

New Hire & Enrolled Employees' QLE Benefit Enrollment Matrix

(Open Enrollment Period – October 10 – 28, 2022)

The following matrix was designed to assist new employees, hired on or after September 9, 2022, 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, will have multiple platforms to navigate for enrolling in their health, NCFlex and UNC plan. 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"> • New Hires, hired September 9, 2022 through October 9, 2022 • Currently enrolled in these listed plans and experience a QLE during September 9, 2022 through October 9, 2022 <p>**New Employees and EE's who experience a QLE will have 30 days to enroll and/or make changes to their elections.</p>	<p>The following plans can be found on the eBenefits/BenefitFocus platform.</p> <ul style="list-style-type: none"> • State Health Plan • NCFLEX Plans <ul style="list-style-type: none"> ○ Health Care FSA ○ Dependent Care FSA ○ Dental ○ Vision ○ Accident Plan ○ Tricare Supplemental Plan ○ Cancer and Specified Disease* ○ Critical Illness** ○ Voluntary Group Term Life (GTL)** ○ Voluntary Accidental Death & Dismemberment (AD&D)** ○ Core Accidental Death & Dismemberment (EE Only)** <p>*Cancer and Critical Illness will be moving to the UNC Empyrean Platform for Open Enrollment. Beginning January 1, 2023, this plan information will ONLY be found on the UNC Empyrean Platform (being removed from the eBenefits platform).</p> <p>**NCFlex GTL, Vol AD&D, and Core AD&D are moving to a UNC life and AD&D plan effective January 1, 2023. Life and AD&D will be offered to you under the UNC plan only. Any NCFlex GTL or AD&D elected in 2022 will be rolled over to the UNC plan effective January 1, 2023.</p> <p>The following plans can be found on the UNC Empyrean platform.</p> <ul style="list-style-type: none"> • UNC Voluntary Group Term Life (GTL) 	<ul style="list-style-type: none"> • Employees can use single sign-on functionality to access the eBenefits/BenefitFocus platform through their employing institution • The University Benefits Enrollment page (https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/) also allows employees quick access to their institutions single sign on platform. • Note: Employees may see a “Current” and “Future” benefits tab in the eBenefits/BenefitFocus platform. Please disregard the future tab as it is for 2023 benefit enrollments and will not be available for use until Open Enrollment – October 10 – 28, 2022. • Elections made during this period are all effective in the 2022 plan year. You will also be responsible for following all Open Enrollment instructions and logging back into this platform to make your 2023 OE elections during the OE window October 10 – 28, 2022. <ul style="list-style-type: none"> • Employees can use single sign-on functionality to access the UNC Empyrean platform through their employing institution • The University Benefits Enrollment page (https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/) also allows employees quick access to their institutions single sign on platform.

		<ul style="list-style-type: none"> • Elections made during this period are all effective in the 2022 plan year. You will also be responsible for following all Open Enrollment instructions and logging back into this platform to make your 2023 OE elections during the OE window October 10 – 28, 2022.
<ul style="list-style-type: none"> • New hires, hired October 10, 2022 through November 30, 2022 • Currently enrolled in these listed plans and experience a QLE during October 10, 2022 through November 30, 2022 <p>**New Employees and EE's who experience a QLE will have 30 days to enroll and/or make changes to their elections.</p>	<p>The following plans can be found on the eBenefits/BenefitFocus platform.</p> <ul style="list-style-type: none"> • State Health Plan • NCFLEX Plans <ul style="list-style-type: none"> ○ Health Care FSA ○ Dependent Care FSA ○ Limited Purpose Health FSA (2023 Plan Only) ○ Dental ○ Vision ○ Accident Plan ○ Tricare Supplemental Plan ○ Critical Illness (2022 Plan Only) ○ Cancer and Specified Disease (2022 Plan Only) ○ Voluntary Group Term Life (GTL) (2022 Plan Only) - (NCFLEX Voluntary GTL will not be available in 2023 – coverage will be mapped to the UNC GTL plan for January 2023) ○ Voluntary Accidental Death & Dismemberment (2022 Plan Only)- (NCFLEX Vol AD&D will not be available in 2023 – coverage will be mapped to the UNC AD&D plan for January 2023) ○ Core Accidental Death & Dismemberment (EE Only) (2022 Plan Only) - (NCFLEX Core AD&D will not be available in 2023) – All benefit eligible employees will be automatically enrolled into the UNC Core AD&D plan effective January 1, 2023. 	<ul style="list-style-type: none"> • Employees can use single sign-on functionality to access the eBenefits/BenefitFocus platform through their employing institution • The University Benefits Enrollment page (https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/) also allows employees quick access to their institutions single sign on platform. • Employees will see a “Current” and “Future” benefits tab in the eBenefits/BenefitFocus platform. <ul style="list-style-type: none"> ○ Current Tab: Employees will enroll as a new EE, for coverage effective the first of the next month, in the current tab on the eBenefits/BenefitFocus Platform. These elections are effective in 2022. ○ Future Tab: Because you are hired during the Open Enrollment period (or after), you will also need to elect benefits for the 2023 plan year. These elections will be made under the Future tab in the eBenefits platform. NOTE: The following NCFlex plans will not appear on the future tab: Cancer, Critical Illness, GTL, VOL AD&D, and Core AD&D. These plans will be found on the UNC Emphyrean Platform (see line below for more info).
	<p>The following plans can be found on the UNC Emphyrean platform.</p> <ul style="list-style-type: none"> • UNC Voluntary Group Term Life • UNC Voluntary Accidental Death & Dismemberment (2023 Plan) <ul style="list-style-type: none"> ○ INCLUDED: Core Accidental Death & Dismemberment (EE Only) 	<ul style="list-style-type: none"> • Employees can use single sign-on functionality to access the UNC Emphyrean platform through their employing institution • The University Benefits Enrollment page (https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/) also allows employees quick access to their institutions single sign on platform.

	<ul style="list-style-type: none"> • NCFLEX <ul style="list-style-type: none"> ○ Cancer and Specified Disease (2023 plan) ○ Critical Illness (2023 plan) 	<ul style="list-style-type: none"> • Employees will see a pending event (i.e., open enrollment) in the UNC Empyrean platform. <ul style="list-style-type: none"> ○ Employees will click “Continue” and follow the prompts. After making enrollment choices and they are displayed for review, the employee must scroll down and click “Submit My Elections.” One last pop-up message will appear, and the employee must click “Accept” or their choices will not be recorded. This critical step is key! • NOTE: The following 2023 plans will appear in the UNC Empyrean platform: NCFlex plan Cancer and Critical Illness plans as well as the new UNC combined GTL, VOL AD&D, and Core AD&D plans.
<ul style="list-style-type: none"> • New hires, hired December 1, 2022 and after • Currently enrolled in these listed plans and experience a QLE on or after December 1, 2022 	<p>The following plans can be found on the eBenefits/BenefitFocus platform.</p> <ul style="list-style-type: none"> • State Health Plan • NCFLEX Plans <ul style="list-style-type: none"> ○ Health Care FSA ○ Dependent Care FSA ○ Limited Purpose Health FSA ○ Dental ○ Vision ○ Accident Plan ○ Tricare Supplemental Plan 	<ul style="list-style-type: none"> • Employees can use single sign-on functionality to access the eBenefits/BenefitFocus platform through their employing institution. • The University Benefits Enrollment page (https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/) also allows employees quick access to their institutions single sign on platform. • Elections made during this period are all effective in 2023 plan year.
<p>**New Employees and EE’s who experience a QLE will have 30 days to enroll and/or make changes to their elections.</p>	<p>The following plans can be found on the UNC Empyrean platform.</p> <ul style="list-style-type: none"> • UNC Voluntary Group Term Life • UNC Voluntary Accidental Death & Dismemberment <ul style="list-style-type: none"> ○ INCLUDED: Core Accidental Death & Dismemberment (EE Only) • NCFLEX <ul style="list-style-type: none"> ○ Cancer and Specified Disease ○ Critical Illness 	<ul style="list-style-type: none"> • Employees can use single sign-on functionality to access the UNC Empyrean platform through their employing institution • The University Benefits Enrollment page (https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/) also allows employees quick access to their institutions single sign on platform. • Elections made during this period are all effective in 2023 plan year.

Additional Resources and Considerations

Visit <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for more information specific to 2023 Open Enrollment.

Beneficiary information should be updated in both enrollment platforms as information is not transferred between the two systems.

Employees are encouraged to print a confirmation statement after you have elected your benefits in each enrollment platform so you’ll have a record of your choices.

Effective January 1, 2023, the NCFLEX life insurance and AD&D plans will no longer be available. If you are currently enrolled in the NCFLEX GTL plan, your coverage will be mapped to the UNC Voluntary GTL plan. Due to migrating these plans together, we understand not all employees may desire the final combined coverage level. Employees will be given a one-time opportunity to make changes to their UNC GTL plan during a January OE adjustment event. This

adjustment event will only be applicable to the UNC Voluntary GTL plan, no other insurance plans can be changed unless you have experienced a qualifying life event. Note, employees requesting an increase to their coverage during this event window will be required to complete an Evidence of Insurability (EOI). An EOI will not be required for those decreasing their plan coverage.

Additional Evidence of Insurability (EOI) consideration: NCFLEX plan EOI approvals will end as of 12/31/2022. This means that any pending EOIs as 12/31/2022 will not be approved and any pending additional coverage will not be added to your plan, leaving you with only the guaranteed issue amount. Employees who are affected by this, will have a one-time opportunity in very early 2023 to re-apply for additional coverage under the UNC group term life plan. Should you elect to increase your coverage during this one-time event a new EOI will be required – more details will be provided to you in early 2023.