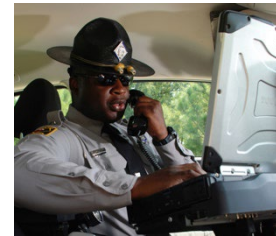
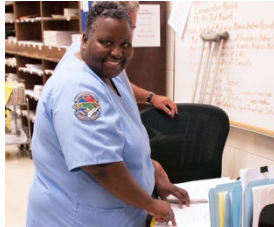
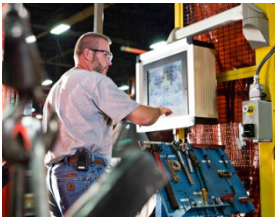




NORTH CAROLINA Office of *State Human Resources*



NCFlex HBR Train the Trainer

Fall 2023

Agenda

- Open Enrollment
 - General
 - Changes
 - Communication
 - Exceptions after OE
- Reminders
 - QLE documentation
 - Disability waiver of premium
 - Return from Unpaid LOA
 - Transfers

Open Enrollment - General

- Open Enrollment (OE) will be held from October 9th – 27th
 - Both SHP and NCFlex
- Effective date of changes January 1, 2024
 - 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 amount for HCFSA
- Accident – new plan option names
- Cancer – no changes
- Critical Illness – no changes
- Dental*
- Vision – no changes
- Group Term Life – no changes
- AD&D – no changes
- Disability*
- TRICARE Supplement – no changes

Red indicates plans not offered to university employees

*New Rates

Health Care FSA

- Annual maximum election \$3,050 (per employee)
- Annual rollover amount for 2023 into 2024
 - Can roll over up to \$570 (minimum balance of \$25 required)
 - Rollover from 2024 into 2025 will increase to \$610
- 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

Dependent Day Care FSA

- Max amount remains \$5,000 per household
- Grace period for this plan instead of a roll over – March 15 of the following year
- Employees can use “Day care change” or other life event in the enrollment platform to make changes mid-year
- Services incurred after separation can be reimbursed up to the balance available in the account

FSA Runout Periods

- Runout period means last day to file claims
- For 2023 accounts: March 31, 2024
 - 2023 DDCFSA claims dated 1/1/2023 – 3/15/2024
 - 2023 HCFSA money with claims dated 1/1/2023 – 12/31/2023
- For the 2024 accounts: March 31, 2025
 - 2024 DDCFSA claims dated 1/1/2024 – 3/15/2025
 - 2024 HCFSA money with claims dated 1/1/2024 – 12/31/2024

FSA Runout & Rollover (cont.)

- Runout periods hold rollover funds, not allowing funds to be used for current year expenses until that period is over (retro back to Jan. 1)
- Rollover funds from 2023 will be available to be claimed after the March 31 filing deadline
- Current year funds will be used for current year expenses prior to rollover funds being used
 - Rollover funds are intended to be held in the case prior year expenses are claimed during the runout period.

Accident – New Option Names

- Low Option is changing to Classic Option
 - Includes Wellness Benefit, Travel Assistance and Sports Rider
- High Option is changing to Enhanced Option
 - Includes Wellness Benefit, Travel Assistance, Sport Rider and Sickness Hospital Confinement
- No changes on premiums or benefit payout amounts

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
 - Cancer Wellness Benefit is filed through Allstate
- 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

Voya Travel Assistance - Changes

- Voya's Travel Assistance is offered to those enrolled in either Accident plan option or AD&D plan
- There is a new group administering the plan
 - Was Europ Assistance USA, now International Medical Group, Inc. (IMG)
- New phone number and new website
 - Info is updated in 2024 guides and flyers on ncflex.org – Accident and AD&D pages
 - Old number will redirect to new number until 12/31/23

Dental - Rates

Classic Option rates remain the same from 2023 to 2024. The Classic Option is the only dental option subsidized by NCFlex, therefore the COBRA rate will be higher. **Rates increase for Low and High options.**

Monthly Cost - 2023

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$51.78	\$35.90	\$23.14
Employee and Spouse	\$103.84	\$72.00	\$46.64
Employee and Child(ren)	\$112.00	\$78.00	\$50.08
Employee and Family	\$183.36	\$123.00	\$79.84

Monthly Cost - 2024

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$55.40	\$35.90	\$24.18
Employee and Spouse	\$111.12	\$72.00	\$48.74
Employee and Child(ren)	\$119.84	\$78.00	\$52.34
Employee and Family	\$196.20	\$123.00	\$83.44

Disability - Rates

Monthly Cost - 2023

Age as of last January 1	Rate per \$100 of Covered Monthly Payroll
Less than age 25	\$0.959
25-29	\$0.880
30-34	\$0.972
35-39	\$0.859
40-44	\$0.879
45-49	\$1.141
50-54	\$1.451
55-59	\$1.744
60-64	\$1.928
65-69	\$1.699
70+	\$2.371

Monthly Cost - 2024

Age as of last January 1	Rate per \$100 of Covered Monthly Payroll
Less than age 25	\$1.01
25-29	\$0.92
30-34	\$1.02
35-39	\$0.90
40-44	\$0.92
45-49	\$1.20
50-54	\$1.52
55-59	\$1.83
60-64	\$2.02
65-69	\$1.78
70+	\$2.49

$$\frac{\text{Monthly Earnings*}}{\text{(Yearly base salary divided by 12)}} \times \frac{\text{Your rate from the table}}{\div 100} = \text{Monthly Premium Estimate}$$

Notes regarding Universities

- NCFlex benefits not offered – Group Term Life, AD&D and Disability
 - University-specific plans are offered instead
- All NCFlex benefits are now on the Empyrean platform, not the eBenefits platform for 2024 OE and moving into 2024

Enrollment Communications

- 2024 Enrollment Guide (also available in Spanish)
 - Includes all NCFlex plans
 - Agencies, Community Colleges and Charter Schools
- 2024 Enrollment Guide for Universities
 - Does not include NCFlex Disability, GTL or AD&D plans
 - Has details on enrollment through Empyrean
- 2024 HBR Benefits Guide
 - Small amount is printed – only 10k
- Guide Orders – www.ncflex.org – HBR section

Enrollment Communications cont.

- Email alerts
 - Employees and HBRs can sign up for these at ncflex.org
- Open Enrollment landing page
 - <https://oshr.nc.gov/ncflex-2024-open-enrollment>
- 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 3/15/2024
- 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

QLE Documentation

- For NCFlex changes due to a QLE, documentation is required to be uploaded in Enrollment System
- Review document to ensure it supports the benefit change
 - i.e. Loss of coverage and adding dental, the documentation should show loss of dental coverage from another plan
- Document listed on ncflex.org of what proof is acceptable along with what plan changes the QLE will allow
 - <https://oshr.nc.gov/state-employee-resources/benefits/ncflex/qualifying-life-events>
- For day care change, if no documentation, employee can use DDCFSA Change Form, linked from QLE document
 - DDCFSA Change Form – once completed should be uploaded and the change made in the enrollment platform

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. If the employee is approved for LTD benefits through The Standard, the payroll unit should no longer deduct for this benefit.
- 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

Returning from Unpaid LOA

- Unpaid LOA for explanation purposes on this topic are defined as: when benefits are termed in the enrollment system due to LOA
- When an employee's benefits are canceled due to LOA and then reinstated due to return from LOA within the same plan year, benefits must remain the same
 - Employees can choose whether to re-enroll in a benefit or not, except for the HCFSA

Example: employee had low dental prior to going on Unpaid LOA. When they return they can re-enroll only in low dental (not high or classic) or can choose not to re-enroll in dental at all. Their next opportunity to re-enroll will be during OE or with a life event.
 - For the HCFSA, employee can choose to re-enroll in the same yearly amount as before or a prorated amount (same monthly or semi-monthly deduction as before). P&A is involved in this process to ensure the correct payroll deductions occur (whether an employee paid while on LOA or not). P&A is also involved to ensure the employee is not re-enrolled in a yearly amount below what has been reimbursed.

Returning from Unpaid LOA (cont.)

- When an employee's benefits are canceled due to LOA and then reinstated due to return from LOA within a different plan year, employee can enroll as a new hire (for most plans)
 - This is regardless of if the employee had an opportunity to complete OE the prior year
 - Example: Employee's benefits are canceled 6/30/23 due to an LOA. They return from LOA in January 2024 and benefits become effective 2/1/24. They may choose all new NCFlex benefits.
- This may not apply if an employee had Term Life and continued to pay Voya while out for the amount they had prior to Unpaid LOA. Voya would require the employee to re-enroll in the same thing they were paying for while out.
 - This wouldn't be something you would know but would be caught by Voya in an audit. We would then notify you and the enrollment system of a needed change.
- Please monitor employees returning from an Unpaid LOA as they re-enroll in benefits and keep these plan rules in mind
 - If you see something occur outside of the plan rules, reach out to NCFlex – ncflex@nc.gov

Transfers

- 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.
- 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 HCFSA amount for the plan year going forward
- 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 reaches out to the NCFlex vendors to ask them to bridge the gap on their end, unless the gap can be bridged in the system. It is then the responsibility of the receiving employer to collect any missed premiums.

Transfers (cont.)

- *There are exceptions to this “rule” if transferring from Non-University to 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 three benefits
 - Vice versa, if a Non-University employee moves to a University employer, these three benefits are lost under NCFlex
- If you learn of a transfer from Non-University to Non-University (and not both employers are BEACON agencies), submit a OnePlace 365 ticket to Benefitfocus
- If you learn of a transfer from University to Non-University, reach out to NCFlex (ncflex@nc.gov) and we will verify their benefits with the university system and submit a OP365 ticket
 - We may update this process in the near future and will notify you on the HBR newsletter
- We are working on a process document with more details on transfers and will share that with HBRs once it's complete

Common OE questions

- When changing dental or vision plans, will I have a waiting period for the higher benefits?
 - No
- If I enroll in the Cancer Plan, will I have a waiting period?
 - Only for pre-existing conditions that you were treated for in the 12 months prior to the plan starting. You will have a 12-month waiting period for benefits. However, the Wellness benefit is still payable during that waiting period.
 - Note: if someone goes from one plan to another and is currently being treated for Cancer or one of the specified diseases, benefits will continue to be paid based on the plan that was in place when the diagnosis occurs, for the first 12 months of the new plan. After a 12-month waiting period, the benefits from the new plan are payable on the past diagnosis.
- Are braces covered for adults on the dental plan?
 - No, only for children under age 19

Common OE questions (cont.)

- What should I do if I am unable to complete my open enrollment on the enrollment platform?
 - For eBenefits: Call the eligibility and enrollment call center at 1-855-859-0966, Monday – Friday, 8 a.m. – 5 p.m., ET. Call center hours will be extended during annual enrollment until 10 p.m. and will also include some weekend hours.
 - For Empyrean: Call the University of North Carolina Benefits Service Center at 833-862-1490, Monday – Friday, 8 a.m. – 5 p.m., ET.

What questions do you find are common?

Thank You

Annual Enrollment
October 9th to 27th

ncflex@nc.gov
www.ncflex.org