

NCFlex Critical Illness Q&A

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Allstate Contact info:

Website: www.allstatebenefits.com/mybenefits

Phone: 866-232-1517

Learn more about the NCFlex Critical Illness plan and how to file claims:

Visit www.ncflex.org, click the tile for Critical Illness, then click “Plan Information, Claim Forms, Certificates, and More”.

Please note: If you have questions or need assistance filing a claim, reach out to us at ncflex@nc.gov.

Critical Illness general information:

Q Who is eligible for the plan?

- A** You: If you work for a state agency, university, select community college, or select charter school for 20 hours or more per week in a permanent, probationary, or time-limited position.
- A** Your Dependents: **1)** Your legally married spouse, **2)** Your children (including natural children, stepchildren, foster children or adopted children) up to age 26, **3)** Your children can continue on the plan if unable to make a living because of a mental or physical handicap as long as the handicap developed before your child’s 26th birthday and your child was covered by the NCFlex plan for which you want to continue coverage prior to turning 26.
- A** You must be enrolled in a plan for your eligible dependent(s) to participate.
- A** You may not be covered as both an employee and a dependent and children may not be dually enrolled.
- A** You should consult with a tax advisor if you have questions as to whether someone qualifies as your income tax dependent.
- A** Dependents do not have to be enrolled on your health plan in order to be enrolled on your NCFlex plan(s).

Q When can I enroll in the plan?

- A** New Hire or Newly Benefits Eligible Employee: You have 30 days from your date of hire or eligibility date to enroll in benefits.
- A** Annual Enrollment: Typically, in October of each year. Effective Jan. 1st of the following year.
- A** Qualifying Life Event: QLEs include things such as: Marriage, Birth, and Loss of Other Coverage. You have 30 days from the date of your event to make a change.

- Q** What is Critical Illness and what type of diagnoses are covered under the plan?
- A** Critical Illness insurance is a form of supplemental protection that helps to offset expenses related to a critical illness diagnosis that may not be covered by your major medical insurance. Benefits are paid after you file a claim for a covered critical illness diagnosis, and treatment is not required. Additionally, there are no restrictions on how you use your cash benefit. You may use it for copays, deductibles, travel costs, even mortgage or car payments.
- A** Diagnoses include such things as Heart Attack, Stroke, and Cancer (Invasive and Carcinoma In Situ). For a full list of the covered diagnoses, visit www.ncflex.org and click the tile for Critical Illness, then click "Plan Information, Claim Forms, Certificates, and More".
- Q** How much does the Critical Illness plan pay?
- A** The Critical Illness plan pays a cash benefit if your or your covered dependent are diagnosed with a covered critical illness.
- A** You can choose a maximum benefit amount of \$15,000 or \$25,000. For some diagnoses, the full amount is payable and for others, 25% of the benefit you choose is payable.
- A** There is a maximum of two payouts per diagnosis (12-month waiting period for reoccurrence).
- A** Benefits paid directly to you, the employee.
- Q** I've been diagnosed with a critical illness; how do I know if I should file a claim?
- A** In order to receive accurate information for your situation, please contact Allstate to discuss your scenario. They can be reached at 866-232-1517.
- Q** Am I eligible to enroll in the plan if I have already been diagnosed with a critical illness?
- A** Yes, you can still enroll in the plan.
- A** Benefits are not payable for a pre-existing condition.
- A** Benefits are payable when a covered person is diagnosed with a covered critical illness and the date of diagnosis for the critical illness is while the covered person is insured under the policy.
- Q** Can I continue the plan if I become disabled due to my Critical Illness?
- A** Yes, waiver of premium is available after 90 days of disability due to the critical illness for as long as your disability lasts. This benefit is for employee only premium.
- Q** I am retiring or separating employment, can I continue the plan?
- A** Yes, the Critical Illness plan can be continued (through portability) if you leave the State due to retirement or any other reason.
- A** Allstate Benefits will send you a portability letter.
- A** The premium continues at the same rate you pay as an employee and payments are made directly to Allstate.
- A** If you don't receive a letter from Allstate after leaving, contact them at 866-232-1517 if you are interested in continued the benefit.

Filing Claims:

Q How do I file a Critical Illness claim?

A You can submit all claims and any supporting documentation by fax, mail or online; www.allstatebenefits.com/mybenefits. The fax number and mailing address are printed at the top of the claim form; <https://oshr.nc.gov/documents/files/ncflex-critical-illness-claim-form-april-2020/open>

A There is no time limit to file a claim.

Q What is considered supporting documentation?

A Each diagnosis requires a different type of supporting documentation. For instance, if you or your covered dependent were to experience a stroke, you would submit a CT or MRI showing Infarction and medical records showing permanent Neurologic Deficit following a stroke. The acceptable documentation is listed on the claim form, located here: <https://oshr.nc.gov/documents/files/ncflex-critical-illness-claim-form-april-2020/open>

Q How do I find out how long I have been enrolled in the plan?

A Create an account at www.allstatebenefits.com/mybenefits. Once logged in, your effective date will be listed under the Coverage and Benefits section.

A Contact Allstate at 866-232-1517.

Q I filed a claim and I do not think I was paid all entitled benefits. What should I do?

A Please contact Allstate at 866-232-1517.

Q I filed a claim, and it was denied. How long do I have to file an appeal?

A You have 60 days to file an appeal on a denied claim.

Q I filed a Critical Illness claim and received a payment; do I have to pay taxes on the received benefit?

A Whenever a benefit claim is paid, a 1099 tax form will be sent to the home address in January of the following year. An employee should consult with a tax advisor regarding the possible effects of the purchase and/or receipt of benefits under Allstate Benefits Critical Illness Insurance.