THE UNIVERSITY OF NORTH CAROLINA SYSTEM

Welcome to

Open Enrollment

October 12 - 30, 2026

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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 Review Your Benefits

2027 Open Enrollment is coming and there are some important changes to consider. See the **next page** for details. Remember, this is your opportunity to 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 Legal Plan
- UNC Supplemental Disability
- Flexible Spending Accounts (FSAs)
- TRICARE Supplement Plan

As you may recall, we have two enrollment platforms—eBenefits (Benefitfocus) and UNC Empyrean (COMPASS). See **page 9** for a reminder of where to go to enroll/make changes.

Not Sure What to Choose for 2027?

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 12 - 30). 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 enrollment guide does not apply to you.

What's Changing for 2027

There are some important changes to consider. For more information about these changes, visit https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/ or contact your institution's University Benefit Administrator (UBA).

State Health Plan Changes

NEW TIERED PROVIDER NETWORK PLAN DESIGN

The State Health Plan (Plan) is introducing a tiered provider network. The new plan design will offer you the flexibility to choose the providers that best meet your needs, giving you opportunities to save money when you choose providers in the preferred tier. This will help the Plan manage rising healthcare costs and ultimately mean better health care and health for our members.

How It Works

There will be four tiers of providers and your out-of-pocket costs will vary based on the tier of the provider you choose:

PREFERRED

You'll have lower deductibles, out-of-pocket maximums, and copays than what you are currently paying when you receive care from a preferred provider. Preferred providers include UNC Health, Novant Health, and Iredell Health Systems.

ACCESS

You'll generally have the same out-of-pocket costs as you have today but in some cases costs may be lower when you receive care from an access provider. This tier is designed to help ensure you continue to have access to affordable care in rural and underserved communities. Access providers include Duke, First Health, and ECU.

NON-PREFERRED

You'll have significant increases to your out-of-pocket costs when you receive care from a non-preferred provider. Non-preferred providers include Atrium Health, Granville Health, and WakeMed.

OUT-OF-NETWORK

You'll continue to have higher out-of-pocket costs when you receive care from an out-of-network provider since these providers are not included in the Plan's broad, national network.

See the next page for a medical plan comparison chart that provides coverage details for each provider network tier.

Important: Be sure to designate a preferred Primary Care Provider (PCP) when enrolling so you can enjoy lower copays when visiting them in 2027.

MEDICAL PLAN COMPARISON CHART

	Standard PPO Plan				Plus PPO Plan			
	Preferred	Access	Non Preferred	Out of Network	Preferred	Access	Non Preferred	Out of Network
Annual Deductible								
Individual	$1,500	$3,000	$5,000	$15,000	$1,000	$1,500	$4,000	$12,000
Family	$4,500	$9,000	$15,000	$45,000	$3,000	$4,500	$12,000	$36,000
Out-of-Pocket Maximums (combined medical & pharmacy)								
Individual	$4,000	$6,500	$12,000	$36,000	$3,000	$5,000	$10,000	$30,000
Family	$12,000	$16,300	$24,000	$72,000	$9,000	$15,000	$20,000	$60,000
Office Visits								
Preventive	$0 Preventive Services				$0 Preventive Services			
Primary Care Provider (PCP)	$15 Preferred PCP listed on ID card $40 other PCP listed on ID card $50 other PCP			50% after deductible	$10 Preferred PCP listed on ID card $30 other PCP listed on ID card $40 other PCP			40% after deductible
Walk-In Clinic	$40 other PCP on ID card $50 other PCP			50% after deductible	$30 other PCP on ID card $40 other PCP			40% after deductible
Specialist	$40	$65	30% after deductible	50% after deductible	$25	$50	20% after deductible	40% after deductible
Behavioral Health	$15			50% after deductible	$10			40% after deductible
Speech, Occupational, Chiropractic, Physical Therapy	$62			50% after deductible	$42			40% after deductible
High-Cost Imaging	$400	30% after deductible	$1,000, then 30% after deductible	50% after deductible	$250	20% after deductible	$500, then 20% after deductible	40% after deductible
Urgent Care	$100				$70			
Emergency Room	$600, then 30% after deductible (copay waived with admission)				$500, then 20% after deductible (copay waived with admission)			
Inpatient Hospital	$750*	$600, then 30% after deductible	$1,500, then 30% after deductible	50% after deductible	$500*	$500, then 20% after deductible	$1,000, then 20% after deductible	40% after deductible
Outpatient Surgery	$600*	$350, then 30% after deductible	$1,000, then 30% after deductible	50% after deductible	$300*	$300, then 20% after deductible	$500, then 20% after deductible	40% after deductible
Ambulatory Surgical Center	$400*	30% after deductible	$1,000, then 30% after deductible	50% after deductible	$250*	20% after deductible	$500, then 20% after deductible	40% after deductible
Lantern	Lantern Surgical Benefit $0 Member Cost				Lantern Surgical Benefit $0 Member Cost			

** Facility copay only. Additional cost-share may apply.*

PHARMACY BENEFITS

The prescription drug copays shown below are for 30-day supplies.

	Standard PPO Plan	Plus PPO Plan
Tier 1	$25	$15
Tier 2	$75	$55
Tier 3	Deductible/Coinsurance	Deductible/Coinsurance
Tier 4	$200	$100
Tier 5	$600	$500
Tier 6	Deductible/Coinsurance	Deductible/Coinsurance
Preferred Blood Glucose Meters and Supplies*	$10*	$5*
Preferred & Non-Preferred Insulin	$0	$0
Preventive Medications	$0	$0

** This does not include Continuous Glucose Monitoring Systems or associated supplies. These are considered a Tier 2 member copay.*

2027 HEALTHCARE COSTS

The salary-based premium structure implemented in 2026 will remain in place for 2027. This structure helps to reduce the financial burden on lower-paid employees while ensuring the Plan remains adequately funded.

Good news! There will be minimal increases to premiums. Active members will have a monthly increase ranging from less than $2 to around $8 for individual coverage and less than $29 to $42 per month for family coverage. The amount of your increase will vary based on the coverage level (Subscriber Only, Subscriber + Spouse, Subscriber + Child(ren), Subscriber + Family) you elect.

The State Health Plan is committed to providing you with affordable, high-quality care and keeping the Plan sustainable for the future. Two key ways the Plan is doing this for 2027 are:

- **Introducing a tiered provider network.** As explained on page 3, this plan design gives you opportunities to save money when you choose providers in the preferred tier.
- **Continuing to offer the Lantern Surgical Benefit.** This benefit provides coverage for specific surgical procedures at no cost when using participating providers. Providers and procedures are continually increasing for this benefit.

Please do your part to manage healthcare costs by making informed decisions, starting with choosing the right medical plan for you and your family. Take time to review all the options available, weighing the costs and benefits for each. And, don't forget to designate a preferred Primary Care Provider (PCP) when enrolling.

Voluntary Life Insurance and AD&D Changes

The monthly cost of coverage for employee voluntary life insurance (with matching AD&D rider) has slightly decreased. The cost for voluntary life insurance for spouse/domestic partners is unchanged.

The cost for voluntary AD&D has decreased for employee and employee and family.

See below for 2027 rates.

Voluntary Life Insurance (rates/$1,000/month)		
Age	**Employee**	**Spouse/Domestic Partner**
<25	$0.038	$0.023
25-29	$0.042	$0.027
30-34	$0.047	$0.032
35-39	$0.053	$0.038
40-44	$0.061	$0.046
45-49	$0.085	$0.070
50-54	$0.133	$0.118
55-59	$0.219	$0.204
60-64	$0.349	$0.334
65-69	$0.631	$0.616
70-74	$0.999	$0.984
75-79	$1.251	$1.236
80+	$1.828	$1.813

Voluntary AD&D (rates/$1,000/month)	
Employee	$0.015
Employee and family	$0.024

LIFE INSURANCE REMINDER

You will be required to submit Evidence of Insurability (EOI) if you:

- Are enrolling when you become eligible and you choose more than $500,000 or three times your base salary, whichever is less.
- Are enrolling for the first time after initial eligibility.
- Elect to increase your existing coverage by more than one times your base salary.
- Elect to increase your existing coverage to more than $500,000 or three times your base salary, whichever is less.
- Elect to increase your coverage for your spouse/ domestic partner by more than one increment or $50,000.

Simply sign on to Securian's LifeBenefits Website when using the access link provided at the time of enrollment. **Note:** If your application for increased coverage isn't approved, you will maintain the coverage you had in place prior to the EOI process.

NCFlex Changes

CANCER AND SPECIFIED DISEASE VENDOR

Our vendor for Cancer and Specified Disease, Allstate, was acquired by The Standard in 2025. They have been operating under the Allstate brand during the transition but their name is officially changing to The Standard. The phone number will remain the same but the website is changing to **https://mybenefits.standard.com**. You will see The Standard name on the enrollment site and NCFlex site. There are no changes to your benefit.

CRITICAL ILLNESS PLAN RATES

Critical Illness Plan rates are increasing. Review the monthly costs below to see if you want to make any changes to your coverage option.

	Employee Age	Benefit Amount*		
		$15,000	**$25,000**	**$40,000**
Employee/Spouse	<25	$1.35	$2.25	$3.60
	25-29	$1.80	$3.00	$4.80
	30-34	$3.30	$5.50	$8.80
	35-39	$4.20	$7.00	$11.20
	40-44	$6.45	$10.75	$17.20
	45-49	$12.15	$20.25	$32.40
	50-54	$16.80	$28.00	$44.80
	55-59	$24.60	$41.00	$65.60
	60-64	$46.05	$76.75	$122.80
	65-69	$65.10	$108.50	$173.60
	70+	$77.25	$128.75	$206.00
If you choose coverage for yourself, you may also elect coverage for your dependent child(ren) under age 26				
Dependent Children	Up to age 26	No cost		

** The costs are per covered person (employee/spouse) for the benefit amount you elect.*

FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are increased contribution limits and rollover amounts for 2027.

	2027 Maximum Annual Contribution	2027 Maximum Rollover
Health Care FSA	$3,400	$680*
Dependent Day Care FSA	$7,500	N/A

** Must have a minimum balance of $25 for rollover to occur. If you do not re-enroll in the FSA for 2028, you may still use rollover funds in 2028. Any funds exceeding $680 will be forfeited.*

For more information about NCFlex Plans, visit **www.ncflex.org**.

Important Things to Know

- **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 Standard PPO Plan for 2027.** If you want to participate in the Plus PPO Plan in 2027, be sure to enroll during Open Enrollment.
- **When electing coverage, you cannot be covered as an employee and a dependent under the SHP and NCFlex Plan.** Additionally, when you and your spouse are covered as employees, only one of you may cover your eligible dependent children.
- **Salary-based premiums are based on the annualized total base salary for a full-time employee.** Your Subscriber-Only rate, which is based on your salary at the time of Open Enrollment, will remain the same for 2027 regardless of salary adjustments. Salary-based rates apply to the Subscriber-Only rate; it does not impact dependent premiums.
- **If enrolling in the State Health Plan, don't forget to take advantage of State Health Plan resources.** 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
  - 24-Hour Nurse Line
  - Maternity Resources
  - Tobacco Cessation Resources
  - LifeMart Discount Program

  To learn more about these resources, go to www.shpnc.org/resource-center-active-employees#health-and-wellness and click "Your Health Resources" under "Health and Wellness."
- **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.
- **If you're not already enrolled, consider the UNC Legal Plan.** It provides unlimited access to network attorneys for covered issues that include money matters, home and real estate, estate planning, family and personal, elder care issues, traffic and other matters along with online digital estate tools. Visit www.members.legalplans.com or contact MetLife at **800-821-6400** for more information.
- **Any elections you made through the UNC Empyrean (COMPASS) enrollment platform last year—all benefits except health—will remain in effect for 2027 unless you decide to make a change during Open Enrollment. EXCEPTION: Flexible Spending Accounts (FSAs) require re-enrollment every year.**
- **If you want to participate in either of the FSAs, you must make an election on the UNC Empyrean (COMPASS) platform during Open Enrollment.** See page 7 for the new 2027 maximum annual contributions and rollovers allowed. **Note:**
  - You have until March 31, 2028, to file for reimbursement of Health Care FSA expenses incurred for the 2027 plan year (January 1 through December 31).
  - You have until March 15, 2028, to incur expenses against your 2027 Dependent Day Care FSA and March 31, 2028, 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.
- **Consider if you need to submit Evidence of Insurability (EOI).**
  - If not previously enrolled in supplemental disability or were previously denied coverage after submitting EOI, you can enroll without EOI during 2027 Open Enrollment.
  - You may be required to submit EOI for life insurance. See page 6 for details.

NOTE FOR NEW HIRES

If you were hired before December 1, 2026, you will need to enroll in benefits twice: first for the rest of the 2026 plan year and then again for the 2027 plan year.

Where to Go to Enroll

You will continue to use eBenefits (Benefitfocus) and/or the UNC Empyrean (COMPASS) platform as outlined below. 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)

To enroll in/make changes to your elections for:

- Health through the State Health Plan
- Designate a Primary Care Provider (PCP) under Aetna (if you do not currently have one on file) to enjoy lower copays when visiting your PCP in 2026

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? During the Open Enrollment period of October 12 - 30, 2026, the Eligibility and Enrollment Support Center will have extended hours. Call **855-859-0966**, Monday-Friday, 8 a.m.-10 p.m., ET, and Saturday, 8 a.m.-5 p.m., ET.

UNC Empyrean (COMPASS)

To enroll in/make changes to your elections for:

- Dental
- Vision
- Accident
- Flexible Spending Accounts (FSAs)
- UNC Legal Plan
- UNC Life Insurance
- UNC Voluntary Accidental Death & Dismemberment (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, 8 a.m.-5 p.m., ET.

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 information is incorrect, 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 (COMPASS) 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.

Enrollment Checklist

☐ **Review the materials** to learn about important changes to your benefits.

☐ **Designate your Primary Care Provider under Aetna** (if you don't currently have one on file) on eBenefits (Benefitfocus).

☐ **If you want to participate in either of the Flexible Spending Accounts,** actively elect it for 2027, even if you currently participate in one.

☐ **Review and/or update your beneficiary information** for any coverage you have elected, if applicable.

☐ **Enroll for your benefits online** (see the **previous page** for where to go).

☐ **Submit Evidence of Insurability, if required.** See **page 6** for more information.

☐ **Print and retain a copy of your Confirmation Statement** before logging out of each enrollment platform.

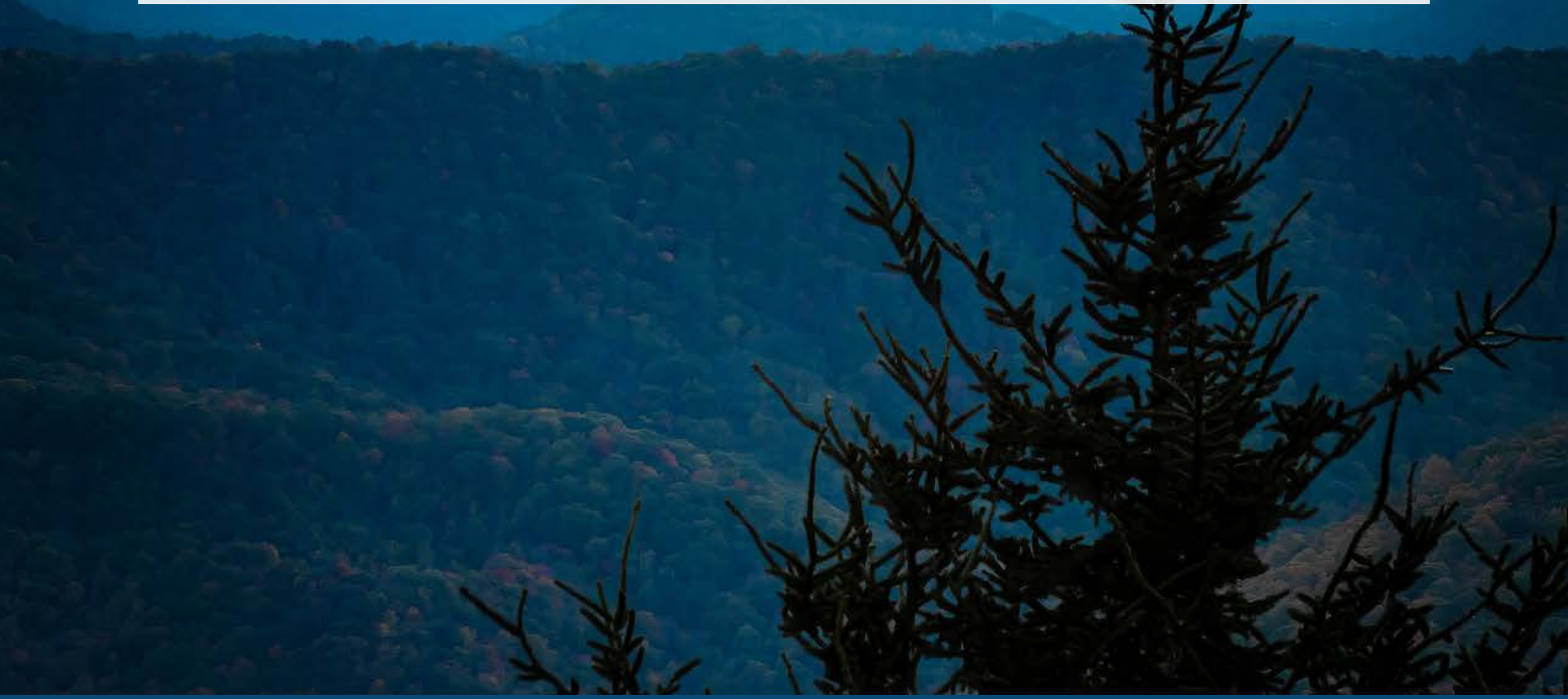
Remember, you will not be able to make benefit elections for 2027 outside of the enrollment window unless you experience a change in family status or other qualifying event.

What Happens If You Don't Enroll

Health Benefits—You and any currently covered dependents will be automatically enrolled in the Standard PPO Plan under the State Health Plan. To enroll in the Plus PPO Plan, you must take action during Open Enrollment.

UNC Plan Benefits—You'll have the same coverage as 2026.

NCFlex Benefits—You'll have the same coverage as 2026 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.



Learn More

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.gov** 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
- **2027 UNC NCFlex Enrollment Guide** (you can also request one from your benefits office)

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, UNC supplemental disability programs, and the UNC Legal Plan
- Benefits summary, rate sheet, and orientation video
- Retiree information
- Plan and legal documents
- Link to enroll

Questions?

- **eBenefits (Benefitfocus)**

  During Open Enrollment (October 12 - 30, 2026), 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 (COMPASS)**

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

Be sure to check your email regularly for important updates.

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 2026