

# Coverage Continuation Options at Termination

When NCFlex coverage is lost due to termination of employment or other losses of eligibility, employees and covered dependents may continue certain benefits. The following chart lists the continuation options.

NCFlex Coverage	Option	Cost	Remarks
<b>Health Care Flexible Spending Account</b>	COBRA	102%	P&A will send COBRA enrollment materials to the employee's last known address.
<b>Dependent Day Care Flexible Spending Account</b>	None		Cannot be continued.
<b>Accident Plan</b>	Portability	100%	The employee will need to contact Voya by calling 1-877-464-5111.
<b>Cancer</b>	Portability	100%	Allstate Benefits sends a portability letter to the employee upon receipt of the termination of employment.
<b>Critical Illness</b>	Portability	100%	Allstate Benefits sends a portability letter to the employee upon receipt of the termination of employment.
<b>Dental</b>	COBRA**	102%*	MetLife will send COBRA enrollment materials to the employee's last known address.
<b>Vision Care</b>	COBRA**	102%*	EyeMed will send COBRA enrollment materials to the employee's last known address.
<b>Term Life</b>	Continuation	Contact Voya for rates and to continue coverage at 1-877-464-5111.	The employee will need to contact Voya.
<b>Core Accidental Death and Dismemberment (AD&amp;D)</b>	None		Cannot be continued.
<b>Voluntary Accidental Death and Dismemberment (AD&amp;D)</b>	Portability	Contact Voya for rates and to continue coverage at 1-877-464-5111.	The employee will need to contact Voya.
<b>TRICARE Supplement</b>	Portability	100%	Selman will send COBRA enrollment materials to the employee's last known address.

\* The rate is 102% of the combined employer and employee rate.

\*\* See chart on **page 38** for the COBRA coverage provisions.