

## Benefits Enrollment Matrix: New Hires & Enrolled Employees' with QLE

The following matrix was designed to assist new employees, hired on or after September 9, 2023, as well as existing employees who have experienced a Qualifying Life Event (QLE) in determining the appropriate enrollment platforms for various insurance plan options. Employees hired during this period, including the Open Enrollment period (**October 9 – 27, 2023**) will have multiple platforms to navigate for enrolling in their health, NCFlex, and UNC Income Protection Plans. Pay close attention to the applicable plans offered and the effective plan year to determine the appropriate platform for enrollment. See table below for details.

New Hire / QLE	Plan Options & Enrollment Platform	Action Items
<ul style="list-style-type: none"> <li>• New Hires, hired September 9, 2023 through October 8, 2023</li> <li>• Currently enrolled in the plans listed and experience a QLE during September 9, 2023 through October 8, 2023</li> </ul> <p><b>**New Employees and EE's who experience a QLE will have 30 days to enroll and/or make changes to their elections.</b></p>	<p>The following plans can be found on the <b>eBenefits/BenefitFocus platform</b>.</p> <ul style="list-style-type: none"> <li>• State Health Plan</li> <li>• NCFLEX Plans*               <ul style="list-style-type: none"> <li>○ Health Care FSA*</li> <li>○ Dependent Day Care FSA*</li> <li>○ Dental*</li> <li>○ Vision*</li> <li>○ Accident Plan*</li> <li>○ Tricare Supplemental Plan*</li> </ul> </li> </ul> <p>*All remaining NCFLEX Plans (FSA, Dental, Vision, Accident, and Tricare supplemental plans) will be moving to the UNC (Empyrean) Platform for Open Enrollment.</p> <p>*Beginning January 1, 2024, information for these plans' will ONLY be found on the <b>UNC (Empyrean) Platform</b> (being removed from the <b>eBenefits/BenefitFocus platform</b>).</p>	<ul style="list-style-type: none"> <li>• <b>Elections made during this period are all effective in the 2023 plan year.</b></li> <li>• Employees can use single sign-on functionality to access the eBenefits/BenefitFocus platform through their employing institution.</li> <li>• The University Benefits Enrollment page (<a href="https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/">https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/</a>) also allows employees quick access to their institutions single sign on platform.</li> <li>• <b>NOTE:</b> Employees may see a "Current" and "Future" benefits tab in the eBenefits/BenefitFocus platform. Please disregard the future tab as it is for 2024 benefit enrollments and will not be available for use until Open Enrollment – October 9 – 27, 2023.</li> <li>• You will also be responsible for following all <b>Open Enrollment instructions</b> and logging back into this platform to make your 2024 OE State Health Plan elections/changes during the OE window <b>October 9 – 27, 2023</b>.</li> </ul>
	<p>The following plans can be found on the <b>UNC (Empyrean) platform</b>.</p> <ul style="list-style-type: none"> <li>• Mandatory Retirement (<i>new hire or newly eligible only</i>)</li> <li>• UNC Supplemental Disability</li> <li>• UNC Voluntary Life Insurance Plan</li> <li>• UNC Voluntary Accidental Death &amp; Dismemberment (AD&amp;D)</li> <li>• UNC Core Accidental Death &amp; Dismemberment (AD&amp;D) – EE only</li> <li>• NCFLEX               <ul style="list-style-type: none"> <li>○ Critical Illness</li> <li>○ Cancer and Specified Disease</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Elections made during this period are all effective in the 2023 plan year.</b></li> <li>• Employees can use single sign-on functionality to access the UNC (Empyrean) platform through their employing institution.</li> <li>• The University Benefits Enrollment page (<a href="https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/">https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/</a>) also allows employees quick access to their institutions single sign on platform.</li> <li>• You will also be responsible for following all <b>Open Enrollment instructions</b> and logging back into this platform to make your 2024 OE elections/changes during the OE window <b>October 9 – 27, 2023</b>.</li> </ul>

<ul style="list-style-type: none"> <li>• New hires, hired October 9, 2023 through November 30, 2023</li> <li>• Currently enrolled in the plans listed and experience a QLE during October 9, 2023 through November 30, 2023</li> </ul> <p><b>**New Employees and EE's who experience a QLE will have 30 days to enroll and/or make changes to their elections.</b></p>	<p>The following plans can be found on the <b>eBenefits/BenefitFocus platform.</b></p> <ul style="list-style-type: none"> <li>• State Health Plan</li> <li>• NCFLEX Plans <ul style="list-style-type: none"> <li>○ Health Care FSA <i>(2023 Plan Only)</i></li> <li>○ Dependent Day Care FSA <i>(2023 Plan Only)</i></li> <li>○ Dental <i>(2023 Plan Only)</i></li> <li>○ Vision <i>(2023 Plan Only)</i></li> <li>○ Accident Plan <i>(2023 Plan Only)</i></li> <li>○ Tricare Supplemental Plan <i>(2023 Plan Only)</i></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Employees hired or experiencing a QLE during this period will need to enroll separately for the 2023 and 2024 plan years.</li> <li>• Employees will see a “Current” and “Future” benefits tab in the eBenefits/BenefitFocus platform. <ul style="list-style-type: none"> <li>○ <b>Current Tab:</b> Employees will enroll as a new EE, for coverage effective the first of the month following hire, in the current tab on the eBenefits/BenefitFocus Platform. These elections are effective in 2023.</li> <li>○ <b>Future Tab:</b> Because you are hired during the Open Enrollment period (or after), you will also need to elect benefits for the 2024 plan year. Your health plan elections will be made under the Future tab in the eBenefits platform.</li> <li>○ <b>NOTE:</b> The following NCFlex plans <b>will not</b> appear on the future tab: HC-FSA, DDC-FSA, Dental, Vision, Accident, and Tricare Supplemental. These plans will be found on the UNC (Empyrean) Platform (see line below for more info).</li> </ul> </li> <li>• Employees can use single sign-on functionality to access the eBenefits/BenefitFocus platform through their employing institution.</li> <li>• The University Benefits Enrollment page (<a href="https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/">https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/</a>) also allows employees quick access to their institutions single sign on platform.</li> </ul>
	<p>The following plans can be found on the <b>UNC (Empyrean) platform.</b></p> <ul style="list-style-type: none"> <li>• Mandatory Retirement <i>(new hire/newly eligible only)</i></li> <li>• UNC Supplemental Disability</li> <li>• UNC Voluntary Group Term Life</li> <li>• UNC Voluntary Accidental Death &amp; Dismemberment</li> <li>• UNC Core Accidental Death &amp; Dismemberment (EE Only)</li> <li>• NCFLEX <ul style="list-style-type: none"> <li>○ Health Care FSA <i>(2024 plan)</i></li> <li>○ Dependent Day Care FSA <i>(2024 plan)</i></li> <li>○ Dental <i>(2024 plan)</i></li> <li>○ Vision <i>(2024 plan)</i></li> <li>○ Accident Plan <i>(2024 plan)</i></li> <li>○ Tricare Supplemental Plan <i>(2024 plan)</i></li> <li>○ Cancer and Specified Disease</li> <li>○ Critical Illness</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Employees hired or experiencing a QLE during this period will need to enroll separately for the 2023 and 2024 plan years.</li> <li>• Employees will see a pending event (i.e., open enrollment) in the UNC (Empyrean) platform. <ul style="list-style-type: none"> <li>○ Employees will click “Continue” and follow the prompts. After making enrollment choices, from the last page of the enrollment flow, <b>YOU must scroll down and click “Submit My Elections.”</b> One last pop-up message will appear, and the employee must click “Accept” or their choices will not be recorded. <b>This critical step is key!</b></li> </ul> </li> <li>• <b>NOTE:</b> The following 2024 plans will appear in the UNC (Empyrean) platform: All NCFlex plans (HC-FSA, DDC-FSA, Dental, Vision, Accident, Tricare Supplemental, Cancer, and Critical Illness) as well as the mandatory retirement (new hire/newly eligible), UNC supplemental disability, UNC VOL Life, UNC VOL AD&amp;D, and UNC Core AD&amp;D plans.</li> <li>• Employees can use single sign-on functionality to access the UNC (Empyrean) platform through their employing institution.</li> <li>• The University Benefits Enrollment page (<a href="https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/">https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/</a>) also allows employees quick access to their institutions single sign on platform.</li> </ul>

		<a href="https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/">leave/health-and-welfare-benefits/health-benefits-enrollment/</a> ) also allows employees quick access to their institutions single sign on platform.
<ul style="list-style-type: none"> <li>New hires, hired December 1, 2023 and after</li> <li>Currently enrolled in these listed plans and experience a QLE on or after December 1, 2023</li> </ul>	<p>The following plan can be found on the <b>eBenefits/BenefitFocus platform</b>.</p> <ul style="list-style-type: none"> <li>State Health Plan</li> </ul>	<ul style="list-style-type: none"> <li>Elections made during this period are all effective in 2024 plan year.</li> <li>Employees can use single sign-on functionality to access the eBenefits/BenefitFocus platform through their employing institution.</li> <li>The University Benefits Enrollment page (<a href="https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/">https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/</a>) also allows employees quick access to their institutions single sign on platform.</li> </ul>
<p><b>**New Employees and EE's who experience a QLE will have 30 days to enroll and/or make changes to their elections.</b></p>	<p>The following plans can be found on the <b>UNC Empyrean platform</b>.</p> <ul style="list-style-type: none"> <li>Mandatory Retirement (<i>new hire or newly eligible only</i>)</li> <li>UNC Supplemental Disability</li> <li>UNC Voluntary Group Term Life</li> <li>UNC Voluntary Accidental Death &amp; Dismemberment</li> <li>UNC Core Accidental Death &amp; Dismemberment (EE Only)</li> <li>NCFLEX <ul style="list-style-type: none"> <li>Health Care FSA</li> <li>Dependent Day Care FSA</li> <li>Dental</li> <li>Vision</li> <li>Accident Plan</li> <li>Tricare Supplemental Plan</li> <li>Cancer and Specified Disease</li> <li>Critical Illness</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Elections made during this period are all effective in 2024 plan year.</li> <li>Employees can use single sign-on functionality to access the UNC Empyrean platform through their employing institution.</li> <li>The University Benefits Enrollment page (<a href="https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/">https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/</a>) also allows employees quick access to their institutions single sign on platform.</li> </ul>

**Additional Resources and Considerations**

Visit <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for more information specific to 2024 Open Enrollment.

Beneficiary information should be updated in both enrollment platforms.

Employees are encouraged to verify and add/update covered dependent(s) (spouse and/or child(ren)) information in both enrollment platforms.

Employees are encouraged to print a confirmation statement after successfully completing benefit elections in each enrollment platform to be used as a record of benefit choices.