

Open Enrollment 2018 FAQ's

STATE HEALTH PLAN

- Q. Do I need verification documentation if I'm adding dependents for the first time?
- A. Yes. It is essential that dependent verification documentation is maintained on all dependent. Make sure you have your dependent's SSN available when making your elections.
- Q. Can I earn Wellness Premium Credits again this year?
- A. The plan will continue to offer the opportunity to earn a Wellness Premium Credit to reduce employee-only premiums.
- Q. What premium credits are available?
- A. This year only the Tobacco Attestation credit will apply. This credit reduces premiums for the 80/20 Plan and the 70/30 Plan. You must attest in eEnroll during Open Enrollment to being tobacco-free or willing to enroll in QuitlineNC by December 31, 2017. This credit does not apply to spouses or dependents.
- Q. If I'm not changing my 2017 health plan election, do I have to do anything?
- A. YES! All active employees and eligible dependents will be moved to the Traditional 70/30 Plan effective January 1, 2018. If you want coverage under the 80/20 Plan, you MUST act during Open Enrollment. If you fail to act by October 31st, you will remain enrolled in the Traditional 70/30 Plan and pay an employee-only premium, along with the dependent premium, if applicable.
- Q. I want to stay in the 70/30 Plan. Is there anything I need to do?
- A. YES! You must complete the Tobacco Attestation to receive the premium credit.
- Q. What other changes will there be to the State Health Plans in 2018?
- A. There are several changes coming in 2018.
- Family and Dependent Child premiums will not change
 - The Consumer-Directed Health Plan (CDHP) will not be offered in 2018
 - There will be only one premium credit activity - tobacco attestation activity
 - Monthly premiums for employees will be \$50 for 80/20 plan and \$25 for the 70/30 plan

For more information check out the website at www.shpnc.org.

NCFLEX

Q. Will there be changes to the NCFlex Plans in 2018?

A. There are several exciting changes to the NC Flex plans coming in 2018, such as:

- New Accident Plan
- The Health Care FSA annual contribution limit is increased to \$2,600 and, you will be able to rollover up to \$500 into the next plan year
- Dependent Day Care FSA – you can now use the NCFlex Convenience Card to pay for eligible dependent day care expenses, up to the balance in your DDCFSA account.
- Dental rates for the High Option plan are lower
- Vision is offering EyeMed, with new and larger provider network, there are lower rates on the Basic and Enhanced plans and the Enhanced plan will have higher frame and contact lens allowances.
- Critical Illness – no medical questionnaire is required to enroll
- Cancer – this year only, no medical questionnaire is required to enroll
- Group Term Life – you can increase your and your husband's coverage by \$20,000, no health questions asked (up to the guaranteed issue amount)

For more details, the 2018 NCFlex Enrollment Guide is now on the www.ncflex.org website.

Q. Will the BCBS Dental Plan be offered in 2018? If so, which one should I choose?

A. The BCBS Dental Plan will continue to be an option in 2018. The choice you make depends on your personal circumstances and preferences. There are several important differences between the NCFlex Dental Plan and the BCBS Dental Plan. For one, the NCFlex Dental Plan monthly premiums are pre-tax deductions, whereas the BCBS Dental premiums are post-tax. To better assist you in choosing the right plan please see the Dental Comparison chart in the Open Enrollment 2018 Toolkit. The toolkit is located at DPInside.

ENROLLING

Q. How do I enroll?

A. It's simple! Login to the Integrated HR-Payroll System (formerly known as Beacon). Then:

- Go to "ESS"
- Click on "Benefits"
- Click on "eEnroll"
- Select "Get Started"

Q. How will I know that my elections are in place for 2018?

A. **SAVE and PRINT** your confirmation statement after completing the online enrollment and **check your January paystub** to be sure your payroll deductions are correct.

GETTING HELP

Q. Who can I call for help?

A. Here are some resources:

If you are having trouble with the eEnroll website or need help enrolling:

Eligibility and Enrollment Support Center

855-859-0966

Monday –Friday, 8:00 a.m. to 10:00 p.m.

Saturday 8:00 a.m. to 3:00 p.m.

If you have a question about your pharmacy benefits:

CVS Caremark

888-321-3124

For all other questions:

Human Resources

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