

# Open Enrollment Begins October 1

Now is the time to begin thinking about your benefits and the coverage you will need for 2015. This year the enrollment period runs from **October 1 to October 31**. Remember, you will enroll for *both* your State Health Plan and your NCFlex benefits during Open Enrollment. Once enrolled, your new elections will go into effect January 1, 2015.

## One-Stop Enrollment

Log on to <https://shp-login.hrintouch.com> beginning October 1, 2014, to enroll or make changes to your 2015 benefit elections. You can enroll in or update the following benefits:

- Health
- Dental
- Vision
- Cancer
- Critical Illness
- Core AD&D
- Group Term Life
- Voluntary AD&D
- Flexible Spending Accounts

## What You Need to Know and Do

As you consider your needs for the coming year and decide which benefits to elect for 2015, keep the following in mind:

1. **You will be required to obtain minimum essential coverage for 2015 as a result of Health Care Reform, either through a spouse's plan, another qualifying plan or through the Health Insurance Marketplace.** Click [here](#) for more details.
2. If you are satisfied with the current health plan in which you are enrolled, you can remain in that plan. However, if you are enrolled in the Enhanced 80/20 or the Consumer-Directed Health Plan (CDHP) through the State Health Plan and wish to maintain or lower your employer-paid premium, you must **complete your wellness premium credits by October 31, 2014.** Click [here](#) for more details.
3. 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 update your **dependent's** information to include his or her **Social Security number.**
4. 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 is \$2,500.
  - The Dependent Day Care Flexible Spending Account maximum annual contribution is \$5,000.
5. If you are switching **Dental Plan** options, review the information in the NCFlex enrollment guide about benefit waiting periods.



Click [here](#) to review more detailed information about 2015 benefit options.

6. 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 2015, you will have to wait two years before you can re-enroll.
7. 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.
8. If you enroll in **Group Term Life Insurance** for 2015, your rate will be based on your age as of January 1, 2015. If you move up in an age bracket during 2015, you will see the new rates appear in your January 2015 paycheck.

## Attend an Enrollment Webinar

Attend an enrollment webinar to learn more about your 2015 benefit programs. Click [here](#) for the webinar schedule.

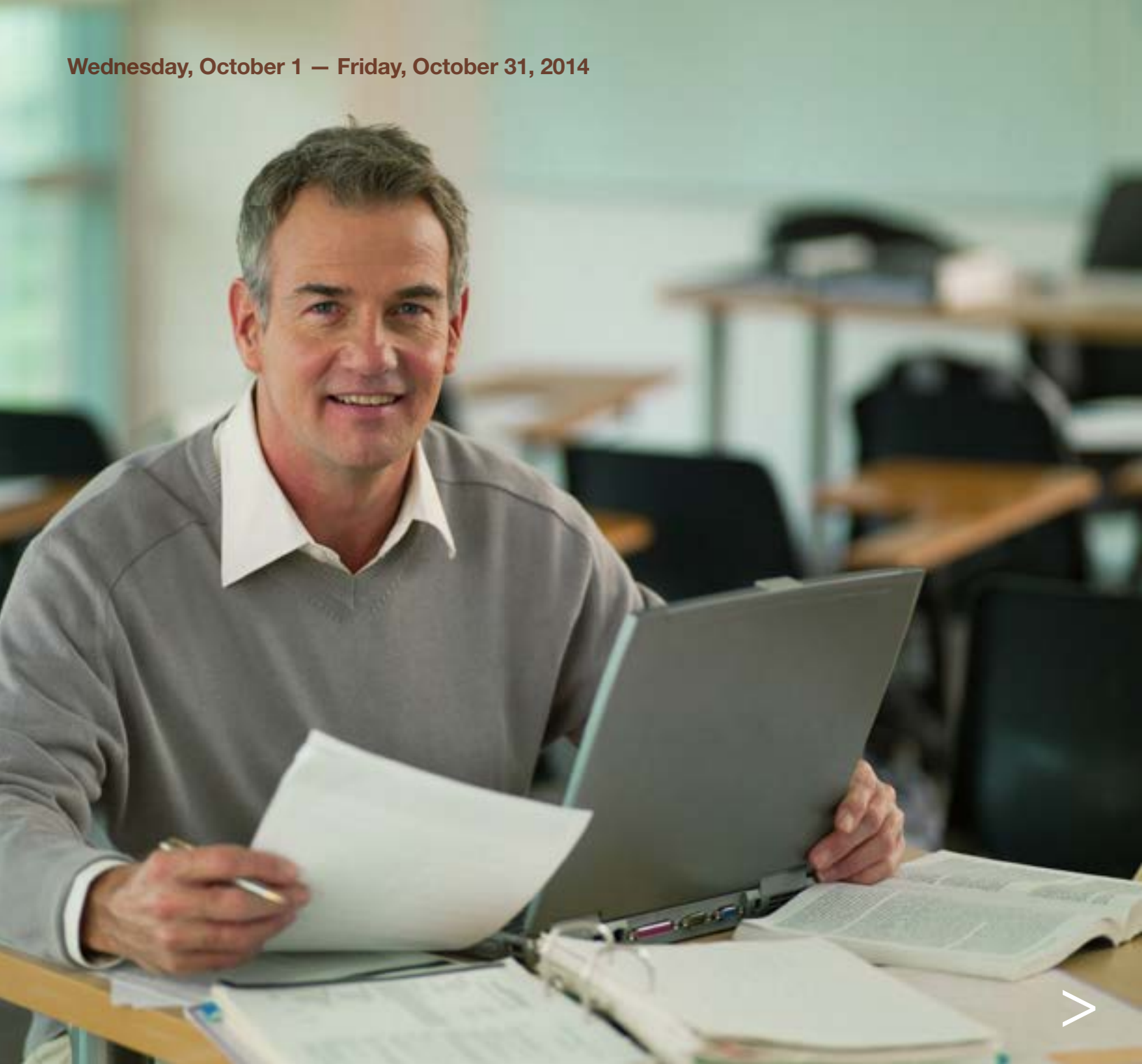
Open Enrollment runs **Wednesday, October 1 – Friday, October 31, 2014**. Be sure to enroll on time to get the coverage you need for 2015!



# Welcome to Open Enrollment



Wednesday, October 1 — Friday, October 31, 2014

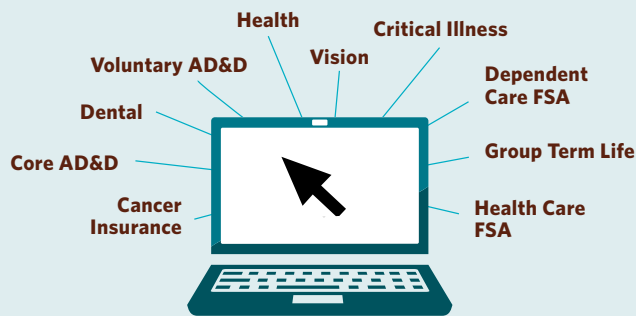


Appalachian State University  
East Carolina University  
Elizabeth City State University  
Fayetteville State University  
North Carolina A&T State University  
North Carolina Central University  
North Carolina State University  
North Carolina School of Science and Mathematics  
University of North 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. It's important to take the time to understand your options so you can be sure to select the coverage that suits your needs and your budget. That's why UNC is providing the information, tools and resources you need to make informed benefit choices. Read on to discover what you need to know and do for your 2015 State Health Plan and NCFlex Benefits.

# 2015 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 Do I Enroll for My 2015 Benefits?

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

- 1 Log onto BenefitFocus at <https://shp-login.hrintouch.com>.  

Note: For some locations, your login instructions are different. Be sure to look for special login instructions on the home page to access the site.
- 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 update your dependent's information 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.

### Keeping Key Terms Straight

As you review your various State Health and NCFlex benefit materials, you may notice that some terms are used interchangeably. To help you keep it all straight, remember:

- **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 1 — October 31, 2014, when you will elect your State Health and NCFlex benefits coverage for 2015.

# Participating in Wellness Pays

In 2015, the State Health Plan is once again providing financial incentives to active employees who participate in wellness and make informed health care decisions throughout the year — helping you improve your health and save money.

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

- 1. Complete a health assessment.** To receive your wellness credit for 2015, your health assessment needs to be completed or updated between November 1, 2013 and October 31, 2014.
- 2. Select a primary care provider (PCP).** To receive this credit, make sure to select a PCP for yourself and your covered dependents no later than October 31, 2014. If you selected a PCP during last year's enrollment or at some point this year, you will receive the credit.
- 3. Attest that you do not smoke or will commit to a smoking cessation program.** The attestation is only available during Annual Enrollment — October 1-31, 2014.

Then, to lower your out-of-pocket costs, complete the following activities throughout the year:

- Visit the PCP listed on your medical ID card.
- 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 don't forget 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 enrollment guide or other online resources available on [www.shpnc.org](http://www.shpnc.org).





# What You Need to Know

For 2015, there are very few changes to current benefit programs. Beginning Jan. 1, 2015, the State Health Plan will cover Applied Behavior Analysis (ABA) for autism when certain criteria are met. Also there have been slight adjustments to the Affordable Care Act (ACA) preventive medication and services list for 2015.

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 incentives listed on the previous page.

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.

As you consider your needs for the coming year and decide which benefits to elect for 2015, keep the following in mind:

## 1. You will be required to obtain minimum essential coverage for 2015 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 Health Insurance Marketplace is November 15, 2014, through February 15, 2015.

- Even though you have until February of next year to enroll in coverage through the Marketplace, you must enroll for 2015 coverage in the State Health Plan during October. It's important to make your decision about enrolling in the State Health Plan by October 31, 2014, 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 2015, 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 is \$2,500. 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 2015, 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. **Group Term Life Insurance:** If you enroll in Group Term Life Insurance for 2015, your rate will be based on your age as of January 1, 2015. If you move up in an age bracket during 2015, you will see the new rates appear in your January 2015 paycheck.

# Support Along the Way

Making informed decisions during Open Enrollment is important — it helps ensure you get the right coverage for the coming year. But, it can also be confusing. To help you make the right choices, there are many resources available to you.

## State Health Plan Resources

- **Online videos:** Go to the State Health Plan website at [www.shpnc.org](http://www.shpnc.org) and click on “2015 Open Enrollment” to watch helpful videos about your new Health Plan options. You will find both informational and interactive videos to guide you in selecting the Plan that’s right for you.
- **Online premium calculator:** This online 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 4 can help lower your premiums for the Enhanced 80/20 and Consumer-Directed Health Plan options. Visit [www.shpnc.org](http://www.shpnc.org) to access this helpful tool.
- **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 2015 State Health Plan options.

## NCFlex Benefit Resources

Visit the website at [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.

Other ways to get the information and support you need include:

- Checking your e-mails regularly for more information about enrollment
- Looking at the 2015 NCFlex Enrollment Guide, which is available online at [www.ncflex.org](http://www.ncflex.org). Click [here](#) to access the Enrollment Guide.

### Important Reminders: What You Need to Do

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 Consumer-Directed Health Plan.
- **If you want to participate in a Flexible Spending Account**, you must actively elect it for 2015, even if you currently participate in one.
- **Enroll for your benefits** by logging on to <https://shp-login.hrntouch.com>.

Remember, you will not be able to make benefit elections for 2015 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.*

September 2014