

Welcome to
Open Enrollment
October 10-28, 2022



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

Get prepared for 2023 Open Enrollment

This year's enrollment process will be different than usual because we will have two enrollment platforms. See inside to learn about each platform and the new process for enrolling, along with things you need to know for 2023.

During Open Enrollment, you can enroll in or update the following benefits:

- Health
- Dental
- Vision
- Cancer and Specified Disease
- Critical Illness
- Accident
- Life Insurance
- Voluntary Accidental Death and Dismemberment (AD&D)
- Flexible Spending Accounts
- TRICARE Supplement Plan

Not sure which benefits are right for you?

We're here to help. 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 10-28). 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 guide does not apply to you.

What You Need to Know About Enrolling in 2023 Benefits

There are now two enrollment platforms. The one you use depends on which benefit you are enrolling in. 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)

You will need to log in to this platform to enroll/make changes to your elections for:

- Health through the State Health Plan
- Dental
- Vision
- Accident
- Flexible Spending Accounts
- TRICARE Supplement coverage

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? Call the Eligibility and Enrollment Support Center at **855-859-0966**, Monday-Friday, 8 a.m.-5 p.m., ET.

UNC (Empyrean)

You will go here to enroll in/make changes to your elections for:

- Life Insurance
- Voluntary AD&D
- Cancer and Specified Disease
- Critical Illness

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 Empyrean University Benefits Service Center at **833-862-1490**, Monday-Friday, 9 a.m.-6 p.m., ET.

Take Action

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 current information is incorrect, you will need to 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) platform and designate your beneficiaries for your 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. **Your current beneficiary(ies) will NOT be transferred over to the UNC (Empyrean) platform.**
- Print a confirmation statement after you have elected your benefits so you’ll have a record of your choices.

If you are enrolling in benefits on both platforms, be sure the information referenced above is accurate on both platforms.

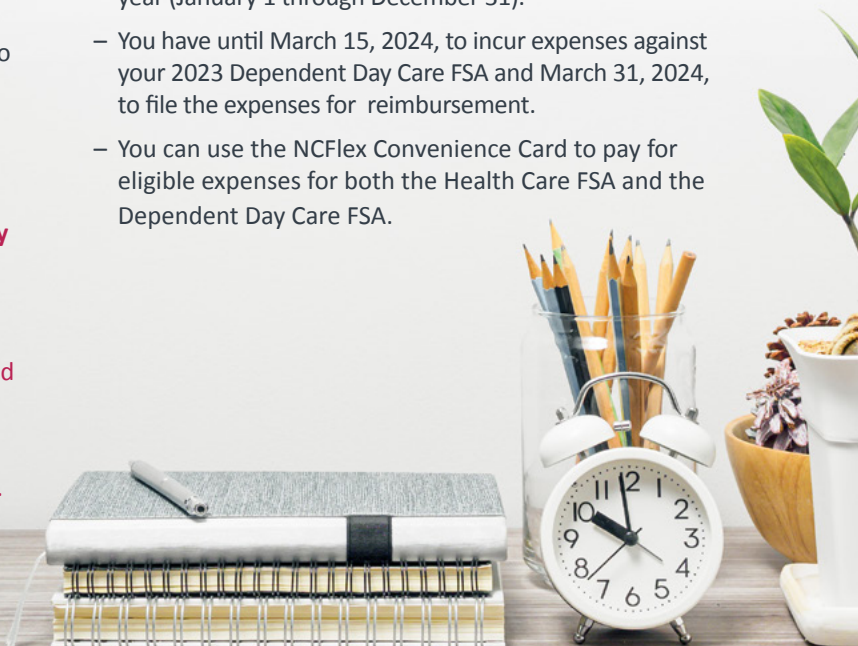
Other Things You Need to Know for 2023

Good News!

- For the fifth year in a row, there will be no increase to health plan premiums!
- No significant changes to health plan design. Review the plan summaries on www.shpnc.org for the most up-to-date plan details.
- The State Health Plan's Clear Pricing Project (CPP) is continuing for 2023. If you select a CPP provider as your Primary Care Provider, you'll enjoy a \$0 copay! Plus, you'll have reduced copays when you visit a CPP specialist.

Here are some additional things to keep in mind (changes are highlighted in red):

- **The State Health Plan is changing the names of the 70/30 and 80/20 Plans.**
 - The 70/30 Plan is now called the Base PPO Plan (70/30).
 - The 80/20 Plan is now called the Enhanced PPO Plan (80/20).
- **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 Base PPO Plan (70/30) for 2023.**
 - If you want to participate in the Enhanced PPO Plan (80/20) in 2023, be sure to enroll during Open Enrollment.
 - If you want to reduce your monthly premium in either Plan, you must complete the tobacco attestation by October 28, 2022.
 - » The Base PPO Plan (70/30) will have a \$25/month employee-only premium if you complete the tobacco attestation.
 - » The Enhanced PPO Plan (80/20) will have a \$50/month employee-only premium if you complete the tobacco attestation.
- **The State Health Plan is working with select high-quality orthopedic specialists to offer a joint replacement program** for eligible employees in need of knee, hip, or shoulder replacement surgery. If eligible, all the costs associated with your surgery will be bundled together and you will pay only a copay (no deductible or coinsurance).
 - The copay for the Base PPO Plan (70/30) is \$900.
 - The copay for the Enhanced PPO Plan (80/20) is \$600.
- **Dental premiums are increasing.**
- **Flexible Spending Accounts (FSAs) require re-enrollment every year**, so if you want to participate in either of the FSAs, you must make your election during Open Enrollment:
 - The Health Care FSA maximum annual contribution is \$2,850.
 - The Dependent Day Care FSA maximum annual contribution is \$5,000.
 - Any unused 2022 Health Care FSA funds **up to \$570** will be rolled over into the 2023 plan year as long as you have a minimum balance of \$25. Any funds exceeding this amount will be forfeited. **Note:** If you do not re-enroll in the FSA for 2023, you may still use these rollover funds during 2023.
 - You have until March 31, 2024, to file for reimbursement of Health Care FSA expenses incurred for the 2023 plan year (January 1 through December 31).
 - You have until March 15, 2024, to incur expenses against your 2023 Dependent Day Care FSA and March 31, 2024, 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.



- When electing coverage, you cannot be covered as an employee and a dependent under the SHP and NCFlex plans. Additionally, when you and your spouse are covered as employees, only one of you may cover your eligible dependent children.
- **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.
- **We're consolidating our life insurance and AD&D plans under a single UNC System Office policy for 2023.** Any NCFlex Life Insurance and/or AD&D coverage (Core and/or Voluntary) you currently have will be mapped to the UNC plan.
 - For **employee life insurance**, the UNC plan limit is 10x salary, but you will **not** lose any employee coverage if your mapped amount is more than the limit. The UNC plan uses a salary multiplier formula, which is different than the NCFlex plan, so your coverage may be rounded up when it is mapped over to the UNC plan.

If you have coverage for your child(ren), it will be mapped to \$10,000, regardless of your current election since that is the only option offered under the UNC Life Insurance plan.
 - If you are a benefit-eligible employee, you will be automatically enrolled in \$10,000 of **UNC Core AD&D coverage** at no cost to you. In other words, you no longer need to enroll to receive this free coverage. But you do have one important step to take: you will need to log in to the UNC (Empyrean) platform to designate your beneficiary(ies).
 - Any NCFlex **Voluntary AD&D coverage** you currently have will be mapped to the exact same level of coverage. For example, if you currently have \$200,000 in Voluntary AD&D coverage through the NCFlex plan, you will now have \$200,000 in Voluntary AD&D coverage under the UNC plan.

For more information about these changes, see the [2023 Open Enrollment Frequently Asked Questions](#) or contact your institution's University Benefit Administrator (UBA).

Why We're Making Changes to Life Insurance and AD&D

We are committed to offering best-in-class benefit options that provide financial security for all University faculty and staff and their dependents while maintaining the financial stability of the plan. By consolidating our existing life insurance and AD&D plans into a single UNC System Office policy, we'll be able to reduce rates and offer aligned, enhanced policy provisions.

- Cancer and Specified Disease Plan premiums are decreasing and Evidence of Insurability will not be required to enroll.
- The Critical Illness Plan will move to a new vendor: Voya. The plan will feature a new Wellness Benefit and Infectious Disease Benefit Rider. Evidence of Insurability will not be required to enroll.
- There will be a new High Option for the Accident Plan. And both the Low and High Options will feature a new Wellness Benefit and Voya Travel Assistance.
- If you're currently enrolled in the Life Insurance, AD&D (Core and/or Voluntary), Cancer and Specified Disease, and/or Critical Illness plans, you will need to log in to the UNC (Empyrean) platform and designate your beneficiary(ies). Your current beneficiary(ies) will NOT be transferred over to the UNC (Empyrean) platform.

Learn More About Changes to NCFlex Benefits

See the [2023 NCFlex Benefits Guide](#) for more information regarding updates to the Cancer and Specified Disease Plan, Critical Illness Plan, and Accident Plan.



Want to Save on Health Plan Premiums?

The State Health Plan rewards you financially when you complete wellness-related activities.

Tobacco Attestation Wellness Activity

During Open Enrollment, if you complete the tobacco attestation, you earn a wellness premium credit that will reduce your monthly premium by \$60 per month. (The wellness premium credit only applies to the employee-only premium.) By taking this simple step, you can save money in 2023! If you do not take action, you will pay a higher premium.

| | Enhanced PPO Plan (80/20) | Base PPO Plan (70/30) |
|---|---------------------------|-----------------------|
| Employee-Only Monthly Premium | \$110 | \$85 |
| Attest to being a non-tobacco user or agree to visit a CVS MinuteClinic or Primary Care Provider (by November 30, 2022) for at least one tobacco cessation counseling session to earn a monthly premium credit of \$60* | – \$60 premium credit | – \$60 premium credit |
| Total Monthly Employee-Only Premium (with credit) | \$50 | \$25 |

* Even if you completed the tobacco attestation during last year's Open Enrollment, you must attest again during this year's Open Enrollment period, which is October 10-28, 2022, to receive the \$60 premium credit.

Attestation for Tobacco Users

If you are a tobacco user, in order to receive a wellness premium credit, you must agree to visit a CVS MinuteClinic or your Primary Care Provider and complete at least one tobacco cessation counseling session by November 30, 2022.

Note: You don't have to wait until Open Enrollment to take action! Complete your tobacco cessation counseling session now to secure your monthly premium credit for 2023.

After your tobacco cessation session, the provider will submit a claim on your behalf. To ensure you receive credit for your visit, you should upload your office visit summary to the "Document Center" located in the eBenefits platform. Make sure to request a copy of your visit summary during your counseling session.

Don't Forget About Health and Wellness Resources

We are committed to helping you reach your best health. That's why the plan provides the following resources—at no cost or a low cost to you:

- Disease and Case Management
- Nutrition and Weight Management
- Mental Health Resources
- Maternity Resources
- Tobacco Cessation Resources
- Blue365 Discount Program

To learn more about these resources, go [here](#) and click "Your Health Resources" under "Health and Wellness."





Enrollment To-Do List

- Review the materials** to learn about your benefits.
- Complete the tobacco attestation** to earn a wellness premium credit that will reduce your monthly premium. (The wellness premium credit only applies to the employee-only premium.)
- If you want to participate in either of the Flexible Spending Accounts**, actively elect it for 2023, even if you currently participate in one.
- Review any mapped life insurance and/or AD&D coverage** to see if you want to make any changes.
- Designate your beneficiaries** for your life insurance and AD&D coverage, as well as your Critical Illness, and Cancer and Specified Disease plans on the UNC (Empyrean) platform. You should also review and/or update beneficiary information for any other coverage you have elected, if applicable.
- Enroll for your benefits online** (see page 3 for where to go).

Remember, you will not be able to make benefit elections for 2023 outside of the enrollment window unless you experience a change in family status or other qualifying event.

If You Don't Take Action

Health Benefits — You and any currently covered dependents will be automatically enrolled in the Base PPO Plan (70/30) under the State Health Plan. To reduce your premium by \$60 (via the tobacco attestation) or enroll in the Enhanced PPO Plan (80/20), you must take action during Open Enrollment.

NCFlex Benefits — You'll have the same coverage as 2022 with a few important exceptions:

- **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.
- Any NCFlex life and/or AD&D coverage you have will be mapped to the UNC plan.
- If you are a benefit-eligible employee, you will be automatically enrolled in \$10,000 of **UNC Core AD&D coverage** at no cost to you.

Enrollment Resources

Go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for more Open Enrollment information. 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.org 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
- [2023 NCFlex Benefits Guide](#) (you can also request one from your benefits office)

Be sure to check your email regularly for important updates.



Questions About Enrolling?

- **eBenefits (Benefitfocus)**

During Open Enrollment (October 10-28), 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)**

Call the Empyrean University Benefits Service Center at **833-862-1490**, Monday-Friday, 9 a.m.-6 p.m., ET.

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 2022