

Flexible Benefits

Contents:

[NC Flex](#)
[Health Care Flexible Spending Account](#)
[Dependent Care Flexible Spending Account](#)
[Dental Plan](#)
[Vision Plan](#)
[Accidental Death and Dismemberment Insurance](#)
[Voluntary Group Term Life](#)
[Critical Illness](#)
[Cancer Insurance](#)
[Information Sources](#)

NCFlex

The NCFlex Program began in 1996, offering voluntary benefits, to eligible employees, on a pre-tax basis through payroll deduction. Electing benefits under this Program allows for employees to reduce their taxable income.

Eligibility

To be eligible to participate in the NCFlex Program, an employee must work 20 or more hours per week in a permanent, probationary, trainee, or time-limited position and must work at a state agency, university or a participating community college.

Enrollment Processing

An employee may enroll online through the BEACON system or through the NCFlex online system, depending on the work location. The Personnel Office will be able to advise which system is available for use at a specific work location along with the web address.

NCFlex offers the following benefits under payroll deduction:

Health Care Flexible Spending Account (HCFSA)

An employee may enroll in the HCFSA for health care expenses by contributing a dollar amount through payroll deduction. The contribution is taken out of the pay before taxes and may be used for various out-of-pocket health expenses (i.e., co-payments and prescription medicine to braces and contact lenses, etc.)

Flexible Benefits (continued)

Dependent Care Flexible Spending Account (DCFSA)

An employee may enroll in the DCFSA for dependent care expenses by contributing a dollar amount through payroll deduction. The contribution is taken out of the pay before taxes and may be used for care of a dependent child under age 13, an incapacitated spouse and/or a dependent adult. Expenses include but are not limited to: school care, home care and housekeeping services.

Dental Plan

Two plans are available under this Program, High Option and Low Option. The High Option pays a higher percentage of benefits and covers preventive, basic, major and orthodontic services. The Low Option pays a lower percentage of benefits and covers preventive and basic services.

Core Accidental Death and Dismemberment (AD&D) Insurance

This benefit provides \$10,000 Core AD&D coverage at no cost to the employee. The employee must enroll to receive this benefit.

Vision Plan

Three plan options are available under this Program. Plan 1 is a full service plan covering exams and materials. Plan 2 is a basic plan covering materials. Plan 3 is an enhanced plan which covers a more extensive eye exam as well as materials. All three provide in-network and out of network benefits.

Voluntary Accidental Death and Dismemberment (AD&D) Insurance

This voluntary plan pays a benefit as the result of death or loss of limb due to an accident. The coverage is effective 24 hours a day, 365 day a year. It includes accidents on or off the job and also includes Emergency Travel Assistance services.

Voluntary Group Term Life

This coverage pays a benefit to your beneficiary (ies) if you die while covered by this policy. New employees are guaranteed up to \$100,000 coverage without answering any

Flexible Benefits (continued)

medical questions. This is strictly a term life policy that provides a benefit as the result of death. There is no accumulated cash value.

Critical Illness

This plan is designed to compliment your existing medical coverage. Employees may receive a lump sum benefit of up to \$15,000 per category, if the illness meets the criteria. This payment may be used for expenses such as mortgage payments, prescriptions drugs, rehabilitation and child care.

Cancer Insurance

Three plan options are available under this Program. Choose between Low Option, High Option or Premium Option. Each Option offers the same type of benefits and/or services but pay out at a different percentage. New employees may enroll without answering any medical questions. In addition to paying for Cancer related expenses this plan also covers 29 other specified diseases including indirect expenses incurred during cancer treatment such as food, lodging, transportation and missed work.

Information Sources

The Office of State Human Resources continuously works to expand NCFlex to include other benefits for State employees. Updates and enrollment packages will be made available to employees through the work locations Personnel Office. Annual enrollment for the NCFlex Program is in October. Visit the web site: www.ncflex.org for additional information.
