



# Welcome to Open Enrollment



September 30 —  
October 31, 2017



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 2018 State Health Plan and NCFlex benefits.

# What's New for 2018

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 2018.

## Health Plan

- **During Open Enrollment, you and your covered dependents will be enrolled in the 70/30 Plan for 2018.**
  - 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).
- The Consumer-Directed Health Plan (CDHP) will no longer be offered. Health Reimbursement Accounts (HRAs) must be used by December 31, 2017.
- There is no increase to premiums for child(ren) or family coverage.
- There is no increase to copays and deductibles in either the 80/20 Plan or the 70/30 Plan.

## NCFlex Programs

- **NEW! Accident Plan**
  - You can enroll in an Accident Plan that pays benefits for specific injuries and events resulting from a covered accident.
    - » Family coverage is available.
    - » The plan will help you pay for healthcare expenses.
- **Dental Plan**
  - Premium rates for the Dental High Option PPO are slightly decreasing.
- **Vision Plan**
  - EyeMed Vision Care replaces Superior Vision as the new vision plan administrator.
  - Premium rates for the Basic and Enhanced Plans are slightly decreasing.
  - There is a new and larger network of providers.
  - There is a higher frame allowance (\$200) and contact lens allowance (\$175) for the Enhanced Plan.
  - EyeMed now offers hearing aid discounts.
- **Flexible Spending Accounts (FSAs)**
  - The annual contribution amount for the Health Care FSA is increasing to \$2,600.
  - Effective for the 2018 plan year, any unused Health Care FSA funds, up to \$500, can now be rolled over into the 2019 plan year as long as you have a minimum balance of \$25.
  - The grace period will remain in place for the 2017 plan year. (If you have an account balance in your 2017 account, you have until April 30, 2018, to submit claims for reimbursement of expenses incurred during the plan year and grace period, which ends March 15, 2018.)
  - Beginning in January, you can use the NCFlex Convenience Card to pay for eligible dependent care expenses, up to the amount available in your account. The card can be used 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.



As you consider your needs for the coming year and decide which benefits to elect for 2018, keep the following in mind:

**1. To avoid tax penalties, you are required to obtain minimum essential coverage for 2018 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:** 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, 2017, through December 15, 2017.
- Even though you have until mid December to enroll in coverage through the Marketplace, you must enroll for 2018 coverage in the State Health Plan between September 30 and October 31, 2017. 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 2018, 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 \$2,600.
- The Dependent Day Care Flexible Spending Account maximum annual contribution is \$5,000.

**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 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 2018. 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
- Accident Insurance - NEW
- 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 care in 2018.

## Tobacco Attestation Wellness Activity

By taking this simple step, you can save money in 2018! 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 that you are tobacco-free or will enroll in QuitlineNC's multiple-call program between September 30 and October 31*	- \$60 premium credit	- \$60 premium credit
<b>Total Monthly Employee-Only Premium (with credit)</b>	<b>\$50</b>	<b>\$25</b>

\* Even if you attested during last year's Open Enrollment, you will need to re-attest during Open Enrollment. If you are a tobacco user, you 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 December 31, 2017.

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.

## 80/20 Plan Additional Wellness Incentives

Additional wellness incentives are available in the 80/20 Plan that lower your out-of-pocket costs for various health care services you receive throughout the year.

Additional Wellness Activities	80/20 Plan
Visit the Primary Care Provider (PCP) listed on your ID card or another provider in the same practice	\$10 copay
Visit a Blue Options Designated specialist*	\$45 copay
Get inpatient care in a Blue Options Designated hospital*	\$0; copay not applied

\* You can identify Blue Options Designated providers within the "Find a Doctor" tool by looking for this designation by their name: "Designation for Cost and Quality."



# NC HealthSmart

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.

Beginning January 1, 2018, telephonic coaching for disease and case management will be provided for the following conditions only: asthma, chronic obstructive pulmonary disease (COPD), cerebrovascular disease (CVD), coronary artery disease (CAD), peripheral vascular disease (PAD), heart failure, and diabetes. Case management will continue to be provided for members with complex health care needs and with conditions such as chronic and end stage renal disease.

All members will continue to have access to online resources such as a Personal Health Portal to assist you in your health goals. For details, visit [www.shpnc.org](http://www.shpnc.org) and click on the NC HealthSmart tab at the top of the page.

## **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 eEnroll. Once you're logged into eEnroll 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 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 and use your campus login credentials.

- 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 "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 Medical Coverage, click "Edit Coverage."
- 6 Under Medical, select "Open Enrollment" and click "Next." Choose your medical plan. You can find a list of covered dependents on the left hand side of the screen.

## New for 2018

Selecting or updating your Primary Care Provider (PCP) in eEnroll 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.

- 7 Click on 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."
- 8 Proceed to the next section and elect coverage for any of the NCFlex benefits. Click "Save" after each benefit election you make.
- 9 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.
- 10 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:

- **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 September 30 - October 31, 2017, when you will elect your State Health and NCFlex benefits coverage for 2018.



# 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).

- Plan Comparisons
- Health Care Summary Report (located in Blue Connect)  
*This is a customized report where you can find recent benefit use and health expense details.*
- Informational videos
- Rate sheets

In addition, the State Health Plan will be offering several Member Outreach events and webinars. 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 **2018 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 September 30 - 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](http://www.shpnc.org) and [www.ncflex.org](http://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 2018, 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 2018 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 2018 as you have in 2017 (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.**

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