Open Enrollment October 15 – October 31

It’s more important than ever to get a jump start on reviewing your options and deciding if you want to make changes.

This year’s enrollment is shorter than usual. With COVID-19, in-person enrollment assistance may be limited, and customer service response times may be longer. To help you prepare for enrollment, we’ve developed a webpage that highlights important Open Enrollment information. We encourage you to start reviewing your options now and be sure to make any changes during the upcoming enrollment period, which is October 15 to October 31. Keep in mind, that this enrollment period applies to both your State Health Plan and your NCFlex benefits. Your new elections will go into effect January 1, 2021.

Good news for 2021! Your health plan premiums will remain the same as 2020.

<table>
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<tr>
<th>Health Changes</th>
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<tbody>
<tr>
<td><strong>70/30 Plan and 80/20 Plan</strong></td>
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<td>• If you select a Clear Pricing Project (CPP) provider as your Primary Care Provider, you’ll enjoy a $0 copay.</td>
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<td>• You’ll also have reduced copays if you visit a CPP specialist.</td>
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<td>• Preferred and non-preferred insulin will have a $0 copay for a 30-day supply.</td>
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<td>• The formulary (drug list for covered medications) is updated quarterly, so there may be changes in drug coverage.</td>
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<th>Tobacco Attestation</th>
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<td>In addition to going to a CVS MinuteClinic, you can now complete a tobacco cessation counseling session at a Primary Care Provider’s (PCP) office. Both options are FREE.</td>
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<tr>
<td>If you attest you are a tobacco user and agree to visit a CVS MinuteClinic or your PCP to satisfy your credit, you must fulfill that visit by November 30, 2020.</td>
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Click here to review more detailed information about 2021 benefit options.
NCFlex Changes

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<th>Dental Plan</th>
<th>• There will be lower premiums for 2021.</th>
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| Health Care Flexible Spending Account (FSA) | • The annual contribution will be $2,750 for 2021.  
• You will be able to use your account on over-the-counter medications and menstrual items.  
• If you have unused funds in your Health Care FSA at the end of this year, you can roll over up to $550 to next year.  
  **Note:** You must have a minimum balance of $25. |
| Cancer and Specified Disease Insurance | You can enroll in or increase coverage without providing Evidence of Insurability. |

**LEARN MORE**

Visit [www.shpnc.org](http://www.shpnc.org) for information about your health benefits and [www.ncflex.org](http://www.ncflex.org) for information about your NCFlex benefits.

During the Open Enrollment period of October 15 – 31, the Eligibility and Enrollment Center will be open extended hours to help you with any enrollment questions you may have. Call 855-859-0966 during the hours listed below:

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

**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 2021.** 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 October 31, 2020.** If you fail to take action during Open Enrollment, your monthly premiums will be considerably higher in 2021. If you attest you are a tobacco user and agree to visit a CVS MinuteClinic or your PCP to satisfy your credit, you must fulfill that visit by November 30, 2020.

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 make your election during Open Enrollment:**
   - The **2021 Health Care FSA** maximum annual contribution limit is $2,750.
   - The **2021 Dependent Day Care FSA** maximum annual contribution is $5,000.

4. **You cannot be covered as an employee and a dependent.** Additionally, when you and your spouse are covered as employees, only one may cover eligible dependent children.

5. **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.

6. **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.

7. If you enroll in **Group Term Life Insurance**, your rate will be based on your age as of January 1, 2021.
ENROLLING FOR YOUR BENEFITS

All campuses have single sign on for online enrollment. Beginning October 15, Sign on to BraveWeb using your UNCP Credentials and scroll down and click on e-benefits. Then select “enroll now” in the upper right hand of the page. This will take you to the State Health Plan where you will 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 2020 with a one important exception: 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 18 – October 24. 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. Take advantage of these UNC resources:

- CAPTRUST – All UNC System retirement program participants have access to CAPTRUST’s independent financial advisers. These advisers 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/.

Questions?
Contact UNC Pembroke HR/Benefits Representatives at benefits@uncp.edu or Kelley Koch – HR Specialist, kelley.koch@uncp.edu or 910-775-4046
Nicole Snipes – HR Consultant, nicole.snipes@uncp.edu or 910-775-4443

OFFICE OF HUMAN RESOURCES  910.521.6279  uncp.edu/hr