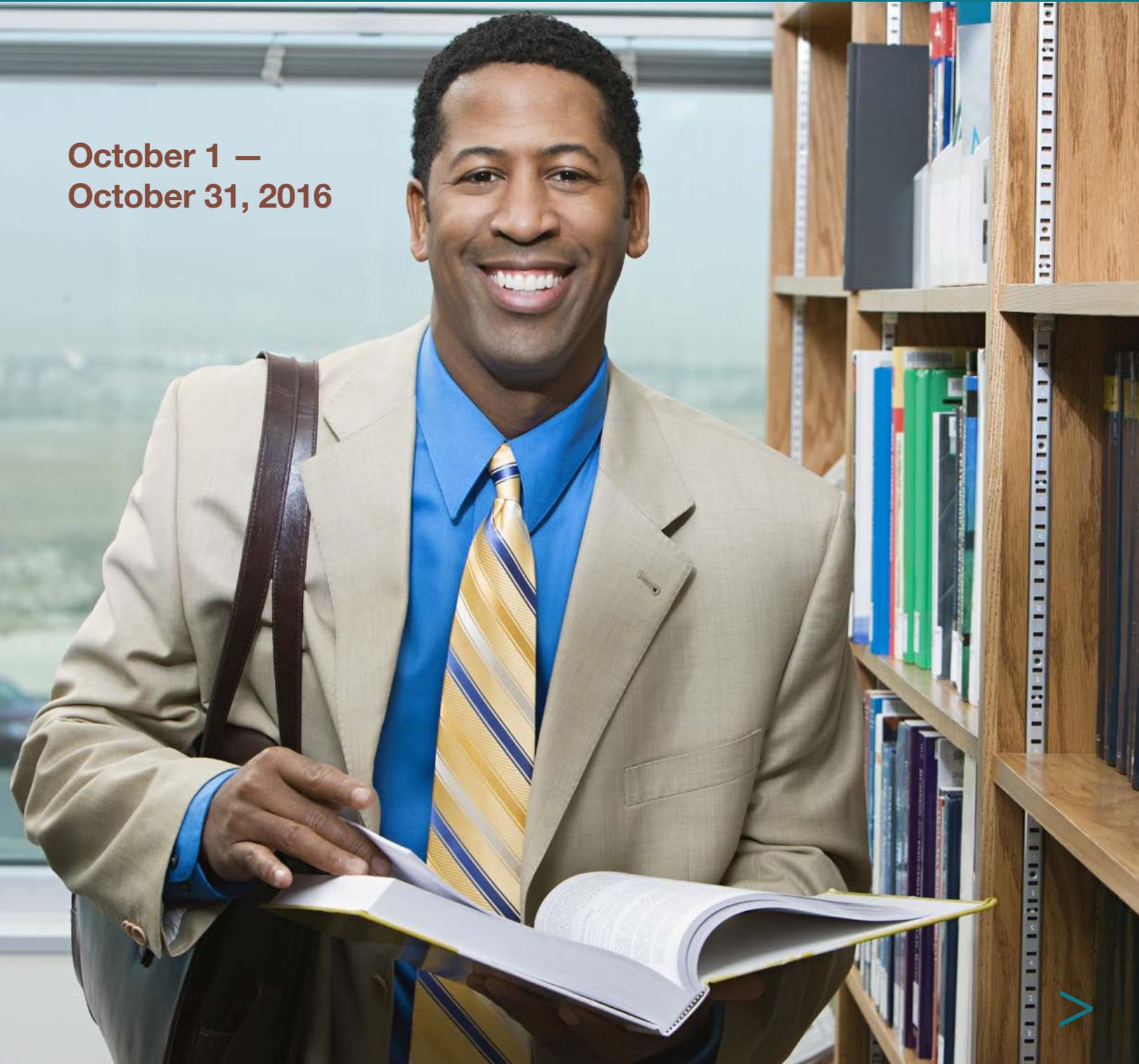




# Welcome to Open Enrollment



**October 1 —  
October 31, 2016**



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  
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, 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 2017 State Health Plan and NCFlex benefits.

# What's New for 2017

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 2017. We also encourage you to make health and wellness a priority in the year ahead. Take advantage of resources, programs and preventive care visits. If you're eligible, take advantage of the wellness incentives listed on **pages 5 - 6**.

## Health Plan

- **During Open Enrollment, you and your covered dependents will be enrolled in the Traditional 70/30 Plan for 2017.**

If you want to reduce your premium or enroll in the Enhanced 80/20 Plan or Consumer-Directed Health Plan (CDHP) (85/15), **YOU MUST TAKE ACTION DURING OPEN ENROLLMENT.**

- If you choose to stay in the Traditional 70/30 Plan, **in order to receive coverage without paying the employee premium**, you must attest that you are either tobacco-free or will enroll in the QuitlineNC tobacco-cessation program.
- Under both the Traditional 70/30 Plan and the Enhanced 80/20 Plan, there are changes to the annual deductible, out-of-pocket maximum and various copays.
- Beginning January 1, 2017, CVS Caremark will be the pharmacy benefit manager for all health plan options. If you currently participate in a mail order prescription program, you will need to pay attention to the information you will receive from the State Health Plan and CVS Caremark related to continuity of your benefits.
- Under all three health plans, the formulary, or drug list, for prescription drugs is moving from an open formulary to a closed formulary. In addition, there is a new Diabetic Testing Supplies pharmacy tier that includes coinsurance or a copay for test strips, lancets, syringes and needles.

## NCFlex Programs

- **Dental Plan**

- Metlife is the new dental vendor. Visit [www.metlife.com/dental](http://www.metlife.com/dental), enter your zip code and select PDP Plus Network to find a list of participating in-network dentists near you.

- The tier structure for dental coverage has been updated. The employee + child and employee + children has been combined to create the employee + child(ren) tier.

- Rates are slightly decreasing.

- **Group Term Life Insurance**

- If you/your spouse are currently enrolled in Group Term Life, you may add either \$10,000 or \$20,000 of additional coverage during annual enrollment up to the guaranteed issue amount of \$200,000 for employees and \$50,000 for spouse (no EOI required).

- If you/your spouse are not currently enrolled in the group term life coverage during annual enrollment, you/your spouse may purchase \$20,000 of coverage on a guaranteed issue basis (if you were not previously denied coverage). Amounts over \$20,000 require EOI.

- Rates for employee coverage are slightly decreasing.

- **Core Accidental Death and Dismemberment Insurance** will have a new vendor, Voya.

- There are several updates for **Voluntary Accidental Death and Dismemberment Insurance.**

- There will be a new vendor, Voya.

- Coverage will be offered in \$50,000 increments from \$50,000 - \$500,000.

- You can no longer have coverage in odd increments of coverage such as \$75,000, \$125,000 and \$175,000. If you are currently enrolled in such coverage, you will be automatically enrolled in the next available coverage amount. For example, if you are currently enrolled in \$75,000 of coverage, you will be enrolled in \$100,000 of coverage effective January 1, 2017.

- There will be new rates.

- You now have two options for **Critical Illness Insurance**, \$15,000 and \$25,000.

- The **Cancer Plan** will not require you to provide evidence of insurability for 2017.

As you consider your needs for the coming year and decide which benefits to elect for 2017, keep the following in mind:

**1. You are required to obtain minimum essential coverage for 2017 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, 2016, through January 31, 2017.
- Even though you have until January of next year to enroll in coverage through the Marketplace, you must enroll for 2017 coverage in the State Health Plan between October 1 and October 31, 2016. 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 2017, 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, there is no longer a 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. Note that if you drop your vision coverage for 2017, you will have to wait two years before you can re-enroll.
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 UNC) to send a tax form, the **1095-C**, to all employees subject to the law. You will receive the 1095-C in late January of 2017. 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

The State Health Plan offers you several ways to lower your costs for health plan coverage in 2017. By participating in the wellness activities shown below, you can earn wellness premium credits that will reduce your monthly premium. (Wellness premium credits only apply to the employee premium.)

## New for 2017

If you enroll in the Traditional 70/30 Plan for 2017, attesting that you are tobacco-free or agreeing to enroll in QuitlineNC will reduce your employee-only premium to \$0. **Important:** This is **required** if you want premium-free employee coverage under the Traditional 70/30 Plan in 2017.

Below is a preview of how much your premium could be reduced in 2017 if you complete the following wellness activities by October 31, 2016.

	CDHP (85/15)	Enhanced 80/20 Plan	Traditional 70/30 Plan
Attest during Open Enrollment in eEnroll that you are tobacco-free OR will enroll in QuitlineNC	\$40	\$40	\$40
Choose or confirm a Primary Care Provider (PCP) for you and all covered dependents	\$20	\$25	N/A
Complete a confidential online Health Assessment	\$20	\$25	N/A
<b>TOTAL CREDITS AVAILABLE for 2017</b>	<b>\$80</b>	<b>\$90</b>	<b>\$40</b>

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.



## Additional Ways to Reduce Your Health Costs

If you are enrolled in either the CDHP (85/15) or the Enhanced 80/20 Plan, you can reduce your out-of-pocket costs by completing the following activities throughout the year:

- See the PCP listed on your medical ID card or a provider within your PCP's practice.
- See 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 (85/15) Additional HRA Contribution	Enhanced 80/20 Plan Copay Reduced To:
See your selected PCP or a provider within your PCP's practice	\$25	\$10
See a Blue Options Designated Specialist	\$20	\$45
Use a Blue Options Designated Hospital for an inpatient stay	\$200	\$0; copay not applied

### Health Engagement Program for CDHP (85/15) Participants

If you're enrolled in the CDHP (85/15), you will have the opportunity to earn additional HRA contributions under the State Health Plan's Health Engagement Program.

The Health Engagement Program is all about helping you live a healthier life.

There are two parts to the program:

- 1. Healthy Lifestyles:** You earn incentives just by doing things that can help improve your health and prevent disease, such as working with an NC HealthSmart lifestyle coach and tracking your daily physical activity and/or nutrition through the Personal Health Portal.
- 2. Positive Pursuits:** If you're living with diabetes, chronic obstructive pulmonary disease (COPD), asthma, high blood pressure, high cholesterol, congestive heart failure or coronary artery disease, you can earn extra HRA funds by (any of the following):
  - Visiting your Primary Care Provider
  - Getting doctor-recommended lab tests
  - Following prescribed treatments to improve your health
  - Completing educational activities to learn more about your condition

### New for 2017

CDHP (85/15) participants will have more activities in which to earn incentives with RivalHealth! RivalHealth is a fitness-based wellness platform that engages members with daily exercise and nutrition activities as well as social interaction and challenges. Check them out at [www.rivalhealth.com](http://www.rivalhealth.com)!



# Enrolling for Coverage

Open Enrollment takes place October 1 through October 31, 2016. Once again, the State Health Plan and NCFlex benefits will be in one, convenient enrollment — in a single, secure, easy-to-use website.

## How to Enroll

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

- 1 Log onto the State Health Plan website ([www.shpnc.org](http://www.shpnc.org)) and click "Enroll Now."

**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 and General Administration, **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 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. Under Medical, click "Open Enrollment" to make or change your benefit election and then click "Next."
- d. Choose your medical plan. You can find a list of covered dependents on the left hand side of the screen.

- e. Click on the "Premium Credits" section. Continue entering applicable information and clicking "Next" through each screen until you arrive at the Summary screen.
- f. Review your elections and make any edits necessary. You **MUST** scroll down to the bottom and click **SAVE** or your choices will not be recorded. **Don't overlook this critical step.**

### 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 eEnroll** 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, 2016, when you will elect your State Health and NCFlex benefits coverage for 2017.



# 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).

- Videos about your State Health Plan options and how to complete the online enrollment process through eEnroll
- A Health Benefits Cost Estimator to help you choose which plan is right for you
- Links to the CVS Caremark drug lookup tool to assist you with determining your out-of-pocket costs for medications
- Benefits summaries
- Comparison charts showing details of how the State Health Plan options stack up against each other
- Rate sheets showing your premiums for each option

In addition, the State Health Plan will be offering several Member Outreach events including webinars and Telephone Town Halls. For details, visit [www.shpnc.org](http://www.shpnc.org).

## NCFlex Benefit Resources

- Visit [www.ncflex.org](http://www.ncflex.org) to learn about all the NCFlex benefits available to you. Enrollment guides are available from your benefits office upon request.
- Visit **ALEX**, 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 **2017 NCFlex Enrollment Guide**, which is available at [www.ncflex.org](http://www.ncflex.org) or [here](#).
- Check your **email** regularly for important updates.

### Eligibility and Enrollment Support Center: 855-859-0966

During the Open Enrollment period of October 1–31, 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.–3 p.m. ET.

### 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 premium credits.** Remember, you must complete the tobacco attestation to receive employee coverage at no cost under the Traditional 70/30 Plan.
- **If you want to participate in a Flexible Spending Account**, you must actively elect it for 2017, even if you currently participate in one.
- **Enroll for your benefits** by logging onto eEnroll.

Remember, you will not be able to make benefit elections for 2017 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 Traditional 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 2017 as you have in 2016 (provided that coverage is available to you and your dependents), except for Flexible Spending Accounts. **To participate in either 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.*

October 2016