



THE UNIVERSITY OF  
NORTH CAROLINA SYSTEM

*Welcome to*  
**Open Enrollment**

**September 30 - October 25, 2024**



Appalachian State University  
 East Carolina University  
 Elizabeth City State University  
 Fayetteville State University  
 North Carolina Agricultural and Technical State University  
 North Carolina Central University  
 North Carolina State University  
 North Carolina School of Science and Mathematics  
 University of North Carolina at Asheville  
 University of North Carolina at Chapel Hill  
 University of North Carolina at Charlotte  
 University of North Carolina at Greensboro  
 University of North Carolina at Pembroke  
 University of North Carolina Wilmington  
 University of North Carolina School of the Arts  
 Western Carolina University  
 Winston-Salem State University  
 Other Affiliates:  
 – UNC Health  
 – University of North Carolina Press

# Get Ready to Choose Your 2025 Benefits

During Open Enrollment, you can enroll in or update the following benefits:

- Health
- Dental
- Vision
- Cancer and Specified Disease
- Critical Illness
- Accident
- UNC Life Insurance
- UNC Voluntary Accidental Death and Dismemberment (AD&D)
- UNC Supplemental Disability
- Flexible Spending Accounts (FSAs)
- TRICARE Supplement Plan

As you may recall, we have two enrollment platforms—eBenefits (Benefitfocus) and UNC Emyrean (COMPASS). See the next page to understand where you need to go to enroll/make changes.

## Unsure of which benefits best fit your needs?

The University of North Carolina System provides materials (like this enrollment guide) along with other tools and resources to help you understand your options so you can make informed choices. To get started, go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/>.

If you are a non-permanent employee working 30 or more hours per week, you may enroll for medical benefits provided by the State Health Plan at the same time as other UNC System employees (September 30 - October 25). Look for information from your employer outlining the details and costs associated with the medical plan option offered to you and your family. Information about medical coverage in this enrollment guide does not apply to you.

# Where You Need to Go to Enroll

During Open Enrollment, you will continue to use eBenefits (Benefitfocus) to make health coverage elections through the State Health Plan. For all other benefit elections, including all NCFlex and UNC System benefits, you will continue to use the UNC Empyrean (COMPASS) platform. You can link to both of the enrollment platforms for your institution from the enrollment page on the UNC System Human Resources site at <https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>.

## eBenefits (Benefitfocus)

You will need to log in to this platform to enroll/make changes to your elections for:

- Health through the State Health Plan

In addition, you will go here to:

- Designate a Primary Care Provider (PCP) under Aetna to continue to enjoy lower copays when visiting that provider in 2025
- Answer your tobacco attestation if you elect to enroll for health coverage under the State Health Plan and want to receive the wellness credit

Once you log in to the site, select “Get Started” on the home page and follow the prompts. After you make your choices, and they are displayed for you to review and print, you **must** scroll down to the bottom and click “Save Changes” or your choices will not be recorded. Don’t overlook this critical step! Don’t forget to print a copy of your Confirmation Statement before logging out.

**Questions?** Call the Eligibility and Enrollment Support Center at **855-859-0966**, Monday-Friday, 8 a.m.-5 p.m., ET, and Saturday, 8 a.m.-5 p.m., ET.

## UNC Empyrean (COMPASS)

You will go here to enroll in/make changes to your elections for:

- Dental
- Vision
- Accident
- Flexible Spending Accounts (FSAs)
- UNC Life Insurance
- UNC Voluntary Accidental Death & Dismemberment (AD&D)
- UNC Supplemental Disability
- Cancer and Specified Disease
- Critical Illness
- TRICARE Supplement coverage

Once you log in to the site, you will see a pending event (i.e., Open Enrollment). Click “Continue” and follow the prompts. After you make your enrollment choices, and they are displayed for you to review, you **must** scroll down and click “Submit My Elections.” One last pop-up message will appear and you must click “Accept” or your choices will not be recorded. Don’t overlook this critical step! Don’t forget to print a copy of your Confirmation Statement before logging out.

**Questions?** Call the University of North Carolina Benefits Service Center at **833-862-1490**, Monday-Friday, 8 a.m.-5 p.m., ET.

## Take Action

**When you log in to either enrollment platform, be sure to:**

- Review your contact information (phone and email) and be sure your mailing address is correct. If any of your current information is incorrect, you will need to update it within your institution’s HR/Payroll system.
- Enter or update your dependent information, including date of birth and Social Security number, for each dependent you want to enroll.
- Log in to the UNC Empyrean (COMPASS) platform and review, add, or update your beneficiaries for your UNC life insurance and AD&D coverage, as well as your Critical Illness, and Cancer and Specified Disease plans if you are currently enrolled or enrolling for coverage during Open Enrollment.
- Print a Confirmation Statement after you have elected your benefits so you’ll have a record of your choices.



# What You Need to Know

## GOOD NEWS!

- For the seventh year in a row, there will be no increase to health plan premiums!
- There will be no significant changes to health plan design even with the transition to a new health plan vendor (Aetna). Review the plan summaries on [www.shpnc.org](http://www.shpnc.org) for the most up-to-date plan details.
- The State Health Plan's Clear Pricing Project (CPP) is continuing for 2025. If you select a CPP provider as your Primary Care Provider, you'll enjoy a \$0 copay! Plus, you'll have reduced copays when you visit a CPP specialist.

In addition to knowing where to go to enroll, keep the following in mind (changes are highlighted in red):

- **Since the State Health Plan is transitioning to Aetna on January 1, 2025, you will need to log in to eBenefits (Benefitfocus) to designate your Primary Care Provider under Aetna during Open Enrollment.**
- **If you are currently enrolled in health coverage under the State Health Plan and don't take action, you and your covered dependents will be enrolled in the Base PPO Plan (70/30) for 2025.**
  - If you want to participate in the Enhanced PPO Plan (80/20) in 2025, be sure to enroll during Open Enrollment.
  - If you want to reduce your premium under any of the plans offered by the State Health Plan, you **MUST** complete your tobacco attestation on the eBenefits (Benefitfocus) platform. If you fail to take action during Open Enrollment, you will not receive the \$60 monthly wellness credit in 2025.
- **When electing coverage, you cannot be covered as an employee and a dependent under the SHP and NCFlex plans.** Additionally, when you and your spouse are covered as employees, only one of you may cover your eligible dependent children.
- **Dental premiums are increasing.**
- **If you aren't currently enrolled in vision coverage, you can enroll in the Core Vision Plan at no cost.** This coverage provides a wellness exam for \$20 plus discounts on materials.
- **Any elections you made through the UNC Empyrean (COMPASS) enrollment platform last year—all benefits except health—will remain in effect for 2025 unless you decide to make a change during Open Enrollment. Exception: Flexible Spending Accounts (FSAs) require re-enrollment every year.**

## IMPORTANT NOTE FOR NEW HIRES

**If you were hired before December 1, 2024, you will need to enroll in benefits twice:** first for the rest of the 2024 plan year and then again for the 2025 plan year. You'll receive detailed information about where to go for each enrollment.



- If you want to participate in either of the FSAs, you must make an election on the UNC Empyrean (COMPASS) platform during Open Enrollment.

- The 2025 Health Care FSA maximum annual contribution is \$3,200.
- The 2025 Dependent Day Care FSA maximum annual contribution is \$5,000.
- Any unused 2025 Health Care FSA funds up to \$640 will be rolled over into the 2026 plan year as long as you have a minimum balance of \$25. Any funds exceeding this amount will be forfeited. **Note:** If you do not re-enroll in the FSA for 2026, you may still use these rollover funds during 2026.
- You have until March 31, 2026, to file for reimbursement of Health Care FSA expenses incurred for the 2025 plan year (January 1 through December 31).
- You have until March 15, 2026, to incur expenses against your 2025 Dependent Day Care FSA and March 31, 2026, to file the expenses for reimbursement.
- You can use the NCFlex Convenience Card to pay for eligible expenses for both the Health Care FSA and the Dependent Day Care FSA.

- Both the Accident and Critical Illness plans include a Wellness Benefit.
- If you need travel assistance, visit <https://imglobal.com/member> or call 317-659-5841 (Referral Code: VOYATRavel).

### Life Insurance Reminder

You will be required to submit Evidence of Insurability (EOI) if you:

- Are enrolling for the first time after initial eligibility.
- You elect to increase your life insurance for yourself by more than 1X your salary or more than 3X your salary or \$500,000.
- You elect to increase your voluntary life insurance for your spouse/domestic partner by more than one increment or \$50,000.

Simply sign on to Securian's LifeBenefits Website when using the access link provided at the time of enrollment. **Note:** If your application for increased coverage isn't approved, you will maintain the coverage you had in place prior to the EOI process.

For more information about these changes, visit <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> or contact your institution's University Benefit Administrator (UBA).



# Enrolling in the State Health Plan?

Don't forget to take two important steps.

## 1 Designate Your Primary Care Provider

Since the State Health Plan is transitioning to Aetna on January 1, 2025, you will need to log in to eBenefits (Benefitfocus) to designate your Primary Care Provider under Aetna during Open Enrollment to continue to enjoy lower copays when visiting that provider in 2025.



### Take Advantage of State Health Plan Resources

We are committed to helping you reach your best health. That's why the plan provides the following health and wellness resources—at no cost or a low cost to you:

- Disease and Case Management
- Nutrition and Weight Management
- Mental Health Resources
- Maternity Resources
- Tobacco Cessation Resources
- Blue365 Discount Program

To learn more about these resources, go [here](#) and click "Your Health Resources" under "Health and Wellness."

## 2 Complete the Tobacco Attestation Wellness Activity

During Open Enrollment, if you complete the tobacco attestation, you earn a wellness premium credit that will reduce your monthly premium by \$60 per month. (The wellness premium credit only applies to the employee-only premium.) By taking this simple step, you can save money in 2025! If you do not take action, you will pay a higher premium.

|   | Enhanced PPO Plan (80/20) | Base PPO Plan (70/30) |
|---|---------------------------|-----------------------|
| Employee-Only Monthly Premium   | \$110                     | \$85                  |
| Attest to being a non-tobacco user or agree to visit a CVS MinuteClinic or Primary Care Provider (by November 30, 2024) for at least one tobacco cessation counseling session to earn a monthly premium credit of \$60* | – \$60 premium credit     | – \$60 premium credit |
| <b>Total Monthly Employee-Only Premium (with credit)</b>  | <b>\$50</b>               | <b>\$25</b>           |

\* Even if you completed the tobacco attestation during last year's Open Enrollment, you must attest again during this year's Open Enrollment period, which is September 30 - October 25, 2024, to receive the \$60 premium credit.

### Attestation for Tobacco Users

If you are a tobacco user, in order to receive a wellness premium credit, you must agree to visit a CVS MinuteClinic or your Primary Care Provider and complete at least one tobacco cessation counseling session by November 30, 2024.

**Note:** You don't have to wait until Open Enrollment to take action! Complete your tobacco cessation counseling session now to secure your monthly premium credit for 2025.

After your tobacco cessation session, the provider will submit a claim on your behalf. To ensure you receive credit for your visit, you should upload your office visit summary to the "Document Center" located in the eBenefits (Benefitfocus) platform. Make sure to request a copy of your visit summary during your counseling session.



# Enrollment To-Dos

- Review the materials** to learn about your benefits.
- Designate your Primary Care Provider** under Aetna on eBenefits (Benefitfocus).
- Complete the tobacco attestation** to earn a wellness premium credit that will reduce your monthly premium. (The wellness premium credit only applies to the employee-only premium.)
- If you want to participate in either of the Flexible Spending Accounts**, actively elect it for 2025, even if you currently participate in one.
- Review and/or update your beneficiary information** for any coverage you have elected, if applicable.
- Enroll for your benefits online** (see page 3 for where to go).
- Submit Evidence of Insurability, if required.** See the callout box on page 5 for more information.
- Print and retain a copy of your Confirmation Statement** before logging out of each enrollment platform.

Remember, you will not be able to make benefit elections for 2025 outside of the enrollment window unless you experience a change in family status or other qualifying event.

## What Happens If You Don't Enroll

**Health Benefits**—You and any currently covered dependents will be automatically enrolled in the Base PPO Plan (70/30) under the State Health Plan. To reduce your premium by \$60 (via the tobacco attestation) or enroll in the Enhanced PPO Plan (80/20), you must take action during Open Enrollment. In addition, you will not have a Primary Care Provider on file if you do not actively designate one on eBenefits (Benefitfocus).

**NCFlex Benefits**—You'll have the same coverage as 2024 with one important exception: **You will not have Flexible Spending Accounts.** To participate in either FSA, you must make an active election, even if you currently participate in one.

# Learn More

Go to <https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/> for additional Open Enrollment details. And, be sure to take advantage of the many tools and resources available to determine which coverage is right for you.

## State Health Plan

Visit [www.shpnc.org](http://www.shpnc.org) for:

- Plan comparisons
- Decision guides
- Benefit booklets
- Rate sheets
- Webinar details

## NCFlex Benefits

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

- An overview of what's available to you
- Videos that explain the types of insurance plans offered
- Plan summaries
- Online benefits meetings
- **2025 UNC NCFlex Enrollment Guide** (you can also request one from your benefits office)

## UNC Income Protection Plans

Visit <https://myapps.northcarolina.edu/hr/benefits-leave/income-protection-benefits/> for:

- An overview of UNC life insurance, UNC AD&D, and UNC supplemental disability programs
- Benefits summary, rate sheet, and orientation video
- Retiree information
- Plan and legal documents
- Link to enroll

Be sure to check your email regularly for important updates.



## Questions?

### • eBenefits (Benefitfocus)

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### • UNC Empyrean (COMPASS)

Call the University of North Carolina Benefits Service Center at **833-862-1490**, Monday-Friday, 8 a.m.-5 p.m., ET.



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September 2024