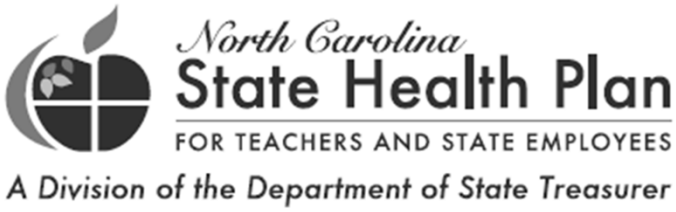
HEALTH INSURANCE



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The State of North Carolina provides health care benefits to teachers, employees, retirees, and their eligible dependents according to the provisions and limitations of North Carolina General Statutes.

Health Insurance is offered to every permanent employee that is working at least (30) hours per week.

The following Health Care Plan options are available as Preferred Provider Organization (PPO) Options:
1. Enhanced (80/20)
2. Consumer Directed Health Plan
3. Traditional (70/30)

You must enroll within 30 days of hire date or you must wait until the next open enrollment period.

Coverage is effective the first day of month following hire date.

All premiums are deducted a month in advance.

Eligible Dependents

- Legal Spouse;
- Unmarried children under age 26
- An unmarried child who is physically or mentally incapacitated
- Please note that an individual cannot be enrolled as a dependent under the Plan if he or she is enrolled as an employee.
- A dependent cannot be enrolled under two Plan contracts at the same time.

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Eligible dependents include:

- Legal Spouse;
- Unmarried children under age 26 including natural, legally adopted, foster children, children for whom the employee is court-ordered guardian and stepchildren of the employee, as long as the employee is legally responsible for such child's maintenance and support;
- An unmarried child who is physically or mentally incapacitated, to the extent that he or she is incapable of earning a living, and such handicap developed or began to develop before the dependent's 26th birthday.

Please note that an individual cannot be enrolled as a dependent under the Plan if he or she is enrolled as an employee. In addition, a dependent cannot be enrolled under two Plan contracts at the same time.

PPO Plan Comparison

Wellness Activities		All Three	Two Activities Completed			One Activity Completed			None
Smoking Attestation		X	X	X		X			
PCP Selection		X	X		X		X		
Health Assessment		X		X	X			X	
Plan Options	Employer Share	Employee / Retiree Share							
Enhanced 80/20	$448.11	$13.56	$28.56	$28.56	$33.56	$43.56	$48.56	$48.56	$63.56
Consumer Directed	$448.11	$0.00	$10.00	$10.00	$20.00	$20.00	$30.00	$30.00	$40.00
Traditional 70/30	$448.11	$0.00							

Dependent Premiums

Dependent Group	Enhanced 80/20	Consumer Directed	Traditional 70/30
Employee + Child(ren)	$272.80	$184.60	$205.12
Employee + Spouse	$628.54	$457.68	$528.52
Employee + Family	$666.38	$506.64	$562.94

Total Employee Contribution = Active Employee Share + Dependent Premium

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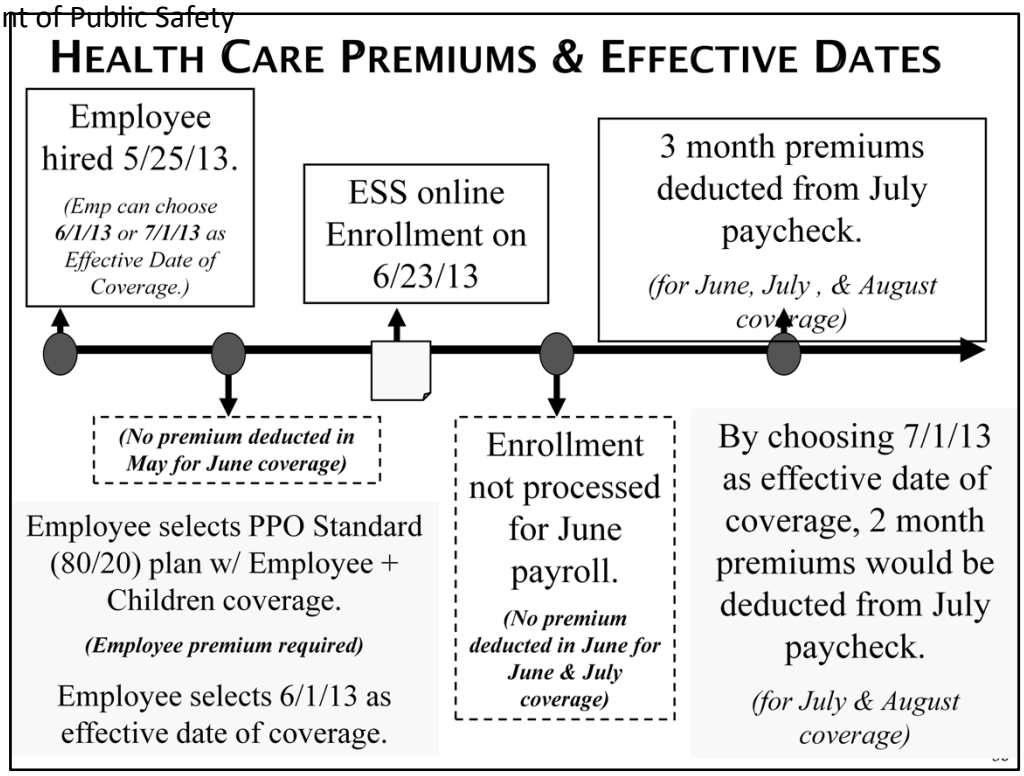
The following Health Care Plan options are available as Preferred Provider Organization (PPO) Options:
1. Enhanced (80/20)
2. Consumer Directed Health Plan
3. Traditional (70/30)

As you can see in this chart, with the Enhanced 80/20 and the Consumer Directed Health Plan, the employee's premium can be reduced by completing wellness activities. This chart shows the changes in premium if all three, two, one, or none of the Wellness Activities are completed. For example, if I select the Enhanced 80/20 Plan, if I complete none of the Wellness activities, my monthly premium would be $63.56. If I complete the Health Assessment, my premium goes down to $48.56. If I complete the Health Assessment and select a Primary Care Physician (PCP), my premium goes down to $33.56. If I do all 3 Wellness Activities, I reduce my premium to $13.56.



The plan that you choose, the effective date of coverage you choose and when the enrollment is received and processed could impact your paycheck. If you select 70/30 EE Only Basic, there is no monthly premium and no monthly deduction. However, if you select a plan that requires a monthly premium, you could have multiple deductions from your check. In this example, the employee is selecting a health plan that will require a monthly premium to be paid. The employee was hired on 5/25/13. Based on this hire date, the employee can choose an effective date of coverage of 6/1/13 or 7/1/13. The employee selects the PPO Standard (80/20) plan with Employee + Children coverage (premium is required). The employee selects 6/1/13 as the effective date of coverage. The ESS enrollment was processed by BEST on 06/23/13. The employee has 30 days from their date of hire (6/25/2013) to complete their online enrollment.

Keep in mind that health insurance premiums are taken a month in advance for the following month's coverage. Because of the hire date as well as the fact that the enrollment was not processed by BEST until 6/23, no health insurance premium is deducted in June for June or July coverage. (Note: It is unlikely that the employee would even be receiving a paycheck in May due to the hire date being at the end of the month). Because the enrollment was received so late in the month, BEST was unable to process the enrollment for the June payroll. As a result, no health insurance premium was deducted in the June paycheck for June and July coverage. Because of this, 3 months of premiums will be deducted from the employee's July paycheck to cover June, July, and August coverage. For the PPO Standard plan with Employee + Children coverage, that would mean $815.40 would be deducted from the employee's July paycheck ($271.80 x 3 months).

In this example, if the employee had chosen a 7/1/13 effective date, only 2 months premiums would be deducted from July paycheck for July and August coverage. This example illustrates how the effective date of coverage can impact premium deductions from your paycheck. You will need to choose the effective date that best meets your needs, just be aware of how that effective date of coverage may impact your pay.

NC Flex Benefits

- Health Care Flexible Spending Account
- Dependent Day Care Flexible Spending Account
- Dental Plan
- Vision Care Plan
- Critical Illness
- Cancer Insurance
- Voluntary Accidental Death & Dismemberment
- Core AD&D
- Voluntary Group Term Life

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The NCFlex Program provides a variety of pre-tax plans available to state agency, university, and select community college employees. Employees are eligible to participate in NCFlex if they are a state agency or university employee working 20 or more hours per week in a permanent, probationary, or time-limited position.

These are the current NC Flex benefits available to all state employees:

- Health Care Flexible Spending Account
- Dependent Day Care Flexible Spending Account
- Dental Plan
- Vision Care Plan
- Critical Illness
- Cancer Insurance
- Voluntary Accidental Death & Dismemberment
- Core AD&D
- Voluntary Group Term Life

You will enroll in the NC Flex Benefits through the ESS. You should have received a book detailing all of these NC Flex option and there is information in your Orientation Manual on each of these.

WHY PARTICIPATE?

- You can save about 25 - 40% or more on most NCFlex benefits because your contributions are made on a pre-tax basis.
- Participating in Flex is convenient since all benefits are payroll deducted (before taxes are withheld).
- The choice to participate is yours. You can sign up for any or all of the plans offered. Each year you can then decide if you want to continue your participation.

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Here are some reasons why you should take advantage of the NCFlex programs.

Firstly, you can save about 25-40% or more on most NCFlex benefits because your contributions are made on a pre-tax basis. The amount you save depends on your tax bracket.

Secondly, participating in Flex is convenient since all benefits are payroll deducted.

Finally, it is important to remember that it is up to you whether or not you want to participate in NCFlex. You can sign up for any or all of the programs offered and, each year you will be given the opportunity to decide whether or not to continue your participation.

Because of the federal laws regarding pre-tax benefits, you can not change or stop your participation during the year unless you have a Qualifying Life Event. Qualifying Life Events are identified in your Flex booklets.

Effective Dates of Coverage

- Annual Enrollment held each year in October
- Benefit elections effective January 1 of following year
- New Hires – 30 days to enroll from date of hire
- Life Events – 30 days to make a status change from date of the life event

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You have 30 days from the date of hire to enroll in the NCFlex programs. Employees can enroll in NCFlex online using ESS.

If you do not enroll at the time of hire, you will have the opportunity to enroll each year during annual enrollment which is usually in the fall.

Unlike health insurance, you do **not** have a choice for effective date of coverage. NCFlex benefits will be effective the 1st of the month following the date of hire. For example, if an employee is hired on 4/5/13, their Flex benefits would be effective 5/1/13.

Unlike health insurance where you pay a month in advance for the next month's coverage, NCFlex premium deductions pay for the current month's coverage. This means that NCFlex premiums deducted from April paycheck pays for NCFlex coverage for April.

REIMBURSEMENT PROCESS

OPTION 1: SUBMIT THE FORM

- Complete the FSA Claim Form (available at www.ncflex.org).
- Attach copies of required documentation.
- Mail or fax your FSA Claim Form (and attachments) to HCFSA Claims.
- Reimbursements are usually processed within one week and are directly deposited into the same bank account that your paycheck is deposited.

OPTION 2: CONVENIENCE CARD

- Allows you to pay a provider/ vendor directly from your HCFSA at the point of purchase for eligible health care expenses.
- Card reimburses up to your annual election.
- Submit receipt documentation & Claim Form EXCEPT when transaction equals a copayment amount from your prescription, medical, dental, or vision plan.

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When you join NCFlex, Reimbursement forms should be sent to you. If you do not receive them, you can refer to your Benefits Representative or download the form from www.ncflex.org .

You have two options for reimbursement. Option One is to complete the FSA Claim Form and submit the FSA Form along with the required documentation to Aon Consulting. Reimbursements are usually processed within one week and are directly deposited into the same bank account that your paycheck is deposited.

Option Two is to use the NCFlex Convenience Card. The Convenience Card allows you to pay a provider/vendor directly from your HCFSA at the point of purchase for eligible health care expenses. The card reimburses up to your annual election. You will still need to submit receipt documentation and a FSA Claim Form EXCEPT when the transaction equals a copayment amount from your prescription, medical, dental, or vision plan. There is no longer a fee for the convenience card option.

Qualifying Life Events

If at any time during your Plan Year, any of the following events occur, you can change your Health Insurance, Dental Insurance &/or NCFlex coverage

- Marriage
- You or spouse change from pt/full time
- Divorce or Legal Separation
- You or spouse take unpaid leave of absence
- Death of a Spouse or Dependent
- Spouse becomes employed/unemployed
- Dependent loses eligibility
- Birth /Adoption of Child
- Incapacitated Adult becomes your Dependent
- Other changes s permitted by IRS & State

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If at any time during your Plan year, any of these events occur (marriage, divorce, death, etc.), you can change your Health Insurance, Dental Insurance, and NCFlex coverage.

Your change in elections must be consistent with your status change.

When a qualifying life event occurs and you want to make changes to your benefits based on that event, contact your Benefits Rep immediately. Please keep in mind that documentation may be required.

The Benefit Rep will create a “Benefits Adjustment” reason in The HR Payroll System. Once that adjustment reason has been created, employees will be able to go online and make changes to their benefits using ESS.

Changes must be made online within 30 days of the Qualifying Life Event

NC HEALTHSMART

- NC Health*Smart* is an initiative by the State Health Plan to provide employees with resources and information to be as healthy as you can be.
- Please visit the NC Health*Smart* Wellness Programs link on the **www.shpnc.org** website to view a wealth of resources that can help you reach your health and wellness goals.

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NC Health*Smart* is an initiative by the State Health Plan to provide employees with resources and information to be as healthy as you can be. We encourage you to visit the NC Health*Smart* Wellness Programs link on the State Health Plan website to view a wealth of resources that can help you reach your health and wellness goals.

AGENCY SPECIFIC INSURANCE

- In addition to the state-sponsored insurance programs, DPS can approve and make available other insurance options for DPS employees. These insurance programs are approved through the DPS Insurance Committee and are administered through private insurance agencies/brokers.
- The supplemental agency-specific plans are NOT part of N.C. State Government and, therefore, are NOT transferable if you leave DPS and transfer to another State Agency.
- Current Options:
  - MetLife Dental
    The MetLife dental insurance is comparable to the NC Flex high option dental plan.

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In addition to the state-sponsored insurance programs, the Department of Public Safety can approve and make available other insurance options for DPS employees. These insurance programs are approved through the DPS Insurance Committee and are administered through private insurance agencies/brokers.

The supplemental agency-specific plans are NOT part of N.C. State Government and, therefore, are NOT transferable if you leave DPS and transfer to another State Agency.

The following supplemental insurance is available for DPS employees:

MetLife Dental - The MetLife dental insurance is comparable to the NC Flex high option dental plan.
Monthly payroll deductions for MetLife are made after taxes have been taken out, while the NCFlex Dental Plans have monthly payroll deductions taken out PRIOR to taxes.
MetLife is a post-tax dental plan which means that monthly premiums are deducted after taxes.

Affordable Care Act

- Offers individuals to buy private health insurance through a 'Health Insurance Marketplace'.
- This allows you to find private health insurance options to compare with the State's health coverage
- In purchasing private insurance thru the Exchange, you may be eligible for a tax credit, which may result in a lower premium.
- Please be aware that if you purchase a private health plan through the Exchange, you may lose your employer contribution to the health benefit plan offered by the State.

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The ACA offers individuals to buy private health insurance through a 'Health Insurance Marketplace', also referred to as 'The Exchange'. This allows you to find private health insurance options to compare with the State's health coverage; to ensure the health coverage you choose meets your needs and fits your budget. In purchasing private insurance thru the Exchange, you may be eligible for a tax credit, which may result in a lower premium. However, please be aware that if you purchase a private health plan through the Exchange, you may lose your employer contribution to the health benefit plan offered by the State.

Please remember, purchasing private health insurance through the Exchange is not mandatory. It is totally up to you to choose insurance through your employer or a private company within the Exchange. But, as your employer, North Caroline Department of Public Safety has an obligation to inform you of your options for health care.

WORKERS COMPENSATION

- Provides medical benefits, compensation for lost time from work and compensation for any permanent or permanent partial disability that results from a compensable job related injury.
- Requires completion of a Form 19.
- There are 3 types of workers' comp leave:
  - Salary Continuation/Injury Leave
  - Leave of Absence-Workers Comp
  - Injury Absence
- While on approved workers' compensation leave, employees continue to accumulate vacation and sick leave.

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Workers' Comp leave provides medical benefits, compensation for lost time from work and compensation for any permanent or permanent partial disability that results from a compensable job related injury. Workers' Comp benefits must be approved through the State's Third Party Provider. There are 3 types of workers' comp leave:

Salary Continuation/Injury Leave: Salary Continuation provides injury leave at full pay for employees with a job-related injury/illness that are in Criminal Justice Certified/Sworn positions or Adult Correction employees that have an injury as a result of a direct and deliberate act of an offender/inmate.

Leave of Absence-Workers Comp: Employees in non-certified/sworn positions that are placed out of work for more than 7 days due to a work-related injury/illness are provided approved leave of absence that pays a benefit equal to 66 2/3% of the employee's average weekly earnings up to a maximum established by the Industrial Commission.

Injury Absence: Injury absence is provided to employees in non-certified/sworn positions or employees who have exhausted the salary continuation, who return to work but continue to require medical or therapy visits to reach maximum medical improvement without loss of other leave credits.

While on approved workers' compensation leave, employees shall continue to accumulate vacation and sick leave to be credited to the employee's account for use upon return to permanent duty.

EMPLOYEE ASSISTANCE PROGRAM

- The EAP Program is a contracted service with McLaughlin Young
- The provide referrals and assistance on many issues:
  - Personal Counseling
  - Personal Health/Wellness
  - Work/Life Services
  - Elder Care Issues
- There is no fee for the services provided by the EAP.

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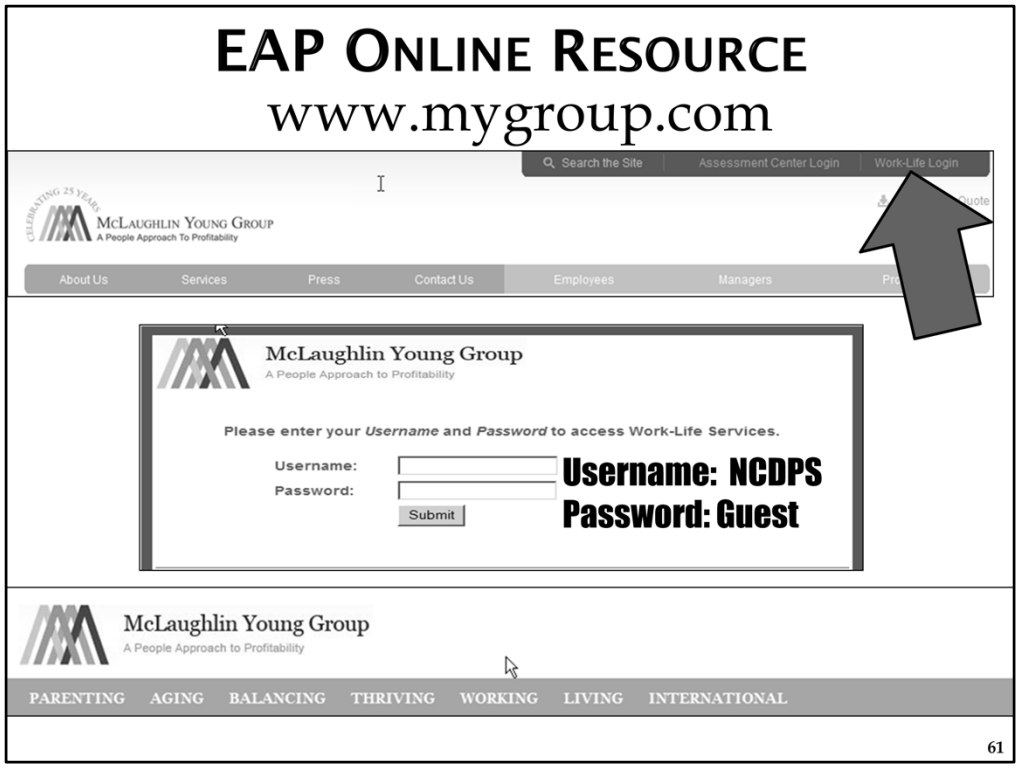
The Department of Public Safety provides an Employee Assistance Program as a benefit to assist employees who may be experiencing personal problems.

The program seeks to maintain and restore individual health and well-being, improve productivity and retain valued and experienced employees. The EAP is sponsored and maintained by DPS Human Resources. McLaughlin Young Group EAP Services provides the contract services.

There is no fee for the services provided by the EAP. However, any cost associated with recommended treatment with a professional resource is the employee's responsibility The Employee Assistance Program includes free and confidential assessments and referrals for you and your family members. The EAP provides assistance and resources to help you deal with a wide variety of difficulties. Trained Care Coordinators are ready to help you solve your problems so that you can maintain a sense of well-being and workplace productivity.



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McLaughlin Young provides an excellent online resource entitled Work Life. By going to the McLauglin Young Website, www.mygroup.com,
Click on Work-Life Login on the top right corner.

The login is **NCDPS**
The password is **Guest**

Once you have logged in, you have a vast amount of resources including articles, online seminars, to skill builders on a variety of topics from relationships, to parenting, to legal services, to financial planning, to workplace diversity, and finding balance. It's an excellent resource that is free and at your fingertips. I encourage you to take advantage of it.

Instructor Note: In the event that an employee asks if their use of this online resource is tracked: the login information is **agency** specific, not by location or employee. So specific employee usage is not tracked but rather agency wide usage.