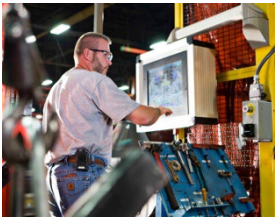




NORTH CAROLINA Office of *State Human Resources*



NCFlex UBA Train the Trainer

Fall 2025

Agenda

- Open Enrollment
 - General
 - Changes
 - Communication
 - Exceptions after OE
- Reminders
 - Wellness Benefit
 - Continuation of Benefits
 - Disability waiver of premium
 - Disabled dependents

Open Enrollment - General

- Open Enrollment (OE) will be held from October 13 – 31
 - Both SHP and NCFlex
- Effective date of changes January 1, 2026
 - Approved EOIs may be a later date
- EOI requirements
 - University employees may have EOI requirements with the UNC System Voluntary Life Plan or UNC System Supplement Disability Plans.
 - Visit the [UNC System 2026 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 yearly amounts for HCFSA and DDCFSA
- Dental – new rates
- Vision – no changes
- TRICARE Supplement – no changes
- Accident – no changes
- Cancer – no changes
- Critical Illness – no changes

Health Care FSA

- Annual maximum election \$3,300 (per employee)
- Annual rollover amount for 2025 into 2026
 - Can roll over up to \$640 (minimum balance of \$25 required)
 - Rollover from 2026 into 2027 will increase to \$660
- 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 2024 rollover and \$200 left from the 2025 contributions. They can roll over \$500 into 2026
- 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.

- NEW: Rollover funds from 2025 will be available to use for 2026 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 2025 accounts: March 31, 2026
 - 2025 DDCFSA claims dated 1/1/2025 – 3/15/2026 (grace period)
 - 2025 HCFSA money with claims dated 1/1/2025 – 12/31/2025
- For the 2026 accounts: 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

Dependent Day Care FSA – New Max

- The new yearly contribution limit for DDCFSA in 2026 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.
- Starting January 2026, NCFlex will no longer retro cancel HCFSA elections because of spouse HSA accounts

*[Benefits Guide, page 7](#)

Dental - Rates

Rates increased by 4% for all plans.

Monthly Cost - 2025

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$56.50	\$36.70	\$24.66
Employee and Spouse	\$113.34	\$73.60	\$49.70
Employee and Child(ren)	\$122.24	\$79.74	\$53.40
Employee and Family	\$200.12	\$125.86	\$85.10

Monthly Cost - 2026

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$58.76	\$37.94	\$25.64
Employee and Spouse	\$117.88	\$76.06	\$51.70
Employee and Child(ren)	\$127.12	\$82.40	\$55.54
Employee and Family	\$208.12	\$130.22	\$88.50

Knowledge Check

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

True or False?

The max HCFSA contribution amount per household is \$3,300 for 2026.

When is the FSA Runout period?

Enrollment Communications

- 2026 Enrollment Guide*
 - Includes all NCFlex plans
 - Agencies, Community Colleges and Charter Schools
- 2026 Enrollment Guide for Universities*
 - Does not include NCFlex Disability, GTL or AD&D plans
 - Has details on enrollment through Empyrean
- 2026 Benefits Guide
 - Longer version of the Enrollment Guide with all NCFlex plans
- Guide Orders – www.ncflex.org – HBR section (only University Enrollment Guide and Benefits Guide)

*Spanish digital version also available

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 3/15/2026
- 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

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?

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 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

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 HCFSA (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 and Critical Illness plans have a waiver of premium option 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

Disabled Dependents

- Children age off NCFlex plans at age 26 automatically
 - Exception may be 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