

2014 Benefits Enrollment- *Information Sheet*

Learn about your options:

- Go to the follow UNC site for all the enrollment and plan information
<http://hr.unc.edu/benefits/2013-benefits-enrollment/>

Resources:

- Enroll online at <https://unc.hrintouch.com>
 - Log In with your UNC onyen and password
- SHP information at www.shpnc.org
 - Eligibility and Enrollment assistance 1-855-859-0966
- You can complete the health assessment now and it will apply to your enrollment in October. The assessment can be completed online at <http://www.myactivehealth.com/nhealthsmart> or by phone at 800-817-7044 (press option 2).
- You can also designate a primary care physician for yourself and your dependents before enrollment begins. To do this, log in to <https://unc.hrintouch.com> and click 'Enroll Now' and then on the Benefits icon, then click the View/Edit Information link under Section 1 Medical. The primary care provider edit link is listed under the Medical icon. Click the edit link and follow the prompts from there. You can change your primary care provider at any time. A primary care physician can also be set by calling BenefitFocus at 855-859-0966.

1. **ACTION IS REQUIRED:** All health plan subscribers will be enrolled in the Traditional 70/30 health plan effective January 1, 2014. If you plan to enroll in the Enhanced 80/20 plan, or the Consumer Directed Health Plan (CDHP), *you must take action to enroll between October 1 and October 31, 2013. Use your UNC onyen and password to enroll and/or make changes online, at: <https://unc.hrintouch.com>.*
2. **NCFlex:** annual enrollment period coincides with the health plan's period. You will receive plan information in your campus box beginning the week of September 23rd. **All plan changes become effective January 1, 2014.** Use your UNC onyen and password to enroll and/or make changes on-line, at: <https://unc.hrintouch.com/>
3. **NCFlex CHANGES:** there are plan changes occurring under the NCFlex plan specifically around vision and life insurance. In addition, there are rate reductions with vision and critical illness.
4. **TAKE CHARGE OF YOUR HEALTH:** be your own advocate and make a list of your current and future health care needs like prescription medications, planned surgeries or health care procedures for the upcoming year. This will help you when making benefit plan selections during Open Enrollment.
5. **IT'S IN THE DETAILS:** take time to study the annual enrollment materials that you receive in order to make an informed and educated decision about your health plan! Consider how your health plan selection aligns with your other benefits, such as the Health Care Flexible Spending Account and other NCFlex benefits.

6. **KNOW HOW THE AFFORDABLE CARE ACT CAN HELP YOU:** the Affordable Care Act has made preventative medical services available at no cost. Select prescriptions, exams and screenings will be covered at 100% and no cost to you. Specific details about the preventative services and prescriptions can be found on the State Health Plan's website (www.shpnc.org).
7. **LOOK PAST THE PREMIUM:** Don't sign up for the cheapest plan, sign up for the plan that best suits you and your family's health care needs. The State Health Plan's website has videos, a premium calculator and many other resources to help in your decision making.
8. **REWARD YOURSELF:** reduce your monthly premium cost and lower your co-pays by completing a health assessment, participating in a tobacco cessation program (or attesting to non-tobacco use) and by designating a Primary Care Provider!
9. **HEALTH ASSESSMENT:** your health assessment responses will not impact your benefits. The results of the Health Assessment are confidential and the credit is received based on completing the assessment, not the results.
10. **KNOW WHAT YOUR PRIMARY CARE PROVIDER CAN DO FOR YOU:** your PCP works with you to manage your health, coordinate patient care and help make decisions about your health care needs. Enhanced 80/20 plan subscribers will also benefit from reduced office visit co-pays when visiting their in-network designated PCP.
11. **REVIEW, REVIEW, REVIEW:** We have resources all over to help, so read, listen and learn about the Annual Enrollment plans.

Enhanced 80/20 PPO Plan								
Wellness Activities	Three Completed	Two Completed			One Completed			None
Smoking Attestation	✓✓✓	✓	✓		✓			
Primary Care Provider Selected	✓✓✓	✓		✓		✓		
Health Assessment	✓✓✓		✓	✓			✓	
Employee/Retiree Only	\$13.56	\$28.56	\$28.56	\$33.56	\$43.56	\$48.56	\$48.56	\$63.56
Employee/Retiree + Child(ren)	\$286.36	\$301.36	\$301.36	\$306.36	\$316.36	\$321.36	\$321.36	\$336.36
Employee/Retiree + Spouse	\$642.10	\$657.10	\$657.10	\$662.10	\$672.10	\$677.10	\$677.10	\$692.10
Employee/Retiree + Family	\$679.94	\$694.94	\$694.94	\$699.94	\$709.94	\$714.94	\$714.94	\$729.94
Consumer Directed Health Plan with HRA								
Wellness Activities	Three Completed	Two Completed			One Completed			None
Smoking Attestation	✓✓✓	✓	✓		✓			
Primary Care Provider Selected	✓✓✓	✓		✓		✓		
Health Assessment	✓✓✓		✓	✓			✓	
Employee/Retiree Only	\$0.00	\$10.00	\$10.00	\$20.00	\$20.00	\$30.00	\$30.00	\$40.00
Employee/Retiree + Child(ren)	\$184.60	\$194.60	\$194.60	\$204.60	\$204.60	\$214.60	\$214.60	\$224.60
Employee/Retiree + Spouse	\$475.68	\$485.68	\$485.68	\$495.68	\$495.68	\$505.68	\$505.68	\$515.68
Employee/Retiree + Family	\$506.64	\$516.64	\$516.64	\$526.64	\$526.64	\$536.64	\$536.64	\$546.64
Traditional 70/30 PPO Plan								
Employee/Retiree Only	\$0.00							
Employee/Retiree + Child(ren)	\$205.12							
Employee/Retiree + Spouse	\$528.52							
Employee/Retiree + Family	\$562.94							