



Optional Voluntary Benefits October 9 – October 27, 2023

Date: October 2, 2023
To: All Benefit Eligible Employees
From: Cape Fear Community College
Re: 2023 Annual Voluntary Benefits Enrollment

The annual voluntary benefits enrollment period for Cape Fear Community College will be Monday, October 9 through Friday, October 27, 2023 for the January 1, 2024 - December 31, 2023 plan year.

During the open enrollment period, Pierce Group Benefits Counselors will be conducting 20-minute onsite group briefings to communicate the benefits offered. You are strongly encouraged attend one of the group briefings to obtain important information about the benefits available to you. Benefits Counselor [following the group briefings](#).

Below is the Group Briefing schedule.

| Date | Time | Location |
|---------------------------|----------|---|
| Group Briefings | | |
| Monday, October 9, 2023 | 11:00 AM | Downtown Campus - Union Station Building, Room U-170 502 N. Front Street, Wilmington |
| Monday, October 9, 2023 | 3:00 PM | Downtown Campus - Union Station Building, Room U-170 502 N. Front Street, Wilmington |
| | | |
| Tuesday, October 10, 2023 | 10:00 AM | North Campus , NA Building, BB&T Auditorium, NA-112 4500 Blue Clay Road, Castle Hayne |
| Tuesday, October 10, 2023 | 3:00 PM | North Campus , NA Building, BB&T Auditorium, NA-112 4500 Blue Clay Road, Castle Hayne |

Employees will have the opportunity to meet individually with a Benefits Counselor [following group briefings](#). Schedule your onsite appointment today via the following links:

[CFCC Downtown Campus](#)

[CFCC North Campus](#)

You will receive an additional letter on October 9th. This letter will contain a link in which employees can schedule individual onsite or virtual appointments with a Pierce Group Benefits Counselor. A link to your new benefits book will also be included in this letter. You may self-enroll, using the instructions in the benefit book, if you choose to do so.

Due to IRS regulations, we are not allowed to make adjustments during the plan year based on an employee's lack of awareness about the enrollment. Please note, it is your responsibility to complete the benefits enrollment and confirm your elections for the next plan year. Updates or changes will not be allowed after October 27, 2023, except for a qualifying life event, as defined by the Internal Revenue Service. Qualifying life events must be initiated within 30 days of the event.

Please note that all benefits will carry forward into the 2024 plan year, with the exception of Vision and Flexible Spending/Dependent Care Accounts. If you wish to participate in vision a medical Flexible Spending Account and/or Dependent Care Account, you must enroll during the open enrollment period. Otherwise, current elections will terminate December 31, 2023.

If an employee is on a current leave during the open enrollment period, they will not be allowed to sign up for benefits at that time. An employee on leave will have 30 days upon their return to enroll.

Important Information About Your Upcoming Enrollment

Dental – Effective January 1, 2024, we are pleased to announce Cape Fear Community College has decided to remain with Sun Life! There will be no rate increases. For more information, please attend a group briefing with the Pierce Group Benefits Counselor. If you do not want to make any changes to your current dental plan election, your benefit will continue without interruption for the January 1 – December 31, 2024 plan year.

Vision - Effective January 1, 2024, we are pleased to announce Cape Fear Community College has decided to transition to EyeMed! There will be a small decrease in rates. For more information, please attend a group briefing with a Pierce Group Benefits Counselor. **PLEASE NOTE: YOU WILL NEED TO ENROLL OR RE-ENROLL IN VISION BENEFITS FOR THE JANUARY 1 – DECEMBER 31, 2024 PLAN YEAR. IF YOU DO NOT RE-ENROLL, CURRENT VISION BENEFITS WILL TERMINATE DECEMBER 31, 2023.**

Flexible Spending Accounts - Effective January 1, 2024, we are pleased to announce Cape Fear Community College has decided to remain with Ameriflex! The IRS Maximum for Medical Flexible Spending Accounts has increased to \$3,050. For more information, please attend a group briefing with a Pierce Group Benefits Counselor. **You will need to re-enroll if you wish to continue your Flexible Spending Accounts (Medical Reimbursement and/or Dependent Care Reimbursement) in the 2024 plan year. If you do not re-enroll in Flexible Spending Accounts, your coverage will terminate effective December 31, 2023.**

Telehealth – Effective January 1, 2024, we are pleased to announce Cape Fear Community College has decided to remain with Call A Doctor Plus! There will be a \$0.50 monthly increase in rates. For more information, please attend a group briefing with a Pierce Group Benefits Counselor. If you do not want to make any changes to your current telehealth plan election, your benefit will continue without interruption for the January 1 – December 31, 2024 plan year.

Long Term Disability - Effective January 1, 2024, we are pleased to announce Cape Fear Community College will continue to offer Long Term Disability with Sun Life, with no rate increases. Please attend a group briefing with a Pierce Group Benefits Counselor to obtain more information. [Watch this video](#) to learn how Long-Term Disability insurance can help.

Colonial Life – We are pleased to announce that during this year’s annual enrollment period, Colonial Life’s Medical Bridge, Disability, Critical Illness, Term Life and Whole benefits will be offered on a Guaranteed Issue basis (regardless of medical condition). Other supplemental benefits offered are Accident and Cancer. For more information, please attend a group briefing with a Pierce Group Benefits Counselor.

****Services below are self-pay options. If you are interested in these please contact the vendor or Pierce Group Service Center at 888.662.7500****

Legal Services - Legal Shield is offered through individual pay. Please attend a group briefing with a Pierce Group Benefits Counselor to obtain more information or refer to your benefits book for more information. **Contact 800.654.7757.**

Pet Insurance – Pet Insurance is offered through individual pay. The Wellness benefit has been added back to the plan. Please attend a group briefing with a Pierce Group Benefits Counselor to obtain more information or refer to your benefits book for more information. **Contact 800.540.2016.**

We are pleased to announce a great benefit offering - a **Student Loan Assistance Program through Gradfin** in partnership with Pierce Group Benefits. [Watch this short video](#) to learn how Gradfin can help you save for the future. **To learn more and schedule a FREE phone consultation** with a Gradfin Expert, please visit: [Gradfin.com/CapeFearCommunityCollege](https://gradfin.com/CapeFearCommunityCollege).

If you have any questions, please contact Human Resources at benefits@cfcc.edu or by calling 910-362-7312.