



Open Enrollment Begins November 2

Open Enrollment is the perfect time to review your benefit options and consider whether your current benefit choices are still the best fit for you, or whether you should make changes for 2020.

This year's enrollment is shorter than usual. The upcoming enrollment period is from **November 2 to November 19**. You will enroll for *both* your **State Health Plan** and your **NCFlex** benefits. Your new elections will go into effect **January 1, 2020**.

Good news for 2020! Your health plan premiums will remain the same as 2019.

Health Changes	
70/30 Plan*	<ul style="list-style-type: none"> 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 deductible and some copays have changed.
80/20 Plan*	No changes.
* The formulary (drug list for covered medications) is updated quarterly, so there may be changes in drug coverage for both plans.	
Tobacco Attestation	The tobacco attestation premium credit activity has been <i>simplified</i> . Tobacco users must commit to visit a CVS MinuteClinic for at least one tobacco cessation counseling session by December 31, 2019, or risk losing the monthly premium credit. However, a voucher is no longer required.



Click [here](#) to review more detailed information about 2020 benefit options.

NCFlex Changes

Dental Plan	<ul style="list-style-type: none">• In addition to your current options, you'll have a new plan to consider—the Classic 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.• The Classic Option plan features the same annual deductible as the Low Option plan with an annual maximum that is slightly higher.• The Classic Option plan includes coverage for orthodontics.• Premiums for the High Option and Low Option plans are increasing.
Health Care Flexible Spending Account (FSA)	<ul style="list-style-type: none">• The annual contribution will be \$2,700 for 2020.

To learn more about your options, visit www.shpnc.org for information about your health benefits and www.ncflex.org for information about your NCFlex benefits.

WHAT YOU NEED TO KNOW AND DO

As you consider your needs for the coming year and decide which benefits to elect, remember the following:

1. **If you are enrolled for health coverage under the State Health Plan, you and your eligible dependents will be automatically enrolled in the 70/30 Plan for 2020.** If you want to enroll in the 80/20 Plan, you must actively enroll during Open Enrollment.
2. If you want to reduce your premium under any of the plans offered by the State Health Plan, you **MUST complete your tobacco attestation by November 19, 2019.** If you fail to take action during Open Enrollment, your monthly premiums will be considerably higher in 2020. If you attest you are a tobacco user and agree to visit a CVS MinuteClinic to satisfy your credit, you must fulfill that visit by December 31, 2019.
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 **2020 Health Care FSA** maximum annual contribution limit is \$2,700.
 - The **2020 Dependent Day Care FSA** maximum annual contribution is \$5,000.

Don't forget, any unused Health Care FSA funds in your account at the end of the calendar year, up to \$500, will be rolled over into the next plan year as long as you have a minimum balance of \$25.

4. If you aren't enrolled currently in **Vision** coverage, you can enroll in the Core Vision Plan at no cost. It provides a wellness exam for \$20 plus discounts on materials.
5. You are eligible for \$10,000 of **Core AD&D coverage** at no cost to you, **but you must enroll to have coverage.** If you are already enrolled, you do not need to re-enroll.
6. If you enroll in **Group Term Life Insurance**, your rate will be based on your age as of January 1, 2020.

The **Affordable Care Act (ACA)** requires certain employers (like UNC) to send the 1095-C tax form to all employees subject to the law. We anticipate you will receive the 1095-C tax form in late January. You'll use the form's information when you complete your federal income tax return, similar to how you use IRS Form W-2.

ENROLLING FOR YOUR BENEFITS

The **eBenefits** portal for UNC Pembroke can now be accessed via **BraveWeb**.

New for 2020! All campuses have single sign on for online enrollment. Beginning November 2, click [here](#) and select your institution. Enter your campus Login ID and Password and select "Get Started." 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

IF YOU DON'T ENROLL

Health Benefits

If you are currently enrolled for coverage under the State Health Plan, you and any currently covered dependents will be automatically enrolled in the 70/30 Plan. **To reduce your premium by \$60 (via the tobacco attestation) or to 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 (Health Care or Dependent Day Care), you must make an active election, even if you currently participate in one.

On Target to Reach Your Retirement Goals?

During Open Enrollment, you'll be thinking about the health benefits you need for the coming year. It's also a good time to think about your retirement benefits.

National Retirement Security Week is October 20 – October 26. This week is the perfect time to consider your participation in the UNC retirement program and whether you are on target to reach your financial goals. For activities and ideas, go [here](#). In addition, take advantage of these UNC resources:

- **CAPTRUST** – All UNC System retirement program participants have access to CAPTRUST's independent financial advisers. These advisors can help you plan for retirement and help you choose the right investment options offered under the UNC System retirement program. Visit www.captrustadvice.com or call 800-967-9948.
- **UNC's Supplemental Retirement Plans** offer another way for you to boost your savings even more. To learn more about the UNC Supplemental Retirement Plans and how they can help you reach your personal retirement savings goals, go to <https://myapps.northcarolina.edu/hr/benefits-leave/retirement/>.

YOUR UNC PEMBROKE BENEFITS TEAM IS HERE TO ASSIST YOU

benefits@uncp.edu

Kelley Koch

HR Specialist – Benefits

Tel: 910-775-4046

kelley.koch@uncp.edu

Nicole Snipes

HR Consultant – Benefits Manager

Tel: 910-775-4443

nicole.snipes@uncp.edu