NCFlex Session – UNC Charlotte

October 13, 2023
Agenda

• Open Enrollment
  o General
  o Changes and Reminders
    • FSAs
    • Accident option names
    • Dental rates
    • Wellness benefit
    • Other benefit reminders
  o How to Enroll
  o Resources
  o Trending Questions
Open Enrollment - General

• Open Enrollment (OE) runs through the 27th
• Effective date of changes January 1, 2024
• All benefits roll over into 2024 except for Flexible Spending Accounts
  o Must re-enroll to continue contributions
• NCFlex premiums are pre-tax
  o This reduces your premium by 30% on average (depending on your tax bracket)
NCFlex Plans

• Flexible Spending Accounts— new yearly amount for HCFSA
• Accident – new plan option names
• Cancer
• Critical Illness
• Dental – rate changes for Low and High
• Vision
• TRICARE Supplement
Health Care FSA

• Annual maximum election $3,050 (per employee)
• Annual rollover amount for 2023 into 2024
  o Can roll over up to $570 (minimum balance of $25 required)
  o Rollover from 2024 into 2025 will increase to $610
• You must re-enroll to continue contributions
  o You do not have to re-enroll to keep the rollover
FSA Runout Periods

• Runout period means last day to file claims
• For 2023 accounts: March 31, 2024
  o 2023 DDCFSA claims dated 1/1/2023 – 3/15/2024
  o 2023 HCFSA money with claims dated 1/1/2023 – 12/31/2023
• 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
Accident – New Option Names

• Low Option is changing to Classic Option
  o Includes Wellness Benefit, Travel Assistance and Sports Rider

• High Option is changing to Enhanced Option
  o Includes Wellness Benefit, Travel Assistance, Sport Rider and Sickness Hospital Confinement

• No changes on premiums or benefit payout amounts
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

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>High Option</th>
<th>Classic Option</th>
<th>Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$51.78</td>
<td>$35.90</td>
<td>$23.14</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$103.84</td>
<td>$72.00</td>
<td>$46.64</td>
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<tr>
<td>Employee and Child(ren)</td>
<td>$112.00</td>
<td>$78.00</td>
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<tr>
<td>Employee and Family</td>
<td>$183.36</td>
<td>$123.00</td>
<td>$79.84</td>
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</table>

### Monthly Cost - 2024

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>High Option</th>
<th>Classic Option</th>
<th>Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$55.40</td>
<td>$35.90</td>
<td>$24.18</td>
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<tr>
<td>Employee and Spouse</td>
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<td>$72.00</td>
<td>$48.74</td>
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<tr>
<td>Employee and Child(ren)</td>
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<tr>
<td>Employee and Family</td>
<td>$196.20</td>
<td>$123.00</td>
<td>$83.44</td>
</tr>
</tbody>
</table>
Voya Travel Assistance - Changes

- **Voya’s Travel Assistance** is offered to those enrolled in either Accident plan option.

- 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 page.
  - Old number will redirect to new number until 12/31/23.

- If traveling, consider registering ahead of time:
  - [imglobal.com/member](http://imglobal.com/member), select “Create an account”, enter referral code: VOYATRAVEL, click “continue”.
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 you have multiple plans (i.e. Accident and Cancer) you 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

- Screenings should still be filed on your medical plan

- Flyers can be found on ncflex.org to explain how to file
Waiting Periods

• Cancer Plan – No EOI for 2024
  - If pre-existing condition, Allstate does not pay during the 12-month period beginning on the date coverage starts. Any covered loss that is incurred after the 12-month period is payable.
  - A pre-existing condition is a disease or physical condition for which medical advice or treatment was received by the covered person during the 12-month period prior to his or her effective date of coverage.
  - Wellness screening benefit is still payable during first 12 months.

• All other plans – no waiting period, however, the incurred expenses, injury or diagnosis must occur after the benefit is effective to be payable
How to Enroll

UNC (Empyrean) Platform:
All institutions have single sign-on for online enrollment. You can link to the UNC (Empyrean) platform for your institution from the enrollment page on the UNC System Human Resources site.

- Log in to the site.
- Once logged in, you will see a pending event (i.e. open enrollment).
- Click "Continue" and follow the prompts to make your enrollment choices.
- Scroll down through the display of your choices and click "Submit My Elections."
- Click "Accept" on the pop-up message that appears. Don't overlook this critical step! If you don't do this, your choices will not be recorded.
- Print a copy of your Confirmation Statement before logging out.
- Have questions or need assistance? Call the Empyrean University Benefits Service Center at 833-862-1490, Monday through Friday, 9 a.m.-6 p.m., ET.
- https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/ for more information.
Resources

• Review the benefit options:
  o [https://oshr.nc.gov/ncflex-2024-open-enrollment](https://oshr.nc.gov/ncflex-2024-open-enrollment) - Open Enrollment details
  o [www.ncflex.org](http://www.ncflex.org) – view more details on individual benefit pages such as flyers and certificates

• NCFlex questions:
  o Reach out to your Human Resources team
  o Join one of our employee meetings: [https://oshr.nc.gov/2024-ncflex-open-enrollment-employee-sessions](https://oshr.nc.gov/2024-ncflex-open-enrollment-employee-sessions)
  o Email ncflex@nc.gov
Trending Questions

How do I file a claim?
• Go to www.ncflex.org, click the tile of the benefit you need to file a claim for, click the link for “claim forms, plan documents, etc.”, look for claim forms and/or instructions on how to file a claim.
• Each individual plan page also has contact info for the vendor if you have questions.

What happens to my benefits if I leave employment or retire?
• Some benefits can continue directly with the vendor, either through COBRA or portability. Go to www.ncflex.org and under the main picture at the top, click “NCFlex Continuation Options at Separation of Employment”.
• You can also view the webinar held in June 2023 regarding this topic. Slides and recording of the presentation can be found on the NCFlex Webinars page.

Are braces covered for adults on the dental plan?
• No, only for children under age 19
Trending Questions

What are some eligible Health Care FSA items and where can I find a list?
• Out-of-pocket dental, vision, and medical expenses, over-the-counter medicines, acupuncture, diabetic supplies.
• To find a list, go to [www.ncflex.org](http://www.ncflex.org), click the tile for FSAs, click “Claims Forms....” and find the document “NCFlex Sample List of FSA Eligible Expenses” and “FSA Eligibility List by FSA Store”.
• Search FSAStore.com for ideas on over-the-counter eligible items as well as other medical supplies.

Should I expect to get a new FSA card every year?
• No, the FSA card is good for 3 years and works for both the HCFSA and DDCFSA accounts
• New cards are issued automatically when the old card expires
• You can order a replacement card, however, if yours is lost or stolen
• You can order a card for your spouse or dependent child 18 or over (under age 26) at no cost, through the [P&A website](http://P&A website), the P&A mobile app or by calling P&A at 1-866-916-3475
Trending Questions

For dental and vision benefits, do I have to wait 12 months (6 months for dental) in between exams?

• No, vision allows one exam per calendar year (with a $20 copay), there does not have to be 12 months in between. Dental allows for two cleanings/exams per calendar year, the distance between exams does not matter.

• Same with materials for vision, Basic allows frame allowance once every other calendar year and Enhanced allows frame allowance once every calendar year, regardless of the time in between.

If I contribute to HCFSA, can I use these funds for my spouse’s medical expenses, even if they are not covered on my State Health Plan?

• Yes, you can use your Health Care FSA money for eligible expenses for your spouse and dependent children under at 26 regardless of if they are on your medical, dental or vision plan(s)
Trending Questions

If my spouse contributes to an HSA (Health Savings Account), can I contribute to an FSA at the same time.

• No, the IRS does not allow a married couple to participate in both accounts in a calendar year.

If I am getting divorced, can I still cover my spouse on my benefits?

• You can only still cover your spouse while you are legally married, even if separated. Once you are legally divorced, benefits are not payable for or on your spouse on any of the NCFlex benefits.

How do I get a new ID Card (Dental, Vision)?

• For both accounts, you can log into your account online or call MetLife or EyeMed (this info is found on the Dental and Vision pages on www.ncflex.org and on the back of your guide):
  o For Dental: mybenefits.metlife.com or 1-855-676-9441
  o For Vision: www.eyemedvisioncare.com/NCFlex or 1-866-248-1939
Thank You

ncflex@nc.gov
www.ncflex.org