



# North Carolina Total Retirement Plans

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## North Carolina Retirement Systems Supplemental Benefits



### Benefit Descriptions

#### Identity Theft Protection by LifeLock:

The risk of identity theft is real. There is a new identity fraud victim every 2 seconds. Identity theft protection helps protect against damage to your finances, credit and reputation. Help protect yourself with best-in-class LifeLock identity theft protection.

#### Dental by UnitedHealthcare:

There is a great deal of research that strongly links poor oral health to overall health problems. That is why it is so important to have a dental plan that covers preventive, basic and major services. Summary of plan benefits:

- No waiting period
- Diagnostic and Preventive Services are covered at 100% and no deductible
- \$25.00 deductible, per member per plan year applies to Basic Restorative and Major Services

#### Vision by UnitedHealthcare:

Our eyes are really windows to our health. An eye exam can help identify not only eye and vision issues, but systemic disease. Exam, lenses, frame and contact lens coverage included.

- Exam: Once every 12 months
- Lenses: Once every 12 months
- Frame: Once every 24 months
- Contact Lenses: Once every 12 months (contacts in lieu of lenses and frame)

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### **When will I receive information on the North Carolina Retirement Systems Supplemental Benefits?**

- After you have received your first retirement benefit payment, Pierce Insurance will mail you an enrollment book that summarizes the supplemental benefits that are available to you.
- Pierce Insurance will also send you an email summarizing your benefits and how to enroll.
- To obtain benefits you must complete the enrollment process within 60 days after you have received your first retirement benefit payment.

### **Where can I find information on Dental, Vision and Identity Theft Protection premiums?**

- Go to [www.ncretiree.com](http://www.ncretiree.com)
- Call Pierce Insurance: 855-627-3847

### **What supplemental benefits are available to new retirees?**

- Identity Theft Protection
- Dental
- Vision

### **Is there an association fee to participate?**

No, all programs are offered directly through the North Carolina Retirement Systems.

### **What happens to my existing supplemental benefits when I retire?**

This depends on the type of coverage you have and who your coverage is with. You should contact your Health Benefit Representative at your worksite to learn about your options.

### **How do I make sure I do not have a lapse in dental or vision coverage when I transition from employee to retiree?**

You may need to continue your current plan(s) through COBRA until your North Carolina Retirement Systems plans are effective. Your Health Benefit Rep can advise you on your options.

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