

Welcome to
Open Enrollment

October 13 - 31, 2025



Appalachian State University
East Carolina University
Elizabeth City State University
Fayetteville State University
North Carolina Agricultural and
Technical State University
North Carolina Central University
North Carolina State University
North Carolina School of
Science and Mathematics
University of North Carolina
at Asheville
University of North Carolina
at Chapel Hill
University of North Carolina
at Charlotte
University of North Carolina
at Greensboro
University of North Carolina
at Pembroke
University of North Carolina
Wilmington
University of North Carolina
School of the Arts
Western Carolina University
Winston-Salem State University
Other Affiliates:
– UNC Health
– University of North Carolina
Press

Prepare to Make Your Benefit Choices

Open Enrollment 2026 is coming and there are a number of changes to consider. See the next page for details. Remember, this is your opportunity to enroll in or update the following benefits:

- Health
- Dental
- Vision
- Cancer and Specified Disease
- Critical Illness
- Accident
- UNC Life Insurance
- UNC Voluntary Accidental Death and Dismemberment (AD&D)
- **NEW for 2026:** UNC Legal Plan
- UNC Supplemental Disability
- Flexible Spending Accounts (FSAs)
- TRICARE Supplement Plan

As you may recall, we have two enrollment platforms—eBenefits (Benefitfocus) and UNC Empyrean (COMPASS). See page 8 for a reminder of where to go to enroll/make changes.

Take Time to Familiarize Yourself with Your 2026 Options

The University of North Carolina System provides materials (like this enrollment guide) along with other tools and resources to help you understand your options so you can make informed choices. To get started, go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/>.

If you are a non-permanent employee working 30 or more hours per week, you may enroll for medical benefits provided by the State Health Plan at the same time as other UNC System employees (October 13 - 31). Look for information from your employer outlining the details and costs associated with the medical plan option offered to you and your family. Information about medical coverage in this enrollment guide does not apply to you.

What's New for 2026

There are some important changes to consider. For more information about these changes, visit <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> or contact your institution's University Benefit Administrator (UBA).

State Health Plan Changes

NEW PLAN NAMES

Current Name	New Name
Base PPO Plan (70/30)	Standard PPO Plan
Enhanced PPO Plan (80/20)	Plus PPO Plan

CHANGES TO PLAN DESIGNS

In addition to new plan names, keep in mind that there are changes to the plan designs, including changes to deductibles, out-of-pocket maximums, and some copays. See below for 2026 amounts.

Plan Design Feature	Standard PPO Plan	Plus PPO Plan
Annual Deductible		
Individual	\$3,000	\$1,500
Family	\$9,000	\$4,500
Out-of-Pocket Maximum		
Individual	\$6,500	\$5,000
Family	\$16,300	\$15,000
Office Visits		
Primary Care Provider (PCP)	\$15 when using preferred provider PCP listed on ID card \$40 when using other in-network PCP listed on ID card \$50 when using in-network PCP not listed on ID card	\$10 when using preferred provider PCP listed on ID card \$30 when using other in-network PCP listed on ID card \$40 when using in-network PCP not listed on ID card
Specialist	\$50 when using preferred provider specialist \$94 when using other in-network specialist	\$40 when using preferred provider specialist \$80 when using other in-network specialist
Behavioral Health Provider	\$15	\$10
Speech, Occupational, Chiropractic, and Physical Therapy	\$62	\$42
Inpatient Hospital/Emergency Room	\$600 + deductibles/coinsurance	\$500 + deductibles/coinsurance
Outpatient Surgical	\$350 + deductibles/coinsurance	\$300 + deductibles/coinsurance
Pharmacy Benefits		
Tier 1	\$25	\$15
Tier 2	\$75	\$55
Tier 3	Deductible/coinsurance	Deductible/coinsurance
Tier 4	\$200	\$100
Tier 5	\$600*	\$500*

*Manufacturer's coupons generally cover increased copay.

CLEAR PRICING PROJECT (CPP) ENDS ON DECEMBER 31, 2025

In 2026, the Plan is introducing Preferred Providers. These providers have been identified by the Plan as providers who are committed to improved access to high-quality, affordable health care. When you select and see one of these providers, you will pay the lowest copay for an office visit.

HEALTH CARE PREMIUMS

The State Health Plan is changing the way health plan premiums are determined to address the over \$500 million deficit the Plan is facing as a result of:

- Rising medical and pharmacy costs
- No increase to premiums over the past 7 years
- Lack of benefit changes to mitigate rising costs

Beginning January 1, 2026, the State Health Plan will be implementing salary-based premiums for all employees with a full-time employment status. (**Note:** Part time employees are **not subject to** salary-based premiums and will have a separate flat rate.)

PREMIUMS ARE INCREASING FOR THE FIRST TIME IN 7 YEARS

The amount of your increase will vary based on your salary as explained to the right. The coverage level (Subscriber Only, Subscriber + Spouse, Subscriber + Child(ren), Subscriber + Family) and which medical plan an employee chooses also determines what an employee will pay for medical coverage.

Note About Salary-Based Premiums

Your Subscriber-Only rate will remain the same for 2026 regardless of salary adjustments unless a salary change occurs in the 1st quarter of 2026. If a change occurs during that time, your premium may change.

How it Works

Salary-based premiums are based on the annualized total base salary for a full-time employee.

The State Health Plan has created four salary bands, with each band having a different premium rate. An employee will be assigned to a salary band based on his or her total base salary as of September 1, 2025. Salary-based rates apply to the Subscriber-Only rate. It does not impact dependent premiums.

Premiums for the Subscriber + Child(ren) tier have been reduced to be in line with coverage changes. And, premiums for Subscriber + Spouse and Subscriber + Family have been combined based on experience and you will pay the same premium for either of these coverage tiers.

Although premiums will be increasing for everyone, implementing salary-based premiums allows the State Health Plan to minimize the impact on lower salaried employees. Those with lower salaries will have lower premiums, whereas those with higher salaries will have higher premiums.

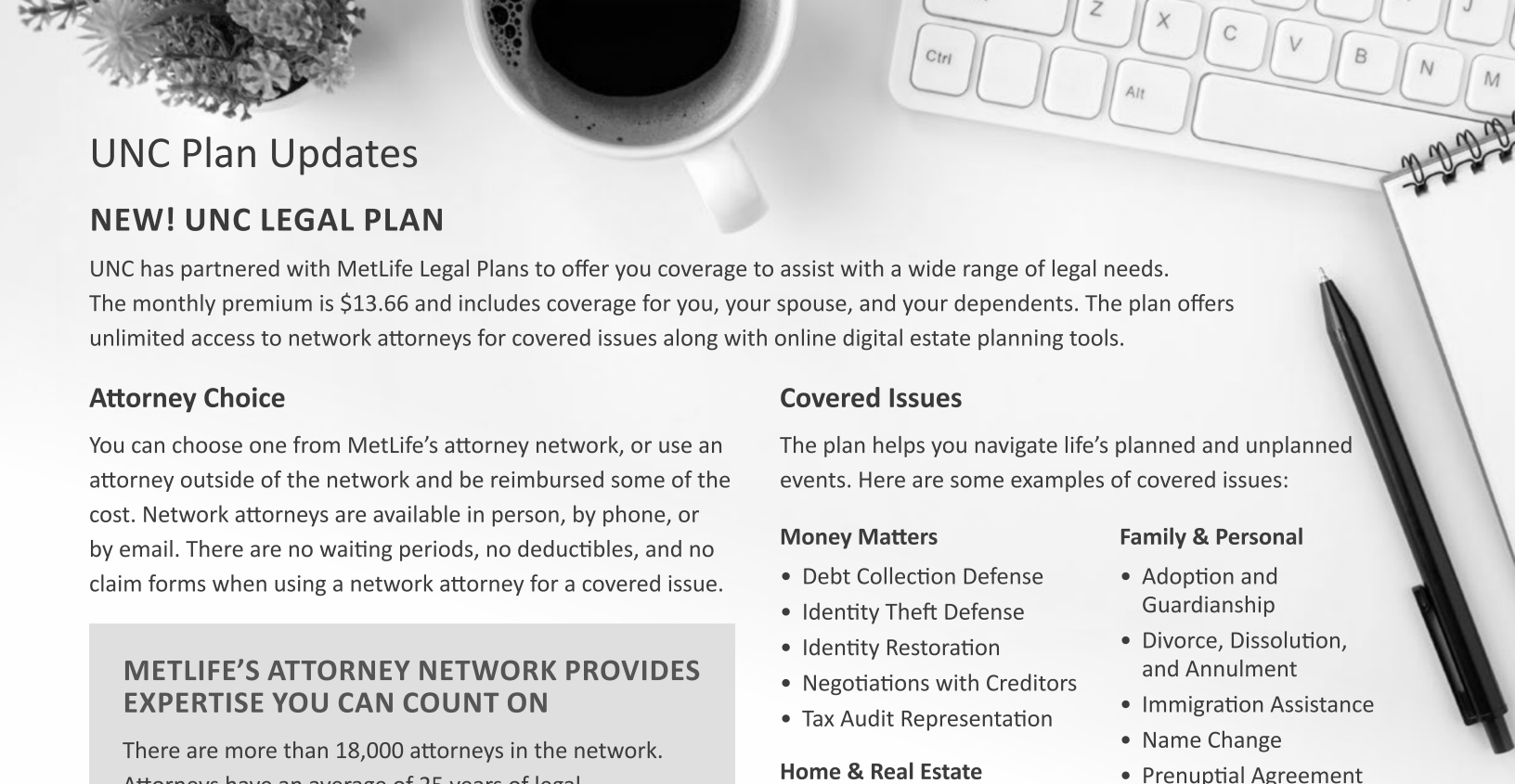
This approach to premiums is one that other employers are using as a way to ensure that employees are paying premiums that are proportional to their earnings. It will make coverage more affordable for those who are in our lower salary bands, which we felt was especially important due to the need to increase premiums.

For More Information

Visit www.shpnc.gov for details about 2026 Health Plans and premiums.

Good News! You will no longer be required to complete a tobacco attestation to earn a wellness premium credit; you'll receive the credit automatically.





UNC Plan Updates

NEW! UNC LEGAL PLAN

UNC has partnered with MetLife Legal Plans to offer you coverage to assist with a wide range of legal needs. The monthly premium is \$13.66 and includes coverage for you, your spouse, and your dependents. The plan offers unlimited access to network attorneys for covered issues along with online digital estate planning tools.

Attorney Choice

You can choose one from MetLife's attorney network, or use an attorney outside of the network and be reimbursed some of the cost. Network attorneys are available in person, by phone, or by email. There are no waiting periods, no deductibles, and no claim forms when using a network attorney for a covered issue.

METLIFE'S ATTORNEY NETWORK PROVIDES EXPERTISE YOU CAN COUNT ON

There are more than 18,000 attorneys in the network. Attorneys have an average of 25 years of legal experience, and must have graduated from an accredited law school and maintain a valid state license.

Digital Estate Planning Tools

You have the ability to create wills, living wills, and powers of attorney online in as little as 15 minutes. Simply answer a few questions about yourself, your family, and your assets to create these documents. Depending on what state you live in, you may even have access to a video notary feature, which allows you to sign and notarize your documents online.

Covered Issues

The plan helps you navigate life's planned and unplanned events. Here are some examples of covered issues:

Money Matters

- Debt Collection Defense
- Identity Theft Defense
- Identity Restoration
- Negotiations with Creditors
- Tax Audit Representation

Home & Real Estate

- Deeds
- Mortgages
- Refinancing of Home
- Sale or Purchase of Home
- Tenant Negotiations

Estate Planning

- Wills and Trusts
- Powers of Attorney (Healthcare, Financial, Childcare, Immigration)
- Probate Proceedings

Family & Personal

- Adoption and Guardianship
- Divorce, Dissolution, and Annulment
- Immigration Assistance
- Name Change
- Prenuptial Agreement

Elder Care Issues

- Consultation & Document Review for your parents, including:
 - Medicaid
 - Medicare
 - Nursing Home Agreements
 - Powers of Attorney
 - Wills

Traffic & Other Matters

For more information, contact MetLife at **800-821-6400** or visit www.members.legalplans.com.

OTHER EXCITING UNC PLAN CONSIDERATIONS

You have two special enrollment opportunities to consider:

- **Voluntary Life Insurance:** You can enroll in employee only coverage at 1X salary without having to submit Evidence of Insurability (EOI) during 2026 Open Enrollment. You can even enroll if you were previously denied coverage after submitting EOI. Keep in mind that if you are not currently enrolled in Voluntary Life Insurance and do not enroll during this special enrollment opportunity, you will not have an opportunity to enroll again until next Open Enrollment in the fall of 2026 (unless you experience a qualifying event) and would be required to submit EOI at that time.
- **Supplemental Disability:** If not previously enrolled or were previously denied coverage after submitting EOI, you can enroll without EOI during 2026 Open Enrollment.

NCFlex Changes

DENTAL PLAN RATES

Dental plan rates are increasing. Review rates to see if you want to make any changes to your coverage option.

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

FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are increased contribution limits and rollover amounts for 2026.

	2026 Maximum Annual Contribution	2026 Maximum Rollover
Health Care FSA	\$3,300	\$660*
Dependent Day Care FSA	\$7,500	N/A

** Must have a minimum balance of \$25 for rollover to occur. If you do not re-enroll in the FSA for 2027, you may still use rollover funds in 2027. Any funds exceeding \$660 will be forfeited.*

For more information about NCFlex Plans, visit www.ncflex.org.



Important Reminders

- **If you are currently enrolled in health coverage under the State Health Plan and don't take action, you and your covered dependents will be enrolled in the Standard PPO Plan for 2026.** If you want to participate in the Plus PPO Plan in 2026, be sure to enroll during Open Enrollment.
- **When electing coverage, you cannot be covered as an employee and a dependent under the SHP and NCFlex plans.** Additionally, when you and your spouse are covered as employees, only one of you may cover your eligible dependent children.
- **If enrolling in the State Health Plan, don't forget to take advantage of State Health Plan Resources.** The plan provides the following health and wellness resources—at no cost or a low cost to you:
 - Disease and Case Management
 - Nutrition and Weight Management
 - Mental Health Resources
 - Maternity Resources
 - Tobacco Cessation Resources
 - Blue365 Discount ProgramTo learn more about these resources, go [here](#) and click “Your Health Resources” under “Health and Wellness.”
- **If you aren't currently enrolled in vision coverage, you can enroll in the Core Vision Plan at no cost.** This coverage provides a wellness exam for \$20 plus discounts on materials.
- **Any elections you made through the UNC Empyrean (COMPASS) enrollment platform last year—all benefits except health—will remain in effect for 2026 unless you decide to make a change during Open Enrollment. EXCEPTION: Flexible Spending Accounts (FSAs) require re-enrollment every year.**
- **If you want to participate in either of the FSAs, you must make an election on the UNC Empyrean (COMPASS) platform during Open Enrollment.** See page 6 for the new 2026 maximum annual contributions and rollovers allowed. **Note:**
 - You have until March 31, 2027, to file for reimbursement of Health Care FSA expenses incurred for the 2026 plan year (January 1 through December 31).
 - You have until March 15, 2027, to incur expenses against your 2026 Dependent Day Care FSA and March 31, 2027, to file the expenses for reimbursement.
 - You can use the NCFlex Convenience Card to pay for eligible expenses for both the Health Care FSA and the Dependent Day Care FSA.
- **Aside from the special enrollment opportunity for life insurance described on the previous page, all other Evidence of Insurability (EOI) requirements will apply.** You will need to submit EOI if:
 - You elect to increase your life insurance for yourself by more than 1X your salary or more than 3X your salary or \$500,000.
 - You elect to increase your voluntary life insurance for your spouse/domestic partner by more than one increment or \$50,000.

NOTE FOR NEW HIRES

If you were hired before December 1, 2025, you will need to enroll in benefits twice: first for the rest of the 2025 plan year and then again for the 2026 plan year.



Know Where to Go to Enroll

You will continue to use eBenefits (Benefitfocus) and/or the UNC Empyrean (COMPASS) platform as outlined below. You can link to both of the enrollment platforms for your institution from the enrollment page on the UNC System Human Resources site at <https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>.

eBenefits (Benefitfocus)

To enroll in/make changes to your elections for:

- Health through the State Health Plan
- Designate a Primary Care Provider (PCP) under Aetna (if you do not currently have one on file) to enjoy lower copays when visiting your PCP in 2026

Once you log in to the site, select “Get Started” on the home page and follow the prompts. After you make your choices, and they are displayed for you to review and print, you **must** scroll down to the bottom and click “Save Changes” or your choices will not be recorded. Don’t overlook this critical step! Don’t forget to print a copy of your Confirmation Statement before logging out.

Questions? During the Open Enrollment period of October 13 - 31, 2025, the Eligibility and Enrollment Support Center will have extended hours. Call **855-859-0966**, Monday-Friday, 8 a.m.-10 p.m., ET, and Saturday, 8 a.m.-5 p.m., ET.

UNC Empyrean (COMPASS)

To enroll in/make changes to your elections for:

- Dental
- Vision
- Accident
- Flexible Spending Accounts (FSAs)
- UNC Legal Plan
- UNC Life Insurance
- UNC Voluntary Accidental Death & Dismemberment (AD&D)
- UNC Supplemental Disability
- Cancer and Specified Disease
- Critical Illness
- TRICARE Supplement coverage

Once you log in to the site, you will see a pending event (i.e., Open Enrollment). Click “Continue” and follow the prompts. After you make your enrollment choices, and they are displayed for you to review, you **must** scroll down and click “Submit My Elections.” One last pop-up message will appear and you must click “Accept” or your choices will not be recorded. Don’t overlook this critical step! Don’t forget to print a copy of your Confirmation Statement before logging out.

Questions? Call the University of North Carolina Benefits Service Center at **833-862-1490**, Monday-Friday, 8 a.m.-5 p.m., ET.



When you log in to either enrollment platform, be sure to:

- Review your contact information (phone and email) and be sure your mailing address is correct. If any of your information is incorrect, update it within your institution’s HR/Payroll system.
- Enter or update your dependent information, including date of birth and Social Security number, for each dependent you want to enroll.
- Log in to the UNC Empyrean (COMPASS) platform and review, add, or update your beneficiaries for your UNC life insurance and AD&D coverage, as well as your Critical Illness, and Cancer and Specified Disease plans if you are currently enrolled or enrolling for coverage during Open Enrollment.
- Print a Confirmation Statement after you have elected your benefits so you’ll have a record of your choices.

Enrollment Checklist

- ☐ **Review the materials** to learn about important changes to your benefits.
- ☐ **Designate your Primary Care Provider under Aetna** (if you don't currently have one on file) on eBenefits (Benefitfocus).
- ☐ **If you want to participate in either of the Flexible Spending Accounts**, actively elect it for 2026, even if you currently participate in one.
- ☐ **Review and/or update your beneficiary information** for any coverage you have elected, if applicable.
- ☐ **Enroll for your benefits online** (see the previous page for where to go).
- ☐ **Submit Evidence of Insurability, if required.** See page 7 for more information and remember, you have a special enrollment opportunity if you aren't already enrolled (see page 5).
- ☐ **Print and retain a copy of your Confirmation Statement** before logging out of each enrollment platform.

Remember, you will not be able to make benefit elections for 2026 outside of the enrollment window unless you experience a change in family status or other qualifying event.

What Happens If You Don't Enroll

Health Benefits—You and any currently covered dependents will be automatically enrolled in the Standard PPO Plan under the State Health Plan. To enroll in the Plus PPO Plan, you must take action during Open Enrollment.

NCFlex Benefits—You'll have the same coverage as 2025 with one important exception: **You will not have Flexible Spending Accounts.** To participate in either FSA, you must make an active election, even if you currently participate in one.

Get More Details

Go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for additional Open Enrollment details. And, be sure to take advantage of the many tools and resources available to determine which coverage is right for you.

State Health Plan

Visit www.shpnc.gov for:

- Plan comparisons
- Decision guides
- Benefit booklets
- Rate sheets
- Webinar details

NCFlex Benefits

Visit www.ncflex.org for:

- An overview of what's available to you
- Videos that explain the types of insurance plans offered
- Plan summaries
- Online benefits meetings
- **2026 UNC NCFlex Enrollment Guide** (you can also request one from your benefits office)

UNC Income Protection Plans

Visit <https://myapps.northcarolina.edu/hr/benefits-leave/income-protection-benefits/> for:

- An overview of UNC life insurance, UNC AD&D, UNC supplemental disability programs, and the UNC Legal Plan
- Benefits summary, rate sheet, and orientation video
- Retiree information
- Plan and legal documents
- Link to enroll

Be sure to check your email regularly for important updates.



Questions?

• eBenefits (Benefitfocus)

During Open Enrollment (October 13 - 31, 2025), the Eligibility and Enrollment Support Center will be open extended hours to help you. Call **855-859-0966**, Monday-Friday, 8 a.m.-10 p.m., ET, and Saturday, 8 a.m.-5 p.m., ET.

• UNC Empyrean (COMPASS)

Call the University of North Carolina Benefits Service Center at **833-862-1490**, Monday-Friday, 8 a.m.-5 p.m., ET.



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September 2025