



2017 SHP & NC Flex Annual Enrollment

WELCOME TO THE 2017 SHP & NC FLEX ANNUAL ENROLLMENT

The Annual Enrollment period is from October 1st – October 31st, 2016.

- Enrollment choices for benefits will be effective January 1st, 2017
- Employees can:
 - Switch between Plans
 - Add or Remove Dependents
 - Update Dependents SSNs
 - Cancel Plans
 - Re-Submit Wellness Credits
 - Update or Change Beneficiary Information

WHATS NEW FOR 2017

STATE HEALTH PLAN

The State Health Plan will continue offering three Preferred Provider Organization (PPO) plans through Blue Cross and Blue Shield of North Carolina (BCBSNC):

- **The Consumer-Directed Health Plan (CDHP) (85/15) with a Health Reimbursement Account (HRA)**
- **The Enhanced 80/20 Plan**
- **The Traditional 70/30 Plan**

For the 2017 plan year, each health plan option, including the Traditional 70/30 Plan, will offer wellness premium credits to reduce your monthly premiums.

ALL currently enrolled EMPLOYEES and their covered dependents will be automatically enrolled in and moved to the **Traditional 70/30 Plan with a smoking wellness premium for 2017 Annual Enrollment.**



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- Employees who want to enroll in the Enhanced 80/20 Plan or the CDHP 85/15 plan, must actively enroll through eEnroll.
- To reduce premiums under any of the plans offered by the State Health Plan, employees MUST complete the wellness premium credits by October 31st, 2016.
- Employees choosing to stay in the Traditional 70/30 Plan, in order to receive coverage without paying the employee premium, employees must attest that they are either tobacco-free or will enroll in the QuitlineNC tobacco-cessation program.
- Employees who choose to do nothing for the SHP, the employee and any covered dependents that are currently enrolled will be automatically enrolled in the Traditional 70/30 Plan and will pay a premium for the employee-only portion.

NEW PHARMACY BENEFIT MANAGER

As of January 1st, 2017, CVS Caremark will become the new Pharmacy Benefit Manager for all three PPO Plans.

- Employees will have access to an online drug lookup tool.
- Employees will receive new member ID cards from BCBSNC to be effective January 1st, 2017.
- Information will be mailed to employees in regards to those employees who participate in a mail order prescription program.
- Contact Information:
 - CVS Caremark – **888-321-3124**
 - For 2017 pharmacy benefits questions
 - *Phone line opens October 1*
 - Express Scripts - **800-336-5933**
 - For 2016 pharmacy benefit questions

WELLNESS PREMIUM CREDITS

Each health plan option will offer wellness premium credits to reduce the monthly premiums. Wellness premium credits include the opportunity to:

- Attest during Annual Enrollment in eEnroll that the subscriber is tobacco free, or will enroll in the QuitlineNC tobacco-cessation program,
- Choose or confirm a Primary Care Provider (PCP) for subscriber and all covered dependents, and



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- Complete a confidential phone or online Health Assessment. Note: To receive this wellness credit, employees **must have completed or retaken the Health Assessment between May 1, 2016 – October 31, 2016.**

IF YOU COMPLETE THE FOLLOWING WELLNESS ACTIVITIES		YOUR MONTHLY PREMIUM WILL BE REDUCED BY		
		CDHP (85/15)	ENHANCED 80/20 PLAN	TRADITIONAL 70/30 PLAN
Attest that you are tobacco-free or will enroll in QuitlineNC's multiple-call program* between October 1 and October 31	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, 2016.	\$40	\$40	\$40
Select or confirm a Primary Care Provider (PCP) for you and all covered dependents	If you have already selected a PCP for yourself and, if applicable, for each of your dependents, then all you have to do during Open Enrollment is confirm in eEnroll that they are correct.	\$20	\$25	N/A
Take your Health Assessment	Complete or update your Health Assessment between May 1, 2016 and October 31, 2016 to earn this wellness premium credit for 2017. To take or update your Health Assessment: <ul style="list-style-type: none"> Online: You can quickly and easily access and complete the Health Assessment through eEnroll during the enrollment process. By telephone: Call 800-817-7044 to take or update your Health Assessment by telephone. 	\$20	\$25	N/A
Maximum Total Monthly Savings:		\$80	\$90	\$40
Total Monthly Employee-Only Premium: (Assuming Maximum Credits)		\$0	\$15.04	\$0

NCFLEX BENEFITS PROGRAM

The NCFlex Benefits Program provides a variety of plans to meet the needs of the employees and their families. NC Flex offers the following plans:

- Health Care Flexible Spending Account (HCFSFA)
- Dependent Day Care Flexible Spending Account (DDCFSA)
- Dental
- Vision Care



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- Critical Illness
- Cancer and Specified Diseases
- Group Term Life
- Core Accidental Death & Dismemberment (AD&D)
- Voluntary Accidental Death & Dismemberment (AD&D)
- Tricare

FLEXIBLE SPENDING ACCOUNTS

The Flexible Spending Accounts (FSAs) require re-enrollment every plan year. Employees wanting to participate in either or both of the FSAs, **must make their elections during Annual Enrollment.**

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

- Maximum annual contribution limit is \$2,550
- **For Consumer-Directed Members only:**
Employees enrolled in the Consumer-Directed Health Plan (85/15), will have a **Health Reimbursement Account (HRA)** to help pay for eligible medical and prescription drug expenses. Remember, **employees cannot receive payment for the same qualified medical expenses under both the HRA and HCFSA. Qualified medical expenses should be paid from the HRA first.**

DEPENDENT DAY CARE FLEXIBLE SPENDING ACCOUNT

- Maximum annual contribution is \$5,000.
- The Convenience Card cannot be used for the DDCFSA. Claims must be submitted manually.

NCFLEX DENTAL

- NC Flex is now offering a new Dental vendor: MetLife Dental
- Employees can visit www.metlife.com/dental, enter their zip code and select PDP Plus Network to find a list of participating in-network dentists.
- New tier structure for the dental coverage. The employee + child and employee + children tiers have been combined to create one employee + child(ren) tier.



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NCFLEX VISION

- Employees that aren't enrolled in a Vision plan, can enroll in the Core Vision Plan at no cost.
 - It provides a wellness exam for \$20 plus discounts on materials.
- If the employee terminates the Vision plan, there could be a two year wait before the employee can re-enroll. Please see the NCFlex enrollment Guide for details.

NCFLEX CRITICAL ILLNESS

- 2017 will now have a new \$25k option in addition to the already \$15k option available.
- There will be a new plan structure for the Critical Illness. In 2016, the plans were separated into 3 different plans for employee, child, and spouse coverage. For 2017, the structure will only show 1 plan, but with drop down options to choose the coverage amount and the dependents you want on the plan.

NCFLEX CANCER

Beginning October 1st, 2016, employees can now log directly into the eEnroll platform and enroll and/or make changes to the 2017 Cancer elections.

- No more calling Allstate to make qualifying life events after January 1st, 2017!!
 - However, employees must still call Allstate from now until December 31st, 2016 for any 2016 QLE changes.
- There will not be an EOI required for new hires or newly eligible employees and no EOI required during the 2017 Annual Enrollment.

NCFLEX GROUP TERM LIFE

- New hires or newly eligible employees, can elect up \$200k coverage without EOI.
- Employees increasing coverage during Annual Enrollment, can increase coverage by either \$10k or \$20k (up to the guarantee issue maximum) without EOI.
 - Note: The new Guarantee Issue Maximum is \$200k for the employee and \$50k for the spouse for the 2017 Plan Year.
- Rates will be based on the employee's age as of January 1st, 2017.



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- Employees that move up in an age bracket during 2016, will see the new rates appear in the January 2017 paycheck.
- Spouse rate is based on employee's age as of January 1st, 2017.

NCFLEX AD&D

- Core AD&D: There is a new Core AD&D vendor, Voya.
- The NC Flex Program provides \$10,000 of Core AD&D coverage at no cost to employees, **but employees must enroll to have coverage.**
 - Note: If already enrolled, employees do not need to re-enroll.
- Voluntary AD&D: There is a new Voluntary AD&D vendor, Voya.
- NC Flex Voluntary AD&D will now be offering \$50K increments of coverage and eliminating the odd increments of coverage such as \$75K, \$125K, and \$175K plan options for the 2017 plan year. Employees currently enrolled in any of the odd plan options, will be automatically enrolled in the next available option amount.
 - For example, employees currently enrolled in the \$75k option, will now be enrolled in the \$100k option for the 2017 plan year.
 - Due to the change, there will be new rates applied.

REMINDERS...

MISSING DEPENDENT SSN IN eEnroll

- **Any dependents without SSNs will be terminated following Annual Enrollment effective January 1ST, 2017!**
- **This annual enrollment, it is important that employees obtain valid SSNs for all enrolled members and update them in the eEnroll platform.**

State Health Plan

- Enrollment changes become effective on January 1st, 2017.
- Premium deductions will show in the December 2016 paycheck(s).



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- If employees do nothing for the SHP, the employee and any covered dependents will be automatically enrolled in the Traditional 70/30 Plan and will pay a premium for the employee-only coverage.

NC Flex Plans

- Enrollment changes become effective on January 1st, 2017.
- Premium deductions will show in the January 2017 paycheck(s).
- Employees that do nothing for NC Flex plans, will receive the same coverage in 2017 as they have in 2016 with the exception of the FSAs.
- Employees must re-enroll in the FSAs each plan year.

Please encourage all employees to **PRINT a Benefits Summary** upon completion of Annual Enrollment as supporting documentation and verification of their annual enrollment changes.

CONCERNS/POTENTIAL ISSUES

1. Employees who do not have access to a computer to enroll online, can call the Eligibility & Enrollment Support line to enroll over the phone at 1-855-859-0966
 - These employees will also have to call My Active Health to complete the Health Assessment at 1-800-817-7044.
2. Leave of Absence Employees
 - Employees on LOA are encouraged to go online to complete their Annual Enrollment through eEnroll.
 - Employees on LOA without pay, **whose plans have been termed**, will be able to enroll upon Reinstatement from LOA.
 - Employees on LOA exhausting leave or in a continuous benefit status (examples are Short Term Disability, Workers' Comp, FMLA, Military Reserve Active Duty for State Call Up) - Health insurance plans are not termed and the employee is still in pay status or still eligible for continued state sponsored coverage. **Therefore, these employees must enroll during Annual Enrollment to make changes to their health plan. NC Flex plans are termed for these employee on LOA status.**
3. Reduction in Force (RIF) Employees
 - Employees can go online to complete their Annual Enrollment through eEnroll for the State Health Plan. RIF employees are not eligible for NC Flex benefits.



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4. Log in issues

- When an employee attempts to log in numerous times but is unsuccessful, he or she may be locked out of the eEnroll system. BF can unlock the account by updating the employee's Login ID and/or Password and/or checking the option to "Allow the member to login" under the "Update Login Information" screen under eEnroll.

1. [Search for and select an employee.](#)
2. Select *Update Login Information* from the *Manage Employee* drop-down.

Manage employee ▾

- Update Login Information
- Change Salary
- Change Categories
- Add New Dependent
- Terminate Employee
- Send Message

3. Create a new employee *Login ID* and/or *Password*.
4. Select the *Allow this member to login* checkbox.
5. Select *Save Login ID and Password*.

Update Login Information for Jennifer R Smith

Change Login ID
Current Login ID JENNIFERSM8888
New Login ID

Change Member Password
Password
Confirm Password

Allow this member to login.



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2017 SHP & NC FLEX CONTACT INFORMATION

BenefitFocus (eEnroll)

Benefit Focus
Eligibility and
Enrollment Support
Center
(eEnroll Questions)
1-855-859-0966
M-F 8 a.m. – 10 p.m.,
Sat 8 a.m. -3 p.m.
www.shpnc.org

Blue Cross and Blue
Shield of NC
(Benefits and
Claims)
1-888-234-2416

Pharmacy Benefits
CVS Caremark
(2017 Pharmacy Benefit
Questions)
1-888-321-3124
Express Scripts
(2016 Pharmacy Benefit
Questions)
1-800-336-5933

Health Assessment
NCHealthSmart
1-800-817-7044

CobraGuard
(Premium Billing,
Direct Bill/Cobra)
1-877-679-6272

NC Flex

Flexible Spending Accounts
P&A Group
1-866-916-3475
M-F 8 a.m. – 10 p.m.,
www.ncflex.pandora.com

Dental
MetLife Dental
1-855-676-9441
M-F 8 a.m. – 11 p.m.,
www.metlife.com/co-benefits

Vision
Superior Vision
1-800-507-3800
M-F 8 a.m. – 9 p.m.,
Sat 11 a.m. – 4:30 p.m.
www.superiorvision.com

Cancer & Critical Illness
Allstate Benefits
(American Heritage Life
Insurance Company)
1-866-232-1517
M-F 8 a.m. – 8 p.m.

Term Life Insurance/AD&D
Voya
(LifeHelp)
1-877-464-5111
M-F 9 a.m. – 6 p.m.
www.voya.com