



**HAYWOOD COUNTY  
SCHOOLS**

# **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](http://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](http://www.myncretirement.com)

North Carolina Department of Public Instruction

[www.ncpublicschools.org](http://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. (30+)**	Part Time Perm. 20-29.99	Full Time Temp. (30+)	Part Time Temp. Less than 20
<b>Regular Hours Worked per Week</b>	(30+)**	20-29.99	(30+)	Less than 20
<b>LEAVE BENEFITS ***</b>				
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- <b>NOT HCS</b>	●	●	●	●
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
<b>OTHER BENEFITS ***</b>				
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.



\* example

2021 - 2022 Calendar - Approved 02/08/21

Haywood County Schools

July							August							September							October						
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S
				1	2	3	1	2	3	4	5	6	7				1	2	3	4						1	2
4	5	6	7	8	9	10	8	9	10W	11W	12W	13W	14	5	6H	7	8	9	10	11	3	4	5	6	7	8	9
11	12	13	14	15	16	17	15	16*	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15 RLOW	16
18	19	20	21	22	23	24	22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18W	19	20	21	22	23
25	26	27	28	29	30	31	29	30	31					26	27	28	29	30			24	25	26	27	28	29	30
																					31						
November							December							January							February						
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S
	1	2	3	4	5	6				1	2	3	4							1			1	2 RLOW	3	4	5
7	8	9	10	11H	12	13	5	6	7	8	9	10	11	2	3W	4W	5*	6	7	8	6	7	8	9	10	11	12
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19
21	22	23	24A	25H	26H	27	19	20	21	22A	23A	24H	25	16	17H	18	19	20	21	22	20	21	22	23	24	25 RLOW	26
28	29	30					26	27H	28H	29A	30A	31A		23	24	25	26	27	28	29	27	28					
														30	31												
March							April							May							June						
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S
		1	2	3	4	5						1	2	1	2	3	4	5	6	7				1W	2W	3W	4
6	7	8	9	10	11 RLOW	12	3	4	5	6	7	8*	9	8	9	10	11	12	13	14	5	6A	7	8	9	10	11
13	14	15	16	17	18	19	10	11A	12A	13H	14H	15H	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25
27	28	29	30 RLOW	31			24	25	26	27	28	29	30	29	30A	31					26	27	28	29	30		

\*\* Mandatory Semester Change

RLOW: Remote Learning Optional Workday (5Days)

H - Holidays (11 Days) \* 12:30 Dismissal (3 days)

A - Annual Leave (10 Days) \* Weather

W - Workdays (5 Days)

W - Mandatory Workdays (4 Days)

W - Mandatory Staff Development Day (1 Day)

First and Last Student Day of School

2020 - 2021 Inclement Weather Plan (Hour Count)

The Superintendent has the flexibility to use the following as make-up days as needed.

February 2: Remote Learning Optional Workday

February 25: Remote Learning Optional Workday

March 11: Remote Learning Optional Workday

March 30: Remote Learning Optional Workday

June 2-3: Optional Teacher Workdays

June 6: Annual Leave

June 7 - 10: Extend school year

May 30: Memorial Day

January 5, April 8: Full days

Waived Days for STUDENTS (4) Waived days are Superintendent's discretion to be determined after weather season ends.

The Superintendent has the flexibility to call a NO day at any time, when weather is severe, in order to protect the safety of students and staff.  
 NOTICE: The days during the week of June 7-10 may be used to make - up days missed due to inclement weather when other options are exhausted.  
 NOTICE: The week of April 11-15 (Spring Break) may be used to make - up missed days due to inclement weather when other options are exhausted.  
 NOTICE: Families and employees should always be cautious when scheduling activities during the weeks of June 1 - 10 and April 11-15.



## Employee Payment Periods for Each Pay Day

Please Note: December Pay Day will be 12/31/21

Haywood County Schools Salaried 10 Month Employees August 10, 2021 Start Date		
Each pay period is for 21.5 days		
Pay Days	Days	Payment Period
08/31/21	21.5	8/10/21 - Half Day 9/8/21
09/30/21	21.5	Half Day 9/8/21 - 10/7/21
10/29/21	21.5	10/8/21 - Half Day 11/8/21
11/30/21	21.5	Half Day 11/8/2021 - 12/7/21
12/31/21	21.5	12/8/21 - Half Day 1/6/22
01/31/22	21.5	Half Day 1/6/22 - 2/4/22
02/28/22	21.5	2/7/22 - Half Day 3/8/22
03/31/22	21.5	Half Day 3/8/22 - 4/6/22
04/29/22	21.5	4/7/22 - Half Day 5/6/22
05/31/22	21.5	Half Day 5/6/22 - 6/6/22
06/27/22		No Check
07/29/22		No Check

All 11 and 12 Month Employees		
Each pay period is based on # of days in each month		
Pay Days	Days	Payment Period
07/30/21	22	07/01/21 - 07/31/21
08/31/21	22	08/01/21 - 08/31/21
09/30/21	22	09/01/21 - 09/30/21
10/29/21	21	10/01/21 - 10/31/21
11/30/21	22	11/01/21 - 11/30/21
12/31/21	23	12/01/21 - 12/31/21
01/31/22	21	01/01/22 - 01/31/22
02/28/22	20	02/01/22 - 02/28/22
03/31/22	23	03/01/22 - 03/31/22
04/29/22	21	04/01/22 - 04/30/22
05/31/22	22	05/01/22 - 05/31/22
06/27/22	22	06/01/22 - 06/30/22

Haywood Early College Salaried 10 Month Employees August 10, 2021 Start Date		
Each pay period is for 21.5 days		
Pay Days	Days	Payment Period
08/31/21	21.5	8/10/21 - Half Day 9/8/21
09/30/21	21.5	Half Day 9/8/21 - 10/7/21
10/29/21	21.5	10/8/21 - Half Day 11/8/21
11/30/21	21.5	Half Day 11/8/2021 - 12/7/21
12/31/21	21.5	12/8/21 - Half Day 1/6/22
01/31/22	21.5	Half Day 1/6/22 - 2/4/22
02/28/22	21.5	2/7/22 - Half Day 3/8/22
03/31/22	21.5	Half Day 3/8/22 - 4/6/22
04/29/22	21.5	4/7/22 - Half Day 5/6/22
05/31/22	21.5	Half Day 5/6/22 - 6/6/22
06/27/22		No Check
07/29/22		No Check

Hourly Paid Employees and Daily Paid Substitute Teachers		
# of days in each pay period varies		
Pay Days	Days	Payment Period
08/31/21	20	7/11/21 - 8/7/21
09/30/21	20	8/8/21 - 9/4/21
10/29/21	20	9/5/21 - 10/2/21
11/30/21	25	10/3/21 - 11/6/21
12/31/21	20	11/7/21 - 12/4/21
01/31/22	25	12/5/21 - 1/8/22
02/28/22	20	1/9/22 - 2/5/22
03/31/22	20	2/6/22 - 3/5/22
04/29/22	20	3/6/22 - 4/2/22
05/31/22	25	4/3/22 - 5/7/22
06/27/22	21	5/8/22 - 6/6/22
06/27/22	18	6/7/22 - 6/30/22

DALE R. FOLWELL, CPA  
STATE TREASURER OF NORTH CAROLINA

STEVEN 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](http://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.

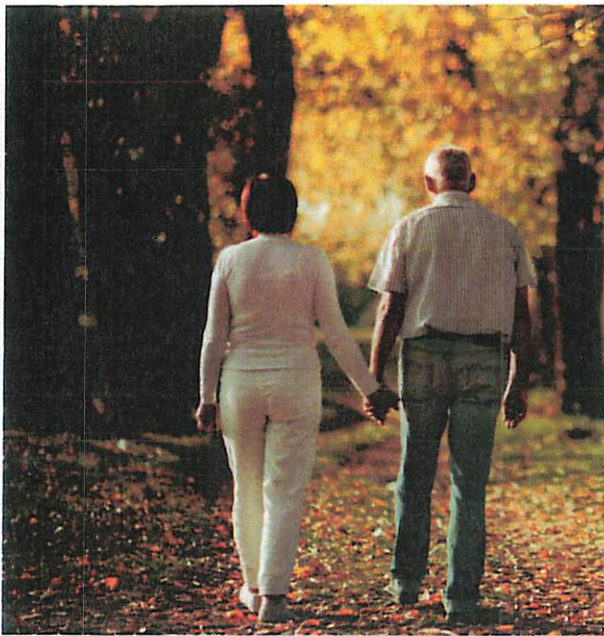
Thank you for giving me the opportunity to serve as your Treasurer. My staff and I want to be helpful to you as you learn about your retirement benefits and plan for your financial future. Please do not hesitate to call us with questions. Our retirement counselors are available at 1-877-627-3287 from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

Sincerely,



Dale R. Folwell, CPA





# Welcome to **YOUR** pension

Welcome to public service! You're now part of a great team of dedicated people who serve and support the citizens and visitors of the State of North Carolina, and we're here to support YOU!

North Carolina is one of the nation's healthiest and most stable state pension plans. Each month, you, your employer and the state contribute to your personal pension account to get you closer to a secure retirement.

To get the most out of your pension benefit, go to [ORBIT.MyNCRetirement.com](http://ORBIT.MyNCRetirement.com). In ORBIT, you'll be able to:



## Save Time

Update your contact information and designate your beneficiaries, whenever it's convenient for you. There's no need to fill out a paper form, send it by mail and wait for it to be processed.



## Get Help

We know it's daunting to think about the decisions you have to make about your retirement, but we've got you covered. ORBIT has guides and videos to teach you everything you need to know.



## Stay Informed

General updates about the Retirement Systems are shared by email. We'll send specific updates about your account by mail, but creating an ORBIT account means you'll learn about overall changes sooner.

Visit [ORBIT.MyNCRetirement.com](http://ORBIT.MyNCRetirement.com) to get started!



North Carolina  
Total Retirement Plans



*Tate F. Folwell, CPA*  
STATE TREASURER - NORTH CAROLINA  
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.

The NC 401(k) Plan, NC 457 Plan — 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.

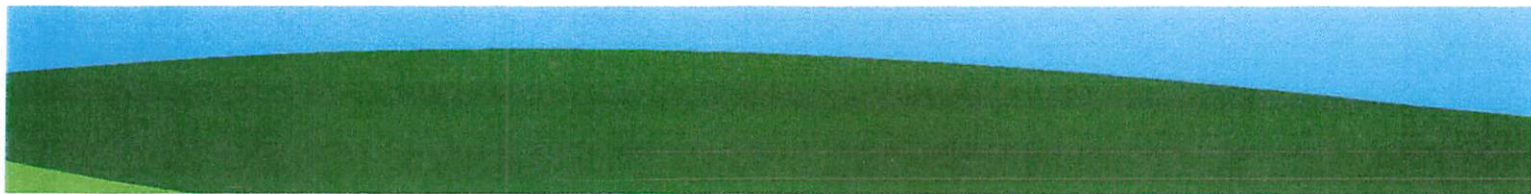
**Option 3** - 50% Joint and Survivor (One Monthly Survivor) is a reduced retirement allowance providing after your death one-half of the reduced retirement allowance to your monthly survivor beneficiary for the remainder of his/her life.

**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](http://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](http://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](http://socialsecurity.gov) today!

How do I contact the Retirement Systems Division?  
Visit [MyNCRetirement.com](http://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](mailto: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](https://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 NC 401(k) Plan

The NC 401(k) Plan is a retirement savings plan administered by the North Carolina Department of State Treasurer, and available exclusively to North Carolina public employees who are actively contributing to one of the NC Retirement Systems. North Carolina state and local government employers offer this Plan to help you reach your retirement savings goals. The Plan offers you these benefits:

- **Automatic payroll deductions.** Contributions to the NC 401(k) Plan are made through payroll deduction.
- **You may change or stop your contributions at any time, and no minimum contribution is required.**
- **100% vesting.** You are fully vested in the NC 401(k) Plan from your first contribution to your last. To be “vested” means to own, which means the money is always yours.
- **Convenient asset consolidation.** To simplify your financial life, the NC 401(k) Plan allows for rollovers from other retirement plans you may have from former employers, including 401(k), 401(a), 403(b), Governmental 457 and TSP plans, and some IRAs.
- **Multiple investment choices.** You can invest in vehicles that range from potentially high growth to highly conservative, so you can make the most appropriate choice to help you meet your savings goals.
- **Simple investing with GoalMaker.** GoalMaker® is an optional, easy-to-use asset allocation program available at no additional cost that automatically guides you to an age-appropriate investment mix based on your investor style. Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**
- **Quarterly statements to keep you informed.** Statements are provided after the end of each quarter to help you monitor activity in your account.
- **Online retirement planning tools.** You may access your account 24 hours a day, 7 days a week. You may also access a host of retirement articles, interactive calculators and other resources at [NCPlans.prudential.com](http://NCPlans.prudential.com).
- **One-on-one help.** The NC 401(k) Plan has knowledgeable Retirement Education Counselors\* strategically located throughout North Carolina to help you get the most from your participation in the Plan.\*\* These representatives are a resource available to Plan members by phone, email or in person.

\* *Retirement Education Counselors are registered representatives of Prudential Investment Counselor Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company.*

\*\* *Prudential representatives do not provide legal, tax or investment advice for which you should consult a qualified professional.*



For details about the plan's investment options, please visit [NCPlans.prudential.com](http://NCPlans.prudential.com) and go to the *Choose Investments* tab to view the quarterly fund fact sheets.



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



## Flexible ways to contribute

### Traditional pre-tax contributions

Pre-tax contributions are automatically deducted from your paycheck **before** any federal or state income taxes are taken out, therefore reducing your taxable income. As a result, your take-home pay is not impacted by the full amount of your contribution. Additionally, these contributions have the potential to grow tax-deferred until withdrawal. At that point, federal and state income taxes will be incurred.

### Roth after-tax contributions

Roth contributions are automatically deducted from your paycheck **after** taxes are paid and therefore reduce your take-home pay dollar for dollar. Roth contributions and returns have the potential to grow tax-deferred and can benefit members who anticipate being in a higher tax bracket while in retirement and would rather pay taxes at today's tax rate. Qualified distributions are federal income tax free.\*

You save per month	\$25	\$100	\$200	\$300
10 years	\$4,327	\$17,308	\$34,617	\$51,925
15 years	\$7,924	\$31,696	\$63,392	\$95,089
20 years	\$13,023	\$52,093	\$104,185	\$156,278
30 years	\$30,499	\$121,997	\$243,994	\$365,991

Assumes 7% annual return. The compounding concept is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. This example is based on a hypothetical rate of return of 7% compounded annually. No taxes are considered in the calculations; generally withdrawals are taxable at ordinary rates. **It is possible to lose money by investing in securities.**

## Special "One Time" Contributions

If you wish to defer additional compensation that will be deducted for only one payroll cycle for reasons such as longevity payments, or final payouts of unused vacation and/or bonus leave, you may coordinate this deduction with your payroll office. You can obtain a One Time Contribution Form by visiting the Tools & Resources tab at [NCPlans.prudential.com](http://NCPlans.prudential.com). Submit the completed form directly to your payroll office. Total annual contributions may **not** exceed IRS limits.

## Consolidate with Rollovers into the NC 401(k) Plan

The Plan accepts rollovers from other qualified retirement plans you may have from former employers, including 401(k), 401(a), 403(b), governmental 457 plans and TSP plans, as well as Traditional, Conduit, SIMPLE and SEP IRAs. Under current IRS guidelines, Roth IRAs are not eligible for rollover into the Plan. All rollover requests must receive pre-approval from the Plan before funds can be received.

Initiating a rollover into your NC 401(k) Plan is easy, and it offers many benefits, including:

- The convenience of accessing your retirement savings with one website, with one phone number and with a single point of contact for your retirement account questions.
- The ease of asset allocation, since it's simpler to maintain an investment strategy among your various investments when you can see how they work together.
- The simplicity of managing all your retirement savings within one quarterly statement, making it easier to stay on track toward your retirement savings goals.
- The potential to save money through lower Plan fees.

Before rolling over assets from other retirement plans, you should contact the current provider to inquire about fees or other surrender charges that may be assessed.

For assistance with a rollover into the NC 401(k) Plan, contact your Retirement Education Counselor or call **866-NCPlans** (866-627-5267).

*\* 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. See plan information regarding limitations on withdrawals from your 401(k) account. According to IRS rules, a distribution from a Roth 401(k) is qualified to be tax-free if the first Roth contribution to your account remains in the account for at least five tax years AND: a) you are age 59½ or older, or b) disability or death. If your withdrawal does not meet these conditions, then the Roth earnings—but not the Roth contributions—may be subject to state and federal income taxes.*

*Information and interactive calculators are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues. We do not provide investment OR tax advice; please consult a tax advisor for more information.*



## Accessing your money while employed

We understand that there may be times when you need to access the funds in your retirement account sooner rather than later. The NC 401(k) Plan gives you the ability to do this through:

- **Loans.** Active employees may be eligible to borrow money from their account for any purpose. Loans are repaid through payroll deduction, with the interest paid directly to your account. The minimum loan is \$1,000, and the maximum loan is 50% of your account value, up to \$50,000. You have up to five years to repay a loan. You may only have one loan outstanding at any time. *Restrictions apply. There is a \$60 fee for taking out a loan. Please keep in mind that loans and withdrawals can affect your account balance.*<sup>1</sup>
- **In-service distributions.** Plan members who are age 59½ or older can withdraw or roll over all or part of an account balance to another qualified retirement savings vehicle, like an IRA. In addition, and regardless of age, members may elect to roll over all or a portion of their balance to the North Carolina Retirement Systems to purchase service credits — this type of distribution is NOT subject to ordinary income tax.
- **Hardship withdrawals.** If you're younger than age 59½, several types of hardship withdrawals are available, depending on the circumstances.

Qualifying hardship withdrawals include:

- Expenses for medical care previously incurred by you, your spouse, your primary beneficiary or any dependents.
- Costs directly related to the purchase of your principal residence, excluding mortgage payments.
- Tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for yourself, your spouse, your primary beneficiary or dependents.
- Funeral/burial expenses for a parent, spouse, child, dependent or primary beneficiary.
- Payments necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence.
- Certain expenses relating to the repair of damage to your principal residence.
- Expenses and losses (including loss of income) incurred on account of a FEMA-declared disaster if you live or work in a FEMA-designated disaster area.

*Hardship withdrawals are subject to income tax and, if prior to age 59½, a 10% tax penalty.*

## When you leave employment, you can choose what to do with your money in the NC 401(k) Plan:\*

Withdrawal restrictions apply to participants who retire or leave a covered position at an employer that participates in the NC 401(k) Plan, and, after doing so, transition to a covered position with another employer that participates in the Plan.

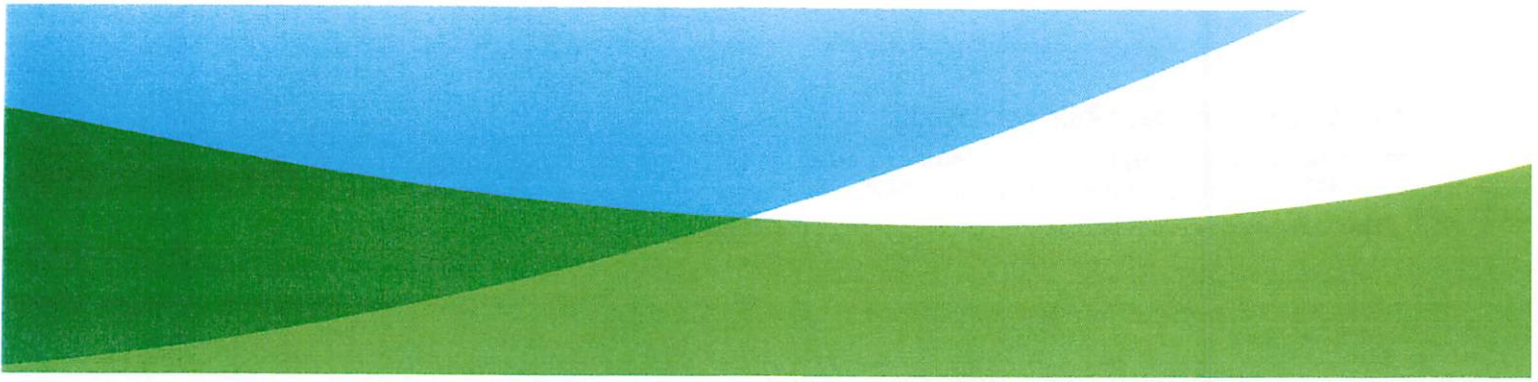
- **Leave your funds in the Plan:** Contributions to the Plan stop when you leave employment, but the investments in your account remain invested and continue to work for you. Federal rules require that you must begin taking minimum distributions by April 1 in the year following the year that you turn age 72,<sup>2</sup> provided you are no longer working for the plan sponsor (employer).
- **Take a systematic withdrawal (periodic payments to fit your need):** You can opt to receive monthly, quarterly, semiannual or annual installment payments.\*
- **Take a full or partial lump-sum withdrawal:** This option allows you to withdraw all or a portion of your account balance on an as-needed basis, at your discretion.\*\*
- **Roll over all or a part of your balance to an eligible employer-sponsored retirement plan or to an IRA (Individual Retirement Account):** A rollover to a qualified plan is not subject to taxes or penalties, provided the check is made payable to the financial institution receiving the funds.
- **Generate monthly lifetime income:** Transfer all or a portion of your pre-tax account balance to North Carolina's Teachers' and State Employees' Retirement System (TSERS) or Local Governmental Employees' Retirement System (LGERS), where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor. At or after retirement with TSERS or LGERS, Plan members can select from among a variety of income stream options in addition to their monthly pension benefit. This one-time (irrevocable) transfer is only applicable to pre-tax contributions, including funds rolled into the Plan and any employer contributions.

<sup>1</sup> Any outstanding loan balance not paid back at termination becomes taxable in the year of default. Under the Tax Cuts and Jobs Act of 2018 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.

<sup>2</sup> April 1 in the year following the year you turn 70½ if you reach age 70½ prior to December 31, 2019.

\* Amounts withdrawn from the NC 401(k) Plan are subject to applicable taxes and Plan restrictions. If taken before age 59½, they may also be subject to a 10% federal income tax penalty. The 10% penalty can be avoided by waiting to retire or separating from service in the year you turn 55 or older, if you receive payments from the NC 401(k) Plan in substantially equal amounts over your life expectancy or are deemed a qualified public safety employee and separate from service in, or after the year you turn age 50. Distributions are subject to 20% mandatory withholding.

\*\* 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.



## PRUDENTIAL RETIREMENT®

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. Past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their investment objectives, risk tolerance and retirement time horizon.

Retirement Education Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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.

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## The NC 457 Plan

The NC 457 Plan is a deferred compensation plan administered by the North Carolina Department of State Treasurer, and available exclusively to those North Carolina public employees whose employers offer the Plan. This includes full-time, part-time and temporary employees, elected and appointed officials, rehired retired employees, and North Carolina state and local government employees. The Plan offers you these benefits:

- **Automatic payroll deductions.** Contributions to the NC 457 Plan are made through payroll deduction.
- **You may change or stop your contributions at any time, and no minimum contribution is required.**
- **100% vesting.** You are fully vested in the Plan from your first contribution to your last. To be “vested” means to own, which means the money is always yours.
- **Penalty-free withdrawals.** Withdrawals from your NC 457 Plan account are **never** subject to a 10% federal income tax penalty, regardless of your age at the time of withdrawal. Remember that the NC 457 Plan is a single state plan, administered by the North Carolina Department of State Treasurer, available to all eligible employees whose employers offer the Plan. Withdrawal restrictions apply to participants who retire or leave a covered position at an employer that participates in the NC 457 Plan, and, after doing so, transition to a covered position with another employer that participates in the Plan.
- **Convenient asset consolidation.**<sup>1</sup> To simplify your financial life, the NC 457 Plan allows for rollovers from other retirement plans you may have from former employers, including 401(k), 401(a), 403(b), governmental 457 and TSP plans, and some IRAs.
- **Online retirement planning tools.** You may access your account 24 hours a day, 7 days a week. You may also access a host of information, interactive calculators and other resources at [NCPlans.prudential.com](http://NCPlans.prudential.com).
- **Multiple investment choices.** You can invest in vehicles that range from potentially high growth to highly conservative, so you can make the most appropriate choice to help you meet your savings goals.
- **Simple investing with GoalMaker.** GoalMaker® is an optional, easy-to-use asset allocation program available at no additional cost that automatically offers you an age-appropriate investment mix based on your investor style. Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**
- **Quarterly statements to keep you informed.** Statements are provided after the end of each quarter to help you monitor activity in your account.
- **One-on-one help.** The NC 457 Plan has knowledgeable Retirement Education Counselors\* strategically located throughout North Carolina to help you to get the most from your participation in the Plan.\*\* These representatives are a resource available to Plan members by phone, email, in person, or through a virtual one-on-one from your smartphone or computer.



For details about the plan's investment options, please visit [NCPlans.prudential.com](http://NCPlans.prudential.com) and go to the *Choose Investments* tab to view the quarterly fund fact sheets.

<sup>1</sup>The account will track funds rolled over and will be subject to tax penalty rules if withdrawn before age 59½.

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\*\*Prudential representatives do not provide legal, tax or investment advice for which you should consult a qualified professional.



## Flexible ways to contribute

### Traditional pre-tax contributions

Pre-tax contributions are automatically deducted from your paycheck **before** any current federal or state income taxes are taken out, therefore reducing your taxable income. As a result, your take-home pay is not impacted by the full amount of your contribution. Additionally, these contributions grow tax-deferred until withdrawal. At that point, federal and state income taxes will be incurred.

### Roth after-tax contributions

Roth contributions are automatically deducted from your paycheck **after** current taxes are paid and therefore reduce your take-home pay dollar for dollar. Roth contributions and earnings grow tax-deferred and can benefit members who anticipate being in a higher tax bracket while in retirement and would rather pay taxes at today's tax rate. Qualified distributions are federal income tax free.\*

### Special "One-Time" Contributions

If you wish to defer additional compensation that will be deducted for only one payroll cycle for reasons such as longevity payments, or final payouts of unused vacation and/or bonus leave, you may coordinate this deduction with your payroll office. You can obtain a One Time Contribution Form by visiting the Tools & Resources tab at [NCPlans.prudential.com](http://NCPlans.prudential.com). Submit the completed form directly to your payroll office. Total annual contributions may **not** exceed IRS limits.

You save per month	\$25	\$100	\$200	\$300
10 years	\$4,327	\$17,308	\$34,617	\$51,925
15 years	\$7,924	\$31,696	\$63,392	\$95,089
20 years	\$13,023	\$52,093	\$104,185	\$156,278
30 years	\$30,499	\$121,997	\$243,994	\$365,991

Assumes 7% annual return.

The compounding concept is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. **It is possible to lose money by investing in securities.**

No taxes are considered in the calculations; generally, withdrawals are taxable at ordinary rates.

## Consolidate with Rollovers into the NC 457 Plan

The Plan accepts rollovers from other qualified retirement plans you may have from former employers, including 401(k), 401(a), 403(b), governmental 457 plans and TSP plans, as well as Traditional, Conduit, SIMPLE and SEP IRAs. Under current IRS guidelines, Roth IRAs are not eligible for rollover into the Plan. All rollover requests must receive pre-approval from the Plan before funds can be received.

Initiating a rollover into your NC 457 Plan is easy, and it offers many benefits, including:

- The simplicity of all your retirement savings reported on one quarterly statement, making it easier to monitor your accounts and stay on track toward your retirement savings goals.
- The convenience of managing all of your retirement savings through one website, one phone number, and with one point of contact for your retirement account questions.
- The potential to save money through reduced Plan fees.
- The ease of asset allocation, since it's simpler to maintain an investment strategy among your various investments when you can see how they work together.

Before rolling over assets from other retirement plans, you should contact those plan providers to inquire about fees or other surrender charges that may be assessed.

For assistance with a rollover into the NC 457 Plan call **866-NCPlans** (866-627-5267).

\*There are two separate sets of rules for taking distributions from your NC 457 Roth account on a tax-free basis. The first NC 457 Plan rule states you can only take a distribution after you: (i) separate from service; or (ii) attain age 59½ while still in service. The second, an IRS rule, defines what is considered a "qualified" distribution from a Roth Account in order to be tax free.\*\* Taken together, this means that you can withdraw money from your NC 457 Roth Account tax free once you meet the following criteria: The first Roth contribution to your account must remain in your account for at least five tax years; AND: a) you have separated from service and are age 59½ or older; or b) you have separated from service due to a death or disability retirement; or c) you are still working and are at least age 59½. If your withdrawal does not meet these conditions, then the Roth earnings — but not the Roth contributions — may be subject to state and federal income taxes.

\*\*The criteria outlined by the IRS is for tax-free treatment for federal income tax purposes. Your withdrawal may also be eligible for state tax-free treatment.



## Accessing your money while you are employed

We understand that there may be times when you need to access the funds in your retirement account sooner rather than later. The NC 457 Plan gives you the flexibility to do this through:

- **Loans.**<sup>1</sup> Active employees may be eligible to borrow money from their account for any purpose. Loans are repaid through payroll deduction, with the interest paid directly to your account. The minimum loan is \$1,000, and the maximum loan is 50% of your account value, up to \$50,000. You have up to five years to repay a loan. There's also a 15-year repayment allowed for the purchase of a primary residence. You may only have one loan outstanding at any time. *There is a \$60 processing fee for taking out a loan. Please keep in mind that loans and withdrawals can affect your account balance.*
- **Voluntary small balance cash out request.** You are allowed to withdraw your funds after 24 consecutive months with no contributions and an account value of less than \$5,000 without penalty, but the amount may be subject to ordinary income tax.
- **In-service distributions.**<sup>2</sup> Plan members who are age 59½ or older can withdraw or roll over all or part of an account balance to another qualified retirement savings vehicle, like an IRA. In addition, and regardless of age, members may elect to roll over all or a portion of their balance to the North Carolina Retirement Systems to purchase service credits — this type of distribution is NOT subject to ordinary income tax.
- **Hardship withdrawals.** There are several types of hardship withdrawals available, depending on the circumstances. Qualifying hardship withdrawals include:
  - Medical expenses not covered by insurance for you, your spouse or dependents
  - Payments to prevent eviction from your principal residence, or foreclosure on the mortgage of your principal residence
  - Funeral/burial expenses for a parent, spouse, child or other dependent
  - Certain expenses relating to the repair of damage to your principal residence

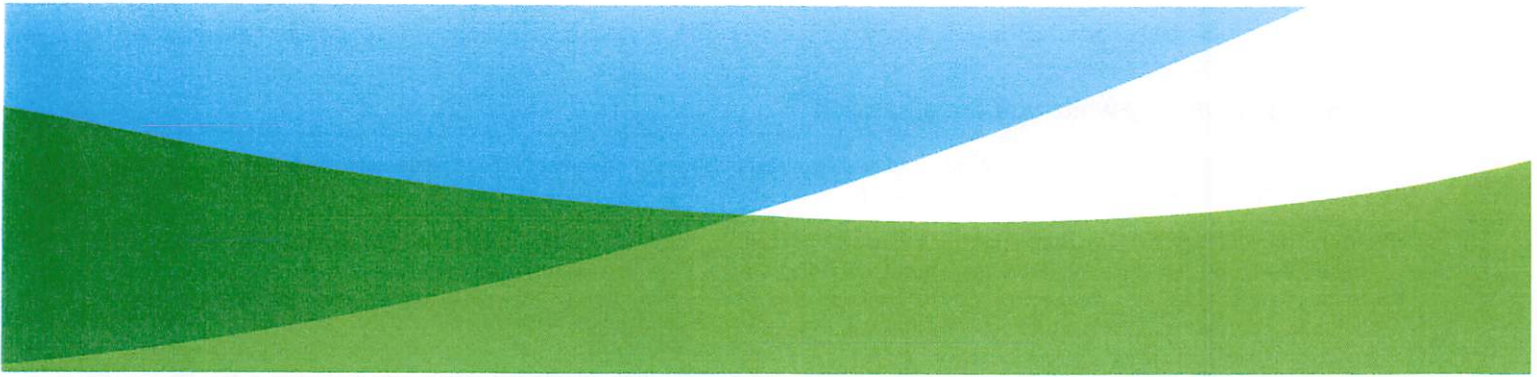
## When you leave employment, you can choose what to do with your money in the NC 457 Plan

The NC 457 Plan is a single state plan, administered by the North Carolina Department of State Treasurer, available to all eligible employees whose employers offer the Plan. Withdrawal restrictions apply to participants who retire or leave a covered position at an employer that participates in the NC 457 Plan, and, after doing so, transition to a covered position with another employer that participates in the Plan.

- **Leave your funds in the Plan.** Contributions to the Plan will stop when you leave employment, but the investments in your account remain invested and continue to work for you. Federal rules require that you must begin taking minimum distributions by April 1 in the year following the year that you turn required minimum distribution age<sup>4</sup> 72, provided you are no longer working for the plan sponsor (employer).
- **Take a systematic withdrawal (periodic payments to fit your need).** You can opt to receive monthly, quarterly, semiannual or annual installment payments.
- **Take a full or partial lump-sum withdrawal.**<sup>3</sup> This option allows you to withdraw all or a portion of your entire account balance on an as-needed basis at your discretion.\*
- **Roll over all or a part of your balance to an eligible employer-sponsored retirement plan or to an Individual Retirement Account (IRA).**<sup>3</sup> A rollover to a qualified plan is not subject to taxes or penalties, provided the check is made payable to the financial institution receiving the funds.
- **Generate monthly lifetime income.** Transfer all or a portion of your pre-tax account balance to the North Carolina's Teachers' and State Employees' Retirement System (TSERS) or the Local Government Employees' Retirement System (LGERS), where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated beneficiary. At or after retirement with TSERS or LGERS, Plan members can select from a variety of income stream options in addition to their monthly pension benefit. This one-time, irrevocable transfer is only applicable to pre-tax contributions, including funds rolled into the Plan and any employer contributions.

\*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.





## PRUDENTIAL RETIREMENT®

<sup>1</sup>Any outstanding loan balance not paid back under plan rules after termination of employment becomes taxable in the year of default. Under the Tax Cuts and Jobs Act, 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 the outstanding loan amount to an IRA or qualified employer plan.

<sup>2</sup>Amounts rolled over to another qualified retirement savings vehicle or used to purchase service credits are not subject to current income tax.

<sup>3</sup>You can indirectly roll over funds within 60 days of receipt, but the payment made to you will be subject to 20% mandatory federal income tax withholding on the taxable portion of your withdrawal, so you would need to make up that amount from other funds in order to roll over the entire amount and continue to defer taxation.

<sup>4</sup>The Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) was signed into law on December 20, 2019. Effective January 1, 2020, the age at which an individual must begin taking RMDs increased from age 70½ to 72.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. Past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their investment objectives, risk tolerance and retirement time horizon.

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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**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.



# *Your* NORTH CAROLINA STATE HEALTH PLAN

## 2022 NEW EMPLOYEE ENROLLMENT GUIDE

JANUARY 1, 2022 - DECEMBER 31, 2022



*"Welcome to the State Health Plan! Let us help you evaluate your options to select the best health plan for you and your family. See inside for an introduction to the Plan and important information about benefits, plan comparisons and how to enroll. We wish you the best of health throughout 2022."*

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

**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. In return, 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. It's important to remember that 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 read this guide carefully before enrolling.

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

Both the 80/20 PPO Plan and the 70/30 PPO Plan 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.

## Please note:

- Permanent employees working a minimum of 30 hours per week may enroll in the State Health Plan. Some part-time employees are also eligible but on a fully contributory basis.
- For you and other permanent employees, your employing agency contributes over \$600 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 per week can also enroll in State Health Plan benefits. However, they are different benefits and these employees should work with their HR department regarding that option.

## 80/20 PPO PLAN

This plan has higher premiums than the 70/30 PPO Plan in exchange for lower copays and lower coinsurance. In addition, the deductible is lower on this plan than the 70/30 PPO 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 PPO 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](http://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.

2022 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 or a Primary Care Provider that offers counseling for at least one tobacco cessation counseling session.*	-\$60	-\$60
<b>Total Monthly Employee-Only Premium: (With Credit)</b>	<b>\$50</b>	<b>\$25</b>

\*Tobacco attestation must be completed each year. For tobacco users that agree to visit a CVS MinuteClinic or a Primary Care Provider 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.

### NC STATE HEALTH PLAN NETWORK

As a State Health Plan member, you will have access to the North Carolina State Health Plan Network, which is made up of providers who signed up for the Plan's Clear Pricing Project (CPP), and Blue Cross NC's Blue Options network. CPP providers have agreed to get rid of secret contracts, making health care more affordable and transparent. In an effort to lower health care costs for members and to support CPP providers, the Plan will be offering significant copay reductions for members who visit a CPP provider in 2022.

To locate a CPP provider, visit the Plan's website and click "Find a Doctor." Then look for "Clear Pricing Project Provider" next to a provider's name. Compare the difference and check out the savings!

### CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART

CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART		
PROVIDER	80/20 PPO PLAN	70/30 PPO PLAN
Primary Care Provider (PCP)	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$10 Other PCP \$25	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$30 Other PCP \$45
Behavioral Health Provider	CPP Providers \$0 Non-CPP Provider \$10	CPP Providers \$0 Non-CPP Provider \$30
Specialist	CPP Specialists \$40 Non-CPP Specialists \$80	CPP Specialists \$47 Non-CPP Specialists \$94
Speech, Occupational, Chiropractor and Physical Therapy	CPP Providers \$26 Non-CPP Providers \$52	CPP Providers \$36 Non-CPP Providers \$72

As noted above, you can also save money under the 80/20 and 70/30 PPO plans when you visit your selected Primary Care Provider, even if that provider is not a CPP provider.



## 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

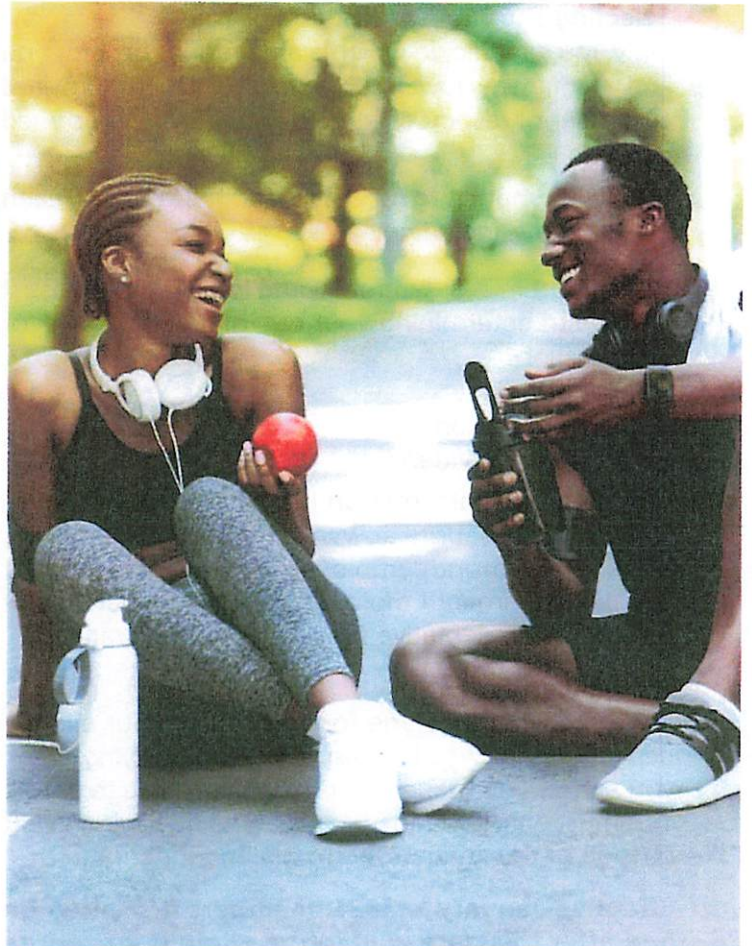
Case management will also be provided for members with complex health care needs and with conditions such as chronic and end stage renal disease. Eligible members will receive more information about these services.

### 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 more information on these saving opportunities, please visit BlueConnect. To access BlueConnect, visit the State Health Plan's website at [www.shpnc.org](http://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 BlueConnect Quick Link. Once you are in BlueConnect, 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 disabled 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 can upload these documents

in eBenefits, the Plan's enrollment system. A list of required documents is available on the website. New members may find it helpful to gather these documents before beginning their enrollment.

### 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](http://www.shpnc.org) and click "eBenefits" at the top of the website to access the Plan's enrollment system. If you need assistance call 855-859-0966.

## Decision Support Tools

### 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](http://www.shpnc.org) for details about the 2022 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

Premium rate information is available on the State Health Plan's website at [www.shpnc.org](http://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.

### 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 January 1, 2021, members first hired on and after this date will not be eligible for retiree medical benefits.**

### Stay Informed

Subscribe to the State Health Plan's Member Focus free e-newsletter to keep up to date on your pharmacy and health benefits. Sign up today at [www.shpnc.org](http://www.shpnc.org). Just scroll down the page and click on the "Sign Up for Our Monthly e-Newsletter" block.

**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 Benefit Booklet located on the Plan's website at [www.shpnc.org](http://www.shpnc.org), or ask your Health Benefits Representative. Open Enrollment is typically held in the fall.

### Have Questions?

For additional information regarding benefit coverage, visit the State Health Plan website at [www.shpnc.org](http://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 Benefit Booklets available online at [www.shpnc.org](http://www.shpnc.org).



## 2022 State Health Plan Comparison

WHAT YOU PAY				
PLAN DESIGN FEATURES	80/20 PPO PLAN		70/30 PPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b>	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
<b>Coinsurance</b>	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
<b>Out-of-Pocket Maximum</b> (Combined Medical and 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
<b>Preventive Services</b>	\$0 (covered by the Plan at 100%)	N/A	\$0 (covered by the Plan at 100%)	N/A
<b>Office Visits</b>	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$10 Other PCP \$25	40% after deductible is met	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$30 Other PCP \$45	50% after deductible is met
<b>Specialist Visits</b>	CPP Specialist \$40 Other Specialists \$80	40% after deductible is met	CPP Specialist \$47 Other Specialists \$94	50% after deductible is met
<b>Speech, Occupational, Chiro &amp; Phys. Therapy</b>	CPP Provider \$26 Other Provider \$52	40% after deductible is met	CPP Provider \$36 Other Provider \$72	50% after deductible is met
<b>Urgent Care</b>	\$70		\$100	
<b>Emergency Room</b> (Copay waived w/ admission or observation stay)	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
<b>Inpatient Hospital</b>	\$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
<b>Tier 1 (Generic)</b>	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
<b>Tier 2 (Preferred Brand &amp; High-Cost Generic)</b>	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
<b>Tier 3 (Non-preferred Brand)</b>	Deductible/coinsurance		Deductible/coinsurance	
<b>Tier 4 (Low-Cost Generic Specialty)</b>	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
<b>Tier 5 (Preferred Specialty)</b>	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
<b>Tier 6 (Non-preferred Specialty)</b>	Deductible/coinsurance		Deductible/coinsurance	
<b>Preferred Blood Glucose Meters (BGM) and Supplies*</b>	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
<b>Preferred and Non-Preferred Insulin</b>	\$0 copay per 30-day supply		\$0 copay per 30-day supply	
<b>Preventive Medications</b>	\$0 (covered by the Plan at 100%)		\$0 (covered by the Plan at 100%)	

PCP: Primary Care Provider

\*This does not include Continuous Glucose Monitoring Systems or associated supplies. Preferred Continuous Glucose Monitoring Systems and associated supplies are considered a Tier 2 member copay.



# Legal 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.**

### 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

**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/](http://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](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html).

#### 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 receive 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](http://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](http://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

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 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 or your dependents change your country of permanent residence by moving to or from the United States, you or your dependents will have 30 days from the date of entering or exiting the United States to change your health benefit plan election.
- 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.

#### 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 Mastectomy-Related Services

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. If you would like more information on WHCRA benefits, contact Customer Service.

#### 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.

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.

#### 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. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

#### Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

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](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, 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](http://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](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.



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, 2021. Contact your State for more information on eligibility.

<p style="text-align: center;"><b>ALABAMA – Medicaid</b></p> <p><b>Website:</b> <a href="http://myalhipp.com/">http://myalhipp.com/</a> <b>Phone:</b> 1-855-692-5447</p>	<p style="text-align: center;"><b>IOWA – Medicaid and CHIP (Hawki)</b></p> <p><b>Medicaid Website:</b> <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a> <b>Medicaid Phone:</b> 1-800-338-8366 <b>Hawki Website:</b> <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a> <b>Hawki Phone:</b> 1-800-257-8563 <b>HIPP Website:</b> <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a> <b>HIPP Phone:</b> 1-888-346-9562</p>
<p style="text-align: center;"><b>ALASKA – Medicaid</b></p> <p><b>The AK Health Insurance Premium Payment Program</b> <b>Website:</b> <a href="http://myakhipp.com/">http://myakhipp.com/</a> <b>Phone:</b> 1-866-251-4861 <b>Email:</b> <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> <b>Medicaid Eligibility:</b> <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a></p>	<p style="text-align: center;"><b>KANSAS – Medicaid</b></p> <p><b>Website:</b> <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> <b>Phone:</b> 1-800-792-4884</p>
<p style="text-align: center;"><b>ARKANSAS – Medicaid</b></p> <p><b>Website:</b> <a href="http://myarhipp.com/">http://myarhipp.com/</a> <b>Phone:</b> 1-855-MyARHIPP (855-692-7447)</p>	<p style="text-align: center;"><b>KENTUCKY – Medicaid</b></p> <p><b>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:</b> <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a> <b>Phone:</b> 1-855-459-6328 <b>Email:</b> <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a> <b>KCHIP Website:</b> <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a> <b>Phone:</b> 1-877-524-4718 <b>Kentucky Medicaid Website:</b> <a href="https://chfs.ky.gov">https://chfs.ky.gov</a></p>
<p style="text-align: center;"><b>CALIFORNIA – Medicaid</b></p> <p><b>Website:</b> Health Insurance Premium Payment (HIPP) Program <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> <b>Phone:</b> 916-445-8322 <b>Email:</b> <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a></p>	<p style="text-align: center;"><b>LOUISIANA – Medicaid</b></p> <p><b>Website:</b> <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a> <b>Phone:</b> 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>
<p style="text-align: center;"><b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b></p> <p><b>Health First Colorado Website:</b> <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> <b>Health First Colorado Member Contact Center:</b> 1-800-221-3943/ State Relay 711 <b>CHP+:</b> <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> <b>CHP+ Customer Service:</b> 1-800-359-1991/ State Relay 711 <b>Health Insurance Buy-In Program (HIBI):</b> <a href="https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program">https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program</a> <b>HIBI Customer Service:</b> 1-855-692-6442</p>	<p style="text-align: center;"><b>MAINE – Medicaid</b></p> <p><b>Enrollment Website:</b> <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> <b>Phone:</b> 1-800-442-6003 <b>TTY:</b> Maine relay 711 <b>Private Health Insurance Premium Webpage:</b> <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> <b>Phone:</b> 1-800-977-6740 <b>TTY:</b> Maine relay 711</p>
<p style="text-align: center;"><b>FLORIDA – Medicaid</b></p> <p><b>Website:</b> <a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a> <b>Phone:</b> 1-877-357-3268</p>	<p style="text-align: center;"><b>MASSACHUSETTS – Medicaid and CHIP</b></p> <p><b>Website:</b> <a href="https://www.mass.gov/info-details/masshealth-premium-assistance-pa">https://www.mass.gov/info-details/masshealth-premium-assistance-pa</a> <b>Phone:</b> 1-800-862-4840</p>
<p style="text-align: center;"><b>GEORGIA – Medicaid</b></p> <p><b>Website:</b> <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> <b>Phone:</b> 678-564-1162 ext 2131</p>	<p style="text-align: center;"><b>MINNESOTA – Medicaid</b></p> <p><b>Website:</b> <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> <b>Phone:</b> 1-800-657-3739</p>
<p style="text-align: center;"><b>INDIANA – Medicaid</b></p> <p><b>Healthy Indiana Plan for low-income adults 19-64</b> <b>Website:</b> <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> <b>Phone:</b> 1-877-438-4479 <b>All other Medicaid</b> <b>Website:</b> <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a> <b>Phone:</b> 1-800-457-4584</p>	<p style="text-align: center;"><b>MISSOURI – Medicaid</b></p> <p><b>Website:</b> <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> <b>Phone:</b> 573-751-2005</p> <p style="text-align: center;"><b>MONTANA – Medicaid</b></p> <p><b>Website:</b> <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> <b>Phone:</b> 1-800-694-3084</p>



NEBRASKA – Medicaid
<p><b>Website:</b> <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>  <b>Phone:</b> 1-855-632-7633  <b>Lincoln:</b> 402-473-7000  <b>Omaha:</b> 402-595-1178</p>
NEVADA – Medicaid
<p><b>Medicaid Website:</b> <a href="https://dhcfp.nv.gov">https://dhcfp.nv.gov</a>  <b>Medicaid Phone:</b> 1-800-992-0900</p>
NEW HAMPSHIRE – Medicaid
<p><b>Website:</b> <a href="https://www.dhhs.nh.gov/oii/hipp.htm">https://www.dhhs.nh.gov/oii/hipp.htm</a>  <b>Phone:</b> 603-271-5218  <b>Toll free number for the HIPP program:</b> 1-800-852-3345, ext 5218</p>
NEW JERSEY – Medicaid and CHIP
<p><b>Medicaid Website:</b> <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>  <b>Medicaid Phone:</b> 609-631-2392  <b>CHIP Website:</b> <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>  <b>CHIP Phone:</b> 1-800-701-0710</p>
NEW YORK – Medicaid
<p><b>Website:</b> <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>  <b>Phone:</b> 1-800-541-2831</p>
NORTH CAROLINA – Medicaid
<p><b>Website:</b> <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a>  <b>Phone:</b> 919-855-4100</p>
NORTH DAKOTA – Medicaid
<p><b>Website:</b> <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a>  <b>Phone:</b> 1-844-854-4825</p>
OKLAHOMA – Medicaid and CHIP
<p><b>Website:</b> <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>  <b>Phone:</b> 1-888-365-3742</p>
OREGON – Medicaid
<p><b>Website:</b> <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a>  <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a>  <b>Phone:</b> 1-800-699-9075</p>

PENNSYLVANIA – Medicaid
<p><b>Website:</b> <a href="https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx">https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx</a>  <b>Phone:</b> 1-800-692-7462</p>
RHODE ISLAND – Medicaid and CHIP
<p><b>Website:</b> <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>  <b>Phone:</b> 1-855-697-4347 or 401-462-0311 (Direct Rlte Share Line)</p>
UTAH – Medicaid and CHIP
<p><b>Medicaid Website:</b> <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a>  <b>CHIP Website:</b> <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a>  <b>Phone:</b> 1-877-543-7669</p>
VERMONT– Medicaid
<p><b>Website:</b> <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a>  <b>Phone:</b> 1-800-250-8427</p>
VIRGINIA – Medicaid and CHIP
<p><b>Website:</b> <a href="https://www.coverva.org/en/famis-select">https://www.coverva.org/en/famis-select</a>  <a href="https://www.coverva.org/en/hipp">https://www.coverva.org/en/hipp</a>  <b>Medicaid Phone:</b> 1-800-432-5924  <b>CHIP Phone:</b> 1-800-432-5924</p>
WASHINGTON – Medicaid
<p><b>Website:</b> <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a>  <b>Phone:</b> 1-800-562-3022</p>
WEST VIRGINIA – Medicaid
<p><b>Website:</b> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a>  <b>Toll-free phone:</b> 1-855-MyWVHIPP (1-855-699-8447)</p>
WISCONSIN – Medicaid and CHIP
<p><b>Website:</b> <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a>  <b>Phone:</b> 1-800-362-3002</p>
WYOMING – Medicaid
<p><b>Website:</b> <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a>  <b>Phone:</b> 1-800-251-1269</p>

To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor**  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://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](http://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>



# 80/20 & 70/30 Plan for Active Subscribers

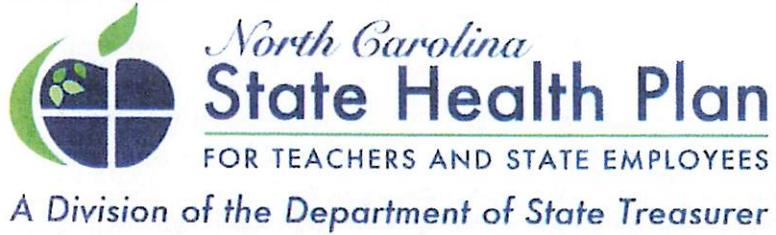
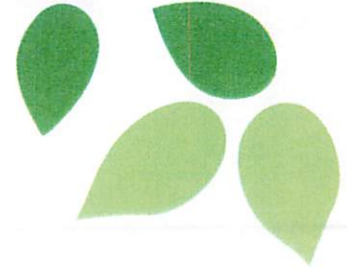
Monthly Premium Rates January 1, 2021 – December 31, 2021	80/20 PLAN		70/30 PLAN	
	TOBACCO ATTESTATION COMPLETE?*		TOBACCO ATTESTATION COMPLETE?*	
	YES	NO	YES	NO
<b>ACTIVE SUBSCRIBERS</b>				
Subscriber	\$50.00	\$110.00	\$25.00	\$85.00
Subscriber + Child(ren)	\$305.00	\$365.00	\$218.00	\$278.00
Subscriber + 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 \$521.96.

\*Premium credit completed during enrollment period.





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



## Step-by-Step Enrollment Instructions for New Employees

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*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](http://www.shpnc.org) and click eBenefits located at the top center on the home screen.



[eBenefits](#) [About Us](#) [Find a Doctor](#) [New Employees](#) [HBRs](#) [Contact Us](#)  
[Employee Benefits](#) [Retiree Benefits](#) [Individual Members](#) [Wellness](#)



**Coronavirus Updates**

The State Health Plan is encouraging members to stay informed, calm and prepared about the global coronavirus outbreak or COVID-19. Click here to find out more information.

[Learn More →](#)



# **eBenefits is the Gateway to your Enrollment**

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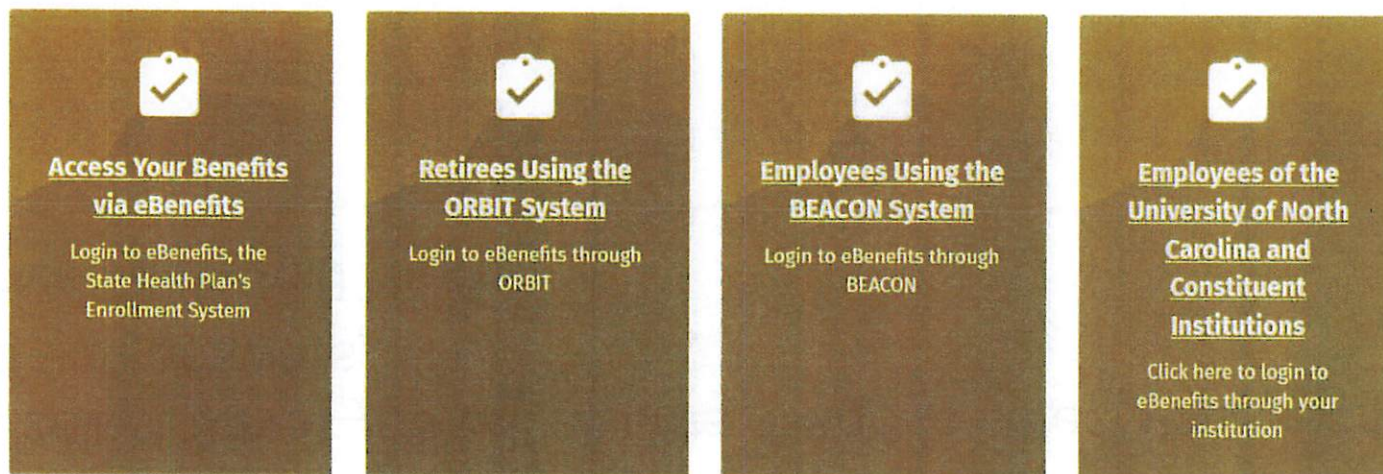
- eBenefits is the Plan's online enrollment system and the gateway to all of your benefit information.
- Once you are logged into eBenefits, you will have access to several resources without having to remember various passwords:
  - Blue Connect: your portal for order new ID cards, reviewing your Explanation 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

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- 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.





# Changing Your Password

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- 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

0073333

[Edit](#)

### Password

New password \*

Confirm new password \*

[Save](#)

[Cancel](#)

### Secret questions

[Edit](#)

Your Password must contain 8-15 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 characters 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 a user interface for a health plan. On the left is a navigation menu with links for Home, Dependents, Language Preferences, Manage Account (with sub-links for Login Information, Medicare, and Select or Update Primary Care Provider), My Docs (with a link for View Tax Documents), and Document Center. The main content area has a header 'Important Messages for You' and a warning icon with the text 'You have new benefits being offered to you'. Below this is a message: 'You have 30 days to elect your Current Enrollment benefits.' A yellow button labeled 'Get started >' is highlighted with a green callout box that says 'Click Get Started'. Below the message is a section titled 'Do you need to update your PCP?' with a link to 'Select or Update Primary Care Provider' under the Manage Account section.




# Profile Review

PROFILE      SAVE FOR REVISIONS      CONFIRM & FINISH

## Your profile

Review and complete the required information for your profile below.

 About you

### Here's what we know about you

[Some of your information is managed in another system. To change it, contact your administrator.](#)

#### Your personal information [Edit](#)

Name	<input type="text"/>	Postal address (if different)	<input type="text"/>
Gender	<input type="text"/>	State of birth	<input type="text"/>
Marital status	<input type="text"/>	Race	<input type="text"/>

#### Your contact information [Edit](#)

Physical address	<input type="text"/>
Work email	<input type="text"/>
Personal email	<input type="text"/>
Home phone	<input type="text"/>
Cell phone	<input type="text"/>
Work phone	<input type="text"/>
Work cell phone	<input type="text"/>
Alternate phone	<input type="text"/>

[Profile looks good! Continue to next step](#)      [Cancel and return home](#)



# Updating Profile Information


PROFILE      SHOW FOR BENEFITS      CONFIRM & ENROLL

## Your profile


Review and complete the required information for your profile below.

**8 About you**

Here's what we know about you

Your personal information [Edit](#) 

Name	<input type="text"/>	Social security number	<input type="text"/>
Gender	<input type="text"/>	Date of birth	<input type="text"/>
Marital status	<input type="text"/>	Race	White

Your contact information [Edit](#) 

Physical Address	<input type="text"/>
Mailing Address	
Work email	
Personal email	
Home phone	
Cell phone	
Work phone	
Work cell phone	
Alternate phone	

[Profile looks good! Continue to next step](#)      [Cancel and return home](#)



# Add Dependents, if applicable

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](#) **Click Next**

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# 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



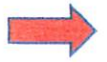
# Plan Selection Page/Add Dependent(s)



Choose your Medical plan.

Please make your selection and choose the plan that best meets your needs.

Who do you want to cover on this plan?



ACTION REQUIRED: Open Enrollment Oct 15-Oct 31, 2020

**70/30 PPO Plan** \$85.00  
Monthly Cost

Please view Selection Summary

Benefit Year Deductible	\$1,000 Individual/\$4,000 Family
Office Visit Copay	\$0 Copay for COP Provider selected w/ PPO/50% Copay for Non-COP Provider/50% for any other PPO visit
Prescription Copay	\$0 Copay
Specialist Visit Copay	\$47 Copay for Non-COP Specialist Provider/\$24 for any other Specialist visit
Emergency Room Copay	\$117 Copay after 20% after deductible
Inpatient Hospital Copay	\$337 Copay after 50% after deductible

Automatically Selected  This option



**80/20 PPO Plan** \$110.00  
Monthly Cost

Please view Selection Summary

Benefit Year Deductible	\$1,200 Individual/\$3,100 Family
Office Visit Copay	\$0 Copay for COP Provider selected w/ PPO/50% Copay for Non-COP Provider/50% for any other PPO visit
Prescription Copay	\$0 Copay
Specialist Visit Copay	\$40 Copay for Non-COP Specialist Provider/\$24 for any other Specialist visit
Emergency Room Copay	\$100 Copay after 20% after deductible
Inpatient Hospital Copay	\$300 Copay

Select plan  This option





# 2021 Tobacco Attestation

PROFILE

SHOP FOR BENEFITS

CONFIRM & FINISH

## Premium credits

> Tobacco Attestation (Worth \$60 Premium Credit)

\$0.00 per month

I attest that I am NOT a tobacco user (includes cigarettes, cigars, pipes, chewing tobacco, snuff, vaping or any product containing nicotine). Or if I am a tobacco user, I agree to complete at least one tobacco cessation counseling session by November 30, 2020. (Please note: You may lose your \$60 monthly premium credit if you do not visit a Primary Care Provider or a CVS MinuteClinic for a tobacco cessation counseling session as agreed by November 30, 2020.) 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 complete at least one tobacco cessation counseling session by 11/30/2020
- I AM a tobacco user

Next

Previous

Cancel



# PCP Copay Reduction Reminder

PCP Copay Reduction Reminder

If you enroll in the 80/20 or 70/30 plan and visit your selected PCP, you can receive a copay reduction. Visit the State Health Plan website for more information.

(Care Provider) information.

PCP Name
JAMES J CROSSWELL JR



# PCP Selection Page

-Clicking "Search" will open the BCBSNC PCP Lookup Tool

The screenshot shows the 'Medical' section of a web application. At the top, there are two navigation tabs: 'PROFILE' and 'SHOP FOR BENEFITS', both with checkmarks. Below the tabs, the heading 'Medical' is followed by the instruction: 'Search from the list of providers to enter your PCP (Primary Care Provider) information.' A search form is displayed with a large text input field on the left, a 'Search' button in the middle, and a 'PCP Name' label on the right. A red arrow points to the 'Search' button. Below the search form, there is a 'PCP Copay Reduction Reminder' notification. At the bottom of the form, there are three buttons: 'Next' (highlighted in yellow), 'Previous', and 'Cancel'.



# PCP Confirmation

State Health Plan  
Member ID: [REDACTED] | [REDACTED]

[REDACTED]

PROFILE

SHOP FOR BENEFITS

CONFIRM & FINISH

## Medical Provider Summary

[REDACTED]	PCP Name	[REDACTED]
------------	----------	------------

PCP Copay Reduction Reminder

Next Previous Cancel




# Medical Benefits Cost Summary

State Health Plan

PROFILE SHOP FOR BENEFITS CONFIRM & FINISH

## Medical

### 70/30 PPO Plan

Offered By Blue Cross and Blue Shield of North Carolina  
Effective Date 01/01/2021  
You Pay \$25.00 per month  
Persons Covered 

**Premium credits** [Edit](#)  
[Show details](#)

**Medicare**  
[View policy on record](#)  
[View medicare policy information on record](#)

**Additional Insurance** [Edit](#)  
[View policy on record](#)  
[View additional insurance policy information on record](#)

**Primary Care Provider** [Edit](#)  
[Show details](#)

[Edit coverage](#) [Edit plan](#) [Plan details](#)

[Save](#) [Cancel](#)

## Cost Summary

This is a summary of your BE benefit elections.

Benefit Elections (1 items)

Monthly	Eligible for Employer Contribution	
Medical		\$0.00

## You Pay

Subtotal	\$25.00
Premium/Medicaid Credits	\$0.00
<b>Monthly Total</b>	<b>\$25.00</b>



# Additional Insurance

PROFILE SHOP FOR BENEFITS CONFIRM & FINISH

## 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](#)

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# Select Effective Date

PROFILE

SHOP FOR BENEFITS

CONFIRM & FINISH

## Medical

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

Effective Date \*

01/01/2021

02/01/2021

Next

Previous

Cancel

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Questions? Please call 866-800-0600  
Monday through Friday, 8:00 a.m. to 6:00 p.m. EST  
Live Vision? [Enable JavaScript](#) or [update mode](#)





# Your Benefits Review

Current Benefits Open Enrollment Benefits

## Open Enrollment Benefits

All active and Non-Medicare members were moved to the 70/30 Plan for the 2021 benefit year. If you want to enroll in the 80/20 Plan, YOU MUST TAKE ACTION. If you want to reduce your monthly premium by \$50 by other plan, YOU MUST TAKE ACTION by October 21, 2020. REMEMBER to CLICK SAVE! after you see the plan. Congratulations! message PRINT your Confirmation Statement! \*This is Not Applicable to HDHP Members\*

### Your benefits

#### + Your Medical coverage

Click "edit coverage" to complete the Tobacco Attestation credit

##### 70/30 PPO Plan

Effective By  
Effective Date  
Medical Coverage

Plan: 70/30 PPO Plan (Health Insurance)  
Effective Date: 10/01/2020

\$25.00  
per month

Edit coverage Show Plan Details

Details

You Pay (Monthly Total): \$25.00

Complete Enrollment

# Congratulations Banner

State Health Plan  
FOR TEACHERS AND STATE EMPLOYEES

Home  
Profile  
Benefits  
Language Preferences

✓ **Congratulations, [REDACTED]!** You have successfully completed your enrollment process.  
Please review and print your Confirmation Statement for your records.

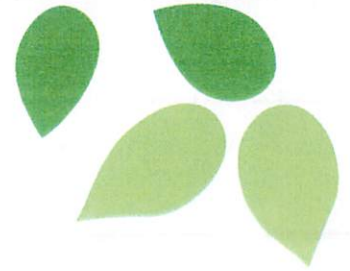


## Questions?

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**

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

[www.shpnc.org](http://www.shpnc.org)

[www.nctreasurer.com](http://www.nctreasurer.com)

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

Dependent Verification Requirements	Required Documentation from Employee
<p><b>Legal Married Spouse</b>  <i>Defined as legally married spouse and includes same and opposite gender spouses.</i></p>	<ul style="list-style-type: none"> <li>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) &amp; signed page or official tax transcript</li> </ul> <p><b>OR</b></p> <p>Official Marriage Certificate** <b>PLUS</b> one of the following to show current joint tenancy:</p> <ul style="list-style-type: none"> <li>Current joint lease or lease showing residency</li> <li>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"> <li>Monthly bill or financial statement</li> <li>Current year's property/vehicle tax or registration bill</li> <li>Current insurance statement or bill</li> <li>Designation of the spouse as a primary beneficiary of the employee's life insurance or retirement benefits and listing primary residence</li> </ul> </li> </ul>
<p><b>Biological Child under the age of 26</b>  <i>Defined as your biological child and Includes child of same gender spouse.</i></p>	<ul style="list-style-type: none"> <li>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 &amp; signed page or official tax transcript</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>Birth Certificate or Mother's Copy with subscriber's name listed as parent</li> <li>Verification of Facts within 6 months of birth</li> </ul>
<p><b>Stepchild under the age of 26</b>  <i>Defined as your stepchild.</i></p>	<ul style="list-style-type: none"> <li>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 &amp; signed page or official tax transcript</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>Birth Certificate or Mother's Copy with subscriber's name listed as parent <b>AND</b> Marriage Certificate (indicating employee's spouse is married to employee)</li> <li>Verification of Facts within 6 months of birth</li> </ul>
<p><b>Adopted Child under the age of 26</b>  <i>Child you have legally adopted or has been placed with you for adoption or in anticipation of legal adoption.</i></p>	<ul style="list-style-type: none"> <li>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 &amp; signed page or official tax transcript</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>International adoption papers from country of adoption</li> <li>Official adoption agreement for the dependent being added from the adoption agency showing intent to adopt</li> </ul>
<p><b>Foster Child under the age of 26</b>  <i>Defined as your foster child or child placed with you for foster care.</i></p>	<ul style="list-style-type: none"> <li>Official State Agreement for placement specific to the dependent(s) being added</li> </ul>
<p><b>Child under the age of 26 for whom the Subscriber is Court Appointed Guardian</b>  <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></p>	<ul style="list-style-type: none"> <li>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 &amp; signed page or official tax transcript</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>Court documents signed by a judge verifying legal custody of the child</li> </ul>
<p><b>Child under age 26 for whom the Plan has received a Qualified Medical Child Support Order (QMCSO)</b>  <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></p>	<ul style="list-style-type: none"> <li>Court documents signed by a judge</li> <li>Medical support orders issued by a State</li> </ul>

\*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.



Acceptable Documentation for Dependents:

1040 Tax Form

Form 1040 U.S. Individual Income Tax Return for 2017. The form includes sections for Filing Status, Exemptions, Income, Adjusted Gross Income, and Tax. It contains various fields for reporting income, deductions, and tax payments.

Tax Transcript

Internal Revenue Service Tax Return Transcript. This document provides a summary of the tax return information, including the taxpayer's name, address, and the tax period. It lists various income and deduction items with their respective amounts.

Tax Form Signature Page

Form 8879 IRE e-file Signature Authorization. This form is used to authorize the preparer to e-file the tax return on behalf of the taxpayer. It includes fields for the preparer's name, address, and the taxpayer's signature.

Qualified Medical Child Support Order

Qualified Medical Child Support Order form. This form is used to request a court order for child support payments to be made through a health plan. It includes fields for the participant's name, address, and the dependent's information.



Verification of Facts for Dependents under 6 months of age

Affidavit Out of Wedlock

**Verification of Facts**

**PARENT 1 - BIRTHING MOTHER'S INFORMATION**

1. Birth Date: \_\_\_\_\_

2. Birth City: \_\_\_\_\_

3. Birth State: \_\_\_\_\_

4. What was your marital status at the time of birth? \_\_\_\_\_

5. Name of Birth: \_\_\_\_\_

6. Residence Address: \_\_\_\_\_

7. Home Address: \_\_\_\_\_

8. Social Security Number: \_\_\_\_\_

9. Race: \_\_\_\_\_

10. Height: \_\_\_\_\_

11. Weight: \_\_\_\_\_

12. Eye Color: \_\_\_\_\_

13. Hair Color: \_\_\_\_\_

14. Complexion: \_\_\_\_\_

15. Education: \_\_\_\_\_

**PARENT 2 - FATHER/PARENT INFORMATION**

16. Birth Date: \_\_\_\_\_

17. Birth City: \_\_\_\_\_

18. Birth State: \_\_\_\_\_

19. Social Security Number: \_\_\_\_\_

20. Race: \_\_\_\_\_

21. Height: \_\_\_\_\_

22. Weight: \_\_\_\_\_

23. Eye Color: \_\_\_\_\_

24. Hair Color: \_\_\_\_\_

25. Complexion: \_\_\_\_\_

26. Education: \_\_\_\_\_

I certify that I have reviewed the above information and attest that the information is correct.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**AFFIDAVIT OF PARENTHOOD FOR CHILD BORN OUT OF WEDLOCK**

**INFORMATION CONCERNING THE FATHER**

**CERTIFICATION OF PARENTS**

**NOTARY PUBLIC**

**NOTARY PUBLIC**

Lease Agreement

**Lease Agreement**

This Lease Agreement (this "Agreement") is made this \_\_\_\_\_ day of \_\_\_\_\_, by and between \_\_\_\_\_, ("Landlord") and \_\_\_\_\_, ("Tenant"). Each Tenant is jointly and severally liable to Landlord for payment of rent and performance in accordance with all other terms of this 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 on the 1st of each month during the Term. The rent will be paid to the Landlord at the Landlord's address stated above for as 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 such 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 direct 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 not affect the end date of the Term.



**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 (current name of child) or (current name of child) and upon the recommendation of the Child and Family Services Agency of the District of Columbia or of the appropriate agency, it appears to the satisfaction of the court: (1) That the court has jurisdiction pursuant to D.C. Code Ann. § 16-201 (2011); (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 re-adoption, replace with: That the adoptee has been in the legal care and control of petitioner by virtue of an adoption (or, if applicable, a guardianship) of [current name of child] or [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 no pending or ready for entry adoptions, proceed.

**Beneficiary Designation**

Principal Financial Group  
 Mailing Address: One Market St., Columbus, OH 43215-4000  
 Principal Life Insurance Company  
 Employee: [Name] / Employer: [Company Name]  
 Company Form: W-9 / W-9-E  
 Policy No.: [Number] / Issue Date: [Date]

**Employee Information**  
 Name: [Name] / Social Security Number: [Number]  
 Mailing address (street): [Address] / Birth date: [Date] / Marital status: [Single/Married/Divorced/Widowed]  
 City: [City] / State: [State] / Zip: [Zip] / Do you have a dependent to cover in event of death? Yes/No  
 Date employed for (month/year): [Date] / How's marital status: [Status] / Location: [Location]

**Long Term Disability**  
 Allowable:  Part  None

**Group Term Life**  
 I am covered by group term life insurance.  
 Yes  No

**Group Term Life Beneficiary Designation** (Complete if covered for group term life insurance)  
 All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below.

**Primary Beneficiaries:**  
 Name: [Name] / Relationship: [Relationship]  
 Birth date: [Date] / Social Security Number: [Number]  
 Name: [Name] / Relationship: [Relationship]  
 Birth date: [Date] / Social Security Number: [Number]  
 Name: [Name] / Relationship: [Relationship]  
 Birth date: [Date] / Social Security Number: [Number]

**Contingent Beneficiaries:**  
 Name: [Name] / Relationship: [Relationship]  
 Address: [Address] / Social Security Number: [Number]  
 City: [City] / State: [State] / Zip: [Zip]  
 Address: [Address] / Social Security Number: [Number]

091429-01 Page 1 of 1 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 recodified in 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:

- 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").
- 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.
- Payments and Benefits Provided by City.** City agrees to pay or provide Employee with compensation, benefits and consideration under this Agreement as follows:
  - Back Pay.** City shall pay Employee back pay from the date of Employee's suspension or 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 herein set forth.

Given under my hand and Notarial Seal, \_\_\_\_\_, 20\_\_.

NOTARY PUBLIC







**Unacceptable Documentation for Dependents:**



North Carolina Department of Health and Human Services  
Division of Public Health - Vital Records  
227 North Salisbury St.  
Raleigh, NC 27603

State: North Carolina  
County: Wake

**PLEASE PRINT** Application for a Copy of a North Carolina Birth Certificate  
Certificate Information

Full Name of Certificate: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Place of Birth: \_\_\_\_\_

Full Name of Parent: \_\_\_\_\_  
Full Name of Parent: \_\_\_\_\_

**PLEASE PRINT** Your Relationship to the Person Whose Certificate is Requested (Check all that apply)

1. Under Certificate	Yes <input type="checkbox"/> No <input type="checkbox"/>	2. Spouse of Person Whose Certificate is Requested	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Child of Person Whose Certificate is Requested	Yes <input type="checkbox"/> No <input type="checkbox"/>	4. Grandchild of Person Whose Certificate is Requested	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Sister of Person Whose Certificate is Requested	Yes <input type="checkbox"/> No <input type="checkbox"/>	6. Brother of Person Whose Certificate is Requested	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Parent of Person Whose Certificate is Requested	Yes <input type="checkbox"/> No <input type="checkbox"/>	8. Other (Specify): _____	Yes <input type="checkbox"/> No <input type="checkbox"/>

Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Fee: \$15.00 per copy. Payment: \_\_\_\_\_

**Paternity Results**

**Birth Certificate Application**

**LabCorp**  
Laboratory Corporation of America

Case: 14-674

Date/Time	Path	Risk	Result/Notes
01/17/14	1111100	1111100	
01/17/14	1111100	1111100	
01/17/14	1111100	1111100	

**Vaccine Administration Record for Children and Teens**

Parent name: \_\_\_\_\_  
 Birthdate: \_\_\_\_\_  
 Chart number: \_\_\_\_\_

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

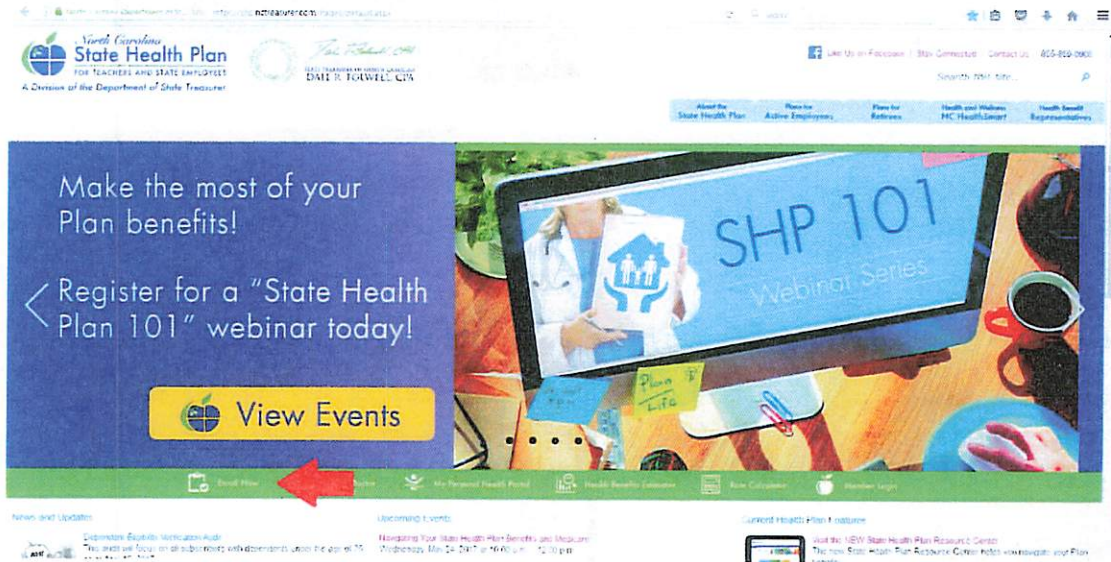
Vaccine	Type of Vaccine*	Date given (m/d/yyyy)	Funding Source (V/S/P)	Site	Vaccine Lot#	Vaccine Information Statement (VIS) Date of issue	Vaccinator's Initials
Hepatitis B e.g. Heplisat-B, Heplisat-BV, Gardasil							
Diphtheria, Tetanus, Pertussis* e.g. DTaP, DTaP-IPV, Tdap, Tdap-IPV, DT, DTaP-IPV, Tdap-IPV							

**Immunization Records**

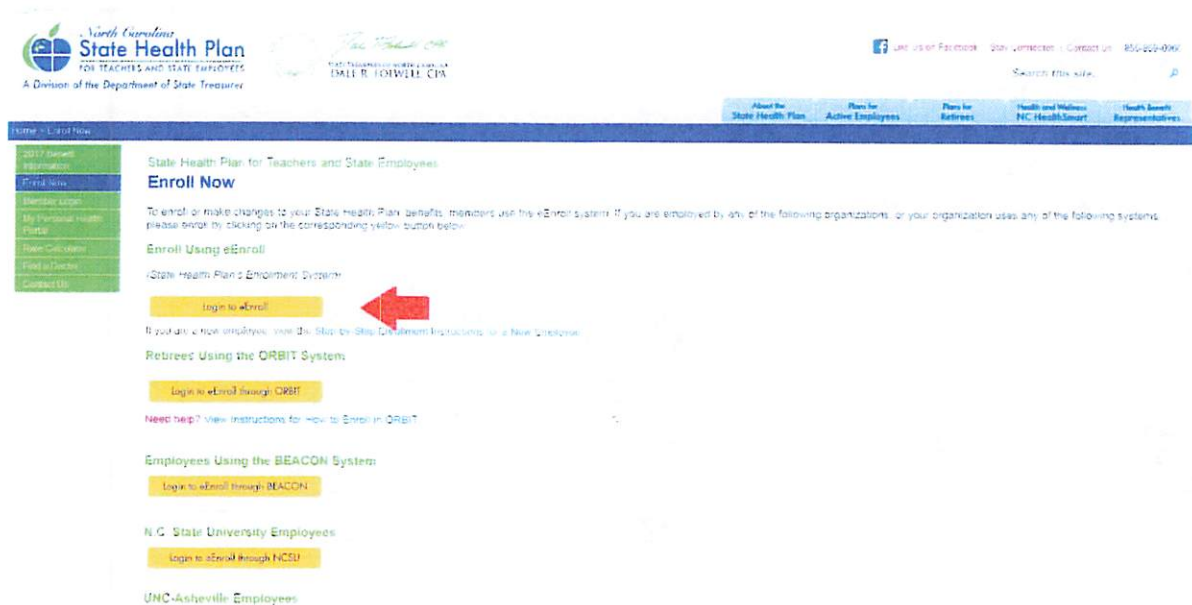


## How to Upload Required Dependent Documents in eEnroll

1. Go to the State Health Plan website at [www.shpnc.org](http://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  
Member of the Department of Social Services

Home  
Profile  
Benefits  
Dependents  
Language Preferences

MANAGE ACCOUNT  
Login Information  
**My Documents**  
My Account  
View Tax Documents  
Life Change

QUICK LINKS  
Get Coverage  
Blue Cross  
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.

Category	Plan Name	Rate
Medical	Enhanced 80/20 PPO Plan   Employee and Family   Effective as of 01/01/2017	\$723.76 Monthly
Medical	MSFL - H - H - C - F - F - F	\$717.50

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

[Access My Document Center](#)

5. Select Upload a Document

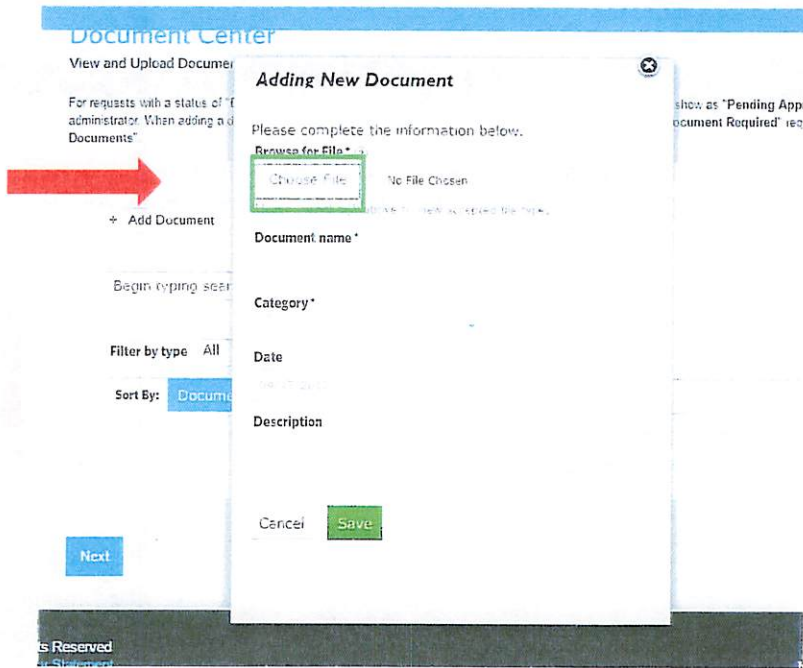
Sort By: **Document Name** Date Created Date Uploaded

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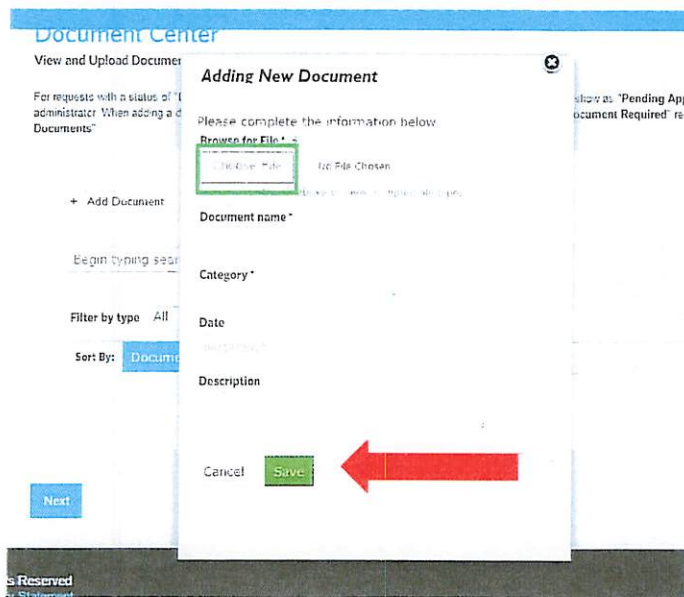
[Document Required](#) [Upload a Document](#) [Associate an Existing Document](#)



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.



7. Select Save



- 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 a web application interface for a State Health Plan. At the top, a green notification box contains the text "The document has been Associated successfully." with a red arrow pointing to it. Below this is a blue navigation bar. The main content area displays a summary of document counts: "1 Document Required, 1 Pending Approval, 0 Approved, 0 Denied, 0 Disabled, 0 Expired, 1 All Documents". There is an "Add Document" button and a search bar. The document list is filtered by type "All" and sorted by "Document Name". The list contains one document with the following details:

Document Name	Date Created	Date Uploaded
test Dependent Name: Benefits will not be effective until a verification document has been received and approved by your administrator	05/09/2017	05/31/2017

At the bottom of the document entry, there are three buttons: "Pending Approval" (highlighted with a green box), "Edit", and "Preview".





# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 6-30-2023)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance 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 right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

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're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. 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.<sup>1</sup>

**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 (if any) 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.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact \_\_\_\_\_

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> 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 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name <b>Haywood County Schools</b>		4. Employer Identification Number (EIN)	
5. Employer address 1230 North Main Street Waynesville, NC 28786		6. Employer phone number (828) 456-2400	
7. City <b>Waynesville</b>	8. State <b>NC</b>	9. ZIP code <b>28786</b>	
10. Who can we contact about employee health coverage at this job? <b>Human Resources - Cindy Simson</b>			
11. Phone number (if different from above)		12. Email address <b>csimson@haywood.k12.nc.us</b>	

Here is some basic information about health coverage offered by this employer:

•As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

**Full-time employees working 30 or more hour per week**

•With respect to dependents:

We do offer coverage. Eligible dependents are:

**dependents with supporting verification documents**

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.



The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

Yes (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_ (mm/dd/yyyy) (Continue)

No (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard\*?

Yes (Go to question 15)  No (STOP and return form to employee)

15. For the lowest-cost plan that meets the minimum value standard\* **offered only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ see rate sheets SHPNC.org

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year? \_\_\_\_\_

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\* (Premium should reflect the discount for wellness programs. See question 15.)

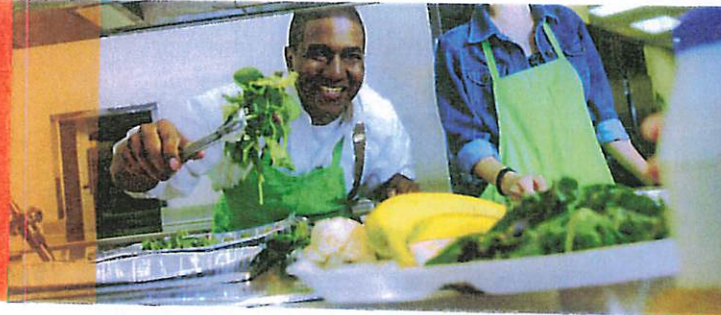
a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

\* 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 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)



As an educator, you face unique challenges...



## GETTING HELP IS SIMPLE

Just call **800.225.2527** or **800.252.4555** 24/7 to reach a professional counselor.

Today, educators face special challenges – budget cuts, students at risk, parental issues. In addition to these on-the-job stressors, you juggle the challenges of personal and family issues.

Usually, we can handle problems on our own, but sometimes it makes sense to reach out for help.

Educators' EAP provides the benefits and solutions to help you and your family deal with virtually any personal issue you may encounter. In addition, we provide the resources you need to deal with professional issues. We're the only EAP specifically designed to address the unique challenges faced by educators.

And because your employer has covered the entire cost of services, there is no cost to you.

### GETTING THE HELP YOU NEED

Call anytime for confidential assistance. To reach a counselor for any of your EAP needs, call toll free:

**800-225-2527 OR 800-252-4555**  
OR VISIT **EducatorsEAP.com**

#### COUNSELING BENEFITS

Help with personal issues from relationships to stress and substance abuse.

#### WORK/LIFE BENEFITS

Assistance for other personal, financial and legal issues.

#### INFORMATION RESOURCE BENEFITS

Access a vast collection of self-help tools and articles.

#### LIFESTYLE BENEFITS

Discounts to help with fitness, nutrition and weight management.

#### PERSONAL DEVELOPMENT BENEFITS

Help balancing your work, life and career.

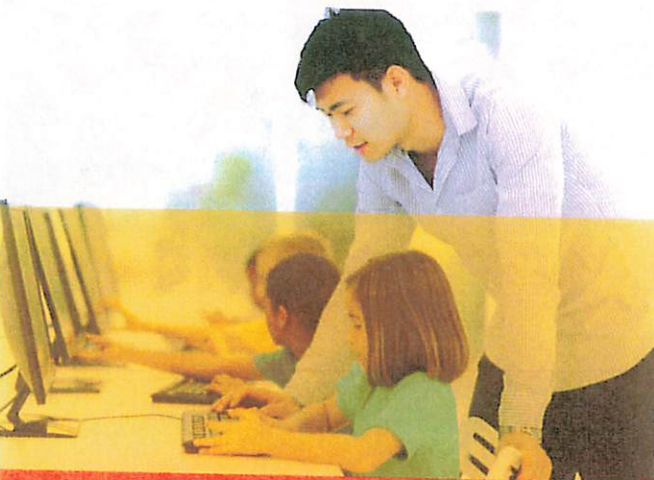
#### WELLNESS BENEFITS

Information and resources to improve your overall wellness.

## Introducing your Educators' Employee Assistance Program



©2018 ESI





## HOW DOES THE EAP WORK?

Getting the help you need is simple. You can call the EAP 24 hours a day, 7 days a week to reach a professional counselor. Call our toll free number or visit our website to access other benefits.

**800-225-2527** or  
**800-252-4555**  
**EducatorsEAP.com**

## MORE BENEFITS FOR YOU

Your EAP provides access to more problem solving solutions than any other EAP. And nearly 99% of those who use the EAP are satisfied with the experience.



## COUNSELING BENEFITS

Many complex issues are best resolved with counseling assistance from a behavioral health professional. You will want to consider calling for help if you encounter problems such as:

- Relationship and family issues
- Depression, stress, or anxiety
- Grief or loss of a loved one
- Eating disorders or substance abuse
- Workplace difficulties

When you call, you connect immediately with a counselor. Each of our experienced counselors has a Masters or Ph.D. level of training. Should you need to be referred to a local counselor for personal visits, we have more than 40,000 providers available to ensure that you will have a counselor near your home or workplace.



## WORK/LIFE BENEFITS

Assistance for personal, family, financial, and legal issues is available for your everyday work/life problems, including:

- Debt counseling and restructuring
- Legal problems not related to employment or medical concerns
- Child care and elder care assistance
- Financial information
- Caregiver help and resources
- Real estate and tenant/landlord concerns
- Interpersonal skills with family and co-workers
- Pet Help Center

## SELF-HELP RESOURCES

Self-help Resources give you access to a vast collection of thousands of tools and informative articles covering virtually every problem you might face. You can call or log on to the website to access these benefits. Some available resources include:

- Behavioral Health - information on everything from alcohol abuse to personal stress
- Financial - articles, tools and information to help with virtually every financial question
- Legal Information - topics ranging from adoption to wills
- Tools for Tough Times - resources to assist with difficult financial issues

## PEAK PERFORMANCE COACHING

Personal and professional coaching is available from senior-level ESI coaches. Get one-to-one telephonic coaching and support, as well as online self-help resources and trainings.

Coaching is available for:

- Certified Financial Coaching
- Balancing Life at Work and Home
- Resilience
- Effective Communication
- Home Purchasing
- Student Debt
- Yoga & Relaxation for Beginners
- Workplace Conflict
- Retirement
- Succeeding as a Supervisor

## EDUCATOR RESOURCE CENTERS

Our online Resource Centers offer educator-specific tools, links, and articles on hot-button issues, challenges and opportunities facing you and your students, such as:

- Budget Boosters for Educators: Money-Saving Tools and Tips
- Parental Challenges
- Social Networking for Educators
- Managing the Classroom
- Cyber-Safety Resource Center

## LIFESTYLE BENEFITS

Your Lifestyle Benefits include discounts to help you enhance your quality of life. Call or check the website for nutrition, fitness and weight loss discounts.

## CAREER DEVELOPMENT AND TRAINING BENEFITS

Our online training and resources help with personal growth. If you are a supervisor or hope to become one, we offer an entire online supervisory training resource. You can balance your work, life and career objectives with the help of tutorials, exercises and worksheets.

## WELLNESS BENEFITS

The EAP wellness benefit allows you to access information and resources to improve you and your family's overall wellness including stress reduction, fitness, diet and smoking cessation.

- Online Wellness Center





# Accessing

# Self-help EAP Benefits

## LOG IN & REGISTRATION STEP-BY-STEP INSTRUCTIONS

1. Log on to [www.EducatorsEAP.com](http://www.EducatorsEAP.com)

2. Click Employee & Family Login

3. If you've already created a User Name and Password, simply enter that information in the appropriate boxes. **If you have not registered, complete steps 4-5.**

4. Click on **REGISTER**

5. Fill out the Registration Form and create your own User Name and Password, then click **REGISTER**. **You only need to register once.**

ESI  
WELCOME  
If you are unable to login, you can reset your password. If you are unable to reset your password, please contact your administrator.  
REGISTER  
RECOVER PASSWORD  
Sign In  
User Name  
Password  
SIGN IN  
Privacy & Security | Terms & Conditions | © 2015 ESI GROUP All rights reserved.

Register  
First Name  
Last Name  
Organization Name  
Email Address  
Password  
What is your mother's maiden name?  
REGISTER