

NCFlex Employee Session - Accident Plan

December 2025



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 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:

<ul style="list-style-type: none">• Blood test for triglycerides• Pap smear or thin prep pap test• Flexible sigmoidoscopy• CEA (blood test for colon cancer)• Bone marrow testing• Serum cholesterol test for HDL & LDL levels• Hemoccult stool analysis• Serum Protein Electrophoresis (myeloma)• Breast ultrasound, sonogram, MRI• Molecular or antigen test (Coronavirus disease (COVID-19)*• Immunizations	<ul style="list-style-type: none">• Chest x-ray• Mammography• Colonoscopy• CA 15-3 (breast cancer)• Stress test on bicycle or treadmill• Fasting blood glucose test• Thermography• PSA (prostate cancer)• Hearing test• Routine eye exam• Routine dental exam	<ul style="list-style-type: none">• Well child/preventative exams age 1 through age 18• Biometric screenings• Electrocardiogram (EKG)• Annual Physical Exam – Adults• CA 125 (ovarian cancer)• Tests for sexually transmitted infections (STIs)• Ultrasound screening for abdominal aortic aneurysms• Hemoglobin A1C (HbA1c)• Bone density screening
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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
- 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 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
- **\$5,770 total out-of-pocket expenses**

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

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

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
- \$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)

- \$895 total benefit paid

**Disclaimer: The amounts shown are for illustrative purposes only.
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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
- 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
 - 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?