It’s time to enroll for benefits again! This year the enrollment period is Oct. 1-26. Your new elections will go into effect on Jan. 1, 2013.

To help you make enrollment decisions, be sure to:
- Read this bulletin to find out what’s new or changed for 2013
- Read the NCFlex 2013 enrollment guide
- Review the benefit elections you made for 2012 and consider which benefit choices will best suit you and your family in 2013

What’s New and Changing for 2013

- **Current NCFlex benefit plan rates will remain in effect for 2013.** There are no rate changes.
- **MetLife group term life insurance rates are decreasing.** We have negotiated a 5 percent employee coverage rate decrease that is guaranteed for the next three years.
- **Core Accidental Death & Dismemberment (AD&D) coverage is provided at no cost again for 2013,** but coverage is not automatic. **You must enroll** to take advantage of the free $10,000 Core AD&D coverage. Employees who previously enrolled do not need to re-enroll.
- **The Health Care Flexible Spending Account plan requires re-enrollment every year.** In accordance with federal legislation, you can contribute up to $2,500 in 2013 (minimum $120). Expenses can be incurred between January 1, 2013, and March 15, 2014, provided you remain in the plan for all of 2013.
- **The Dependent Day Care Flexible Spending Account plan requires re-enrollment every year.**

**NOTE:** The State Health Plan benefit period is from July 1 through June 30 and the health plan annual enrollment period typically occurs in the spring. You **cannot** make changes to your health plan coverage during this annual enrollment period. You can only make changes to your health plan coverage within 30 days of a change in family status or other qualifying event. Review the Life Events section of the Human Resources website (http://hr.unc.edu/benefits/life-events) when you experience a change in family status.

**Save the Date:** Employee Appreciation Day is Friday, October 19! Join us at the Pit and the Great Hall (FPG Student Union) from 9:30 a.m.–3 p.m. for fun, food and festivities!
Benefits Choices for 2013

**Dental Plans**

United Concordia is the dental carrier for the NCFlex program. If you are enrolled in the plan and want to keep your coverage, you do not need to re-enroll. If you are switching coverage options, please read the information on benefit waiting periods in the NCFlex enrollment guide, pages 15-18.

**Group Term Life**

ING is the insurance carrier for the NCFlex program, and is for employees only. New enrollees may purchase $20,000 of coverage on a guaranteed-issue basis – if you were not previously denied coverage. If you are currently enrolled in the plan, you may add $10,000 of additional coverage during annual enrollment, up to the guaranteed issue amount ($100,000), without providing evidence of insurability (EOI). For detailed information, refer to pages 33-34 in the NCFlex enrollment guide.

When you purchase Group Term Life Insurance on a “pre-tax” basis and your coverage exceeds $50,000, the IRS takes back the tax savings on coverage amounts in excess of $50,000. This results in a small premium charge that is added back to your income only for tax purposes (imputed income) - this is how the IRS is repaid.

MetLife is the insurance carrier for the University’s benefit program. Premiums are paid on an after-tax basis. You can elect coverage up to 7 times your salary, to a maximum of $1 million dollars. During annual enrollment, you can increase coverage from 1 to 2 times, or from 2 to 3 times your salary without evidence of insurability (EOI). If you want to increase to 4, 5, 6 or 7 times your salary, you must provide evidence of insurability. At any time you request an increase in coverage that exceeds $500,000 regardless of the salary multiple, you will be required to provide EOI. The University’s program currently provides coverage for spouses, dependent children and domestic partners.

Spouse/domestic partner coverage is offered in incremental amounts between $10,000 and $100,000. Evidence of insurability will be required for coverage amounts over $20,000. Dependent child(ren) coverage is $10,000 per child.

For information about MetLife, visit the OHR Benefits website:
http://hr.unc.edu/benefits/benefits_enrollment.

**Note:** ING and MetLife group term life insurance is age-based and adjusted annually. Your rate for ING changes based on your age as of January 1, 2013, and your rate for MetLife changes based on your age as of December 31, 2012. If you move to a new age bracket, the new rates will appear in your January 2013 paycheck.

**Core Accidental Death & Dismemberment**

$10,000 of Core AD&D coverage is provided at no cost to employees who enroll in the plan. This coverage is for employees only. Employees who previously enrolled do not need to re-enroll. More information about Core AD&D can be found in the NCFlex enrollment guide on pages 29-30.

**Voluntary Accidental Death & Dismemberment**

AC Newman & Company (Gerber Life Insurance Company) is the carrier for the NCFlex program. Please refer to the NCFlex enrollment guide, pages 31-32, for instructions on enrolling or changing your coverage. Coverage is available for you, your spouse and dependent children.

Reliance Standard is the insurance carrier for the University’s benefit program. There are no changes to this plan for 2013. The University’s program currently provides coverage for spouse, dependent children and domestic partners. Premiums are paid on an after-tax basis.
Flexible Spending Accounts

P&A Group will continue as the third-party administrator of the flexible spending accounts. If you elected either a Health Care Flexible Spending Account or a Dependent Day Care Flexible Spending Account in 2012, **you must re-enroll** and designate **annual** contribution amounts for 2013. Detailed information about flexible spending accounts can be found in the NCFlex enrollment guide, pages 7-14.

Vision

**Superior Vision Services** provides vision benefits under the NCFlex program. Special rules regarding cancellation and re-enrollment apply. You can find detailed information about vision coverage on pages 19-22 of the NCFlex enrollment guide.

Cancer Insurance

**Allstate Benefits (American Heritage Life Insurance Company)** provides cancer/specific disease insurance under the NCFlex program. Plan details, information about limitations, exclusions and evidence of insurability rules are located on pages 26-28 of the NCFlex enrollment guide.

Critical Illness

**MetLife** is the insurance carrier for this NCFlex program. Critical Illness insurance complements medical coverage, but does not replace it. This plan pays a lump sum payment when a covered individual experiences a medical condition, as outlined in the plan. See pages 23-25 of the NCFlex enrollment guide for plan details.

Notes
Benefits Reminders for 2013

♦ With the exception of the flexible spending accounts, 2012 benefit elections will carry over to 2013 unless you make changes.

♦ Flexible spending account plans require re-enrollment every year.

♦ After annual enrollment, you may only make changes to your benefits within 30 days of a change in family status or other qualifying event.

♦ $10,000 Core Accidental Death & Dismemberment (at no cost) requires enrollment! Coverage is not automatic.

♦ The enrollment deadline is Friday, October 26.

Enrollment is Easy!

Enrolling in benefits for 2013 is easy! To enroll or make changes, visit the University’s enrollment website at http://hr.unc.edu/benefits/benefits_enrollment.

NCFlex Benefit Program

To enroll in the NCFlex benefit plans, select the link to the NCFlex online enrollment site (www.ncflexonline.org). Online enrollment is available from any computer with internet access.

In addition to the online enrollment site, you can enroll by phone at 888-860-6118 (Monday through Friday, 8 a.m. – 8 p.m.). Language interpreters are available via phone.

Paper enrollment forms will not be accepted for NCFlex benefits.

University Benefits Program

For MetLife and Reliance Standard AD&D (University benefits), go to the OHR enrollment website and select the link to the plan(s) in which you wish to enroll. Print the enrollment form(s) and send the original(s) via campus mail to Benefits Services, Campus Box 1045; or by US Mail to 104 Airport Dr., Chapel Hill, NC, 27599-1045.

Forms must be received no later than Friday, October 26.

Assistance from the Office of Human Resources

The OHR Benefits Services staff will be available to provide enrollment assistance and to answer your questions about any of these benefit plans during the annual enrollment period. If you have questions or need assistance, contact Benefits Services at (919) 962-3071.