

Important Changes Are Coming to Your Benefits

We wanted to give you a heads up that the process for enrolling in benefits will soon be changing. In addition, we will be consolidating our life insurance and AD&D plans under a single UNC System Office policy for 2023. Read on for quick highlights. You will receive more information in the coming weeks.

What You Need to Know About Enrolling in 2023 Benefits

When Open Enrollment begins on **October 10**, there will be two enrollment platforms:

eBenefits (Benefitfocus)

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

- Health through the State Health Plan (SHP)
- Dental
- Vision
- Accident
- Flexible Spending Accounts
- TRICARE coverage

In addition, you will go here to answer your tobacco attestation if you elect to enroll for health coverage under the State Health Plan and want to receive the wellness premium credit. As a reminder, if you are a tobacco user, you must complete the Tobacco Cessation Counseling by November 30, 2022 to receive the wellness premium credit.

UNC (Empyrean)

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

- Life Insurance
- Voluntary Accidental Death & Dismemberment (AD&D)
- Cancer and Specified Disease
- Critical Illness

Important: If you're currently enrolled in the Life Insurance, AD&D (Core and/or Voluntary), Cancer and Specified Disease, and/or Critical Illness plans, you will need to log in to the UNC (Empyrean) platform and designate your beneficiary(ies). Your current beneficiary(ies) will **NOT** be transferred over to the UNC (Empyrean) platform.

You can access both of the enrollment platforms for your institution from the [enrollment page](#) on the UNC System Human Resources site.



WHY WE'RE MAKING CHANGES

We are committed to offering best-in-class benefit options that provide financial security for all University faculty and staff and their dependents while maintaining the financial stability of the plan. By consolidating our existing life insurance and AD&D plans into a single UNC System Office policy, we'll be able to reduce rates and offer aligned, enhanced policy provisions.

Life Insurance and AD&D Changes

- Effective **January 1, 2023**, any NCFlex life insurance and/or AD&D coverage (Core and/or Voluntary) you currently have will be mapped to the UNC plan.
- For **employee life insurance**, the UNC plan limits are 10x salary, but you will **not** lose any employee coverage if your mapped amount is more than the limit. The UNC plan uses a salary multiplier formula, which is different than the NCFlex plan, so your coverage may be rounded up when it is mapped over to the UNC plan. Additional Open Enrollment communication will be provided detailing how this mapping will work as well as the mapping for any current spousal or child(ren) life insurance.
- If you are a benefit-eligible employee, you will be automatically enrolled in \$10,000 of **UNC Core AD&D coverage** at no cost to you. In other words, you no longer need to enroll to receive this free coverage. But you do have one important step to take: you will need to log in to the UNC (Empyrean) platform to designate your beneficiary(ies).
- Any NCFlex **Voluntary AD&D coverage** you currently have will be mapped to the exact same level of coverage. For example, if you currently have \$200,000 in Voluntary AD&D coverage through the NCFlex plan, you will now have \$200,000 in Voluntary AD&D coverage under the UNC plan.



Next Steps

- Look for additional communication** regarding the life and Voluntary AD&D coverage mapping in the next few weeks.
- When Open Enrollment begins on October 10**, you will need to access the UNC (Empyrean) platform for the following benefits:
 - Life Insurance
 - Voluntary AD&D
 - Cancer and Specified Disease
 - Critical Illness
- If you need to process a Qualified Life Event**, the platform you use will depend on when you experience the event as well as the type of benefit coverage (NCFlex or UNC) you need to change.
 - **If the event occurs before December 1, 2022**, you will use the eBenefits (Benefitfocus) platform for all effected coverage with the exception of UNC life insurance (you will need to use the UNC (Empyrean) platform for UNC life insurance).
 - **If the event occurs on or after December 1, 2022**, you will need to use the UNC (Empyrean) platform for life insurance, AD&D, Cancer and Specified Disease, and Critical Illness coverage changes. Use eBenefits (Benefitfocus) for all other changes.
- Unsure of which platform to use?** See the [2023 Open Enrollment Frequently Asked Questions](#) or contact your institution's University Benefit Administrator (UBA).

The information contained in this document is not a contract and is subject to change by the proper authorities. It should be understood that explanations in this summary cannot alter, modify or otherwise change the controlling legal document or general statutes in any way, nor can any right accrue by reason of any inclusion or omission of any statement in this document.

August 2022