



THE UNIVERSITY OF
NORTH CAROLINA SYSTEM

Welcome to
Open Enrollment



November 2 – 19, 2019



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:
– University of North Carolina
Health Care
– University of North Carolina
Press

Don't miss your chance to elect your benefits for 2020!

There are important changes for the upcoming year, and this year's enrollment period is shorter than usual. That means it's extra important to get an early start on reviewing your options.

We're here to help you choose benefits that best fit your needs

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.

Start exploring your benefits

See inside to find out what you need to know and do for your 2020 State Health Plan and NCFlex benefits.

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 (November 2 – 19). 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 guide does not apply to you.

Check Out What's New for 2020

There are some important changes that you should be aware of. Here's a quick overview.

Health Plan

- For the second year in a row, there will be no increase to premiums.
- You'll continue to have BCBS as your network in 2020. However, keep in mind, providers within the network may change year to year.
- There are several changes to the 70/30 Plan:
 - Preventive services will be covered at 100% and you will no longer have to pay a copay.
 - The copay for a Primary Care Provider (PCP) visit will be reduced from \$45 to \$30 when you use a PCP listed on your ID card.
 - The out-of-pocket maximum will change from a separate medical and pharmacy out-of-pocket amount to a combined medical and pharmacy out-of-pocket maximum. The in-network amount is \$5,900 (individual)/\$16,300 (family). The out-of-network amount is \$11,800 (individual)/\$32,600 (family).
 - The deductibles have increased. The in-network amount is \$1,500 (individual)/\$4,500 (family). The out-of-network amount is \$3,000 (individual)/\$9,000 (family).
 - There will be some changes to copays within the pharmacy benefit.
- No changes to the 80/20 Plan.
- The tobacco attestation process has been simplified. If you are a tobacco user and agree to visit a CVS MinuteClinic for a free counseling session to satisfy your credit, you must fulfill that visit by December 31, 2019. No voucher is required for the visit.

Did You Know?

All 2020 State Health Plan members will receive a new State Health Plan ID card.

NCFlex Programs

- **Dental**
 - In addition to your current options, you'll have a new option to consider—the Classic Option plan. The Classic Option plan will offer some of the same benefits as the High Option plan such as crowns, dentures, bridges and orthodontic services for dependent children up to age 19, with a lower out-of-pocket maximum and a lower premium than the High Option plan.
 - If you're currently enrolled in the High Option plan, you will be mapped to the new Classic Option plan since its premiums are the same as your current option.
 - Premiums for the High and Low Option plans are increasing for 2020.
- **Flexible Spending Accounts (FSAs)**
 - The annual contribution for the Health Care FSA is increasing to \$2,700.

Did You Know?

The formulary (drug list for covered medications) is updated quarterly, so there may be changes in drug coverage for both the 80/20 Plan and the 70/30 Plan.



Top 5 Things to Know for 2020

As you consider your needs and benefit options for the following year, keep the following in mind:

1. If you are currently enrolled in health coverage under the State Health Plan and you don't take action, you and your covered dependents will be enrolled in the 70/30 Plan for 2020.

- If you want to participate in the 80/20 Plan in 2020, be sure to enroll during Open Enrollment.
- If you want to reduce your monthly premium in either Plan, you must complete the tobacco attestation by November 19, 2019.
 - » The 70/30 Plan will have a \$25/month employee-only premium if you complete the tobacco attestation.
 - » The 80/20 Plan will have a \$50/month employee-only premium if you complete the tobacco attestation.

2. You have a new Dental Plan option to consider—the Classic Option plan.

- The Classic Option plan will offer some of the same benefits as the High Option plan with a lower out-of-pocket maximum and a lower premium than the High Option plan.
- With the High Option premiums increasing, the Classic Option plan is a good alternative for those that want coverage for major services but don't need the highest level of coverage.
- If you're currently enrolled in the Dental High Option plan, you will be mapped to the new Classic Option plan since its premiums are the same as your current option.

3. The Flexible Spending Accounts (FSAs) require re-enrollment every year, so if you want to participate in either or both of the FSAs, you must make your election during Open Enrollment:

- The Health Care FSA maximum annual contribution is \$2,700.
- The Dependent Day Care FSA maximum annual contribution is \$5,000.
- Any unused 2019 Health Care FSA funds up to \$500 will be rolled over into the 2020 plan year as long as you have a minimum balance of \$25. Any funds exceeding this amount will be forfeited. **Note:** If you do not

re-enroll in the FSA for 2020, you may still use these rollover funds during 2020.

- For the 2020 plan year, expenses must be incurred January 1 through December 31, 2020, to be eligible for reimbursement. You have until April 30, 2021 to submit claims 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.

4. 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.

5. You are eligible for \$10,000 of Core AD&D Insurance at no cost to you, but you must enroll to have coverage.

- If you've already enrolled, you don't need to re-enroll.

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

- Health
- Dental
- Vision
- Cancer and Specified Disease
- Critical Illness
- Accident
- Core AD&D
- Group Term Life
- Voluntary AD&D
- Flexible Spending Accounts

Visit www.shpnc.org for more information about your State Health benefits, or www.ncflex.org for more information about your NCFlex benefits.

It Pays to Focus on Wellness

The State Health Plan rewards you financially when you complete wellness-related activities.

Tobacco Attestation Wellness Activity

During Open Enrollment, if you complete the tobacco attestation, you earn a wellness premium credit that will reduce your monthly premium by \$60 a month. (The wellness premium credit only applies to the employee-only premium.) By taking this simple step, you can save money in 2020! If you do not take action, you will pay a higher premium.

	80/20 Plan	70/30 Plan
Employee-Only Monthly Premium	\$110	\$85
Attest to being a non-tobacco user or agree to visit a CVS MinuteClinic for at least one tobacco cessation counseling session to earn a monthly premium credit of \$60*	– \$60 premium credit	– \$60 premium credit
Total Monthly Employee-Only Premium (with credit)	\$50	\$25

* Even if you completed the tobacco attestation during last year's Open Enrollment, you must attest again during this year's Open Enrollment period, which is November 2 – 19, 2019, to receive the \$60 premium credit.

New Tobacco Attestation Process for 2020

A voucher is no longer required.

HOW DOES THE NEW PROGRAM WORK?

During enrollment on the tobacco attestation screen, if you attest that you are a tobacco user and agree to take part in the tobacco cessation program, you will need to visit a CVS MinuteClinic by December 31, 2019. When you go, show your ID card and be sure to tell them to designate your visit as a smoking cessation visit so it'll be covered at 100% and you get your premium reduction. The plan will use claims reports provided by BlueCross NC to validate that you completed your visit.

Additional Wellness Incentive

An additional wellness incentive is available to help you lower your out-of-pocket expenses when you see a Primary Care Physician (PCP).

Wellness Activity	80/20 Plan	70/30 Plan
Visit the PCP listed on your ID card or another provider in the same practice	\$10 copay	\$30 copay

Health and Wellness Resources

We are committed to helping you reach your best health. That's why the plan provides the following resources—at no cost or a lost cost to you:

- Disease and Case Management
- Nutrition and Weight Management
- Mental Health Resources
- Maternity Resources
- Tobacco Cessation Resources
- Personal Health Portal

To learn more about these resources, go [here](#) and click "Your Health Resources" under "Health and Wellness."



How to Enroll

New for 2020, all campuses have single sign on for online enrollment. When you're ready to make your benefit elections, follow these simple steps.

- 1 Go [here](#) and select your institution. Enter your campus Login ID and Password.
- 2 Select "Get Started."
- 3 Select "Add Dependent" to enter information for any new dependents you wish to cover, then select "Next." If you don't have any new dependents, simply select "Next."
Note: As a result of the Affordable Care Act reporting requirements, if you have a dependent covered under the State Health Plan, you will need to be sure to include his or her Social Security number. In addition, if you add a new dependent to the health plan, keep in mind that supporting documentation is required. Click [here](#) for the documentation list.
- 4 Click "Open Enrollment Benefits." Then, under Choose your Medical Coverage, click "Begin Enrollment."
- 5 Under Medical, select "Open Enrollment" and click "Next." You will find a list of eligible dependents. Select who you would like to cover and click "Next."
- 6 Review the medical plan options and click "Select plan" and "Next" to continue.
- 7 Under the "Premium Credits" section, complete the tobacco attestation and click "Next." You will see your Medical Summary. Review your elections and make any edits necessary and then click "Save."
- 8 Proceed to the next section and elect coverage for any of the NCFlex benefits. Click "Save" after each benefit election you make.

- 9 After you have made 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! A green congratulations message will appear when you have successfully completed your enrollment.
- 10 Print your confirmation statement for your records.

Helpful Terms

As you review your various State Health and NCFlex benefit materials, you may notice that some terms are used interchangeably. It is helpful to understand the terms:

- **Benefitfocus and eBenefits** both refer to the online benefits and enrollment platform where you will go to enroll during Open Enrollment.
- **Open Enrollment and Annual Enrollment** both refer to the enrollment window from November 2 – 19, 2019, when you will elect your State Health and NCFlex benefits coverage for 2020.

Do You Need to Update Your PCP?

Selecting or updating your Primary Care Provider (PCP) in eBenefits is now easier than ever. Once you are logged in, on the left-hand menu of the Home Page, there will be a "Select or Update Primary Care Provider" link. Click on the link and follow the instructions to choose a PCP.



Help Is Here

Use these helpful tools and resources to determine which coverage is right for you.

State Health Plan Resources

Find these resources at www.shpnc.org.

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

In addition, the State Health Plan will be offering several webinars. For details, visit www.shpnc.org.

NCFlex Benefit Resources

- Visit www.ncflex.org to learn about all the NCFlex benefits available to you. Here you will find videos that explain the types of insurance plans that NCFlex offers, as well as plan summaries.
- Review the **2020 NCFlex Enrollment Guide**, which is available at www.ncflex.org or [here](#). Enrollment guides are also available from your benefits office upon request.
- Check your **email** regularly for important updates.

Eligibility and Enrollment Support Center: 855-859-0966

During the Open Enrollment period of November 2 – 19, the Eligibility and Enrollment Support Center will be open extended hours to help you with any enrollment questions you may have.

- **Monday – Friday:** 8 a.m. – 10 p.m., ET
- **Saturday:** 8 a.m. – 5 p.m., ET
- **Sunday:** Noon – 5 p.m., ET

TAKE ACTION

Be sure to enroll on time so that you have the coverage you need for the coming year. **Note:** There are certain steps you must take during this enrollment window:

- **Review the materials** at www.shpnc.org and www.ncflex.org to learn about your benefits.
- You must complete the tobacco attestation to earn a wellness premium credit that will reduce your monthly premium. (The wellness premium credit only applies to the employee-only premium.)
- **If you want to participate in a Flexible Spending Account**, you must actively elect it for 2020, even if you currently participate in one.
- **Enroll for your benefits** by logging into eBenefits.

Remember, you will not be able to make benefit elections for 2020 outside of the enrollment window unless you experience a change in family status or other qualifying event.

If You Don't Take Action

Health Benefits

You and any currently covered dependents will be automatically enrolled in the 70/30 Plan under the State Health Plan. To reduce your premium by \$60 (via the tobacco attestation) or enroll in the 80/20 Plan, you must take action during Open Enrollment.

NCFlex Benefits

You'll have the same coverage as 2019 with a couple important exceptions:

- **If you're currently enrolled in the High Option plan under the Dental Plan**, you will be mapped to the new Classic Option plan.
- **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.

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