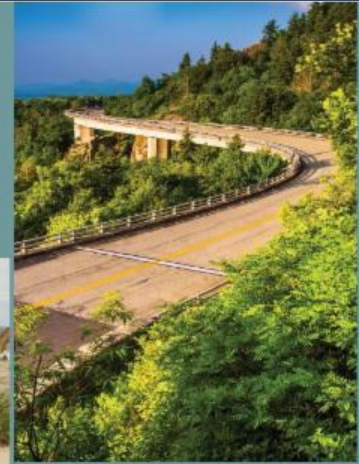


2018

NCFLEX  
STATE INSURANCE PLANS



An Important message for benefit eligible employees of the State of NC

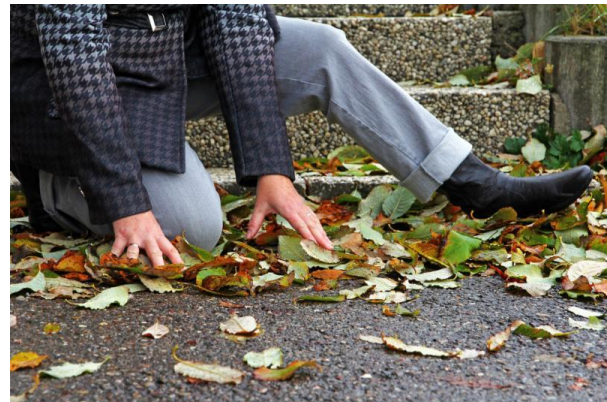
## Accidents can happen to anyone, at any time

### Don't let Oops turn into Oh No!

Accidents happen to all of us. And, whether it's a broken bone, a sprain, a car accident, or an allergic reaction to a bee sting, meeting the cost for doctor visits and treatment can be challenging. An affordable accident plan can help you pay for the expenses that are not fully covered by your medical plan.

Starting 1/1/2018, NCFlex is offering an **Accident Plan** to all eligible employees and their dependents.

You can enroll in this plan during Open Enrollment, **9/30 - 10/31**



### **Example of how the plan works:**

Your making some repairs on your home and didn't think to wear safety glasses. A foreign object ends up in your eye and you realize it's something you aren't able to remove safely by yourself. You take a trip to the closest urgent care and pay a copay of \$70 or \$100 depending on your medical plan. Then later you file a claim on your Accident plan and receive a check for \$100. You've just gotten back the money you had to spend out of pocket and possibly a little extra.

### **Monthly Cost (taken out pre-tax)**

<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
<b>\$6.94</b>	<b>\$11.50</b>	<b>\$13.64</b>	<b>\$18.20</b>

**[Click Here for Plan Details](#)**

### **Key Features of the Accident Plan**

- A limited benefit policy (not health insurance)
- Benefits paid directly to you and separate from any other insurance
- Benefits paid for common injuries like fractures and dislocations, burns, lacerations and concussions
- Coverage can follow you if you leave your employer at the same rate you were paying
- Benefits for emergency room visits, ambulance, hospital care, surgery, and physical therapy
- Includes a Sports Accident Benefit that can increase your benefit by 25% if an accident occurs while participating in an organized sporting activity



Learn More!

Visit

[www.ncflex.org](http://www.ncflex.org)

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