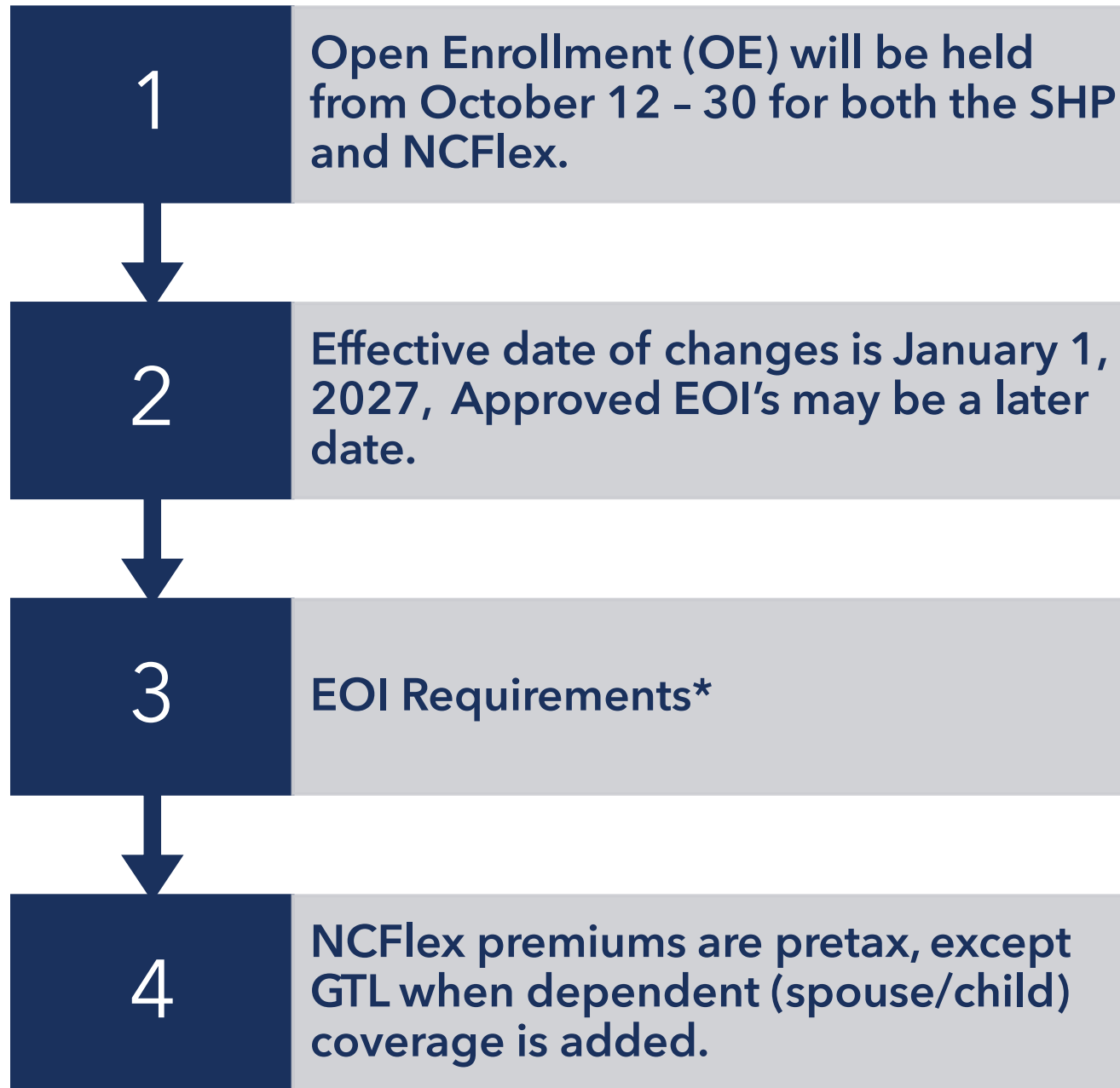


NCFlex HBR Train the Trainer

Fall 2026

Agenda

- Open Enrollment
 - General
 - Changes
 - Communication
 - Exceptions after OE
- Reminders
 - Worksite Wellness and Employee Recognition
 - Exception Process
 - Wellness Benefit
 - Bereavement Support
 - EOI
 - Continuation of Benefits
 - Disability waiver of premium
 - Disabled dependents



Open Enrollment - General

*Disability -EOI is required for new enrollees during OE who previously declined the benefits.

*Term Life - EOI is required during OE when increasing by more than \$20K or above GI amounts (\$200K for employee and \$50K for spouse).

Open Enrollment - Changes

- FSAs
 - New yearly amount for HCFSA - \$3,400
 - DDCFSA - no changes
- Accident - 1099 threshold increased
- Cancer - no changes
- Critical Illness - new rates and 1099 threshold increased
- Vision - no changes
- Dental - new take along dental program
- 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 increasing to \$3,400 (per employee).

Annual rollover amount for 2026 into 2027

- Can roll over up to \$660 (minimum balance of \$25 required).
- Rollover from 2027 into 2028 will increase to \$680.

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 2025 rollover and \$200 left from the 2026 contributions. They can roll over \$500 into 2027.
- 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.

- Rollover funds from 2026 will be available to use for 2027 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 2026 account: 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.

For the 2027 accounts: March 31, 2028

- 2027 DDCFSA claims dated 1/1/2027 – 3/15/2028 (grace period).
- 2027 HCFSA money with claims dated 1/1/2027 – 12/31/2027.

Dependent Day Care FSA

- The yearly contribution limit for DDCFSA in 2027 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.
- **NCFlex will no longer retro cancel HCFSA elections because of spouse HSA accounts.**
- *Benefits Guide, page 7.

DDCFSA Nondiscrimination testing

- On August 11, 2026, the U.S. Treasury Department and IRS issued *proposed* regulations that would change how the DCFSA 55% Average Benefits Test is calculated.
- The test would be based only on employees who participate in the dependent care assistance program, rather than the entire eligible workforce.
- This proposed change has the potential to improve testing outcomes for many employers and could reduce the likelihood of failing the 55% Average Benefits Test.
- Currently, no action is required on your part.
- NCFlex will continue to monitor developments and will provide additional information as soon as it becomes available.

Accident and Critical Illness

- IRS threshold increased from \$600 to \$2000 for 1099's.
 - Effective 1/1/2026.
 - If Voya pays you benefits totaling \$2000 or more in a plan year, you will receive an IRS 1099-MISC after the plan year ends.
 - You should consult with a tax advisor regarding the possible tax implications.

Critical Illness – New Rates

- Cost is per person.
- Multiply x 2 if adding spouse.
- Spouse rate is determined by age of employee on January 1.

Employee/Spouse

Employee Age	Benefit Amount*		
	\$15,000	\$25,000	\$40,000
<25	\$1.35	\$2.25	\$3.60
25 – 29	\$1.80	\$3.00	\$4.80
30 – 34	\$3.30	\$5.50	\$8.80
35 – 39	\$4.20	\$7.00	\$11.20
40 – 44	\$6.45	\$10.75	\$17.20
45 – 49	\$12.15	\$20.25	\$32.40
50 – 54	\$16.80	\$28.00	\$44.80
55 – 59	\$24.60	\$41.00	\$65.60
60 – 64	\$46.05	\$76.75	\$122.80
65 – 69	\$65.10	\$108.50	\$173.60
70 +	\$77.25	\$128.75	\$206.00

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

MetLife TakeAlong Dental

- TakeAlong Dental is an **individual dental policy** that employees can enroll in when they leave employment or otherwise lose eligibility for their employer-sponsored coverage.
- Enrollment is completed directly with MetLife
- More information at metlifetakealongdental.com.
 - It may provide a longer-term solution beyond the timeframe available under COBRA.
 - Waiting periods may apply and will depend on the plan selected.
 - Premiums will differ from the current employee dental rates.
 - Benefits, covered services, provider networks, and annual maximums will depend on the individual plan selected.
 - Apply as soon as possible to avoid gaps in coverage.

COBRA may still be an option for continuing the current employer-sponsored dental plan for those who are eligible.

Knowledge Check

How long do rollover funds last if an employee stays employed?

True or False?
The max HCFSA contribution amount per household is \$3,400 for 2027.

When is the FSA Runout period?

Enrollment Communications

- 2027 Enrollment Guide for Universities*
 - Does not include NCFlex Disability, GTL or AD&D plans.
 - Has details on enrollment through Empyrean.
- 2027 Benefits Guide
 - Longer version of the Enrollment Guide with all NCFlex plans.
 - Agencies, Community Colleges and Charter Schools.
- Guide Orders - 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.
- 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.

Will accept requests through 3/15/2027.

Please remind EEs to check paystubs in January and to print/save confirmation pages after elections made during OE.

Please consider the exception and if it is truly related to a mistake the EE, HBR or enrollment platform made during OE.

Exceptions that will be NOT be considered:

- Increase HCFSAs realizing they need more money after OE.
- Reduce or drop a benefit due to financial hardship.

Knowledge Check

Is documentation required for Qualifying Life Events when changes are made to NCFlex benefits?

Is documentation required to validate dependents for NCFlex benefits?

Stretch Break



Reminders:

- If you have trouble with balance, you may do these stretches seated instead standing, or use a wall, chair, or desk for support.
- Stretch gently and smoothly until you feel the stretch; then hold the position for 20-30 seconds. Do not bounce or force any stretch to the point of pain.
- Do not hold your breath during stretching.

Shoulder Release

- Stretch your arms straight out and interlace your fingers.
- Turn your hands palms out.
- Gently raise your arms overhead and stretch.



Shoulder Release (Image credit: WebMD)

Cactus Arms

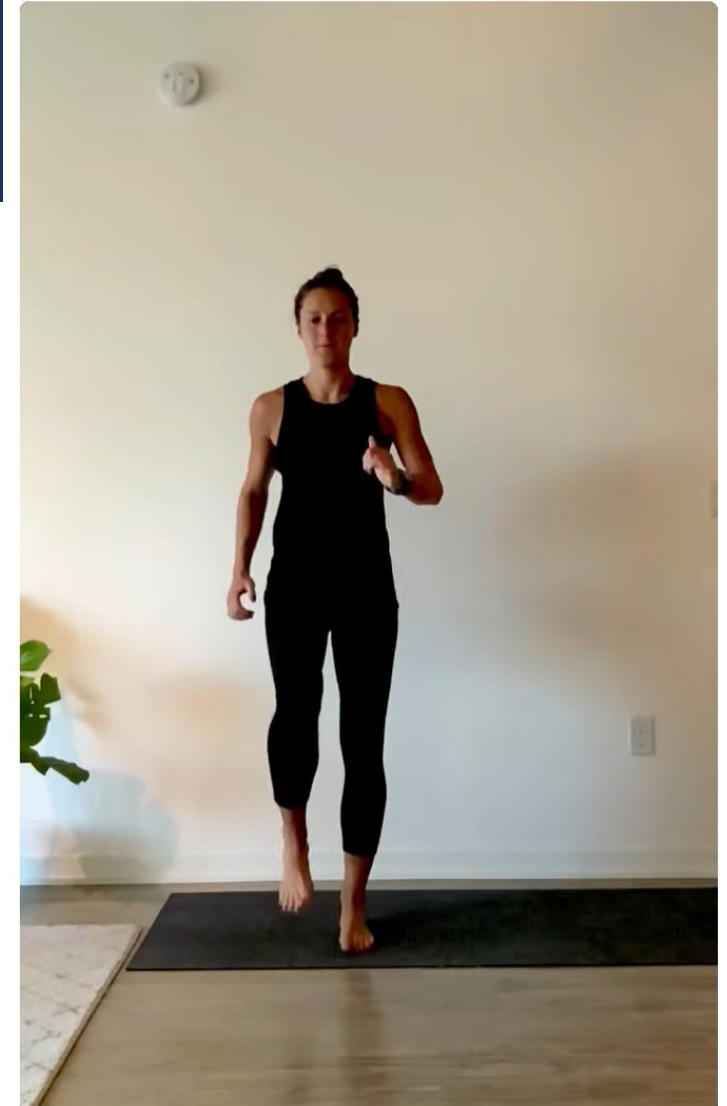
- Start standing, if able, with your back straight and your arms resting at your sides.
- Raise your arms to shoulder height, bending your elbows at a 90-degree angle with your palms facing forward.
- Keep your shoulders down and elbows in line with your shoulders.
- Squeeze your shoulder blades together, opening your chest.



Cactus Arms (Image credit: Bend Health & Fitness, Inc.)

Marching in Place

- Stand up straight.
- March in place swinging your arms close to your body at a 90-degree angle.
- Lift your legs as high as you are comfortable.
- Breathe normally.
- Repeat throughout the day.



Marching in place video credit: YouTube
@clarebarryfitness

Calf Stretch

- Put one foot forward with a bent knee.
- Place the other foot back with a straight knee.
- Feet should point forward.
- Use wall, chair, or desk for support, as needed.
- While keeping feet flat, lean until you feel a stretch in the calf muscle of your back leg.



Calf Stretch (Image credit: WebMD)

ITB Stretch

- Stand up straight about a foot away from a wall, chair, or other support surface.
- Keep your knees a little bent.
- Put your hand on the wall or other surface for balance.
- Cross your outside leg in front of the other.
- Gently push your hip toward the surface as until you feel the stretch in your hip.
- If you do not feel a stretch move further from your support surface.
- Hold for 30 seconds.



ITB Stretch video credit: Walk With Ease, Arthritis Foundation

Neck Stretch

- Stand with your feet hip-width apart.
- With your head slightly forward, slowly tilt your ear toward the shoulder of the same side until you feel a stretch.
- Hold for 10 seconds and slowly return to the starting position.
- Repeat on other side.
- Option: You can increase the stretch by using your hand to gently guide your head down to your shoulder.



Sideways Neck Stretch (Image credit: WebMD)

Shoulder Rolls

- May be done standing or sitting at the edge of a chair with your feet fully supported.
- Bring your shoulders up towards your ears and roll them forward, then come back and around. As if you were trying to draw circles with your shoulders.
- Repeat 10 times.
- Repeat in the opposite direction.



Seated shoulder roll video credit:
YouTube @ViveHealth

5-Minute Break



Welcome

Jessica Pyjas, MPH, CCWS

State Worksite Wellness & Employee Recognition Manager

- Started June 29
- To manage the Richard Caswell Awards, Governor's Awards for Excellence, Miles for Wellness Challenges, and worksite wellness programs, including webinars and newsletters.
- 17 years of State Service
 - UNC Chapel Hill 2017-2026
 - NC State Health Plan 2012-2017
 - NCDHHS, Division of Public Health 2009-2012
- Email: jessica.pyjas@nc.gov



Miles for Wellness: Challenge 34



- 8-week team-based physical activity challenge held every fall and spring.
- Challenge 34: Virtually visit up to 18 pumpkin patches across the U.S.
- Registration open through the first day of the Challenge, Sept. 28 at 11:59 p.m.
- [Miles for Wellness | NC Office of Human Resources](#)

Walk With Ease

MILES FOR WELLNESS
WARM UP WITH



WALK WITH EASE

STARTING MONDAY, AUGUST 17

This 6 week, evidence-based program will help you safely build a walking routine with support from a trained leader!

Registration includes a FREE Walk with Ease guidebook with helpful self-assessments, tools, and resources! Perfect for folks who are new to physical activity, haven't been physically active in some time, and/or experience pain while being active.

CLICK HERE TO SIGN UP!



www.healthyagingnc.com
www.oshr.nc.gov



- Free 6-week program offered by [Healthy Aging NC](#)
- Open to anyone 18-years of age or older
- All welcome: Focus tips for those managing arthritis, diabetes, or heart disease
- Individual program, not a challenge
- All participants receive a free guidebook (digital or hardcopy)
- Miles for Wellness warm up - started Aug. 17
- [Register anytime](#)



Upcoming Wellness Lunch & Learns

- **October 20:** The Science of Cravings
- **November 17:** The Gut & Brain Connection

Details at:

[Wellness Webinars | NC Office of
Human Resources](#)

Coming soon... **Wellness Newsletter**

- Educate and promote wellness and safety topics and opportunities
- Separate from NC Flex newsletter
- Everyone who receives the NCFlex Member Newsletter will be on the list to receive the wellness newsletters.



Exception Process

- Requests to change elections to the NCFlex Plans due to an administrative error, missed QLE, or enrollment system error, must be submitted by a Benefit Representative on the following [Exception Request Form](#) on behalf of an employee.
- If the exception is a missed QLE, documentation for each benefit (i.e. dental, vision, etc.) and each person involved in the exception **MUST** be included with the request form or this will delay the process.
- If the exception is to continue benefits for a disabled dependent for MetLife dental, please remember there is a different form MetLife requires to continue coverage (The SHP disabled dependent form is not accepted by MetLife).

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 The Standard (formerly 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 to explain how to file.
- NEW - Claims clinics held at your location to assist employees with wellness claims – contact NCFlex for more information.

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 HCFSAs (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).

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.
 - The Standard 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 needed 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.

Knowledge Check

When an employee changes dental or vision plans during OE, does a waiting period apply for higher benefits?

Does NCFlex MetLife Dental include ortho for adults?

How often can an employee get a dental cleaning with NCFlex MetLife Dental?

How often can an employee get an eye exam with a \$20 copay with NCFlex EyeMed Vision?

Thank you!

ncflex@nc.gov
www.ncflex.org