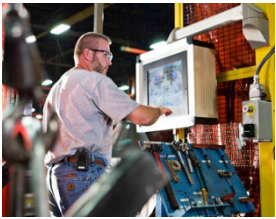




## NORTH CAROLINA Office of *State Human Resources*



# NCFlex HBR Train the Trainer

Fall 2025

# Agenda

- Open Enrollment
  - General
  - Changes
  - Communication
  - Exceptions after OE
- Reminders
  - Wellness Benefit
  - Bereavement Support
  - EOI
  - Continuation of Benefits
  - Disability waiver of premium
  - Disabled dependents

# Open Enrollment - General

- Open Enrollment (OE) will be held from October 13 – 31
  - Both SHP and NCFlex
- Effective date of changes January 1, 2026
  - Approved EOIs may be a later date
- 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 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 amounts 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

# 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
- Employee must re-enroll to continue contributions
  - Employees do not have to re-enroll to keep the rollover
- Employees **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
- Employees do not need to do anything for the rollover to occur
- Rollover funds are shown on a separate line item in the employee's 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 employee stays active or leaves and chooses COBRA

# 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

# 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)
- For separated or divorced employees or employees filing separate tax returns, max amount is \$3,750
- Reminder that prior year funds are used before new year funds through the grace period of March 15

# 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

# Enrollment Communications

- 2026 Enrollment Guide\*
  - Includes all NCFlex plans
  - Agencies, Community Colleges and Charter Schools
- 2026 Enrollment Guide for Universities\*
  - Does not include NCFlex Disability, GTL or AD&D plans
  - Has details on enrollment through Empyrean
- 2026 Benefits Guide
  - Longer version of the Enrollment Guide with all NCFlex plans
- Guide Orders – [www.ncflex.org](http://www.ncflex.org) – HBR section (only University Enrollment Guide and Benefits Guide)

\*Spanish digital version available soon.

# Enrollment Communications cont.

- Email alerts
  - Employees and HBRs can sign up for these at [ncflex.org](https://ncflex.org)
- Open Enrollment landing page
  - <https://oshr.nc.gov/state-employee-resources/benefits/open-enrollment-ncflex-benefits>
- NCFlex mailer
  - Separate mailer for University and Non-University employees
- Employee Webinar Sessions during Open Enrollment
  - Noted on mailer and on Open Enrollment page
  - 1-hour session with short presentation and then allow for questions
- MetLife targeted mailer
  - References the plan the employee is in, shows them other options available as well as rates

# Exceptions after Open Enrollment

- Exception form found in HBR section of [www.ncflex.org](http://www.ncflex.org)
- Will accept requests through 3/15/2026
- Please remind EEs to check paystubs in January and to print/save confirmation pages after elections made during OE
- Exceptions that will be not be considered:
  - Requests to increase HCFSA due to a realizing someone needs more money after OE
  - Requests to reduce or drop a benefit due to financial hardship
- Please consider the exception and if it is truly related to a mistake the EE, HBR or enrollment platform made during OE

# 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 an employee has multiple plans (i.e. Accident and Cancer) they 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
- Flyers can be found on [ncflex.org](http://ncflex.org) to explain how to file

# Bereavement Support, Funeral Planning & Will Prep

- Free for NCFlex Group Term Life participants
- Flyer available with more information: <https://oshr.nc.gov/documents/files/voya-bereavement-support-flyer-english/open>
- Bereavement Support
  - Obituary creator, grief resources, help claiming benefits and more
- Funeral Planning Services
  - Funeral home finder, online planning and price comparison, guides and checklists
- Will Prep Services
  - Digital will, healthcare directive and POA access and support for things like drafting a will and issuing a financial power of attorney

# NCFlex Voluntary Disability\* – EOI during OE

- If an employee is newly enrolling in the NCFlex Disability during OE, Evidence of Insurability is required
  - They should monitor their email for The Standard to contact them if they did not complete during OE
- If an employee is already enrolled in NCFlex Disability, and they decline and re-enroll during OE, an EOI will generate – please contact NCFlex and have the EE not complete the EOI
  - It is not necessary to re-enroll if already enrolled

\*Not offered to university employees

# Returning from LOA and EOI

- If an employee returns from LOA and re-enrolls in the NCFlex Term Life\*, any amount will pend
  - This will send to Voya and the amount they qualify for will be approved automatically
  - If they paid while out, they can have up to what they had when they left
  - If they did not pay while out, they can have up to Guaranteed Issue amount
- If an employee returns from LOA and had the NCFlex Disability\* prior to going out, EOI is not required if they enroll timely
  - The system will try automatically pend their election, but it will be monitored and corrected

\*Not offered to university employees

# Continuation of NCFlex Benefits

- NCFlex.org has a brochure on Continuation as well as a dedicated COBRA page with rates
- COBRA is a continuation of benefits for a specified amount of time
  - COBRA applies to Dental, Vision and HCFSA (if EE used less than what they contributed)
  - If EE does not receive a COBRA notice for Dental and/or Vision within 30 days of leaving, reach out to NCFlex ([ncflex@nc.gov](mailto:ncflex@nc.gov))
  - If you have an EE that leaves while on unpaid LOA, and need a COBRA offer, reach out to NCFlex

# Waiver of Premium

- NCFlex Cancer, Critical Illness, Term Life, Voluntary AD&D, and Voluntary Disability plans have waiver of premium options when an employee is disabled and satisfies certain conditions
  - Please have the employee review online plan documents and contact the vendor for more information and applicable forms
  - The Voluntary Disability plan does not require a form.
- The NCFlex HBR Admin Manual includes a chart with waiting periods and allowed time to file an application for waiver of premiums
  - Allstate has a 90-day waiting period
  - Almost all plans have a 1-year limit to apply for waiver of premiums

# Disabled Dependents

- Children age off NCFlex plans at age 26 automatically
  - Exception may be if an employee has the Voluntary AD&D Family plan with no dependents listed, they need to request to drop it to EE only
- If the child is disabled, the employee may request to keep the child on the NCFlex plans they were on prior to turning age 26
  - This is done through the exception process
- If the State Health Plan has already approved the child as permanently disabled, we can approve for most plans
  - MetLife requires their own form, request from NCFlex
- If the employee does not have approval from the State Health Plan, reach out to NCFlex, as we will need to work with vendors on which forms/approvals are needed

# Thank You!

[ncflex@nc.gov](mailto:ncflex@nc.gov)

[www.ncflex.org](http://www.ncflex.org)