

2026 Benefits Annual Enrollment

October 13 - October 31, 2025

Changes made during AE are effective January 1, 2026

go.ncsu.edu/annualenrollment



**NC STATE
UNIVERSITY**

Information shared in this presentation is based on current details available, and subject to change based on updates and plan regulation. The prevailing guidelines/regulations shall supersede the information presented.

Takeaways from this Presentation

- Annual Enrollment is the opportunity to add/drop eligible dependents and/or change plans without a QLE.
- Medical plan and FSAs require you to **take action**. All other plans will remain for 2026.
- **Don't wait until the last minute!**
- **Enrollment period ends on Friday, Oct. 31**



Takeaways from this Presentation

- Two enrollment platforms accessible via MyPack:
 - “My UNC & NC Flex Benefits” and
 - “My State Health Plan”.
- Both platforms also offer enrollment via phone.
- Review plan literature for plan details.
- Be sure to check beneficiaries for applicable plans.
 - See KBA on how to update beneficiaries.

Takeaways from this Presentation

- Members enrolled in **The State Health Plan must take action!**
 - Default enrollment in the **Standard PPO Plan** (PPO Base 70/30 Plan)
 - Must take action to enroll in **Plus PPO Plan** (PPO Enhanced 80/20 Plan)
- Be sure your mailing address is current in MyPack to ensure you receive updated information via mail.
- Ensure dependents are enrolled in applicable plans.



FOR 2026

The State Health Plan

- **SALARY-BASED PREMIUMS** for the 2026 benefit plan year.
- Introducing new plan names in an effort to move away from numerical/actuarial plan names.
 - The Base PPO 70/30 Plan will be known as the **Standard PPO Plan.**
 - The Enhanced PPO 80/20 Plan will be known as the **Plus PPO Plan.**
- Lantern Partnership for no-cost covered surgery.

NEW**FOR 2026**

The State Health Plan (cont.)

- No wellness credit, so there will **no longer be** a tobacco attestation.
- **Increases in out-of-pocket costs** such as deductibles and coinsurance.
- Clear Pricing Project (CPP) is ending December 31, 2025.
- Teledoc Health will no longer be offered by the State Health Plan after December 31, 2025.



A graphic featuring the word "NEW" in white, bold, sans-serif font, centered within a red, multi-pointed starburst shape. To the right of the starburst, the words "FOR 2026" are written in a large, bold, red, sans-serif font.

UNC System Office Plans

- **A more robust MetLife Legal Plan** will be offered by the UNC System Office. The NC State MetLife legal plan will end December 31, 2025. Enrollment will be in Empyrean.
- Employees who are newly enrolling or were previously denied coverage in UNC System life insurance (Securian) may enroll in coverage at 1x salary **without answering any medical questions (EOI)**.
- New enrollments in supplemental disability plans (Lincoln and The Standard) will be allowed during AE **without answering any medical questions (EOI)**.

NEW FOR 2026

NCFlex Plans

- Increases in dental premiums.
- Health Care FSA 2026 Contribution Limit = \$3,300.
- Dependent Day Care FSA 2026 Contribution Limit = \$7,500.
- No EOI Enrollment for Critical Illness & Cancer Plans

Online Enrollment Process Dual Platform

OPTION 1: Online Enrollment via MyPack Portal

The screenshot shows the MyPack Portal interface. At the top, there is a navigation bar with the MyPack Portal logo, a clock icon, a heart icon, and a user icon. Below this is a search bar labeled 'Menu' with a search icon and the text 'Search in Menu'. A dropdown menu is open, showing 'Employee Self Servi...'. The main content area is a grid of tiles. A red arrow points to the 'Benefit Details' tile, which features an icon of a person with a plus sign and a gear. Other tiles include 'New Hire Checklist prior 6/24', 'Personal Details' (with a wolf mascot image), 'WolfTime' (with a wolf silhouette), 'HRNow' (with the HRNow logo), 'Student Work-Study Jobs', 'Org Chart Viewer', 'PCard Center' (with a PCard image and 'Request a PCard' text), 'Travel Center' (with a travel kit image), 'Performance' (with a bar chart icon and 'Next Due Date 07/01/2025' text), and 'Announcements' (with a 'Finance Division August '25 News' article snippet).

MyPack Portal > Employee Self Service > Benefit Details

Benefit Details

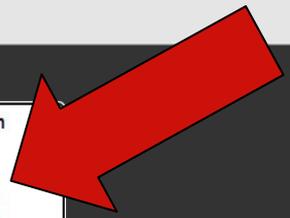
Instructions



Benefits Summary



My State Health Plan



My UNC & NC Flex Benefits



My NCSU Benefits



Emergency Loan Rec



Employee Tuition Waiver Form



My State Health Plan (BenefitFocus)

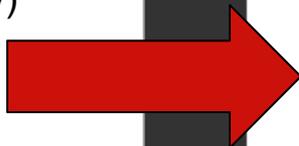
You will need to log into this platform to enroll/make changes to your elections for the following:

- Medical (State Health Plan)

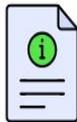
My UNC & NC Flex Benefits (Empyrean)

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

- Accident
- AD&D (Core or Voluntary)
- Cancer
- Critical illness
- Dental
- Flexible Spending Accounts
- **MetLife Legal (UNC System plan)**
- TRICARE coverage
- UNC System Life Insurance
- Vision
- Voluntary Disability



Instructions



Benefits Summary



My State Health Plan



My UNC & NC Flex Benefits



My NCSU Benefits



Emergency Loan Request



Employee Tuition Waiver Form



Option 2: Enrollment Support Centers



“My State Health Plan” (BenefitFocus)

You will need to log into this platform to enroll/make changes to your elections for your medical coverage (State Health Plan).



855-859-0966

Monday – Friday: 8 am – 10 pm

Saturday*: 8 am – 5 pm

***Remember that AE ends on Friday, Oct. 31st**

Option 2: Enrollment Support Centers



“My UNC & NC Flex Benefits” (Empyrean)

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

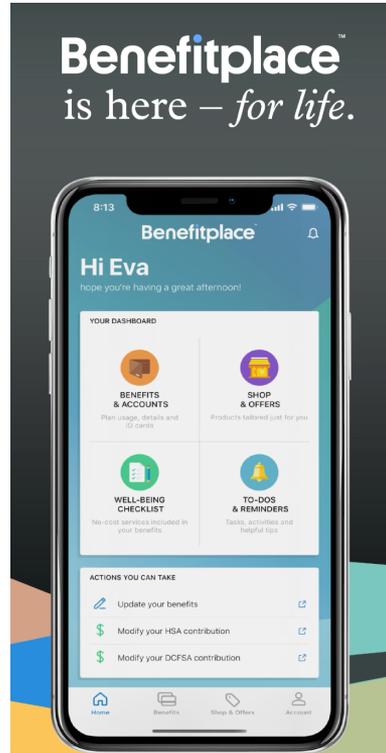
- Accident
- AD&D (Core or Voluntary)
- Cancer
- Critical illness
- Dental
- Flexible Spending Accounts
- **MetLife Legal (UNC System plan)** 
- TRICARE coverage
- UNC System Life Insurance
- Vision
- Voluntary Disability

833-862-1490
Monday – Friday: 8 am – 5 pm

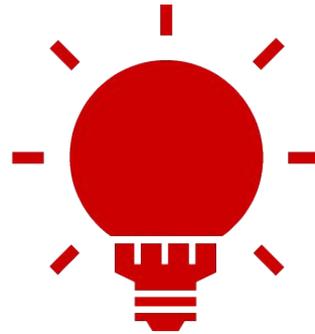


OPTION 3: Benefitplace App (for BenefitFocus only!)

LOG IN CODE:
NCSUbenefits



**Note that SSNs
will appear**



**Changes made during this enrollment
period are effective
January 1, 2026**

2026 Plans:
Overview, Updates, & Rates

Medical Plan:
Overview, Updates, & Rates

State Health Plan Updates



The State Health Plan will be introducing **SALARY-BASED PREMIUMS** for the 2026 benefit plan year.

- Salary-based premiums will apply to the employee-only premium and is based on the employee's **base salary**.
- Dependent premiums will not be salary-based, and there will be a reduction in premiums for some dependent coverage tiers.
- **Increases in out-of-pocket costs** such as deductibles and coinsurance.

State Health Plan 2026 Salary-Based Premiums

STANDARD PPO & PLUS PPO PLAN for Active Subscribers



Monthly Premium Rates January 1, 2026 to December 31, 2026	STANDARD PPO PLAN				PLUS PPO PLAN			
	Salary Band				Salary Band			
	\$50,000 + UNDER	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER	\$50,000 + UNDER	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER
ACTIVE SUBSCRIBERS								
Subscriber Only	\$35	\$50	\$65	\$80	\$66	\$94	\$122	\$160
Subscriber + Child(ren)	\$185	\$200	\$215	\$230	\$276	\$304	\$332	\$370
Subscriber + Spouse	\$575	\$590	\$605	\$620	\$746	\$774	\$802	\$840
Subscriber + Family	\$575	\$590	\$605	\$620	\$746	\$774	\$802	\$840

Employer monthly premium for active employees is \$742.04

State Health Plan 2026 Plan Design Changes

SERVICES	2025		2026	
	70/30	80/20	STANDARD	PLUS
Annual Deductible	\$1,500 / \$4,500	\$1,250 / \$3,750	\$3,000 / \$9,000	\$1,500 / \$4,500
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$5,900 / \$16,300	\$4,890 / \$14,670	\$6,500 / \$16,300	\$5,000 / \$15,000
In-Patient Hospital / Emergency Room	\$337 +ded/coins	\$300 +ded/coins	\$600 +ded/coins	\$500 +ded/coins
Out-Patient Surgical Copay	ded/coins	ded/coins	\$350 +ded/coins	\$300 +ded/coins
Primary Care Provider Office Visit	\$45 / \$30 / CPP \$0	\$25 / \$10 / CPP \$0	\$50 / \$40 / \$15*	\$40 / \$30 / \$10*
Specialist Visits	\$94 / CPP \$47	\$80 / CPP \$40	\$94 / \$50*	\$80 / \$40*
Behavioral Health Provider	\$45 / CPP \$0	\$25 / CPP \$0	\$15	\$10
Speech, Occupational, Chiropractic and Physical Therapy	\$72 / CPP \$36	\$52 / CPP \$26	\$62	\$42
Rx Tier 1	\$16	\$5	\$25	\$15
Rx Tier 2	\$47	\$30	\$75	\$55
Rx Tier 4	\$200	\$100	\$200	\$100
Rx Tier 5	\$350	\$250	\$600**	\$500**
Actuarial Value	79.8%	84.6%	74.8%	81.5%

*Lowest copay for preferred providers. **Manufacturer's coupons would generally cover increased copay.

State Health Plan Updates

- Introducing **new plan names** in an effort to move away from numerical/actuarial plan names.
 - The Base PPO 70/30 Plan will be known as the **Standard PPO Plan**.
 - The Enhanced PPO 80/20 Plan will be known as the **Plus PPO Plan**.
- ALL members will be **defaulted** to the **Standard PPO Plan** effective January 1, 2026.
- ALL members must take action to enroll in the **Plus PPO Plan**.

State Health Plan Updates



- The State Health Plan is partnering with Lantern
 - Lantern helps connect Plan members to a high-quality, carefully selected surgeon when you need a planned, non-emergency procedure.
 - There will be no cost (\$0) for the surgery for members who use a Lantern provider - no deductibles and no copays.
- Members will receive more information directly from Lantern on this benefit.
 - Medicare Primary members (retirees) are not eligible.

State Health Plan Updates

- The **Clear Pricing Project (CPP)** is ending **December 31, 2025**. You may remain with your current CPP to continue receiving applicable benefits through the end of 2025. In 2026, members may select and see a Preferred Provider, and will receive the lowest copay if they do so.
 - **PCP changes are immediate**. If changing providers for 2026, wait until after January 1, 2026 to do so.
- If you switch your primary care provider at any time throughout the rest of 2025 and you select a provider who does not participate in the Clear Pricing Program, you won't receive the discount the program offers.

State Health Plan Updates

During Annual Enrollment, the State Health Plan will make available a list of providers that will indicate which providers are part of the **Preferred Providers program**. If the primary care provider listed under your plan coverage is designated as a preferred provider, you won't need to take any additional action.

**Bruckert, Joseph W., MD**
Family Practice

100 Ridge View Drive, Suite 105 Cary, NC 27511
0.85 miles from you

(919) 851-7867

Compare




**Gupta, Sachin Kumar, MD**
Family Practice

4000 Glenaire Circle, Cary, NC 27511
0.99 miles from you

(919) 447-4476

Compare



[View Details](#) [Select as PCP](#)

State Health Plan Updates

- **No wellness credit** = No tobacco attestation.
- **Teledoc Health** will no longer be offered by the State Health Plan after December 31, 2025. Other virtual care options such as telehealth or virtual services may be available if your provider offers these services.
 - Members that have **QUESTIONS** about virtual care options should contact: Aetna Concierge Team at **833-690-1037**

State Health Plan Updates

Pharmacy Benefit Reminders

- **CVS Caremark** is the Pharmacy Benefits Manager for the State Health Plan.
- The Plan uses a customized closed formulary, or drug list.
 - In a “closed” formulary, certain drugs are excluded.
 - The formulary is **UPDATED** on a **QUARTERLY BASIS** and members should always review it to see if there have been any coverage changes to their prescribed medications.
 - An exception process is available.
 - See the [Pharmacy Resource Center](#) for more information

State Health Plan Updates

All members will receive new cards for 2026


State Health Plan
 FOR TEACHERS AND STATE EMPLOYEES
 A Division of the Department of State Treasurer

LUCY 6 JEANTEST
ID: MMR8WNP RKQKC

DEPT OF NATURAL & CULTURAL RESOURCES

Group No: **0192681** Eff Date: **01/01/2025**

Plus PPO Plan
Choice POS II

RXBIN: **004336** RXPCN: **ADV** RXGRP: **RX0274**

SELF INSURED

Paid for by YOU and other NC Taxpayers

Provider Type		
Selected Pref PCP	\$10	
Selected Other PCP	\$30	
Non-Selected PCP	\$40	
Preferred Specialist	\$40	
Other Specialist	\$80	
Urgent Care	\$70	
Hosp/ER	\$500+Ded+20%	
Other Info		
	INN	OON
Ind Deductible	\$ 1,500	\$ 3,000
Ind OOP Max	\$ 5,000	\$10,000
Family Deductible	\$ 4,500	\$ 9,000
Family OOP Max	\$15,000	\$30,000
Primary Care Provider (PCP)		
Maria V Delbono		
VA Preferred		NAP

Third Party Administrator:	Pharmacy Benefits Administrator:
	
Benefits & Claims Number	1-833-690-1037
Eligibility & Enrollment	1-855-859-0966
Behavioral Health	1-800-424-4047
Provider Relations/Precert	1-888-632-3862
24-Hour Nurse Line	1-800-556-1555
Pharmacy Help Desk	1-800-364-6331
CVS Caremark	1-888-321-3124
Lantern \$0 Surgery	1-833-916-3826
Aetna Life Insurance Company	Payer No: 60054 0155
Submit Claims To: PO Box 14079	www.SHPNC.gov
Lexington, KY 40512-4079	

Aetna provides administrative services only for the self funded plan, and assumes no financial risk for claims. Claims may be subject to review. Members are responsible for obtaining the prior review/cert for professional and/or outpatient services for non-participating providers.

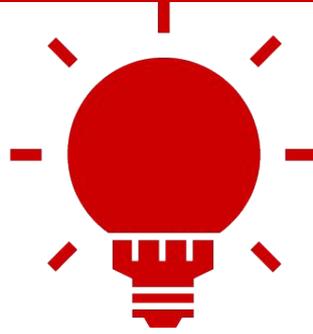
New Hires

Newly eligible/enrolling members hired (and those processing QLEs) **in mid/late September thru November 30** will need to enroll for 2025 and 2026



Dependent Eligibility Requirements

- Annual Enrollment is the time to add/drop dependents and/or change plans without a qualifying life event
- Outside of AE, there must be a Qualifying Life Event (QLE) to add/drop dependents within 30 days of the event
- Dependent verification documentation is required for all dependents
- Dependent eligibility documents must be uploaded into the “My State Employee Benefits” portal no later than **October 31, 2025**



Remember:
State Health Plan premiums
are deducted one month **in advance.**
Your first SHP premium for 2026 will be in the
December 2025 paycheck.

NCFlex Plans:

Overview, Updates, & Rates

- Reminder: Must enter a social security number for each dependent to add/change coverage on ALL plans.
- Dental rates will increase.
- No waiting period will apply if you switch dental options for 2026.
- Critical Illness and Cancer plans do not require EOI for enrollment.

Dental Plan: 2026 Rates

Monthly Cost for Coverage

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$58.76	\$37.94	\$25.64
Employee and Spouse	\$117.88	\$76.06	\$51.70
Employee and Child(ren)	\$127.12	\$82.40	\$55.54
Employee and Family	\$208.12	\$130.22	\$88.50

Dental Plan: 2026 Highlights

Dental At-a-Glance

Benefit Category	High Option	Classic Option	Low Option
Annual Deductible (per person/per family)	\$50/\$150	\$25/\$75	\$25/\$75
Annual Maximum (per covered person; does not include orthodontic services under the Classic and High Option plans)	\$5,000	\$1,500	\$1,000
Lifetime Orthodontic Maximum ¹ (per covered person)	\$1,500	\$1,500	N/A
Benefit Category	Plan Pays ³	Plan Pays ³	Plan Pays ³
Diagnostic and Preventive²			
Oral exams, preventive cleanings, X-rays, fluoride treatments, sealants, and space maintainers	100%	100%	100% after deductible
Basic²			
Fillings, simple extractions, endodontics, re-cement crowns, inlays and bridges, and repair of removable dentures	80% after deductible	60% after deductible	50% after deductible
Periodontal services, oral surgery, and general anesthesia	50% after deductible		
Major²			
Includes crowns, dentures, bridges, fixed bridge repairs, denture adjustments/relining, and implants	50% after deductible	50% after deductible	Not Covered
Orthodontics²			
Orthodontic services for dependent children up to age 19	50%	50%	Not Covered

Healthcare FSA Updates and Reminders

January 1 through
December 31

Reimbursements can be requested for expenses incurred between January 1 and December 31, 2026. **Must re-enroll to have the FSA for 2026.**

March 31, 2027

Participants have until March 31, 2027 to submit claims for prior year expenses

Rollover
\$25 - \$660

Maximum rollover amount from 2026 into 2027 will be \$660 (minimum of \$25)

- o Cannot use current year funds for prior years

Maximum
Contribution

For 2026, the Healthcare FSA Maximum Contribution will be **\$3,300**

Dependent Care FSA Reminders

January 1, 2026-
March 15, 2027

Reimbursements can be requested for expenses incurred between January 1, 2026 - March 15, 2027 (grace period). **Must re-enroll to have the FSA for 2026.**

March 31, 2027

Participants have until March 31, 2027 to submit claims for prior year expenses

Convenience
Card

Funds are available via the convenience card once they are payroll deducted. It is the same card as your Health Care FSA.

Maximum
Contribution

For 2026, the Dependent Care FSA Maximum Contribution will be **\$7,500 per family**

Vision Plan: 2026 Rates

Coverage Level	Core Wellness Exam*	Basic	Enhanced
Employee Only	No charge	\$4.50	\$8.00
Employee and Family	N/A	\$11.66	\$20.52

Rates are not changing for 2026

Vision Plan: Highlights

Benefit	Core	Basic	Enhanced
Eye exam (once per year)	\$20 copay	\$20 copay	\$20 copay
Contact lenses	Discount on conventional lenses	\$120 allowance (once every calendar year)	\$175 allowance (once every calendar year)
Frames	35% off retail	\$125 allowance (once every other calendar year)	\$200 allowance (once every calendar year)
Single vision standard lens	You pay \$50	\$0 copay	\$0 copay
Standard progressive lens	You pay \$135	\$50 copay	\$50 copay
Premium progressive lens	20% off retail	\$70-\$95 copay	\$70-\$95 copay
Hearing Health Care from Amplifon Hearing Network	Discounted set pricing on hearing aids and free batteries	Discounted set pricing on hearing aids and free batteries	Discounted set pricing on hearing aids and free batteries
LASIK or PRK from US laser network	15% off the retail price, or 5% off the promotional price, whichever you prefer	15% off the retail price, or 5% off the promotional price, whichever you prefer	15% off the retail price, or 5% off the promotional price, whichever you prefer

Other NCFlex Plans

Accident Plan

- Pays cash benefit for specific injuries/events resulting from covered accident
- Benefit paid directly to you; use money however you wish
- Increased sports accident benefit
- **Enhanced option** - offers higher payments for injuries and includes a Wellness Benefit, Sickness Hospital Confinement Benefit, and Travel Assistance Services

Cancer & Specified Diseases

- Pays cash benefit for cancer and 29 other specified diseases
- Benefit paid directly to you; use money however you wish
- Three plan options: Low, High, Premium
- Wellness Screening Benefit
- No EOI required during annual enrollment, pre-ex conditions apply

Critical Illness

- Pays a cash benefit if you are diagnosed with a covered critical illness
- \$15,000, \$25,000, or \$40,000 benefit option
- Benefit paid directly to you; use money however you wish
- COVID-19 diagnosis and hospital confinement benefit
- No EOI required during annual enrollment

UNC System Plans:

Securian Group Term Life Insurance

Overview & Updates

Securian Group Term Insurance

During Annual Enrollment Only



Employees who are newly enrolling or were previously denied coverage may enroll in coverage at 1x salary **without answering any medical questions (EOI)**.

- Those enrolled in **Securian** may increase (if not previously denied) or reduce coverage amounts
- Employee enrolled may increase by 1x's salary w/out EOI, unless above the lesser of 3x or \$500k
- Spouse coverage can increase 1x up to \$50k w/out EOI
- Child coverage is \$10k to age 26 (birth to 14 days \$500 coverage)

Securian Group Term Insurance

Reminders:

- Securian plan **includes** Accidental Death & Dismemberment for employees
- Employee coverage will be **base salary** up to 10x, max \$1.5 million
- ALL NC State retirees are eligible for retiree coverage at time of retirement under a separate policy
- Dual Coverage is not permitted
- If you enroll outside of Annual Enrollment, EOI is required

Both employee and spouse RATES are based on the employee's age!

Securian Accidental Death and Dismemberment

- Core AD&D coverage - all benefit eligible employees automatically enrolled in this \$10,000 benefit
 - UNC System pays the full cost of this coverage
 - Designate beneficiaries for this plan
- You do not have to be enrolled in Life Insurance to choose this plan
- Voluntary AD&D coverage - may elect Employee or Employee + Family coverage, up to \$500,000 maximum limit.
- Be sure to designate beneficiaries for this plan

UNC System Plans (cont.):

Supplemental Disability (Lincoln and Standard)
MetLife Legal Plan

Overview & Updates

Lincoln Financial Long Term Disability



New enrollments in supplemental disability will be allowed during AE without answering any medical questions (EOI)!

ELIGIBILITY

- Must be enrolled in the Teachers' and State Employees' Retirement System (TSERS)
- Works in conjunction with the State's disability plans and Social Security Disability

BENEFITS

Disability benefits may be after the 60th day of disability and is payable at 66 2/3% of base salary up to \$15,000/month beginning January 1, 2026.

ENROLLMENT

Enrollment/cancellation must be completed in the "My UNC Benefits" benefits enrollment platform no later than October 31, 2025!

Rates Based upon Employee's Age

Standard Long Term Disability



New enrollments in supplemental disability will be allowed during AE without answering any medical questions (EOI)!

ELIGIBILITY

- Must be enrolled in the Optional Retirement Program (ORP)
- Works in conjunction with the State's disability plans and Social Security Disability

BENEFITS

Disability benefits may be after the 90th day of disability and is payable at 66 2/3% of base salary up to \$15,000/month

ENROLLMENT INFORMATION

Enrollment/cancellation must be completed in the "My UNC Benefits" benefits enrollment platform no later than October 31, 2025!

RATES based on the employee's age!



UNC System MetLife Legal Plan

- For 2026, a more robust MetLife Legal Plan will be offered by the UNC System Office.
- **NC State's MetLife legal plan will end December 31, 2025.**
- Additional coverage enhancements include traffic matters, family law and more.
- Current NC State plan enrollees will be auto enrolled for the new plan, and must cancel if they no longer wish to be enrolled.
- Premiums will be \$13.65/month.

UNC System MetLife Legal Plan



Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Theft Defense • Identity Restoration⁴ 	<ul style="list-style-type: none"> • Negotiations with Creditors • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) • Probate Proceedings 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Caregiving Support (Family First)⁵ • Conservatorship • Custody (8 hours) • Demand Letters • Divorce, Dissolution, and Annulment • Enforcement/Modification of Support Order 	<ul style="list-style-type: none"> • Garnishment Defense • Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • Reproductive Assistance Law⁶ • Review of ANY Personal Legal Document • School Hearings • Social Security Disability
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> • Consultation & Document Review for your parents: <ul style="list-style-type: none"> • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets • Driving Privileges Restoration 	<ul style="list-style-type: none"> • Driving Under the Influence Defense • Habeas Corpus 	<ul style="list-style-type: none"> • Misdemeanor Defense • Repossession

Enrollment Steps

OPTION 1: Online Enrollment via MyPack Portal

The screenshot shows the MyPack Portal interface. At the top, there is a navigation bar with the MyPack Portal logo, a clock icon, a heart icon, and an information icon. To the right of these icons is a 'Menu' dropdown and a search bar labeled 'Search in Menu'. Below the navigation bar is a dropdown menu currently set to 'Employee Self Servi...'. The main content area is a grid of service tiles:

- New Hire Checklist prior 6/24**: Icon showing a checklist with green checkmarks and a red X.
- Personal Details**: Icon showing a wolf mascot wearing a pink bow.
- Benefit Details**: Icon showing a person silhouette with a plus sign, a house, and a dollar sign. A large red arrow points to this tile.
- WolfTime**: Icon showing a wolf silhouette against a red moon.
- HRNow**: Icon showing the HRNow logo.
- Student Work-Study Jobs**: Icon showing three people silhouettes.
- Org Chart Viewer**: Icon showing a simple organizational chart.
- PCard Center**: Icon showing a stack of P-Card cards. Below the icon is the text 'Request a PCard'.
- Travel Center**: Icon showing travel items like a suitcase, a globe, and a passport.
- Performance**: Icon showing a bar chart and a person silhouette. Below the icon is the text 'Next Due Date 07/01/2025'.
- Announcements**: Icon showing a document with a checkmark. Below the icon is the text 'Finance Division August'25 News', 'Aug 7, 2025', and 'Have you subscribed to the Finance Division Newsletter? The August edition is out and features the following articles:'.

MyPack Portal > Employee Self Service > Benefit Details

Benefit Details

Instructions



Benefits Summary



My State Health Plan



My UNC & NC Flex Benefits



My NCSU Benefits



Emergency Lo



Employee Tuition Waiver Form



My State Health Plan (BenefitFocus)

You will need to log into this platform to enroll/make changes to your elections for the following:

- Medical (State Health Plan)

Benefit Details

My UNC & NC Flex Benefits (Empyrean)

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

- Accident
- AD&D (Core or Voluntary)
- Cancer
- Critical illness
- Dental
- Flexible Spending Accounts
- **MetLife Legal (UNC System plan)**
- TRICARE coverage
- UNC System Life Insurance
- Vision
- Voluntary Disability



Instructions

Benefits Summary

My State Health Plan

My UNC & NC Flex Benefits

My NCSU Benefits

Emergency Loan Request

Employee Tuition Waiver Form

Annual Enrollment Tips for October 13-31, 2025

Don't wait until the last minute!

1. REVIEW

Review your options carefully in **BOTH online enrollment platforms**

Review confirmation statements from **BOTH online platforms**. Save for your records.

Review, add and/or update dependents and beneficiaries

Once you submit your election during the AE period, you may not make changes

2. TAKE ACTION

Plan: Take time to plan for the upcoming year

Choose your plan(s): ALL MEMBERS of the State Health Plan will be defaulted into the Standard PPO, regardless of current plan enrollment. You must take action to enroll in the Plus PPO plan.

3. SUBMIT ON TIME

All enrollments must be completed online and submitted **no later than October 31, 2025**.
Inquiries can be submitted via HRNow.

4. SAVE/PRINT

Print/save confirmation statement from **BOTH online enrollment platforms**.

Or:

- Record date/time of your phone enrollment
- Save screenshot from app enrollment.



New dependents added to plans **MUST** be verified by uploading applicable [documents](#) no later than October 31, 2025

NEED HELP?



**“My State Health Plan”
(BenefitFocus) Enrollment
Portal Customer Service:**

855-859-0966

Mon-Fri: 8 am - 10 pm

Sat: 8 am - 5 pm

**“My UNC & NC Flex
Benefits”(Empyrean)
Enrollment Portal Customer**

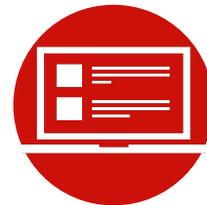
Service: 833-862-1490

Mon-Fri: 8 am - 5 pm



**Contact UHR Benefits via Annual Enrollment Inquiry in
HRNow or call the UHR Service Center at 919-515-2135**

Mon-Fri: 8am - 5pm



Visit our Annual Enrollment Website:

<https://go.ncsu.edu/annualenrollment>

PACK YOUR BENEFITS - YOUR PASSPORT TO ANNUAL ENROLLEMENT



The Annual Enrollment Passport challenge is your digital checklist - designed to help you explore 2026 benefit options, learn more about the plans, and meet key deadlines.

[Your 2026 Annual Enrollment Passport Checklist](#)

Chance to Win! Complete your passport checklist by October 31st for a chance to win one of 20 prizes!

Disclaimer:

The annual enrollment passport including the checklist of information and program materials provided herein are intended solely for informational purposes. They are not part of, nor do they substitute for, or influence, the official process of enrolling in the State Health Plan, and/or NC Flex benefits and/or UNC System benefits. Enrollment in the State Health Plan, NC Flex and UNC System benefits is governed by separate procedures and requirements. For accurate and up-to-date information regarding enrollment, please refer directly to the [Annual Enrollment guide](#).



Thank You!

go.ncsu.edu/annualenrollment



NC STATE
UNIVERSITY

University Human Resources
Benefits, Employee Wellness and Work Life