

# NCFlex Employee Session - Accident Plan

December 2025

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# Agenda

# 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.
- 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](https://ncflex.org) for more information
- 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 January 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 some accidents, this plan can 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 portered prior to the age of 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 benefits 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/\$40 specialist copay \$10-\$40 primary care copay	\$94/\$50 specialist copay \$15 - \$50 primary care copay	\$100	\$120
Emergency room treatment	\$500 copay	\$600 copay	\$300	\$400
Physical therapy	\$42 copay	\$62 copay	\$60	\$75
X-Ray	copay or deductible/coinsurance	copay or deductible/coinsurance	\$75	\$100
Hospital Admission	\$1,500 Deductible and 20% coinsurance	\$3,000 deductible and 30% coinsurance	\$1,250	\$2,000
Eye - removal of foreign body	\$80/\$40 specialist copay	\$94/\$50 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)    |
| • Hemoccult 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 information located at [ncflex.org](http://ncflex.org)
- If traveling, consider registering ahead of time
  - [imglobal.com/member](http://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 children - \$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:

- \$500 Emergency room copay
- \$10 copay for follow up doctor visit
- \$1,500 deductible for surgery
- \$3,500 co-insurance after deductible was met
- \$260 copay for 10 physical therapy visits

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- **\$5,770 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 (+25%))

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



# Claim Example 2

Becki, a full-time employee working with NCSU, picks up her son from camp. He tells her while playing a game of kick ball, the ball hit his thumb and now his thumb won't stop hurting. Becki takes him to an urgent care with an x-ray and learns her son's thumb is fractured.

## **Out-of-pocket medical expenses incurred:**

- \$70 copay for Urgent Care
  - \$140 copay for two follow up visits
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- **\$210 total out-of-pocket expenses**

## **Accident Insurance (Classic Option) benefit paid:**

\$100 initial doctor's visit  
\$200 follow-up doctor's visit (2 total – one was surgery day)  
\$400 closed reduction for fractured finger  
\$75 for x-ray  
\$120 for medical equipment (brace)

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- **\$895 total benefit paid**

\*\*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**.
- Deadlines
  - Wellness Claims – You have 6 months after the screening to file, or by the end of the 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 information 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](https://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

Start a Life, Disability, Supplemental Health or other insurance claim.

[Get Started](#)

Already have a login? Click here to visit [myBenefitsHub](#)

Health Account Solutions participants visit [myhealthaccountsolutions.voya.com](#)

#### Continue a Claim

If you already have a claim number or need to add forms or documentation to a claim already started

[Complete a claim /Upload Forms](#)

Need a form? [Find it here.](#)

#### Track a Claim

Check the status of a claim you already submitted.

[Check Status](#)

# Claims Checklist and FAQ

## Accident Insurance

## 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)

# 1099's



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 as you pay as an employee
- Must be under the age of 70
- Voya's customer service (LifeHelp) should send a port letter to your last address on file once you separate from employment
- You can call LifeHelp directly at 1-877-464-5111.
- You have a limited amount of time to choose continuation

# 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: [ncflex@nc.gov](mailto:ncflex@nc.gov)
- Voya Financial Customer Service (LifeHelp)
  - 1-877-464-5111
  - [ncflex@lifehelp.com](mailto:ncflex@lifehelp.com)

# Questions?