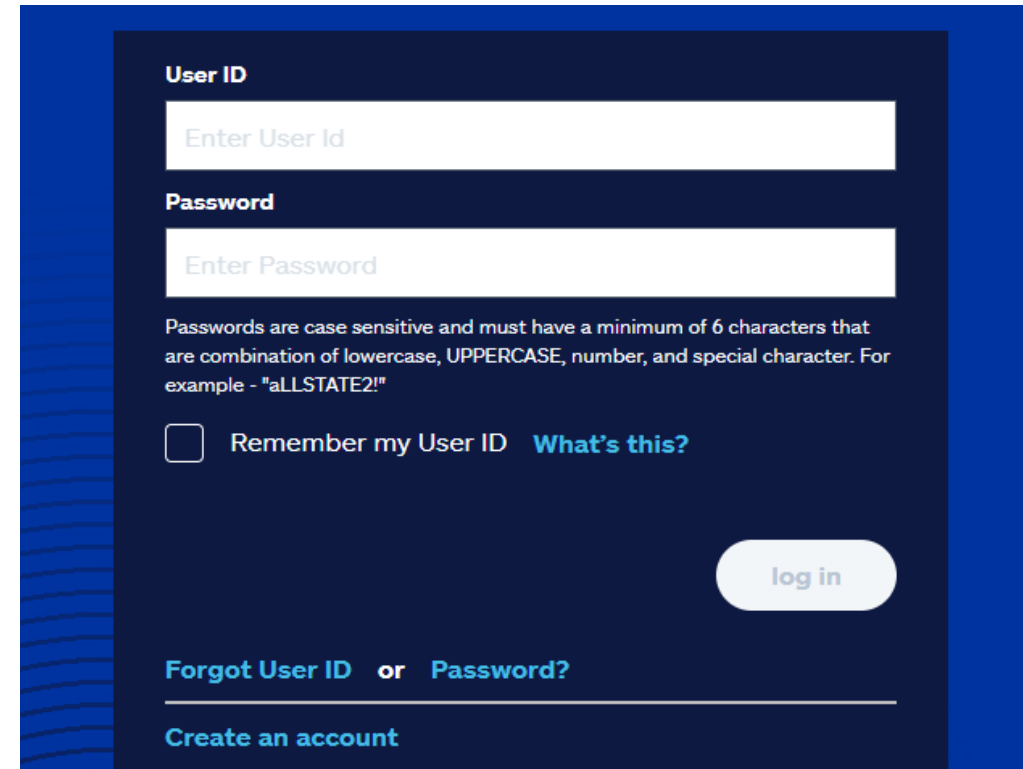
- Dedicated 24/7 toll-free number to provide access to transportation, lodging, medical insurance review, oncology nurse second opinions, etc.
- Provides information from the National Cancer Information Center, plus access to clinical trials
- Both insureds and caregivers have access to the benefits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



MyBenefits Website

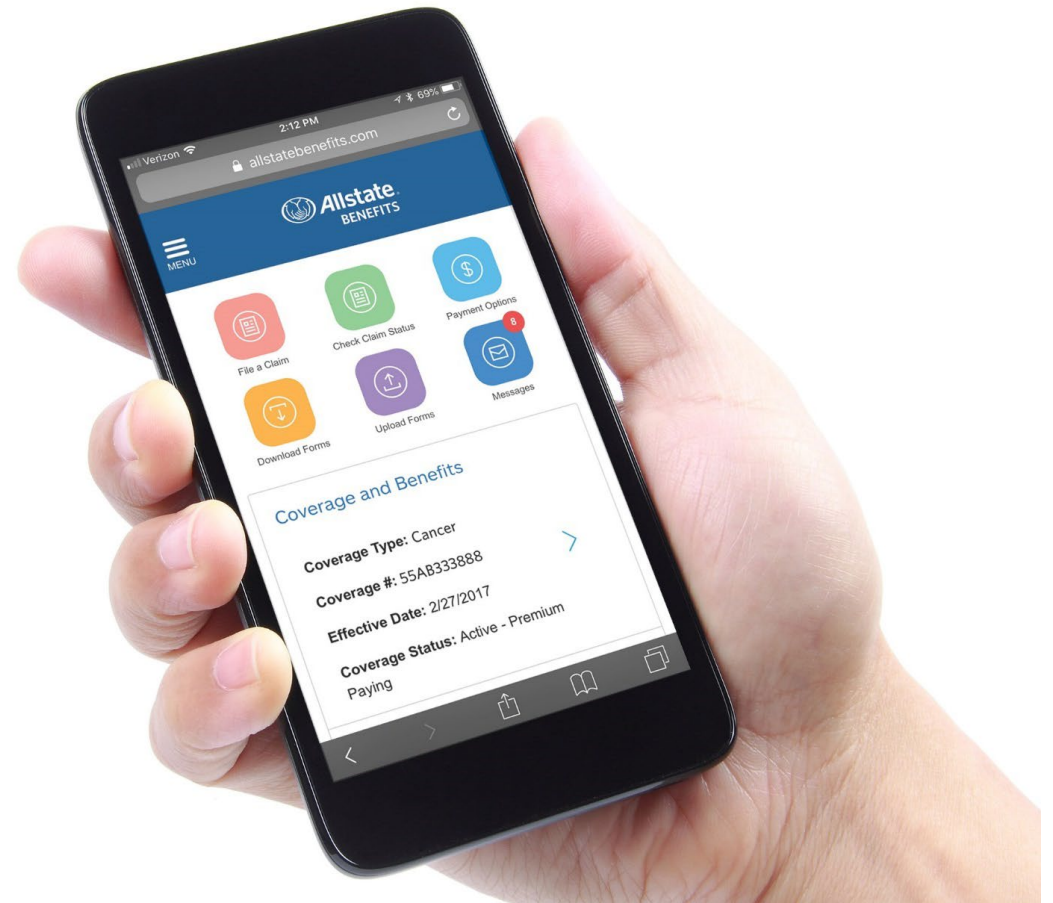
Self-Service Online Resource - www.allstatebenefits.com/mybenefits

- Submit claims easily and securely – no time limit to file claims
- Review claim status updates
- Add or change beneficiaries
- Submit HIPAA authorization
- View policy and claim history
- View and download an Explanation of Benefits (EOB)

The image shows a login interface for the MyBenefits website. It features a dark blue background with a lighter blue sidebar on the left. The main content area is white. At the top, there's a 'User ID' label above a text input field with the placeholder 'Enter User Id'. Below that is a 'Password' label above another text input field with the placeholder 'Enter Password'. A paragraph of text explains password requirements: 'Passwords are case sensitive and must have a minimum of 6 characters that are combination of lowercase, UPPERCASE, number, and special character. For example - "aLLSTATE2!"'. There's a checkbox labeled 'Remember my User ID' followed by a link 'What's this?'. A rounded 'log in' button is positioned to the right. At the bottom, there's a link 'Forgot User ID or Password?' and a link 'Create an account'.


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:

↓

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		

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 Plan)
 - 1-866-232-1517
 - Allstatebenefits.com/mybenefits

Questions?