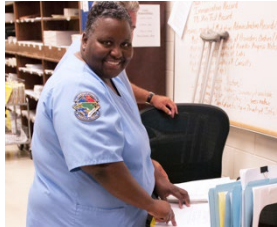
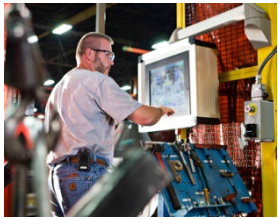




NORTH CAROLINA Office of *State Human Resources*



NCFlex Updates and Reminders for 2024

September 2023

Agenda

- Open Enrollment
 - General
 - Changes and Reminders
 - FSAs
 - Accident option names
 - Dental and Disability rates
 - Wellness benefit
 - Other benefit reminders
 - Notes for Universities
 - Common OE questions

Open Enrollment - General

- Open Enrollment (OE) will be held from October 9th – 27th
 - Both State Health Plan ([shpnc.org](https://www.shpnc.org)) and NCFlex (ncflex.org)
 - <https://www.shpnc.org/2024-benefit-information> - for State Health Plan OE information
 - <https://oshr.nc.gov/ncflex-2024-open-enrollment> - for NCFlex OE information
- Effective date of changes January 1, 2024
 - 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/2024-ncflex-open-enrollment-employee-sessions>
 - Email ncflex@nc.gov
- SSNs are required for covered dependents

Open Enrollment - Changes

- FSAs– new yearly amount for HCFSA
- Accident – new plan option names
- Cancer – no changes
- Critical Illness – no changes
- Dental*
- Vision – no changes
- Group Term Life – no changes
- AD&D – no changes
- Disability*
- TRICARE Supplement – no changes

Red indicates plans not offered to university employees

*New Rates

Health Care FSA

- Annual maximum election \$3,050 (per employee)
- Annual rollover amount for 2023 into 2024
 - Can roll over up to \$570 (minimum balance of \$25 required)
 - Rollover from 2024 into 2025 will increase to \$610
- 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

Dependent Day Care FSA

- Max amount remains \$5,000 per household
- 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

FSA Runout Periods

- Runout period means last day to file claims
- For 2023 accounts: March 31, 2024
 - 2023 DDCFSA claims dated 1/1/2023 – 3/15/2024
 - 2023 HCFSA money with claims dated 1/1/2023 – 12/31/2023
- For the 2024 accounts: March 31, 2025
 - 2024 DDCFSA claims dated 1/1/2024 – 3/15/2025
 - 2024 HCFSA money with claims dated 1/1/2024 – 12/31/2024

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 2023 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 the case prior year expenses are claimed during the runout period.

Accident – New Option Names

- Low Option is changing to Classic Option
 - Includes Wellness Benefit, Travel Assistance and Sports Rider
- High Option is changing to Enhanced Option
 - Includes Wellness Benefit, Travel Assistance, Sport Rider and Sickness Hospital Confinement
- No changes on premiums or benefit payout amounts

Dental - Rates

Classic Option rates remain the same from 2023 to 2024. The Classic Option is the only dental option subsidized by NCFlex, therefore the COBRA rate will be higher. **Rates increase for Low and High options.**

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

Monthly Cost - 2024

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$55.40	\$35.90	\$24.18
Employee and Spouse	\$111.12	\$72.00	\$48.74
Employee and Child(ren)	\$119.84	\$78.00	\$52.34
Employee and Family	\$196.20	\$123.00	\$83.44

Disability - Rates

Monthly Cost - 2023

Age as of last January 1	Rate per \$100 of Covered Monthly Payroll
Less than age 25	\$0.959
25-29	\$0.880
30-34	\$0.972
35-39	\$0.859
40-44	\$0.879
45-49	\$1.141
50-54	\$1.451
55-59	\$1.744
60-64	\$1.928
65-69	\$1.699
70+	\$2.371

Monthly Cost - 2024

Age as of last January 1	Rate per \$100 of Covered Monthly Payroll
Less than age 25	\$1.01
25-29	\$0.92
30-34	\$1.02
35-39	\$0.90
40-44	\$0.92
45-49	\$1.20
50-54	\$1.52
55-59	\$1.83
60-64	\$2.02
65-69	\$1.78
70+	\$2.49

$$\frac{\text{Monthly Earnings* (Yearly base salary divided by 12)}}{\text{Your rate from the table}} \times \div 100 = \text{Monthly Premium Estimate}$$

Voya Travel Assistance - Changes

- [Voya's Travel Assistance](#) is offered to those enrolled in either Accident plan option or AD&D plan
- There is a new group administering the plan
 - Was Europ Assistance USA, now International Medical Group, Inc. (IMG)
- New phone number and new website
 - Info is updated in 2024 guides and flyers on ncflex.org – Accident and AD&D pages
 - Old number will redirect to new number until 12/31/23
- If traveling, consider registering ahead of time
 - imglobal.com/member, select “Create an account”, enter referral code: VOYATRAVEL, click “continue”

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
 - Cancer Wellness Benefit is filed through Allstate
- 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](https://www.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 may not be dually enrolled

*Non-University employees

University Employees

- NCFlex benefits not offered – Group Term Life, AD&D and Disability
 - University-specific plans are offered instead
- All NCFlex benefits are now on the Empyrean platform, not the eBenefits platform for 2024 OE and moving into 2024
- Visit <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for more information

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 have an HCFSA rollover from 2023 to 2024, how long can I use the money?
 - You have all of 2024 to use the rollover money. Then, going into 2025, you can roll over up to \$610 (with a minimum balance of \$25) from your 2024 account and 2023 rollover money combined.
- 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 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
- If I am getting divorced, can I still cover my spouse on my benefits?
 - You can only still cover your spouse while you are legally married, even if separated. Once you are legally divorced, benefits are not payable for or on your spouse on any of the NCFlex benefits.
- 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

Annual Enrollment
October 9th to 27th

ncflex@nc.gov
www.ncflex.org