

# Frequently Asked Questions

## 2024 Open Enrollment

The following provides answers to frequently asked Open Enrollment questions. For plan summaries and additional information, [click here](#).

### Enrolling for Your Benefits

#### 1. I'm a new hire. What do I need to know about enrolling?

**ANSWER:** As a new hire, you will have 30 calendar days from your hire date to enroll in the following benefits:

- **State Health Plan (SHP)**
- **NCFlex benefits:** Dental, Vision, Accident, Flexible Spending Accounts (FSAs), Cancer and Specified Disease, Critical Illness, and TRICARE Supplement coverage
- **UNC Income Protection plans:** UNC Supplemental Disability, UNC Voluntary Life Insurance and UNC Voluntary Accidental Death and Dismemberment (AD&D)
- **Mandatory Retirement**

If you were hired between September 1 and November 30, 2023, it's important to understand that you will need to enroll in most benefits twice: first for the rest of the 2023 plan year (coverage effective through December 31, 2023) and then again for the 2024 plan year (coverage effective January 1-December 31, 2024). **Exception:** You only have to enroll in Mandatory Retirement and UNC Supplemental Disability once.

The UNC System currently uses two benefit enrollment platforms and where you go to enroll will depend on what year you are enrolling for coverage as well as the benefits you are enrolling in.

- **For 2023 coverage:**
  - You will need to log in to the [eBenefits \(BenefitFocus\)](#) platform for Health through the SHP, Dental, Vision, Accident, Flexible Spending Accounts, and TRICARE Supplement coverage. In addition, you will go here to answer your tobacco attestation if you elect to enroll for health coverage under the SHP and want to receive the wellness premium credit.
  - You will go to the [UNC Empyrean platform](#) for all other benefits, including Mandatory Retirement, UNC Supplemental Disability, UNC Life Insurance, UNC Voluntary AD&D, Cancer and Specified Disease, and Critical Illness.
- **For 2024 coverage:**
  - You will need to log in to the [eBenefits \(BenefitFocus\)](#) platform for Health through the SHP and to answer your tobacco attestation if you elect to enroll for health coverage under the SHP and want to receive the wellness premium credit.
  - You will go to the [UNC Empyrean platform](#) for all other benefits, including Dental, Vision, Accident, Flexible Spending Accounts, UNC Supplemental Disability, UNC Life Insurance, UNC Voluntary AD&D, Cancer and Specified Disease, Critical Illness, and TRICARE Supplement coverage.

You will be able to link to both of the enrollment platforms for your institution from the enrollment page on the UNC System Human Resources site (<https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment>).

## 2. When is 2024 Open Enrollment?

**ANSWER:** Open Enrollment begins on October 9, 2023, and ends on October 27, 2023.

## 3. What benefits can I enroll in or make changes to during Open Enrollment?

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

- Health through the State Health Plan (SHP)
- Dental
- Vision
- Accident
- Flexible Spending Accounts
- UNC Supplemental Disability
- UNC Life Insurance
- UNC Voluntary Accidental Death & Dismemberment (AD&D)
- Cancer and Specified Disease
- Critical Illness
- TRICARE Supplement coverage

## 4. Is Evidence of Insurability (EOI) required for any of the benefits?

**ANSWER:** Yes. There are a couple instances in which you'd have to submit EOI for UNC voluntary life insurance coverage (i.e., if you are not currently enrolled and want to enroll in coverage for the first time or you are requesting life insurance coverage over the guaranteed issue amount). The [UNC \(Empyrean\) platform](#) will prompt you if EOI is required.

In addition, if you are not currently enrolled in the supplemental disability programs with Lincoln Financial or The Standard and would like to enroll during Open Enrollment, EOI will be required. You can download the EOI from the Resource section of the UNC (Empyrean) platform, or click [here](#).

## 5. Where will I need to go to enroll during Open Enrollment?

**ANSWER:** The University currently uses two benefit enrollment platforms: eBenefits (BenefitFocus) and UNC (Empyrean). Depending on the types of benefit coverage you are enrolled in/want to enroll in/change, you may need to access both platforms.

- **eBenefits (BenefitFocus):** You will need to log into this platform to enroll/make changes to your 2024 elections for the State Health Plan (SHP). In addition, you will go to this site to answer the tobacco attestation if you elect to enroll for health coverage under the SHP and want to receive the monthly wellness premium credit. As a reminder, if you are a tobacco user, you must complete the Tobacco Cessation Counseling by November 30, 2023, to receive the monthly wellness premium credit.
- **UNC (Empyrean):** You will go here to enroll in/make changes to your 2024 elections for Dental, Vision, Accident, Flexible Spending Accounts, UNC Supplemental Disability, UNC Life Insurance, UNC Voluntary AD&D, Cancer and Specified Disease, Critical Illness and TRICARE Supplement coverage.

You will be able to link to both of the enrollment platforms for your institution from the enrollment page on the UNC System Human Resources site (<https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment>).

## 6. Will my current NCFlex benefit elections automatically roll over into the UNC Empyrean platform?

**ANSWER:** If you are currently enrolled in NCFlex Dental, Vision, Accident, and TRICARE Supplement coverage, your elections will automatically roll over to the UNC (Empyrean) platform and remain in effect for 2024. You will **not** see these benefits in the [eBenefits \(BenefitFocus\)](#) platform during Open Enrollment for 2024 coverage since they are now on the UNC (Empyrean) platform. We recommend you log into the UNC (Empyrean) platform during Open Enrollment to confirm your coverage converted correctly.

Flexible Spending Accounts (FSAs) require re-enrollment every year, so your benefit election from last year will not roll over to the UNC (Empyrean) platform. If you want to participate in either of the FSAs, you must make an election on the UNC (Empyrean) platform during Open Enrollment.

## 7. Where do I go if I need to process a Qualified Life Event (QLE)?

**ANSWER:** The platform you use to do this will depend on when you experience the event as well as the type of benefit coverage you need to change.

- If the event occurs **before December 1, 2023**, you will use the [eBenefits \(BenefitFocus\)](#) platform for Health, Dental, Vision, Accident, Flexible Spending Accounts, and TRICARE Supplement coverage changes. You will use the [UNC \(Empyrean\)](#) platform for UNC Voluntary Life Insurance, UNC Voluntary Accidental Death & Dismemberment (AD&D), UNC Supplemental Disability, Cancer and Specified Disease, and Critical Illness changes.
- If the event occurs **after December 1, 2023**, you will need to use the [eBenefits \(BenefitFocus\)](#) platform for Health coverage changes. You will use the [UNC \(Empyrean\)](#) platform for all other coverage changes.
- If you are unsure of which platform to use, see the [Employee Enrollment Matrix](#) or contact your institution's University Benefit Administrator (UBA).

Click [here](#) for instructions on how to make changes to your benefit plans on both enrollment platforms.

## 8. When will my paycheck deductions for Open Enrollment elections and/or changes take effect?

**ANSWER:** Your new paycheck deductions will take effect in January 2024. You will receive a Benefits Reminder email in January 2024, reminding you to check your deductions and ensure all enrollments/changes are captured. If you find any discrepancies with your benefit elections on your January 2024 paycheck, please notify your institution's University Benefit Administrator (UBA). You will not be able to make changes to any benefits after Open Enrollment unless you experience a Qualified Life Event.

## 9. Where do I go to review my benefits elections?

**ANSWER:** The answer will depend on when you need to check your elections:

- **For 2023 coverage:**
  - Go to the [eBenefits \(BenefitFocus\)](#) platform to view Health through the SHP, Dental, Vision, Accident, Flexible Spending Accounts, and TRICARE Supplement coverage.
  - Go to the [UNC Empyrean platform](#) for all other benefits, including Mandatory Retirement, UNC Supplemental Disability, UNC Life Insurance, UNC Voluntary AD&D, Cancer and Specified Disease, and Critical illness.
- **For 2024 coverage:**
  - Go to the [eBenefits \(BenefitFocus\)](#) platform to view Health coverage through the SHP.
  - Go to the [UNC Empyrean platform](#) for all other benefits, including Dental, Vision, Accident, Flexible Spending Accounts, UNC Supplemental Disability, UNC Life Insurance, UNC Voluntary AD&D, Cancer and Specified Disease, Critical Illness, and TRICARE Supplement coverage.

# Benefit Changes for 2024

## 1. Will there be changes to the State Health Plan?

**ANSWER:** No, there are no plan changes or employee premium increases occurring for 2024. As in prior years, all active State Health Plan medical coverages will default to the Base PPO (70/30) plan during Open Enrollment. Employees must log in to [eBenefits \(BenefitFocus\)](#) during Open Enrollment to enroll in the Enhanced PPO (80/20) plan if you don't want to remain in the Base PPO (70/30) plan for the 2024 plan year.

## 2. Is there a wellness credit to lower the State Health Plan premium?

**ANSWER:** Yes, you will have an opportunity to complete the Tobacco Attestation under the State Health Plan if you elect to enroll for health coverage under the State Health Plan and want to receive the \$60 monthly wellness premium credit. You must complete the Tobacco Attestation each year to receive this monthly tobacco wellness credit. If you are a tobacco user, you must complete a tobacco cessation counseling session no later than November 30<sup>th</sup> to receive this tobacco wellness credit. Cessation counseling sessions completed between July 1 and November 30 will have **one** counseling session count toward both your 2023 and 2024 benefits.

## 3. Will there be changes to NCFlex benefits?

**ANSWER:** Yes. The following changes will be made:

- **Dental:** Premiums are increasing for the High and Low Options beginning January 1, 2024. Please refer to the [NCFlex Enrollment Guide](#) for more information.
- **Health Care Flexible Spending Account (FSA):** The Health Care FSA maximum annual contribution is increasing to \$3,050. In addition, the rollover limit is increasing to \$610 (must have a minimum balance of \$25).
- **Accident Plan:** The names for the two plan options are changing. The Low Option is now called the Classic Option and the High Option is now called the Enhanced Option. There are no changes to plan design.
- **Voya Travel Assistance services under the Accident Plan:** The contact information for these services is changing. In 2024, you will visit <https://imglobal.com/member> or call **317-659-5841** (Referral Code: VOYATRavel).