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NCFlex Transfer Process

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Summary

Who is a transfer?

- NCFlex considers a transfer as someone who has a break in employment (from one NCFlex-eligible employer to another) that is less than 31 days. The time is counted from the separation date of the first employer to the date of hire with the second employer. View the list of [NCFlex Participating Employers](#) to know if someone may be a transfer.
- If an employee's break in service is 31 days or greater, they are not considered a transfer and should be allowed to enroll as newly eligible. This includes a new HCFA amount for the plan year going forward.

What happens to benefits for someone who is a transfer?

- When someone is a transfer, NCFlex benefits must remain the same* including coverage level, who is covered, amount of coverage, etc.
 - Coverage is effective the first day of the month after the transfer date. However, NCFlex benefits should not have a gap in coverage. If the dates of separation and rehire cause a gap in coverage, the enrollment vendor (Benefitfocus or Emyrean) reaches out to the NCFlex vendors to ask them to bridge the gap on their end. If the gap can be bridged in the enrollment system, this is preferable. If not, the gap will only be bridged on the vendor's side. It is then the responsibility of the receiving employer to collect any missed premiums.
- *There are exceptions to this “rule” if transferring from a Non-University to a University or vice versa. University employees participate in all NCFlex plans except Core AD&D, Vol AD&D, Term Life (EE, Spouse and Child), and Disability.
 - If an employee transfers from a University to a Non-University NCFlex participating employer, they should be treated as newly eligible for these four benefits.
 - Vice versa, if a Non-University employee moves to a University employer, these four benefits are lost under NCFlex.

Process

Non-University to Non-University

How are benefits transferred within Benefitfocus (Non-University to Non-University transfer)?

- Benefitfocus is responsible for transferring the member's NCFlex benefits.
- If there is a gap (but still less than 31 days, making this a transfer), the HBR should submit a case to Benefitfocus via OP365. HBRs with a BEACON agency should submit a ticket to BEST Shared Services in order for BEST to submit the OP365 case.
- The transfer case should include the member's **full name, DOB, last 4 of SSN** and the **Prior Agency Name**.
 - Benefitfocus/NCFlex will confirm the enrollments are properly transferred.

Non-University to University

How are benefits transferred from Benefitfocus to Emyrean (Non-University to University)?

- Once the transfer is known to be hired, the UBA should reach out to the losing employer to gain knowledge of the benefits that may need to transfer with the gaining employer.
 - UBA is also encouraged to request the gaining employee to pull their confirmation statement before termination from the losing employer so it can be used to transfer benefits. This is only an option if the employee can pull it before termination as once terminated, they do not have access to Benefitfocus to pull it any longer.
- UBA should contact ncflex@nc.gov to receive information on prior employer for contact purposes when outside of the University system. NCFlex will provide the best contact for the prior employer, but if the UBA does not receive a response in a reasonable amount of time, they should circle back to NCFlex.
- Information received should be used to determine what leave, benefits, retirement, etc. should be transferred to the new employer.

University to Non-University

How are benefits transferred from Emyrean to Benefitfocus (University to Non-University)?

- Notify NCFlex when you have this scenario via the [NCFlex Transfer Request Form](#). This form along with a list of participating employers, can be found on the [NCFlex HBR webpage](#).
- NCFlex will verify any benefits that need to be transferred from Emyrean to Benefitfocus and send an OP365 case to Benefitfocus once a transfer is known.
 - Benefitfocus/NCFlex will confirm the enrollments are properly transferred.
 - UBAs are encouraged to provide a list of benefits prior to the employee leaving if they have knowledge of the transfer.