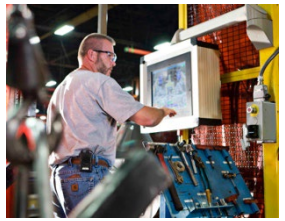
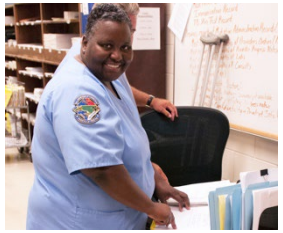
NORTH CAROLINA Office of
State Human Resources








NCFlex Updates and Reminders for 2026

September 2025

Agenda

- Open Enrollment
  - General
  - Changes and Reminders
    - FSAs
    - Dental rates
    - Continuation of Coverage
    - Wellness benefit
    - Other benefit reminders
  - Common OE questions

Open Enrollment - General

- Open Enrollment (OE) will be held from October 13 - 31
  - Both State Health Plan (shpnc.gov) and NCFlex (ncflex.org)
  - https://www.shpnc.gov/2026-open-enrollment-information - State Health Plan OE info
  - oshr.nc.gov/state-employee-resources/benefits/ncflex/open-enrollment-ncflex-benefits - NCFlex OE info
- Effective date of changes January 1, 2026
  - Unless Evidence of Insurability (EOI) is required
- EOI requirements
  - *Disability – EOI is required for new enrollees during OE who previously declined the benefit
  - *Term Life – EOI is required during OE when increasing by more than $20k or above Guaranteed Issue amounts ($200k for employee and $50k spouse)

*Non-University employees only

Open Enrollment – General (cont.)

- NCFlex premiums are pre-tax
  - Except Group Term Life when dependent (spouse/child) coverage is added
  - This reduces your premium by 30% on average (depending on your tax bracket)
- During OE, if you have NCFlex questions:
  - Reach out to your Human Resources team
  - Join one of our employee meetings: https://oshr.nc.gov/2026-ncflex-open-enrollment-sessions
  - Email ncflex@nc.gov
- SSNs are required for covered dependents

Open Enrollment - Changes

- FSAs – new yearly amount for HCFSA and DDCFSA
- Accident – no changes
- Cancer – no changes
- Critical Illness – no changes
- Dental – new rates
- Vision – no changes
- Group Term Life – no changes
- AD&D – no changes
- Disability – no changes
- TRICARE Supplement – no changes

Red indicates plans not offered to university employees

Dependent Day Care FSA – New Max

- The new yearly contribution limit for DDCFSA in 2026 is **$7,500**
- This amount is PER HOUSEHOLD (unlike the HCFSA)
- Grace period for this plan instead of a rollover – March 15 of the following year
- You can use “Day care change” or other life event in the enrollment platform to make changes mid-year
- Services incurred after separation can be reimbursed up to the balance available in the account

Health Care FSA

- Annual maximum election $3,300 (per employee)
- Annual rollover amount for 2025 into 2026
  - Can roll over up to $640 (minimum balance of $25 required)
  - Rollover from 2026 into 2027 will increase to $660
- You must re-enroll to continue contributions
  - You do not have to re-enroll to keep the rollover
- Participants **cannot** use current year funds for prior year expenses
  - If they do, account may be frozen
  - Account can only be unfrozen if money is paid back or if claims incurred during current year are filed, equaling up to what is owed

Health Care FSA – Rollover

- Rollover (Carry Forward) money combines anything from the current year contributions and prior year rollover money
  - Example: An employee has $300 left from 2024 rollover and $200 left from the 2025 contributions. They can roll over $500 into 2026
- You do not need to do anything for the rollover to occur
- Rollover funds are shown on a separate line item in your P&A account

Health Care FSA – Rollover cont.

- NEW: Rollover funds from 2025 will be available to use for 2026 expenses starting January 1
- Current year funds will be used for current year expenses prior to rollover funds being used
- Rollover money can be used for current year expenses, January 1 – December 31, as long as the you stay active or leave and choose COBRA
- If you remain employed, roll over money will continue to roll each year, without you re-electing the plan, as long as you have at least $25

FSA Runout Periods

- Runout period means last day to file claims
- For 2025 accounts: March 31, 2026
  - 2025 DDCFSA claims dated 1/1/2025 – 3/15/2026 (grace period)
  - 2025 HCFSA money with claims dated 1/1/2025 – 12/31/2025
- For the 2026 accounts: March 31, 2027
  - 2026 DDCFSA claims dated 1/1/2026 – 3/15/2027 (grace period)
  - 2026 HCFSA money with claims dated 1/1/2026 – 12/31/2026

HCFSA and HSA

- HCFSA = Health Care Flexible Spending Account
- HSA = Health Savings Account (not offered by NCFlex)
- If an employee is enrolled in the HCFSA, their spouse cannot make or receive tax-favored HSA contributions*
  - This is because the HCFSA is available to reimburse the qualified expense of the employee and the employee's spouse and dependents, so a spouse's contributions to an HSA would violate IRS rules.
- Starting January 2026, NCFlex will no longer retro cancel HCFSA elections because of spouse HSA accounts

*Benefits Guide, page 7

Dental - Rates

Rates increased by 4% for all plans.

Monthly Cost - 2025

Coverage Level	High Option	Classic Option	Low Option
Employee Only	$56.50	$36.70	$24.66
Employee and Spouse	$113.34	$73.60	$49.70
Employee and Child(ren)	$122.24	$79.74	$53.40
Employee and Family	$200.12	$125.86	$85.10

Monthly Cost - 2026

Coverage Level	High Option	Classic Option	Low Option
Employee Only	$58.76	$37.94	$25.64
Employee and Spouse	$117.88	$76.06	$51.70
Employee and Child(ren)	$127.12	$82.40	$55.54
Employee and Family	$208.12	$130.22	$88.50

Continuing Coverage with COBRA

Planning to retire or leave employment? Learn more about your options through COBRA or other continuation methods on our “Continuing Coverage with COBRA” page: https://oshr.nc.gov/continuing-coverage-cobra

Find Dental and Vision COBRA rates, contact information for each NCFlex vendor, and FAQs.

Details about continuation options on other NCFlex plans can be found in our Continuing Your Benefits After Separation Brochure: https://oshr.nc.gov/coverage-continuation-options-separation-employment-guide/open

Wellness Benefit Reminders

- Included on Accident, Critical Illness and Cancer plans
  - Accident and Critical Illness Wellness Benefits are filed through Voya and have the same eligible screenings (time limit of 180 days or end of plan year, whichever is later; no documentation required)
  - Cancer Wellness Benefit is filed through Allstate (no time limit, documentation required)
- Each plan allows 1 Wellness Benefit payout per year (no matter the number of screenings) per covered person
- 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, although they are sometimes the same or similar
- Screenings should still be filed on your medical plan
- Flyers can be found on ncflex.org to explain how to file

Other Benefit Reminders

- None of the NCFlex supplemental plans replace a medical plan
  - Payouts received from plans such as Accident, Critical Illness and Cancer are paid directly to you
- Cancer and Critical Illness Plans
  - No Evidence of Insurability required to enroll or increase coverage
  - Payouts from plans will depend on when coverage began and dates of diagnosis or service
- Group Term Life* increases
  - Increase your Term Life by $20k each OE without EOI, if you have not reached the Guaranteed Issue amount ($200k for employees and $50k for spouse)
  - Child Term Life can be added or increased with EOI

*Non-University employees

Other Benefit Reminders (cont.)

- Outside of Open Enrollment, changes to benefits can only be made if you experience a Qualifying Life Event
  - https://oshr.nc.gov/state-employee-resources/benefits/ncflex/qualifying-life-events
- Designate beneficiaries in the enrollment system
  - Group Term Life*, AD&D*, Cancer and Critical Illness
  - You can update these any time during the year
- Note on Group Term Life* and AD&D* plans
  - If you are eligible to be covered as an employee, you may not be covered as a dependent
- You may not be covered as both an employee and a dependent and children my not be dually enrolled

*Non-University employees

Common OE questions

- When changing dental or vision plans, will I have a waiting period for the higher benefits?
  - No
- If I enroll in the Cancer Plan, will I have a waiting period?
  - Only for pre-existing conditions that you were treated for in the 12 months prior to the plan starting. You will have a 12-month waiting period for benefits. However, the Wellness benefit is still payable during that waiting period.
  - Note: if someone goes from one plan to another and is currently being treated for Cancer or one of the specified diseases, benefits will continue to be paid based on the plan that was in place when the diagnosis occurs, for the first 12 months of the new plan. After a 12-month waiting period, the benefits from the new plan are payable on the past diagnosis.
- Are braces covered for adults on the dental plan?
  - No, only for children under age 19

Common OE questions (cont.)

- If I contribute to HCFSA, can I use these funds for my spouse's medical expenses, even if they are not covered on my State Health Plan?
  - Yes, you can use your Health Care FSA money for eligible expenses for your spouse and dependent children under at 26 regardless of if they are on your medical, dental or vision plan(s)
- What should I do if I am unable to complete my open enrollment on the enrollment platform?
  - For eBenefits: Call the eligibility and enrollment call center at 1-855-859-0966, Monday – Friday, 8 a.m. – 5 p.m., ET. Call center hours will be extended during annual enrollment until 10 p.m. and will also include some weekend hours.
  - For Empyrean: Call the University of North Carolina Benefits Service Center at 833-862-1490, Monday – Friday, 8 a.m. – 5 p.m., ET.

Common OE questions (cont.)

- If I have a dependent ageing off my plans (turning 26) but they are disabled, how do I continue them on my plans?
  - Reach out to your HR department.
- If I don't want to make any changes, do I need to do anything?
  - For NCFlex, only if you want to re-enroll in your FSAs to continue contributions. All other NCFlex benefits will automatically stay the same into next year, but with the new rates.
  - Visit the State Health Plan's website for more information on your medical plan
- Should I expect to get a new FSA card every year?
  - No, the FSA card is good for 3 years and works for both the HCFSA and DDCFSA accounts
  - New cards are issued automatically when the old card expires
  - You can order a replacement card, however, if yours is lost or stolen
  - You can order a card for your spouse or dependent child 18 or over (under age 26) at no cost, through the P&A website, the P&A mobile app or by calling P&A at 1-866-916-3475

Thank You

Open Enrollment
October 13 - 31

ncflex@nc.gov

www.ncflex.org