

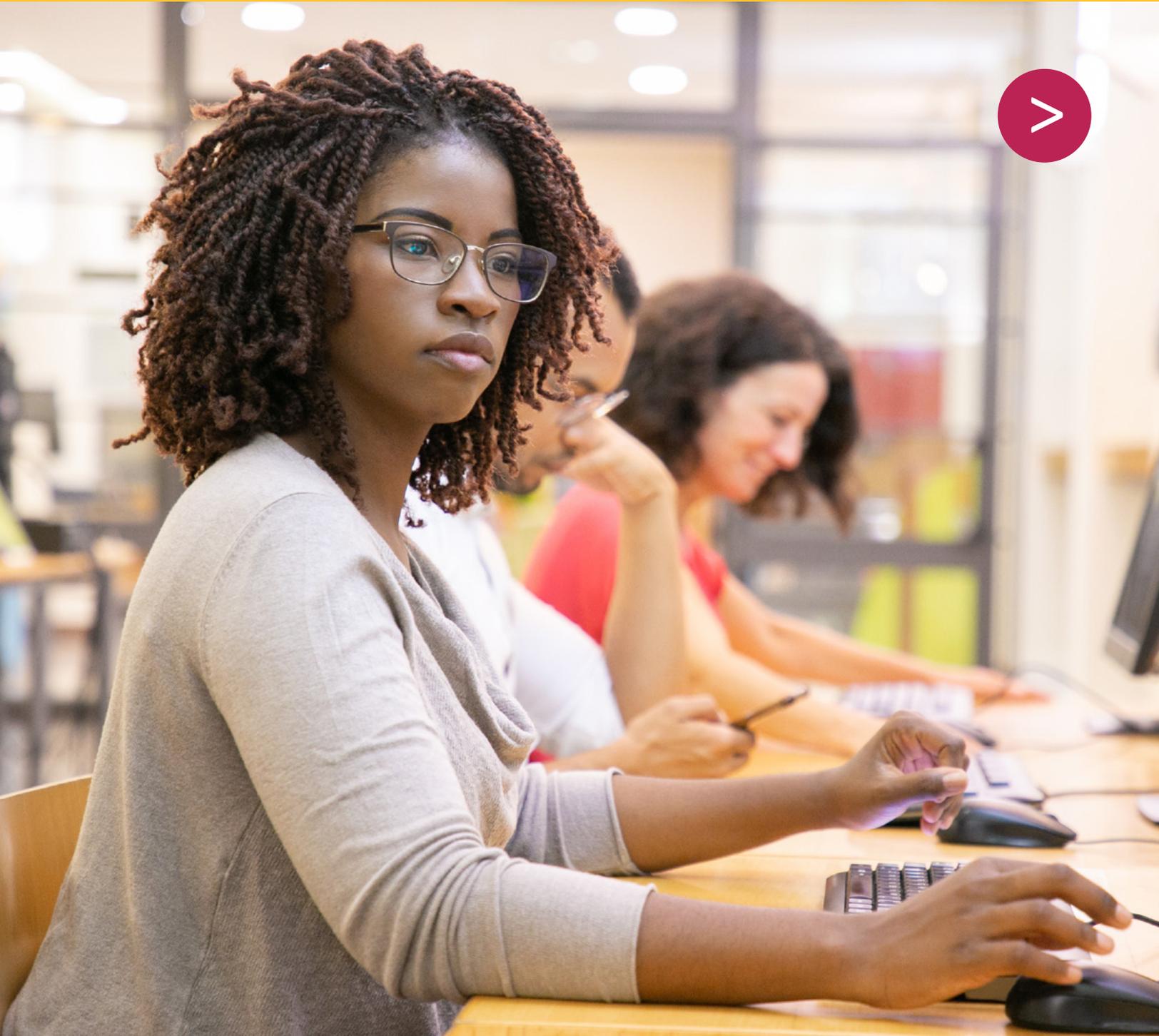


THE UNIVERSITY OF
NORTH CAROLINA SYSTEM

Welcome to

Open Enrollment

October 11-29, 2021



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

It's time to choose your 2022 benefits

Open Enrollment is your once-a-year chance to review your benefit options and make changes to your coverage. See inside to find out what you need to know and do for your 2022 State Health Plan and NCFlex benefits.

Need help choosing your benefits?

We're here for you. 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/>.

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 11-29). 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 You Need to Know for 2022

Good News!

- For the fourth year in a row, there will be no increase to health plan premiums!
- No significant changes to health plan design. Review the plan summaries on www.shpnc.org for the most up-to-date plan details.
- The State Health Plan's Clear Pricing Project (CPP) is continuing for 2022. If you select a 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.

Here are some things to keep in mind (changes are highlighted in red):

- **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 2022.**
 - If you want to participate in the 80/20 Plan in 2022, 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 29, 2021.
 - » 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.
- **Dental premiums are increasing.**
- **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 2021 Health Care FSA funds up to \$550 will be rolled over into the 2022 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 2022, you may still use these rollover funds during 2022.
 - You have until March 31, 2023, to file for reimbursement of Health Care FSA expenses incurred for the 2022 plan year (January 1 through December 31).
 - You have until March 15, 2023, to incur expenses against your 2022 Dependent Day Care FSA and March 31, 2023, to file the expenses 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 under the SHP and NCFlex plans. 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.
- **A new voluntary life insurance option coming soon.**

Early in 2022, the UNC System will offer a new voluntary life insurance option through Securian, which includes AD&D coverage at no additional charge for employee-only coverage and other benefit options, all at affordable rates. Watch for more details about this coverage and your opportunity to enroll in February for coverage effective April 1, 2022.

Important! You may want to consider opting out of your current employee-only voluntary AD&D coverage offered through NCFlex during this year's Open Enrollment and enrolling in the new voluntary life insurance and AD&D option in February since the new option offers AD&D coverage at no additional cost for employee-only coverage. If you don't opt out of your current voluntary AD&D coverage and choose to enroll in the new plan option in February, you won't be able to cancel your current AD&D coverage until next Open Enrollment unless you experience a change in family status or other qualifying event. For more information, visit <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/>.

- **New provider for Voluntary Life and AD&D Plan for NC State University, UNC Chapel Hill, UNC Greensboro, UNC Health, UNC Press, and UNC System Office employees:** If you are currently enrolled in the Voluntary Life and AD&D Plan through MetLife, your coverage will be moving from MetLife to Securian on January 1, 2022. There will not be changes to the current plan design but we're pleased to announce a rate reduction of 12%.

And don't forget, if you are currently enrolled for coverage under this plan, you will be able to increase your coverage by one salary level (not to exceed the Guaranteed Issue, which is the lesser of three times your salary or \$500,000) without providing Evidence of Insurability (EOI) during Open Enrollment. Also, if you did not enroll in the plan when first offered, you may elect coverage during this year's Open Enrollment; however, you will need to provide EOI.



Focusing on Wellness Is Good for Your Physical Health and Your Wallet

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 2022! 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, 2021) 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 11-29, 2021, to receive the \$60 premium credit.

Attestation for Tobacco Users

If you are a tobacco user, in order to receive a wellness premium credit, you must agree to visit a CVS MinuteClinic or your Primary Care Provider and complete at least one tobacco cessation counseling session by November 30, 2021.

After your tobacco cessation session, the provider will submit a claim on your behalf. To ensure you receive credit for your visit, you should upload your office visit summary to the "Document Center" located in eBenefits, the Plan's enrollment system. Make sure to request a copy of your visit summary during your counseling session.

Take Advantage of 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 for benefits in one of two ways:



Online through eBenefits

- 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.

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.



Learn More

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
- 2022 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 11-29, 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

ENROLLMENT CHECKLIST

- Review the materials** at www.shpnc.org and www.ncflex.org to learn about your benefits.
- 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**, actively elect it for 2022, even if you currently participate in one.
- Enroll for your benefits** by logging into eBenefits or calling the Eligibility and Enrollment Center at **855-859-0966**.

Remember, you will not be able to make benefit elections for 2022 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 2021 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.

September 2021