Agenda

• NCFlex program overview
• Each plan explained
  o Health Care Flexible Spending Account
  o Dependent Day Care Flexible Spending Account
  o FSA Convenience Card
  o Accident
  o Cancer and Specified Disease
  o Critical Illness
  o Dental
  o Vision
  o TRICARE Supplement
  o Group Term Life – non-university only
  o Core and Voluntary Accidental Death and Dismemberment – non-university only
  o Disability – non-university only
NCFlex Program Overview

• NCFlex was established in 1994 and the first plan was offered in 1995
• The program falls under the Office of State Human Resources and is separate from the State Health Plan which falls under the Treasurer’s office
• The program is an established cafeteria plan under the IRS, Section 125
• Employees can pick and choose which benefits to participate in
• NCFlex benefits are offered to eligible State of NC employees including those working 20 or more hours per week (30 or more for the disability plan) in a permanent or probationary position working for:
  o Agencies, Universities, participating Community Colleges and Participating Charter Schools
  o The University System does not offer NCFlex Group Term Life, AD&D or Disability benefits. University employees are instead offered University specific Term Life, AD&D and Disability benefits.
NCFlex Program Overview (cont.)

• Pre-Tax payroll deductions – Employees save 25% to 40% in taxes
  o Group Term Life coverage, when dependent coverage is added, is taken post-tax
  o If employee only group-term life coverage, inputed income applies

• Employees have 30 days from their date of hire to enroll

• Other enrollment periods are during Open Enrollment each year or when a Qualifying Life Event occurs

• None of the plans replace a medical plan

• Most plans can be continued upon separation of employment
NCFlex Program Overview (cont.)

• The NCFlex team consists of a program manager, four consultants and one admin assistant
  ○ Contact information is located in our Admin Manual

• We have dedicated contacts with each vendor available, their contact information is located in our Admin Manual
NCFlex Resources

• Website – www.ncflex.org
  o Pages on each plan – with certificates, claim forms, FAQs, videos on each plan, and more
  o Enrollment Guide and Rate Sheets
  o Webinars page

• ncflex@nc.gov

• HBR page of website
  o Has resources for staff who help employees with benefits
Flexible Spending Accounts

• Employee sets aside pretax dollars to pay for eligible expenses
  - Save 25% - 40% on taxes
• Deductions divided evenly among pay periods remaining once coverage begins
• Convenience card provided
• Outside of card, claims can be filed online, via paper form, or through mobile app – P&A Group
• Reimbursements are made by direct deposit
• **Re-enrollment required each year to continue contributions**
Health Care FSA

• Annual amount - $2,850 for 2023

• $570 roll over even if the employee does not re-enroll the following year
  o $25 minimum to roll over
  o New year contributions used before rollover funds

• Expenses can be for employee, spouse, dependent children or a qualifying relative
  o Family members DO NOT have to be on employee’s medical, dental or vision plans

• Full election available immediately on effective date
Health Care FSA

• Eligible expense examples
  o Out-of-pocket medical, dental, and vision expenses (Explanation of Benefits may be required to be submitted) such as deductibles, coinsurance, co-pays, and other items not covered by insurance.
  o Drugs — prescription co-pays, over-the-counter medicines
  o Everyday health products like contact lens solution, bandages, hot and cold packs, sunscreen SPF 15+

• Eligible expenses that require a letter of medical necessity
  o Weight loss programs
  o Vitamins and supplements
  o Massage Therapy

• Ineligible expense examples
  o Insurance premiums, elective cosmetic procedures

• More examples can be found on our website, www.ncflex.org, in the FSA section
Health Care FSA

National Website: FSASStore.com

• Online store that has over 4,000 FSA eligible products
• Easily identify products that do not require a prescription or letter of medical necessity
• Pay with FSA card
• Free shipping offers and FSASStore coupons
• Tool available to look up items that are eligible

Employees can also use the convenience card at other online retailers, if accepted.
# Health Care FSA

## Example of Tax Savings When Using an FSA

<table>
<thead>
<tr>
<th>Annual Savings Example</th>
<th>With FSA</th>
<th>Without FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Income</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Annual Pre-Tax FSA Contribution</td>
<td>- $2,000</td>
<td>- $0</td>
</tr>
<tr>
<td>Annual Taxable Income</td>
<td>= $48,000</td>
<td>= $50,000</td>
</tr>
<tr>
<td>Annual Tax Withholdings (approximately 30% of the annual taxable income)</td>
<td>$14,400</td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>Total Annual Savings</strong> (approximately $300 for every $1,000 withheld in the FSA per year)</td>
<td><strong>$600</strong></td>
<td><strong>$0</strong></td>
</tr>
</tbody>
</table>
Dependent Day Care FSA

• $5,000 account maximum for most employees (per household)
• Funds available via convenience card once payroll deducted
  ○ Same card as HCFSA
• Both parents must work to participate (or be a full-time student or looking for a full-time job)
• Reimbursement is limited to the employee’s available account balance
• Special rules for separated/divorced employees
• Prior year contributions used FIRST for current year claims, if still within grace period (different from HCFSA)
• Claims for reimbursement can be made for qualifying family members (not only children)
• A grace period applies to this plan – giving employees more time to use the funds
• Employees should contact a tax professional with questions related to their specific situation
Dependent Day Care FSA

• Eligible expense examples
  o Child day care for children under 13
  o Before/after-school care beginning with kindergarten for children under age 13
  o Payments (in lieu of regular day care) to day camps, but not overnight camps
  o Day Care expenses for a qualifying child of any age, spouse, or other dependent, who is physically or mentally incapable of caring for himself or herself (guide has additional details)

• Ineligible expense examples
  o Kindergarten tuition expenses
  o Overnight camps or virtual camps

• More examples can be found in the guide

• If account is cancelled – can use funds for expense incurred past separation date, unlike HCFSA
# Dependent Day Care FSA

## Example of Tax Savings When Using a DDCFSA

<table>
<thead>
<tr>
<th>Without DDCFSA</th>
<th>With DDCFSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross Annual Pay</strong></td>
<td><strong>Gross Annual Pay</strong></td>
</tr>
<tr>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Tax Rate (30%)</strong></td>
<td><strong>Max. Annual Dependent Care FSA Contribution</strong></td>
</tr>
<tr>
<td>-$15,000</td>
<td>-$5,000</td>
</tr>
<tr>
<td><strong>Net Annual Pay</strong></td>
<td><strong>Adjusted Gross Pay</strong></td>
</tr>
<tr>
<td>= $35,000</td>
<td>= $45,000</td>
</tr>
<tr>
<td><strong>Annual Dependent Care Expenses</strong></td>
<td><strong>Tax Rate (30%)</strong></td>
</tr>
<tr>
<td>- $5,000</td>
<td>- $13,500</td>
</tr>
<tr>
<td><strong>Final Take-Home Pay</strong></td>
<td><strong>Final Take-Home Pay</strong></td>
</tr>
<tr>
<td>= $30,000</td>
<td>= $31,500</td>
</tr>
<tr>
<td>Take home this much more when a DDCFSA is used</td>
<td>$1,500</td>
</tr>
</tbody>
</table>
FSA Comparison Recap

Health Care FSA
• $2850 per person all available on start date, $570 rollover applies

January 1

Deadline to use funds, rollover occurs

March 31

Filing deadline, for claims up to 12/31

March 31

Deadline to use prior year funds

Filing deadline for claims up to 3/15

January 1

Dependent Day Care FSA
• $5000 per family available after payroll deduction, grace period applies
NCFlex Convenience Card

• Use the card to pay for \textit{eligible} DDCFSA expenses and \textit{eligible} HCFSA expenses

• Cards issued at no cost to participants
  \o Cards are good for 3 years from date of issue (date on card)
  \o P&A will automatically re-order

• Use like a credit card – no PIN required

• No reimbursement delays or out-of-pocket expenses

• If an employee is contacted by P&A for documentation, he/she has approximately 45 days to submit

• No additional charge for dependent or replacement cards

• Report lost or stolen card immediately to P&A Group
FSA – General Reminders

• Participant cannot pre-pay for services

• Participant **cannot** use current year contributions for prior year expenses
  - The account will be frozen if this occurs

• Changes can only be made to these plans in the middle of the year with a valid life event
  - HCFSA: Marriage, birth, adoption, death of a dependent, divorce
  - DDCFSA: Day care change such as stop, start, change in costs
FSAs – Continuation after Employment

• **DDCFSA**: If employee leaves employment (retires, separates, etc.) he/she cannot continue the DDCFSA, but can use funds contributed for expenses incurred up through the end of the plan year.

• **HCFSA**: If employee leaves employment:
  - Any money used above what they put in does not have to be paid back
  - Any money not used from what they put in is lost unless they COBRA the plan
  - COBRA is a continuation of benefits after separation, paid to the vendor
    - Can go through the end of the plan year and includes a 2% fee

• If an employee is retiring January 1st, choose COBRA if they have a rollover, no more money is owed, and they can use the rollover through the end of the next plan year.
Accident Plan

• Administered by Voya
• Two plan options – Low and High
• Pays out a benefit directly to employees for specific injuries and events resulting from a covered accident
  o Common injuries such as fractures, dislocations, lacerations, burns, eye injuries
  o Must seek medical treatment
• For most accidents should fill the gap and cover most of the SHP out-of-pocket cost a member would incur
• Additional Benefits include:
  o Sport rider on both plans – additional payout if injured while participating in an organized sport
  o Wellness Benefit and Travel Assistance on both plans
  o The High Option includes a Sickness Hospital Confinement Benefit
• This plan is currently portable at the same rate an employee would pay while actively working if ported prior to age 70
Accident Plan Overview

**Monthly Cost**

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Low Option</th>
<th>High Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$6.94</td>
<td>$15.98</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$11.50</td>
<td>$28.46</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$13.64</td>
<td>$31.26</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>$18.20</td>
<td>$43.72</td>
</tr>
</tbody>
</table>

- The monthly premium is the same rate for each employee, no matter the age
- The cash benefit paid depends on the injury and treatment
- 1099 tax forms will be sent to employees in January each year for accident claim payouts of $600 or greater from the prior year
Accident Plan – Examples of benefits available

Employees may qualify to receive a benefit payment for the following items, if they are a result of a covered accident and the accident occurred on or after the effective date.

- Doctor visit or Emergency room treatment
- Physical or occupational therapy (up to 10 visits)
- Medical equipment such as a sling or cast
- Emergency dental work
- Lacerations
- Surgical repair for a tendon/ligament/rotator cuff injury
- Burns
- Fractures and Dislocations
  - (payouts differ depending on the location and if it is open or closed reduction)
- Hospital admission
- Coma
- Concussion
- Transportation for hospital care
- Paralysis
## Accident Plan – How it helps with medical costs

<table>
<thead>
<tr>
<th>Service</th>
<th>80/20</th>
<th>70/30</th>
<th>Low Benefit</th>
<th>High Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial doctor visit</td>
<td>$80/$70 specialist copay</td>
<td>$94/$100 specialist copay</td>
<td>$100</td>
<td>$120</td>
</tr>
<tr>
<td></td>
<td>$10/$25 primary care copay</td>
<td>$30/$45 primary care copay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency room treatment</td>
<td>$300 copay</td>
<td>$337 copay</td>
<td>$300</td>
<td>$400</td>
</tr>
<tr>
<td>Physical therapy</td>
<td>$52 copay</td>
<td>$72 copay</td>
<td>$60</td>
<td>$75</td>
</tr>
<tr>
<td>X-Ray</td>
<td>copay or deductible/coinsurance</td>
<td>copay or deductible/coinsurance</td>
<td>$75</td>
<td>$100</td>
</tr>
<tr>
<td>Hospital Admission</td>
<td>$300 copay</td>
<td>$337 copay</td>
<td>$1,250</td>
<td>$2,000</td>
</tr>
<tr>
<td>Eye – removal of foreign body</td>
<td>$80/$70 specialist copay</td>
<td>$94/$100 specialist copay</td>
<td>$100</td>
<td>$120</td>
</tr>
<tr>
<td>Laceration</td>
<td>$70 urgent care copay</td>
<td>$100 urgent care copay</td>
<td>$60 - $480</td>
<td>$80 - $960</td>
</tr>
<tr>
<td>Torn knee cartilage (surgical repair)</td>
<td>deductible/coinsurance</td>
<td>deductible/coinsurance</td>
<td>$800</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Accident Plan – Sports Accident Benefit

• The Sports Accident Benefit:
  o An additional percentage (25%, not to exceed $1,000) of the Accident Hospital Care, Accident Care or Common Injuries benefit amount that is payable if the Covered Accident is the result of an Organized Sporting Activity.

• Organized Sporting Activity:
  o A competition or supervised organized practice for a competition.
  o The competition must be governed by a set of written rules, be officiated by someone certified to act in that capacity and overseen by a legal entity such as a public school system or sports conference.
  o The legal entity must have a set of bylaws and competition must be on a regulation playing surface.
  o Participation must be on an amateur basis.
Accident – New for 2023

• Wellness Benefit now on BOTH options
  o $50 for employee and spouse, $25 for child(ren)
  o Payable once per year / per covered person for completing an eligible health screening

• Voya Travel Assist on BOTH options
  o Also offered for participants of the NCFlex Accidental Death and Dismemberment plans (Core and Voluntary)
Accident – New for 2023 (cont.)

• The High Option has higher payouts and also includes a Sickness Hospital Confinement Benefit
  o The sickness hospital confinement benefit pays a daily benefit for each day the employee or their covered dependent is confined to a hospital due to a covered sickness, up to a maximum of 30 days
  o This includes maternity
  o Excludes pre-existing conditions if hospital stay occurs in the first 12 months from the effective date of coverage
  o 30-day waiting period from the effective date of coverage
  o Benefit for covered employee and spouse - $200 per day
  o Benefit for covered child(ren) - $150 per day
Cancer and Specified Disease

- Administered by Allstate
- Choice between Low Option, High Option & Premium Option
- 29 Specified Diseases
  - Rabies
  - Lyme disease
  - Rocky Mounted Spotted Fever
- Cancer prevention & screening benefit
- Benefits are paid directly to the participant unless otherwise assigned
- Waiver of premium after 90 days of disability due to cancer for as long as the disability lasts (Employee only)
- No EOI if enroll as a new hire

### Monthly Cost

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Low Option</th>
<th>High Option</th>
<th>Premium Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$6.06</td>
<td>$14.42</td>
<td>$19.26</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>$10.02</td>
<td>$23.90</td>
<td>$31.84</td>
</tr>
</tbody>
</table>
Cancer and Specified Disease

Covered Diseases In addition to cancer coverage, the plan provides benefits for these covered diseases:

- Addison’s Disease
- Amyotrophic Lateral Sclerosis (Lou Gehrig’s Disease)
- Brucellosis
- Cerebrospinal Meningitis (bacterial)
- Cystic Fibrosis
- Diphtheria
- Encephalitis
- Hansen’s Disease
- Hepatitis (chronic B or C)
- Legionnaires’ Disease
- Lyme Disease
- Muscular Dystrophy
- Multiple Sclerosis
- Myasthenia Gravis
- Osteomyelitis
- Poliomyelitis
- Primary Sclerosing Cholangitis (Walter Payton’s Liver Disease)
- Primary Biliary Cirrhosis
- Rabies
- Reye’s Syndrome
- Rocky Mountain Spotted Fever
- Scarlet Fever
- Sickle Cell Anemia
- Systemic Lupus Erythematosus
- Tetanus
- Tuberculosis
- Thalassemia
- Typhoid Fever
- Tularemia
## Cancer and Specified Disease – Plan Comparison

Here is a partial list of how the plan pays benefits.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Low Option</th>
<th>High Option</th>
<th>Premium Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer Prevention and Screening Benefit**</td>
<td>$25</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Continuous Hospital Confinement (per day, up to 70 days for each period of continuous confinement)</td>
<td>$100</td>
<td>$200</td>
<td>$300</td>
</tr>
<tr>
<td>Extended Benefits* (per day after 70 days)</td>
<td>Up to $100</td>
<td>Up to $200</td>
<td>Up to $300</td>
</tr>
<tr>
<td>Surgery* (per surgery, based on surgical schedule)</td>
<td>Up to $1,500</td>
<td>Up to $3,000</td>
<td>Up to $4,500</td>
</tr>
<tr>
<td>Ambulatory Surgical Center* (per day)</td>
<td>Up to $250</td>
<td>Up to $500</td>
<td>Up to $750</td>
</tr>
<tr>
<td>Radiation/Chemotherapy* (per 12-month period)</td>
<td>Up to $2,500</td>
<td>Up to $7,500</td>
<td>Up to $10,000</td>
</tr>
<tr>
<td>Inpatient Drugs and Medicine*</td>
<td>Up to $25 per day while confined in the hospital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Duty Nursing Services* (per day)</td>
<td>Up to $100</td>
<td>Up to $200</td>
<td>Up to $300</td>
</tr>
<tr>
<td>At-Home Nursing* (per day)</td>
<td>Up to $100</td>
<td>Up to $200</td>
<td>Up to $300</td>
</tr>
<tr>
<td>Prosthesis*</td>
<td>Up to $2,000 per amputation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance*</td>
<td>Up to $100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Hospice Benefits:

- **Freestanding Hospice Care Center (per day)**: Up to $100, Up to $200, Up to $300
- **Hospice Care Team (per day; limit 1 visit per day)**: Up to $100, Up to $200, Up to $300
- **Extended Care Facility (per day)**: Up to $100, Up to $200, Up to $300

*These benefits are payable based on actual charges up to the maximum amount listed.*
Cancer and Specified Disease – Screening Benefit

**Eligible Screenings/Tests:**

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone marrow testing
- Cancer antigen 125 (CA125) – blood test for ovarian cancer
- Cancer antigen 15-3 (CA 15-3) – blood test for breast cancer
- Carcinoembryonic antigen (CEA) – blood test for colon cancer
- Chest X-ray
- Colonoscopy
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Electrocardiogram (EKG)
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Human papillomavirus vaccination (HPV)
- Lipid panel (total cholesterol count)
- Mammography, including breast ultrasound
- Pap smear, including ThinPrep pap test
- Prostate specific antigen (PSA) – blood test for prostate cancer
- Serum protein electrophoresis – test for myeloma
- Stress test on bike or treadmill
- Thermography
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
Cancer and Specified Disease – Screening Benefit

• Can file once a year per covered person, even if multiple screenings/tests were done.

• Can file for prior years (*can go back as long as employee has had the plan*)

• File online or via paper claim form
  ○ The claim form is separate from other Cancer Plan benefits.

• Payment can be made directly to participant’s bank account or via check
Critical Illness

• Administered by Voya as of January 1, 2023

• Provides a lump sum benefit of $15,000, $25,000 or $40,000 or a percentage, depending on the illness
  o For each covered illness at time of diagnosis

• Wellness Benefit and Infectious Disease Rider effective January 1, 2023

• No medical questions required

• For most illnesses, benefits are payable for an unlimited amount of reoccurrences, with a in between

• Benefit paid directly to the employee

• 1099 will be issued if an employee receives a payment
Critical Illness (cont.)

2022

<table>
<thead>
<tr>
<th>Maximum Benefit Amount: $15,000 or $25,000</th>
<th>Pays 25% of benefit in the event of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pays 100% of benefit in the event of:</td>
<td></td>
</tr>
<tr>
<td>• Heart Attack</td>
<td>• Carcinoma in Situ (non-invasive cancer)</td>
</tr>
<tr>
<td>• Stroke</td>
<td>• Coronary Artery Bypass Surgery</td>
</tr>
<tr>
<td>• Major Organ Transplant</td>
<td></td>
</tr>
<tr>
<td>• Bone Marrow Transplant</td>
<td></td>
</tr>
<tr>
<td>• Invasive Cancer</td>
<td></td>
</tr>
<tr>
<td>• Paralysis</td>
<td></td>
</tr>
<tr>
<td>• End Stage Renal Failure</td>
<td></td>
</tr>
</tbody>
</table>

2023

<table>
<thead>
<tr>
<th>Benefit Amount: $15,000, $25,000 or $40,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pays 100% of benefit in the event of:</td>
</tr>
<tr>
<td>• Heart Attack</td>
</tr>
<tr>
<td>• Stroke</td>
</tr>
<tr>
<td>• Major Organ Transplant</td>
</tr>
<tr>
<td>• Bone Marrow Transplant</td>
</tr>
<tr>
<td>• Cancer</td>
</tr>
<tr>
<td>• Permanent paralysis</td>
</tr>
<tr>
<td>• Coma</td>
</tr>
<tr>
<td>• Severe Burns</td>
</tr>
<tr>
<td>• Loss of Sight/Speech/Hearing</td>
</tr>
<tr>
<td>• Transient Ischemic Attack: 10%</td>
</tr>
<tr>
<td>• Open heart surgery for valve replacement or repair: 25%</td>
</tr>
<tr>
<td>• Transcatheter heart valve replacement or repair: 10%</td>
</tr>
<tr>
<td>• Coronary angioplasty: 10%</td>
</tr>
<tr>
<td>• ICD placement: 25%</td>
</tr>
<tr>
<td>• Aneurysm (ruptured or dissecting, abdominal aortic, or thoracic aortic): 10%</td>
</tr>
<tr>
<td>• Addison's disease: 10%</td>
</tr>
<tr>
<td>• Systemic sclerosis: 10%</td>
</tr>
<tr>
<td>• Myasthenia gravis: 50%</td>
</tr>
<tr>
<td>• Systemic Lupus Erythematosus: 50%</td>
</tr>
<tr>
<td>• Carcinoma in situ: 25%</td>
</tr>
<tr>
<td>• Skin Cancer: 10%</td>
</tr>
<tr>
<td>• Sudden Cardiac Arrest: 25%</td>
</tr>
<tr>
<td>• Pacemaker placement: 10%</td>
</tr>
<tr>
<td>• Infectious disease: 25%</td>
</tr>
</tbody>
</table>
Critical Illness (cont.)

• Wellness Benefit – on all options
  o $50 for employee and spouse, $25 for child(ren)
  o Payable once per year / per covered person for completing an eligible health screening

• Infectious Disease Benefit Rider (specifically for COVID-19)
  o 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
  o Diagnosis Benefit: $100; payable once per calendar year / per covered person for a COVID-19 diagnosis – must be confirmed by a medical professional
  o 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

- Children are covered at no cost, but employee 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.
- Rates for a spouse are based on the age of the employee.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Employee Age</th>
<th>Benefit Amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&lt;25</td>
<td>$0.90 $1.50 $2.40</td>
</tr>
<tr>
<td></td>
<td>25-29</td>
<td>$1.20 $2.00 $3.20</td>
</tr>
<tr>
<td></td>
<td>30-34</td>
<td>$2.10 $3.50 $5.60</td>
</tr>
<tr>
<td></td>
<td>35-39</td>
<td>$2.70 $4.50 $7.20</td>
</tr>
<tr>
<td></td>
<td>40-44</td>
<td>$4.20 $7.00 $11.20</td>
</tr>
<tr>
<td></td>
<td>45-49</td>
<td>$7.80 $13.00 $20.80</td>
</tr>
<tr>
<td></td>
<td>50-54</td>
<td>$10.80 $18.00 $28.80</td>
</tr>
<tr>
<td></td>
<td>55-59</td>
<td>$15.90 $26.50 $42.40</td>
</tr>
<tr>
<td></td>
<td>60-64</td>
<td>$29.70 $49.50 $79.20</td>
</tr>
<tr>
<td></td>
<td>65-69</td>
<td>$42.00 $70.00 $112.00</td>
</tr>
<tr>
<td></td>
<td>70+</td>
<td>$49.80 $83.00 $132.80</td>
</tr>
</tbody>
</table>

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

If you choose coverage for yourself, you may also elect coverage for your dependent children under age 26.

Up to age 26: No cost.
Pre-existing Conditions

• Critical Illness:
  o Benefits are payable for a diagnosis that occurs on or after the effective date of coverage.

• Cancer & Specified Disease:
  o Benefits are not payable for a pre-existing condition during the 12-month period beginning on the date coverage starts.
  o Any covered loss after the 12-month period is payable.
  o A pre-existing condition is a disease or physical condition for which medical advice or treatment was received by the covered person during the 12-month period prior to the effective date of coverage.
  o Cancer Wellness and Screening benefit is still payable during the first 12 months.
Dental Plan

• Administered by MetLife
• Low, Classic, and High Options available
• ID Cards
  o Mailed with unique ID
• Log into www.metlife.com/mybenefits to print cards, view claim status, or find a participating dentist (NCFlex as company name)
  o Also, single sign-on option through Benefits Enrollment Portal
  o Watch the MyBenefits video to learn more on how to use the tools
• Employees can see any licensed dentist for care, but save money when they visit a MetLife Preferred Dental Provider (PDP)
# Dental Plan - Rates

## Monthly Cost - 2023

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>High Option</th>
<th>Classic Option</th>
<th>Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$51.78</td>
<td>$35.90</td>
<td>$23.14</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$103.84</td>
<td>$72.00</td>
<td>$46.64</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$112.00</td>
<td>$78.00</td>
<td>$50.08</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>$183.36</td>
<td>$123.00</td>
<td>$79.84</td>
</tr>
</tbody>
</table>
# Dental Plan – Plan Comparisons

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>High Option</th>
<th>Classic Option</th>
<th>Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible (per person/per family)</td>
<td>$50/$150</td>
<td>$25/$75</td>
<td>$25/$75</td>
</tr>
<tr>
<td>Annual Maximum (per covered person; does not include orthodontic services under the High Option plan)</td>
<td>$5,000</td>
<td>$1,500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Lifetime Orthodontic Maximum(^1) (per covered person)</td>
<td>$1,500</td>
<td>$1,500</td>
<td>N/A</td>
</tr>
</tbody>
</table>
## Dental Plan – Plan Comparisons cont.

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>High Option</th>
<th>Classic Option</th>
<th>Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventive</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral exams, preventive cleanings, X-rays, fluoride treatments, sealants and space</td>
<td>100%</td>
<td>100%</td>
<td>100% after deductible</td>
</tr>
<tr>
<td>maintainers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings, simple extractions, endodontics, re-</td>
<td>80% after deduct</td>
<td>60% after deduct</td>
<td>50% after deduct</td>
</tr>
<tr>
<td>cement crowns, inlays and bridges, repair of removable dentures</td>
<td>ible</td>
<td>ible</td>
<td>ible</td>
</tr>
<tr>
<td>Periodontal services, oral surgery, and general</td>
<td></td>
<td>50% after deduct</td>
<td></td>
</tr>
<tr>
<td>anesthesia</td>
<td></td>
<td>ible</td>
<td></td>
</tr>
<tr>
<td><strong>Major</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes crowns, dentures, bridges, fixed bridge repairs, denture adjustments/rel</td>
<td>50% after deduct</td>
<td>50% after deduct</td>
<td>Not Covered</td>
</tr>
<tr>
<td>ining, implants</td>
<td>ible</td>
<td>ible</td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic services for dependent children up to age 19</td>
<td>50%</td>
<td>50%</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>
Dental – Network Savings

Procedure Fee Look Up Tool:

• Get Procedure Code from Dentist
• Go to feelookup.com
• Type in Zip Code
• Scroll through to find Procedure Code
• Compare cost between In-Network vs. Out-of-Network
Dental – Network Savings Example

In-Network Savings Example (High Plan)

This hypothetical example of needing a crown, shows how receiving services from a participating dentist can save employees money.

<table>
<thead>
<tr>
<th></th>
<th>Katie goes In-Network</th>
<th>Jan goes Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist’s usual charge</td>
<td>$1,462.00</td>
<td>$1,462.00</td>
</tr>
<tr>
<td>Negotiated fee</td>
<td>$680.00</td>
<td>N/A</td>
</tr>
<tr>
<td>R&amp;C fee</td>
<td>N/A</td>
<td>$1,451.00</td>
</tr>
<tr>
<td>The plan pays (50%)</td>
<td>$340.00</td>
<td>$725.50</td>
</tr>
<tr>
<td>Katie pays $340.00</td>
<td></td>
<td>Jan pays $736.50</td>
</tr>
</tbody>
</table>
Vision Plan

- Administered by EyeMed
- Three plan options including Core Wellness Exam, Basic and Enhanced
- Hearing Aid Discount and other member savings
- ID Cards issued
- Online access
  - Account
  - Print ID Card
  - Know Before You Go

**Monthly Cost**

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Core Wellness Exam*</th>
<th>Basic Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>No charge</td>
<td>$4.50</td>
<td>$8.00</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>N/A</td>
<td>$11.66</td>
<td>$20.52</td>
</tr>
</tbody>
</table>

*The core wellness exam is a free benefit, but you must enroll to have coverage.*
## Vision Plan - Plan Comparison

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Core</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye exam (once per year)</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Contact lenses</td>
<td>Discount</td>
<td>$120 allowance</td>
<td>$175 allowance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(once every 12 months)</td>
<td>(once every 12 months)</td>
</tr>
<tr>
<td>Frames</td>
<td>35% off retail</td>
<td>$125 allowance</td>
<td>$200 allowance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(once every 24 months)</td>
<td>(once every 12 months)</td>
</tr>
<tr>
<td>Single Vision standard lens</td>
<td>You pay $50</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Standard progressive lens</td>
<td>You pay $135</td>
<td>$50 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Hearing Health Care from Amplifon Hearing Network</td>
<td>40% off hearing exams and a low-price guarantee on discounted hearing aids</td>
<td>40% off hearing exams and a low-price guarantee on discounted hearing aids</td>
<td>40% off hearing exams and a low-price guarantee on discounted hearing aids</td>
</tr>
<tr>
<td>LASIK or PRK from US laser network</td>
<td>15% off the retail price, or 5% off the promotional price, whichever you prefer</td>
<td>15% off the retail price, or 5% off the promotional price, whichever you prefer</td>
<td>15% off the retail price, or 5% off the promotional price, whichever you prefer</td>
</tr>
</tbody>
</table>
TRICARE Supplement

For Retired Military on TRICARE

• Retired uniform service members enrolled in either TRICARE Select, Prime or TRR and are not eligible for Medicare

• See guide for a complete listing of those eligible

Monthly Cost

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>TRICARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$60.50</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$119.50</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$119.50</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>$160.50</td>
</tr>
</tbody>
</table>
Group Term Life, AD&D and Disability

University employees are not eligible for the following plans, however, are offered plans from their employer in these categories.
Group Term Life

• Administered by Voya
• Pure Term Life – no accumulated cash value
• Spouse & dependent coverage available (on a post-tax basis)
• Additional Plan Benefits
  o Accelerated Death Benefit – with Continuous Confinement Benefit Option
  o Funeral Planning & Concierge Services
  o Disability Waiver of premiums
• Insurance Amounts
  o Employee/Spouse: Employee’s choice of $20,000 to a maximum of $500,000 in increments of $10,000
  o Child(ren): Employee’s choice of $5,000 or $10,000
Group Term Life – Evidence of Insurability

• Annual enrollment
  o Currently enrolled employees/spouse may increase election by $20,000 without EOI (employees up to $200,000 & spouse up to $50,000)
  o Late entrants: Employees who had the opportunity to enroll previously but did not, may elect up to $20,000 of coverage on themselves and $20,000 on their spouse without having to provide EOI (*if employee has not been previously denied*)
  o Child coverage can be added at annual enrollment without having to provide EOI

• Qualifying Life Event
  o EOI not required if increase consistent with event
Group Term Life – Monthly Cost

- Rates based on employee’s age as of January 1 of the current plan year
- Spouse rates are based on employee’s age
- Child(ren) rates
  - $0.68 for $5,000 of coverage
  - $1.36 for $10,000 of coverage
Accidental Death and Dismemberment

• Accidental Death and Dismemberment insurance pays a benefit if someone dies or is seriously injured as the result of a covered accident.
  o Exclusions are listed in the guide and certificate.
  o This insurance should NOT take the place of Life Insurance which pays benefits due to sickness and/or accident.

• Coverage is effective 24 hours/day, 365 days/year and includes accidents on or off the job.

• **Core AD&D is FREE** - employee only coverage - $10k in coverage.
  o Paid for by NCFlex and Employees must enroll to have this coverage.

• **Voluntary AD&D** – low cost and pre-taxed – employee only or employee family options available.
# AD&D Basic Benefits

<table>
<thead>
<tr>
<th>For loss of:</th>
<th>Percentage of the AD&amp;D benefit amount paid is ...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>Speech and hearing of both ears</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands or both feet</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>100%</td>
</tr>
<tr>
<td>Either hand or foot</td>
<td>50%</td>
</tr>
<tr>
<td>Sight of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech or hearing of both ears</td>
<td>50%</td>
</tr>
<tr>
<td>Hearing of one ear</td>
<td>25%</td>
</tr>
</tbody>
</table>

For the following conditions...

<table>
<thead>
<tr>
<th>Condition</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quadriplegia</td>
<td>100%</td>
</tr>
<tr>
<td>Paralysis of three limbs</td>
<td>85%</td>
</tr>
<tr>
<td>Paraplegia/hemiplegia</td>
<td>75%</td>
</tr>
<tr>
<td>Paralysis of one limb</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Family Principal Sum**

If you elect family coverage, the plans pay a percentage of your benefit amount if your spouse and/or children die or are seriously injured as the result of an accident, as follows:

<table>
<thead>
<tr>
<th>Family Member</th>
<th>Percentage of your AD&amp;D benefit amount paid is</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>50%</td>
</tr>
<tr>
<td>Children</td>
<td>10% each child</td>
</tr>
</tbody>
</table>
Cost of the Voluntary AD&D Plan

Please note: At age 75, the amount of coverage will decrease 50%.

<table>
<thead>
<tr>
<th>Principal Sum</th>
<th>Employee Only</th>
<th>Employee and Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>$0.90</td>
<td>$1.30</td>
</tr>
<tr>
<td>$100,000</td>
<td>$1.80</td>
<td>$2.60</td>
</tr>
<tr>
<td>$150,000</td>
<td>$2.70</td>
<td>$3.90</td>
</tr>
<tr>
<td>$200,000</td>
<td>$3.60</td>
<td>$5.20</td>
</tr>
<tr>
<td>$250,000</td>
<td>$4.50</td>
<td>$6.50</td>
</tr>
<tr>
<td>$300,000</td>
<td>$5.40</td>
<td>$7.80</td>
</tr>
<tr>
<td>$350,000</td>
<td>$6.30</td>
<td>$9.10</td>
</tr>
<tr>
<td>$400,000</td>
<td>$7.20</td>
<td>$10.40</td>
</tr>
<tr>
<td>$450,000</td>
<td>$8.10</td>
<td>$11.70</td>
</tr>
<tr>
<td>$500,000</td>
<td>$9.00</td>
<td>$13.00</td>
</tr>
</tbody>
</table>
Voluntary AD&D - Additional Benefits

• Voluntary AD&D
  • Summary of Additional benefits, minimum election of $50,000 ($0.90/month EE Only or $1.30/month EE+Family)

• Surgical Reattachment Benefit
• Coma Benefit
• Accidental HIV Benefit
• Burn Disfigurement Benefit
• Rehabilitation Benefit*
• Therapeutic Counseling Benefit*
• Adaptive Home & Vehicle Benefit*
• Accidental In-Hospital Indemnity Benefit*

• Custodial Care Benefit*
• Seat Belt Benefit*
• Air Bag Benefit*
• Criminal Assault Benefit*
• Common Disaster Benefit*
• Survivor’s Benefit* (family option only)
• Education Benefit* (family option only)
• Spouse Training Benefit* (family option only)
• Child Care Benefit* (family option only)
AD&D - Voya Travel Assistance

For participants of both the Voya Accident and AD&D plans

- Direct access to prompt medical emergency assistance when traveling more than 100 miles from home, providing enhanced security
- Employee and their dependents have toll-free or collect-call access to the Voya Travel Assistance customer service center or access to the services provided on the website 24 hours/day, 365 days/year – from anywhere in the world.
- **Printable Flyer with info located at ncflex.org.**

Worldwide Emergency Travel Assistance Services provides four types of services:

- Pre-Trip Information
- Emergency Personal Services
- Medical Assistance services
- Emergency Transportation Services
Travel Assistance - Continued

Pre-trip information
These valuable services help you start your trip the right way. Voya Travel Assistance can provide you with important, up-to-date travel information including:

- Immunization requirements
- Visa & passport requirements
- Foreign exchange rates
- Embassy/consular referral
- Travel/tourist advisories
- Temperature & weather conditions
- Cultural information

Emergency personal services
In the event of an unexpected situation of a non-medical nature, Voya Travel Assistance offers access to several valuable services, including:

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage or personal possessions
- Legal assistance and/or bail bond
Travel Assistance - Continued

Emergency transportation services*
Should you need medical care or assistance while traveling, Voya Travel Assistance can help. When deemed medically necessary by a Voya Travel Assistance-designated physician, evacuation and transportation to the nearest adequate medical facility that can properly treat your condition will be arranged and paid for on your behalf. Additional transportation services include:

- Visit of family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

* The services listed above are subject to a maximum total payment of $150,000.

Medical assistance services include:
- Medical referrals for local physicians and dentists
- Medical case monitoring
- Prescription assistance and eyeglass replacement
- Arrangement and payment of emergency medical services (up to $10,000 with a written guarantee of reimbursement from the eligible participant)
Combined Voluntary Short / Long Term Disability

Who is Eligible

• All full-time active employees* working 30 or more hours per week. Disability insurance is employee only coverage.

Enrollment Period

• Open Enrollment: will require EOI
• Qualifying Life event: Within 30 days of event
  • For most QLEs, no EOI is required
• For New Hires: Within 30 days of hire or eligibility date
  • No EOI required

*Excludes employees of the North Carolina University System
Sample Premium Calculation

- Employee is age 25 and makes $35,000 a year
- The age banded rate for those age 25-29 is $0.88 per $100 of covered monthly payroll
- Premium Calculation:
  - Annual salary divided by 12 months = $2,916.67 per month
  - Monthly salary divided by $100 = $29.17
  - $29.17 x $0.88 = $25.67 per month in premium for the disability plan

*For biweekly paychecks, premiums will be split evenly across both paychecks in a given month.
# Short Term Disability Schedule of Benefits

<table>
<thead>
<tr>
<th>What Your Benefit Provides</th>
<th>The plan pays 66⅔% of earnings up to $750 per week.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Waiting Period</td>
<td>14 calendar days for qualifying accident, physical disease, pregnancy or mental disorder. This is the length of time you must be disabled before you begin receiving benefits.</td>
</tr>
<tr>
<td>How Long Your Benefits Last</td>
<td>60 calendar days from your date of disability.</td>
</tr>
<tr>
<td>Benefits Are Paid</td>
<td>Weekly.</td>
</tr>
<tr>
<td>Deductible Income (offsets)</td>
<td>There are no offsets to the STD plan, meaning you will not have benefits reduced if you are receiving income from other sources, such as workers' compensation or Social Security.</td>
</tr>
</tbody>
</table>
Additional Features for Short Term

• 24 Hour Coverage
  • Covers disabilities that occur on and off the job.

• Health Advocate Select
  • While on an approved STD claim, employees will have access to a dedicated Personal Health Advocate that can assist them with a wide range of services such as coordinating health care with specialists and managing billing questions.

• Reasonable Accommodation Expense Benefit
  • Designed to help cover the cost of accommodations that allow the employee to stay at work or return to work following a disabling condition.
Long Term Disability Schedule of Benefits

- PDE – Pre-disability Earnings (covered monthly salary)
- Maximum PDE/covered monthly salary is $18,750
- Offsets apply to this plan
- SSNRA – Social Security Normal Retirement Age
Additional Features for Long-Term

• **24 Hour Coverage**
  • Covers disabilities that occur on and off the job.

• **Return to Work Incentive**
  • With this incentive, Standard only deducts a portion of earnings for work performed while on disability.

• **Reasonable Accommodation Expense Benefit**
  • Designed to help cover the cost of accommodations that allow the employee to stay at work or return to work following a disabling condition.

• **Survivor Benefit**
  • If the employee dies while LTD benefits are payable, a Survivor Benefit may be payable. The Survivor Benefit is 3 times her/his LTD Benefit without reduction by Deductible Income.
Preexisting Condition Provision

Employees are not covered for a short or long-term disability caused or contributed to by a preexisting condition unless on the date they become disabled, they have been continuously insured under the group policy for the exclusion period and have been actively at work for at least one full day after the end of a **12-month exclusion period**.

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before the insurance becomes effective:

- For which they would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications.
- Which, as a result of any medical examination, including routine examination, was discovered or suspected.

**Treatment-Free Period:** If the employee is treatment-free for six consecutive months during the 12-month exclusion period, any remaining exclusion period will not apply.
Continuation Options for NCFlex plans

See the guides for more details on what can be continued and how. For Leave of Absence, there are additional rules which can be found in the Admin Manual.

Portability or Conversion
- Accident
- Cancer
- Critical Illness
- Term Life
- Voluntary AD&D
- TRICARE Supplement

COBRA:
- Health Care FSA (through the end of the plan year)
- Dental
- Vision

Cannot be continued:
- Core AD&D
- Dependent Day Care FSA
- Disability (unless approved to receive a benefit from the plan)
Questions?

Sign up for our Newsletter