

Welcome to
Open Enrollment
October 15-31, 2020



- 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:
 - UNC Health
 - University of North Carolina Press

Preparing for enrollment is more important than ever

This year’s enrollment period is shorter than usual. With COVID-19, in-person enrollment assistance may be limited and customer service response times may be longer. That means it’s extra important to get an early start on reviewing your options and validating your login credentials for the benefits enrollment system.

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. To get started, go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/>.

Don’t miss your chance to elect your 2021 benefits

See inside to find out what you need to know and do for your 2021 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 (October 15-31). 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.

What's Changing for 2021

There are some important changes for the upcoming year, including some that can help you save money. Check out this summary to quickly get up-to-speed on what's new so you can get the most out of your benefits.

Health Plan

- You'll have no copay or a reduced copay if you select a Clear Pricing Project (CPP) provider, as shown in the chart below.

Clear Pricing Project (CPP) Provider Copay Comparison Chart		
Provider	80/20 Plan	70/30 Plan
Primary Care Provider (PCP)		
CPP PCP	\$0	\$0
Non-CPP PCP on ID card	\$10	\$30
Any Other PCP	\$25	\$45
Specialist		
CPP Specialist	\$40	\$47
Other Specialists	\$80	\$94
Speech, Occupational, Chiropractor and Physical Therapy		
CPP Provider	\$26	\$36
Other Providers	\$52	\$72

- Preferred and non-preferred insulin will have a \$0 copay for a 30-day supply.
- Tobacco users will have expanded options for earning a premium credit. See page 5 to learn more.
- 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.

Good News

- For the third year in a row, there will be no increase to health plan premiums!
- Preventive services remain free—no copay or deductible—on the 80/20 and 70/30 plans.

Did You Know?

The State Health Plan's Clear Pricing Project (CPP) was developed to secure the Plan's financial future and to promote quality, accessible health care. The goal is to ensure that members have this valuable benefit for years to come, while bringing transparency to health care expenses and addressing the rising health costs that you and your family face every day.

This effort resulted in more than 25,000 providers partnering with the Plan who are now included in the North Carolina State Health Plan Network.

To locate a CPP PCP visit the [Find a Doctor](#) tool or visit the [Clear Pricing Project](#) page.

NCFlex

- Dental premiums will be lower.
- Health Care Flexible Spending Accounts (FSAs):
 - The annual contribution will increase to \$2,750.
 - 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 the next year. **Note:** You must have a minimum balance of \$25.
- You can enroll in or increase Cancer and Specified Disease Insurance without providing Evidence of Insurability.

What You Need to Know for 2021

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

- **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 2021.**

- If you want to participate in the 80/20 Plan in 2021, 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 October 31, 2020.
 - » 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.

- **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 \$2,750.
- The Dependent Day Care FSA maximum annual contribution is \$5,000.
- Any unused 2020 Health Care FSA funds up to \$550 will be rolled over into the 2021 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 2021, you may still use these rollover funds during 2021.
- For the 2021 plan year, expenses must be incurred January 1 through December 31, 2021, to be eligible for reimbursement. You have until April 30, 2022 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.

- When electing coverage, 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.

- **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.

- **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.



Looking for Ways to Save?

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 2021! 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 or Primary Care Provider (by November 30, 2020) 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 October 15-31, 2020, to receive the \$60 premium credit.

Expanded Options for Tobacco Users Who Want to Earn a Premium Credit

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**.

- **If you go to a CVS MinuteClinic**, show your ID card and be sure to tell them to designate your visit as a smoking cessation visit so it will be covered at 100%.
- **If you go to a PCP**, contact your provider first to make sure this service is offered; if it is, you'll need to bring instructions for your provider to ensure your FREE visit is billed correctly. To print instructions, go to <https://www.shpnc.org/node/3920> and click on the "Click here for Provider Instructions" button. **Note:** If you combine your tobacco cessation visit with another service, there may be a copay.

Waivers will no longer be given to members who live more than 25 miles away from a CVS MinuteClinic since the option to visit a PCP for this service is now available.

You have until November 30, 2020 to take action.

Exciting Incentives for 2021

If you select a Clear Pricing Project (CPP) provider as your Primary Care Provider, you'll enjoy a \$0 copay! Plus, you'll have reduced copays when you visit a CPP specialist.

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 low 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

You can enroll in NCFlex benefits in one of two ways:



Online through the Benefits Enrollment Platform

- All institutions have single sign-on for online enrollment. Click [here](#) and select your institution. Enter your institution Login ID and Password.
- Select “Get Started” on the home page and follow the prompts.
- 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!
- Print a copy of your confirmation statement before logging out.



By phone

Call the Eligibility and Enrollment Center at **855-859-0966**. Open Enrollment extended hours are Monday-Friday, 8 a.m.-10 p.m., ET, and Saturday, 8 a.m.-5 p.m., ET.

When you log in to the enrollment system, be sure to:

- Review your contact information (phone and email) and be sure your mailing address is correct. If any of your current information is incorrect, you will need to update it within your institution’s HR/Payroll system.
- Enter or update your dependent information, including date of birth and Social Security number, for each dependent you want to enroll.
- Choose a PCP. Look for the “Select or Update Primary Care Provider” link in the left hand menu of the home page. Remember, if you select a Clear Pricing Project (CPP) PCP, you’ll enjoy \$0 copays!
- Review, add, and update beneficiaries on your plans, as needed.
- Print a confirmation statement after you have elected your benefits so you’ll have a record of your choices.



More Support to Help You

Go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for Open Enrollment information. And, be sure to take advantage of the many tools and resources available to determine which coverage is right for you.

State Health Plan

Visit www.shpnc.org for:

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

NCFlex Benefits

Visit www.ncflex.org for:

- An overview of what's available to you
- Videos that explain the types of insurance plans offered
- Plan summaries
- Online benefits meetings
- 2021 NCFlex Benefits Guide (you can also access the guide [here](#) or request one from your benefits office)

Be sure to check your email regularly for important updates.



Eligibility and Enrollment Center:
855-859-0966

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.

- **Monday-Friday:** 8 a.m.-10 p.m., ET
- **Saturday:** 8 a.m.-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 2021, even if you currently participate in one.
- **Enroll for your benefits** by logging into the enrollment system or calling the Eligibility and Enrollment Center at **855-859-0966**.

Remember, you will not be able to make benefit elections for 2021 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 2020 with one important exception: **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.

The information contained in this document is not a contract and is subject to change by the proper authorities. It should be understood that explanations in this summary cannot alter, modify or otherwise change the controlling legal document or general statutes in any way, nor can any right accrue by reason of any inclusion or omission of any statement in this document.

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