

UNC New Hire Benefits Overview – Module 5 – 12/17/24

Slide 1 It's always a great idea to carry a few extras to make your journey a little easier. Let's explore some extra benefits available to you and your family through the NCFlex program.

Slide 2 The NCFlex program includes:

- Dental;
- Vision;
- Flexible Spending Accounts;
- Cancer Insurance;
- Critical Illness Insurance;
- Accident Insurance Plan; and
- TRICARE Supplement Plan.

These voluntary programs provide a variety of plans to meet the needs of you and your family. You will pay the full cost of coverage through pre-taxed payroll deductions.

Now, let's learn about these benefit programs.

Slide 3 While on the Mountain to Sea Trail, you'll pass by three lighthouses, including the nation's tallest. All NCFlex's dental plan options can keep the light shining in your smile for a long time.

Slide 4 Dental coverage is provided through MetLife Dental with three plan options.

- The High Option provides the highest level of benefits with the highest premium and the Low Option offers the lowest level of benefits with the lowest premium. The Classic Option falls in between.
- Both the High Option and Classic Option include orthodontia for children under 19.
- The Low Option does not include orthodontia and it does not cover major services such as crowns, dentures or bridges.

Under all plan options:

- You can visit any provider (however you can lower your costs if you visit a network dentist);
 - You are responsible for deductibles; and
 - You or your dentist may file claims.
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Slide 5 In order to navigate your journey on the trail, your vision must be keen.

Slide 6 You have your choice between three vision coverage options, all provided through EyeMed Vision Care.

The three options available to you are the:

- Core Wellness Plan, which is available at no cost for employees only. However, you must enroll for coverage to be effective.
- And, with the other two options — the Basic Plan and the Enhanced Plan — employees pay the full cost for coverage on a pre-tax basis.

Under all options, you can visit any provider. However, you may pay lower expenses when using an in-network EyeMed provider.

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Slide 7 Not all of the Mountain to Sea Trail is on land. In fact, it includes three ferry rides! So, grab your lifejacket, you might need it for this trip.

Slide 8 Having a lifejacket while traveling on water is important because it provides you with safety and security. Think of your flexible spending accounts as your lifejacket — providing you with financial security.

NCFlex offers you two different flexible spending account options:

- The Health Care Flexible Spending Account; and
 - The Dependent Day Care Flexible Spending Account.
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Slide 9 The Health Care Flexible Spending Account coverage is provided through P and A Group. With this coverage, you are able to set aside money through pre-tax contributions to pay for eligible out-of-pocket medical, dental and vision expenses such as copays and coinsurance.

You get to decide the amount you need for financial security by contributing from \$120 dollars to \$3,200 dollars. What's more, you get a convenience or debit card when you create your account to use to pay for your eligible expenses.

As a reminder, if you have a family member who has a Health Savings Account, you can't use your Flexible Spending Account for expenses for that family member. Have your family member talk to their HSA vendor if they have questions about this.

Slide 10 The other flexible spending account that can provide you with financial security is the Dependent Day Care Flexible Spending Account.

Like the Health Care Flexible Spending Account, you can also set aside money through pre-tax contributions. With this account, the money is used to pay for eligible child care and adult day care expenses so you and your spouse, if applicable, can work or attend school full-time.

You have the option to contribute from \$120 dollars to \$5,000 dollars per household per year.

When you enroll, you will receive a convenience or debit card to pay for eligible dependent care expenses, up to the amount available in your account.

If you are also enrolled in the Health Care Flexible Spending Account, you will use the same card to pay for expenses for both spending accounts.

Slide 11 There is one catch when you contribute to either Flexible Spending Account— you must use it, or you lose it.

Under the Health Care Flexible Spending Account, expenses can be incurred between January 1 and December 31, 2025. You may rollover up to \$640 of unused funds into 2026. However, any unused funds greater than \$640 will be forfeited. You have until March 31, 2026 to submit expenses for reimbursement.

Under the Dependent Day Care Flexible Spending Account, expenses can be incurred between January 1, 2025 and March 15, 2026. You have until March 31, 2026 to submit expenses for reimbursement. You will forfeit any money remaining in your account after the deadline to submit eligible claims which is March 31, 2026.

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Slide 12 You'll probably need to have a first-aid kit handy for any potential bumps and bruises along the trail.

Slide 13 The UNC System provides a variety of plans to aide you on your journey. These include Cancer and Specified Disease Insurance provided through Allstate Benefits and Critical Illness Insurance provided through VOYA.

Cancer and Specified Disease Insurance pays benefits for cancer and 29 other specified disease related expenses and Critical Illness Insurance pays a lump sum benefit in the event you are diagnosed with a covered critical illness.

Slide 14 Have you ever dislocated a joint or gotten a deep cut? How about something more severe, like a concussion or broken bone? The Accident Plan, which is administered by VOYA Financial, helps relieve some of the financial stress that results from an accidental injury.

The Accident Plan pays benefits for specific injuries and events resulting from a covered accident. The benefit amount depends on the type of injury and care received. You have the option to elect coverage to meet the needs of you, your spouse, and/or children. Coverage also includes a sport accident benefit which provides additional benefits if your accident occurs while participating in an organized sporting activity as defined by the plan.

Slide 15 TRICARE is the health benefit program for the military community.

If you are a retired uniform service member currently enrolled in either TRICARE Select, Prime, or TRR and not eligible for Medicare, you may be eligible for the TRICARE Supplement Plan, which pays a benefit for costs not covered by TRICARE.

TRICARE and the TRICARE Supplement Plan work together to maximize your benefits and minimize your out-of-pocket expenses. Features of the TRICARE Supplement Plan include:

- No pre-existing condition limitation
 - Flexibility and freedom to choose your own TRICARE authorized civilian providers, and
 - No referral or authorization required
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Slide 16 For more information, including rates and links to enroll in NCFlex benefits, visit Benefits Enrollment Central. The URL is shown here.

As a reminder, you'll make your NCFlex elections on the UNC Empyrean or COMPASS platform.

See *Module 1: Benefits Basics and How to Enroll* for details about enrolling.

Be sure to enroll within 30 days of your hire date so that you and your family have the extra coverage you want.