



NORTH CAROLINA Office of *State Human Resources*



NCFlex Critical Illness Plan

February 2023

Agenda

- Who is eligible
- Highlights of NCFlex Benefits
- When you can enroll
- Beneficiaries
- Overview of the Critical Illness plan
- How to file a claim
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- Continuing the plan after leaving employment
- Contact information

Who is Eligible?

- You:
 - If you work for a state agency, university, participating community college, or participating charter school for 20 hours or more per week in a permanent, probationary, or time-limited position
- Your Dependents:
 - Your legally married spouse
 - Your unmarried children (including natural children, stepchildren, or adopted children) up to age 26.
 - Your children can continue on the plan if unable to make a living because of a mental or physical handicap as long as the handicap developed before your child's 26th birthday and your child was covered by the NCFlex plan for which you want to continue coverage prior to turning 26.

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.

Beneficiaries

- Beneficiaries for NCFlex Benefits are designated on the enrollment platform (<https://www.shpnc.org/ebenefits> and choose your location)
- Can be named for Cancer, Critical Illness, AD&D, and Group Term Life
- If you are covering family members, you are the beneficiary
- University employees: NCFlex Cancer and Critical Illness as well as the new University Term Life and AD&D plans are located on the Empyrean platform.
 - How to Update Beneficiaries Online: <https://myapps.northcarolina.edu/hr/download/588/system-group-life-insurance/12179/how-to-update-beneficiaries-online.pdf>

Critical Illness

- As of January 1, 2023, this plan is administered by Voya
- Provides a lump sum benefit of \$15,000, \$25,000, \$40,000 or a percentage of your elected amount depending on the diagnosis
- No medical questions required at enrollment
- Benefit amount paid directly to you
- New Wellness Benefit and Infectious Disease Rider for 2023
- For most illnesses, benefits are payable for an unlimited amount of reoccurrences, with a 6-month period in between

Please note: University employees will need to go to the UNC Empyrean platform to enroll in/make changes to this benefit.

Critical Illness (cont.)

2022 - Allstate

Maximum Benefit Amount: \$15,000 or \$25,000	
Pays 100% of benefit in the event of:	Pays 25% of benefit in the event of:
<ul style="list-style-type: none"> Heart Attack Stroke Major Organ Transplant Bone Marrow Transplant Invasive Cancer Paralysis End Stage Renal Failure 	<ul style="list-style-type: none"> Carcinoma in Situ (non-invasive cancer) Coronary Artery Bypass Surgery

2023 - Voya

Benefit Amount: \$15,000, \$25,000 or \$40,000	
Pays 100% of benefit in the event of:	Pays 10% to 50% of benefit in the event of:
<ul style="list-style-type: none"> Heart Attack Stroke Major Organ Transplant Bone Marrow Transplant Cancer Permanent paralysis Coma Severe Burns Loss of Sight/Speech/Hearing Advanced Dementia Benign Brain Tumor Parkinson's Disease Multiple Sclerosis Muscular Dystrophy Occupational HIV Hepatitis B or C Type 1 Diabetes ALS Huntington's Disease Coronary artery bypass Stem cell transplant 	<ul style="list-style-type: none"> Carcinoma in situ: 25% Skin Cancer: 10% Sudden Cardiac Arrest: 25% Pacemaker placement: 10% Infectious disease: 25% Transient Ischemic Attack: 10% Open heart surgery for valve replacement or repair: 25% Transcatheter heart valve replacement or repair: 10% Coronary angioplasty: 10% ICD placement: 25% Aneurysm (ruptured or dissecting, abdominal aortic, or thoracic aortic): 10% Addison's disease: 10% Systemic sclerosis: 10% Myasthenia gravis: 50% Systemic Lupus Erythematosus: 50%

Critical Illness (cont.)

- Wellness Benefit – on all 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 | |

Critical Illness (cont.)

- Infectious Disease Benefit **Rider** (specifically for COVID-19)
 - The Infectious Disease **benefit** of 25% pays in addition to this rider with a **COVID-19** diagnosis and hospital confinement of 5 or more days
 - **Diagnosis Benefit**: \$100; payable once per calendar year / per covered person for a **COVID-19** diagnosis – must be confirmed by a medical professional
 - **Hospital Confinement Benefit**: \$2,000; payable once per calendar year / per covered person if **confined to a hospital due to COVID-19**

Critical Illness - Rates

Coverage Level	Employee Age	Benefit Amount*		
		\$15,000	\$25,000	\$40,000
Employee/ Spouse	<25	\$0.90	\$1.50	\$2.40
	25-29	\$1.20	\$2.00	\$3.20
	30-34	\$2.10	\$3.50	\$5.60
	35-39	\$2.70	\$4.50	\$7.20
	40-44	\$4.20	\$7.00	\$11.20
	45-49	\$7.80	\$13.00	\$20.80
	50-54	\$10.80	\$18.00	\$28.80
	55-59	\$15.90	\$26.50	\$42.40
	60-64	\$29.70	\$49.50	\$79.20
	65-69	\$42.00	\$70.00	\$112.00
	70+	\$49.80	\$83.00	\$132.80
Dependent Children	If you choose coverage for yourself, you may also elect coverage for your dependent children under age 26			
	Up to age 26	No cost		

*The costs are per covered person (employee/spouse) for the benefit amount you elect.

- Rates for you or your spouse are based on your age
- The rates listed in the chart are monthly rates, per covered person
- Children are covered at no cost, but you must elect child coverage in the enrollment system
- This plan does not require EOI however, any diagnosis must occur on or after the coverage effective date to be payable

Filing Claims

- Critical Illness claims for a diagnosis that occurred on 1/1/23 or later are filed with Voya
 - Prior to 1/1/23, filed with Allstate
- Voya's filing process is formless for both diagnosis claims and wellness claims
- Wellness claims for Critical Illness (and Accident) did not start until 1/1/23
 - You have 6 months after the screening to file a wellness claim, or by the end of the plan year, whichever is later
- To file a claim, visit voya.com and click on "CLAIMS" in the upper right corner
 - Group policy name is State of NC and the group policy number is 680770 for all covered employees and dependents
- Visit the Critical Illness section of ncflex.org for flyers with more info on filing
- Reimbursements may be made by direct deposit or check, depending on what you choose when filing.

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