HR

News & Helpful Hints

Benefits Special Edition October 2012

Benefits Annual Enrollment
October 1st – 26th

It is that time of year again, when all "benefit eligible" Faculty & Staff can enroll in, change, or cancel coverage on the following benefit plans:

- Accidental Death & Dismemberment (AD&D)
- Cancer
- Critical Illness
- Dental
- Flexible Spending Accounts
- NCFlex Group Term Life
- Vision
- Hyatt Legal Plan
- Liberty Mutual Long Term Disability
- MetLife Group Term Life

Please Note: These plans are all effective with the calendar year starting January 1, 2013. You cannot change your Health Insurance coverage during this period. The State Health Plan 'year' runs from July – June, and annual enrollment will be coming up in spring 2013.

So, what do you need to do during Annual Enrollment?

Review your current benefit selections and make sure they still meet your and your family's needs.

- To do this, log into MyPack Portal, click on the "For Faculty & Staff" tab at the top of the page, then click on "Benefits" under "Employee Self Service".

After you review your current coverage, take a look at what is available and decide if you want to make any changes. You only get this opportunity once a year, be sure to review everything.

- OnLine Enrollment Guide – This link contains information on the following plans: accidental death & dismemberment (AD&D), cancer plan, critical illness plan, dental plans, Flexible Spending Accounts (Dependent Day Care FSA and Health Care FSA), NC Flex group term life insurance, and vision plan.

- For information on the Hyatt legal plan, Liberty Mutual long-term disability (LTD) and MetLife group term life insurance, go to the Benefits Website.

If you are happy with your current choices and want to continue the same options for 2013, the only things you will need to **re-enroll** in are the **Flexible Spending Accounts,** if you participate. FSAs **do not automatically carry over** from one year to the next –- you must enroll each year. All other benefit plans will continue, uninterrupted, in 2013.

IMPORTANT NOTICE: The **maximum** annual contribution on the Health Care Flexible Spending Account (FSA) has **decreased** for 2013 to **$2,500**, as part of Federal healthcare reform mandates. The reduction is only applicable to the Health Care FSA, not the Dependent Day Care FSA.

What's New for 2013?

NCFlex Plans	Roth 457 Plan	MetLife Life
• The annual contribution limit for the Health Care FSA for 2013 has **decreased** to **$2,500** *[required by federal healthcare reform provisions].* **Re-enrollment in Flexible Spending Accounts is required each year.** • NCFlex Life – if you are currently enrolled in this plan, you may add $10,000 of additional coverage without evidence of insurability, as long as your total coverage does not exceed $100,000.	•A Roth 457 (after-tax) plan is being added to the supplemental retirement savings options. •This new plan is effective 10/1/12. •You may enroll and change your contributions at any time. Check out our website for more information about this plan.	Current MetLife participants may increase coverage by $10,000, $20,000, or $30,000 without a Statement of Health, provided that the total coverage does not exceed $500,000 or seven times salary (whichever is less). This applies to employee coverage only. If enrolling for the first time outside of your 30-day eligibility window or increasing dependent coverage, evidence of insurability is required. •Additional plan provisions include: Free Will Preparation Services Options to continue coverage once retired

Ready to Retire

Planning to retire in the next few years? Be sure to attend a "Ready to Retire" workshop, held each Spring and Fall. Here's what is covered during the half-day session:

- Retiree Health Insurance
- Medicare & the State Health Plan (SHP)
- Social Security
- Breakout Sessions – Teachers & State Retirement System and Optional Retirement Program
- Estate Planning
- Transitioning to Retirement

Watch our website for notice of upcoming workshops.

Enrollment Instructions

FLEXIBLE SPENDING ACCOUNTS (HEALTHCARE & CHILDCARE), DENTAL, VISION, CANCER, CRITICAL ILLNESS, AD&D & NCFLEX GROUP TERM LIFE

All changes to/enrollments in these plans **must** be made online at **www.ncflexonline.org** by Oct. 26th.

View the Online Enrollment Guide for instructions and plan information.

All NCFlex plan premiums are deducted on a pre-tax basis as allowed by IRS Section 125.

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HYATT LEGAL PLAN:

Hyatt Legal Plan offers participants a wide array of legal services to meet their personal and family needs such as: Identity theft defense, document preparation, certain family law services, traffic and criminal matters, and wills and estate planning.

To enroll or cancel, submit a completed Hyatt Legal form to the HR Benefits Office by 10/26/12. This form cannot be completed online. Instructions for submission are on the form.

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LIBERTY MUTUAL LONG TERM DISABILITY

Coordinated with the Disability Income Plan Of NC, Liberty Mutual Long Term Disability is designed to replace up to 66 2/3% of your NC State salary should you become disabled and are no longer able to work. Premiums are based on your age and years of TSERS retirement plan service. **Coverage is available without a statement of health approval if you have not previously been denied coverage.** *(This plan is not applicable for ORP participants.)*

Submit a completed enrollment form to the HR Benefits Office by 10/26/12. This form cannot be completed online. Instructions for submission are on the form.

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METLIFE GROUP TERM LIFE INSURANCE

Need or want extra life insurance? Enroll for MetLife Group Term Life coverage by completing an enrollment form and a Statement of Health for medical underwriting. Current MetLife participants may increase coverage by $10,000, $20,000, or $30,000 without providing a Statement of Health as long as the amount does not exceed $500,000 or seven times salary whichever is less. This applies to employee coverage only.

If enrolling for the first time outside of your 30 day eligibility window or if you are increasing dependent coverage, a Statement of Health is required. Submit a completed enrollment/change form to the HR Benefits Office by 10/26/12. This form cannot be completed online. Instructions for submission are on the form.

For more information on all of the benefit plans, visit the benefits website.

Stick it to the Flu!

Blue Cross and Blue Shield of North Carolina's "Stick It to the Flu" program makes getting a seasonal flu shot convenient for State Health Plan (SHP) members and others.

The flu vaccine is available at **NO** charge to all SHP members when you receive a vaccine at one of our on-site clinics, any in-network doctor's office, at an in-network health department, a participating Minute Clinic, or through a participating North Carolina immunizing pharmacist.

NCSU Onsite Flu Clinics

- Our **on-site clinics** are available to all employees, postdocs/CVM house officers, retirees and dependents. The registration site is now open with many dates, times, and locations for your convenience.
- Individuals **not** covered by the SHP, BCBSNC, or Medicare Part B will be charged $30 (***cash or check only***) per seasonal flu shot.
- The flu mist will not be available.
- Maxim -- BCBSNC's contracted vendor providing the vaccinations -- requires children aged 4 to 17 to have a parent/guardian present at time the shot is administered. NOTE: *Children under 4 must go to a physician for seasonal flu shots.*
- Although documentation will not be required, expecting mothers should receive clearance from their health care provider before receiving the vaccine.
- Members must **present a valid SHP, BCBSNC, or Medicare ID card and a photo ID**.

Physician's office

- Members who receive other services in addition to the flu shot will be required to pay any applicable copayment, coinsurance or deductible amounts. To find an in-network provider, visit **Find a Doctor** and search for "All Primary Care" under Specialty.

Participating pharmacists & CVS Minute Clinics

- Eligible members may go to an authorized **in-network**, immunizing pharmacist -- or any CVS MinuteClinic -- to receive a flu shot. Only eligible members ages 14 and older may receive flu vaccinations from pharmacists. A co-pay, deductible or coinsurance may be required. To find in-network pharmacists, visit **Find a doctor** and search for "Pharmacist (Flu & Other Limited Injections)" under Specialty. To find a participating CVS MinuteClinic, search for "Convenience Care Center" under Specialty.

  *(**IMPORTANT!** Not all pharmacies that offer shots have in-network pharmacists, so check the **Find a doctor** list to ensure coverage before getting a shot at a pharmacy.)*

Benefits and Wellness Expo 2012

Join us on **THURSDAY, OCTOBER 4TH**, for the annual
BENEFITS AND WELLNESS EXPO

Talley Student Center
Grand Ballroom
11AM-2PM

The expo will feature more than 50 benefits and wellness vendors. There will be BMI screenings; blood pressure checks; smoking cessation education; retirement check-ups with TIAA-CREF; representatives from Prudential 401k/457, VALIC, Lincoln Financial and Fidelity Investments; WolfPerks vendors; and lots of free product samples, door prizes and giveaways.

Saving for Retirement

It's the perfect time to begin saving more for retirement in a supplemental retirement plan. Three options are available. You can contribute on a before- or after-tax (Roth) basis in one or all of the supplemental plans. Click on a plan to learn more about it.

State of NC	State of NC	UNC System
401(k) Plan	457 Plan	403(b) Plan

Supplemental Retirement Guide

National "Save for Retirement Week" is October 22-25

These lunch-and-learn sessions will provide information strategies on how to build your retirement portfolio. These are free sessions and there is no obligation to participate.

- Administrative Services Bldg II, Room 101, October 22nd, 12 Noon-1pm
- Poe Hall, Room 120, October 23rd, 11:30am-12:30pm
- Patterson Hall, Room 208 October 23rd, 12 Noon-1PM
- College of Textiles, Convocation Room, October 24th, 12 Noon-1pm
- Talley Student Center, Grand Ballroom, October 25th, 12 Noon-1pm

Take Your Health Assessment, Enter for Chance to Win a New iPad®!

The State Health Plan is conducting a drawing each month for eligible members who complete their Health Assessment. The Health Assessment is a series of questions about your medical history, lifestyle, diet and nutrition. The assessment, which takes just 15 minutes, gives you a better understanding of your health status. Once you have completed the assessment, you will receive a personalized plan with action steps to improve your health.

The Health Assessment is available by phone and online through your Personal Health Portal.

To access your Health Assessment by phone, call 800-817-7044.

To complete by web, go to the NC Health*Smart* page on the State Health Plan website and then click on Personal Health Portal. If you have not registered for a Personal Health Portal account, registering is easy! Just follow the instructions after clicking "Create an Account."

Questions? Check out the Personal Health Portal Registration Helpful Tips on the next page

Personal Health Portal Registration Helpful Hints

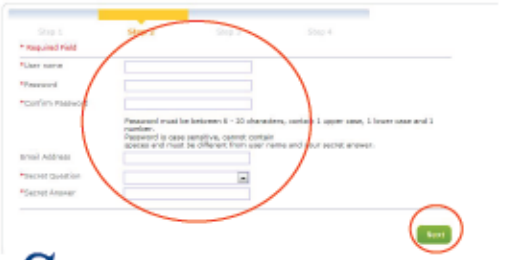
Registering is fast. Just 5 easy steps!

Get started by going to the State Health Plan website at www.shpnc.org and clicking on the Personal Health Portal icon.

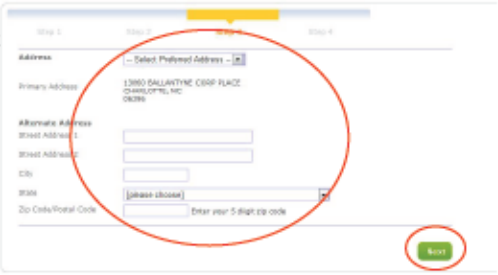
Step 1: Sign Up
Click on the Create Account link.

Step 2: Create Your Account On the first screen, enter the information requested, then click Next.

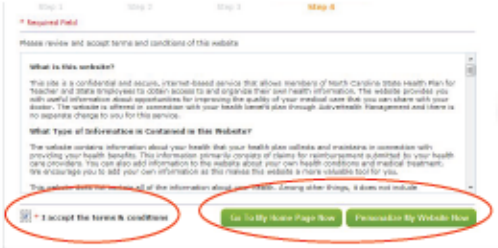
Step 3: On the next page, create your user name, password and "secret question." Pay close attention to the instructions. Click Next.



Step 4: Make sure your address is correct. Click Next.



Step 5: Accept Terms and Conditions
Read the Terms and Conditions and click the "I accept the terms & conditions."
Click Personalize My Website Now to customize your page.
OR Click Go To My Home Page Now to complete your registration.



Your Personal Health Portal is ready to use! If you need additional help, or want to talk with a health coach, call NC Health*Smart* at **800-817-7044.**

Members eligible for NC HealthSmart services are members whose primary health coverage is through the State Health Plan. Federal law prohibits the Plan from using your personal health information to discriminate against you in any way or from giving this information to your employing agency/school or other unauthorized third party, unless required by law.

NCHEALTHSmart
An initiative of the State Health Plan