Welcome to
Open Enrollment

Tuesday, October 1 — Thursday, October 31, 2013
Open Enrollment is your opportunity to elect your benefits for the coming year. It’s important to take the time to understand your options so you can be sure to select the coverage that suits your needs and your budget. That’s why UNC is providing the information, tools and resources you need to make informed benefit choices. Read on to learn more about what’s new for 2014 in both the State Health Plan and with your NCFlex benefits.
Enrollment Simplified

This year, we are bringing what used to be two separate enrollment processes — for State Health Plan and NCFlex benefits — into one, convenient enrollment. Better yet, we are bringing it all together in a single, secure, easy-to-use website.

How Do I Enroll for My 2014 Benefits?

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

   
   Note: For some locations, your login instructions are different. Be sure to look for special login instructions on the home page to access the site.

2. Enter your Login ID and Password.

3. Select the “Enroll Now” button to connect.

4. To complete the enrollment process:
   
   a. Select “Get Started”.
   
   b. Select “Add Dependent” to enter information for any dependents you wish to cover, then select “Next”. If you do not have any dependents, simply select “Next”.
   
   c. Select “Get Started” to Accept or Refuse benefits. You will be asked additional questions as they relate to your election.
   
   d. Continue entering applicable information and clicking “Next” through each screen until you arrive at the Summary screen, where you will no longer see a “Next” button and will only see a “Save” button.
   
   e. Select the “Save” button to save your elections.

5. Be sure to review your Basic Information and print your Benefit Summary before logging out.

Keeping Key Terms Straight

As you review your various State Health and NCFlex benefit materials, you may notice that some terms are used interchangeably. To help you keep it all straight, remember:

- **BenefitFocus and e-Enroll** 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 October 1 — October 31, 2013, when you will elect your State Health and NCFlex benefits coverage for 2014.
What’s New for 2014?

Many of the changes and new choices being implementing by the State Health Plan are designed to encourage members to become more engaged in their health and take steps to live a healthier life over the long term.

Review the list below for an overview of changes to your benefits for 2014. Then, visit www.shpnc.org for more information about your State Health benefits, or www.ncflex.org for more information about your NCFlex benefits.

Health Benefits Changes

- **Fall enrollment for health coverage**: New this year, you will enroll for your health coverage for the coming year during the fall Open Enrollment period. Historically, fall Open Enrollment has only been for NCFlex benefits. We are combining the two enrollment periods so you will only have to enroll once during the year for all your benefits — including your health coverage.

- **Enhanced 80/20 Plan**: This is the new name for the current Standard 80/20 Plan, which includes enhanced benefits and incentives to encourage wellness participation and healthier choices. In addition, services identified as preventive care by the Affordable Care Act (ACA) and performed by an in-network provider are covered at 100%, which means there is no charge to you, as long as medical management requirements are met. Also, ACA preventive medications are offered at no charge.

- **NEW! Consumer-Directed Health Plan (CDHP)**: This new option has two components — a high-deductible health plan and a Health Reimbursement Account (HRA), which is used to help you meet the deductible and pay for eligible medical expenses. Participants in this plan earn incentives to encourage wellness participation and healthier choices. Also, like the Enhanced 80/20 Plan, ACA preventive care services performed by an in-network provider are covered at 100%, which means there is no charge to you, as long as medical management requirements are met. In addition, ACA preventive medications are covered at 100%, while CDHP preventive medications are subject to coinsurance only. For all other medications, you will be responsible for the full cost of your prescriptions at the time of purchase until your deductible is met. Once you have met your deductible, prescription drugs are subject to 15% coinsurance.

- **Traditional 70/30 Plan**: This is the new name for the current Basic 70/30 Plan. The Traditional 70/30 Plan does not provide 100% coverage for ACA preventive care services or drugs on the ACA Preventive Medications list.
NCFlex Benefit Changes

- **Dental Plan:** There are no plan changes for 2014, but employee contributions will increase slightly.
- **Vision Plan:** There will be a new no-cost Core Wellness option for your consideration. In addition, Plan 2 will be eliminated and current participants in this plan must make an election during the enrollment window to have vision coverage in 2014. The remaining plans will have new names and a few additional changes, including decreased employee contributions.
- **Critical Illness:** There are no plan changes for 2014, but employee contributions will decrease.
- **Group Term Life:** A new post-tax payroll deduction option will be available for employee and dependent coverage. New coverage options include:
  - Employee & Spouse
  - Child(ren) — Select $5,000 or $10,000
To elect spouse and child(ren) coverage, you must be enrolled in employee term life coverage.
- **Health Care FSA:** Now, you can submit medical claims directly from your mobile device.

### Participating in Wellness Pays in Many Ways

In 2014, the State Health Plan is providing financial incentives to active employees who participate in wellness and make informed health care decisions throughout the year — helping you improve your health and save money.

To be eligible for these incentives, you must enroll in either the Enhanced 80/20 Plan or the new Consumer-Directed Health Plan. To reduce your health plan premiums, complete up to three wellness activities (when you log on to the enrollment portal) from the list below:

- Attest to not smoking or to quit smoking.
- Complete a health assessment.
- Select a primary care physician (PCP).

Then, to lower your out-of-pocket costs, complete the following activities throughout the year:

- Visit the PCP listed on your medical ID card.
- Visit a Blue Options Designated specialist if you need to see a specialist.
- Receive inpatient care at a Blue Options designated hospital should you need inpatient care.

Also don’t forget to schedule your annual preventive care visit with your in-network provider. It’s covered at 100% and it is one of the most important things you can do to stay healthier for longer. For more information, refer to the State Health Plan enrollment guide or other online resources available on www.shpnc.org.
Support Along the Way

Making informed decisions during Open Enrollment is important — it helps ensure you get the right coverage for the coming year. But, it can also be confusing. To help you make the right choices, there is a variety of resources available to you.

State Health Plan Resources

- **Online videos:** Go to the State Health Plan website at www.shpnc.org and click on “2014 Open Enrollment” to watch helpful videos about your new Health Plan options. You will find both informational and interactive videos to guide you in selecting the Plan that’s right for you.
- **Online premium calculator:** This online tool can help you determine your premium for each Plan options and coverage tier. You can also see how completing the wellness activities described on page 5 can help lower your premiums for the Enhanced 80/20 and Consumer-Directed Health Plan options. Visit www.shpnc.org to access this helpful tool.
- **Decision Guide:** The State Health Plan Decision Guide, which will be mailed to your home address in September, will include details about your Plan options, instructions for enrolling, a glossary of health care terms and a chart that provides a side-by-side comparison of your 2014 State Health Plan options.

NCFlex Benefit Resources

Visit the website at www.ncflex.org. Through the site, you can easily learn about all the NCFlex benefits available to you. Enrollment guides are available from your benefits office upon request.

Other ways to get the information and support you need include:

- Checking your e-mails regularly for more information about enrollment
- Looking at the 2014 NCFlex Enrollment Guide, which is available online at www.ncflex.org. Click here to access the Enrollment Guide.

Important Reminders: What You Need to Do

Be on the lookout for more information about your State Health Plan and NCFlex benefits and be sure to enroll on time so that you have the coverage you need for the coming year. Note that there are certain steps you must take during this enrollment window:

- **If you are currently enrolled in State Health Plan coverage and do not make an active election for by October 31, 2013,** you will automatically be enrolled in the Traditional 70/30 Plan. You may elect different coverage for 2014, but you must do so during the enrollment window.

- **If you are currently enrolled in Vision Plan 2 and want vision coverage for 2014,** you must elect one of the other plans to have vision coverage. Plan 2 no longer will be available in 2014.

- **If you want to participate in a Flexible Spending Account,** you must make an active election to participate in an FSA, even if you currently participate in one.

Remember, you will not be able to make benefit elections for 2014 outside of the enrollment window unless you experience a change in family status or other qualifying event.

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