



2014 Annual Enrollment - 2015 Plan Year HBR Guide

Annual Enrollment - October 1 – 31, 2014

**Enrollment choices for benefits will be effective:
1/1/15 – 12/31/15**

State Health Plan or NC Flex enrollments must be completed online through BEACON'S Employee Self Service (ESS) portal at <https://mybeacon.nc.gov>

**Employees can:
Switch between Plans
Add or Remove Dependents
Cancel Plans
Maintain Premium Wellness Credits**



State Health Plan (SHP) Annual Enrollment

- If employees are satisfied with their current plan, they do not need to re-enroll.
- **HOWEVER, if enrolled in the 80/20 plan or CDHP & employees wish to maintain or lower their premium, employees will need to complete the wellness premium credits as required below:**
 - Employees do NOT have to re-indicate a PCP if one has already been chosen.
 - Employees WILL BE REQUIRED to complete the Tobacco Attestation again.
 - Employees WILL BE REQUIRED to complete the Health Assessment again, **IF** completed **prior to 11/1/13**.
 - To **re-attest to the Tobacco Attestation**, employees will be required to log into the BEACON My Data (ESS) portal, My Benefits page, click on the Annual Enrollment link and select '**Change**' for the Medical Plan

Medical Enhanced 80/20 Plan 63.56 USD Monthly (Pre-Tax) [Enhanced 80/20 Plan - Employee Only](#) SHP Benefit Summary **Change** Remove

This will prompt the employee through the regular annual enrollment process, but if no changes are being made, employees can click on '**Next Step**' to lead to the Tobacco Attestation screen. Once the attestation is completed, employees can continue through the enrollment process by clicking on '**Add Plan to Selection**', '**Review Enrollment**' and '**Save**'.

- To update PCP information, employees can log into the Annual Enrollment link and select '**Change**' for the Medical Plan to prompt them through the enrollment process to reach the '**Select PCP**' screen. Employees can always



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update their PCP at any time using the 'Benefits Medical Information' link on the ESS/My Benefits portal as well.

- The Health Assessment link can be found under My Data (ESS), My Benefits

[📌 NC Health Smart Health Assessment](#)

Link to NC Health Smart Health Assessment. It is a quick, easy and confidential questionnaire dealing with your overall health and lifestyle.

Note: Tobacco & PCP Wellness premium credits will reflect on the employee's participation overview or confirmation statement the **next day** after the enrollment has been completed. The Health Assessment credit will be reflected 2-3 days after its completion.

- Enrollment changes will become effective on January 1st with premium changes occurring in the December paycheck(s).



NC Flex Annual Enrollment

- If employees are satisfied with their current plans, they do not need to re-enroll.
 - **EXCEPTIONS:** Employees **MUST re-enroll in the Flexible Spending Account (FSA) elections every year:** Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DDCFSA)
 - Employees must designate an **Annual** FSA Contribution amount, not a monthly amount:

Annual Contribution for plan NC Flex Health Care FSA for the target period 01/01/2015 - 12/31/2015 [Health FSA - Plan Details](#)

Annual Contribution Amount: USD (MAXIMUM: 2,500.00 USD)

- Employees wishing to cancel an NC Flex Plan, MUST log on during annual enrollment to cancel or remove the plan.
- Enrolling in a similar plan or agency specific plan will NOT automatically cancel an NC Flex Plan.
- NC Flex Annual Enrollment Reminders:
 - Vision: Two-year lock out period if coverage is dropped.
 - FSA: Reimbursements are made by direct deposit.
 - Dental: Waiting periods may apply when changing from the Low Option to the High Option.
 - Critical Illness: No EOI (Evidence of Insurability) to enroll.
 - Cancer: After initial eligibility or increase of coverage, EOI is required.



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- Core AD&D: Still available for employee only at no cost.
 - Voluntary AD&D: Don't forget the 'Worldwide Emergency Travel Assistance'.
 - Term Life: No EOI for \$10,000 increase up to \$100,000 during annual enrollment.
 - Enrollment changes will become effective on January 1st, 2014 and you will see your premium changes in your January paycheck(s).
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Phone Enrollments

BEST Shared Services will assist employees that do not have ESS access with Annual Enrollment changes. Employees using the phone enrollment process must:

- Know what plans they want to enroll in,
- Have PCP information available,
- Must know their Spouse's SSN & dependent identification data,
- Call Active Health directly to complete the Health Assessment
 - Ph#: 800-817-7044
- Benefit counseling will not be provided to the employee.
- Employees will be referred back to the Agency HBR for benefit counseling.
- **Having a locked NCID is NOT a valid reason** for an employee to use the phone enrollment process. Those employees will be referred back to their Agency to contact the Agency NCID Administrator.
- Calls will be recorded to validate enrollment information.
- BEST will provide HBR a list of phone enrollees so benefit statements can be printed

New Hire Employees on or AFTER October 1, 2014

- **The employee's New Hire Action must be in the Beacon system first!**
- New Hire employees will complete two (2) enrollments.
- Complete the **New Hire Enrollment FIRST**
 - The New Hire link is for enrollment elections as a new hire through the end of the current 2014 plan year (12/31/14).
 - This online enrollment needs to be completed within 30 days of the date of hire.
- **AFTER** the new hire enrollment is completed:
 - The **Annual Enrollment link will show up in the system the following Monday.**
 - The employee will then need to complete the Annual Enrollment for 2015 plan elections.



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Qualifying / Life Changing Events on or AFTER 10/1/14

- When experiencing a life changing event, it is very important for employees to consult with their Agency Health Benefits Representative (HBR). The HBR will need to create the appropriate adjustment reason within the system, which would allow employees to make the enrollment changes within ESS.
- Employees experiencing a qualifying event, i.e. new hire, newly eligible, newborn, marriage or etc. during Annual Enrollment or after, will need to complete the **qualifying event enrollment first**. If it is also necessary to make changes for Annual Enrollment, employees may need to return to ESS the **following week** to complete the annual enrollment changes:
 - **Qualifying Events (QE) occurring in October**
 - The QE enrollment change will delete the employee's 2015 enrollment, if the QE enrollment is not done FIRST.
 - After the QE enrollment is completed, the following Monday the employee will need to complete or recomplete their 2015 annual enrollment.
 - NCFlex – Only the plans that were changed during the QE enrollment will need to be recompleted.
 - SHP – For any SHP QE changes, the employee will need to recomplete the wellness initiatives to maintain or lower the premiums for the 80/20 or CDHP plans.
 - **Qualifying Events occurring in November**
 - BEACON will run reports to identify employees completing qualifying events in November.
 - For these employees, BEACON will reenroll the employee back in the Health Plan as of 1/1/2015 plan year choice.
 - **Qualifying Events occurring in December**
 - Qualifying events that occur in December will have a 1/1/15 coverage effective date and therefore, no further annual enrollment action is needed.

Employees Returning/Reinstating from LOA on or AFTER 10/1/14

- **Reinstatements occurring in October & November**
 - A 'Return from LOA' adjustment reason will automatically be created when the Reinstatement action is processed.
 - The 'Return from LOA' enrollment needs to be completed **first**.
 - Employees will need to return to ESS the **following week** to complete the annual enrollment changes.
- **Reinstatements occurring in December**
 - A 'Return from LOA' adjustment reason will automatically be created when the Reinstatement action is processed.
 - When this enrollment is completed by the employee, it will become effective 1/1/15. Therefore, an annual enrollment is not necessary.



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Employees on Leave of Absence (LOA) during Annual Enrollment

Employees on LOA with Active Insurance Plans:

- Employees on LOA with active insurance plans, still need to go online to make enrollment changes.
- Active insurance plans can be identified through PA20, Infotypes 0167, 0168, & 0170 with a 12/31/9999 ending date.
- Employees with active plans should include:
 - Employees on LOA exhausting leave,
 - Employees on LOA for Short Term Disability,
 - Employees on LOA for Injury Leave/LEO & Non-Sworn Pay Continuation & Workers' Comp,
 - Employees on LOA for Family Medical Leave (FMLA), and
 - Employees that were on LOA for Short Term Disability that were separated and under pay continuation.
- Agencies need to identify these employees and mail notification regarding the Annual Enrollment instructions for maintaining the Wellness Credits.
- The BI Report B0080: under the Personnel Administration tab and Employee Details & Actions folder for 'Last Employee Action in effect as of Selected Date' can be run to identify the current LOA employees. The report can be sorted to identify FML, Short Term and Workers' Comp Action Reason types.

Employees on LOA that do NOT have Active Insurance Plans:

- Employees on LOA that do not have active insurance plans can enroll when they are reinstated back to work.
- These insurance plans can be identified through PA20, Infotypes 0167, 0168, & 0170 with a delimited ending date.
- A 'Return from LOA' adjustment reason will automatically be created when the Reinstatement action is processed.
- These employees can follow the guidelines described above under the section for 'Employees Returning/Reinstating from LOA on or AFTER 10/1/14'.

RIF Employees

- Agencies need to monitor RIF employees separated for Pay Continuation that are still eligible for state sponsored insurance.
- The BI Report B0080: under the Personnel Administration tab and Employee Details & Actions folder for 'Last Employee Action in effect as of Selected Date' can be run to identify the current eligible RIF employees.



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- Agencies should mail notification to RIF employees on the 80/20 or CDHP plans that in order to maintain the lower premium, employees need to re-complete the wellness credits.
- RIF Employees can call BEST Shared Services to re-complete the Tobacco and PCP Wellness Credits or for any qualifying event changes.
- RIF Employees can call Active Health directly to complete the Health Assessment
 - Ph# 1-800-817-7044

Employees Retiring Effective 1/1/15

- Employees retiring effective 1/1/14 STILL need to do the annual enrollment.
- They will be covered under the Agency insurance thru 1/31/14 and picked up under the Retirement Systems insurance effective 2/1/14.
- These employees need to do the annual enrollment to ensure the appropriate Dec payroll premium deduction is taken for the Jan 2015 coverage.

Employees Retiring 12/1/14 or Prior

- Employees retiring 12/1/14 or prior DO NOT NEED TO PROCESS AN ANNUAL ENROLLMENT IN BEACON.
- These employees' plans will be termed under the Agency prior to 1/1/15 and should be instructed to enroll under the Retirement System plan in ORBIT.
- Agencies need to ensure the Retirement Separation action is processed timely to prevent claims processing issues due to dual coverage.
- As per the agreed upon recommendation, Agencies are to complete the Retirement Separation action 30-45 days prior to the retirement effective date.

Print Your New Plan Selections

Remember to always save the enrollment and **print** out the confirmation statement as supporting documentation to verify completion of the enrollment.

 Your plan selections have been saved.

What do you want to do next?

[Go to Benefits Participation Overview](#)

[Go to My Benefits homepage](#)

[Go to Employee Self-Services homepage](#)

[Print New Plan Selections](#)

To print a copy of the Confirmation Statement, click **Print New Plan Selections**.