



Announcing Open Enrollment 2018

This year the annual benefits open enrollment period will take place from September 1st to October 31st.

Open Enrollment is that time when you can make changes to your benefits plans, such as add or drop dependent coverage, change health plans or enroll or make changes to the NC Flex benefits.

Here are some of the changes to expect:

State Health Plan

- 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

NCFlex

- New Accident Plan
 - Pays Benefits for specific injuries and events resulting from an accident
 - Helps offset medical deductibles, copays and coinsurance
- Health Care FSA
 - Annual contribution limit increased to \$2,600
 - New rollover feature to replace the 2.5-month grace period
 - Rollover up to \$500 of unused funds into the new plan year, minimum \$25
- Dependent Day Care FSA
 - Starting in 2018, you can use the NCFlex Convenience Card to pay for eligible dependent day care expenses, up to the balance in your DDCFSA account
- Dental
 - Lower rates on the High Option Dental
- Vision
 - Offering EyeMed with new and larger provider network
 - Lower rates on Basic and Enhanced plans
 - Enhanced Plan will have higher frame allowance (\$200) and contact lens allowance (\$175)
- Critical Illness
 - No EOI is required to enroll
- Cancer
 - This year only, no EOI required to enroll (unless you have a lapse in coverage)
- Group Term Life
 - During annual enrollment increase 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.

