

NC Flex Wants Your Opinion

The Office of State Personnel wants to know what you think about the NCFlex benefit program.

A confidential, online survey is available until Friday, February 19, 2010 by visiting this link: <http://www.surveymonkey.com/s/BSCLXRC>.

If you are unable to connect by clicking the link, you can also connect by cutting and pasting it to your browser or by visiting the NCFlex website, www.ncflex.org.

The benefits offered by the NCFlex program is dependent upon your feedback. Help improve the benefit offerings by telling NCFlex what you think!

Reminder: Your Child's Graduation May Mean Removal From Your Insurance Policies

In light of a pending audit of dependents covered by the State Health Plan (SHP), the Human Resource office would like to remind employees that children over the age of 19 are not eligible to be covered under the State Health Plan (SHP) or any NC Flex Supplemental program (ie: dental, vision, etc.) as a dependent unless they are enrolled in college full-time.

A full-time student can remain on the State Health Plan and NC Flex policies as a dependent until the age of 26 with the exception of the NC Flex Cancer policy where the age limit is 22.

Marriage would also make any dependent ineligible for coverage under either insurance plan.

State employees have 30 days to remove a dependent from coverage after the dependent graduates from college or has more than a one-semester break in education where they are no longer a considered a full time student.

Coverage under both policies ceases the last day of the month in which a child no longer meets the eligibility requirements as a dependent.

Continued health coverage is available for purchase through COBRA if the election is made within 60 days after COBRA enrollment information was sent. COBRA forms typically take at least six weeks to process and all coverage would be retroactive to the plan termination date.

Detailed information for the State Health Plan regarding COBRA can be found in the [Benefit Booklet](#) under the "Continuation Coverage Rights Under COBRA" section. NC Flex participants can find their COBRA information at the end of the [2010 Enrollment Book](#).

If a dependent is not removed from the employee's policy within 30 days of the change in status, the employee will not be reimbursed for any premiums paid after that month. Also, because the dependent was ineligible for insurance coverage, any claims paid after eligibility ended will be the responsibility of the employee. For more information regarding dependent eligibility as well as other UNC Asheville insurance benefits, please contact Amy Owenby via email at aowenby@unca.edu, telephone at 250.2357 or visit the Human Resources Benefits Office at 116 Phillips Hall.

State Employees Credit Union Offers Tax Preparation Assistance

State Employee's Credit Union (SECU) has partnered with the Internal Revenue Service to offer Volunteer Income Tax Assistance (VITA).

VITA is a free IRS sponsored program available to help taxpayers, with a household income of \$49,000 or less, complete and electronically file basic tax returns. SECU's trained employees are available to assist qualified participants by appointment January 20th through April 15th.

SECU is also providing information on the Earned Income Tax Credit (EITC), a refundable tax credit for low-to-moderate income taxpayers, as a significant number of eligible taxpayers fail to claim the EITC.

For those who fall outside the VITA income range (household income of more than \$49,000), SECU offers a low cost tax preparation service for basic returns. For more information about the tax preparations service, visit a branch of SECU or their [website](#).

Coordinating the State Health Plan With Medicare Benefits

As an employee reaches the age of 65, a barrage of information begins to arrive in their mailbox advertising how to obtain Medicare Benefits. It can be a confusing and frustrating process to navigate. What many State Health Plan (SHP) members do not realize is that their SHP actually coordinates with Medicare.

As recently outlined in a SHP [member newsletter](#), Medicare has different parts:

Medicare Part A: Covers inpatient hospital bills and skilled nursing facility bills. It is normally provided at no charge to those eligible for Medicare.

Medicare Part B: Covers physician visits, as well as outpatient hospital and other professional bills. Part B requires a monthly fee and is optional for those eligible for Medicare.

Despite age, the SHP will **always** be considered primary insurance if an individual is still actively employed with UNC Asheville in a permanent benefited position.

The State Health Plan will mail a Medicare eligibility letter approximately 60 days prior to a member's 65th birthday. This form asks members to confirm their eligibility for Medicare benefits.

All members who turn 65 should make sure to enroll for Medicare Part A (Hospital coverage). You will receive notification of the timing. If a member is still employed or still has State Health Plan coverage as their primary insurance, it is not mandatory to enroll in Part B of the Medicare program until retirement.

Enrolling in Medicare Part B coverage is especially important for retired State Health Plan members.

If you have questions concerning Medicare and how it coordinates with the State Health Plan or how you should sign up, please call the SHP customer service at 1-888-234-2416 or Amy Owenby in the HR office at 250.2357.

For those that are Medicare eligible, the Seniors Health Insurance Information Program (SHIIP) is also available at 1-800-443-9354. SHIIP, a division of the N.C. Department of Insurance, offers free, objective information about Medicare, Medicare Advantage plans, Medicare claims, Medicare supplement insurance, Medicare Prescription Drug Plans, fraud and abuse prevention as well as long-term care insurance.