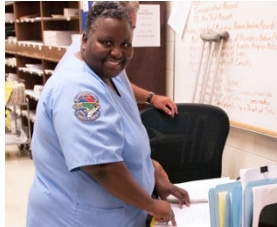
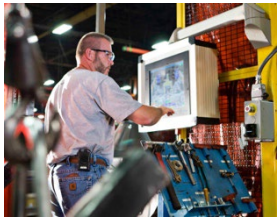




NORTH CAROLINA Office of
State Human Resources



NCFlex Employee Session – Accident Plan

March 2023

Agenda

- Who is eligible
- Highlights of NCFlex Benefits
- When you can enroll
- Accident plan overview
- Cost of the plan
- Examples of benefits available
- Claim examples
- How to file a claim
- 1099s
- Continuation
- Resources

Who is Eligible – Please Note

- You must be enrolled in a plan for your eligible dependent(s) to participate.
- You may not be covered as both an employee and a dependent
- Children may not be dually enrolled.
- You should consult with a tax advisor if you have questions as to whether someone qualifies as your income tax dependent.
- Dependents do not have to be enrolled on your health plan in order to be enrolled on your NCFlex plan(s).

Highlights of NCFlex Benefits

- **Pre-Tax** payroll deductions - Save 25% to 40% in taxes
- Most plans transfer between state agencies, universities, participating community colleges and participating charter schools
- Most plans can be continued past separation or retirement
 - View the [Continuation Flyer](#) on ncflex.org for more info
- 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.

When You Can Enroll

- New Hire or Newly Benefits Eligible Employee
 - You have 30 days from your date of hire or eligibility date to enroll in benefits.
- Annual Enrollment
 - Typically, in October of each year. Effective Jan. 1 of the following year.
- Qualifying Life Event
 - You have 30 days from the date of your event to make a change.
 - QLEs include things such as: Marriage, Birth, and Loss of Other Coverage.

Accident Plan Overview

- Administered by Voya
- Two plan options – Low and High
- Pays out a benefit directly to employees 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 should fill the gap and cover most of the SHP out-of-pocket cost a member would incur
- Additional Benefits include:
 - Sport rider on both plans – additional payout if injured while participating in an organized sport
 - Wellness Benefit and Travel Assistance on both plans
 - The High Option includes a Sickness Hospital Confinement Benefit
- This plan is currently portable at the same rate an employee would pay while actively working if ported prior to age 70

Accident Plan Cost

Monthly Cost

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

- The monthly premium is the same rate for each employee, no matter the age
- The cash benefit paid depends on the injury and treatment
- 1099 tax forms will be sent to employees in January each year for accident claim payouts of \$600 or greater from the prior year

Accident Plan – Examples of benefits available

You may qualify to receive a benefit payment for the following items, if they are a result of a covered accident and the accident occurred on or after your effective date.

- Doctor visit or Emergency room treatment
- Physical or occupational therapy (up to 10 visits)
- Medical equipment such as a sling or cast
- Emergency dental work
- Lacerations
- Surgical repair for a tendon/ligament/rotator cuff injury
- Burns
- Fractures and Dislocations
 - (payouts differ depending on the location and if it is open or closed reduction)
- Hospital admission
- Coma
- Concussion
- Transportation for hospital care
- Paralysis

Accident Plan – How it helps with medical costs

Service	80/20	70/30	Low Benefit	High Benefit
Initial doctor visit	\$80/\$70 specialist copay \$10/\$25 primary care copay	\$94/\$100 specialist copay \$30/\$45 primary care copay	\$100	\$120
Emergency room treatment	\$300 copay	\$337 copay	\$300	\$400
Physical therapy	\$52 copay	\$72 copay	\$60	\$75
X-Ray	copay or deductible/coinsurance	copay or deductible/coinsurance	\$75	\$100
Hospital Admission	\$300 copay	\$337 copay	\$1,250	\$2,000
Eye – removal of foreign body	\$80/\$70 specialist copay	\$94/\$100 specialist copay	\$100	\$120
Laceration	\$70 urgent care copay	\$100 urgent care copay	\$60 - \$480	\$80 - \$960
Torn knee cartilage (surgical repair)	deductible/coinsurance	deductible/coinsurance	\$800	\$1,000

Accident Plan – Sports Accident Benefit

- The Sports Accident Benefit:
 - An additional percentage (25%, not to exceed \$1,000) of the Accident Hospital Care, Accident Care or Common Injuries benefit amount that is payable if the Covered Accident is the result of an Organized Sporting Activity.
- Organized Sporting Activity:
 - A competition or supervised organized practice for a competition.
 - The competition must be governed by a set of written rules, be officiated by someone certified to act in that capacity and overseen by a legal entity such as a public school system or sports conference.
 - The legal entity must have a set of bylaws and competition must be on a regulation playing surface.
 - Participation must be on an amateur basis.

Accident – New for 2023

- 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 on BOTH options
 - Also offered for participants of the NCFlex Accidental Death and Dismemberment plans (Core and Voluntary)

Accident – New for 2023 (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 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**

Accident Plan – Example 1

John, a full-time employee with DOT participates in a summer softball league. While sliding into home base, he broke his ankle and tore his ACL.

Out-of-pocket medical expenses incurred:

- \$300 Emergency room copay
- \$25 copay for follow up doctor visit
- \$1250 deductible for surgery
- \$4150 co-insurance after deductible was met
- \$260 copay for 10 physical therapy visits

- **\$5,985 total out-of-pocket expenses**

****Disclaimer:** The amounts shown are for illustrative purposes only. Actual costs and results may vary.

Accident Insurance benefit paid:

- \$300 Emergency Room Treatment (+25%)
- \$300 Follow up Doctor's Visits (3 total) (+25%)
- \$75 for x-ray (+25%)
- \$120 for medical equipment (+25%)
- \$5,000 for the broken ankle that was surgically repaired (open reduction)
- \$1,020 surgical benefit for ACL repair
- \$600 Physical Therapy (\$60 per visit, up to 10) (+25%)

- **\$7,415 Total benefit paid (+\$348.75 for Sports Accident Benefit)**

Accident Plan – Example 2

Becki, a full-time employee working with NCSU has a young child in daycare. One day she picks him up and her son has stuck a dried bean in his ear. Becki tried taking her son to the emergency room, where the bean could not be removed, and she followed up with an ENT.

Out-of-pocket medical expenses incurred:

- \$300 Emergency room copay
- \$40 copay for ENT specialist visit
- \$1250 deductible for surgery
- \$200 co-insurance after deductible was met

- **\$1,790 total out-of-pocket expenses**

Accident Insurance benefit paid:

- \$300 Emergency Room Treatment
- \$200 Follow up Doctor's Visit (2 total – one was surgery day)

- **\$500 Total benefit paid to Becki**

****Disclaimer:** The amounts shown are for illustrative purposes only.
Actual costs and results may vary.

Accident Plan – How To File A Claim

Follow these steps to file your claim:

- 1 Visit [NCFlex.org](https://www.ncflex.org) and click on **Accident** benefits.
- 2 Click “**Additional Plan Information**” button.
- 3 Open “**NCFlex Accident Claim Form 12.18.pdf**” and fill out form.
- 4 Once complete, **save PDF** to your computer and gather any additional supporting documents as instructed under the Claims Checklist section.
- 5 **Submit claim form** and supporting documentation either digitally or via mail:

NCFlex Accident Documents

Documents

- [2023 NCFlex Accident Plan Details.pdf](#)
- [NCFlex Critical Illness and Accident Wellness Flyer](#)
- [NCFlex Accident Claim Form 12 18](#)
- [How to file an accident claim 2 19](#)
- [NCFlex Accident Plan Certificate](#)
- [NCFlex 2018 Accident FAQs](#)

Accident Plan – How To File A Claim cont.



Visit voya.com/claims and click on “Submit your Forms”.



Print out claim form and documentation and send to:

Voya Claims
PO Box 320
Minneapolis, MN 55440

or

Voya Claims Overnight
20 Washington Avenue South
Minneapolis, MN 55401



If you have any questions about the claim process, call
1-877-464-5111.

CLAIM CHECKLIST

- SIGN and DATE this completed form, then submit using one of the above methods.
- Attach proof of injury, such as emergency records, itemized bills, medical records, admit/discharge summary or office notes. Proof of treatment received is required for this accident.
- Provide a copy of the police report for all motor vehicle accident claims and any other incidents investigated by any law enforcement agency.

1099s

- If you receive a benefit payment from the **Critical Illness** plan, you should receive a 1099 the following January for tax filing purposes
- If you have questions about how to file this with your taxes, please contact a tax professional
- In some cases, your medical bills may be able to offset a portion of the money you received from the plan(s)

Continuation

- Continuation is available when you separate from your job or retire
- The Critical Illness plan is portable at the same rate you pay as an employee
- Must be under age 70
- Voya's customer service (LifeHelp) should send a port letter to your last address on file, once you separate from employment
- You can also call Lifehelp directly 1-877-464-5111
- You have a limited amount of time to choose continuation

NCFlex Resources

- Website – www.ncflex.org
 - Pages on each individual benefit
 - Certificates, claim forms, flyers on benefits
 - Enrollment Guide
- Email NCFlex: ncflex@nc.gov
- Voya Financial Customer Service (LifeHelp)
 - 1-877-464-5111
 - ncflex@lifehelp.com

Questions?