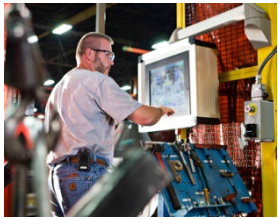




NORTH CAROLINA Office of
State Human Resources



NCFlex Employee Session – First-of-Year Benefit Reminders

January 2025

Agenda

- Checking your paystub for accuracy of benefit premiums
- Benefit Changes for 2025
- FSA Reminders
- Updating Beneficiaries
- Mid-Year benefit changes
- Wellness Benefit Reminders
- 1099s you may receive
- Helpful benefit websites and who to contact
- Trending NCFlex Questions

Check your Premium Deductions

- Choices made during open enrollment (last October) became effective 1/1/2025
 - If Evidence of Insurability (EOI) was required, the benefit will become effective the 1st of the month after approval
- Visit <https://www.shpnc.org/ebenefits> to log into your enrollment account for viewing your confirmation statement, and what you chose during open enrollment
- For university employees, NCFlex benefits are on the Empyrean platform. Visit www.shpnc.org/ebenefits, click link for Universities, and then select your university under the Empyrean header.
- **NCFlex** deductions are taken out the month they are for (premiums come out in **January for January** coverage)
 - Premium amounts can be found: ncflex.org – scroll down to employee guides and rate sheets box – look for monthly or semi-monthly rates
 - This is different than the State Health Plan premiums, which come out a month ahead

Benefit Changes 2025

- Dental Plan rate changes
- Health Care FSA (HCFSA) annual amount increased to \$3,200 and rollover to \$640 going into 2026
- Health Care FSA (HCFSA) rollover into 2025 was \$610
- For Flexible Spending Accounts (FSAs), P&A mobile app has changed – be sure to download the new version called "P&A Group – My Benefits"

FSA Reminders

- Health Care FSA funds elected for 2025 are available now, the full amount
- Dependent Day Care funds will be loaded once deductions are taken from your payroll
- Carry Forward money for the HCFSA will be in a separate line item when viewing your account
 - It is currently called the 2024 Carry Forward
 - After 3/31/25, the runout period or last day to file claims for 2024, it will be called the 2025 Carry Forward
 - 2025 expenses pull first from your 2025 account
 - Your Carry Forward, or Rollover, is available all year and anything left will combine with 2025 unused funds, then up to \$640 can roll into 2026
- DDCFSA – 2024 funds are used first to pay for 2025 expenses, through the grace period of March 15

FSA Reminders cont.

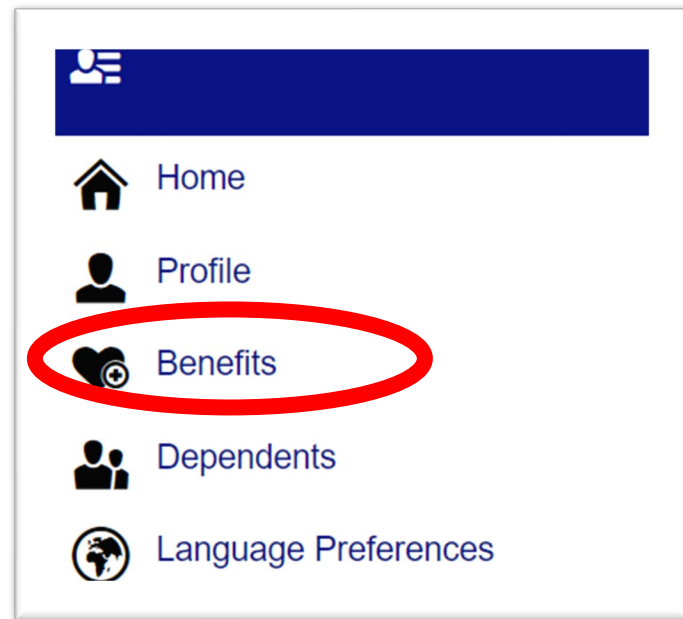
- If your spouse contributes to a Health Savings Account (HSA), you cannot contribute to a Health Care FSA (HCFSA) in the same plan year
- HCFSA – you cannot use 2025 funds for prior year expenses and you cannot prepay for services
- If your card has not expired and is not working (and you know you have funds), reach out to P&A Group
 - It's possible you could have missed a deadline to substantiate a claim
- You will not receive a new convenience card unless yours is expired
 - Cards are good for 3 years from the date of issue

Updating Beneficiaries

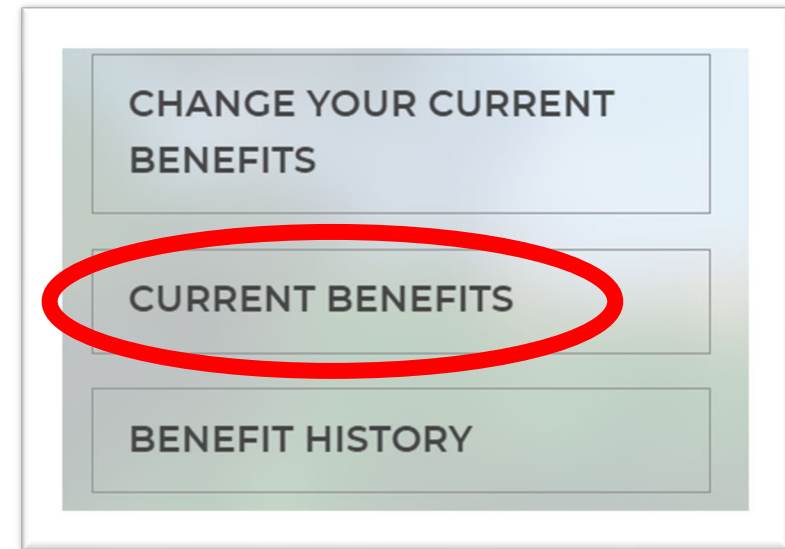
- Beneficiaries for NCFlex Benefits are designated on the enrollment platform (<https://www.shpnc.org/ebenefits> and choose your location)
- Can be named for Cancer, Critical Illness, AD&D, and Group Term Life
- University employees, NCFlex Cancer and Critical Illness as well as the new University Term Life and AD&D plans are located on the Emyrean platform.
 - How to Update Beneficiaries Online: <https://myapps.northcarolina.edu/hr/download/588/system-group-life-insurance/16340/how-to-update-beneficiaries-online.pdf>

Updating Beneficiaries cont.

- For eBenefits, once logged in, click “Benefits” in the upper left-hand corner:




- For Emyrean, click "CURRENT BENEFITS":




Updating Beneficiaries cont.


For eBenefits, you will be taken to a list of your current benefits, scroll down to the benefit you want to change the beneficiary for and click “Edit” beside of the beneficiary(ies) listed **or click “Add” if no beneficiary is designated yet:**


 **Your NCFlex Cancer coverage** **\$23.90**
per month

2023 NCFlex High Option Cancer

Effective Date: 01/01/2023

Persons Covered: 

Beneficiaries:  [Edit](#)

[Show Plan Details](#) 

For Empyrean, you will click "Beneficiaries" and then choose "CHANGE" beside any that you need to update:

Current Coverage | Dependents | **Beneficiaries**



Updating Beneficiaries cont.

- On the next screen, you can edit, add, or remove a beneficiary. Make sure the box is checked on the left if using that person. Make sure the Allocation for both Primary and Secondary equals 100%

NCFlex Cancer: Beneficiary information

Please select the beneficiaries for this benefit, specifying whether they are Primary or Secondary as well as the allocation percentage(s).

Note: When replacing an existing beneficiary with a new one, first deselect the beneficiary, add the new beneficiary, then adjust the allocation percentage accordingly.

Use	Name	Relationship	Date of Birth	SSN/ID	Beneficiary Type	Allocation %	Actions
<input checked="" type="checkbox"/>	[Redacted]	spouse	12/22/1978		Primary	100	Edit
<input checked="" type="checkbox"/>	[Redacted]	Child	08/26/2013	[Redacted]	Secondary	50	Edit
<input checked="" type="checkbox"/>	[Redacted]	Child	11/18/2016	[Redacted]	Secondary	50	Edit

Add Beneficiary

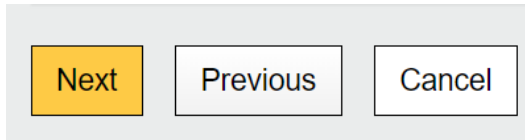
Please Note:

Secondary beneficiaries will receive proceeds in the event that all primary beneficiaries are no longer living.

Next Previous Cancel

Updating Beneficiaries cont.

- Once done, click “Next”



- And then click “Save” on the next page



- You will be taken back to a list of your benefits, where you can edit another benefit’s beneficiary(ies) or you can click “Save Changes” if done



Updating Beneficiaries outside of NCFlex

- If participating in TSERS, your beneficiaries are designated by logging into ORBIT
 - <https://orbit.myncretirement.com/>
 - Depending on your years of service, you may be able to make changes directly in the system, or you may have to complete a form
- If you participate in an Empower plan (such as 401k or 457), log into your account to update beneficiaries
 - <https://www.myncretirement.com/nc-401k-nc-457-plans>
- For other employer-sponsored plans, check with your HR department

Mid-Year Benefit Changes

- Outside of Open Enrollment, changes to your benefit plans (Medical and NCFlex) can only be made if you experience a life event
 - You have 30 days from the date of the event to make changes
- Log into your enrollment platform
 - <https://www.shpnc.org/ebenefits> and choose your location
- University employees will need to log into the Empyrean platform for NCFlex changes due to a QLE
 - University employee Step-by-Step Enrollment Guide for COMPASS (page 9 is for a QLE):
<https://myapps.northcarolina.edu/hr/download/588/system-group-life-insurance/12282/employee-stepbystep-enrollment-guide-for-compass.pdf>

Mid-Year Benefit Changes cont.

- On eBenefits, the first screen will ask if you've experienced a life change, click "Get Started"

Have you experienced a life change that requires you to edit your benefits?

Whether you have recently had a baby or experienced another event that requires you to edit your benefits, we are here to help. Let us walk you through any changes in order to ensure that your coverage best fits your needs.

Get Started >

- For University employees, on Empyrean (for NCFlex benefits), you will choose "CHANGE YOUR CURRENT BENEFITS" on the first screen.

Mid-Year Benefit Changes cont.

- On the next screen (for eBenefits) you will be asked the reason for your change and the date of the life event, and will be shown benefits you are able to change with that event

Did you recently experience a life event?

Life events are significant moments (e.g. birth of a child) that might require you to make a change to your benefits. A life event is often, but not always, required to make changes to most benefits.

Select a Life Event

The life event you select will help determine which benefits can be edited.

Select reason for change *

Birth

Enter the date of this life event *

Birth allows changes to only these benefits:

- | | | |
|-------------------------------|------------------------------|-------------------------------|
| Medical | NCFlex Health Care FSA | NCFlex Dependent Day Care FSA |
| NCFlex Accident Plan | NCFlex Cancer | NCFlex Critical Illness |
| NCFlex Dental | NCFlex Vision | NCFlex Group Term Life |
| NCFlex Spouse Group Term Life | NCFlex Child Group Term Life | NCFlex Core AD&D |
| NCFlex Voluntary AD&D | Voluntary Disability | NCFlex Tricare Supplement |

For most life events, plan changes will be effective the 1st of the month following the life event.

For birth or adoption, most plans will be effective on the date of birth/adoption.

Mid-Year Benefit Changes cont.

- For University employees in Empyrean, you will be asked for your event:



Family Status Change

You are able to make certain changes to your benefits if you have experienced a family status change (also known as a qualified life status change).

If you need to process a 'Death of a Child' or 'Death of a Spouse' event, please contact the University of North Carolina Benefits Service Center by calling 833-862-1490.

Select the appropriate family status change, and then click **SAVE AND CONTINUE**.

- BIRTH/ADOPTION/PLACEMENT FOR ADOPTION ⓘ
- DEATH OF A CHILD ⓘ
- DEATH OF A SPOUSE ⓘ
- DIVORCE/LEGAL SEPARATION ⓘ
- GAIN ELIGIBILITY UNDER ANOTHER EMPLOYER ⓘ
- GO ON UNPAID LEAVE ⓘ
- LOSS OF OTHER COVERAGE ⓘ
- MARRIAGE ⓘ
- PURCHASE OF A HOME ⓘ
- RETURN FROM UNPAID LEAVE ⓘ
- RETURN FROM UNPAID LEAVE WITHIN 6 MONTHS ⓘ

For most life events, plan changes will be effective the 1st of the month following the life event.

For birth or adoption, most plans will be effective on the date of birth/adoption.



Mid-Year Benefit Changes - Documentation

- For most life events, you will need to upload documentation within 30 days showing proof of that event
- For information on documentation required by NCFlex, visit <https://oshr.nc.gov/state-employee-resources/benefits/ncflex/qualifying-life-events> and click **“NCFlex Required Documentation for Qualifying Life Events”**
- For information on documentation required by the State Health Plan, visit <https://www.shpnc.org/ebenefits>, scroll down and click **“List of Required Documentation for Dependent Eligibility”**
 - The State Health Plan also requires you to verify your dependents, if adding to your plan
- Documentation for both plans (NCFlex and SHP) typically follow the same rules

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

NCFlex Benefits and 1099s

- If enrolled in the **Critical Illness** plan or **Accident** plan, if you received a payout of \$600 or greater in 2024, you should be receiving a 1099 from Voya
- If you have questions about how to properly file this on your taxes, please contact a tax professional
- In some cases, your medical bills may be able to offset some of the money you received from the plan(s)

Helpful Benefit Websites and Contacts

- Many benefit questions can be answered by your HR office
 - If you do not know who you contact is, email us and we can connect you – ncflex@nc.gov
- Retirement System - <https://www.myncretirement.com/>
 - In the “Member Education” section, find recorded webinars as well as handbooks on how your retirement works
- State Health Plan – shpnc.org and click “Contact Us”
 - The site also has a section for “Employee Benefits” which has benefit books and rate sheets
 - The “Contact Us” section has the number for enrollment help, but also the number for Aetna who can answer questions about claims and coverage
- Empower Retirement (401k and 457) - <https://www.myncretirement.com/nc-401k-nc-457-plans>

Helpful Benefit Websites and Contacts cont.

- SHIIP – <https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip>
 - Free and unbiased information and counseling on Medicare
 - Long-term care insurance resources
- Supplemental benefit options after retirement
 - NCFlex benefits – www.ncflex.org and click “[NCFlex Continuation Options at Separation of Employment](#)”
 - Pierce Insurance (contracts with the Retirement System) - <https://ncretiree.com/>
 - North Carolina Retired Governmental Employees’ Association - <https://ncrgea.com/>
- NCFlex benefits – www.ncflex.org has information on all of our benefits including certificates, claims forms, and contact info for vendors
 - You can contact us directly at ncflex@nc.gov

Common NCFlex Benefit Questions

How do I access my FSA account?

- ncflex.padmin.com on a desktop or any smart device
- P&A Group My Benefits mobile app
- In the enrollment system, on first screen, under “Quick Links”, choose “P&A Group”
- Call P&A at 1-866-916-3475

What are some eligible Health Care FSA items and where can I find a list?

- Out-of-pocket dental, vision, and medical expenses, over-the-counter medicines, acupuncture, diabetic supplies
- Some items are eligible with a Letter of Medical Necessity (found on our website under FSA)
- View the [NCFlex Sample List of FSA Eligible Expenses](#) or visit the [Eligibility Tool on FSASStore.com](#)
- Search FSASStore.com for ideas on over-the-counter eligible items as well as other medical supplies

Common NCFlex Benefit Questions cont.

How do I file a claim?

- Go to www.ncflex.org, click the tile of the benefit you need to file a claim for, look for claims information
- Each individual plan page also has contact info for the vendor if you have questions

How long do I have to file a claim?

- Some benefits such as the Accident plan have limits listed in the certificate, but still try filing even if the time has passed.
- For FSAs, March 31 of the following year
- For Accident and Critical Illness Wellness – same calendar year as test occurred or 6 months from the end of the calendar year, whichever is later
- For the Cancer plan, there is no limit for both a cancer claim and/or wellness claim

Common NCFlex Benefit Questions cont.

How to I get a new ID Card (Dental, Vision)?

- For both accounts, you can log into your account online or call MetLife or EyeMed (this info is found on the Dental and Vision pages on www.ncflex.org and on the back of your guide):
 - For Dental: mybenefits.metlife.com (enter NCFlex as the company name) or 1-855-676-9441
 - For Vision: www.eyemedvisioncare.com/NCFlex or 1-866-248-1939

I've lost my NCFlex Convenience Card – how do I get a new one?

- You can log directly into your P&A account from the P&A Group App or online at ncflex.padmin.com or you can call P&A Group at 1-866-916-3475
- You can email us at ncflex@nc.gov
- You can also order additional cards for your spouse or dependent 18 years of age and older

Common NCFlex Benefit Questions cont.

As a reminder for Dental, Vision and FSA account access, log into your eBenefits portal (<https://www.shpnc.org/ebenefits>) and use the links under “Quick Links”, no log in required

Quick Links

[Aetna Member Portal](#)

[Allstate](#)

[BlueConnect](#)

[CVS Caremark](#)

[EyeMed Vision Care](#)

[Learning Center](#)

[MetLife Dental](#)

[P&A Flexible Spending Accounts](#)

Common NCFlex Benefit Questions cont.

If I want to see my eye care provider, and it hasn't been exactly 12 months from my last visit, do I have to wait?

- No. For benefits such as dental and vision, your “yearly” or semi-yearly exams do not have to be separated by exactly 12 months (or 6 months for dental cleanings)

What is imputed income?

- Because your monthly premium for group term life insurance coverage is deducted from your pay on a pre-tax basis, the IRS considers it to be “employer provided.” The IRS requires you to be taxed on the value of employer-provided group term life insurance coverage over \$50,000, called “imputed income.” Even though you do not receive cash, you are taxed as if you received cash in the amount equal to this imputed income. Please note if you enroll in the Employee and Spouse and/or Child(ren) coverage you will be payroll deducted on a post-tax basis and therefore not subject to imputed income. Learn more here: <https://oshr.nc.gov/documents/files/ncflex-2016-imputed-income>

Questions?