



New Employee Fulltime Benefits

New Employee Helpful Websites

Haywood County Schools Website

<http://www.haywood.k12.nc.us/>

Haywood County Schools – Human Resources Site

<http://teacher.haywood.k12.nc.us/hr/>

Haywood County Schools – Employee Handbook

Go to HCS website, click on Resources, Faculty, scroll to bottom of page and click on HCS Employee Handbook

Haywood County Schools – Safety Manual

[http://www.haywood.k12.nc.us/hr/wp-content/uploads/sites/10/2010/08/HCS Safety Plan Aug 2010.pdf](http://www.haywood.k12.nc.us/hr/wp-content/uploads/sites/10/2010/08/HCS_Safety_Plan_Aug_2010.pdf)

Haywood County Schools – Policies & Faculty Resources

<http://www.haywood.k12.nc.us/policy/>

<http://www.haywood.k12.nc.us/resources/faculty/>

North Carolina State Health Plan

www.shpnc.org

North Carolina State Health Plan Enrollment Site

<https://nc.secure-enroll.com/go/ncshp>

North Carolina Department of State Treasurer

Retirement Systems Division

www.myncretirement.com

North Carolina Department of Public Instruction

www.ncpublicschools.org

NC: Department of Public Instruction, 1/2012 (This summary does not replace specific provisions found in the statutes and policies.)

Benefits Summary	Employment Status			
	Full Time Perm.	Part Time Perm.	Full Time Temp.	Part Time Temp.
Regular Hours Worked per Week	(30+)**	20-29.99	(30+)	Less than 20
LEAVE BENEFITS ***				
Vacation (based on state service)*	●	pro rata	X	X
Vacation for Catastrophic Illness	●	pro rata	X	X
Vacation for Newborn, Adoptive or Foster Child	●	pro rata	X	X
Sick (one day per month)	●	pro rata	X	X
Personal (<i>teachers</i>)	●	pro rata	X	X
20 Day Extended Sick (<i>teachers</i>)	●	●	X	X
Paid Holidays	●	pro rata	X	X
Voluntary Shared Leave	●	●	X	X
Sick Leave for Adoption (up to 30 days)	●	●	X	X
Sick Leave Bank	If LEA adopts, if employee participates, etc.			
FMLA (if emp. 1 yr & if 1,250 hrs in last 12 mos)	●	●	●	●
Parental Involvement	●	●	●	●
Episode of Violence	●	X	X	X
Contagious Disease	●	●	●	●
Susp. with Pay (investigation/dismissal)	●	●	●	●
Community Responsibility	●	●	X	X
Meetings for SBE, Gov., etc.	●	●	X	X
Jury Duty	●	●	X	X
Court Attendance (not for personal reasons)	●	●	X	X
Military Leave & Possible Differential Pay	●	●	X	X
Professional/Educational	●	●	X	X
OTHER BENEFITS ***				
Retirement** (& Charter, if Bd of Directors opts for it)	●	X	X	X
Death Benefit	●	X	X	X
Disability	●	X	X	X
Longevity	●	●	X	X
Health Insurance** (& Charter, if Bd of Dirs opts for it)	●		cannot purchase	
Professional Liability Insurance	●	●	●	●
Tenure (<i>teachers</i>)	●	X	X	X
Comp.Time/Overtime (If FLSA non-exempt)	●	●	●	●
Social Security	●	●	●	●
Workers' Comp.	●	●	●	●
Unemployment Insurance	●	●	●	●

● = Yes eligible X = Not eligible

*Special vacation leave provision for bus drivers who work less than 20 hours per week

**Permanent employees working at least 30hr/week participate in the retirement system and receive paid health ins for self even if 30 is not FT for Employees 20 hrs per week in job-sharing positions earn partial (1 yr for 2) retirement and have the option of sharing the cost of the health plan

***Charter school employee benefits are determined by the charter school's Board of Directors.

DALE R. FOLWELL, CPA
STATE TREASURER OF NORTH CAROLINASTEVEN C. TOOLE
EXECUTIVE DIRECTOR

Dear Member,

Welcome to the North Carolina Teachers' and State Employees' Retirement System. As a North Carolina public employee, your retirement benefits are administered by the Department of State Treasurer's Retirement Systems Division. As your State Treasurer, I encourage you to learn about your retirement benefits and plan for your financial future.

On the New Hire Welcome Kits web page, you will find information that:

- Summarizes the benefits under your retirement system
- Presents a list of total retirement plans, the NC 401(k), NC 457, and the NC 403(b)

As a new employee, you can designate your beneficiaries online for the employee death benefit or for a return of contributions in the event of your death prior to retirement. This convenient online process is only available to members with less than 10 years of service, so I encourage you to take advantage of the opportunity.

You can track your retirement information and complete your beneficiary designations through ORBIT (Online Retirement Benefits through Integrated Technology), which provides secure, online access 24 hours a day. Visit www.myncretirement.com and click on the "ORBIT" button to register and log on.

We are cautious in protecting your personal information and limit the display of Social Security numbers on retirement-related communication. Please use your member identification number, located at the top of this page, in all correspondence with our office.

Thank you for giving me the opportunity to serve as your Treasurer. My staff and I want to be helpful to you as you learn about your retirement benefits and plan for your financial future. Please do not hesitate to call us with questions. Our retirement counselors are available at 1-877-627-3287 from 8:00 a.m. to 5:30 p.m., Monday through Friday.

Sincerely,



Dale R. Folwell, CPA



North Carolina Total Retirement Plans



Benefit Highlights - TSERS

Thank you for your service to North Carolina!



On behalf of the North Carolina Department of State Treasurer and the Retirement Systems Division, we offer our heartfelt thanks for your service to North Carolina and its citizens.

Your state government employer has offered you comprehensive retirement benefits that were strategically designed to help you plan for a financially secure retirement. For eligible employees, these benefits include your pension from the Teachers' and State Employees' Retirement System (TSERS), Social Security, and savings through the NC 401(k) and NC 457 Plans, and 403(b) Program.

To make the most of your benefits, it is important to know how they fit into your retirement strategy and how to maximize the benefits available to you.

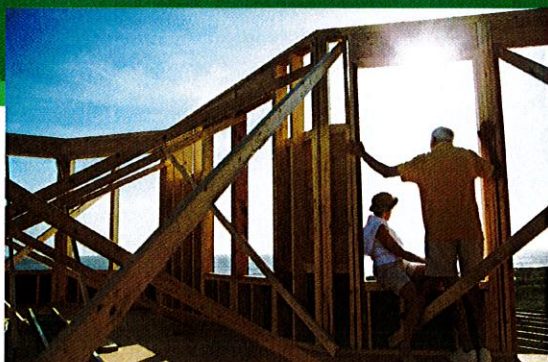
The North Carolina Total Retirement Plans Solution. Many financial experts suggest that individuals will need a monthly income in retirement equal to 80% of their pre-retirement income. With the North Carolina Total Retirement Plans, as an eligible employee, you participate in one of the most secure and responsibly managed defined benefit plans in the nation — the Teachers' and State Employees' Retirement System. You also have the potential to save additional funds to help you reach your financial goals by participating in the defined contribution plans.

TSERS. As a member of TSERS, you are entitled to a monthly lifetime benefit calculated using a specified formula once you meet eligibility requirements. You are required to contribute 6% of your compensation to TSERS. Your employer also makes contributions to TSERS based on calculations prepared by an actuary. Your contributions and your employer's contributions are invested by the Department of State Treasurer to provide the funding needed to pay lifetime monthly benefits for you and other members.

NC 401(k) and NC 457 Plans. Whether you're a new employee just starting your retirement planning journey, or you've been planning and saving for retirement for years, participating in these defined contribution plans may help you take the next step toward reaching your retirement financial goals. The amount you receive at retirement will be based on your personal contributions, any employer contributions (if applicable), and any earnings on the plan investments you've selected. As long as you have an account, you have access to a Regional Retirement Education Manager and the plans' knowledgeable participant service representatives.

NC 403(b) Program. The NC 403(b) Program is a low-cost, centrally administered retirement option for public school employees. Participating school districts may offer the NC 403(b) Program alongside their current 403(b) offerings, or offer it as a sole option. The Department of State Treasurer administers the NC 403(b) Program, and will support each school district.

The NC 401(k) Plan, NC 457 Plan and the NC 403(b) Program — along with your TSERS benefits and Social Security — are part of the Total Retirement Plans solution that may help you achieve a secure financial future and a more comfortable retirement.



How do I qualify for Teachers' and State Employees' Retirement System (TSERS) benefits?

Service Retirement (Unreduced) Benefits are available:

- At age 65 with 5 years of membership service
- At age 60 with 25 years of creditable service
- At any age with 30 years of creditable service

Early Retirement (Reduced) Benefits are available:

- At age 50 with 20 years of creditable service
- At age 60 with 5 years of membership service

Your early retirement benefit is determined by the same formula as a service retirement benefit multiplied by a reduction percentage based on your age and/or service at early retirement.

If you leave the system before retirement, you may be entitled to receive a deferred benefit at a later date, once you meet eligibility requirements after you have completed 5 years of membership service, provided you do not withdraw your contributions.

Your benefit is determined by the formula in effect on the effective date of your retirement. If you leave the system before you have 5 years of membership service, you are entitled only to a refund of your contributions and interest.

What formula is used to calculate retirement benefits?

Your annual retirement benefit is based on this formula: 1.82% of your average final compensation TIMES your years and months of creditable service.

Average Final Compensation (AFC) is the average of your salary during your four highest-paid years in a row.

Creditable Service includes your membership service for any period during which you contribute to TSERS, provided you do not withdraw your contributions. It may also include credit for purchased service and for eligible unused sick leave that is converted to creditable service at retirement.

Sick leave earned monthly under a duly adopted policy, and for which you would receive full salary if you were absent from work on account of sickness, counts as creditable service. When you retire, one month of credit is allowed, at no cost to you, for each 20 days of your unused sick leave. One more month is allowed for any part of 20 days left over, provided the remaining portion is at least one hour.

Sick leave is used to increase your creditable service but cannot be used to meet the minimum qualifications for a deferred benefit or the Survivor's Alternate Benefit. Sick leave may be used to complete 30 years of service, regardless of age; 25 years of service after age 60; and 20 years of service after age 50.

How are early and service retirement benefits calculated?

Early Retirement Percentages - If you are between ages 50 and 59, with fewer than 30 years of creditable service, your early retirement benefit will be reduced to the following percentages:

CREDITABLE SERVICE										
AGE	29	28	27	26	25	24	23	22	21	20
59	95%	90%	85%	80%	80%	80%	80%	80%	80%	80%
58	95%	90%	85%	80%	75%	75%	75%	75%	75%	75%
57	95%	90%	85%	80%	75%	70%	70%	70%	70%	70%
56	95%	90%	85%	80%	75%	70%	65%	65%	65%	65%
55	95%	90%	85%	80%	75%	70%	65%	60%	60%	60%
54	95%	90%	85%	80%	75%	70%	65%	60%	55%	55%
53	95%	90%	85%	80%	75%	70%	65%	60%	55%	52%
52	95%	90%	85%	80%	75%	70%	65%	60%	55%	50%
51	95%	90%	85%	80%	75%	70%	65%	60%	55%	50%
50	95%	90%	85%	80%	75%	70%	65%	60%	55%	50%

If you are between birthdays when payments start, the reduction will be adjusted proportionately.



North Carolina
Total Retirement Plans

If you are between ages 60 and 65, with fewer than 25 years of creditable service, your early retirement benefit will be reduced to the following percentages:

Age	Percentage of Benefit
64	97%
63	94%
62	91%
61	88%
60	85%

The chart below shows the approximate monthly benefit paid at various salary levels, depending on age and creditable service.

Monthly Retirement Benefit Under Maximum Allowance						
Avg. Final Comp.	50	55	60	ANY	ANY	Age
	20	28	25	30	40	Years of Service
\$60,000	\$910	\$2,293	\$2,275	\$2,730	\$3,640	
\$50,000	\$758	\$1,911	\$1,895	\$2,275	\$3,033	
\$40,000	\$606	\$1,528	\$1,516	\$1,820	\$2,426	
\$30,000	\$455	\$1,146	\$1,137	\$1,365	\$1,820	
\$20,000	\$303	\$764	\$758	\$910	\$1,213	

These are only examples. Your benefit is calculated individually.



What retirement payment options are available?

When you retire, you must elect one of the payment options listed below. Each option includes a Guaranteed Refund feature which provides that should you and your monthly survivor beneficiary, if any, die before the total of all monthly payments equals the amount of your contributions and interest at the date of retirement, the unrecovered portion of your contributions and interest will be paid in one lump sum to another beneficiary(ies).

Maximum Allowance - Basic, Straight Life Benefit (No Monthly Survivor) is paid throughout your lifetime. All monthly benefit payments stop at your death.

Option 2 - 100% Joint and Survivor (One Monthly Survivor) is a reduced retirement allowance providing after your death the same reduced retirement allowance to your monthly survivor beneficiary for the remainder of his/her life.

Option 3 - 50% Joint and Survivor (One Monthly Survivor) is a reduced retirement allowance providing after your death one-half of the reduced retirement allowance to your monthly survivor beneficiary for the remainder of his/her life.

Option 4 - Adjustment of Retirement Allowance and Social Security Benefits (No Monthly Survivor) is a retirement allowance providing for larger monthly payments than you would otherwise be entitled to receive until you become eligible for Social Security at age 62. Beginning at age 62, your monthly payments will be reduced to an amount that is less than what you would otherwise be entitled to receive. However, your reduced retirement payments after age 62, plus your allowance from the Social Security Administration, will be approximately the same amount as the inflated payment you received from the Retirement System before age 62.

Option 6-2 or 6-3 - Modified Joint and Survivorship (One Monthly Survivor) is a reduced retirement allowance as provided by Option 2 or Option 3, with the added provision that if your monthly survivor beneficiary dies before you do, your retirement allowance will increase to the Maximum Allowance the following month for the remainder of your life.

DISCLAIMER: The availability and amount of all benefits you might be eligible to receive is governed by North Carolina law. The information provided in this publication cannot alter, modify or otherwise change the controlling North Carolina law or other governing legal documents in any way, nor can any right accrue to you by reason of any information provided or omission of information provided herein. In the event of a conflict between this information and the North Carolina law, North Carolina law governs.

Is retiree health coverage available?

When you retire, you are eligible for coverage under the State Health Plan if you have at least 5 years of retirement membership service earned as a teacher or state employee. (Credit for unused sick leave or credit transferred from the Local Governmental Employees' Retirement Systems does not count toward this 5-year requirement.)

Under current law, if you were first hired before October 1, 2006, and retire with 5 or more years of TSERS membership service, the state will pay for your individual coverage under the 70/30 or Medicare Advantage Base Plan. Based on these conditions, if you were first hired on or after October 1, 2006, in order to receive individual coverage at no cost, you must retire with 20 or more years of retirement service credit. If you have 10, but fewer than 20 years of retirement service credit, you will have to pay 50% of the cost for your coverage. If you have 5, but fewer than 10 years, you will have to pay the full cost of your coverage, if elected.

If you have questions about your health plan options, eligibility or premium contributions, please contact:

Eligibility and Enrollment Support Center • 855-859-0966
State Health Plan website • www.shpnc.org

My Social Security Account

You probably plan to receive Social Security benefits someday. Maybe you already do. Either way, you'll want to go online and create a My Social Security account to quickly and easily:

- Keep track of your earnings and verify them every year
- Get an estimate of your future benefits if you are still working
- Get a letter with proof of your benefits if you currently receive them
- Manage your benefits:
 - Change your address
 - Start or change your direct deposit
 - Get a replacement Medicare card
 - Get a replacement SSA-1099 or SSA-1042S for tax season

With instant access to your Social Security Statement at any time, you will no longer receive one periodically in the mail, saving money and the environment.

Setting up an account is quick, secure, and easy. Just go to socialsecurity.gov/myaccount.

Social Security Information...For Every Age

The Social Security website now has different web portals with information for people of all ages and all stages of life.

For example, younger workers can use the online retirement estimator to create "what if" scenarios to determine when would be the best age to retire and what their post-retirement income could be.

The web portal for Kids and Families has kid-friendly materials that educate why Social Security is important for families. And brides, mothers, newly widowed women, divorcees and caregivers looking for financial planning resources can access them on the Women's web portal.

There's so much more, so check out socialsecurity.gov today!

How do I contact the Retirement Systems Division?

Visit MyNCRetirement.com at any time to:

- Estimate monthly benefits using our Retirement Estimator
- Download and complete retirement applications and forms
- Download and view Your Retirement Benefits handbooks
- Review Frequently Asked Questions
- Manage your retirement account online using ORBiT

Or send an email to nc.retirement@nctreasurer.com

Like us on Facebook at [Facebook.com/MyNCRetirement](https://www.facebook.com/MyNCRetirement)
Follow us on Twitter at twitter.com/nctreasurer

North Carolina Department of State Treasurer
Retirement Systems Division
3200 Atlantic Avenue
Raleigh, North Carolina 27604
Toll-free: 1-877-NC SECURE (877-627-3287)
Fax: 919-855-5800

Appointment-only Policy: If you wish to visit our office, please contact the Retirement Systems Division to schedule an appointment.



North Carolina
Total Retirement Plans



North Carolina Total Retirement Plans



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

Designating Beneficiaries

If something happens to you, the payout of each of your NC Total Retirement Plans - including the NC pension plan and all supplemental plans - is governed by the beneficiary designation on file with each, different plan provider. In most cases, payouts are not made based on the relationship of the beneficiary to the deceased member at the time of death.

All Active NC Defined Benefit Plan (NC Pension Plan - TSERS and LGERS) Members



(Note: Not all employers under LGERS have elected to provide the death benefit coverage for their non-law enforcement personnel.)

Designating your Beneficiary(ies) for Return of Retirement System Contributions and the Death Benefit.

To change your beneficiary(ies), complete the following steps:

1. Login to ORBIT at <https://orbit.myncretirement.com>

If you have not used ORBIT before, you will need to register by clicking on the Register button on the same page. To complete the registration, you need to supply your Social Security number, birth date, and zip code.

2. Once logged in, click on the "Maintain Beneficiaries" tab on the left hand side of the screen.
3. On the next screen, you can view your beneficiaries, and use the add, edit and delete features to change your beneficiary(ies).



The North Carolina Total Retirement Plans

North Carolina Total Retirement Plans
have three great options to help build
retirement savings.



North Carolina
Total Retirement Plans
401k|457|403b



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

Saving for Retirement

Saving for retirement is an important step toward living out a financially secure future.

As a public employee in North Carolina, you are fortunate to have the NC Total Retirement Plans available to you. While they are similar in many ways, there are some unique differences between the three plans, as the chart below illustrates.

Provision	NC 457 Plan		NC 401(k) Plan*		NC 403(b) Program*	
	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions
Eligibility	<ul style="list-style-type: none">• Employer offers NC 457 Plan• Full-time, temporary or part-time employees• Elected or appointed officials• Rehired retired employees		Contributing members to one of the North Carolina public employees Retirement Systems, including: <ul style="list-style-type: none">• Teachers' and State Employees' Retirement System (TSERS)• Local Governmental Employees' Retirement System (LGERS)• Legislative Retirement System• Consolidated Judicial Retirement System		Eligibility is determined by your school district or community college. For the most part, full-time, temporary, or part-time employees working more than 20 hours per week are eligible.	
Contributions	<ul style="list-style-type: none">• Pre-tax contributions and/or Roth after-tax contributions• Made by payroll deduction• No minimum• Maximum is \$19,000 in 2019 (amount is not reduced by rollovers into the plan from other eligible retirement plans)		<ul style="list-style-type: none">• Pre-tax contributions and/or Roth after-tax contributions• Made by payroll deduction• No minimum• Maximum is \$19,000 in 2019 (amount is not reduced by rollovers into the plan from other eligible retirement plans)		<ul style="list-style-type: none">• Pre-tax contributions and/or Roth after-tax contributions• Made by payroll deduction• No minimum• Maximum is \$19,000 in 2019 (amount is not reduced by rollovers into the plan from other eligible retirement plans)	
Age 50+ Catch-Up Contributions	If age 50 or older by December 31, 2019, the member may contribute an additional \$6,000 to the plan for a total maximum deferral of \$25,000 in 2019. <i>Cannot be used in conjunction with the three-year catch-up contribution.</i>		If age 50 or older by December 31, 2019, the member may contribute an additional \$6,000 to the plan for a total maximum deferral of \$25,000 in 2019.* <small>*Limit is for total combined contributions.</small>		If age 50 or older by December 31, 2019, the member may contribute an additional \$6,000 to the plan for a total maximum deferral of \$25,000 in 2019.* <small>*Limit is for total combined contributions.</small>	
Three-Year Catch-Up Contributions	Available to members who are within three years of the taxable year in which normal retirement age is attained and who did not contribute the maximum allowed in prior years. Maximum contribution is \$38,000 in 2019. <i>Cannot be used in conjunction with the age 50+ catch-up provision.</i>		Not available		If permitted by your district, for an employee who has at least 15 years of service with a public school system, his or her 403(b) elective deferral limit is increased by the lesser of: <ul style="list-style-type: none">• \$3,000,• \$15,000, reduced by the amount of additional elective deferrals made in prior years because of this rule, or• \$5,000 times the number of the employee's years of service for the organization, minus the total elective deferrals made for earlier years. If an employee qualifies for the 15-year rule, his or her elective deferrals under this limit can be as high as \$21,500 for 2019.	
Employer Contributions	Employer contributions, if applicable, reduce the annual maximum employee contribution allowance.		Employer contributions, if applicable, do not reduce the annual maximum employee contribution allowance.		Employer contributions, if applicable, do not reduce the annual maximum employee contribution allowance.	
Saver's Credit	A nonrefundable tax credit is available to eligible taxpayers who make contributions to qualifying retirement plan(s). Depending on the member's adjusted gross income (AGI), the credit ranges from 10% to 50% of the first \$2,000 in eligible contributions. Generally, this credit would be available to joint filers with an AGI of up to \$64,000, head-of-household filers with an AGI of up to \$48,000, and single filers with an AGI of up to \$32,000. (Source: https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit)					
Rollovers Into the Plan	Pre-tax rollovers are accepted from eligible retirement plans, including 401(k), 401(a), 403(b) and governmental 457(b) plans; and many individual retirement accounts (IRAs), including Traditional, Rollover (Conduit), SEP and SIMPLE plans.	Roth after-tax rollovers are accepted from eligible retirement plans such as governmental 457(b), 401(k) and 403(b) plans, but not from Roth IRAs.	Pre-tax rollovers are accepted from eligible retirement plans, including 401(k), 401(a), 403(b) and governmental 457(b) plans; and many individual retirement accounts (IRAs), including Traditional, Rollover (Conduit), SEP and SIMPLE plans.	Roth after-tax rollovers are accepted from eligible retirement plans such as Roth 401(k), Roth 403(b) and Roth 457 plans, but not from Roth IRAs.	Pre-tax rollovers are accepted from eligible retirement plans, including 401(k), 401(a), 403(b) and governmental 457(b) plans and some individual retirement accounts (IRAs), including Traditional, SEP and SIMPLE plans.	Roth after-tax rollovers are accepted from eligible retirement plans such as Roth 401(k), Roth 403(b) and Roth 457 plans, but not from Roth IRAs.
Loan Provision*	Loans may be taken for any reason, provided funds are available in the member's account, and are repaid with interest through payroll deduction(s). With general-purpose loans, members may take up to five years to repay with no prepayment penalty. Only one loan may be outstanding at a time.				Loan availability is determined by your school district or community college. Contact your HR/Benefits office for further information.	

*An outstanding loan balance not paid back at termination is taxable in the year of the default. Under the Tax Cuts and Jobs Act of 2017, for defaults related to termination of employment after 2017, the individual has until the due date of that year's return (including extensions) to roll over this amount to an IRA or qualified employer plan.

Joining the NC 457 Plan, NC 401(k) Plan or NC 403(b) Program is a wise choice. So start saving for your future today!



Provision	NC 457 Plan		NC 401(k) Plan*		NC 403(b) Program*	
	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions
Hardship/ Unforeseen Emergency Withdrawals	<p>Available in the following circumstances:</p> <ul style="list-style-type: none"> For medical expenses not covered by insurance for the member, spouse or dependents To prevent eviction from or foreclosure on a primary residence To cover funeral/burial expenses for the member's immediate family member To repair damage to the member's principal residence that qualifies as a casualty deduction <p><i>Employer contributions, if applicable, may not be used to fund a hardship withdrawal.</i></p>		<p>Available in the following circumstances, as defined by the IRS:</p> <ul style="list-style-type: none"> For medical expenses not covered by insurance for the member, spouse or dependents To provide a down payment on a primary residence For college tuition, room, board and some related educational expenses for the member, spouse or dependents To prevent eviction from or foreclosure on a primary residence To cover funeral/burial expenses for a member's immediate family member To repair damage to the member's principal residence that qualifies as a casualty deduction <p><i>Employer contributions, if applicable, may not be used to fund a hardship withdrawal.</i></p>		<p>Available in the following circumstances, as defined by the IRS:</p> <ul style="list-style-type: none"> For medical expenses not covered by insurance for the member, spouse or dependents To provide a down payment on a primary residence For college tuition, room, board and some related educational expenses for the member, spouse or dependents To prevent eviction from or foreclosure on a primary residence To cover funeral/burial expenses for a member's immediate family member To repair damage to the member's principal residence that qualifies as a casualty deduction 	
Withdrawals & Rollovers While Employed	<ul style="list-style-type: none"> Available upon reaching age 70½ Upon transfer to the NC Retirement System to purchase service credit, if eligible for purchase Allowed if the account balance is less than \$5,000 and no contributions have been made for a period of two years 	<ul style="list-style-type: none"> Available upon reaching age 70½, and to receive favorable tax treatment, the first contribution must be at least five years old Allowed if the account balance is less than \$5,000 and no contributions have been made for a period of two years 	<ul style="list-style-type: none"> Available upon reaching age 59½ Allowed upon transfer to the NC Retirement System to purchase service credit, if eligible for purchase 	<ul style="list-style-type: none"> Available upon reaching age 59½ and to receive favorable tax treatment, the first contribution must be at least five years old 	<ul style="list-style-type: none"> Available upon reaching age 59½ Allowed upon transfer to the NC Retirement System to purchase service credit, if eligible for purchase 	<ul style="list-style-type: none"> Available upon reaching age 59½ and to receive favorable tax treatment, the first contribution must be at least five years old
Options Upon Termination or Retirement¹	<ul style="list-style-type: none"> Leave funds in the plan(s), subject to federal rules on required minimum distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Annuitize all or a portion Roll all or a portion of the balance to another qualified retirement plan or IRA At or after retirement, members may transfer all or a portion of pre-tax account balance to NC TSERS or NC LGERS, where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor 	<ul style="list-style-type: none"> Leave funds in the plan, subject to federal rules on required minimum distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion of the balance to another Roth 401(k), Roth 403(b), Roth IRA or Roth 457 	<ul style="list-style-type: none"> Leave funds in the plan, subject to federal rules on required minimum distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion of the balance to an annuity Roll all or a portion of the balance to another qualified retirement plan or IRA At or after retirement, members may transfer all or a portion of pre-tax account balance to NC TSERS or NC LGERS, where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor 	<ul style="list-style-type: none"> Leave funds in the plan, subject to federal rules on required minimum distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion of the balance to another Roth 401(k), Roth 457, Roth 403(b) or Roth IRA 	<ul style="list-style-type: none"> Leave funds in the plan, subject to federal rules on required minimum distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion of the balance to an annuity Roll all or a portion of the balance to another qualified retirement plan or IRA At or after retirement, members may transfer all or a portion of pre-tax account balance(s) to NC TSERS or NC LGERS, where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor. This option is available through the NC 401(k) or NC 457 Plans only at this time² 	<ul style="list-style-type: none"> Leave funds in the plan, subject to federal rules on required minimum distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion of the balance to another Roth 401(k), Roth 457, Roth 403(b) or Roth IRA

¹ Please note that if you terminate from service, requests for withdrawals or distributions from your account (not associated with retirement) will not be processed for 60 days.

² TSERS or LGERS members with NC 403(b) accounts can take advantage of the Transfer Benefit option by first establishing an NC 401(k) or NC 457 Plan account, and transferring all or part of the NC 403(b) account balance(s) into this account.

Provision	NC 457 Plan		NC 401(k) Plan*		NC 403(b) Program*	
	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions
Tax Considerations	<ul style="list-style-type: none"> Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is/are processed Rollovers to other qualified plans or IRAs are not taxable events 	Contributions are NOT taxed when withdrawn. Withdrawals of earnings are subject to federal or state income taxes unless: <ul style="list-style-type: none"> The first Roth contribution has been in the account for at least five tax years The member is 59½ or older, disabled or deceased 	<ul style="list-style-type: none"> Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is/are processed Rollovers to other qualified plans or IRAs are not taxable events 	Contributions are NOT taxed when withdrawn. Withdrawals of earnings are subject to federal or state income taxes unless: <ul style="list-style-type: none"> The first Roth contribution has been in the account for at least five tax years The member is 59½ or older, disabled or deceased 	<ul style="list-style-type: none"> Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is processed Rollovers to other qualified plans or IRAs are not taxable events 	Contributions are NOT taxed when withdrawn. Withdrawals of earnings are subject to federal or state income taxes unless: <ul style="list-style-type: none"> The first Roth contribution has been in the account for at least five tax years The member is 59½ or older, disabled or deceased
Additional Tax Penalties on Withdrawals	Regardless of age at withdrawal, generally no additional penalties will apply	Regardless of age at withdrawal, generally no additional penalties will apply	Withdrawals prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member: <ul style="list-style-type: none"> Separates from service in the calendar year they turn age 55, or later Elects to receive substantially equal payments based on life expectancy Is disabled or deceased Is deemed a qualified public safety employee and separates from service in or after the year they turn age 50 	Withdrawals of earnings prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member: <ul style="list-style-type: none"> Separates from service in the calendar year they turn age 55, or later Elects to receive substantially equal payments based on life expectancy Is disabled or deceased Is deemed a qualified public safety employee and separates from service in or after the year they turn age 50 	Withdrawals prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member: <ul style="list-style-type: none"> Separates from service in the calendar year they turn age 55, or later Elects to receive substantially equal payments based upon life expectancy Is disabled or deceased Transfers funds to the Retirement System 	Withdrawals of earnings prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member: <ul style="list-style-type: none"> Separates from service in the calendar year they turn age 55, or later Elects to receive substantially equal payments based on life expectancy Is disabled or deceased
Required Minimum Distributions	The federal government dictates that minimum withdrawals must begin by age 70½, provided the member is no longer employed by the sponsoring employer. Failure to receive this annual required minimum distribution (RMD) may result in significant tax penalties.					

Where can you go for information?
Call 866-NCPlans (866-627-5267) toll free, or visit NCPlans.prudential.com.

*Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Withdrawals are taxed at ordinary income tax rates. Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions. Rollover assets may be assessed fees or other surrender charges. Please contact the current account provider for this information.

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For the NC 403(b) Program, shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Retirement Education Counselors are registered representatives of PIMS.

Prudential Retirement provides the communications and recordkeeping services for the NC 401(k) and NC 457 Plans and the NC 403(b) Program. With the exception of the NC Stable Value Fund and the NC Fixed Income Fund, the investments offered to you within the NC 401(k) and NC 457 Plans are not offered by or affiliated with Prudential Financial or any of its companies or businesses. Prudential Retirement is a Prudential Financial business.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

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01/2019



Deborah Rapetski

(828) 230-3655

deborah.rapetski@prudential.com

Counties

Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Swain, Transylvania, Yancey

Savings philosophy:

Plan your tomorrow or your tomorrow will plan you.



NEW EMPLOYEE ENROLLMENT GUIDE

January 1, 2020 - December 31, 2020

"Welcome to the State Health Plan. See inside for an introduction to the Plan and important information about benefits, plan comparisons and how to enroll. Let us help you navigate through your options to determine the best health plan for you and your family."

- Dale R. Folwell, CPA • *State Treasurer*

2020

Our mission is to improve the health and health care of North Carolina teachers, state employees, retirees, and their dependents, in a financially sustainable manner, thereby serving as a model to the people of North Carolina for improving their health and well-being.

Understanding the Value of Your State Health Plan Coverage

You are now a valued state employee, and the taxpayers of North Carolina invest in you and your health by offering eligible employees full medical and pharmacy benefits through the State Health Plan. The state pays for the majority of your benefit, with you subsidizing the coverage for any dependents you choose to add on to the Plan.

Please note:

- Permanent employees working a minimum of 30 hours per week may enroll in the State Health Plan.
- For you and other permanent employees, your employing agency contributes nearly \$500 to your health benefit each month.
- For employee-only coverage each month, you pay \$25 on the 70/30 Plan, or \$50 on the 80/20 Plan, if you complete a tobacco attestation, plus any dependent premiums, if you choose to cover dependents.
- Non-Permanent employees working a minimum of 30 hours a week can also enroll in State Health Plan benefits, they are just different benefits.

The State Health Plan offers two health plan options: The 80/20 Plan and the 70/30 Plan.

Both plans are administered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC) but benefits are paid by the state, not Blue Cross NC. You can seek care from providers in the NC State Health Plan Network or go out-of-network. However, if you stay in-network, your deductibles, copays and coinsurance will be lower. Both plans cover the same medical and pharmacy services. However, the member cost share varies by each plan.

CVS Caremark is the Plan's pharmacy manager, but your pharmacy benefits are paid by the state. Members should note that this does NOT mean members will have to go to a CVS pharmacy location for their prescriptions.

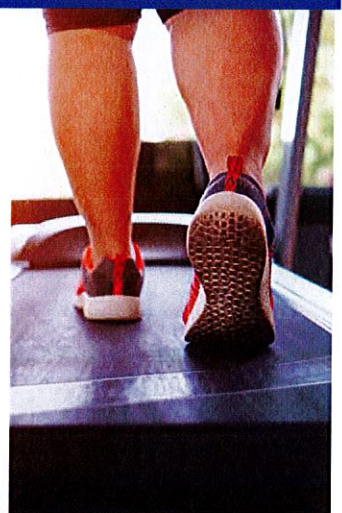
The State Health Plan utilizes a custom, closed formulary or drug list. Under a custom, closed formulary, certain drugs are not covered. If you find that your prescription is not covered, speak to your provider about possible alternatives. There is an exception process available to providers who believe that, based on medical necessity, it is in the member's best interest to remain on a non-covered drug.

80/20 Plan

This plan has higher premiums than the 70/30 Plan in exchange for lower copays and lower coinsurance. In addition, the deductible is lower on this plan than the 70/30 Plan. With this plan, Affordable Care Act preventive services and medications are covered at 100%, which means there is no charge to you. An example of such a service includes an annual physical.

70/30 Plan

This plan has lower premiums in exchange for higher copays and coinsurance. Affordable Care Act preventive services and medications are also covered at 100%, which means there is no charge to you. An example of such a service includes an annual physical.



Affordable Care Act Preventive Services and Medications lists are located on the Plan's website at www.shpnc.org.

LOWER YOUR MONTHLY PREMIUMS

By completing the tobacco attestation, you can earn a wellness premium credit that will reduce your monthly premium in both plan options. The wellness premium credit only applies to the employee-only premium. In order to receive the premium credit, you must complete the tobacco attestation within 30 days of your hire date. The tobacco attestation can be completed online through eBenefits, the Plan's enrollment system.

2019 PREMIUM CREDIT SAVINGS	80/20 PLAN	70/30 PLAN
Employee-only Monthly Premium	\$110	\$85
Attest that you are tobacco-free or agree to visit a CVS MinuteClinic for at least one tobacco cessation counseling session.*	-\$60	-\$60
Total Monthly Employee-Only Premium: (With Credit)	\$50	\$25

**Tobacco attestation must be completed each year. For tobacco users that agree to visit a CVS MinuteClinic for a tobacco cessation counseling session, only one visit is required to receive your premium credit. One session must be completed within 60 days of your enrollment.*



Save Even More by Visiting Your Primary Care Provider

You can also save money under the 80/20 and 70/30 plans when you visit your selected Primary Care Provider as shown below.

ACTION	COPAY REDUCED TO
See your selected Primary Care Provider (or see another provider in your PCP's office)	\$10 on the 80/20 Plan \$30 on the 70/30 Plan



HEALTH & WELLNESS RESOURCES

The State Health Plan offers telephonic coaching for disease and case management for members with the following conditions:

- chronic obstructive pulmonary disease (COPD)
- congestive heart failure
- coronary artery disease
- diabetes
- asthma
- cerebrovascular disease
- peripheral artery disease

Case management will also be provided for members with complex health care needs and with conditions such as chronic and end stage renal disease. Eligible members will receive more information about these services.

Blue365: A Wellness Resource and Discount Program for Healthy Living

As State Health Plan members, you can save money, live healthier and find great member discounts on fitness and health tools through Blue365®. Staying healthy and active is easy and affordable. It's the best investment you can make in your future. Blue365, offered through Blue Cross NC, is a simple way to access trusted wellness resources, and valuable offers like these:

- Fitness: Gym memberships and fitness gear
- Personal Care: Vision and hearing care
- Healthy Eating: Weight loss and nutrition programs
- Lifestyle: Travel and family activities
- Wellness: Mind/body wellness tools and resources
- Financial Health: Financial tools and programs

To access Blue Connect, visit the State Health Plan's website at www.shpnc.org and click eBenefits to log into eBenefits, the Plan's enrollment system. Once you're logged into eBenefits, you will see a Blue Connect Quick Link. Once you are in Blue Connect, look for the Blue365 tab. Members must register to use Blue365 services. You can also find more information in your benefit booklet and by calling 855-511-2583, 8 a.m. - 6 p.m., Monday-Friday.

New Member Enrollment

You can enroll yourself as well as eligible family members in health plan coverage. Eligible family members include:

- Your spouse.
- Your or your spouse's biological, legally adopted or foster child up to age 26 (including a child for whom you are the court-appointed guardian and a stepchild if you are married to the child's biological parent).
- A dependent child over the age of 26 if he or she is physically or mentally incapacitated to the extent that he or she is incapable of earning a living. The handicap must have either developed or begun to develop before the dependent's 19th birthday, or the handicap must have developed or begun to develop before the dependent's 26th birthday if the dependent was covered by the State Health Plan.

Dependent verification documentation is required for all dependents. You are able to upload these documents in eBenefits, the Plan's enrollment system.

Decision Support Tools

WHAT ARE THE PREMIUM RATES?

Premium rate charts are available on the State Health Plan's website at www.shpnc.org. If you are a less than 12-month employee or the employee of a Local Government Employer, please ask your Health Benefits Representative for your applicable rates.

SELECTING THE PLAN THAT IS BEST FOR YOU

Only you can decide which plan option is best for you and your family. However, the State Health Plan provides a number of resources to help you make an informed decision.

Visit www.shpnc.org for details about the 2020 Health Plan options, including:

- Links to the CVS Caremark drug lookup tool to assist you with determining your out-of-pocket costs for medications
- Benefit Booklets
- Plan Comparison
- Informational Videos

Special Enrollment

If you decline coverage for yourself or your eligible dependents and you later experience a qualifying event, you and/or your dependents may be eligible to enroll. You must enroll within 30 days of the qualifying event outside of the annual Open Enrollment period.

Effective Date

The coverage effective date for new employees is the first day of the month following the date of employment, or the first day of the second month. You and any eligible dependents must enroll in the State Health Plan with the same effective date unless you experience a qualifying life event. Enrollment must occur within 30 days of your date of hire.

How Do I Enroll?

To enroll, visit the State Health Plan's website at www.shpnc.org and click "eBenefits" to access the Plan's enrollment system. If you need assistance call 855-859-0966.

Stay Informed

Subscribe to the State Health Plan's Member Focus e-newsletter to keep up to date on your pharmacy and health benefits. You'll receive monthly tips on how to stay healthy and save money—plus recipes and more. Sign up today at www.shpnc.org. Just click on the "Newsletter" link on the bottom of the page.

Have Questions?

For additional information regarding benefit coverage, visit the State Health Plan website at www.shpnc.org. You may also call Customer Service at 888-234-2416, or ask your Health Benefits Representative. Questions regarding Enrollment and Eligibility should be directed to the Eligibility and Enrollment Support Center at 855-859-0966. For a complete description of the health plans offered, please refer to the Benefits Booklets available online at www.shpnc.org.

Once you choose your benefit plan, you may not elect to switch plans until the next Open Enrollment period. The coverage type you select (for example, employee-only or employee-spouse) will remain in effect until the next Open Enrollment period. You will not be able to add or drop a spouse or dependents until the next benefit plan year unless you experience a qualifying event. These events include changes such as marriage, birth and retirement. For a complete list of qualifying events, refer to the IRS Section 125 legal notice included in this kit, or ask your Health Benefits Representative. Open Enrollment is typically held in the fall.

2020 STATE HEALTH PLAN COMPARISON

PLAN DESIGN FEATURES	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
Coinsurance	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible is met and the difference between the allowed amount and the charge	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible is met and the difference between the allowed amount and the charge
Out-of-Pocket Maximum (Combined Medical & Pharmacy)	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	\$5,900 Individual \$16,300 Family	\$11,800 Individual \$32,600 Family
Preventive Services	\$0 (covered at 100%)	Dependent on service	\$0 (covered at 100%)	Dependent on service
Office Visits	\$25 for primary doctor; \$10 if you use PCP on ID card; \$80 for Specialist	40% after deductible is met	\$45 for primary doctor; \$30 if you use PCP on ID card; \$94 for Specialist	50% after deductible is met
Urgent Care	\$70		\$100	
Emergency Room (Copay waived w/admission or observation stay)	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
Inpatient Hospital	\$300 copay, then 20% after deductible is met	\$300 copay, then 40% after deductible is met	\$337 copay, then 30% after deductible is met	\$337 copay, then 50% after deductible is met
PRESCRIPTION DRUGS				
Tier 1 (Generic)	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
Tier 2 (Preferred Brand & High-Cost Generic)	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
Tier 3 (Non-preferred Brand)	Deductible / coinsurance		Deductible/coinsurance	
Tier 4 (Low-Cost Generic Specialty)	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
Tier 5 (Preferred Specialty)	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
Tier 6 (Non-preferred Specialty)	Deductible / coinsurance		Deductible/coinsurance	
Preferred Diabetic Testing Supplies*	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
Preventive Medications	\$0 (covered by the Plan at 100%)		\$0 (covered by the Plan at 100%)	

*Preferred Brand is the OneTouch Test Strips. Non-preferred diabetic testing supplies are considered a Tier 3 member copay.

80/20 & 70/30 Plan for Active Subscribers

Monthly Premium Rates
January 1, 2020 – December 31, 2020

		80/20 PLAN		70/30 PLAN	
		TOBACCO ATTESTATION COMPLETE?*		TOBACCO ATTESTATION COMPLETE?*	
		YES	NO	YES	NO
ACTIVE SUBSCRIBERS					
Subscriber		\$50.00	\$110.00	\$25.00	\$85.00
Subscriber + Child(ren)		\$305.00	\$365.00	\$218.00	\$278.00
Subscriber + Spouse		\$700.00	\$760.00	\$590.00	\$650.00
Subscriber + Family		\$720.00	\$780.00	\$598.00	\$658.00

Notes:

1. If your employment contract is for less than 12 months, contact your Health Benefits Representative or benefits office for monthly rates.
2. If you are actively employed and you or your dependent(s) are Medicare eligible, the State Health Plan is the primary insurer and the Non-Medicare rates apply. An exception to this would be if you or your dependent(s) are Medicare eligible due to end stage renal disease (ESRD).
3. If you work for a local government employer, contact your Health Benefits Representative or benefits office for monthly rates.
4. The employer share for Active subscribers is \$532.36.

*Premium credit completed during enrollment period.

LEGAL AND PRIVACY NOTICES

Notice of Privacy Practices for the State Health Plan for Teachers and State Employees

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.**

Original Effective Date: April 14, 2003
Revised Effective Date: January 20, 2018

Introduction

A federal law, the Health Insurance Portability and Accountability Act (HIPAA), requires that we protect the privacy of identifiable health information that is created or received by or on behalf of the Plan. This notice describes the obligations of the Plan under HIPAA, how medical information about you may be used and disclosed, your rights under the privacy provisions of HIPAA, and how you can get access to this information. **Please review it carefully.** For a printer-friendly version of this notice, go to www.shpnc.org.

Your Rights - You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

Your Choices

You have some choices in the way that we use and share information if we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services or sell your information

Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

Your Rights Regarding Protected Health Information (PHI)

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.

- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say "no" if it would affect your care.

Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information (including medical records, billing records, and any other records used to make decisions regarding your health care benefits) for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except: (1) disclosures for purposes of treatment, payment, or health care operations; (2) disclosures made to you; (3) disclosures made pursuant to your authorization; (4) disclosures made to friends or family in your presence or because of an emergency; (5) disclosures for national security purposes; and (6) disclosures incidental to otherwise permissible disclosures.
- To request an accounting, you must submit a written request to the Privacy Contact identified in this Notice. Your request must state a time period of no longer than six (6) years.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information provided in this document.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can tell us your choices about what we share.

If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we never share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

Our Uses and Disclosures

How do we typically use or share your health information?

We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: The Plan may disclose your health information so that your doctors, pharmacies, hospitals, and other health care providers may provide you with medical treatment.

Run our organization

We can use and disclose your information to run our organization (healthcare operations), improve the quality of care we provide, reduce healthcare costs, and contact you when necessary.

Example: The Plan may use and disclose your information to determine the budget for the following year, or to set premiums.

We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long-term care plans.

Example: We use health information about you to develop better services for you.

Pay for your health services

We can use and disclose your health information as we pay for your health services.

Example: We share information about you with CVS Caremark to coordinate payment for your prescriptions.

Administer your plan

We may disclose your health information to your health plan sponsor for plan administration.

Example: Your employer's Health Benefit Representative is provided information to help you understand your health benefits, and help make sure you are enrolled.

How else can we use or share your health information?

We are allowed or required to share your information in other ways - usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

continued on the next page

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research. Research done using Plan information must go through a special review process. We will not use or disclose your information unless we have your authorization, or we have determined that your privacy is protected.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Other uses and Disclosures

Some uses and disclosures of your information will be made only with your written authorization. For example, your written authorization is required in the following instances: (i) any use or disclosure of psychotherapy notes, except as otherwise permitted in 45 C.F.R. 164.508(a)(2); (ii) any use or disclosure for "marketing," except as otherwise permitted in 45 C.F.R. 164.508(a)(3); (iii) any disclosure which constitutes a sale of protected health information (PHI). If you authorize the Plan to use or disclose your PHI, you may revoke the authorization at any time in writing. However, your revocation will only stop future uses and disclosures that are made after the Plan receives your revocation. It will not have any effect on the prior uses and disclosures of your PHI.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices

described in this notice and give you a copy of it.

- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

The Plan has the right to change this notice at any time. The Plan also has the right to make the revised or changed notice effective for medical information the Plan already has about you as well, as any information received in the future. The Plan will post a copy of the current notice at www.shpnc.org. You may request a copy by calling 919-814-4400.

Complaints

If you believe your privacy rights have been violated, you may file a complaint with the Plan or with the Secretary of the Department of Health and Human Services. You will not be penalized or retaliated against for filing a complaint.

To file a complaint with the Plan, contact the Privacy Contact identified in this Notice.

To file a complaint with the Secretary of the Department of Health and Human Services Office for Civil Rights use this contact information:

U.S. Department of Health and Human Services

200 Independence Avenue SW,
Room 509F, HHH Building
Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD)

File complaint electronically at

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at

<http://www.hhs.gov/ocr/office/file/index.html>

Privacy Contact

The Privacy Contact at the Plan is:

State Health Plan

Attention: HIPAA Privacy Officer

3200 Atlantic Avenue Raleigh, NC 27604

919-814-4400

Enrollment in the Flexible Benefit Plan (under IRS Section 125) for the State Health Plan

If you are an active employee, you are eligible for participation in the Flexible Benefit Plan to have your health benefit plan premium payments deducted on a pre-tax basis. Retirees and members with COBRA continuation coverage are not eligible for participation since they must have current earnings from which the premium payments can be deducted. The Flexible Benefit Plan allows any premiums you pay for health benefit coverage to be deducted from your paycheck before Federal, State, and FICA taxes are withheld. By participating, you will be able to lower your taxable income and lower your taxable liability, thereby in effect, lowering the net cost of your health plan coverage.

The Flexible Benefit Plan is designed so that your participation will be automatic unless you decline. If you wish to decline participation and have your contributions paid on an "after-tax" basis, you must do so in the eBenefits system or by completing the Flexible Benefit Plan (IRS Section 125) Rejection form available on the Plan's website at www.shpnc.org. You will have the opportunity to change your participation election during each Open Enrollment period. The Flexible Benefit Plan administered by the State Health Plan is for the payment of health benefit plan premiums on a before-tax basis only and is separate and distinct from NCFlex, which is administered by the Office of State Human Resources.

Your health benefit coverage can only be changed (dependents added or dropped) during the Open Enrollment period or following a qualifying life event. These events include, but are not limited to the following:

- Your marital status changes due to marriage, death of spouse, divorce, legal separation, or annulment.
- You increase or decrease the number of your eligible dependents due to birth, adoption, placement for adoption, or death of the dependent.
- You, your spouse, or your eligible dependent experiences an employment status change that results in the loss or gain of group health coverage.
- You, your spouse, or your dependents become entitled to coverage under Part A or Part B of Medicare, or Medicaid.
- Your dependent ceases to be an eligible dependent (e.g., the dependent child reaches age 26).
- You, your spouse, or your dependents commence or return from an unpaid leave of absence such as Family and Medical Leave or military leave.
- You receive a qualified medical child support order (as determined by the plan administrator) that requires the plan to provide coverage for your children.
- If you, your spouse or dependents experience a cost or coverage change under another group health plan for which an election change was permitted, you may make a corresponding election change under the Flex Plan (e.g., your spouse's employer significantly increases the cost of coverage and as a result, allows the spouse to change his/her election).
- If you change employment status such that you are no longer expected to average 30 hours of service per week but you do not lose eligibility for coverage under the State Health Plan (e.g., you are in a stability period during which you qualify as full time), you may still revoke your election provided that you certify that you have or will enroll yourself (and any other covered family members) in other coverage providing minimum essential coverage (e.g., the marketplace) that is effective no later than the first day of the second month following the month that includes the date the original coverage is revoked.
- You may prospectively revoke your State Health Plan election if you certify your intent to enroll yourself and any covered dependents in the marketplace for coverage that is effective beginning no later than the day immediately following the last day of the original coverage that is revoked.
- You or your children lose eligibility under Medicaid or a state Children's Health Insurance Program. In this case you must request enrollment within 60 days of losing eligibility.

- If you, your spouse or your dependent loses eligibility for coverage (as defined by HIPAA) under any group health plan or health insurance coverage (e.g., coverage in the individual market, including the marketplace), you may change your participation election. In addition, even if you have one of these events, your election change must be "consistent" with the event, as defined by the IRS. Consequently, the election change that you desire may not be permitted if not consistent with the event as determined by IRS rules and regulations. When one of these events occurs, you must complete your request through your online enrollment system within 30 days of the event (except as described above). If you do not process the request within 30 days, you must wait until the next Open Enrollment to make the coverage change. Whenever you report a change due to a qualifying event, your premium deduction will be on a pre-tax basis.

Notice of HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility

for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for assistance.

To request special enrollment or obtain more information, contact the Eligibility and Enrollment Support Center at **855-859-0966**.

Notice Regarding Women's Health and Cancer Rights Act of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under your elected plan. For more information, contact Customer Service at **888-234-2416**.

Notice of Patient Protections for Non- Grandfathered Plans

The following notice applies to plans offered by the North Carolina State Health Plan for Teachers and State Employees ("the Plan") that are not considered to be a "grandfathered health plan" under the Patient Protection and Affordable Care Act. The Plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Customer Service at **888-234-2416**.

You do not need prior authorization from the Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Customer Service at **888-234-2416**.

Mental Health Parity and Addiction Equity Act Opt-Out Notice

Election to be Exempt from Certain Federal law requirements in Title XXVII of the Public Health Service Act

Group health plans sponsored by State and local governmental employers must generally comply with Federal law requirements in Title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from the requirements listed below for any part of the plan that is "self-funded" by the employer, rather than provided through a health insurance policy. The North Carolina State Health Plan for Teachers and State Employees has elected to exempt your Plan from the Mental Health Parity and Addiction Equity Act, that includes protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the Plan.

The exemption from this Federal requirement will be in effect for the Plan benefit year beginning January 1, 2020 and ending December 31, 2020. The election may be renewed for subsequent plan years.

Notice Regarding Availability of Health Insurance Marketplace Coverage Options (Employer Exchange Notice)

To assist you as you evaluate options for you and your family, this notice provides basic information about the Health Insurance Marketplace ("Marketplace"). The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium.

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you are eligible for depends on your household income. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible

for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60% of such costs.

It is important to note, if you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

For more information about your coverage offered by your employer, please review the summary plan description or contact Customer Service at **888-234-2416**. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

Employer CHIP (Children's Health Insurance Program) Notice

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed in the chart on the next two pages, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA** (3272).

continued on the next page

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2019. Contact your State for more information on eligibility.

ALABAMA – Medicaid	FLORIDA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	Website: http://flmedicaidprecovery.com/hipp/ Phone: 1-877-357-3268
ALASKA – Medicaid	GEORGIA – Medicaid
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	Website: https://medicaid.georgia.gov/healthinsurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131
ARKANSAS – Medicaid	INDIANA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone: 1-800-403-0864
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP•)	IOWA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/HealthFirstColoradoMemberContactCenter 1-800-221-3943/ State Relay 711 CHP•: https://www.colorado.gov/pacific/hcpf/child-healthplan-plus CHP• Customer Service: 1-800-359-1991/ State Relay 711	Website: http://dhs.iowa.gov/Hawki Phone: 1-800-257-8563
KANSAS – Medicaid	NEW HAMPSHIRE – Medicaid
Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512	Website: https://www.dhhs.nh.gov/oii/hipp.htm Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218
KENTUCKY – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: https://chfs.ky.gov Phone: 1-800-635-2570	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
LOUISIANA – Medicaid	NEW YORK – Medicaid
Website: http://dhhs.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
MAINE – Medicaid	NORTH CAROLINA – Medicaid
Website: http://www.maine.gov/dhhs/ofi/publicassistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711	Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100
MASSACHUSETTS – Medicaid and CHIP	NORTH DAKOTA – Medicaid
Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840	Website: http://www.nd.gov/dhs/services/medicalsev/medicaid/ Phone: 1-844-854-4825
MINNESOTA – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: https://mn.gov/dhs/people-we-serve/seniors/healthcare/health-care-programs/programs-and-services/otherinsurance.jsp Phone: 1-800-657-3739	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742

MISSOURI – Medicaid	OREGON – Medicaid
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075
MONTANA – Medicaid	PENNSYLVANIA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084	Website: http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462
NEBRASKA – Medicaid	RHODE ISLAND – Medicaid and CHIP
Website: http://www.ACCESSNebraska.ne.gov Phone: (855) 632-7633 Lincoln: (402) 473-7000 Omaha: (402) 595-1178	Website: http://www.eohhs.ri.gov/ Phone: 855-697-4347, or 401-462-0311 (Direct Rlte Share Line)
NEVADA – Medicaid	SOUTH CAROLINA – Medicaid
Medicaid Website: https://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.scdhhs.gov Phone: 1-888-549-0820
SOUTH DAKOTA – Medicaid	WASHINGTON – Medicaid
Website: http://dss.sd.gov Phone: 1-888-828-0059	Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022 ext. 15473
TEXAS – Medicaid	WEST VIRGINIA – Medicaid
Website: http://gethipptexas.com/ Phone: 1-800-440-0493	Website: http://mywvhipp.com/ Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
UTAH – Medicaid and CHIP	WISCONSIN – Medicaid and CHIP
Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669	Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002
VERMONT– Medicaid	WYOMING – Medicaid
Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427	Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531
VIRGINIA – Medicaid and CHIP	
Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924	CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282

To see if any other states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, contact either:

U.S. Department of Labor

Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

Nondiscrimination and Accessibility Notice

The State Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The State Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The State Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
 - The State Health Plan website is Americans with Disabilities Act (ADA) compliant for the visually impaired.
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator identified below (the "Coordinator"):

State Health Plan Compliance Officer
 (919)-814-4400

If you believe that the State Health Plan has failed to provide these services or discriminated against you, you can file a grievance with the Coordinator. You can file a grievance in person or by mail, fax, or email. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, available at:

U.S. Department of Health and Human Services
 200 Independence Avenue SW.,
 Room 509F, HHH Building,
 Washington, DC 20201
1-800-368-1019, 800-537-7697 (TDD).

File complaint electronically at:
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

Complaint forms are available at:
<http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **919-814-4400**.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 919-814-4400.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **919-814-4400**.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **919-814-4400**.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચયક્ર માયા
સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો
919-814-4400.

ប្រយ័ត្ន៖ ប្រសិនបើអ្នកនិយាយ ភាសាខ្មែរ,
ស្រាវជ្រាវផ្នែកភាសា ដោយមិនគិតល្បឿន
គឺអាចមានសំរាប់អ្នក។ ចូរទូរស័ព្ទ
919-814-4400.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **919-814-4400**.

ध्यान दें: यदि आप हार्डि बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 919-814-4400.

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ,
ການບໍລິການຂ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ,
ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 919-814-4400.

注意事項:日本語を話される場合、無料の言語支援
をご利用いただけます。919-814-4400.

CVS Caremark (pharmacy benefit questions): **888-321-3124**



North Carolina **State Health Plan**

FOR TEACHERS AND STATE EMPLOYEES

A Division of the Department of State Treasurer



Dale R. Folwell, CPA

STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

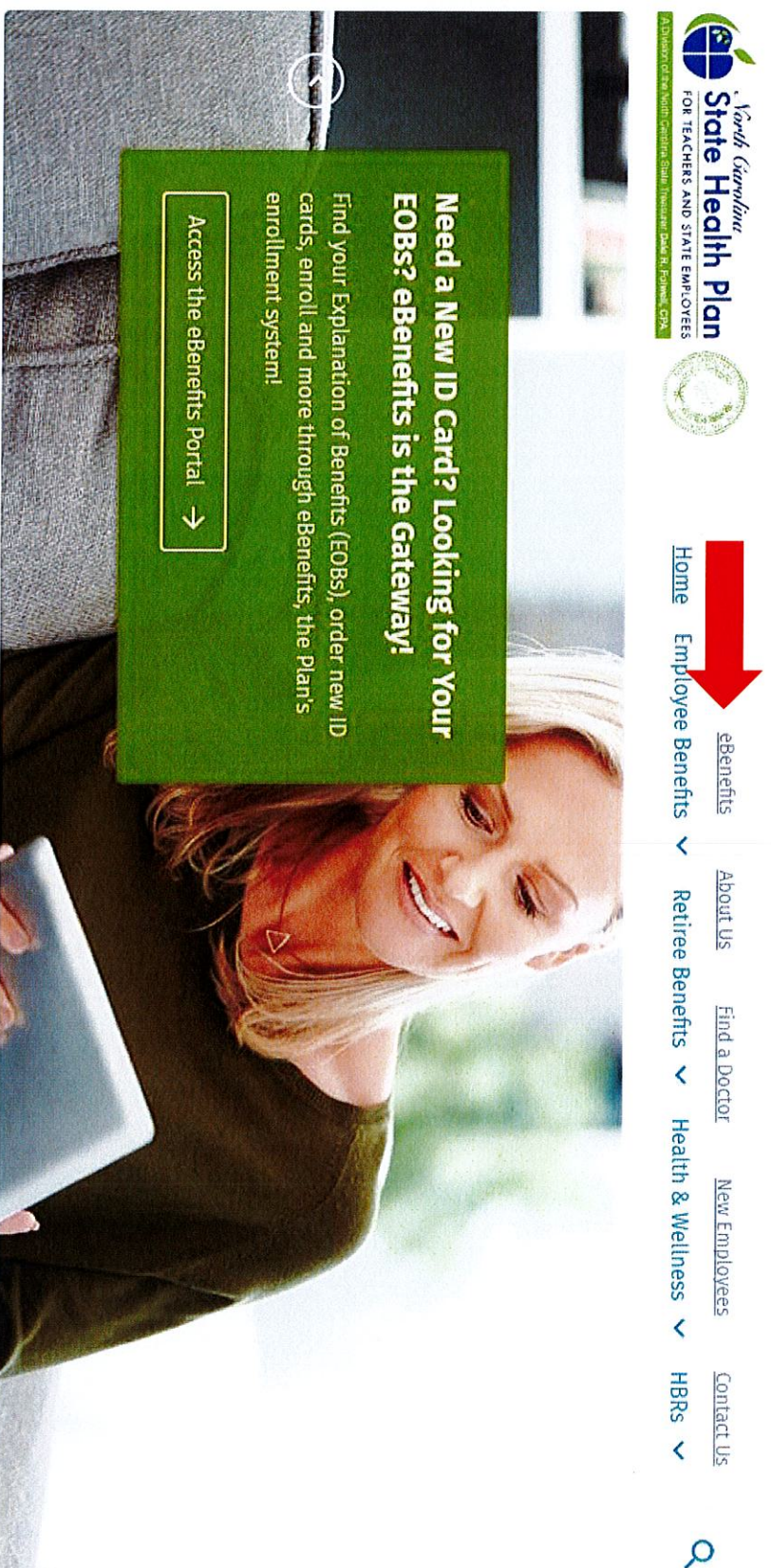


Step-by-Step Enrollment Instructions for New Employees

A Division of the Department of State Treasurer

State Health Plan Website

- Once your Health Benefits Representative has created a personal record for you in the eBenefits system, go to the State Health Plan's website at www.shpnc.org and click eBenefits located at the top center on the home screen.





eBenefits is the Gateway to your Enrollment

- eBenefits is the Plan's online enrollment system and the gateway to all of your benefit information.
- Once you are logged into eBenefits, you will have access to several resources without having to remember various passwords:
 - Blue Connect: your portal for order new ID cards, reviewing your Explanation of Benefits, reviewing where you are in meeting your deductible and other benefit resources
 - CVS Caremark: your pharmacy portal, where you can review your prescription history and other benefits

Logging into eBenefits

- If you are employed by any of the organizations in the gold boxes, click one to enroll. If not, click [Access your Benefits via eBenefits](#) (the first gold box).
- Enter your Username and Password. Login ID: Your first name, the first initial of your last name and the last 4 digits of your Social Security number. Initial Password: Your Social Security number without spaces or dashes.
- Example for employee John Doe with SSN 111-22-3333: Login ID is JohnD3333 and Password is 111223333. If you have transferred from another agency and already had an account in eBenefits, please check with your HBR to verify your login information.

 <u>Access Your Benefits via eBenefits</u> Login to eBenefits, the State Health Plan's Enrollment System	 <u>Retirees Using the ORBIT System</u> Login to eBenefits through ORBIT	 <u>Employees Using the BEACON System</u> Login to eBenefits through BEACON	 <u>Employees of the University of North Carolina and Constituent Institutions</u> Click here to login to eBenefits through your institution
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Changing Your Password

- You will be prompted to change your password as soon as you log in.
- After you select **Save**, you will also be asked to select your secret questions and answers.
- Select **Save** again and **Next**.

Your Account

Change your username, password, and secret questions.

Username
Current username
000000

Password
New password *

Confirm new password *

Secret questions

Your Password must contain 8-16 characters, at least 1 number, and at least 1 upper case and 1 lower case letter. Your password cannot contain more than 2 of the same character in a row or your login id.



Getting Started

- When you have arrived at the Member Home Page at login, you will be able to get started on your enrollment. Just follow the prompts in this slide and the ones that follow.

The screenshot shows the Member Home Page of the North Carolina State Health Plan. The top navigation bar includes links for Home, Dependents, Language Preferences, Manage Account, Login Information, Medicare, Select or Update Primary Care Provider, My Docs, View Tax Documents, and Document Center. A green banner at the bottom contains copyright information and contact details.

Important Messages for You

You have new benefits being offered to you.

You have 30 days to elect your Current Enrollment benefits.

[Get started >](#)

Do you need to update your PCP?

Click the "Select or Update Primary Care Provider" link under Manage Account.

Click Get Started

Questions? Please call 855-859-0666
Monday through Friday, 8:00 a.m. to 5:00 p.m. ET
Low Vision? Enable high contrast mode

© 2018 Benefitfocus.com Inc., All Rights Reserved
Ask a Question | Terms of Use | Privacy Statement

Adding Dependents

- You will be asked if you want to list any dependents. Either select ADD DEPENDENT and follow the instructions on the screen to add a dependent or **Next** if no dependent.

Profile

Shop for benefits

Confirm & Finish

Before you enroll in benefits

Do you need to add any dependents to your profile?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits.

Add Dependent

Next

Previous

Click
Next

Begin Enrollment

Profile

Shop for benefits

Confirm & Finish

Current Benefits

You have incomplete benefits. Please check the steps below to make sure you have completed all the steps in the enrollment process.

Your benefits

1. Choose your Medical coverage

Begin enrollment

Decline coverage

Click
Begin
Enrollment

Select Your Plan

Profile

Stop for benefits

Confirm & Finish

Choose your Medical plan.

Please review your options and choose the plan that best meets your needs.

Who do you want to cover on this plan?

1

2

70/30 PPO Plan

Please click Select plan to enroll.

Benefit Year Deductible

Office Visit Copay

Prescription Copay

Specialty Visit Copay

Select plan

Plan details

\$1,000 Individual/\$1,200 Family

\$20 Copay

\$20 Copay

\$94 Copay

\$85.00
Monthly Cost

80/20 PPO Plan

Please click Select plan to enroll.

Benefit Year Deductible

Office Visit Copay

Prescription Copay

Specialty Visit Copay

Select plan

Plan details

\$1,250 Individual/\$1,750 Family

\$25, \$70 if you use PGP on ID card

\$0 Copay

\$50 Copay

\$110.00
Monthly Cost

Desired Coverage

1. Available to eligible North Carolina

Previous

Cancel

Select desired plan.



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES

A Division of the Department of State Treasurer



Talisha A. Carr
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

Tobacco Attestation Premium Credit

Click **Tobacco User Attestation** and select the appropriate answer.
Then click **Next**.

Profile

Shop for benefits

Confirm & Finish

Premium credits

> Tobacco Attestation (Worth \$60 Premium Credit)

I attest that I am NOT a tobacco user, or if I am a tobacco user, I agree to visit a CVS Minute Clinic for at least one tobacco cessation counseling session. (Please note: You may lose your individual \$60 monthly premium credit if you do not visit a CVS Minute Clinic within 60 days of your initial enrollment date.) As part of this attestation, I understand that making a false statement, representation or attestation could result in my termination from State Health Plan coverage. I also agree to cooperate with the Plan in any efforts to verify my tobacco status.

Select the appropriate response below:

- ☒ I am NOT a tobacco user
- ☐ I AM a tobacco user, BUT I agree to visit a CVS Minute Clinic for at least one tobacco cessation counseling session within 60 days from my initial enrollment date
- ☐ I AM a tobacco user

Next

Previous

Cancel

Make selection
and Click
Next

PCP Selection

Profile

Shop for benefits

Confirm & Finish

Medical

Search from the list of providers to enter your PCP (Primary Care Provider) information.

Search

PCP Name

PCP Copy Reduction Reminder

Next

Previous

Cancel

Select PCP if
desired and
click Next.



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

Additional Insurance

Profile

Shop for benefits

Additional Insurance

Currently, do any of the persons covered for this benefit including yourself have other health insurance?

- ☐ Yes
- ☐ No

Please Note:

It is very important to enter your and/or your covered dependents' insurance policies. By providing this information, you will ensure that the claims for you and your covered dependents will be processed timely and accurately.

Additional insurance information should NOT be supplied on non-medical policies such as Dental, Vision, Life, Cancer or Medicaid. You do not need to provide information on policies you have previously had with other State Health Plan agencies. Additional insurance information is used to coordinate benefits if you or your dependents have other medical coverage in addition to the State Health Plan, which will continue after you are enrolled in the State Health Plan.

Next

Previous

Cancel

Select Yes and enter other insurance if applicable and click Next.

Select Start Date

Start date example. Your individual start date will be different.

Medical

Employing Unit Premium Contribution - When would you like your benefits to become effective?

Effective Date *

☒ 01/01/2019

☐ 02/01/2019

Next Previous Cancel

Select desired date and click Next.

Medical Summary Page

Profile
Shop for benefits
Current & Future

2020 SHP Medical Summary

Your 2020 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

Medical
70/30 PPO Plan

Offered By: Blue Cross and Blue Shield of North Carolina
Effective Date: 3/1/2020
Plan Pay: \$2,115.00 per month
Deposits Covered: Covered (0.00%) Extra Covered: None, N/A

Premium credits
Edit

Show details

Medicare

No tobacco policy information on record
No tobacco policy information on record
No tobacco policy information on record
No tobacco policy information on record

Additional Insurance
Edit

No additional insurance policy information on record
No additional insurance policy information on record

Primary Care Provider
Edit

Show details

Edit coverage
Edit plan

Cancel
Save

Click **Edit** to modify tobacco survey answer if you need to.

Click **Edit** to update additional insurance if you need to.

Click **Edit** to add a Primary Care Provider if you need to.

Cost Summary

This is a summary of your 2020 COB benefit elections.

Benefit Elections (1 items)

Medicare


Eligible for Medicare Cost Reduction
\$0.00


You Pay

Premium
\$2,115.00

Monthly Total
\$2,115.00

*Other options to edit Premium Credit, Additional Insurance and Primary Care Provider (PCP) will follow.
Remember, if you enroll in the 80/20 or 70/30 Plan and visit your PCP, you can receive a copay reduction.*


North Carolina State Health Plan
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Tal R. Foltwell, CPA
 STATE TREASURER OF NORTH CAROLINA
 DALE R. FOLTWELL, CPA

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Review Elections and Select Save!

Your benefits

 1. Your Medical coverage

Visit the Plan's website at www.shpnc.org for more information about your plan options!

80/20 PPO Plan

Offered By:
Effective Date:
Persons Covered:

Blue Cross and Blue Shield of North Carolina
01/01/2019

\$50.00
(per month)

[Edit coverage](#) [Show Plan Details](#) ▼

[Complete Enrollment](#)

[Cancel](#)

Click "Complete Enrollment" to complete enrollment process



The choices you pick
Will NOT stick
Unless you SAVE them
With a CLICK!

Confirmation Page

Home

Profile

Benefits

Dependents

Language Preferences

Manage Account

Login Information

Meccare

Select or Update Primary Care Provider

My Page

✓ Congratulations, | You have successfully completed your enrollment process.

Your confirmation number is: 1. Please review and print your Confirmation Statement for your records.

Welcome,

Get Started >

Benefits Snapshot

Medical

80/20 PPO Plan | Employee Only | Effective as of 01/01/2019

\$50.00

Monthly

Do you need to update your PCP?

Click the "Select or Update Primary Care Provider" link under Manage Account.

Click to view and print Confirmation Statement

Confirmation statement example.

Confirmation Statement

Date Printed: 07/13/2018

Employing Unit Assigned
ID
Date of Hire: 08/16/2001
Gender: Male
Marital Status: Married

NC, USA 28304

Home Phone:

Open Enrollment Elections

Monthly Subscriber Costs: \$50.00

Relationship: Subscriber | Date of Birth:

80/20 PPO Plan
Employee Only

Effective: 01/01/2019
Monthly Cost \$50.00 -

North Carolina

State Health Plan

FOR TEACHERS AND STATE EMPLOYEES

A Division of the Department of State Treasurer

DALE R. FOIWEIL, CPA

STATE TREASURER OF NORTH CAROLINA

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Questions?

ELIGIBILITY AND ENROLLMENT (Support Center for Members)

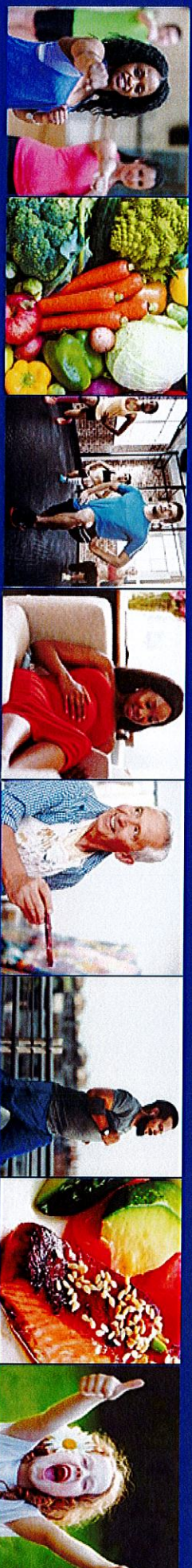
855-859-0966

CVS CAREMARK (PHARMACY BENEFITS)

888-321-3124

BLUE CROSS AND BLUE SHIELD OF NC (BENEFITS & CLAIMS)

888-234-2416



North Carolina State Health Plan

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STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

www.shpnc.org

www.nctreasurer.com

State Health Plan Required Documentation for Qualifying Life Events & Dependent Eligibility

Dependent Verification Requirements	Required Documentation from Employee
Legal Married Spouse <i>Defined as legally married spouse and includes same and opposite gender spouses.</i>	<ul style="list-style-type: none"> Page 1 of subscriber's most recent Federal Income Tax Return* (1040, 1040A or 1040EX) as filed with the IRS, listing the spouse (may be joint or separate as long as the spouse is listed) & signed page or official tax transcript <p>OR</p> <p>Official Marriage Certificate** PLUS one of the following to show current joint tenancy:</p> <ul style="list-style-type: none"> Current joint lease or lease showing residency Current joint of one of the below, or two separate of any of the below showing the same address, one listing the employee and the other listing the spouse: <ul style="list-style-type: none"> Monthly bill or financial statement Current year's property/vehicle tax or registration bill Current insurance statement or bill Designation of the spouse as a primary beneficiary of the employee's life insurance or retirement benefits and listing primary residence
Biological Child under the age of 26 <i>Defined as your biological child and Includes child of same gender spouse.</i>	<ul style="list-style-type: none"> Page 1 of subscriber's most recent Federal Income Tax Return* (1040, 1040A or 1040EX) as filed with the IRS, listing the child as dependent & signed page or official tax transcript <p>OR</p> <ul style="list-style-type: none"> Birth Certificate or Mother's Copy with subscriber's name listed as parent Verification of Facts within 6 months of birth
Stepchild under the age of 26 <i>Defined as your stepchild.</i>	<ul style="list-style-type: none"> Page 1 of subscriber's most recent Federal Income Tax Return* (1040, 1040A or 1040EX) as filed with the IRS, listing the step child as dependent & signed page or official tax transcript <p>OR</p> <ul style="list-style-type: none"> Birth Certificate or Mother's Copy with subscriber's name listed as parent AND Marriage Certificate (indicating employee's spouse is married to employee) Verification of Facts within 6 months of birth
Adopted Child under the age of 26 <i>Child you have legally adopted or has been placed with you for adoption or in anticipation of legal adoption.</i>	<ul style="list-style-type: none"> Page 1 of subscriber's most recent Federal Income Tax Return* (1040, 1040A or 1040EX) as filed with the IRS, listing the step child or adopted child as dependent & signed page or official tax transcript <p>OR</p> <ul style="list-style-type: none"> International adoption papers from country of adoption Official adoption agreement for the dependent being added from the adoption agency showing intent to adopt
Foster Child under the age of 26 <i>Defined as your foster child or child placed with you for foster care.</i>	<ul style="list-style-type: none"> Official State Agreement for placement specific to the dependent(s) being added
Child under the age of 26 for whom the Subscriber is Court Appointed Guardian <i>Defined as a child for whom the subscriber has become the child's court-ordered guardian or has been awarded legal and physical custody of the child, pursuant to a valid court order.</i>	<ul style="list-style-type: none"> Page 1 of subscriber's most recent Federal Income Tax Return* (1040, 1040A or 1040EX) as filed with the IRS, listing the child as a dependent & signed page or official tax transcript <p>OR</p> <ul style="list-style-type: none"> Court documents signed by a judge verifying legal custody of the child
Child under age 26 for whom the Plan has received a Qualified Medical Child Support Order (QMCSO) <i>Defined as any recognized child(ren) you are required to cover under the Plan due to a Qualified Medical Child Support Order (QMCSO).</i>	<ul style="list-style-type: none"> Court documents signed by a judge Medical support orders issued by a State


*Most recent tax form from the previous year. If not available, the year prior will be accepted along with a letter indicating you have an extension. **Employees that have been married less than a year are able to submit a marriage certificate only.

1040 Tax Form

[illegible]

Qualified Medical Child Support Order

<div style="font-size: 24pt; font-weight: bold; margin-bottom: 10px;">8879</div> <div style="font-size: 10pt;">Department of the Treasury Internal Revenue Service</div>	<div style="font-size: 18pt; font-weight: bold; margin-bottom: 10px;">IRS e-file Signature Authorization</div> <div style="font-size: 10pt; margin-bottom: 10px;"> This form is completed from 8879 by your E.O. (do not include this box). See page 10 for more information. </div> <div style="font-size: 12pt; font-weight: bold;">2017</div>	<div style="font-size: 10pt; margin-bottom: 10px;">OMB No. 1545-0047</div> <div style="font-size: 12pt; font-weight: bold;">2017</div>
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<div style="font-size: 10pt; margin-bottom: 10px;"> Signature</div>		

 Internal Revenue Service United States Department of the Treasury	
This Product Contains Sensitive Taxpayer Data	
Tax Return Transcript	
<div> <div>Request Date</div> <div>Response Date</div> <div>Tracking Number : 1</div> </div>	
SSN Provided: Tax Period Ending:	
The following items reflect the amount as shown on the return (FR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.	
SSN: SP0008 SCN :	
NAME(S) SHOWN ON RETURN :	
ADDRESS :	
FILING STATUS: Married Filing Joint	
FORM NUMBER :	
CYCLE POSTED :	
RECEIVED DATE :	
REMITTANCE :	
EXEMPTION NUMBER :	
DEPENDENT 1 NAME (
DEPENDENT 1 SSN :	
DEPENDENT 2 NAME CTRL :	
DEPENDENT 2 SSN :	
DEPENDENT 3 NAME CTRL :	
DEPENDENT 3 SSN :	
DEPENDENT 4 NAME CTRL :	
DEPENDENT 4 SSN :	
PREPARER SSN :	
PREPARER EIN :	
Income	
WAGES, SALARIES, TIPS, ETC. 5 67 000 00	
TAXABLE INTEREST INCOME SCN B 0 00	
TAX-EXEMPT INCOME 0 00	
ORDINARY DIVIDEND INCOME SCN D 0 00	
QUALIFIED DIVIDENDS 0 00	
REVENUES OF STATE-LOCAL TAXES 0 00	
ALIMONY RECEIVED 0 00	
BUSINESS INCOME OR LOSS (Schedule C) 0 00	
BUSINESS INCOME OR LOSS SCN C PER COMPUTER 0 00	
CAPITAL GAIN OR LOSS (Schedule D) 0 00	
CAPITAL GAINS OR LOSS SCN D PER COMPUTER 0 00	
OTHER GAINS OR LOSSES (Form 4797) 0 00	
TOTAL IRA DISTRIBUTIONS 0 00	
TAXABLE IRA DISTRIBUTIONS 0 00	

IN A Term of the Supreme Court of the State of New York, hold in and for the County of _____ New York
on _____
19____

1. PRESENT: Hon. _____
Judge/Magistrate

2. _____
Plaintiff

3. _____
-against-
Defendant

4. INDEX No. _____

QUALIFIED MEDICAL CHILD SUPPORT ORDER

NOTICE: YOUR WILLFUL FAILURE TO OBEY THIS ORDER MAY, AFTER A COURT HEARING, RESULT IN YOUR COMMITMENT TO JAIL FOR A TERM OF NOT EXCEED SIX MONTHS, FOR CONTEMPT OF COURT.

5. Pursuant to DRL §2407.1, this Qualified Medical Child Support Order (QMCSO) orders and directs that the undersigned dependent's named herein

Name: _____ Date of Birth: _____ Sex: # _____ Marital Status: _____

is entitled to be enrolled in and receive the benefits for which the legally responsible relative named herein is eligible under the group health plan named herein in accordance with Section 409 of the Federal Employer Retirement Income Security Act.

6. The Participant (legally responsible relative) is:

Name: _____ Sex: # _____ Marital Status: _____

7. The Dependent's Custodial Parent or Legal Guardian who is to be provided with any identification cards and benefit claim forms on behalf of dependents:

Name: _____ Sex: # _____ Marital Status: _____

8. The group health plan subject to this order is:

Certificate of Marriage

This certifies that _____
& _____
Were United in The Holy Bonds OF Matrimony

At _____
On the _____ Day of _____ in the year _____

Signatures _____ & _____
Witnessed _____ & _____

Officiated by _____

Authorized By _____ Signature _____

Affidavit Out of Wedlock

[illegible]

Lease Agreement

1. Premises. The Premises leased are located at _____, AL, (the "Premises").

2. Agreement to Lease. Landlord agrees to lease to Tenant and Tenant agrees to lease from Landlord, the Premises according to the terms and conditions in this Agreement.

3. Term. This Lease will be for a term of _____ months beginning on _____ and ending on _____ (the "Term").

4. Rent. Tenant will pay Landlord a monthly rent of \$_____. The rent is payable in advance and due on the 1st of each month due for the Term. The rent will be paid to Landlord at the Landlord's address stated above (or at another address as directed by Landlord) by mail or in person and accepted via one of the following methods. The first rent payment is payable to Landlord when Tenant signs this Agreement.

5. Additional Rent. There may be instances under this Agreement where Tenant may be required to pay additional charges to Landlord. All such charges are considered additional rent under this Agreement and will be paid with the next regularly scheduled rent payment. If Tenant does not pay rent, Tenant will pay a late charge in the amount of _____ % of the monthly rent and each late charge will be paid as additional rent. Landlord has the same rights and Tenant has the same obligations with respect to additional rent as they do with rent.

6. Use of Premises. The Premises will be occupied only by the Tenant and his/her immediate family and used only for residential purposes.

7. Landlord's Failure to Give Possession. In the event Landlord is unable to give possession of the Premises to Tenant on the start date of the Term, Tenant will not be liable for rent until after Landlord gives possession of the Premises to Tenant. This does

Adoption Decree

**SUPERIOR COURT OF THE DISTRICT OF COLUMBIA
FAMILY COURT
DOMESTIC RELATIONS BRANCH - ADOPTION**

EX PARTE IN THE MATTER OF _____ Adoption Case No. A- _____

THE PETITION OF _____

(Petitioner's Initials)

FOR ADOPTION OF MINOR CHILD _____ JUDGE _____

FINAL DECREE OF ADOPTION

Upon consideration of the Petition for Adoption filed by [current name of child] for the adoption of a minor child born [current name of child], in [current name of child], and upon the report and recommendation of the Child and Family Services Agency of the District of Columbia (or other child welfare agency), it appears to the satisfaction of the court: (1) That the court has jurisdiction pursuant to D.C. Code Ann. § 16-301 (2001); (2) That the adoptee is physically, mentally, and otherwise suitable for adoption by the petitioner; (3) That the petitioner is fit and able to give the adoptee a proper home and education; (4) That the adoption will be for the best interests of the adoptee; (5) That the adoptee has resided with the petitioner since [current name of child] (if this is a foreign readoption, replace with: That the adoptee has been in the legal care and control of petitioners by virtue of an adoption [or, if applicable, a guardianship] in [current name of child] on [current name of child], and has resided with them since that date), which is more than six months preceding the date of this

If there are two petitioners, modify the order appropriately throughout.

1

Beneficiary Designation

110

Principal Financial Group

Mailing Address: Des Moines, IA 50392-0002

Principal Life Insurance Company

Employee Enrollment & Waiver - KY

Company Name: WEBLEY VILLAGE

Division: evel

Account Number/Unit Number: _____

Employee Information

Name: _____ Social Security Number: _____

Mailing address (street): _____ Birth date: _____

(City) _____ (State) _____ (ZIP code) _____ Do you have an eligible spouse or child? ☐ Yes ☐ No

Date employed full time: _____ Hours worked per week: _____ Job occupation/class: _____ Location: _____

Salary amount: _____ Salary mode: ☐ yearly ☐ weekly ☐ hourly ☐ monthly ☐ bi-weekly

What is your payroll mode? ☐ monthly ☐ semi-monthly ☐ weekly ☐ bi-weekly

Employer ZIP: _____ Employer county: _____

Long Term Disability

Employee: ☐ Elect ☐ Decline

Group Term Life

Employee: ☐ Elect ☐ Decline

Group Term Life Beneficiary Designation (Complete if covered for group term life coverage.)

All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below.

Primary Beneficiaries:

Name: _____ Percentage: _____ Relationship: _____

Address: _____ Social Security Number: _____

Name: _____ Percentage: _____ Relationship: _____

Address: _____ Social Security Number: _____

Name: _____ Percentage: _____ Relationship: _____

Address: _____ Social Security Number: _____

Contingent Beneficiaries:

Name: _____ Percentage: _____ Relationship: _____

Address: _____ Social Security Number: _____

Name: _____ Percentage: _____ Relationship: _____

Address: _____ Social Security Number: _____

GP54729-02 Page 1 of 3 11/2009

Legal Separation w/ Notary

SEPARATION AGREEMENT AND RELEASE IN FULL

This Separation Agreement and Release in Full (this "Agreement") is made and entered into by and between the City of Charlotte, a North Carolina Municipal Corporation ("City"), and Randall W. Kerrick ("Employee"). This Agreement is effective as of October 2, 2015 ("Effective Date").

PRELIMINARY STATEMENT

Employee was hired by City on or about March 22, 2010, and has worked most recently as a Charlotte Mecklenburg Police Officer. On September 18, 2013, Employee was suspended without pay. Subsequent to Employee's suspension, the City Manager made a determination, pursuant to a City Council resolution adopted December 12, 1977 and recorded at Resolutions Book 13, pages 141-142, that the City would not defend, or pay for the defense, of a civil lawsuit against Employee.

Employee and City now desire to terminate their employment relationship in a definitive manner and to settle and resolve any and all claims they may have against each other. City, in exchange for the release provided by Employee below, and Employee's agreement with various covenants set forth herein, has agreed to provide Employee with separation benefits that it may not otherwise be legally obligated to provide. This Agreement sets forth the parties' understanding and agreement with respect to such employment separation, post-employment obligations, release of claims, and related matters.

AGREEMENT

NOW, THEREFORE, in consideration of the agreements and representations hereinafter set forth, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Employee and City, intending to be legally bound, hereby agree to the termination of their employment relationship in accordance with terms and conditions hereinafter set forth:

1. **Termination from Employment.** Employee hereby voluntarily resigns as an employee of the City, and Employee and City confirm Employee's termination from employment with City, effective as of October 2, 2015 (the "Termination Date").

2. **No Admission of Liability or Wrongdoing.** This Agreement and the payments provided herein do not constitute an admission of any wrongdoing, unlawful conduct or liability by the City.

3. **Payments and Benefits Provided by City.** City agrees to pay or provide Employee with compensation, benefits and consideration under this Agreement as follows:

- (a) **Back Pay.** City shall pay Employee back pay from the date of Employee's suspension up through and including the Termination Date, payable in one lump sum, gross payment, on October 16, 2015, in accordance with City's generally applicable policies and procedures.

said cause may be had without further notice.

Dated _____, 20____.

SIGNATURE: _____

STATE OF _____)

County of _____)

I, _____, a Notary Public in and for said County and State, do hereby certify that _____, personally known to me to be the same person whose name is subscribed to the foregoing waiver of summons, appeared before me this day in person, and acknowledged that he signed said appearance as his free and voluntary act, for the purpose therein set forth.

Given under my hand and Notarial Seal, _____, 20____.

NOTARY PUBLIC

Court Appointed Guardian

STATE OF NORTH CAROLINA

WAKE County

In the General Court of Justice
Superior Court Division
Before the Clerk

**LETTERS OF APPOINTMENT
LIMITED GUARDIAN OF THE PERSON**
G.S. 36A-203 - 206, 210, 211, 218, 219

The Court in the exercise of its jurisdiction for the appointment of guardians of incompetent persons, and upon proper application, has appointed the person(s) named below as Limited Guardian(s) of the Person of the ward named above and has ordered that these Letters of Appointment be issued.

Except as set forth below, the Limited Guardian of the Person is fully authorized and entitled under the laws of North Carolina to have custody, care and control of the ward.

The ward retains the following legal rights and privileges:
(Check all that apply)

☐ Determine the degree of participation in interpersonal relationships and social, religious, and community activities.
Additional Specification: _____

☐ Make ☐ Assent in decisions regarding living arrangements.
Additional Specification: _____

☐ Make ☐ Assent in decisions regarding employment.
Additional Specification: _____

☐ Make ☐ Assent in decisions regarding health treatment.
Additional Specification: _____

☐ Take care of mental health problems.
Additional Specification: _____

☐ Contact service providers as needed.
Additional Specification: _____

☐ Make decisions regarding social, religious, and community activities.
Additional Specification: _____

☐ Other: _____

These Letters are issued to attest to that authority and to certify that it is now in full force and effect.

Witness my hand and the Seal of the Superior Court

Name And Address Of Limited Guardian of the Person: _____ Date Of Appointment: _____
Clerk Of Superior Court

Name And Address Of Limited Guardian of the Person: _____ Date Of Issuance: _____
EX OFFICIO JUDGE OF PROBATE

Signature: _____
☐ Deputy Clerk ☐ Assistant Clerk ☐ Clerk Of Superior Court

NOTE: The official seal of the Clerk of Superior Court is required for the Letters of Appointment to be valid.

ADC-6418 (Rev. 11-1-2017)
© 2011 Administrative Office of the Courts

Medicaid Approval Letter

PLEASE READ THIS IMPORTANT NOTICE ABOUT YOUR MEDICAID OR SPECIAL ASSISTANCE APPROVAL NOTICE

NORTH CAROLINA 10086 APPROVAL NOTICE

County Department of Social Services
Date Mailed: _____

APPROVALS

☒ The application for Medicaid (Medicaid Identification Number (MID)) is _____ for _____ is approved.

☐ Eligibility for _____ for _____ is _____.

☐ Your present monthly liability for long term care is _____ Your Special Assistance Adult Care Home Payment is _____.

☐ Your Special Assistance Home Payment is _____.

☐ Your Medicaid is approved starting _____ and ending _____.

☒ Medicaid covers all necessary medical services. If you get Medicaid from the Social Security Administration, Medicaid will pay your Medicaid A and B premiums, deductibles, and co-payments.

☐ Medicaid pays only your Medicaid Part A and B premiums and Medicaid cost sharing for Medicaid and Medicaid covered services.

☐ Medicaid pays only your Medicaid Part B premiums.

☐ Medicaid pays the limited services related to family planning. (See page 2 for limited services).

☐ Attraction Medicaid coverage is approved for the period of _____.

If you receive Medicaid, Medicaid is responsible for your prescriptions. The rules used to make this decision are _____ which says that _____.

Approval assistance anytime eligibility factors have been verified and eligibility is established.

DETAILS

☐ Medicaid ☐ Special Assistance Adult Care Home ☐ Special Assistance Home

A detailed form is _____ in _____.

The State must send to make this decision are in _____ which says that _____.

Individuals who are eligible for full Medicaid coverage may be eligible for health insurance—and help paying for it—through the Health Insurance Marketplace. If you are not eligible for full Medicaid coverage, you can contact them directly. To contact the Marketplace, go online to Healthcare.gov or call 1-800-318-2596. After you complete your application, the Marketplace will tell you if you qualify for health coverage and financial help in North Carolina, several non-profit organizations offer free in-person assistance with health insurance applications. To schedule an appointment, call 1-855-733-3711 or go online to www.healthchoice.org.

HEARING RIGHTS: If you disagree with this decision, you have a right to a hearing to review the decision. Call your work or the number below within 60 days to ask for a hearing. The NCP will be _____ if you do not ask for a hearing by this date, you cannot have a hearing within you have a right to a hearing. You may request a hearing at any time. To contact your work, you may call 1-800-318-2596. After you complete your application, the Marketplace will tell you if you qualify for health coverage and financial help in North Carolina, several non-profit organizations offer free in-person assistance with health insurance applications. To schedule an appointment, call 1-855-733-3711 or go online to www.healthchoice.org.

FREE LEGAL HELP: Free Legal Aid may be available to you. Contact your nearest Legal Aid or Legal Services office, or call 1-877-684-2644 for free.

Caseworker Name and Phone Number: _____

FOR OFFICE USE ONLY
County Case # _____
Case ID # _____
Aid Program Category _____

YOU WILL RECEIVE A NOTICE WHEN IT IS TIME TO REVIEW YOUR CONTINUED ELIGIBILITY FOR BENEFITS. IT IS IMPORTANT TO COMPLETE THIS PROCESS TO CONTINUE YOUR HEALTH COVERAGE.

PLEASE CONTINUE READING FOR IMPORTANT INFORMATION ABOUT YOUR RIGHT TO A HEARING.

004-6002 1/3/2017

Medicaid Termination Letter

Hoke County DSS
P.O. Box 340
Raeford, NC 28376



Case Identifier
Worker:
Date Generated:

Hoke County DSS
P.O. Box 340
Raeford, NC 28376

Employee's Name and Address

Notice of Termination of Public Assistance

Case ID:

Aid Program Category: Medicaid Assistance

Adequate

This letter is to notify you of a change which is about to take place in your assistance.
Please read all the information carefully because it is very important to you.

THE CHANGE WHICH WILL TAKE PLACE:

Effective 11-30-2018 All Medicaid benefits will stop for the following individual(s):

WHY THE CHANGE WILL BE MADE:

Your income and/or resources changed. State rules supporting this action are found in Sections 2340, 2250, and 2510 of the Apd, Blind, Disabled Manual or Sections 1255, 1300 and 1360 of the Family and Children's Manual.

WHEN THE CHANGE WILL BE MADE:

The change will be effective on 11-30-2018.

Individuals who are ineligible for full Medicaid coverage may be eligible for health insurance—and help paying for it—through the Health Insurance Marketplace. We sent you information on them. You can visit for a letter from the Marketplace or you can contact them directly. To contact the Marketplace, go online to Healthcare.gov or call 1-800-318-2596. After you complete your application, the Marketplace will tell you if you qualify for health coverage and financial help. In North Carolina, several non-profit organizations offer free in-person assistance with health insurance applications. To schedule an appointment, call 1-855-733-3711 or go online to www.healthchoice.org.

If this notice says "TIMELY" in the upper right corner. If the change is for Cash Assistance, Refugee Assistance, Medicaid, or Special Assistance, and if you ask for a hearing on or before the date the change will be made, you can continue to receive benefits at the present level until the first hearing decision is made, unless you waive this right. Continuation of benefits DOES NOT apply to North Carolina Health Choice.

If this notice says "ADEQUATE" in the upper right corner, your benefits will be changed without further notice. You may request a hearing by the date below.

If you choose to have your Work First Family Assistance or Refugee Assistance continued and the hearing shows that the changes were correct, you must repay the benefits you received while waiting for the hearing decision. If you choose to have your Medicaid or Special Assistance continued and the hearing shows that the changes were correct, you may have to repay benefits you received while waiting for the hearing decision. If you choose not to have benefits continued and the hearing decision is in your favor, you will receive retroactive benefits cover the benefits you missed.

PLEASE CONTINUE READING FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO A HEARING.

DSS-8110 (Rev. 12/17)
Economic and Family Services

Page: 1 of 2

Property/Vehicle Tax

NC COMBINED VEHICLE REGISTRATION RENEWAL AND PROPERTY TAX NOTICE

Date of Notice:
Customer:

VEHICLE PROPERTY TAX INFORMATION

Tax County: _____ Appraised Value: _____

Taxing Districts	Tax Rate Per \$100 Value	Amount Due
COUNTY	0.0000	0.00
CITY	0.0000	0.00

Property Tax Questions/Answers:
Jackson County Finance Dept
206-311-2247
401 Grandbluff Cove Rd
Salix, NC 28779
www.jacksonnc.org

Please review the Taxing Districts shown on this notice. If the Taxing Districts shown are different from the actual location of this vehicle at the time of renewal, do not send this renewal by mail because the property tax amount must be re-calculated. If you need a re-calculation see the reverse side for additional information.

PROPERTY TAX: \$

Vehicle Registration Questions:
NC Division of Motor Vehicles
919-814-1779
www.ncdot.gov/dmv/

VEHICLE REGISTRATION / INSPECTION INFORMATION

Year	Make	Style	VIN	Title Number	Classification	Lessor Name	Insurance Co	Policy Number

A vehicle that is subject to a safety or emissions inspection must have passed an inspection no more than 90 days before the plate expires.

Verify all vehicle information. If incorrect, please make any correction in the space provided on the back of the rear cut coupon below.

REGISTRATION FEE: \$

TOTAL AMOUNT DUE: \$

Due Date: _____

PLEASE DETACH & RETURN THIS PORTION WITH YOUR PAYMENT

Classification: PRIVATE PROP VEH

License #	Title Number	Vehicle Identification Number	Year	Make	Style	Licensed Weight

IF TOTAL AMOUNT IS NOT PAID IN FULL, REGISTRATION WILL NOT BE PROCESSED.

Total Amount Due: \$

0000356317755530A101A054YNS2141003013

Name and Address

Check here if you have noted any change in the space provided on the reverse side

Divorce Decree

NO. _____

IN THE MATTER OF
THE MARRIAGE OF

JANE DOE
AND
JOHN DOE

IN THE DISTRICT COURT
JUDICIAL DISTRICT
BELL COUNTY, TEXAS

FINAL DECREE OF DIVORCE

On _____ the Court heard this case.

Appearances

Petitioner, JANE DOE, appeared in person and announced ready for trial.

Respondent, JOHN DOE,

☐ appeared in person and announced ready.

☐ although duly and properly cited to appear or answer failed to appear or answer and wholly made default.

☐ has made a general appearance and was duly notified of trial but failed to appear and wholly made default.

☐ waived issuance and service of citation by waiver duly filed and did not otherwise appear.

Record

The making of a record of testimony was waived by the parties with the consent of the Court.

OR

A record of testimony was duly reported by the Court's reporter.

Jurisdiction and Domicile

The Court finds that the pleadings of Petitioner are in due form and contain all the

Monthly Bill

DUKE ENERGY
PROGRESS

Employee and Spouse's
Name and Address

Customer Bill page 1 of 1

ACCOUNT NUMBER

Total due

Current charges past due after

Thank you for your payment

Usage period

This bill was mailed on

Usage

Electric service

Gas service

Water service

With usage history

Days in period 30 Average kWh per day

Billing

Estimated

Service rate

Electric service

Energy conservation discount

PG&E Adjustment

City, State, Zip

Total due

This bill is subject to a 1% per month late payment charge after

For your information

We have more energy, and we can help you make energy work for you. We have more energy, and we can help you make energy work for you. We have more energy, and we can help you make energy work for you.

Loss of Other Coverage Letter

****This is an automatically generated email. Please do not respond as it will not be received.****

University Name North Carolina Central University

Enrollment Confirmation #

Coverage Period Spring/Summer 2019

Dear

This email serves as notification that your enrollment in the North Carolina Central University Medical Insurance Plan for Spring/Summer 2019 is now Void.

As a result you DO NOT have coverage for Spring/Summer 2019, whose coverage period is 01/01/2019 through 07/31/2019.

Now Eligible for Other Coverage Letter

[Insert date]

[Covered individual's full name]
[Covered individual's]
[City], [State] [Zip code]

[Mr./Ms.] [Last name]

This letter is to serve as confirmation that [insert policyholder's name] has an active health insurance policy in place with [insert name of insurance company]. This is [choose one] [an individual plan] [a group plan provided through (specify name of employer through which the group plan is offered)].

The policy number is [insert policy] and the effective date is [insert effective date]. The policy is issued to [specify the name of the insured]. The following dependents of the policyholder are covered under this policy:

- [First and last name of covered dependent]
- [First and last name of covered dependent]
- [First and last name of covered dependent]


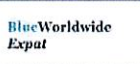
My signature on this letter certifies that the above information is true and correct as of the date of this letter. If you require any additional information, please contact me at [insert email address] or [insert phone number, with extension if applicable].

Regards,

[Signature]

[Typed name of authorized insurance company representative]
[Job title]

Insurance Card w/ Effective Date

			
Member Name John Doe Member ID EXF00099900	Dependent Name Jane Doe	Member Name John Doe Member ID EXF00099900	Dependent Name Jane Doe
Group No. 32155-000 Effective Date 11/01/11	Plan STANDARD OPTION	Group No. 32155-000 Effective Date 11/01/11	Plan STANDARD OPTION

Members: See your benefits booklet for covered services.

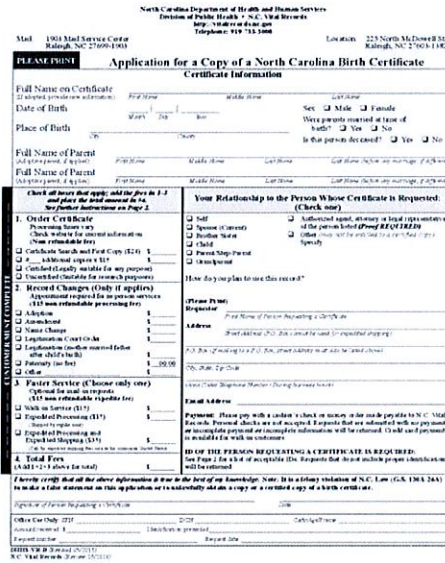
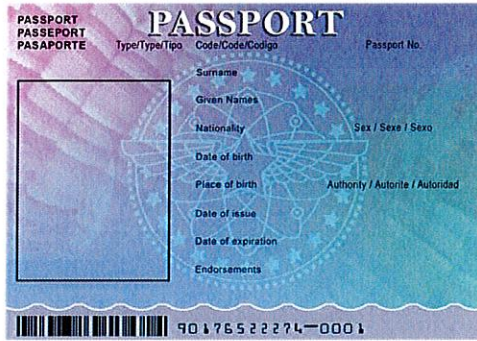
Pre-authorization must be obtained for elective hospital admissions and all other services specified under the "Pre-authorization" section of your certificate.

Underwritten by Aetna Life Insurance Company, an independent licensee of the Blue Cross Blue Shield Association.

www.BlueCross.com
Toll-free: 800-555-5555
For pre-authorization or emergency medical assistance call: 312-935-8254 (24 hours)
For providers in the U.S. call: 1-800-850-BLUE
For providers in the U.S. call: 1-800-850-BLUE
*Some administrative, member eligibility, medical assistance and phone support is provided by Aetna Assistance USA, Inc.

Multi-Claims to
BlueWorldwide Expat
P.O. Box 2718
Chicago, IL 60690

Unacceptable Documentation for Dependents:



Paternity Results

Birth Certificate Application

[illegible]

Vaccine Administration Record for Children and Teens

(Page 1 of 2)

Birthdate:

Chart number: _____

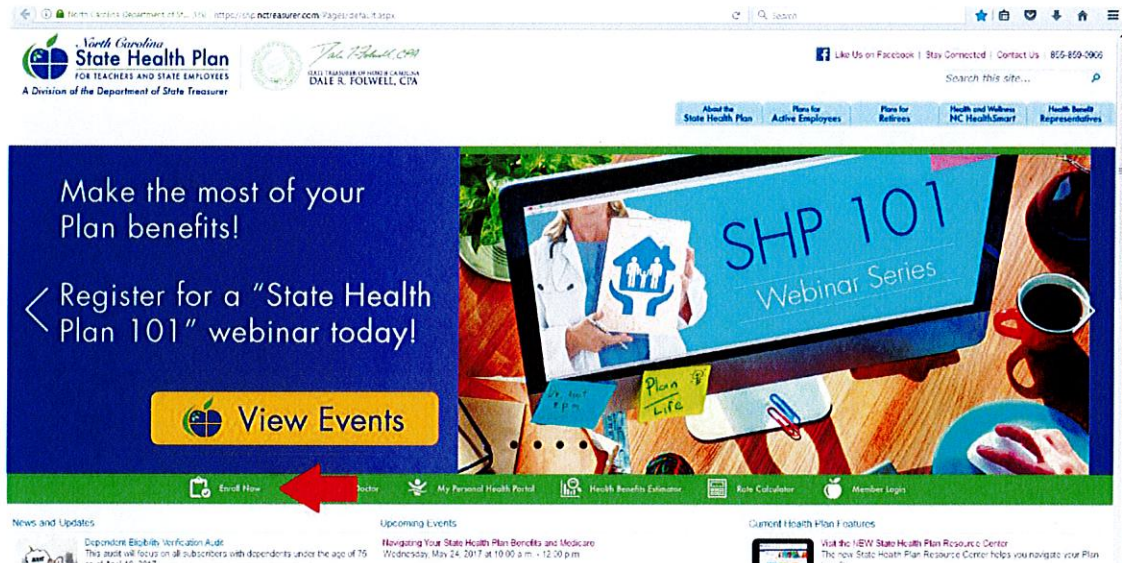
Before administering any vaccine, give copies of all pertinent Vaccine Information Statements (VISs) to the child's parent or legal representative and make sure he/she understands the risks and benefits of the vaccine(s). Always provide or update the patient's personal record card.

[illegible]

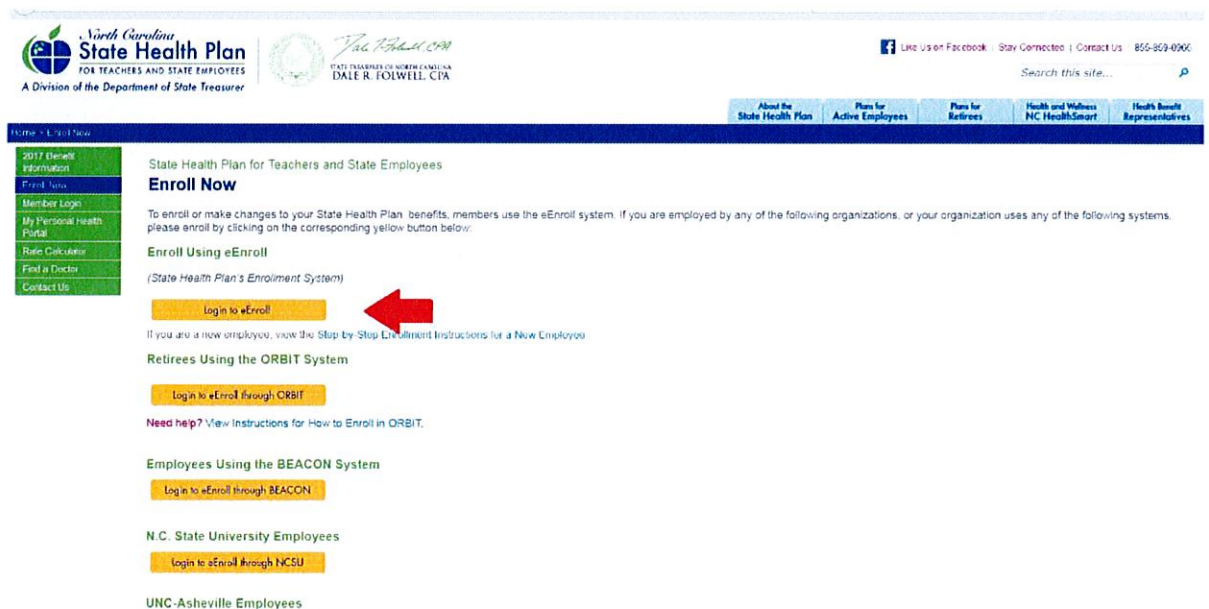
Immunization Records

How to Upload Required Dependent Documents in eEnroll

1. Go to the State Health Plan website at www.shpnc.org and select **Enroll Now**.



2. Select the appropriate yellow box to log into **eEnroll**. Please note: If you access eEnroll through another system, such as ORBIT, you will need to follow the appropriate instructions provided by your group to log into eEnroll.



3. If your group/agency has an HR InTouch site, you will need to click on the **Enroll Now** link to the right.
4. Once you are in eEnroll, click the **My Documents** on the left hand side, or the **My Document Center** in blue

State Health Plan
A Division of the Department of State Services

Home
Profile
Benefits
Dependents
Language Preferences

MANAGE ACCOUNT
Login Information
My Documents
Medicare
View Tax Documents
Life Change

QUICK LINKS
CVS Caremark
BlueConnect
Learning Center

Have you experienced a life change that requires you to edit your benefits?
Whether you have recently had a baby or experienced another event that requires you to edit your benefits, we are here to help. Let us walk you through any changes in order to ensure that your coverage best fits your needs.
[Get Started >](#)

Important Messages for You

Dependent Verification Document Request
Documentation must be submitted and/or approved for the following dependents: to submit now.

Access [My Document Center](#)

Benefits Snapshot

Medical
Enhanced 80/20 PPO Plan | Employee and Family | Effective as of 01/01/2017

\$723.76
Monthly

Important Documents
[Summary Confirmation Statement](#)
[Confirmation Statement](#)

5. Select Upload a Document

Sort By: **Document Name** | Date Created | Date Uploaded

Document is awaiting upload
Dependent Name: TEST CHILD
Benefits will not be effective until a verification document has been received and approved by your administrator.

04/19/2017
DOE, JANE

Document Required [Upload a Document](#) [Associate an Existing Document](#)

6. Select the file you need by clicking on Choose File * accepted file formats are .jpg, .jpeg, .gif, .png, .pdf, .doc, .docx, xls and .xlsx. You will then be prompted to upload the required documentation within the Document Center.

The screenshot shows the 'Document Center' interface with a modal titled 'Adding New Document'. The modal contains the following fields: 'Document name *', 'Category *' (a dropdown menu), 'Date' (set to 04/17/2017), and 'Description'. At the bottom of the modal are 'Cancel' and 'Save' buttons. A red arrow points to the 'Choose File' button, which is highlighted with a green box. Above the 'Choose File' button is a 'Browse for File *' link. The background shows a sidebar with 'Add Document', a search bar, and filters.

7. Select Save

This screenshot is identical to the previous one, showing the 'Adding New Document' modal. A red arrow now points to the 'Save' button at the bottom right of the modal, indicating the final step in the process.

8. You will get a confirmation at the top of the screen that the document has been uploaded. And the task will now show pending approval.

The screenshot shows the State Health Plan portal interface. At the top, a green banner displays the message "The document has been Associated successfully," with a red arrow pointing to it. The left sidebar contains navigation links for "MANAGE ACCOUNT" (Login information, My Documents, Medicare, View Tax Documents, Life Change) and "QUICK LINKS" (CVS Caremark, BlueConnect, Learning Center). The main content area shows a summary: "1 Document Required, 1 Pending Approval, 0 Approved, 0 Denied, 0 Disabled, 0 Expired, 1 All Documents". Below this is an "Add Document" button and a search bar. Filters for "Filter by type" (All) and "Filter by status" (All Requests) are present. A table lists documents with columns for "Sort By" (Document Name, Date Created, Date Uploaded). The first document is titled "test" and has a status of "Pending Approval", which is highlighted with a green box. Other documents listed include "Word" and "1040 Income Tax Return".

State Health Plan

The document has been Associated successfully.

Language Preferences

MANAGE ACCOUNT

Login information

My Documents

Medicare

View Tax Documents

Life Change

QUICK LINKS

CVS Caremark

BlueConnect

Learning Center

1 Document Required, 1 Pending Approval, 0 Approved, 0 Denied, 0 Disabled, 0 Expired, 1 All Documents

+ Add Document

Begin typing search query Search

per page 10

Filter by type All Filter by status All Requests

Sort By: Document Name Date Created Date Uploaded

test	05/09/2017
Word	05/31/2017
1040 Income Tax Return	

Pending Approval Edit Preview