



THE UNIVERSITY OF
NORTH CAROLINA SYSTEM

Welcome to Open Enrollment



**September 29 –
October 31, 2018**



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:
– University of North Carolina
Health Care
– University of North Carolina
Press

Open Enrollment is your opportunity to elect your benefits for the coming year. To help you choose the benefits that best fit your needs, the University of North Carolina System provides materials, tools and resources. Take the time to explore them, understand your options and make informed choices. Read on to discover what you need to know and do for your 2019 State Health Plan and NCFlex benefits.

What's New for 2019

It's important to be informed about your benefits, so we encourage you to take the time to review the changes that will occur in 2019.

Health Plan

- There is no increase to premiums in 2019.
- The 80/20 Plan's out-of-pocket maximum has changed from a separate medical and pharmacy out-of-pocket amount to a combined medical and pharmacy out-of-pocket maximum. The in-network amount is \$4,890 (individual)/\$14,670 (family). The out-of-network amount is \$9,780 (individual)/\$29,340 (family).
- There has also been a change in the 80/20 Plan's specialist and inpatient hospital copay.
- The wellness incentives offered under the 80/20 Plan for Blue Options Designated specialists and hospitals have been discontinued.
- The tobacco attestation premium credit activity has changed for tobacco users who want to reduce their monthly premium. Now, tobacco users must commit to visit a CVS Minute Clinic for at least one tobacco cessation counseling session within 90 days after the last day of Open Enrollment or risk losing the monthly premium credit.
- The formulary, or drug list of covered medications, changes quarterly, so changes in drug coverage are possible.
- The State Health Plan online enrollment system has a new name — eBenefits. Log into eBenefits to enroll, make changes and access your benefit information through Blue Connect.

Before the end of the year, all members will receive a new State Health Plan ID card. For members on the 80/20 Plan and 70/30 Plan and the HDHP, your new card has been redesigned to provide greater transparency about your benefits as well as better descriptions of services and required copay amounts.

NCFlex Programs

- **Critical Care Insurance**
 - You will pay lower rates for Critical Care Insurance.
 - » If you are currently enrolled and want to keep your coverage in 2019, you do not need to take any action. Your coverage will continue at the new lower rates.
 - » If you are not currently enrolled or want to change your election, update your coverage during Open Enrollment.
- **Cancer and Specified Disease Insurance**
 - During Open Enrollment, you can enroll or increase your coverage without providing Evidence of Insurability (EOI).
- **Flexible Spending Accounts (FSAs)**
 - The annual contribution amount for the Health Care FSA is increasing to \$2,650.



Important Reminders About Your 2019 Benefits

As you consider your needs for the coming year and decide which benefits to elect for 2019, keep the following in mind:

- 1. During Open Enrollment, you and your covered dependents will be enrolled in the 70/30 Plan for 2019.**
 - If you want to enroll in the 80/20 Plan, **you must take action during Open Enrollment.**
 - If you want to reduce your monthly premium in either Plan, **you must take action during Open Enrollment** by completing the tobacco attestation.
 - » The 80/20 Plan will have a \$50/month employee-only premium (with tobacco attestation).
 - » The 70/30 Plan will have a \$25/month employee-only premium (with tobacco attestation).
- 2. The Flexible Spending Accounts (FSAs) require re-enrollment every year,** so if you want to participate in either or both of the FSAs, you must make your election during Open Enrollment:
 - The Health Care Flexible Spending Account maximum annual contribution limit will be \$2,650.
 - The Dependent Day Care Flexible Spending Account maximum annual contribution is \$5,000.
 - Any unused 2019 Health Care FSA funds, up to \$500, will be rolled over into the 2020 plan year as long as you have a minimum balance of \$25. Any funds exceeding this amount will be forfeited.
 - For the 2019 plan year, **expenses must be incurred January 1 through December 31, 2019,** to be eligible for reimbursement. You have until **April 30, 2020,** to submit claims 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.
 - You have access to the FSA Store — a one-stop shop that offers significant discounts on thousands of pre-approved eligible FSA products.
- 3. If you are switching Dental Plan options, there is no waiting period for covered services.**
- 4. If you aren't enrolled currently in Vision coverage,** you can enroll in the Core Vision Plan at no cost. It provides a wellness exam for \$20 plus discounts on materials.

- 5. The NCFlex Program provides \$10,000 of Core AD&D Insurance** at no cost to you, but you must enroll to have coverage. If you are already enrolled, you do not need to re-enroll.
- 6. The Affordable Care Act (ACA) requires employers** (like the UNC System) to send a tax form, the **1095-C,** to all employees subject to the law. We anticipate you will receive the 1095-C in late January of 2019. You'll use the form's information when you complete your federal income tax return, similar to how you use IRS Form W-2.

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

- Medical
- Dental
- Vision
- Cancer and Specified Disease
- Critical Illness
- Accident Insurance
- Core AD&D
- Group Term Life
- Voluntary AD&D
- Flexible Spending Accounts

Visit www.shpnc.org for more information about your State Health benefits, or www.ncflex.org for more information about your NCFlex benefits.

With the passage of the 2018 Tax Cuts and Jobs Act, the individual mandate provision under the Affordable Care Act requiring every eligible American to obtain health insurance or pay financial penalty when filing taxes has been removed beginning 2019.

Boost Your Wellness, Save Money

The State Health Plan offers you several ways to lower your costs for health care in 2019.

Tobacco Attestation Wellness Activity

By taking this simple step, you can save money in 2019! If you do not take action, you will pay a higher premium.

| | 80/20 Plan | 70/30 Plan |
|--|-----------------------|-----------------------|
| Employee-Only Monthly Premium | \$110 | \$85 |
| Attest to being a non-tobacco user or agree to visit the CVS Minute Clinic 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 September 29 – October 31, 2018, to receive the \$60 premium credit.

New Tobacco Attestation Process for 2019

The CVS Minute Clinic Tobacco Cessation Program replaces the QuitlineNC program.

HOW DOES THE NEW PROGRAM WORK?

During enrollment on the tobacco attestation screen, if you attest that you are a tobacco user and agree to take part in the tobacco cessation program within 90 days of enrollment, you will receive a letter. This letter will include a CVS Minute Clinic Tobacco Attestation Voucher that will cover an initial visit plus one follow-up visit for face-to-face tobacco cessation counseling. You will need to bring the voucher as well as your State Health Plan ID card to each session. Please note that you only need to complete the initial visit in order to keep the premium credit.

80/20 Plan Additional Wellness Incentive

An additional wellness incentive is available in the 80/20 Plan to help you lower your out-of-pocket costs.

| Wellness Activity | 80/20 Plan |
|---|------------|
| Visit the Primary Care Provider (PCP) listed on your ID card or another provider in the same practice | \$10 copay |



The State Health Plan is making changes to help improve services to all members, as well as reduce complexity, add value and secure the Plan's long-term financial stability. One way to accomplish these goals is to eliminate those services which are already provided by other vendors. As a result, beginning Sept. 30, 2018, the Plan will no longer offer the following services:

1. An online personal health portal, and
2. Disease and case management services for those with chronic obstructive pulmonary disease (COPD), congestive heart failure, coronary artery disease, diabetes and hypertension.

The Plan is working with Blue Cross Blue Shield NC to offer additional services to its members beginning Jan. 1, 2019. In the meantime, members are encouraged to work directly with their health care provider and community resources.

Blue365®: A Wellness Resource and Discount Program for Healthy Living

You can save money, live healthier and find great member discounts on fitness and health tools through Blue365.

Blue365, offered through BCBSNC, is a simple way to access trusted wellness resources, and valuable offers like these:

- Fitness: Gym memberships and fitness gear
- Personal Care: Vision and hearing care
- Healthy Eating: Weight loss and nutrition programs
- Lifestyle: Travel and family activities
- Wellness: Mind/body wellness tools and resources
- Financial Health: Financial tools and programs

To access Blue Connect, log into eBenefits. Once you're logged into eBenefits you will see a Blue Connect Quick Link. Once you're logged in, look for the Blue365 tab. Members must register to use Blue365 services.



How to Enroll

When you're ready to make your benefit elections, follow these simple steps:

- 1 Log into the State Health Plan website (www.shpnc.org) and click on eBenefits.

Note: If you are an employee at one of the following institutions, please click on the appropriate link to access the enrollment website and use your campus login credentials.

- For UNC Asheville, [click here](#). Log on and go to "Enroll Now."
- For NC State University, [click here](#). Log on and go to Employee Self Service > Benefits > Enroll in Benefits.
- For UNC-Chapel Hill and UNC System Office, [click here](#). Log on and go to Employee Self Service > Enroll or Change Benefits.
- For UNC Greensboro, [click here](#). Log on and then click on "Enroll Now".
- For UNC Charlotte, [click here](#).

- 2 Enter your Login ID and Password.

- 3 Select "Get Started."

- 4 Select "Add Dependent" to enter information for any dependents you wish to cover, then select "Next." If you do have any dependents, simply select "Next."

Note: As a result of the Affordable Care Act reporting requirements, if you have a dependent covered under the State Health Plan, you will need to be sure to include his or her Social Security number.

- 5 Click "Open Enrollment Benefits." Then, under Choose your Medical Coverage, click "Begin Enrollment."

- 6 Under Medical, select "Open Enrollment" and click "Next." You will find a list of eligible dependents. Select who you would like to cover and click "Next."

- 7 Review the medical plan options and click "Select plan" and "Next" to continue.

- 8 Under the "Premium Credits" section, complete the tobacco attestation and click "Next." You will see your Medical Summary. Review your elections and make any edits necessary and then click "Save."

- 9 Proceed to the next section and elect coverage for any of the NCFlex benefits. Click "Save" after each benefit election you make.

- 10 After you have made 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! A green congratulations message will appear when you have successfully completed your enrollment.

- 11 Print your confirmation statement for your records.

Helpful Terms

As you review your various State Health and NCFlex benefit materials, you may notice that some terms are used interchangeably. It is helpful to understand the terms:

- **eEnroll is now called eBenefits.**
- **Benefitfocus and eBenefits** both refer to the online benefits and enrollment platform where you will go to enroll during Open Enrollment.
- **Open Enrollment and Annual Enrollment** both refer to the enrollment window from September 29 – October 31, 2018, when you will elect your State Health and NCFlex benefits coverage for 2019.

Do You Need to Update Your PCP?

Selecting or updating your Primary Care Provider (PCP) in eBenefits is now easier than ever. Once you are logged in, on the left-hand menu of the Home Page, there will be a "Select or Update Primary Care Provider" link. Click on the link and follow the instructions to choose a PCP.



Support Along the Way

To get the coverage that's right for you, use these tools and resources.

State Health Plan Resources

Find these resources at www.shpnc.org.

- Plan comparisons
- Decision guides
- Informational videos
- Benefit booklets
- Rate sheets

In addition, the State Health Plan will be offering several webinars. For details, visit www.shpnc.org.

NCFlex Benefit Resources

- Visit www.ncflex.org to learn about all the NCFlex benefits available to you. Here you will find videos that explain the types of insurance plans that NCFlex offers, as well as plan summaries.
- Review the **2019 NCFlex Enrollment Guide**, which is available at www.ncflex.org or [here](#). Enrollment guides are also available from your benefits office upon request.
- Check your **email** regularly for important updates.

Eligibility and Enrollment Support Center:

855-859-0966

During the Open Enrollment period of September 29 – October 31, the Eligibility and Enrollment Support Center will be open extended hours to help you with any enrollment questions you may have.

Monday – Friday: 8 a.m. – 10 p.m., ET and
Saturday: 8 a.m. – noon, ET.

TAKE ACTION

Be sure to enroll on time so that you have the coverage you need for the coming year. **Note:** There are certain steps you must take during this enrollment window:

- **Review the materials** at www.shpnc.org and www.ncflex.org to learn about your benefits.
- You must 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 a Flexible Spending Account**, you must actively elect it for 2019, even if you currently participate in one.
- **Enroll for your benefits** by logging into eBenefits.

Remember, you will not be able to make benefit elections for 2019 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

If you do nothing, you and any currently covered dependents will be automatically enrolled in the 70/30 Plan under the State Health Plan. In addition, you will pay a premium for employee-only coverage.

NCFlex Benefits

You generally will receive the same coverage in 2019 as you have in 2018 (provided that coverage is available to you and your dependents), except for FSAs. **To participate in either the Health Care or Dependent Day Care FSA, you must make an active election, even if you currently participate in one.**

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 2018