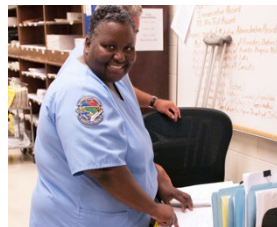
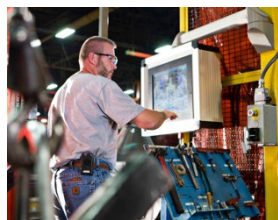




NORTH CAROLINA Office of *State Human Resources*



NCFlex UBA Train the Trainer

Fall 2023

Agenda

- Open Enrollment
 - General
 - Changes
 - Notes for Universities
 - New Online Resources
 - Communication
 - Exceptions after OE
- Reminders
 - QLE documentation
 - Dependent SSNs
 - Disability waiver of premium

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
 - University employees may have EOI requirements with the UNC System Voluntary Life Plan
 - Visit the [UNC System 2024 Open Enrollment webpage](https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/) for more details on EOI requirements (https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/).
- NCFlex premiums are pre-tax*

*UNC GTL and Voluntary AD&D insurance premiums are post-tax

Open Enrollment - Changes

- FSAs— new annual limit for HCFSA
- Dental – rate change for high and low option
- Vision – **no changes**
- TRICARE Supplement – **no changes**
- Accident – new plan option names
- Cancer – **no changes**
- Critical Illness – **no changes**

All NCFlex plans will be on the Empyrean platform during Open Enrollment.

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 rollover – 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.

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

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 (time limit to file is 180 days or the end of the plan year, whichever is later)
 - Cancer Wellness Benefit is filed through Allstate (no time limit to file claim)
- 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

Enrollment Platform

- Starting this Open Enrollment, ALL NCFlex plans will appear on the UNC Empyrean platform for University employees as well as the UNC Group Term Life and AD&D plans.
- Employees can visit the UNC System 2024 Open Enrollment webpage (<https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/>) for more information

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 and Critical Illness 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 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
 - 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.
- 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 of 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
- 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, 9 a.m. – 6 p.m., ET.

What questions do you find are common?

Thank You

Annual Enrollment

October 9th to 27th

ncflex@nc.gov
www.ncflex.org