



# Welcome to Open Enrollment



Thursday, October 15 —  
Wednesday, November 18, 2015

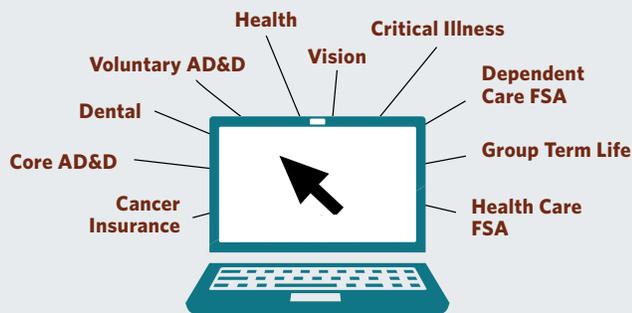


Appalachian State University  
East Carolina University  
Elizabeth City State University  
Fayetteville State University  
North Carolina A&T State University  
North Carolina Central University  
North Carolina State University  
North Carolina School of Science and Mathematics  
University of North 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 at Wilmington  
University of North Carolina School of the Arts  
Western Carolina University  
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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, UNC 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 2016 State Health Plan and NCFlex benefits.

# 2016 Open Enrollment

Once again, the State Health Plan and NCFlex benefits will be in one, convenient enrollment — in a single, secure, easy-to-use website.



ONE  
online enrollment  
portal — 24/7.

## How To Enroll

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

- 1 Log onto Benefitfocus at <https://shp-login.hrintouch.com>.  
**Note:** If you are an employee at one of the following institutions, please click on the appropriate link to access the enrollment website.
  - For UNC at 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 at Chapel Hill, [click here](#). Log on and go to Employee Self Service > Enroll or Change Benefits.
- 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." 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.

- 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.

### 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:

- **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 15 — November 18, 2015, when you will elect your State Health and NCFlex benefits coverage for 2016.

# What's New for 2016

Here are the benefits that will be updated in 2016, plus some helpful reminders. During the year ahead, we encourage you to make health a priority and take steps to live a healthier life over the long term. If you're eligible, take advantage of the wellness incentives listed on **pages 6 - 7**.

Note that all employees must log in to Benefitfocus during Open Enrollment to verify that their personal and enrollment information is correct for 2016.

## Health Plan

Rates for medical coverage are increasing slightly beginning January 1. To view 2016 rates, log onto [www.shpnc.org](http://www.shpnc.org) and click on "See What's New" on the Open Enrollment banner at the top of the home page.

### • Consumer Directed Health Plan (CHDP)

- The out-of-pocket maximum will increase by \$500 for employee-only coverage or slightly more if you cover dependents. To help offset this, you can earn even more for your Health Reimbursement Account (HRA) through a new Health Engagement Program.
- A new debit card will let you pay for prescriptions using your HRA funds.
- The CDHP Preventative Medications List has been updated for 2016.
- The Affordable Care Act (ACA) Preventative Medications List has been updated for 2016.

### • Enhanced 8/20 Plan

- The prescription drug coinsurance maximum that you pay per prescription for Tier 5 (non-specialty) medications will increase slightly.
- The Affordable Care Act (ACA) Preventative Medications List has been updated for 2016.

### • Traditional 70/30 Plan

- You'll pay more than you do now when you use this plan. The annual deductible, copays, etc., are all increasing for 2016.

- **The State Health Plan is expanding the wellness activities to help you save money while you improve your health. See page 6 for more information.**
- **New learning tools will be available such as informational and interactive videos and podcasts and an online cost estimator.** Use them to help you choose the benefits that are right for you.

## NCFlex Health Programs

- **Great News** — There will be **lower rates** for **Dental, Vision, Critical Illness** and **Cancer** coverage.
- **Critical Illness Insurance, now provided through Allstate Insurance**, features a \$15,000 lump-sum payout per diagnosis.
- The **Health Care Flexible Spending Account maximum contribution** will be increased by \$50 to \$2,550 for 2016.
- The **Cancer Plan** will **not** require you to provide evidence of insurability for 2016.
- The **Dental High Option Plan** annual maximum per person will be increased to \$2,500.
- The **TRICARE Supplement Plan** will be available for members of the military community.



As you consider your needs for the coming year and decide which benefits to elect for 2016, keep the following in mind:

**1. You are required to obtain minimum essential coverage for 2016 as a result of Health Care Reform, either through a spouse's plan, another qualifying plan or through the Health Insurance Marketplace.**

- If you are eligible for coverage through the State Health Plan, you may decide to waive coverage and purchase coverage through the Marketplace.
- Note that if you are eligible for the State Health Plan and choose to purchase coverage through the Marketplace, you will not be eligible for a government subsidy.
- Enrollment for coverage through the government Health Insurance Marketplace is November 1 — January 31, 2016.
- Even though you have until January of next year to enroll in coverage through the Marketplace, you must enroll for 2016 coverage in the State Health Plan between October 15 and November 18, 2015. It's important to make your decision about enrolling in the State Health Plan during this time so that you do not miss the opportunity to enroll; otherwise, you will need to find coverage through the Marketplace or another qualifying plan to satisfy the individual mandate and avoid the tax penalty for 2016, as required by Health Care Reform.

**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 \$2,550. Note that if you enroll in the Consumer-Directed Health Plan, you will have a Health Reimbursement Account (HRA) to help you pay for eligible medical and prescription drug expenses. You may also enroll in the Health Care FSA; however, you cannot receive payment for the same qualified medical expense under both the HRA and the FSA. Qualified medical expenses will be paid from your HRA first.
  - The Dependent Day Care Flexible Spending Account maximum annual contribution is \$5,000.

**3. If you are switching Dental Plan options, review the information in the NCFlex enrollment guide about benefit waiting periods.**

- 4. If you aren't enrolled currently in the **Vision** coverage, you can enroll in the Core Vision Plan at no cost. It provides a wellness exam for \$20 plus discounts on materials. Note that if you drop your vision coverage for 2016, you will have to wait two years before you can re-enroll.
- 5. The NCFlex Program provides \$10,000 of **Core AD&D coverage** 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. Starting in 2016, the Affordable Care Act (ACA) will require employers (like UNC) to send a new tax form, the **1095-C**, to all employees subject to the law. You will receive the 1095-C in late January of each year. 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
- Critical Illness
- Core AD&D
- Group Term Life
- Voluntary AD&D
- Flexible Spending Accounts

Visit [www.shpnc.org](http://www.shpnc.org) for more information about your State Health benefits, or [www.ncflex.org](http://www.ncflex.org) for more information about your NCFlex benefits.

# Boost Your Wellness, Save Money

To help you save money while you improve your health, the State Health Plan will continue to provide financial incentives to active employees who participate in wellness and make informed health care decisions throughout the year. In fact, this year there are even more ways to reduce your monthly premium.

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

- 1. Take or update your health assessment and provide your biometric numbers.** To receive your wellness credit for 2016, your health assessment needs to be completed or updated between November 1, 2014 and November 18, 2015. To complete your health assessment, visit [www.shpnc.org](http://www.shpnc.org), log onto Benefitfocus and click on the link to the Personal Health Portal or call 800-817-7044.
- 2. Select a primary care provider (PCP) and watch a video to learn about Patient-Centered Medical Homes.** To receive this credit, log onto Benefitfocus between October 15 and November 18 to select a PCP for yourself and your covered dependents **and** to view the video.

**Note:** If you selected a PCP during last year's enrollment or at some point this year, you will receive the credit. However, if you have added new dependents to your coverage during the past year, make sure your new dependents have a PCP assigned to them.

- 3. Attest that you and (if applicable) your enrolled spouse are tobacco-free or enroll in the QuitlineNC tobacco cessation program.**

To receive this credit, you must respond to the attestation question on Benefitfocus as part of the enrollment process. You must click "Save" when you reach the Summary screen in order to save your attestation and other elections. Print your Benefit Summary page for your records.

Even if you attested during last year's Open Enrollment, you will need to re-attest (and attest for your spouse, if you are enrolling him/her). **Note:** You will be asked if you are a tobacco user if you take the health assessment; however, in order to receive this wellness credit, you must log onto Benefitfocus and complete the attestation that is part of the benefits enrollment process.

If either you or your covered spouse is a tobacco user, you and/or your covered spouse must enroll in the QuitlineNC tobacco cessation program to receive the wellness credit. You can enroll in QuitlineNC's program any time between now and November 18, 2015, to receive the credit.

QuitlineNC is a free, four-call tobacco cessation program designed to help members quit for good. By enrolling in the multiple-call program, the member will be asked to set a quit date within 30 days of their initial call. In return, they will receive up to three months of FREE nicotine replacement therapy (NRT). They can choose from nicotine patches, gum, lozenges or combination therapy for heavy tobacco users. A four-week supply of their selected NRT will be sent to them after completing each of the first three calls with a Quit Coach.



## New Health Engagement Program!

In 2016, if you're enrolled in the CDHP, you will have the opportunity to earn additional HRA contributions by working with an NC HealthSmart lifestyle coach and by tracking your daily physical activity and/or nutrition. You can work with an NC HealthSmart lifestyle coach by phone and track your physical activity and nutrition through the Personal Health Portal. For more information, see the 2016 Open Enrollment Guide.

# It Pays to Be Well

For 2016, the State Health Plan is expanding the wellness activities you can do to reduce your monthly premium. If you do not take action, you will pay a higher premium. Below is a preview of how much your premium could be reduced in 2016 if you complete the following activities by November 18, 2015.

	CDHP	Enhanced 80/20 Plan	Traditional 70/30 Plan
Take the Health Assessment	\$20 reduction	\$25 reduction	N/A
Choose a Primary Care Provider <b>and</b> watch a video to learn more about Patient-Centered Medical Homes	\$20 reduction	\$25 reduction	N/A
Attest to being tobacco-free <b>or</b> enroll in the QuitlineNC tobacco cessation program	\$40 reduction	\$40 reduction	N/A

## Additional Ways to Reduce Your Health Costs

If you are enrolled in either the CDHP or the Enhanced 80/20 Plan, you can reduce your out-of-pocket costs by completing the following activities throughout the year:

- Visit the PCP listed on your medical ID card or a provider within your PCP's practice.
- 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 remember 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 resources available on [www.shpnc.org](http://www.shpnc.org).

	CDHP	Enhanced 80/20 Plan
Visit your PCP or a provider within your PCP's practice	\$25 deposited into your HRA for each visit	\$15 less copay per visit
Visit a Blue Options Designated Specialist, if needed	\$20 deposited into your HRA per visit	\$10 less copay per visit
Use a Blue Options Designated Hospital for an inpatient stay, if needed	\$200 deposited into your HRA per hospitalization	\$233 copay waived per hospitalization



# 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](http://www.shpnc.org).

- **Online videos:** Watch informational and interactive videos that guide you in selecting the Plan that's right for you.
- **Online premium calculator:** This 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 6](#) can help lower your premiums for the Enhanced 80/20 and CDHP options.
- **Cost estimator.** This tool can help you estimate costs and make a smart, informed health plan choice.
- **Decision Guide:** The State Health Plan Decision Guide, available online at [www.shpnc.org](http://www.shpnc.org) includes 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 2016 State Health Plan options.

## NCFlex Benefit Resources

- Visit [www.ncflex.org](http://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.
- **Meet ALEX.** ALEX is an easy-to-use, interactive tool that acts as your personal online benefits counselor. He explains your options in plain language and will guide you through your benefits selection process. Find him on [www.ncflex.org](http://www.ncflex.org).
- Review the **2016 NCFlex Enrollment Guide**, which is available at [www.ncflex.org](http://www.ncflex.org) or [here](#).
- Check your **email** regularly for important updates.

### Take Action

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:

- **Review the materials** at [www.shpnc.org](http://www.shpnc.org) and [www.ncflex.org](http://www.ncflex.org) to learn about your benefits.
- **Complete the necessary steps to take advantage of financial incentives** if you're enrolled in the Enhanced 80/20 Plan or the CDHP.
- **If you want to participate in a Flexible Spending Account**, you must actively elect it for 2016, even if you currently participate in one.
- **Enroll for your benefits** by logging onto <https://shp-login.hrintouch.com>.

Remember, you will not be able to make benefit elections for 2016 outside of the enrollment window unless you experience a change in family status or other qualifying event.

*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.*

October 2015