



Flexible Benefits Program
North Carolina Office of State Human Resources
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Raleigh, NC 27699-1331
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TAKE ACTION

Enroll or make changes
to NCFlex benefits:

Oct. 15 – 31, 2020

www.ncflex.org

NCFLEX
STATE INSURANCE PLANS

It's Time to Make 2021 Benefit Choices

Annual Enrollment is Oct. 15 – 31, 2020

Annual Enrollment is your opportunity to enroll in or make changes to your current benefit elections for 2021. To get ready for enrollment, be sure to:

- Read this mailer to find out what's new or changing for 2021.
- Take a fresh look at all of the NCFlex benefits available to you. Go to ncflex.org and:
 - Read the *NCFlex 2021 Enrollment Guide* for more details about each benefit plan.
 - Watch videos about each plan, and find out how paying for your benefits on a pre-tax basis saves you money.
 - Attend an online benefits meeting during Annual Enrollment for an overview of NCFlex benefits and to ask questions. See "How to Attend an Online Benefits Meeting" for details.

The benefit elections you make during Annual Enrollment will become effective Jan. 1, 2021.

Important News for 2021

Do I have to enroll?

It's always a good idea to review your options so you can make good benefit choices for the upcoming year. However, if you do not make changes by Oct. 31, your current elections will roll over (at 2021 rates)—except for Flexible Spending Accounts (FSAs). To participate in a Health Care and/or Dependent Day Care FSA, **you must re-enroll**. If you do not re-enroll, your current contributions end on Dec. 31, 2020.

If you participated in the Health Care FSA in 2020, up to \$550 of the unused account balance from 2020 will roll over to pay eligible expenses in 2021. If you do not re-enroll in the FSA for 2021, you cannot make new contributions, but you may still use these rollover funds. The new annual contribution limit for the Health Care FSA for 2021 is \$2,750.

Good news! Dental plan rates will be lower in 2021

Starting Jan. 1, 2021, dental plan rates will decrease for all three Dental Plan options: Low, Classic and High plans. Be sure to review the Dental Plans to choose coverage that's right for you and your family.

If you decide to switch Dental Plans for 2021, a waiting period for coverage will not apply.

Good news! You can enroll in Cancer and Specified Disease Coverage without having to provide EOI

For 2021, you can enroll in or increase Cancer and Specified Disease Insurance without having to provide Evidence of Insurability (EOI). To find out more about this coverage, go to ncflex.org and review the *2021 Enrollment Guide*.

You can now be reimbursed for OTC medications and supplies

The CARES Act allows you to use your Health Care Flexible Spending Account (HCFSA) funds to pay for over-the-counter (OTC) medications and supplies without a prescription. These items, along with menstrual care products, are now considered qualified expenses by the IRS. This change is retroactive to January 1, 2020. This means that you are able to use your Health Care FSA to purchase any eligible OTC items throughout 2020 and beyond.

Important News for 2021

If you and your spouse both are eligible for NCFlex benefits...

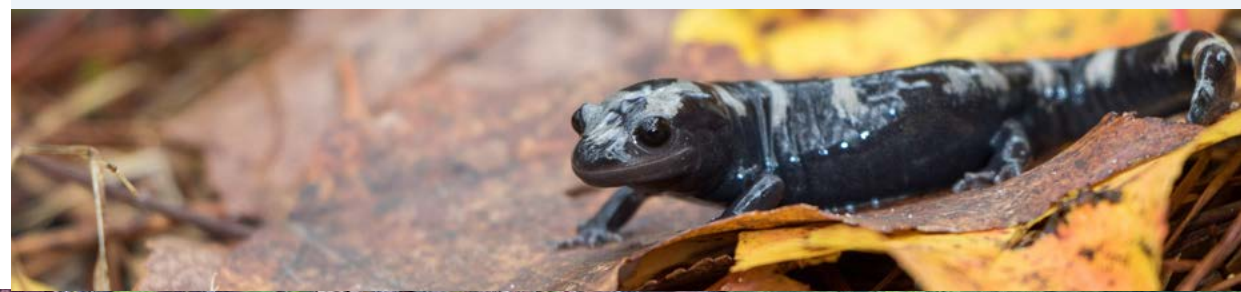
You may not be covered as both an employee and a dependent on any NCFlex benefit and children cannot be covered by both parents (double covered). For each plan, you will need to choose whether you will be covered as an employee or as a dependent and/or which parent will have child coverage. For Group Term Life and AD&D coverage, if you are eligible as an employee, you may only be covered as an employee, not as a dependent.

NCFlex Pre-Tax Advantage

You pay for these NCFlex benefits on a pre-tax basis, which lowers your taxable income and saves you money!

- Flexible Spending Accounts: Health Care and Dependent Day Care
- Accident Plan
- Cancer and Specified Disease
- Critical Illness
- Dental
- Vision
- Group Term Life (employee only premium is pre-tax)
- Voluntary Accidental Death & Dismemberment (AD&D) (You also can enroll in Core AD&D at no cost to you)
- TRICARE Supplement Plan
- Disability Plan*

** To be eligible for the disability plan, you must work 30 hours or more per week. Employees of The University of North Carolina and any constituent institution are not eligible for the NCFlex Disability plan. For more information, go to ncflex.org and select "Disability."*



Go Online for More Information

Remember that you have 24/7 access to benefits information, important plan documents and other resources through ncflex.org. Visit this site whenever it's convenient for you from any internet-connected device.

Ready to Enroll?

Starting Oct. 15, you can enroll in one of two ways:



Online

Go to ncflex.org and click on the *Enroll Now* button. To log in:

- Select your work location from the list on the left side of the screen; or
- Enter your user name and password. If you've forgotten your user name or password, click *Can't Access Your Account?*

The enrollment system will walk you through the steps to enroll.



By Phone

Call the eligibility and enrollment call center at **1-855-859-0966**, Monday-Friday, 8 a.m.-5 p.m., ET. Call center hours will be extended during Annual Enrollment until 10 p.m. and will also include some weekend hours.

Confirm Your Personal Information

During enrollment go to ncflex.org and log in to the benefits enrollment platform to make sure your personal information and beneficiaries are up to date:

- Review your contact information (phone number, email address) and be sure your mailing address is correct (if not, enter your current information in your HR/payroll system).
- Enter or update your dependent information, including date of birth and Social Security number, for each dependent you want to enroll. **For 2021, you must provide Social Security numbers for each dependent you enroll in any NCFlex benefit plan** (even if they are already covered).
- Review and update your beneficiaries, as needed.

Attend an Online Benefits Meeting

During Annual Enrollment, you'll have a chance to attend an online meeting. Visit oshr.nc.gov/2021-ncflex-annual-enrollment-employee-sessions to register for a session and receive details on how to log on from your computer, mobile phone or tablet.

Meeting Dates and Times

Date	Time
Friday, Oct. 16	11 a.m. – 12 p.m.
Saturday, Oct. 17	11 a.m. – 12 p.m.
Tuesday, Oct. 20	12 p.m. – 1 p.m.
Thursday, Oct. 22	7 p.m. – 8 p.m.
Monday, Oct. 26	2 p.m. – 3 p.m.
Wednesday, Oct. 28	7 p.m. – 8 p.m.

Have Questions?

Once you are in the meeting, use the "Chat" box or "Q&A" box to post your question. A benefits representative will answer questions as they are posted, so be sure to listen for your answer.

★ Meeting Tips!

You can stay on for the whole hour, or just listen long enough to hear answers to your questions.

To join the meeting, click the link provided for the session you want to attend from your computer or smart device. It's a good idea to go to the website at least five minutes before the meeting starts to allow time for entering the online conference.