

## Continuation of Benefits during Leave of Absence Notice

This notice has been sent to you by your Agency.  
Please contact your Agency Health Benefits Representative (HBR) with any questions.

<b>Name:</b>	<b>Personnel No:</b>	<b>Date:</b>
<b>Address:</b>	<b>Personnel Area:</b>	
	<b>Payroll Area:</b>	

## You have the option to continue your State Health Plan and your NCFlex Insurance Plans during your Leave of Absence (LOA). This notice provides continuation instructions.

If, during your LOA, you are **using approved/accrued leave and your pay continues in full**, your benefits will continue without interruption and you do not need to do anything.

If, during your LOA, you are **not using approved/accrued leave and are without pay (LOA/LWOP)**, see *below*. This includes, but is not limited to, LOAs for **Family Medical Leave (FMLA), Family Illness Leave, Extended Illness, and Military**.

**IMPORTANT:** Employees on LOA receiving **Short Term Disability** benefits or **Workers' Compensation** benefits are considered to be on LOA without pay (LOA/LWOP) for benefits continuation. This includes LOA-Workers' Compensation with supplement.

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### CONTINUATION OF BENEFITS FOR EMPLOYEES ON LOA WITHOUT PAY (LOA/LWOP)

**1. AGENCY AFTER-TAX SPECIFIC BENEFITS** - These insurance plans are contracted through the Agency Insurance Committee and are administered by private insurance agencies/brokers, and are not part of NC State Government benefits (State Health Plan and NCFlex plans). You must contact your local agency benefits or payroll representative to receive information on maintaining or cancelling these benefit plans while on LOA without pay.

**2. RETIREMENT PLANS** - 401K, 457/Deferred Comp, State Retirement System (TSERS, LEORS, CJRS) Your contributions to the supplemental retirement savings plans (401k and 457/Deferred Comp) and to the State Retirement System will cease during your unpaid leave. Contributions to your supplemental retirement savings plans will resume upon your return, unless you contact the vendor to stop participation. If you contribute to the State Retirement System, contributions will resume automatically upon your return to work in an applicable position.

**3. NCFLEX PLANS**

While on LOA without pay, **your NCFlex benefit plans will terminate**. You may continue your NCFlex plans by sending your premium payments directly to the vendors. Payment due dates may vary by each vendor. Contact the vendor to determine the payment due date. Vendor contact information can be found at the end of this notice.

**4. STATE HEALTH PLAN (SHP)** – Administered by BCBS

While on LOA without pay, you can choose to continue or discontinue your State Health Plan or drop dependents from the plan and remain on employee only coverage.

Discontinuation of Coverage:

To discontinue your State Health Plan, you will need to submit a ticket to BEST Shared Services (email: [best@osc.nc.gov](mailto:best@osc.nc.gov) or call: phone # 1-866-622-3784) to request a cancellation of the plan due to LOA without pay status. This must be done within 30 days of reaching LOA without pay status; otherwise you will be billed by iTEDIUM, the Plan's direct billing administrator, for continued coverage and an exception request may be required to retroactively cancel coverage. Your Agency HBR would be required to submit the exception request. However, please understand,

submission of an exception request does not guarantee approval. It is expected that you remain in contact with your Agency to appropriately identify when LOA without pay status begins.

Therefore, if you do not timely notify BEST Shared Services of your choice to discontinue your plan due to LOA without pay status and you are billed by iTEDIUM, this may result in you owing premiums for coverage during your LOA without pay period, as retroactive cancellations are not allowed. It may also result in an eventual termination for non payment if premiums are not submitted, which could impact your eligibility to re-enroll upon reinstatement. Terms for non payment only allow employees to re-enroll during the next open enrollment.

#### Continuation of Coverage:

To continue participation in the State Health Plan during your LOA without pay period, you do not need to contact BEST Shared Services. BEST Shared Services runs monthly reports to identify employees on LOA without pay (LOA/LWOP). These reports are used to profile employee plans as LOA-Partially Paid or LOA-Fully Paid for billing purposes.

When you are an active employee in pay status, your Agency pays an employer portion towards your State Health Plan premium. You pay the employee and/or dependent portion of the premium, which varies depending on the plan you are enrolled in, the wellness credits you have and/or the dependents you have enrolled. Depending on your type of LOA without pay, you may still be eligible for the State to continue paying the employer portion of the premium (LOA-Partially Paid status), or the State Health Plan premium you owe may include the employer portion in addition to your usual dependent and/or employee premium contributions (LOA-Fully Paid status). Please consult with your Agency Health Benefits Representative (HBR) if you have questions regarding the premium you owe.

Therefore, once your record is profiled accordingly as LOA Partially or Fully Paid, you will be direct billed by iTEDIUM for the applicable premium payments. (Please see How to Pay Your SHP Premium section below for payment instructions.)

#### Drop Dependents:

You can choose to drop your dependent coverage during your LOA without pay status and retain employee only coverage by:

- 1) submitting a ticket to BEST Shared Services (email: [best@osc.nc.gov](mailto:best@osc.nc.gov) or phone # 1-866-622-3784) requesting to drop dependent coverage due to LOA without pay status.

This must be done within 30 days of reaching LOA without pay status; otherwise you will be billed the full premium by iTEDIUM and an exception request may be required to retroactively cancel dependent coverage. Your Agency HBR would be required to submit the exception request. However, please understand, submission of an exception request does not guarantee approval.

**It is expected that you remain in contact with your Agency to appropriately identify when LOA without pay status begins.**

#### **HOW TO PAY YOUR SHP PREMIUM**

Once your record is profiled accordingly as LOA Partially or Fully Paid, you will be invoiced for your State Health Plan Premiums by iTEDIUM, the Plan's direct billing administrator. Please be advised, that due to processing time frames, your first bill may require more than one premium payment to keep the coverage current and out of an arrears status. Going forward, you will receive a monthly invoice from iTEDIUM which will include payment instructions and the payment address. Your monthly invoice should arrive around the 15th of the month PRIOR to the due date and monthly payments are due on the first day of each month. Failure to make payment will result in termination of your State Health Plan coverage due to non payment. Once you are terminated for non-payment, you are not eligible to re-enroll until the next open enrollment period. This means you are not eligible to re-enroll upon reinstatement to work, unless reinstatement occurs during the next open enrollment period.

**It is your responsibility to make timely monthly SHP premium payments to avoid termination of coverage.**

### **5. STATE HEALTH PLAN ADDITIONAL INFORMATION**

#### **SHP & SHORT TERM DISABILITY**

If you are receiving Short Term Disability Benefits, your State Health Plan premiums will no longer be deducted from your short term benefit payments. Employees on LOA receiving **Short Term Disability** benefits are considered to be on LOA without pay for benefits continuation. You will be direct billed by iTEDIUM for your health plan premiums unless you contact BEST Shared Services to request cancellation of your plan due to LOA without pay status.

Please be reminded that, if you are approved for Short Term Disability, and:

- **You have less than five (5) years of retirement service credit**, you are responsible for the employer, employee and dependent portions of the premiums for your State Health Plan.
- **You have five (5) or more years of retirement service credit**, you are eligible to have the employer portion of your premium paid by your Agency during your approved short term disability period. You are still responsible for the employee and dependent portions.

NOTE: If you are waiting for approval of your application for short term disability benefits, or, if you have been approved, but your benefits have not yet started and you are in leave without pay status, your record will be profiled as LOA-Fully Paid and you must submit full payment for your health plan premiums which will include the employer portion of the premium. This is required or your plan will be terminated. Once short term approval is obtained and benefits are paid, your record will be revised to reflect LOA-Partially Paid (if you have 5 or more years of retirement credit) and you will be refunded by iTEDIUM the employer portion of the health plan premiums previously paid by you, if applicable.

If premium payments are not submitted and/or you do not request to cancel the plan timely due to LOA without pay status through BEST Shared Services, the plan will be terminated for non payment.

### **SHP & FAMILY MEDICAL LEAVE (FMLA), WORKERS' COMPENSATION LEAVE, MILITARY RESERVE ACTIVE DUTY (RAD)-STATE SERVICE**

If you are on approved FML, Workers' Compensation or Military Reserve Active Duty (RAD)-State Service you are eligible to have the employer portion of your State Health Plan premium paid by your Agency until the applicable benefits' period ends. You are still responsible for your employee and dependent premiums. If you reach leave without pay status, you must pay the employee and dependent portions of your premiums through direct bill by iTEDIUM to continue your coverage. If your portion of your State Health Plan premium is not paid, your coverage will be terminated for non payment if you have not previously submitted a ticket to BEST to cancel your plan or remove dependents due to LOA without pay status. If, however, you make timely payments of your share of your State Health Plan premium until the applicable benefits' period ends, and then you continue to remain out on an approved leave of absence without pay, you will be responsible for paying the full cost (employer, employee and dependent premiums) to continue coverage. If you do not pay the full cost, your coverage will be terminated due to non-payment unless you submit a ticket to BEST to have your coverage canceled due to LOA without pay status. This cancellation request must be submitted and processed within 30 days of the end of the applicable benefits' period.

### **SHP & OTHER UNPAID LEAVE**

If you are on any other type of unpaid leave, you can continue your State Health Plan by paying the full cost (employer, employee and dependent portions of your premium) through direct bill by iTEDIUM or timely choose to cancel your plan (or remove dependents) using the Qualifying Life Event for Leave of Absence as directed in the above discontinuation and continuation of coverage sections.

**NOTE:** *If your State Health Plan was termed prior to you being approved for LOA- **Short Term Disability, FMLA, Workers Comp, or Military RAD - State Service**, you must contact your Agency HBR to determine whether you have any options for re-enrollment.*

### **REINSTATEMENT OF ACTIVE BENEFITS UPON RETURN TO WORK**

**Within 30 days of your return to work, it is your responsibility** to re-enroll in any NCFlex Plans and/or the State Health Plan if the plans were canceled due to LOA without pay status. Re-enrollment may also be required for plans even if you have been making payments directly to the vendors. Please review your record in the eBenefits system. Additionally, you may only re-enroll in the same benefits you had prior to your LOA (unless you have returned to work in a new plan year). You are not permitted to change your benefits or add to your benefits. You may, however, choose not to re-enroll in your benefits, with the exception of the NCFlex Health Care Flexible Spending Account (HCFSA). If you had an NCFlex HCFSA prior to your LOA, you are required to re-enroll upon return to work. You may re-enroll with either the same annual contribution with an adjusted monthly amount, or the same monthly contribution as prior to your LOA, but your election may not drop below what you have already been reimbursed by the plan. You will need to contact BEST Shared Services to set up the appropriate HCFSA deduction of your choice, or BEST will default the re-enrollment to the same annual contribution option with an adjusted monthly amount.

If you did not pay premiums during your unpaid LOA, you may have waiting periods or be required to meet evidence of insurability (EOI) upon re-enrollment in certain benefits.

Lastly, please be aware, if your State Health Plan was terminated for non-payment, you will not be allowed to re-enroll until the next open enrollment period.

You must complete your re-enrollment through the eBenefits system by re-enrolling using the Qualifying Life Event (QLE) for Return from Leave of Absence or by calling the enrollment vendor at 855-859-0966 within 30 days of your reinstatement date.

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## **INFORMATION RE: OPEN ENROLLMENT WHILE ON LOA**

If you are on LOA during open enrollment, you must complete your open enrollment for any benefits that are active for you at that time. This includes:

- SHP if you are being payroll deducted or if you are mailing your premiums directly to iTEDIUM; and
- NCFlex plans for which you are being payroll deducted.

NOTE: This does not include any NCFlex plans in which you are paying directly to the NCFlex vendors.

You will have to wait until you return to work to re-enroll in any benefits that have terminated during your LOA. If you return to work from your LOA after open enrollment, you will have the option of enrolling in new benefits for the applicable plan year.

- This also includes employees on FMLA, Workers' Comp, Disability, Military leave etc.

Failure to complete open enrollment within the time allowed may result in you being mapped into a different plan or potentially the loss of coverage when you return from LOA and having to wait until the next open enrollment period to re-enroll in benefits.

*If you have any questions about the information provided in this notice, please contact BEST Shared Services at 1-866-622-3784 or your Agency Health Benefits Representative (HBR).*

## **NCFLEX VENDOR CONTACT INFORMATION**

**It is your responsibility to make timely monthly payments. No monthly reminders, invoices or payment coupons will be sent to you by the NCFlex vendors. Premiums should be mailed to:**

### **NCFlex Accident Plan**

LifeHelp  
Attention: NCFlex  
2990 Innsbruck Drive  
Redding, CA 96003  
1-877-464-5111  
Make checks payable to: ReliaStar Life Insurance Company

If you are no longer eligible for coverage because you are no longer actively at work, coverage may be continued, as long as premiums are paid. If you are on a paid leave, premiums will continue through payroll deductions, if you are on unpaid leave, premiums must be paid to the administrator shown above. The length of time you can continue will depend on the reason you stop active at work as shown below:

- FMLA = for as long as you meet the requirements set forth in the FMLA.
- Sickness or Accidental Injury = up to 12 months (includes the FMLA period).
- Other approved Leave of Absence = end of first policy month after the month in which you stop active at work.

If you exhaust the length of time listed above, or if you do not make premium payments when payments are due, your coverage will end. At that time, if you are under age 70, you may have the option to Port your coverage. Portability MUST be elected within 31 days of the date your coverage ends. If you wish to learn more about Portability, please reach to the administrator, LifeHelp, at 1-877-464-5111 or visit [ncflex.org](http://ncflex.org).

Note: A waiver of premium may be available if you are considered totally disabled prior to age 60; please contact LifeHelp for information on how to apply.

### **NCFlex Dental Plan**

Interactive Medical Systems (IMS)  
Attention: LOA NCFlex Dental  
PO Box 1349  
Wake Forest, NC 27588  
1-800-426-8739 x 5054  
Make check payable to: Interactive Medical Systems  
Participants can continue the plan for up to 24 months.

### **NCFlex Vision Plan**

EyeMed Vision Care  
[www.eyemedvisioncare.com/ncflex](http://www.eyemedvisioncare.com/ncflex)  
1-866-248-1939

Note: You are covered by this plan while on Leave of Absence. **Premium payments do not need to be submitted.**

### **NCFlex Cancer Plan**

Allstate Benefits  
PO Box 4331  
Carol Stream, IL 60197-4331  
1-866-232-1517  
Make check payable to: Allstate Benefits (please indicate certificate/policy number on the check)

Participants can continue the coverage for up to 60 days (12 weeks if FML) provided premiums are paid timely. If your leave is expected to last longer than 90 days, and your leave is due to a diagnosis of cancer for you, please apply for the **Cancer Disability Premium Waiver**. To apply for the waiver, complete the Cancer Claim form available via the NCFlex website at [www.ncflex.org](http://www.ncflex.org). If you are not eligible for the waiver, the coverage automatically terminates and you will need to satisfy evidence of insurability (EOI) to restart the coverage upon your return to employment. However, you will be eligible to continue the plan by applying for portability coverage through the vendor directly. If you pay the vendor directly while on LOA, you will not be subject to EOI upon return to employment/reinstatement of the benefit.

If you decide not to continue premiums during your leave or you fail to pay the premiums, claims incurred during this gap will not be covered. You may restart your coverage without EOI if you return to work within 60 days. If you return to work after 60 days (12 weeks if FML), EOI is required.

### **NCFlex Critical Illness Plan**

LifeHelp

Attention: NCFlex  
2990 Innsbruck Drive  
Redding, CA 96003  
1-877-464-5111

Make checks payable to: ReliaStar Life Insurance Company

If you are no longer eligible for coverage because you are no longer actively at work, coverage may be continued, as long as premiums are paid. If you are on a paid leave, premiums will continue through payroll deductions, if you are on unpaid leave, premiums must be paid to the administrator shown above. The length of time you can continue will depend on the reason you stop active at work as shown below:

- FMLA = for as long as you meet the requirements set forth in the FMLA.
- Sickness or Accidental Injury = up to 12 months (includes the FMLA period).
- Other approved Leave of Absence = end of first policy month after the month in which you stop active at work.

If you exhaust the length of time listed above, or if you do not make premium payments when payments are due, your coverage will end. At that time, if you are under age 70, you may have the option to Port your coverage. Portability MUST be elected within 31 days of the date your coverage ends. If you wish to learn more about Portability, please reach to the administrator, LifeHelp, at 1-877-464-5111 or visit [ncflex.org](http://ncflex.org).

Note: A waiver of premium may be available if you are considered totally disabled prior to age 60; please contact LifeHelp for information on how to apply.

### **NCFlex Disability**

The Standard  
[www.standard.com](http://www.standard.com)  
1-833-878-8858

Note: You are not covered by this plan while on an unpaid Leave of Absence, unless you are approved for a waiver of premium by the vendor. You must re-enroll into this plan once you return from your Leave of Absence within 30 days of your reinstatement. If you re-enroll timely, evidence of insurability (EOI) is not required to restart the coverage upon your return to employment. NOTE: This is regarding the NCFlex Disability Plan administered by The Standard, not the Disability Income Plan of North Carolina administered by the NC retirement system.

### **NCFlex TRICARE Supplemental Health Plan**

Selman & Company  
Attention: TRICARE Premium Billing  
6110 Parkland Blvd.  
Cleveland, OH 44124  
1-800-638-2610  
Make check payable to: Selman & Company  
Participants can continue the plan.

Disclaimer: While every attempt has been made to ensure the accuracy of this notice, the legal documents, policies, certificates pertaining to the various benefits prevail in the event of any discrepancy. This is not a legal document, and does not guarantee coverage. Policies summarized here are not conditions of employment and are subject to change.

**NCFlex Life Insurance**

LifeHelp  
 Attention: NCFlex  
 2990 Innsbruck Drive  
 Redding, CA 96003  
 1-877-464-5111  
 Make checks payable to: ReliaStar

If you are no longer eligible for coverage because you are no longer actively at work, coverage may be continued, as long as premiums are paid. If you are on a paid leave, premiums will continue through payroll deductions, if you are on unpaid leave, premiums must be paid to the administrator shown above and checks should be made out to ReliaStar Life Insurance Company. The length of time you can continue will depend on the reason you stop active at work as shown below:

- FMLA = for as long as you meet the requirements set forth in the FMLA.
- Sickness or Accidental Injury = up to 12 months (includes the FMLA period).
- Other approved Leave of Absence = end of first policy month after the month in which you stop active at work.

If you exhaust the length of time listed above, or if you do not make premium payments when payments are due, your coverage will end. At that time, if you are under age 70, you may have the option to Port your coverage. If you are over age 70 when coverage that has been continued ends, you may have the option to Convert your coverage. Portability and/or Conversion MUST be elected within 31 days of the date your coverage ends. If you wish to learn more about Portability and/or Conversion, please reach to the administrator, LifeHelp, at 1-877-464-5111 or visit [ncflex.org](http://ncflex.org).

Note: A waiver of premium may be available if you are considered totally disabled prior to age 60; please contact LifeHelp for information on how to apply.

**NCFlex AD&D Insurance**

LifeHelp  
 Attention: NCFlex  
 2990 Innsbruck Drive  
 Redding, CA 96003  
 1-877-464-5111  
 Make checks payable to: ReliaStar Life Insurance Company

If you are no longer eligible for coverage because you are no longer actively at work, coverage may be continued, as long as premiums are paid. If you are on a paid leave, premiums will continue through payroll deductions, if you are on unpaid leave, premiums must be paid to the administrator shown above. The length of time you can continue will depend on the reason you stop active at work as shown below:

- FMLA = for as long as you meet the requirements set forth in the FMLA.
- Sickness or Accidental Injury = up to 12 months (includes the FMLA period).
- Other approved Leave of Absence = end of first policy month after the month in which you stop active at work.

If you exhaust the length of time listed above, or if you do not make premium payments when payments are due, your coverage will end. At that time, if you are under age 70, you may have the option to Port your coverage. Portability MUST be elected within 31 days of the date your coverage ends. If you wish to learn more about Portability, please reach to the administrator, LifeHelp, at 1-877-464-5111 or visit [ncflex.org](http://ncflex.org).

Note: A waiver of premium may be available if you are considered totally disabled prior to age 60; please contact LifeHelp for information on how to apply.

**NCFlex Core AD&D**

Coverage Amount 10,000.00 USD  
 You are not covered by this plan while on an unpaid Leave of Absence, unless it is approved Family Medical Leave (FML). You must re-enroll into this plan once you return from your Leave of Absence.

### **NCFlex Health Care Flexible Spending Account (HCFSA)**

During your unpaid leave, if you are expecting to incur health claims and have a remaining account balance, you may want to continue making contributions. If you do not continue contributions while on unpaid leave, any claims incurred during the leave period cannot be reimbursed under this plan. If your unpaid leave of absence crosses into a new plan year, you cannot begin new contributions for a new plan year until you return from leave. To continue contributions, please send your contributions to:

NCFLEX FSA Account Administrator-OSC Central Compliance  
Office of State Controller  
1410 Mail Service Center  
Raleigh, NC 27699-1410  
919-981-5406

Make check payable to: State of North Carolina  
Checks are due by the 10th of each month. No reminders will be sent.

NOTE: Please be reminded that the convenience card will be deactivated during an unpaid leave. However, manual claims for reimbursement can still be submitted if you continue to submit your contributions while on LOA.

### **NCFlex Dependent Day Care FSA**

This plan cannot be continued while on leave. You may re-enroll when you return to work on a full-time basis.