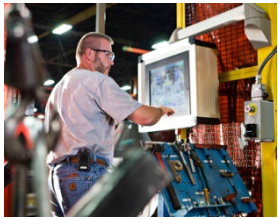




NORTH CAROLINA Office of
State Human Resources



NCFlex Employee Session – Accident Plan

December 2024

Agenda

Eligibility	NCFlex Benefits Highlights	When you can enroll
Accident Plan overview	Cost of the plan	Examples of payable events
Additional benefits <ul style="list-style-type: none">• <i>Sports Accident</i>• <i>Wellness</i>• <i>Travel Assistance</i>• <i>Sickness Hospital Confinement</i>	Claim examples	Filing Claims
1099s	Continuation	Resources

Eligibility

- 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).

NCFlex Benefits Highlights

- **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 (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 – Classic and Enhanced
- 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 Enhanced 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

- The monthly premium is the same rate for each employee, no matter the age
- The cash benefit paid depends on the injury and treatment

Monthly Cost

Coverage Level	Classic Option	Enhanced 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

Examples of payable events

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

How Accident benefits help with medical costs

Service	80/20	70/30	Classic Benefit	Enhanced 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

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.

Wellness Benefit

- Included with both **Classic and Enhanced Options**
 - \$50 for employee and covered spouse, \$25 for covered child(ren)
 - Payable **once per year / per covered person** for completing an eligible health screening

What types of health screening tests are eligible?

Covered Health screening tests include but are not limited to:

- | | | |
|---|---------------------------------------|---|
| • Blood test for triglycerides | • Chest x-ray | • Well child/preventative exams age 1 through age 18 |
| • Pap smear or thin prep pap test | • Mammography | • Biometric screenings |
| • Flexible sigmoidoscopy | • Colonoscopy | • Electrocardiogram (EKG) |
| • CEA (blood test for colon cancer) | • CA 15-3 (breast cancer) | • Annual Physical Exam – Adults |
| • Bone marrow testing | • Stress test on bicycle or treadmill | • CA 125 (ovarian cancer) |
| • Serum cholesterol test for HDL & LDL levels | • Fasting blood glucose test | • Tests for sexually transmitted infections (STIs) |
| • Hemocult stool analysis | • Thermography | • Ultrasound screening for abdominal aortic aneurysms |
| • Serum Protein Electrophoresis (myeloma) | • PSA (prostate cancer) | • Hemoglobin A1C (HbA1c) |
| • Breast ultrasound, sonogram, MRI | • Hearing test | • Bone density screening |
| • Molecular or antigen test (Coronavirus disease (COVID-19)*) | • Routine eye exam | |
| • Immunizations | • Routine dental exam | |

Wellness Benefit (cont.)

- Included on Accident, Critical Illness and Cancer plans
 - Voya: **Accident** and **Critical Illness** (as of 1/1/23)
 - Time limit of 180 days or end of plan year, whichever is later; no documentation required
 - Allstate: **Cancer**
 - No time limit, documentation IS required
- If you have multiple plans (i.e. Accident and Cancer) you can file for a Wellness Benefit on each plan
 - Each plan is independent and has its own Wellness Benefit
- Screenings should still be filed on your medical plan

Voya Travel Assistance

For participants of both the Voya Accident and AD&D plans

- Direct access to prompt medical emergency assistance when traveling 100 miles or more from your primary residence
- [Printable Flyer](#) with info located at ncflex.org.
- If traveling, consider registering ahead of time
 - imglobal.com/member, select “Create an account”, enter referral code: VOYATRAVEL, click “continue”

Voya Travel Assistance (cont.)



Emergency Medical Transport Services

- Dispatch of a Physician
- Emergency Medical Evacuation
- Medical Repatriation
- Return of Dependent Children
- Return of Travel Companion
- Vehicle Return Services
- Visit of a Family Member or Friend
- Repatriation of Remains



Medical Assistance Services

- Convalescence Arrangements
- Outpatient & Inpatient Care
- Interpretation Services
- Medical Monitoring
- Medical & Dental Referrals
- Prescription Transfer & Shipping
- Replacement of Medical Devices



Travel Assistance Services

- Emergency Cash Transfer
- Consulate and Embassy Location
- ID Theft Assistance
- Legal Referrals
- Lost Luggage and/or Document Assistance
- Pet Housing and Return
- Pre-Trip Informational Services
- Urgent Message Relay



Security Assistance Services

- Emergency Political Evacuation/ Repatriation
- Location Intelligence App
- Natural Disaster Evacuation

Sickness Hospital Confinement Benefit

- Included with the **Enhanced Option**
- 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

Claim 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 (Classic Option) 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)**

Claim 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 (Classic Option) 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.

Filing Claims

- Both Accident and Wellness claims can be filed online at voya.com/claims
- Wellness benefits for Accident (and Critical Illness) did not start until 1/1/23
- Deadlines:
 - Wellness Claims - You have 6 months after the screening to file, or by the end of the plan year, which ever is **LATER**
 - Accident – 18 months, but file ASAP
 - Check certificate for other deadlines/time limits
- Visit the Accident section of ncflex.org for flyers with more info on filing claims

Filing Claims (cont.)

- Voya's Claim Center – One Stop Shop!
 - File a claim or check the status
 - Print a checklist or form
 - Watch a 'how to' video
 - voya.com/claims
 - Group policy name is State of NC
 - Group policy number is 680770
 - Wellness claims are "Formless"
 - Accident claims ***REQUIRE***, at minimum, a Claim Form ***and*** proof of injury and treatment

Voya Claims Center
Less paperwork. Easier process.

We're simplifying the claims process to serve you better. [View a checklist and FAQ before you begin.](#)

Start a Claim	Continue a Claim	Track a Claim
Start a Life, Disability, Supplemental Health or other Insurance claim.	Add forms or documentation to a claim you already started.	Check the status of a claim you already submitted.
Get Started	Upload Forms	Check Status
Health Account Solutions participants visit https://myhealthaccountsolutions.voya.com/	Need a form? Find it here.	

Have a **Wellness/Health Screening Benefit Claim?** You completed a health screening test, let's get your annual benefit. [Start Your Claim](#)

Get a checklist
Get a list of the details you'll need to complete your claim, plus answers to common questions.
[See checklists and FAQs](#)

Download forms
Know what you need? Prefer to print or online? See all of our claims forms in one convenient place.
[Visit the Forms Library](#)

Contact Voya Claims Center for assistance
• For Accident, Critical Illness/Specified Disease, Hospital Confinement Indemnity and Wellness/Health Screening Benefit claims call 877-236-7564 9:00am - 8:00pm EST Monday - Friday.
• For Short Term Disability Income Insurance, Long Term Disability

Watch a claims 'how-to' video
• Start a claim and complete forms
• Submit a wellness/health screening benefit claim
• Submit an accident, critical illness or hospital indemnity claim
• Upload a claim
• Check a claim status

Claims Checklist & FAQ

Accident Insurance

Ready to file a claim?

Equip yourself with helpful information and documentation before you get started.

Information you'll need:

- Employer or Group name
- Group number (optional, but speeds up the process)
- Employee name
- Employee birthdate
- Employee Social Security number
- If the claim is for a spouse and/or child, you'll also need:
 - Spouse/child's name
 - Spouse/child's birthdate
 - Spouse/child's Social Security number
- Date of accident
- Description of accident

Examples of documentation you may need to upload or provide with an accident claim:

- Proof of injury, such as:
 - UB-04 form (if you were hospitalized – you can get this from the hospital's billing department)
 - Admit/discharge summary
 - Visit summary
 - Medical records
 - Itemized bills
 - Ambulance bill (or notation in medical record)
 - Medical equipment bill or notation in medical record
 - Operative report (if you had surgery)



1099s



If you receive a benefit payment from the **Accident** plan, you should receive a 1099 the following January for tax filing purposes.

Accident and Critical Illness are the two benefits that send out a 1099, if payments are \$600 or greater – includes wellness benefit payments.



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 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?