

Welcome to  
**OPEN ENROLLMENT**  
October 9-27, 2023



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

# KNOW WHERE TO GO TO ENROLL IN 2024 BENEFITS

You will continue to have access to both the eBenefits (Benefitfocus) and UNC (Empyrean) platforms. However, where you will need to go to enroll/make changes will be changing for a few benefits. See inside to learn where to go and what to do.

## Consider your benefit options

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

- Health
- Dental
- Vision
- Cancer and Specified Disease
- Critical Illness
- Accident
- UNC Life Insurance
- UNC Voluntary Accidental Death and Dismemberment (AD&D)
- UNC Supplemental Disability
- Flexible Spending Accounts
- TRICARE Supplement Plan

## Get help choosing what's right 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 9-27). 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.

# Where to Go to Enroll

You will only use eBenefits (Benefitfocus) to make your 2024 elections for health coverage through the State Health Plan. You will use the UNC (Empyrean) platform to make all other 2024 benefit elections, including all NCFlex and UNC System benefits. You can link to both of the enrollment platforms for your institution from the enrollment page on the UNC System Human Resources site at <https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>.

## eBenefits (Benefitfocus)

You will need to log in to this platform to enroll/make changes to your elections for:

- Health through the State Health Plan

In addition, you will go here to answer your tobacco attestation if you elect to enroll for health coverage under the State Health Plan and want to receive the wellness credit.

Once you log in to the site, select “Get Started” on the home page and follow the prompts. After you make 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! Don’t forget to print a copy of your Confirmation Statement before logging out.

**Questions?** Call the Eligibility and Enrollment Support Center at **855-859-0966**, Monday-Friday, 8 a.m.-5 p.m., ET, and Saturday, 8 a.m.-5 p.m., ET.

## UNC (Empyrean)

You will go here to enroll in/make changes to your elections for:

- Dental
- Vision
- Accident
- Flexible Spending Accounts
- UNC Life Insurance
- UNC Voluntary AD&D
- UNC Supplemental Disability
- Cancer and Specified Disease
- Critical Illness
- TRICARE Supplement coverage

Once you log in to the site, you will see a pending event (i.e., Open Enrollment). Click “Continue” and follow the prompts. After you make your enrollment choices, and they are displayed for you to review, you **must** scroll down and click “Submit My Elections.” One last pop-up message will appear and you must click “Accept” or your choices will not be recorded. Don’t overlook this critical step! Don’t forget to print a copy of your Confirmation Statement before logging out.

**Questions?** Call the University of North Carolina Benefits Service Center at **833-862-1490**, Monday-Friday, 9 a.m.-6 p.m., ET.

## Take Action

**When you log in to either enrollment platform, 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.
- Log in to the UNC (Empyrean) platform and review, add, or update your beneficiaries for your UNC life insurance and AD&D coverage, as well as your Critical Illness, and Cancer and Specified Disease plans if you are currently enrolled or enrolling for coverage during Open Enrollment.
- Print a Confirmation Statement after you have elected your benefits so you’ll have a record of your choices.

# Important Things to Know for 2024

## GOOD NEWS!

- For the sixth 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](http://www.shpnc.org) for the most up-to-date plan details.
- The State Health Plan's Clear Pricing Project (CPP) is continuing for 2024. 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.

In addition to knowing where to go to enroll, you'll want to keep the following in mind (changes are highlighted in red):

- **If you are currently enrolled in Dental, Vision, Accident, and TRICARE Supplement coverage through NCFlex, your current elections will automatically roll over to the UNC (Empyrean) platform and remain in effect for 2024.** We recommend you log into the UNC (Empyrean) platform during Open Enrollment to confirm your coverage converted correctly. You can also make changes to your coverage if needed.
- **Flexible Spending Accounts (FSAs) require re-enrollment every year**, so your benefit election from last year will not roll over to the UNC (Empyrean) platform. If you want to participate in either of the FSAs, you must make an election on the UNC (Empyrean) platform during Open Enrollment.
  - The Health Care FSA maximum annual contribution is **\$3,050**.
  - The Dependent Day Care FSA maximum annual contribution is \$5,000.
  - Any unused 2023 Health Care FSA funds **up to \$610** will be rolled over into the 2024 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 2024, you may still use these rollover funds during 2024.
- You have until March 31, 2025, to file for reimbursement of Health Care FSA expenses incurred for the 2024 plan year (January 1 through December 31).
- You have until March 15, 2025, to incur expenses against your 2024 Dependent Day Care FSA and March 31, 2025, 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.
- **Any elections you made through the UNC (Empyrean) enrollment platform last year—UNC life insurance, UNC voluntary AD&D, UNC supplemental disability, cancer and specified disease, and critical illness—will remain in effect for 2024 unless you decide to make a change during Open Enrollment.**

## IMPORTANT NOTE FOR NEW HIRES

**If you were hired before December 1, 2023, you will need to enroll in benefits twice:** first for the rest of the 2023 plan year and then again for the 2024 plan year. You'll receive detailed information about where to go for each enrollment.





- **If you are currently enrolled in health coverage under the State Health Plan and don't take action, you and your covered dependents will be enrolled in the Base PPO Plan (70/30) for 2024.**
  - If you want to participate in the Enhanced PPO Plan (80/20) in 2024, be sure to enroll during Open Enrollment.
  - If you want to reduce your premium under any of the plans offered by the State Health Plan, you **MUST** complete your tobacco attestation on the eBenefits (Benefitfocus) platform. If you fail to take action during Open Enrollment, you will not receive the \$60 monthly wellness credit in 2024.
- **Dental premiums are increasing.**
- 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 of you may cover your 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.

For more information about these changes, see the [2024 Open Enrollment Frequently Asked Questions](#) or contact your institution's University Benefit Administrator (UBA).

- **Critical Illness insurance has some enhancements to covered illnesses and an increased benefit for Carcinoma in Situ.**
- **The names for the two Accident Plan options are changing.** The Low Option is now called the Classic Option. The High Option is now called the Enhanced Option. There are no changes to plan design. **In addition, the contact information for Voya Travel Assistance is changing.** In 2024, you will visit <https://imglobal.com/member> or call 317-659-5841 (Referral Code: VOYATRAVEL).



# Don't Miss Your Chance to Save on Health Plan Premiums

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 per month. (The wellness premium credit only applies to the employee-only premium.) By taking this simple step, you can save money in 2024! If you do not take action, you will pay a higher premium.

	Enhanced PPO Plan (80/20)	Base PPO Plan (70/30)
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, 2023) for at least one tobacco cessation counseling session to earn a monthly premium credit of \$60*	– \$60 premium credit	– \$60 premium credit
<b>Total Monthly Employee-Only Premium (with credit)</b>	<b>\$50</b>	<b>\$25</b>

\* 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 9-27, 2023, 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, 2023.

**Note:** You don't have to wait until Open Enrollment to take action! Complete your tobacco cessation counseling session now to secure your monthly premium credit for 2024.

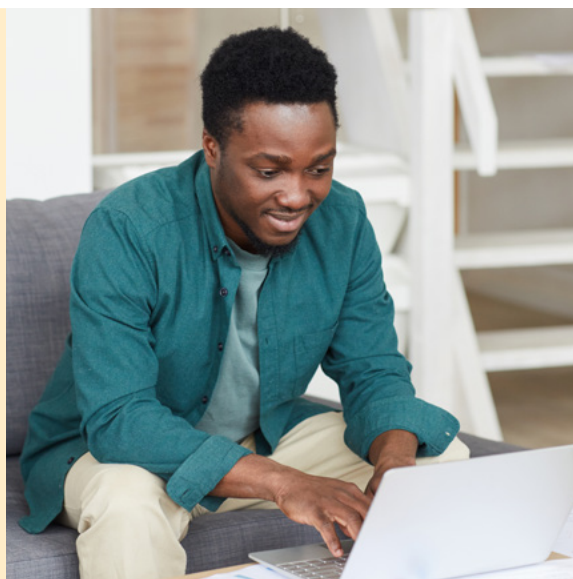
After your tobacco cessation session, the provider will submit a claim on your behalf. To ensure you receive credit for your visit, you should upload your office visit summary to the "Document Center" located in the eBenefits (Benefitfocus) platform. Make sure to request a copy of your visit summary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

## Get More Out of the State Health Plan

We are committed to helping you reach your best health. That's why the plan provides the following health and wellness 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
- Blue365 Discount Program

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





# Enrollment Checklist

- Review the materials** 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 either of the Flexible Spending Accounts**, actively elect it for 2024, even if you currently participate in one.
- Designate your beneficiaries** for your UNC life insurance and AD&D coverage, as well as your Critical Illness, and Cancer and Specified Disease plans on the UNC (Empyrean) platform. You should also review and/or update beneficiary information for any other coverage you have elected, if applicable.
- Enroll for your benefits online** (see page 3 for where to go).

Remember, you will not be able to make benefit elections for 2024 outside of the enrollment window unless you experience a change in family status or other qualifying event.

## If You Don't Actively Enroll

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

**NCFlex Benefits**—You'll have the same coverage as 2023 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.



# Want More Information?

Go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for additional Open Enrollment details. 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](http://www.shpnc.org) for:

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

## UNC Income Protection Plans

Visit <https://myapps.northcarolina.edu/hr/benefits-leave/income-protection-benefits/> for:

- An overview of UNC life insurance, UNC AD&D, and UNC supplemental disability programs
- Benefits summary, rate sheet, and orientation video
- Retiree information
- Plan and legal documents
- Link to enroll

## NCFlex Benefits

Visit [www.ncflex.org](http://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
- [2024 NCFlex Benefits Guide](#) (you can also request one from your benefits office)

Be sure to check your email regularly for important updates.



## Have Questions About Enrolling?

- **eBenefits (Benefitfocus)**

During Open Enrollment (October 9-27), the Eligibility and Enrollment Support Center will be open extended hours to help you. Call **855-859-0966**, Monday-Friday, 8 a.m.-10 p.m., ET, and Saturday, 8 a.m.-5 p.m., ET.

- **UNC (Empyrean)**

Call the University of North Carolina Benefits Service Center at **833-862-1490**, Monday-Friday, 8 a.m.- 5 p.m., ET.

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September 2023