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The following provides answers to frequently asked questions. For plan summaries and additional information, [click here](#).

### Enrolling for Your Benefits

#### 1. I'm a new hire. What do I need to know about enrolling?

ANSWER: As a new hire, you will have 30 calendar days from your hire date to enroll in the State Health Plan (SHP), dental, vision, cancer, critical illness, accident, life insurance, voluntary accidental death and dismemberment (AD&D), flexible spending accounts, and Tricare coverage.

If you were hired between September 9 and November 30, 2022, it's important to understand that you will need to enroll two times:

- Once for coverage effective through December 31, 2022,
- And again, for coverage effective January 1, 2023 through December 31, 2023.

Because UNC is transitioning to two enrollment platforms, where you go to enroll for 2022 will be different than where you go to enroll for 2023 coverage.

- **For 2022 coverage**, you will go to the eBenefits (BenefitFocus) platform for all benefits except UNC life insurance (go to the UNC Empyrean platform for UNC life insurance).
- **For 2023 coverage**, you will go to the eBenefits (BenefitFocus) platform for all benefits except life insurance, AD&D, cancer, and critical illness coverage (go to the UNC Empyrean platform for these benefits).

Click [here](#) for instructions for both enrollment platforms.

#### 2. When is 2023 Open Enrollment?

ANSWER: Open Enrollment begins on October 10, 2022 and ends on October 28, 2022.

#### 3. What benefits can I enroll in or make changes to during Open Enrollment?

ANSWER: During Open Enrollment, you can enroll in or update the following benefits:

- Health
- Dental
- Vision
- Cancer and Specified Disease
- Critical Illness
- Accident
- Group Term Life

- Voluntary AD&D
- Flexible Spending Accounts
- Tricare Supplemental Plan

#### 4. Is Evidence of Insurability (EOI) required for any of the benefits?

ANSWER: Yes. If you are enrolling in cancer coverage and are not a new employee who is still in the 30-day election window, EOI will be required. In addition, there are a couple instances in which you'd have to submit EOI for voluntary life insurance coverage (i.e., if you are not currently enrolled in either UNC or NCFlex life insurance coverage and want to enroll in UNC coverage or you are wanting coverage over the guaranteed issue amount.) The UNC Empyrean platform will prompt you if EOI is required.

#### 5. Where will I need to go to enroll during Open Enrollment?

ANSWER: The University currently has benefits listed on the eBenefits (BenefitFocus) and UNC Empyrean platforms. Depending on the types of benefit coverage you are enrolled in/want to enroll in, you may need to access both platforms. See below to find out which platforms you need to go to.

- **eBenefits (BenefitFocus):** You will need to log into this platform to enroll/make changes to your elections for the State Health Plan (SHP), dental, vision, accident, spending accounts, and Tricare coverage. In addition, you will go to this site to answer the tobacco attestation under the State Health Plan if you elect to enroll for medical coverage under the State Health Plan and want to receive the wellness premium credit. As a reminder, if you are a tobacco user, you must complete the Tobacco Cessation Counseling by November 30, 2022 to receive the wellness premium credit.
- **UNC Empyrean platform:** You will go here to enroll in/make changes to your elections for life insurance, AD&D (core and/or voluntary), cancer, and critical illness coverage. In addition, you will need to log in and designate your beneficiaries for any of these plans. Your current beneficiary(ies) for these plans will **not** be transferred over to the UNC Empyrean platform.

You can link to both of the enrollment platforms for your institution from the [enrollment page](#) on the UNC System Human Resources site.

#### 6. Will my current NCFlex benefits elections for life insurance, AD&D (core and/or voluntary), cancer, and critical illness) automatically rollover into the UNC Empyrean platform?

ANSWER: Yes, if you are currently enrolled in NCFlex life insurance, AD&D (core and/or voluntary), cancer, and/or critical illness coverage, your elections will automatically be mapped over to the UNC Empyrean platform prior to Open Enrollment. You will **not** see these benefits in the eBenefits (BenefitFocus) platform during Open Enrollment since they are now on the UNC Empyrean platform.

## 7. Where do I go if I need to process a Qualified Life Event?

ANSWER: The platform you use to do this will depend on when you experience the event as well as the type of benefit coverage (NCFlex or UNC) you need to change.

- If the event occurs before December 1, 2022, you will use the eBenefits (BenefitFocus) platform for all effected coverage with the exception of UNC life insurance (you will need to use the UNC Empyrean platform for UNC life insurance).
- If the event occurs after December 1, 2022, you will need to use the UNC Empyrean platform for life insurance, AD&D, cancer, and critical illness coverage changes. Use eBenefits (BenefitFocus) for all other changes.
- If you are unsure of which platform to use, see the FAQ document or contact your institution's University Benefit Administrator (UBA).

Click [here](#) for instructions on how to make changes to your benefit plans on both enrollment platforms.

## Benefit Changes for 2023

### 1. Will there be changes to the State Health Plan?

ANSWER: No, there are no plan changes or employee premium increases occurring for 2023. In addition, you will go to the eBenefits (BenefitFocus) site to answer the tobacco attestation under the State Health Plan if you elect to enroll for medical coverage under the State Health Plan and want to receive the wellness premium credit. As a reminder, if you are a tobacco user, you must complete the Tobacco Cessation Counseling by November 30, 2022 to receive the wellness premium credit.

### 2. Will there be changes to NCFlex benefits?

ANSWER: Yes. The following changes will be made:

- **Dental:** Premiums are increasing beginning January 1, 2023.
- **Life insurance:** Effective January 1, 2023, any NCFlex life insurance you currently have will be mapped to the UNC plan. See **Life Insurance and AD&D Coverage Changes** FAQs on the next page.
- **Core Accidental Death & Dismemberment (AD&D) coverage:** Effective January 1, 2023, any NCFlex coverage you currently have will be mapped to the UNC plan, and all benefit eligible employees will be automatically enrolled in \$10,000 of Core AD&D insurance at no cost to the employees. You no longer need to enroll to receive this free coverage.
- **Voluntary AD&D:** Effective January 1, 2023, any NCFlex coverage you currently have will be mapped to the UNC plan. See **Life Insurance and AD&D Coverage Changes** FAQs on the next page.

- **Critical illness:** Effective January 1, 2023, Voya will be the new administrator for this plan. In addition, there will be a new plan option available. Please refer to the NCFlex [Enrollment Guide](#) for more information.
- **Accident:** There will be a new enhanced coverage tier. Please refer to the NCFlex [Enrollment Guide](#) for more information.

## Life Insurance and AD&D Coverage Changes

### 1. What are the changes to NCFlex life insurance and AD&D coverage for 2023?

ANSWER: We will be consolidating our life insurance and AD&D plans under a single UNC policy for 2023. By consolidating our existing life insurance and AD&D plans into a single UNC policy, we are able to reduce rates and offer aligned, enhanced policy provisions. Any NCFlex life insurance and AD&D coverage that you currently have will be mapped to the UNC Life Insurance and AD&D plans.

### 2. Will my mapped life insurance coverage for myself be the exact same as my current coverage?

ANSWER: If you have less than \$200,000 in NCFlex life insurance, your coverage will generally be rounded up by \$20,000 when it is mapped over to account for the fact that you would have been able to increase your coverage by this amount at Open Enrollment without providing Evidence of Insurability (EOI).

**Note:** If you have \$190,000 in coverage, your coverage will only be rounded up by \$10,000 because \$20,000 would put you over the guaranteed issue amount. If you have \$200,000 or more, your coverage will not be rounded up since you are already at the guaranteed issue amount.

After your NCFlex life insurance coverage is rounded up, any UNC life insurance coverage you have will be added to it. It's important to understand that UNC life insurance is offered in multiples of salary (i.e., 1x salary, 2x salary, etc.). This is different than the NCFlex life insurance coverage, which is offered in certain dollar amount increments. If your total combined life insurance coverage does not equal a salary multiplier, it will be rounded up to the next salary multiplier. In other words, you may end up with a higher coverage amount than you currently have. You'll want to be sure to review your mapped coverage level and the associated premiums during Open Enrollment to determine if you want to make any changes to your coverage amount.

To see your 2023 total life insurance coverage amount (your mapped NCFlex amount plus your UNC amount), visit the UNC Empyrean platform during Open Enrollment, which begins on October 10, 2022 and ends on October 28, 2022.

**3. Will mapped life insurance coverage for my spouse be the exact same as my current spousal coverage?**

ANSWER: Not necessarily. UNC spousal coverage offers a \$10,000 option, a \$25,000 option and then amounts are offered in increments of \$25,000, up to \$250,000. If your current spousal coverage is above \$10,000 and is not in an increment of \$25,000, it will be rounded up to the next \$25,000 increment with a maximum of \$250,000. Be sure to review your spousal coverage amount and the associated premiums during Open Enrollment to determine if you want to make any changes to your spousal coverage amount.

To see your 2023 total spousal life insurance coverage amount (your mapped NCFlex amount plus your UNC amount), visit the UNC Empyrean platform during Open Enrollment, which begins on October 10, 2022 and ends on October 28, 2022.

**4. Will my mapped life insurance coverage for my child(ren) be the exact same as my current child(ren) coverage?**

ANSWER: Not necessarily. The NCFlex plan currently offers a \$5,000 and \$10,000 option for child coverage. Whereas, the UNC plan only offers a \$10,000 option. Coverage for your child(ren) will be mapped to \$10,000, regardless of your current election. As a reminder, Evidence of Insurability (EOI) is never required for children.

**5. Will my mapped voluntary AD&D coverage be the exact same as my current coverage?**

ANSWER: Yes. Voluntary AD&D coverage will be mapped to the exact same level of coverage you currently have. For example, if you currently have \$200,000 in employee only voluntary AD&D coverage with NCFlex, you would be mapped to \$200,000 in employee only voluntary AD&D coverage under the UNC plan.

**6. Will I lose any existing life insurance and AD&D coverage because of the changes to life and AD&D?**

ANSWER: You will **not** lose any of your existing life and AD&D coverage for yourself as a result of being mapped to the UNC life insurance plan, even if you exceed the UNC plan limits. The only way that your employee benefits would be reduced is if you request them to be changed during Open Enrollment. It is possible that you could lose some spousal or child coverage, but this would only happen if your combined coverage exceeds the UNC plan limits. For example, if you currently have \$10,000 of NCFlex child life coverage and another \$10,000 of UNC child life coverage, your current \$20,000 in coverage would be reduced to \$10,000 when it is mapped to the UNC plan.

**7. What are the plan limits for the UNC life insurance plan?**

ANSWER: The plan limits for 2023 are as follows:

- **For employees:** 10x salary, with a maximum coverage of \$1.5 million
- **For spouses:** \$250,000, not to exceed your employee coverage amount
- **For child(ren):** \$10,000

**8. When will I be able to see my mapped life and AD&D coverage amounts in the UNC Empyrean platform?**

ANSWER: You will be able to view the total amount of mapped life and AD&D insurance via the UNC Empyrean platform during Open Enrollment, which begins on October 10, 2022 and ends on October 28, 2022.

**9. What happens if the total of my UNC life insurance coverage and NCFlex life insurance coverage exceeds the plan's limits or the guaranteed issue amount? Will I be required to provide Evidence of Insurability (EOI)?**

ANSWER: If this occurs for your employee only coverage, you will keep your total combined coverage amount and be grandfathered into the plan at your current employee coverage level. As explained in the previous question, we will not reduce any employee life insurance coverage as a result of NCFlex life insurance being mapped to the UNC life insurance plan. No EOI will be required, even if your total employee coverage exceeds the guaranteed issue amount. **Note:** You can elect to decrease your coverage during Open Enrollment if you wish, but no increases to grandfathered employee coverage amounts will be allowed until your coverage aligns with a multiple of salary.

If you exceed the UNC plan limits for spousal or child(ren) coverage, your spousal or child(ren) coverage would be reduced to the UNC plan limit (see question 7 for plan limits).

**10. Will my beneficiaries currently on file for life insurance and AD&D be transferred to the UNC Empyrean platform?**

ANSWER: No. We are not able to convert any existing beneficiary elections from the NCFlex plans to the new platform. You will need to follow the link for your institution to log in to the [Empyrean](#) site to re-designate your beneficiaries.

**11. When will my new paycheck deductions for life insurance and AD&D take effect?**

ANSWER: Your new paycheck deductions will take effect in January 2023 and you will have one last opportunity to verify that your life insurance and AD&D coverage is what you want. You will receive a Benefits Reminder email in January 2023, which will include information about making any needed changes to your life insurance and AD&D election. You will not be able to make changes to any of your other benefits after Open Enrollment unless you experience a Qualified Life Event.

**12. What changes are being made to the core AD&D benefit?**

ANSWER: Currently, benefit eligible employees must elect to enroll in the \$10,000 employee-only core AD&D coverage. Effective January 1, 2023, this coverage will be automatic, meaning you will no longer have to actively enroll in this coverage to receive it. The University will continue to offer this coverage at no cost to you.

If you currently have NCFlex core AD&D coverage, it will be mapped to the UNC plan.

**Note:** If you are eligible for core AD&D coverage, you will need to log into the UNC Empyrean platform to designate your beneficiary for this coverage.

**13. What happens if I'm enrolled in UNC life insurance coverage with the equivalent employee-only AD&D coverage, the core AD&D and voluntary AD&D plans, and file an AD&D claim?**

ANSWER: If you are enrolled in one or more of these plans and an eligible claim is submitted, each policy will pay out as they're separate policies. **Note:** While each policy will pay out separately, you only need to submit one claim to Securian unlike the current process that requires you to submit claims to both Securian and Voya.

**14. After my NCFlex life insurance and AD&D coverage is mapped to the UNC plan, can I make changes to it?**

ANSWER: After your current NCFlex coverage is mapped to the UNC plan, NCFlex life and AD&D coverage will no longer be offered. However, you will have the opportunity to make changes to your mapped coverage that is offered under the UNC plan in the UNC Empyrean platform during Open Enrollment.

**15. Where do I go to review my current life and AD&D benefit elections?**

ANSWER: The answer will depend on when you need to check your elections:

- **Before Open Enrollment:** You can review your NCFlex life insurance and AD&D coverage in the eBenefits (BenefitFocus) platform until October 1<sup>st</sup>, 2022. After that date, you can review your UNC life insurance on the Empyrean platform.
- **During Open Enrollment:** You can use the Empyrean platform to review your mapped coverage.
- **For new hire enrollment:**
  - If you were hired on or before November 30, 2022, you can review your NCFlex life insurance and AD&D coverage on the eBenefits (BenefitFocus) platform. You can review your UNC life insurance on the Empyrean platform.
  - If you were hired after December 1, 2022, you can review your UNC life and AD&D coverage on the Empyrean platform. (See question #1 under **Enrolling for Your Benefits** section of FAQs for instructions on how to enroll.)

**16. If I don't currently have any NCFlex or UNC life insurance, can I enroll during Open Enrollment? Will Evidence of Insurability (EOI) be required?**

ANSWER: If you are not currently enrolled in either UNC or NCFlex life insurance coverage, you will be allowed to enroll, as a late entrant, in UNC life insurance coverage during Open Enrollment. You can elect 1-10x salary under the UNC plan. Because you did not elect life insurance coverage when you were first eligible, any application for coverage will require EOI.

**17. Where can I go for additional life insurance and AD&D plan information or a summary of benefits?**

ANSWER: Click [here](#) for additional information.



**Life Insurance Mapping Formula with Examples**

Here’s a formula to use to determine your mapped life insurance amount for yourself and your spouse (if applicable). **Note:** If you have coverage for your child(ren), it will be mapped to \$10,000, regardless of your current election since that is the only option offered under the UNC life insurance plan.

NCFlex coverage	+	UNC coverage	=	Combined life insurance amount	→	Total amount after adjustments	Actions
<p><b>For yourself:</b></p> <ul style="list-style-type: none"> <li>• <b>If your current coverage is &gt; \$200,000 (guaranteed issue):</b> use that amount</li> <li>• <b>If your current coverage is &lt; \$200,000:</b> round up to \$20,000 unless you are at \$190,000*</li> </ul> <p><b>For your spouse:</b> If current spousal coverage is more than \$10,000 and not an increment of \$25,000, round up to the next increment of \$25,000</p>		<p>Multiply your salary by the salary multiple of coverage that you currently have elected so you can add it to your NCFlex coverage amount</p>		<p>It’s important to understand the total amount here will need to be adjusted if it is not a multiple of your salary because the UNC plan offers coverage in multiples of salary</p>		<p>If your combined life insurance isn’t a multiple of your salary, round it up to the next multiple of salary</p>	<p>You will not need to provide EOI unless you increase your coverage during Open Enrollment</p>

\*Round up \$10,000, if you’re at \$190,000 because \$20,000 would put you over the guaranteed issue.

**Example 1:** Meet Max. Max makes \$75,000 a year and is currently enrolled in \$200,000 of NCFlex life insurance and 3x salary under the UNC life insurance plan (i.e., \$225,000). Since he’s already at the guaranteed issue amount, his NCFlex coverage amount will not be rounded up. To determine his mapped coverage amount, we’ll add his NCFlex amount to his UNC amount to get a combined life insurance coverage amount of \$425,000. Since this amount is not a multiple of Max’s salary, it will be rounded up to 6x salary (i.e., \$450,000). Max will not need to provide EOI unless he decides to increase his coverage during Open Enrollment.

NCFlex coverage		UNC coverage	=	Combined life insurance amount	→	Total amount after adjustments	Actions
\$200,000 (guaranteed issue)	+	\$225,000 (3x salary)	=	\$425,000	→	\$450,000  Since \$425,000 is not a multiplier of Max’s salary, coverage is rounded up (6x salary = \$450,000)	None. Max will not need to provide EOI unless he increases his coverage during Open Enrollment

**Example 2:** Meet Latisha. Latisha makes \$55,000 a year and is currently enrolled in \$150,000 of NCFlex life insurance and 1x salary under the UNC life insurance plan (i.e., \$55,000). Latisha isn’t at the guaranteed issue amount, so her coverage amount will be rounded up to reflect the fact that she would be able to increase by \$20,000 during Open Enrollment (so \$150,000 is rounded up to \$170,000). To determine her mapped coverage amount, we’ll add her rounded NCFlex amount to her UNC amount to get a combined life insurance coverage amount of \$225,000. Since this amount is not a multiple of Latisha’s salary, it will be rounded up to 5x her salary (i.e., \$275,000). Latisha will not need to provide EOI unless she decides to increase her coverage during Open Enrollment.

NCFlex coverage		UNC coverage	=	Combined life insurance amount	→	Total amount after adjustments	Actions
Current coverage (\$150,000) rounds up to \$170,000	+	\$55,000 (1x salary)	=	\$225,000	→	\$275,000  Since \$225,000 is not a multiplier of Latisha’s salary, coverage is rounded up (5x salary = \$275,000)	None. Latisha will not need to provide EOI unless she increases her coverage during Open Enrollment

**Example 3:** Meet Jack and Hannah. Jack makes \$75,000 a year and is currently enrolled in \$200,000 of NCFlex life for himself and \$50,000 for his spouse Hannah. In addition, he is enrolled in 3x salary under the UNC plan for himself (i.e., \$225,000) and \$10,000 for Hannah. Since he’s already at the guaranteed issue amount for himself, his NCFlex coverage amount will not be rounded up. To determine his mapped coverage amount for himself, we’ll add his NCFlex amount to his UNC amount to get a combined life insurance coverage amount of \$425,000. Since this amount is not a multiple of Jack’s salary, it will be rounded up to 6x salary (i.e., \$450,000). His combined spousal coverage for Hannah is \$60,000 but the UNC spousal coverage amounts are in increments of \$25,000 so her coverage will round up to \$75,000. Jack will not need to provide EOI unless he decides to increase coverage for himself or Hannah during Open Enrollment.

NCFlex coverage	+	UNC coverage	=	Combined life insurance amount	→	Total amount after adjustments	Actions
For Jack: \$200,000 (guaranteed issue)  For Hannah: \$50,000 (no rounding since it’s an increment of \$25,000)		For Jack: \$225,000 (3x salary)  For Hannah: \$10,000		For Jack: \$425,000  For Hannah: \$60,000		For Jack: \$450,000  Since \$425,000 is not a multiplier of Jack’s salary, coverage is rounded up (6x salary = \$450,000)  For Hannah: \$75,000  Since \$60,000 is not an increment of \$25,000, coverage is rounded up to (75,000)	None. Jack and Hannah will not need to provide EOI unless Jack increases their coverage during Open Enrollment

**Example 4:** Meet Sally. Sally makes \$40,000 and is currently enrolled in \$200,000 of NCFlex life insurance with no UNC life insurance. Her coverage would not need to be rounded up because \$200,000 is at the guaranteed issue amount and it’s a multiple of her salary (i.e., 5x salary). Keep in mind that while Sally’s coverage amount will stay the same when mapped, it will be stated as a multiple of her salary for the UNC plan (i.e., 5x salary). Sally will not need to provide EOI unless she decides to increase her coverage during Open Enrollment.

<b>NCFlex coverage</b>		<b>UNC coverage</b>		<b>Combined life insurance amount</b>		<b>Total amount after adjustments</b>	<b>Actions</b>
\$200,000 (guaranteed issue)	+	\$0	=	\$200,000	→	Not applicable since Sally’s coverage is a multiple of her salary (5x salary)	None. Sally will not need to provide EOI unless she increases her coverage during Open Enrollment

**Example 5:** Meet Lee. Lee makes \$200,000 a year and is currently enrolled in \$500,000 of NCFlex life insurance and 3x salary under UNC life insurance plan (i.e., \$500,000 because coverage is capped at 3x salary or \$500,000). Since he’s already above the guaranteed issue amount, his NCFlex coverage amount will not be rounded up. To determine his mapped coverage amount for himself, we’ll add his NCFlex amount to his UNC amount to get a combined life insurance coverage amount of \$1,000,000. Since this amount is a multiple of Lee’s salary (i.e., 5x salary), it will not be rounded up. Keep in mind that while Lee’s coverage amount will stay the same when mapped, it will be stated as a multiple of his salary for the UNC plan (i.e., 5x salary). Lee will not need to provide EOI unless he decides to increase his coverage during Open Enrollment.

<b>NCFlex coverage</b>		<b>UNC coverage</b>		<b>Combined life insurance amount</b>		<b>Total amount after adjustments</b>	<b>Actions</b>
\$500,000 (above guaranteed issue)	+	\$500,000 (3x salary)	=	\$1,000,000	→	Not applicable since Lee’s coverage is a multiple of his salary (5x salary)	None. Lee will not need to provide EOI unless he increases his coverage during Open Enrollment

**Example 6:** Meet Kim and Josh. Kim currently makes \$50,000 a year and is enrolled in \$500,000 of NCFlex life insurance for herself and \$50,000 for her spouse Josh. In addition, she is enrolled in 3x salary under the UNC plan (i.e., \$150,000) for herself and \$10,000 for Josh. Since she’s already covered above the guaranteed issue amount, her NCFlex coverage amount will not be rounded up. To determine her mapped coverage amount for herself, we’ll add her NCFlex amount to her UNC amount to get a combined life insurance coverage amount of \$650,000, meaning she will be mapped to the equivalent salary multiplier—13x salary—for herself. While this amount is higher than the UNC plan limits (i.e., 10x salary), Kim will be grandfathered into the plan at 13x salary. Kim will not be able to increase coverage for herself; however, she will have the option to decrease coverage during Open Enrollment. Her combined spousal coverage for Josh is \$60,000 but the UNC spousal coverage amounts are in increments of \$25,000 so his coverage will round up to \$75,000. No EOI will be required unless Kim increases coverage for Josh during Open Enrollment.

NCFlex coverage	+	UNC coverage	=	Combined life insurance amount	→	Total amount after adjustments	Actions
For Kim: \$500,000 (above guaranteed issue)  For Josh: \$50,000 (no rounding since it’s an increment of \$25,000)		For Kim: \$150,000 (3x salary)  For Josh: \$10,000		For Kim: \$650,000  For Josh: \$60,000		For Kim: Not applicable since Kim’s coverage is a multiple of her salary (13x salary)  For Josh: \$75,000  Since \$60,000 is not an increment of \$25,000, coverage is rounded up to (75,000)	None. Kim and Josh will not need to provide EOI unless Kim increases their coverage during Open Enrollment