



# NORTH CAROLINA Office of *State Human Resources*



## **NCFlex Employee Session – Voluntary and Core AD&D Plans**

June 2021

# Agenda

- What is AD&D?
- AD&D Basic Benefits
- Cost of the Voluntary Plan
- Voluntary AD&D Additional Benefits
- Travel Assistance
- Continuation Options
- Resources

# What is AD&D?

- Accidental Death and Dismemberment insurance pays a benefit if you die or are seriously injured as the result of a covered accident.
  - Exclusions are listed in the guide and certificate.
  - This insurance should NOT take the place of Life Insurance which pays benefits due to sickness and/or accident.
- Includes accidents on or off the job.
- **Core AD&D is FREE** - employee only coverage - \$10k in coverage.
  - You must enroll to have this coverage.
- **Voluntary AD&D** – low cost and pre-taxed – employee only or employee family options available.

# AD&D Basic 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%
Speech or hearing of both ears	50%
Hearing of one ear	25%

For the following conditions...	
Quadriplegia	100%
Paralysis of three limbs	85%
Paraplegia/hemiplegia	75%
Paralysis of one limb	50%

## Family Principal Sum

If you elect family coverage, the plans pay a percentage of your benefit amount if your spouse and/or children die or are seriously injured as the result of an accident, as follows:

Family Member	Percentage of your AD&D benefit amount paid is
Spouse	50%
Children	10% each child

# Cost of the Voluntary AD&D Plan

Please note: At age 75, the amount of coverage will decrease 50%.

Principal Sum	Employee Only	Employee and Family
\$50,000	\$0.90	\$1.30
\$100,000	\$1.80	\$2.60
\$150,000	\$2.70	\$3.90
\$200,000	\$3.60	\$5.20
\$250,000	\$4.50	\$6.50
\$300,000	\$5.40	\$7.80
\$350,000	\$6.30	\$9.10
\$400,000	\$7.20	\$10.40
\$450,000	\$8.10	\$11.70
\$500,000	\$9.00	\$13.00

# Voluntary AD&D - Additional Benefits

- Voluntary AD&D
  - Summary of Additional benefits, minimum election of \$50,000 (\$.90/month EE Only or \$1.30/month EE+Family)
- Surgical Reattachment Benefit
- Coma Benefit
- Accidental HIV Benefit
- Burn Disfigurement Benefit
- Rehabilitation Benefit\*
- Therapeutic Counseling Benefit\*
- Adaptive Home & Vehicle Benefit\*
- Accidental In-Hospital Indemnity Benefit\*
- Custodial Care Benefit\*
- Seat Belt Benefit\*
- Air Bag Benefit\*
- Criminal Assault Benefit\*
- Common Disaster Benefit\*
- Survivor's Benefit\* (*family option only*)
- Education Benefit\* (*family option only*)
- Spouse Training Benefit\* (*family option only*)
- Child Care Benefit\* (*family option only*)

# Voluntary AD&D – Example 1

EE1: Married with 2 children ages 2 and 4

DOT worker for 6 years

\$500,000 in Vol AD&D EE + Family

\$10,000 Core AD&D EE Only

\*Paralyzed from the neck down, while working, when his truck collided with another vehicle that was being pursued. The person in the other vehicle was intoxicated and charged with felony flee to elude arrest, assault with a deadly weapon, a reckless driving, amongst other charges.

Amount:	Benefit:
\$24,000	Therapeutic Counseling
\$5,000	Adaptive Home/Vehicle Benefit
\$2,000	In-hospital Indemnity
\$24,000	Custodial Care
\$25,000	Criminal Assault Benefit
\$8,000	Child Care Benefit
\$500,000	Vol AD&D – Full Amount – Quadriplegia
\$10,000	Core AD&D – Full Amount – Quadriplegia
<b><u>\$598,000</u></b>	<b><u>Total Potential Benefits Payable</u></b>

Total premiums paid by EE1, if he enrolled as a new hire, 6 years ago.

- \$13.00/mo @ 72 mo. = \$936 Vol AD&D
- \$0.00/mo @ 72 mo. = \$0 Core AD&D

\*Documentation must be submitted, services rendered, claims approved etc. before benefits are actually paid.

*\*Benefits are payable even if the accident did not result in a death.*

# Voluntary AD&D – Example 2a

EE2: Married with 3 children ages 10, 16 and 19

SHP Trooper 20 years

\$10,000 Core AD&D

\*Died – Motor Vehicle Accident while in pursuit of an impaired driving suspect.

Suspect has been charged and convicted in the death of this Trooper amongst other crimes.

Amount:	Benefit:
\$10,000	Core AD&D – Full Amount – Quadriplegia
<b><u>\$10,000</u></b>	<b><u>Total Potential Benefits Payable</u></b>

Total premiums paid by EE2 if he enrolled as a new hire, 20 years ago.

- \$0.00/mo @ 240 mo. = \$0 Core AD&D

\*Documentation must be submitted, services rendered, claims approved etc. before benefits are actually paid.

# Voluntary AD&D – Example 2b

EE2: Married with 3 children ages 10, 16 and 19

SHP Trooper 20 years

\$10,000 Core AD&D

\$50,000 Vol AD&D

\*Died – Motor Vehicle Accident while in pursuit of an impaired driving suspect.

Suspect has been charged and convicted in the death of this Trooper amongst other crimes.

Amount:	Benefit:
\$5,000	Safe Driver Benefit
\$2,500	Safe Driver Benefit
\$5,000	Criminal Assault Benefit
\$12,000	Survivor Benefit
\$5,000	Funeral Expense Benefit
\$10,000	Education Benefit
\$4,500	Child Care Benefit
\$500	COBRA Benefit
\$50,000	Vol AD&D – Full Amount – Loss of Life
\$10,000	Core AD&D – Full Amount – Loss of Life
<b><u>\$104,500</u></b>	<b><u>Total Potential Benefits Payable</u></b>

Total premiums paid by EE2 if he enrolled as a new hire, 20 years ago.

- \$0.00/mo @ 240 mo. = \$0 Core AD&D
- \$1.30/mo @ 240 mo. = \$312 Vol AD&D

\*Documentation must be submitted, services rendered, claims approved etc. before benefits are actually paid.

# AD&D - Voya Travel Assistance

- Direct access to prompt medical emergency assistance when traveling more than 100 miles from home, providing enhanced security
- You and your dependents have toll-free or collect-call access to the Voya Travel Assistance customer service center or access to the services provided on the website 24 hours/day, 365 days/year – from anywhere in the world.
- **Printable Flyer with info located in AD&D section of [ncflex.org](http://ncflex.org).**

## **Worldwide Emergency Travel Assistance Services provides four types of services:**

- Pre-Trip Information
- Emergency Personal Services
- Medical Assistance services
- Emergency Transportation Services

# Travel Assistance - Continued

## Pre-trip information

These valuable services help you start your trip the right way. Voya Travel Assistance can provide you with important, up-to-date travel information including:

- Immunization requirements
- Visa & passport requirements
- Foreign exchange rates
- Embassy/consular referral
- Travel/tourist advisories
- Temperature & weather conditions
- Cultural information

## Emergency personal services

In the event of an unexpected situation of a non-medical nature, Voya Travel Assistance offers access to several valuable services, including:

- Urgent message relay
- Interpretation/ translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage or personal possessions
- Legal assistance and/ or bail bond

# Travel Assistance - Continued

## Emergency transportation services\*

Should you need medical care or assistance while traveling, Voya Travel Assistance can help. When deemed medically necessary by a Voya Travel Assistance- designated physician, evacuation and transportation to the nearest adequate medical facility that can properly treat your condition will be arranged and paid for on your behalf. Additional transportation services include:

- Visit of family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

\* The services listed above are subject to a maximum total payment of \$150,000.

## Medical assistance services include:

- Medical referrals for local physicians and dentists
- Medical case monitoring
- Prescription assistance and eyeglass replacement
- Arrangement and payment of emergency medical services (up to \$10,000 with a written guarantee of reimbursement from the eligible participant)

# How and When to Enroll (or make changes)

- When:
  - Within 30 days of becoming a New Hire, Newly Eligible, or when you experience a Qualifying Life Event (i.e. marriage, birth, divorce, loss of other coverage).
  - During Open Enrollment in the Fall (For 2022 – October 11 - 29).
- Where:
  - Enrollment Platform linked on our website, through your HR Portal, or call the customer service number for the Enrollment Platform (1-855-859-0966).
- No EOI is required (Evidence of Insurability = medical questions).
- If both you and your spouse are eligible to elect this coverage as an NCFlex eligible employee:
  - You must elect coverage on yourself, as an employee, not as a dependent.
  - You cannot double cover children – only one eligible employee may choose Family option to cover children.

# Continuation of **Voluntary** AD&D Plan

- If you leave employment for retirement or any other reason, or you lose eligibility to participate in NCFlex benefits – you can take this plan with you through portability.
- Reach out to Voya customer service (LifeHelp) at 1-877-464-5111.

# NCFlex Resources

- Website – [www.ncflex.org](http://www.ncflex.org)
  - Pages on each individual benefit
    - Certificates, claim forms, flyers on benefits
  - Enrollment Guide
- Email - [ncflex@nc.gov](mailto:ncflex@nc.gov)
- Voya Financial (LifeHelp Customer Service)
  - 1-877-464-5111
  - <https://claimscenter.voya.com>

# Questions?