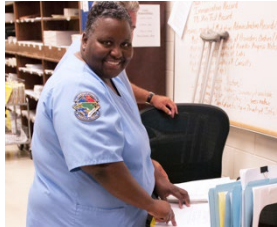
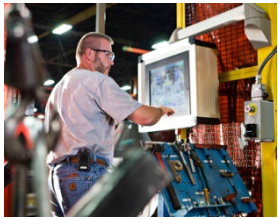




NORTH CAROLINA Office of *State Human Resources*



NCFlex Updates and Reminders for 2023

September 2022

Agenda

- Open Enrollment
 - General
 - Changes and Reminders
 - FSAs
 - Accident
 - Cancer rates
 - Critical Illness
 - Dental rates
 - Notes for Universities

Open Enrollment - General

- Open Enrollment (OE) will be held from October 10th – 28th
 - Both State Health Plan (shpnc.org) and NCFlex (ncflex.org)
- Effective date of changes January 1, 2023
 - Unless Evidence of Insurability (EOI) is required
- EOI requirements
 - Disability* – EOI will be waived for 2023 for anyone enrolling during OE that was not previously denied by The Standard's medical underwriting department
 - Term Life* – EOI is required during OE when increasing by more than \$20k or above GI amounts (200k for employee and 50k spouse)
- NCFlex premiums are pre-tax
 - Except GTL when dependent (spouse/child) coverage is added

*Non-University employees only

Open Enrollment - Changes

- FSAs– new yearly amount for HCFSA
- Accident – new High plan and new benefits added to existing options
- Cancer*
- Critical Illness* – new vendor, new \$40k option, new diagnoses, and new benefits
- Dental*
- Vision – no changes
- Group Term Life – no changes
- AD&D – no changes
- Disability* – No medical questions during enrollment for 2023 (if not denied before) and new STD benefit amount
- TRICARE Supplement – no changes

Red indicates plans NOT offered to university employees in 2023

*New Rates

Health Care FSA

- Annual maximum election \$2,850 (per employee)
- Annual rollover amount for 2022 into 2023
 - Can rollover up to \$550 (minimum balance of \$25 required)
 - Rollover from 2023 into 2024 will increase to \$570
- You must re-enroll to continue contributions
 - You do not have to re-enroll to keep the rollover
- You **cannot** use current year funds for prior year expenses
 - Account may be frozen until money is paid back or claim amount is justified

Dependent Day Care FSA

- Max amount remains \$5,000 per household
- Grace period for this plan instead of a roll over – March 15 of the following year
- If you experience a qualifying life event, you can use “Day care change” or other relevant 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

FSA Runout Periods

- Runout period means last day to file claims
 - Dates highlighted were extended due to COVID relief
- For 2021 accounts: **March 31, 2023**
 - 2021 DDCFSA claims dated 1/1/2021 – **12/31/2022**
 - 2021 HCFSA money with claims dated 1/1/2021 – 12/31/2021
- For 2022 accounts: **March 31, 2023**
 - 2022 DDCFSA claims dated 1/1/2022 – 3/15/2023
 - 2022 HCFSA money with claims dated 1/1/2022 – 12/31/2022

FSA Runout & Rollover (cont.)

- Runout periods hold rollover funds, not allowing funds to be used for current year expenses until that period is over (retro back to Jan. 1)
- Rollover funds from 2022 will be available to be claimed after the March 31 filing deadline
- Current year funds will be used for current year expenses prior to rollover funds being used
 - Rollover funds are intended to be held in case prior year expenses are claimed during the runout period.

Accident – New High Option

- Original plan will be called the Low Option
- Wellness Benefit now on BOTH options
 - \$50 for employee and spouse, \$25 for child(ren)
 - Payable **once per year / per covered person** for completing an eligible health screening
- Voya Travel Assist now on BOTH plans
 - More information including how to use this benefit is now in the guide

Accident – New High Option (cont.)

- The High Option has higher payouts and also includes a **Sickness Hospital Confinement Benefit**
 - 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 child(ren) - \$150 per day**

Accident – Rates

Monthly Cost - 2023

Coverage Level	Low Option	High 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

Cancer - Rates

- No EOI during Open Enrollment for 2023
- Rates lower for 2023:

Monthly Cost - 2022

Coverage Level	Low Option	High Option	Premium Option
Employee Only	\$6.38	\$15.18	\$20.28
Employee and Family	\$10.56	\$25.16	\$33.54

Monthly Cost - 2023

Coverage Level	Low Option	High Option	Premium Option
Employee Only	\$6.06	\$14.42	\$19.26
Employee and Family	\$10.02	\$23.90	\$31.84

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

Critical Illness – Changes for 2023

- Most age bands have lower rates
- New \$40,000 option, Wellness Benefit and Infectious Disease Rider
- Many more illnesses added and available for benefit payments
- 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 Emyrean platform to enroll in/make changes to this benefit.

Critical Illness (cont.)

2022

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

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 spouse, \$25 for child(ren)
 - Payable **once per year / per covered person** for completing an eligible health screening
- 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.

- Children are covered at no cost, but you must elect child coverage in the enrollment system
- 15k/25k rates for ages 25-29 and 30-35 are the same as 2022
- All other rates for \$15k and \$25k options are lower than 2022
- This plan does not require EOI however, any diagnosis must occur on or after the coverage effective date to be payable

Dental - Rates

Classic Option rates remain the same from 2022 to 2023. Rates increase slightly for Low and High options.

Monthly Cost - 2022

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$49.86	\$35.90	\$22.68
Employee and Spouse	\$99.98	\$72.00	\$45.72
Employee and Child(ren)	\$107.84	\$78.00	\$49.10
Employee and Family	\$176.56	\$123.00	\$78.26

Monthly Cost - 2023

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$51.78	\$35.90	\$23.14
Employee and Spouse	\$103.84	\$72.00	\$46.64
Employee and Child(ren)	\$112.00	\$78.00	\$50.08
Employee and Family	\$183.36	\$123.00	\$79.84

Disability - Changes

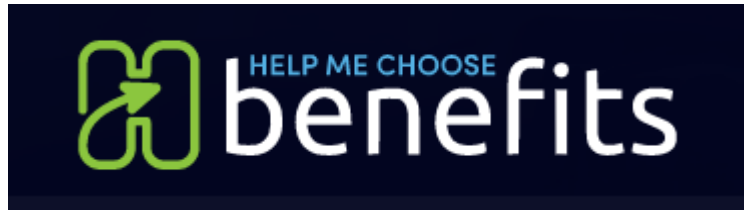
- Rates increased by 4%
- Short-term payments will now be 66 2/3% per day of pre-disability earnings, up to \$750/week
 - Changed from \$150/day up to \$750/week
- No medical questions for 2023 – if not denied before
 - If you are not currently enrolled and were never previously denied by The Standard's medical underwriting department, you can enroll for 2023 with no Evidence of Insurability (EOI)
 - The enrollment system will pend coverage for all who apply during OE, then applicants will be reviewed to determine if EOI is required
 - Pre-existing conditions limitation still applies

Please note: The NCFlex Disability plan is not offered to university employees.

University Employees

- Starting January 1, 2023, universities will no longer offer the NCFlex Group Term Life or AD&D (Core and Voluntary) products
 - Current NCFlex Term Life and AD&D coverage will be mapped to the UNC plans offered through Securian, on the Emyrean platform (not eBenefits)
- NCFlex Cancer and Critical Illness plans will be on the Emyrean platform and will NOT appear on the eBenefits platform
 - You will use the Emyrean platform for NCFlex Cancer and Critical Illness plans as well as the UNC Group Term Life and AD&D plans
- Visit <https://myapps.northcarolina.edu/hr/benefits-leave/> and click on the **Open Enrollment website** under the **Benefits at a Glance** box for more information

Help Me Choose My Benefits Tool



- Will be available this Open Enrollment
- This online tool will recommend a personalized package of the provided benefit offers available to you based on your responses to a few simple questions
- No personal information is required
- You are provided with a link to return to your personalized recommendations

Thank You

**Annual Enrollment
October 10th to 28th**

ncflex@nc.gov

www.ncflex.org