



NORTH CAROLINA Office of *State Human Resources*



NCFlex HBR Train the Trainer

Fall 2020

NCFlex Agenda

- Open Enrollment Updates for 2021
- Other Updates
- Benefit Refreshers

Open Enrollment Updates for 2021

Open Enrollment will be held from October 15th - 31st

- NCFlex Changes for 2021
 - Dental Rates
 - Health Care Flexible Spending Account
 - SSNs for Covered Dependents
- Cancer Plan & Specified Disease
 - No EOI during annual enrollment

Dental Changes for 2021

- Lower rates
 - COVID related lower utilization
 - Repeal of the HIT
 - Rates were reduced for all plans approximately 8%

Monthly Dental Cost

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$44.56	\$33.08	\$21.08
Employee and Spouse	\$89.36	\$66.32	\$42.50
Employee and Child(ren)	\$96.36	\$71.88	\$45.64
Employee and Family	\$157.78	\$112.98	\$72.74

Health Care Flexible Spending Account Changes

- The annual maximum election is increasing to \$2,750
 - An increase of \$50
- The annual rollover amount is increasing to \$550
 - An increase of \$50
 - Can rollover amounts over \$25 up to \$550
 - Continues to rollover until utilized
- Need to reenroll if you want more than what is in your rollover account
- Last day to file claims for previous plan year is changing to March 31, 2022 which allows members to access their rollover funds sooner

Dependent SSNs

- Dependent SSNs are going to be required to enroll in NCFlex benefits
- Prevents duplicate enrollments
- Prevents employees from paying for benefits for which they will receive no benefit

Enrollment Communications

- 2021 Enrollment Guide (also available in Spanish)
 - Includes NCFlex Disability
 - Agencies, Community Colleges and Charter Schools
- 2021 Enrollment Guide for Universities
 - Does not include Disability plan
- 2021 HBR Benefits Guide
- Email alerts
 - Employees and HBRs can sign up for these at ncflex.org, 3rd link under sliders

Enrollment Communications

- Open Enrollment page
 - Linked from first slider on NCFlex main page (ncflex.org)
- Mailer
 - Trifold as if in years before, with updates and reminders
- Employee Sessions during enrollment
 - Six scheduled, day and evening, weekdays and weekend
 - Noted on mailer and on Open Enrollment page
 - 1-hour session
 - Will have short presentation and then allow for questions

Benefit Fairs - Virtually

- NCFlex is taking requests for virtual benefit fairs
- Currently have about 20 scheduled
- Employing Units can request the type of virtual benefit fair that best meets their employees' needs
 - General overview
 - Sessions on each product (employees can join the session in which they are interested)
 - Focused on a couple of key products
 - Promotional items and raffle for participants

Other Updates

Group Term Life EOI

- Employees who initially declined coverage and enroll during OE – no matter the amount, it will pend EOI
- Benefitfocus will audit and manually approve \$20,000 amount
- In the past the system was not pending EOI for any amount selected after initial refusal, therefore this is a temporary fix until the enrollment platform is updated
- Enrollment platform will show employee:
 - ***You have requested a benefit amount that requires an Evidence of Insurability. You will be contacted with the information necessary to submit.***
 - *****If you waived or cancelled your Group Term Life coverage in a previous participation year, you will be approved for \$20,000 of Guaranteed Issue coverage. Any amount above the \$20,000 will require evidence of insurability.***

Dual Enrollments

- Dual enrollment is not allowed in any plan
- Having the SSN in place will help prevent
- For AD&D, if both employee and spouse are eligible, only one should cover children with family coverage

Imputed Income

- During the 2020 open enrollment GTL did not pend for EOI.
- When the issue was discovered EOI letters were sent to employees and coverage amounts were reduced to the GI amount
- This resulted in an incorrect imputed income amount
- LifeHelp will be sending negative imputed income amounts on the October imputed income file to correct the YTD imputed income

Benefit Refreshers

Health Care FSA Rollover (Carry Forward)

- At the end of calendar year amounts between \$25 and \$550 will rollover to next plan year (will not be forfeited if not spent)
- The rollover funds can be used for the current plan year after the last day to submit claims for the previous plan year has been passed
 - May use Convenience Card once last day to submit claims has passed
- Rollover election can be added to annual election to increase your total available amount
 - $\$2,750 + \$500 = \$3,250$ available for 2021
 - Helps to budget for elective surgeries that can be scheduled in the future such as LASIK eye surgery
- Rollover if unused in the next plan year continues to rollover
- You do **not** need to enroll in the HCFSA for the next plan to have access to your rollover funds

CARES Act and OTC Meds

- Passed March 2020
 - Claims retro back to January 1
- HCFSA items now eligible
 - **New**-Over-the-counter medications
 - **New**-Feminine Care and Menstrual products
- Approximately 17,500 OTC items added
- Most merchants have updated their systems to accept the convenience card for these products – if not, file manual claims
- NCFlex.org site has updated eligibility list under FSA

CARES Act of 2020 Update

Over-the-counter (OTC) medications are now reimbursable under FSAs without requiring a prescription or completing a Letter of Medical Necessity Form. This provision is retroactive to January 1, 2020. Menstrual care products are now reimbursable as eligible expenses, including tampons and pads.

Eligible Health FSA Expenses

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| <ul style="list-style-type: none"> • Acupuncture • Alcoholism treatment • Allergy medication, nasal sprays • Ambulance • Analgesics, fever reducers, pain reducers (aspirin, ibuprofen, acetaminophen) • Antacids and heartburn relief • Antibiotic ointments • Anti-itch creams and hydrocortisone creams • Arthritis pain relieving creams • Athlete's foot treatment, anti-fungal creams • Artificial teeth/dentures • Bandages • Birth control • Blood pressure monitors • Braces • Braille books and magazines • Breast pumps and lactation supplies • Cancer screening • Chiropractors • Chondroitin • Co-insurance amount you pay • Cold/flu packs • Cold medicines, tablets, syrups, cough drops & lozenges • Co-pay amount you pay • Compression hose (30-40 mmHg or higher) • Condoms • Contact lenses and eyeglasses • Contact lens solutions • Cost of medically necessary operations and related treatments • Crutches • Deductible medical coverage (amounts you pay) • Dental fees • Diabetic supplies | <ul style="list-style-type: none"> • Diaper rash ointment • Dietary supplements • Drug addiction treatment • Doula • Ear wax removal kits • Eye exams, eye surgery • Eye glasses (protection plans/ warranties are NOT eligible expenses) • Eczema treatments • Feminine hygiene products • Fertility treatments (in vitro fertilization, surgery) • First-aid cream • Glucosamine • Hearing devices and batteries • Hemorrhoid treatments • Hospital services • Incontinence products • Infertility treatments • Insulin • Laboratory fees • Lactose intolerance tablets • Lamaze classes • Latex gloves • Laxatives • Medical alert bracelets • Medical information plan • Menstrual pain relievers • Mentally handicapped persons cost of special home care • Motion sickness pills • Nasal spray and strips • Nicotine gum, patches • Nurses fees (including nurses' board and social security tax paid by you) • Obstetrical expenses • Orthotics • Over-the-counter medications • Oxygen • Petroleum jelly | <ul style="list-style-type: none"> • Prosthesis • Pregnancy tests • Prenatal vitamins • Psychiatrists' and psychologists' fees • Radial keratotomy and lasik eye surgery • Routine physical & other non diagnostic services or treatments • Sinus medication • Smoking cessation programs • Speech therapy • Special education for the blind • Special plumbing for handicapped • Sterilization (i.e., tubal ligation, vasectomy) and reversal • Stomach and digestive relief items • Sunburn cream (Solarcaine) • Surgical fees • Telephone, special for hearing impaired • Television audio display equipment for hearing impaired • Therapeutic care for drug and alcohol addiction received as medical treatment • Thermometers • Toothache and teething pain relievers • Transportation expenses for person to receive medical care • Urinary pain relief medication • Vaccines • Walkers • Wart removal, i.e., W Freeze Off (certain wart medicines may require a prescription) • Wheelchair • X-rays • Yeast infection medication |
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Eligible Health FSA Expenses Only with a Letter of Medical Necessity Form

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| <ul style="list-style-type: none"> • Compression hose (20-30 mmHg) • Exercise programs or equipment • Fiber supplements • Humidifier • Hypnosis • Infertility treatments • Lead-base paint removal | <ul style="list-style-type: none"> • Massage therapy, rolling therapy • Mineral supplements • Occupational therapy • Orthopedic shoes (reimbursement is permitted for the cost difference between orthopedic shoes and regular shoes.) • Scooter, electric | <ul style="list-style-type: none"> • Service animal (guide dogs are eligible without a LOMN) • Tuition/meals/lodging for special needs schooling • Varicose vein, treatment of • Vitamins • Water-Pik |
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Dependent Day Care FSA

- Reminder: Employees can use “Day care change” or other life event in the enrollment platform to make changes mid-year such as:
 - Starting or stopping day care or childcare (including camps)
 - Change in day care expenses
 - Birth
 - Marriage
- Reminder: Services incurred after separation can be reimbursed up to the balance available in the account

FSA General

- Remind employees to check their HCFSA account balances prior to December 31
- Claims
 - For HCFSA must be incurred January 1, 2021 – December 31, 2021
 - **2021 claims** submission deadline is **March 31, 2022**
 - **2020 claims** submission deadline is April 30, 2021
 - For DDCFSA must be incurred January 1, 2021 – March 15, 2022
 - **2021 claims** submission deadline is **March 31, 2022**
 - **2020 claims** submission deadline is April 30, 2021

Group Term Life and AD&D

- Employees and/or dependent should not be dually enrolled
- If a person is eligible to participate as an employee, he/she must choose to be covered as an employee, not as a dependent
 - Noted in 2021 Benefits Guide

Thank You



**Annual Enrollment
October 15th to 31st**