

2024 Benefits Annual Enrollment

October 9 - October 27, 2023

go.ncsu.edu/annualenrollment

Changes made during AE are effective January 1, 2024

Takeaways from this Presentation

- > Short enrollment window -- **don't wait until the last minute!**
- > **Enrollment period ends on Friday, Oct. 27!**
- > Everyone in State Health Plan **must take action!**
- > **Required Tobacco Attestation Process**
- > Be sure to verify any new dependents

Takeaways from this Presentation

- > Remaining NCFlex plans (Dental, Vision, Accident, Flexible Spending Accounts, TRICARE coverage) moving to “My UNC Benefits” platform for 2024 enrollment
- > State Health Plan will be the only plan on “My State Employee Benefits” platform
- > *New hires and QLEs through November 30, 2023, will continue to enroll on both platforms for 2023 and 2024
- > Online enrollment process involves 2 platforms!

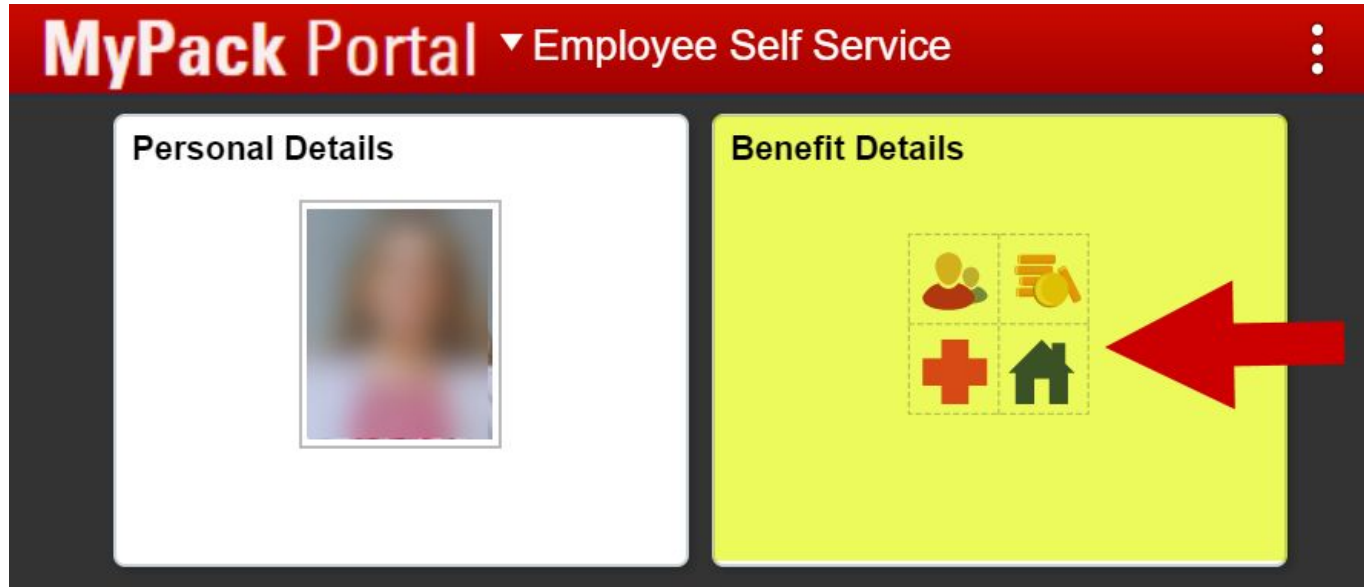
Takeaways from this Presentation

- > Several ways to enroll
- > Review plan literature for plan details
- > Voluntary disability will be visible in Empyrean
- > Mandatory retirement will be visible in Empyrean (except split contributions), but no action can occur during AE. See screenshot below, and note highlights are not errors

Current Coverage	Dependents	Beneficiaries
<div>Mandatory Retirement</div> <div>TSERS PLAN</div> <div>Effective Date: 09/01/2023</div> <div>Tier: Coverage</div>		<div>\$0.00</div> <div>MONTHLY Cost</div>

Online Enrollment Process Dual Platform

OPTION 1: Online Enrollment via MyPack Portal



MyPack Portal > Employee Self Service > Benefit Details

My State Employee Benefits (BenefitFocus)

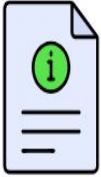
You will need to log into this platform to enroll/make changes to your elections for the following:

- Medical (State Health Plan)
 - Tobacco Attestation

New hires and QLEs enroll in these plans here for 2023 coverage

- Dental*
- Vision*
- Accident*
- Flexible Spending Accounts*
- TRICARE coverage*

Instructions



Benefits Summary



My State Employee Benefits



My UNC Benefits



My NCSU Benefits



Emergency Loan Request

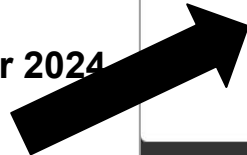


My UNC Benefits (Empyrean)

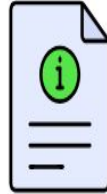
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- Cancer
- Critical illness
- AD&D (Core and/or Voluntary)
- UNC Life Insurance (Securian)
- Dental*
- Vision*
- Accident*
- Flexible Spending Accounts*
- TRICARE coverage*
- Voluntary LTD

***Everyone will enroll here for 2024 coverage**



Instructions



Benefits Summary



My State Employee Benefits



My UNC Benefits



My NCSU Benefits



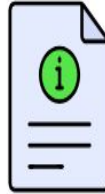
Emergency Loan Request



My UNC Benefits (Empyrean)

- Beginning September 1, 2023, mandatory retirement plans are housed in this system for enrollment
- Reminder: Mandatory retirement plans (TSERS and ORP) are one-time elections and cannot be changed during AE or with life events

Instructions



Benefits Summary



My State Employee Benefits



My UNC Benefits



My NCSU Benefits



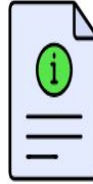
Emergency Loan Request



UNC System (Empyrean)

- Unlike the “My State Employee Benefits” enrollment portal, **once the employee confirms enrollment**, they cannot make changes even if there is time remaining in the AE period

Instructions



Benefits Summary



My State Employee Benefits



My UNC Benefits



My NCSU Benefits



Emergency Loan Request



Option 2: Enrollment Support Centers



My State Employee Benefits (BenefitFocus)

You will need to log into this platform to enroll/make changes to your elections for the following:

- Medical (State Health Plan)
- Dental*
- Vision*
- Accident*
- Flexible Spending Accounts*
- TRICARE coverage*

***New hires and those making changes due to QLEs enroll in these plans here for 2023 coverage**

855-859-0966

Monday – Friday: 8 am – 10 pm

Saturdays*: 8 am – 5 pm

***Remember that AE ends on Friday, Oct. 27th**

Option 2: Enrollment Support Centers



My UNC Benefits (Empyrean)

You will need to log into this separate platform to enroll in/make changes to your elections for the following:

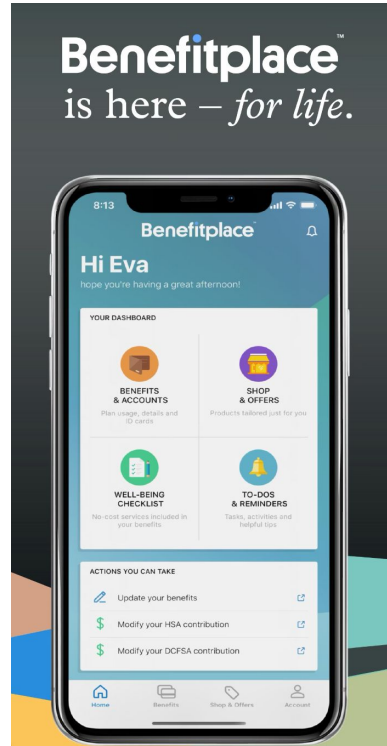
- Cancer
- Critical illness
- AD&D (Core or Voluntary)
- UNC Life Insurance (Securian)
- Dental*
- Vision*
- Accident*
- Flexible Spending Accounts*
- TRICARE coverage*
- Voluntary Long Term Disability (LTD)

***Everyone will enroll here for 2024 coverage, so for new hires and QLEs, this will require enrollment in both platforms**

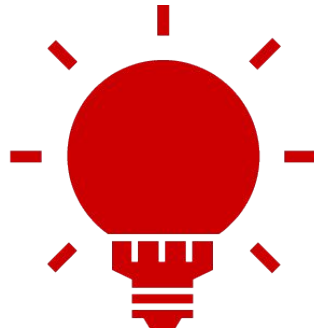
833-862-1490
Monday – Friday: 9 am – 6 pm

OPTION 3: Benefitplace App (for BenefitFocus only!)

LOG IN CODE:
SHP_NC STATE



**Note that SSNs
will appear**



**Changes made during this enrollment
period are effective
January 1, 2024**

What's New This Year?

- Remaining NCFlex plans (Dental, Vision, Accident, Flexible Spending Accounts, TRICARE coverage) moving to “My UNC Benefits” platform for 2024 enrollment
- Voluntary LTD enrollment in “My UNC Benefits”
- State Health Plan will be the only plan on “My State Employee Benefits” platform for 2024 enrollment
- Online enrollment process involves 2 platforms!

What's New This Year?

- Dental Rate increase (no waiting period if switching plans)
- Cancer and Specified Disease Insurance may enroll without EOI (Pre-existing conditions may cause a wait period)
- Securian (UNC System) Group Term Life:
 - ◆ Employee: Currently enrolled, may increase existing coverage by one times their base annual earnings; not to exceed a new total of three times base annual earnings or \$500,000
 - ◆ Spouse/Domestic Partner: Currently enrolled, may increase spouse/domestic partner existing coverage by one increment; not to exceed a new total of \$50,000

2024 Plans:
Overview, Updates, & Rates

Medical Plan:
Overview, Updates, & Rates

New Hires

Newly eligible/enrolling members hired (and those processing QLEs) **in early September thru November 30:**

- Must complete their enrollment elections in **both** platforms
- For the NCFlex plans moving to the new platform, this will mean duplicating enrollments for 2023 & 2024
- **Must complete the tobacco attestation for 2023 and 2024**
- If applicable, they must visit a MinuteClinic or participating PCP to complete and obtain their \$60 premium credit
- Employee should upload documentation verifying cessation visit into “My State Employee Benefits” platform

Clear Pricing Project

- > Continued access to the Blue Options network
- > **All** North Carolina hospitals are included
- > Existing providers + those who have joined the Clear Pricing Project
- > \$0 copay when you use a Preferred Provider under the Clear Pricing list

Clear Pricing Project

CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART		
Provider	80/20 PPO Plan	70/30 PPO Plan
Primary Care Provider (PCP)	\$0 for Clear Pricing Project (CPP) PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP	\$0 for Clear Pricing Project (CPP) PCP on ID card; \$30 for non-CPP PCP on ID card; \$45 for any other PCP
Behavioral Health Provider	\$0 for CPP Provider; \$25 for other Providers	\$0 for CPP Provider; \$45 for other Providers
Specialist	\$40 for CPP Specialist; \$80 for other Specialists	\$47 for CPP Specialist; \$94 for other Specialists
Speech, Occupational, Chiropractor and Physical Therapy	\$26 for CPP Providers; \$52 for other Providers	\$36 for CPP Providers; \$72 for other Providers

Tobacco Attestation...

Definitions

- > **Attestation** - **During the AE period**, employees must attest to being 1) a non-tobacco user, 2) a tobacco user, or 3) a tobacco user who would like to earn the credit by completing a tobacco cessation counseling session
- > **Cessation** - If you attest to **being a tobacco user and want to receive the \$60 credit**, you must attend at least one cessation counseling session at a CVS MinuteClinic in person or **virtually** or a participating Primary Care Provider (PCP) no later than **November 30**
- > **NOTE:** If you combine your tobacco cessation visit with another service, there may be a copay. Before your visit, print off instructions for your provider to ensure your **FREE** visit is billed correctly

Tobacco Attestation Rule

- **Employees must attest regarding tobacco use during the Annual Enrollment period**
- For cessation appts, employees can see a participating Primary Care Provider
- Cessation documentation may be uploaded into the benefits enrollment portal
- CVS Minute Clinics virtual [appointments](#)



Tobacco Attestation: Those that use tobacco must TAKE ACTION!



Participate in
Tobacco **Cessation**
Counseling



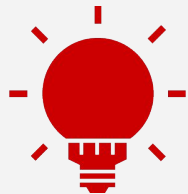
Attend one tobacco **cessation**
counseling session at a CVS Minute
Clinic or **with participating Primary**
Care Provider by Nov 30



Receive \$60
MONTHLY credit!

How does the tobacco attestation credit affect my premiums?

2024 Monthly Premium Credit Savings	80/20 Plan	70/30 Plan
Employee-Only Monthly Premium	\$110	\$85
Attest during Annual Enrollment (October 9-27, 2023) in “My State Employee Benefits” to being tobacco-free OR visit CVS MinuteClinic	- \$60 premium credit	- \$60 premium credit
Employee-Only Monthly Premium (with credit)	\$50	\$25



Even if you attested during last year’s Annual Enrollment, you will need to re-attest again during this Annual Enrollment period! If you are a tobacco user agreeing to the cessation visit, you must visit CVS Minute Clinic for at least one tobacco cessation counseling session **no later than November 30, 2023** to receive the wellness credit.

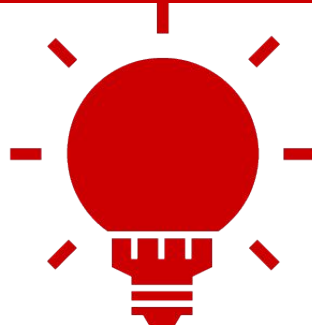
Dependent Eligibility Requirements

- Annual Enrollment is the time to add/drop dependents and/or change plans without a qualifying life event
- Outside of AE, there must be a Qualifying Life Event (QLE) to add/drop dependents within 30 days of the event
- Dependent verification documentation is required for all dependents
- Dependent eligibility documents must be uploaded into the “My State Employee Benefits” portal no later than November 17, 2023

Medical Plan Rates for 2024

Monthly Premium Rates	2024 Rates *
Enhanced 80/20 Plan	
Subscriber Only	\$50.00
Subscriber + Child(ren)	\$305.00
Subscriber + Spouse	\$700.00
Subscriber + Family	\$720.00
Base 70/30 Plan	
Subscriber Only	\$25.00
Subscriber + Child(ren)	\$218.00
Subscriber + Spouse	\$590.00
Subscriber + Family	\$598.00

Employer premium for active employees is \$674.54 per month



Remember:

**State Health Plan premiums
are deducted one month **in advance**.
Your first SHP premium for 2024 will be in
the December 2023 paycheck.**

NCFlex Plans:

Overview, Updates, & Rates

- Reminder: Must enter a social security number for each dependent to add/change coverage on ALL plans
- Dental rate increase for High and Low Plans

Dental Plan: 2024 Highlights

	High Option	Classic Option	Low Option
Deductible (Individual/Family)	\$50/\$150	\$25/\$75	\$25/\$75
Annual Maximum	\$5,000	\$1,500	\$1,000
Preventive Services	100%, no deductible	100%, no deductible	100%, no deductible
Basic Services	80%, deductible applies	60%, deductible applies	50%, deductible applies
Major Services	50%, deductible applies	50%, deductible applies	N/A
Orthodontia Services	50%	50%	N/A
Orthodontia Lifetime Maximum	\$1,500	\$1,500	N/A
R&C Percentage	80%	70%	70%

Dental Plan: 2024 Rates

Monthly Dental Cost

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

Healthcare FSA Updates and Reminders

January 1 through
December 31

Reimbursements can be requested for expenses incurred between January 1 and December 31, 2024. **Must re-enroll to have the FSA for 2024.**

March 31, 2024

Participants have until March 31, 2025 to submit claims for prior year expenses

Rollover
\$25 - \$550

Maximum rollover amount from 2024 into 2025 will be \$610 (minimum of \$25)

- o Cannot use current year funds for prior years

Maximum
Contribution

For 2024, the Healthcare FSA Maximum Contribution will be **\$3,050**

Dependent Care FSA Reminders

January 1, 2023-
March 15, 2024

Reimbursements can be requested for expenses incurred between January 1, 2024 - March 15, 2025 (grace period). **Must re-enroll to have the FSA for 2024.**

March 31, 2024

Participants have until March 31, 2025 to submit claims for prior year expenses

Convenience
Card

Funds are available via the convenience card once they are payroll deducted. It is the same card as your Health Care FSA.

Maximum
Contribution

For 2024, the Dependent Care FSA Maximum Contribution will remain at **\$5,000 per family**

Vision Plan Reminders

Core Vision

FREE benefit to employees, however they must enroll. Allows an eye exam with \$20 copayment. *No need to re-enroll each year.

Basic Vision

Provides comprehensive eye exam. Contact lenses once every 12 months, Frames once every 24 months.

Enhanced Vision

Provides comprehensive eye exam. Contact lenses once every 12 months, Frames once every 12 months.

Hearing Healthcare Benefit

In partnership with Amplifon Hearing network, provides 40% off hearing exams and low-price discounted guarantee on hearing aids

Vision Plan 2024 Rates

Monthly Rates	Core Option	Basic Option	Enhanced Option
Employee Only	FREE	\$4.50	\$8.00
Employee and Family	N/A	\$11.66	\$20.52

Other NCFlex Plans

Accident Plan

- > Pays cash benefit for specific injuries/events resulting from covered accident
- > Increased sports accident benefit
- > Benefit paid directly to you; use money however you wish
- > **Enhanced option** - offers higher payments for injuries and includes a Wellness Benefit, Sickness Hospital Confinement Benefit, and Travel Assistance Services

Cancer & Specified Diseases

- > Pays cash benefit for cancer and 29 other specified diseases
- > Three plan options, Low, High, Premium
- > Wellness Screening Benefit
- > No EOI required during annual enrollment, pre-ex conditions apply

Critical Illness

- > Pays a cash benefit if you are diagnosed with a covered critical illness
- > No EOI required during annual enrollment
- > New plan option
- > Lower rates for most age bands
- > New wellness benefit
- > COVID-19 diagnosis and hospital confinement benefit

UNC System Plan:

Securian Group Term Life Insurance

Overview & Updates

Securian Group Term Insurance

ANNUAL ENROLLMENT COVERAGE GUIDELINES

- > Those enrolled in Securian may increase (if not previously denied) or reduce coverage amounts
- > Employee enrolled may increase by 1x's salary w/out EOI, unless above the lesser of 3x or \$500k
- > Spouse coverage can increase 1x up to \$50k w/out EOI
- > Child coverage is \$10k to age 26 (birth to 14 days \$500 coverage)
- > First time enrollments will require Evidence of Insurability (EOI)

Both employee and spouse RATES are based on the employee's age!

Securian Group Term Insurance

Reminders

- > Securian plan includes Accidental Death & Dismemberment for employees
- > Employee coverage will be based on salary up to 10x, max \$1.5 million
- > ALL NC State retirees are eligible for retiree coverage at time of retirement under a separate policy
- > May apply for the first time. Evidence of Insurability (EOI) will be required.
- > All late entrants will require EOI
- > Dual Coverage is not permitted

Both employee and spouse RATES are based on the employee's age!

Securian Accidental Death and Dismemberment

AD&D

- > Core AD&D coverage - all benefit eligible employees automatically enrolled in this \$10,000 benefit
 - UNC System pays the full cost of this coverage
 - Designate beneficiaries for this plan
- > You do not have to be enrolled in Life Insurance to choose this plan
- > Voluntary AD&D coverage - may elect Employee or Employee + Family coverage, up to \$500,000 maximum limit.
 - Designate beneficiaries for this plan
- > Securian Life plan includes Accidental Death & Dismemberment for employees equal to the policy amount. Does not include dependents.

Other Benefit Plans:

MetLife Legal Plan (formerly Hyatt Legal Plan)
Supplemental Disability (Lincoln and Standard)

Overview & Updates

Lincoln Financial Long Term Disability

ELIGIBILITY

- > Must be enrolled in the Teachers' and State Employees' Retirement System (TSERS)
- > Works in conjunction with the State's disability plans and Social Security Disability

BENEFITS

Disability benefits may be after the 60th day of disability and is payable at 66 2/3% of base salary up to \$15,000/month beginning January 1, 2024.

ENROLLMENT INFORMATION

Enrollment/cancellation must be completed in the "My UNC Benefits" benefits enrollment platform no later than October 27, 2023!

If denied in the past, must complete EOI

RATES based on the employee's age!

Standard Long Term Disability

ELIGIBILITY

- > Must be enrolled in the UNC Optional Retirement Program (ORP)
- > Works in conjunction with the State's disability plans and Social Security Disability

BENEFITS

Disability benefits may be after the 90th day of disability and is payable at 66 2/3% of base salary up to \$15,000/month

ENROLLMENT INFORMATION

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If denied in the past, must complete EOI

RATES based on the employee's age!

MetLife Legal Plan (formerly Hyatt Legal Plan) - \$9/month



Will preparation and estate planning



Legal representation for speeding tickets



Legal advice, document review



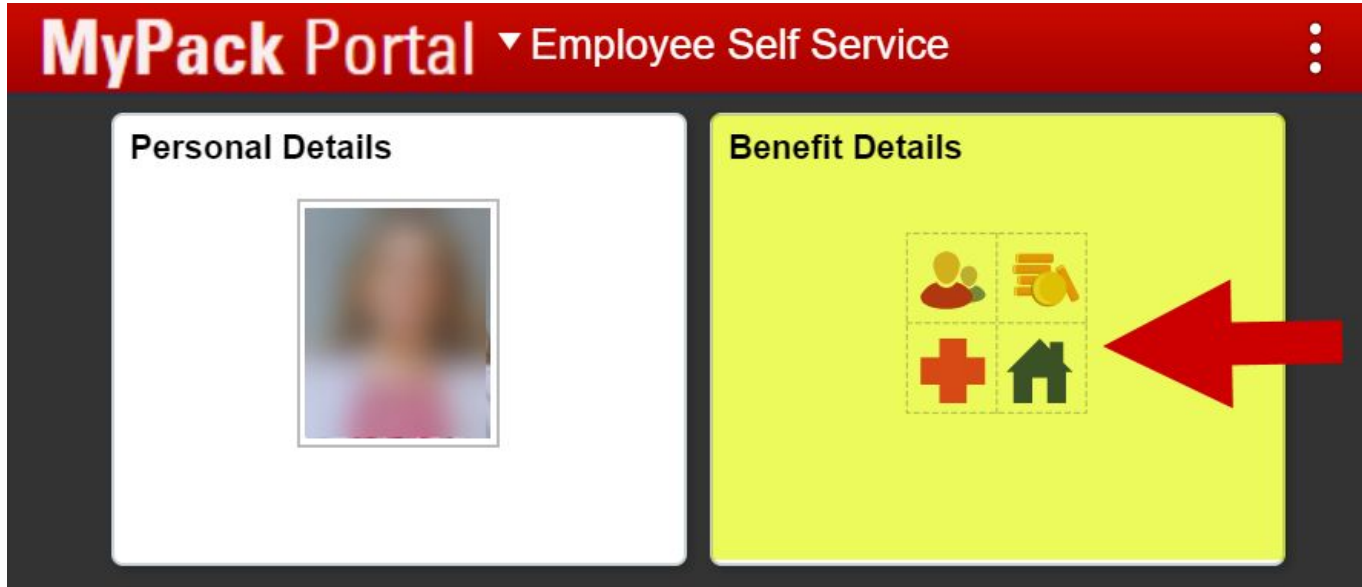
Other legal services are available (25% discount)

Enrollment in this
plan is online

go.ncsu.edu/legalenrollment

Enrollment Steps

Enrolling in/Changing Your Benefits Online



MyPack Portal > Employee Self Service > Benefit Details

My State Employee Benefits (BenefitFocus)

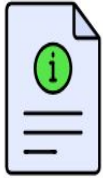
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 - Tobacco Attestation

New hires and QLEs enroll in these plans here for 2023 coverage

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My State Employee Benefits



My UNC Benefits



My NCSU Benefits



Emergency Loan Request

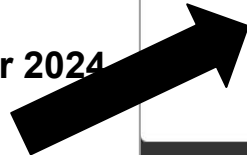


My UNC Benefits (Empyrean)

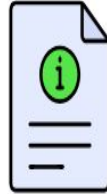
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***Everyone will enroll here for 2024 coverage**



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My State Employee Benefits



My UNC Benefits



My NCSU Benefits



Emergency Loan Request



Annual Enrollment Tips

TAKE ACTION

Plan: Take time to plan for the upcoming year

Choose your plan: ALL MEMBERS will be defaulted into the 70/30 plan, regardless of current plan enrollment

Complete Tobacco Attestation: A \$60 monthly surcharge applies for those who do not complete tobacco attestation during the Annual Enrollment period

Complete Tobacco Cessation by Nov. 30, if applicable

REVIEW

Review your options carefully in **BOTH online enrollment platforms**

Review confirmation statements from **BOTH online platforms**. Save for your records.

Review, add and/or update beneficiaries

Once you submit your election during the AE period, you may not make changes

SUBMIT ON TIME

All enrollments must be completed online and submitted **no later than October 27, 2023**.
Inquiries can be submitted via [HRNow](#).

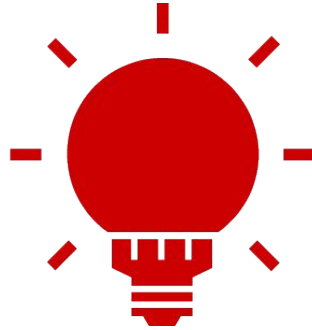
SAVE/PRINT

Print/save confirmation statement from **BOTH online enrollment platforms**.

Or:

- > Record date/time of your phone enrollment
- > Save screenshot from app enrollment.

Don't wait until the last minute!



New dependents add to health plan **MUST** be verified by uploading applicable documents no later than November 17, 2023

NEED HELP?



**“My State Employee
Benefits” (BenefitFocus)
Enrollment Portal Customer
Service: 855-859-0966
Mon-Fri: 8 am - 10 pm
Sat: 8 am - 5 pm**

**“My UNC
Benefits”(Empyrean)
Enrollment Portal Customer
Service: 833-862-1490
Mon-Fri: 9 am - 6 pm**



**Contact UHR Benefits via [HRNow](#) or call the UHR
Service Center at 919-515-2151
Mon-Fri: 8am - 5pm**



**Visit our Annual Enrollment Website:
go.ncsu.edu/annualenrollment**

Thank you!

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