

## Post-Tax Benefits

### Lifetime Benefit Term

Valuable life insurance protection through age 120! Premiums are guaranteed never to increase through age 100. Coverage is fully portable and no medical exam required. Spouse and child coverage is available

### Universal Life

This plan is permanent insurance that you can keep when you retire. Coverage is offered with a Long Term Care feature that pays up to 4% of face amount for nursing home care or in home care. Coverage is available for employee, spouse, dependent children and grandchildren. Please see policy for any limitations and exclusions. This policy accumulates cash value.

### Short Term Disability

This plan has been designed to help fill the gaps left by state provided benefits. Some of the key features are: one rate for all ages, elimination period is waived if hospitalized (applies to elimination periods of 14 days or less) survivor benefit, waiver of premium, partial disability and additional optional features are available. Employee can choose off job, 50% on job or 100% on job coverage.

### Heart and Stroke

This plan is a very unique supplemental health policy that pays benefits directly to you with no lifetime maximum on most benefits. This plan also pays for reoccurrence. There is one rate for all ages. The plan includes a \$100 annual wellness benefit that can be filed online with an option for direct deposit.

### Accident

You have three options for accident coverage. You may add a rider to your disability plan or choose between two standalone accident plans. The standalone accident plans have higher benefit options including the Outpatient Physician Treatment that pays a benefit for sickness, wellness, optometrist, dentist etc.

### Medical Supplement

This program is designed to help you cover the out of pocket expenses that are on the State Health Plan. All benefits are paid directly to you. There are benefits for physician visits, hospital confinement, outpatient surgery, transportation cost etc.

For over 20 years, the NCFlex State Insurance Plans have provided a variety of pre-tax plans to meet the needs of state employees and their family.

To be eligible, employees must work 20 hours or more per week in a permanent, probationary, or time-limited position.

Deductions are withdrawn from your pay on a pre-tax basis, which lowers your taxable income and saves you money.

Enroll in any or all of the benefit plans as follows:

### Dental

Taking care of your teeth benefits more than your smile; research shows that good dental health reduces the risk of diabetes, heart disease, and other medical conditions.

NCFlex offers two affordable plan options to fit your health and budget needs. Monthly rates are shown below:

Rate Tier	High Option	Low Option
Employee Only	\$35.90	\$21.22
Employee & Spouse	\$72.00	\$42.78
Employee & Child(ren)	\$78.00	\$45.94
Family	\$123.00	\$73.22

You choose your dentist—either in-network or non-network. Save more money by visiting an in-network provider. High option offers up to \$5,000 annual maximum, and a \$1,500 orthodontics lifetime maximum.

### Vision

The NCFlex Vision Plan offers a new network of providers, including: ophthalmologists, optometrists, and optical companies. When utilizing an in-network provider, everything is paid at the counter and there is no need to file claims.

There are three NCFlex Vision Plans to choose from:

Plans	Employee Only	Employee & Family
Core Wellness Plan	No Cost to Employee	N/A
Basic Plan	\$4.50	\$11.66
Enhanced Plan	\$8.00	\$20.52

### Health Care Spending Account

The Health Care Flexible Spending Account (HCFSAs) is a special account that allows you to set aside a portion of your pre-tax income to pay for certain out-of-pocket health care costs. You never have to pay taxes on the money you receive from your HCFSAs for qualified expenses. Visit [FSASStore.com](http://FSASStore.com) for items that are pre-approved for eligible expenses.

With HCFSAs, you may use an NCFlex Convenience Card, which works like a credit card or debit card when paying for these health care expenses. HCFSAs are simple and easy to use for qualified medical expenses not covered by a medical, dental and/or vision plan.

When determining how much pre-tax income to set aside in your HCFSAs, plan carefully by writing down all the medical expenses you know you will have during the plan year. You may contribute as little as \$120 per plan year or as much as \$2,600 per plan year to your HCFSAs. If your spouse is also a state employee, he/she may also contribute as much as \$2,600 per plan year. The HCFSAs and NCFlex convenience card is offered at no cost to employees.

### Dependent Day Care Spending Account

Similar to the Health Care Flexible Spending Account, you may contribute pre-tax funds to be used for eligible child care expenses. You may contribute up to \$5,000 per household per plan year.

#### NEW for 2018!

Starting in 2018, you can use the NCFlex Convenience Card to pay for eligible dependent care expenses, up to the amount available in your account.

### Group Term Life Insurance

This plan pays a benefit to your beneficiary(ies) if you die while covered under the policy. Please note that this is strictly a Term Life Policy with no cash value.

Rates are based on the employee's age. Example:

Your Age	>	You Elect	>	Monthly Premium
40-44		\$20,000 Coverage		\$1.80

For spouse coverage, the amount of premium will depend on the employee's age.

Child(ren) Coverage:

- \$5,000 per \$0.68 for child(ren)
- \$10,000 per \$1.36 for child(ren)

### Core Accidental Death & Dismemberment

This insurance plan pays a benefit of up to \$10,000 to you or your beneficiary upon death or if certain disabling injuries occur as the result of a covered accident.

If you plan on traveling 100 miles from home, you may access the services of Voya Travel Assistance. If you are in an accident, just call the phone number provided to arrange any assistance needed related to the accident.

**Core Accidental Death & Dismemberment is a benefit that covers employees only and it is available at NO COST to you. All you have to do is enroll!**

## Voluntary Accidental Death & Dismemberment

This insurance plan pays a benefit if you suffer a loss of certain disabling injuries as a result of a covered accident.

If you and your spouse are both eligible to elect this coverage, you may both elect employee coverage, but only one of you may elect employee plus family coverage.

Monthly premium rates are as follows:

Principal Sum	Employee	Employee & Family
\$50,000	\$0.85	\$1.35
\$100,000	\$1.70	\$2.70
\$150,000	\$2.55	\$4.05
\$200,000	\$3.40	\$5.40
\$250,000	\$4.25	\$6.75
\$300,000	\$5.10	\$8.10
\$350,000	\$5.95	\$9.45
\$400,000	\$6.80	\$10.80
\$450,000	\$7.65	\$12.15
\$500,000	\$8.50	\$13.50

## Cancer Insurance

Choose among three plan options depending on your cancer insurance needs and specified diseases. All three plan options offer the same type of benefits and/or services. In most cases, however, the amount of coverage differs. The monthly premium you pay for cancer coverage is based on the plan you choose and whether you choose to cover only yourself or yourself plus your family. The monthly rates for the Low, High, and Premium Options are below:

Cost	Employee Only	Employee & Family
Low Option	\$6.38	\$10.56
High Option	\$15.18	\$25.16
Premium Option	\$20.28	\$33.54

This benefit pays an annual wellness benefit for you and your family. The benefit amount depends on the type of coverage selected.

## Critical Illness

This insurance policy pays a benefit in the event of critical illness, such as heart attack, stroke, cancer, and more. The coverage pays a lump sum benefit of up to \$15,000 or \$25,000 per diagnosis, depending on the plan you choose. You can use your benefit as you see fit.

Critical Illness monthly premium rates are based on age.

	\$15,000 Election	\$25,000 Election
Your Age 40 - 44	Monthly Premium \$7.40	Monthly Premium \$12.34
Spouse's Age 45 - 49	Monthly Premium \$7.40	Monthly Premium \$12.34

Spouse's rate is based on employee's age. There is no cost for dependent child(ren).

## TRICARE Supplement Plan - for retired Military

If you currently have TRICARE Standard/Extra Prime or TRS benefits offered through the Military Community, you may be eligible for this plan, which pays a benefit for costs not covered by TRICARE. TRICARE and the TRICARE Supplement Plan work together to maximize your benefits and minimize your out-of-pocket expenses.

Coverage Tier	Cost
Employee Only	\$60.50
Employee + Child(ren)	\$119.50
Employee + Spouse	\$119.50
Employee + Family	\$160.50

## NEW! - Accident Plan

The Accident Plan pays for benefits for specific injuries and events resulting from a covered accident. The benefit amount depends on the type of injury and care received. You have the option to elect Accident Plan coverage to meet the needs of you, your spouse, and/or children.

The Accident Plan can help you pay for:

- Medical expenses, such as deductibles and copays
- Home health care costs
- Lost income due to lost time at work
- Everyday expenses, like utilities and groceries

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$6.94	\$11.50	\$13.64	\$18.20



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## DISCLAIMER

This guide gives you a brief summary of the benefits for which you may be eligible. It is not intended to be a complete description of any plan. Every attempt has been made to ensure that the information listed is accurate. If there is any discrepancy between information on this flyer and the official plan documents and contracts, the documents and contracts will determine your benefits. For further details on your benefits, please contact your Human Resources representative or visit the Office of State Human Resources website [www.oshr.nc.gov](http://www.oshr.nc.gov) for more information.