

2024 OPEN ENROLLMENT FOR FULL-TIME CFCC EMPLOYEES

Benefit Plan Year Effective: **Jan 1st, 2024** through **Dec 31st, 2024**

All Full-Time benefit eligible employees must go online to confirm and save their benefit elections and waivers for 2024 during the annual **Open Enrollment period**. See below for Open Enrollment information sessions and enrollment meetings and visit our Benefits website for more information: <http://cfcc.edu/hr/current-employees/benefits/>

<p>MEDICAL</p>	 <p>North Carolina State Health Plan FOR TEACHERS AND STATE EMPLOYEES</p>	<p style="text-align: center;">Enhanced PPO Plan 80/20</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>Employee Only</th> <th>Employee + Child(ren)</th> <th>Employee + Spouse</th> <th>Employee + Family</th> </tr> <tr> <td>\$50.00</td> <td>\$305.00</td> <td>\$700.00</td> <td>\$720.00</td> </tr> </table> <p style="text-align: center;">Base PPO Plan 70/30</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>Employee Only</th> <th>Employee + Child(ren)</th> <th>Employee + Spouse</th> <th>Employee + Family</th> </tr> <tr> <td>\$25.00</td> <td>\$218.00</td> <td>\$590.00</td> <td>\$598.00</td> </tr> </table> <p><i>*Premium amounts above represent Monthly pre-tax deductions and assume completion of the tobacco attestation which applies a \$60/month premium reduction credit. (Tobacco users or those who do not complete the tobacco attestation online will pay an additional \$60/month on top of the rates above.)</i></p>	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family	\$50.00	\$305.00	\$700.00	\$720.00	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family	\$25.00	\$218.00	\$590.00	\$598.00
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<p>DENTAL</p>	 <p>Sun Life Financial</p>	<p style="text-align: center;">Dental PPO – High Plan</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>Employee Only</th> <th>Employee + Spouse</th> <th>Employee + Child(ren)</th> <th>Employee + Family</th> </tr> <tr> <td>\$50.69</td> <td>\$105.32</td> <td>\$118.61</td> <td>\$173.23</td> </tr> </table> <p style="text-align: center;">Dental PPO – Low Plan</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th>Employee Only</th> <th>Employee + Spouse</th> <th>Employee + Child(ren)</th> <th>Employee + Family</th> </tr> <tr> <td>\$34.76</td> <td>\$71.42</td> <td>\$83.23</td> <td>\$119.91</td> </tr> </table> <p><i>*Premium amounts above represent Monthly pre-tax deductions. 100% of the premium is paid by employees as a voluntary plan. 9-month rates may vary. Please see the Benefits Booklet for rates.</i></p>	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family	\$50.69	\$105.32	\$118.61	\$173.23	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family	\$34.76	\$71.42	\$83.23	\$119.91
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<p>TERM LIFE</p>	 <p>Colonial Life</p>	<p style="text-align: center;">Voluntary Group Term Life</p> <ul style="list-style-type: none"> • Rate of \$0.18 per \$1,000 of coverage (Employee & Spouse/Child rates) • New Hire Guaranteed Issue of \$200,000 (no evidence of insurability needed up to this amount) • Benefit minimum: \$10,000; maximum: lesser of 5x base salary or \$500,000; (increments of \$10,000) • Spouse Life from minimum \$5,000 to maximum 100% of Employee amount; New Hire Spouse Guaranteed Issue of \$50,000; Child \$10,000 																

		<i>Rates will be calculated for Monthly payroll deduction on an after-tax basis. 100% of the rate is paid by employees as a voluntary plan.</i>												
FLEXIBLE SPENDING ACCOUNTS		<p align="center"><u>Medical FSA</u></p> <ul style="list-style-type: none"> Employees may defer up to \$2,850 from their pay on a pre-tax basis in 2023 for IRS eligible healthcare reimbursable expenses incurred during the plan/calendar year. <p align="center"><u>Dependent Care FSA</u></p> <ul style="list-style-type: none"> Employees may defer up to \$5,000 from their pay on a pre-tax basis in 2023 for IRS eligible daycare expenses incurred during the plan/calendar year. 												
ANCILLARY BENEFITS		<p align="center"><u>Pre-Tax Benefit Policies</u></p> <ul style="list-style-type: none"> Medical Bridge (Hospital Confinement Indemnity) Accident Cancer <p align="center"><u>After-Tax Benefit Policies</u></p> <ul style="list-style-type: none"> Disability – Guaranteed Issue this enrollment, 60% salary up to \$3,000 monthly for 0/14 and greater elimination periods Critical Care – Guaranteed issue this enrollment, up to \$25,000 for employee Term Life Whole Life 												
VOLUNTARY LONG-TERM DISABILITY		<p align="center"><u>After-Tax Benefit</u></p> <p>This is a voluntary long-term disability plan that can be used to supplement NC Teacher Retirement Disability Income Plan up to 60% of income with a 90-day waiting period, 5-year graded benefit duration for disability in your own occupation. See benefit booklet for more details.</p> <table border="1"> <thead> <tr> <th>Monthly Benefit Amount</th> <th>Monthly Cost</th> </tr> </thead> <tbody> <tr> <td>\$500</td> <td>\$5.75</td> </tr> <tr> <td>\$1,000</td> <td>\$11.50</td> </tr> <tr> <td>\$1,500</td> <td>\$17.25</td> </tr> <tr> <td>\$2,000</td> <td>\$23.00</td> </tr> <tr> <td>\$2,500</td> <td>\$28.75</td> </tr> </tbody> </table>	Monthly Benefit Amount	Monthly Cost	\$500	\$5.75	\$1,000	\$11.50	\$1,500	\$17.25	\$2,000	\$23.00	\$2,500	\$28.75
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TELEMEDICINE		<p align="center"><u>After-Tax Benefit</u></p> <table border="1"> <thead> <tr> <th>Plan Option</th> <th>Monthly Costs</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$11.00</td> </tr> <tr> <td>Employee + Family</td> <td>\$14.00</td> </tr> </tbody> </table>	Plan Option	Monthly Costs	Employee Only	\$11.00	Employee + Family	\$14.00						
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STATE HEALTH PLAN OPEN ENROLLMENT



Medical Benefits
October 09 – October 27, 2023

During Open Enrollment, **ALL** active members and eligible dependents will be automatically enrolled in the **70/30 Base PPO Plan** for 2024.

You must take ACTION during Open Enrollment if you would like to enroll in the 80/20 Enhanced PPO Plan. You must complete the Tobacco Attestation question in order to receive the monthly \$60 premium credit next year.

Register for a State Health Plan Webinar to get all the information you need in order to make the best choice for you and your family – Register soon by visiting <https://www.shpnc.org/2024-benefit-information-active-members>

CFCC Enrollment Labs – attend one of the following in-person computer lab sessions if you need assistance completing your online enrollment.

Date	Time	Location
Thursday, October 19 th	10am - 1pm	U-342 Downtown Campus
Tuesday, October 24 th	1pm-4pm	NA-307 North Campus
Wednesday, October 25 th	1pm – 4pm	U-342 Downtown Campus

During Open Enrollment: Take action! Complete your Open Enrollment elections online or via phone:

To Enroll Online: Log on to [eBenefits \(click here to open hyperlink\)](#) or visit www.shpnc.org between **October 9 – October 27, 2023** and confirm your elections and/or waivers online.

- To review 2024 healthcare plans/rate info/benefit booklet visit: <https://www.shpnc.org/2024-benefit-information-active-members>
- To view the 2024 Open Enrollment for Active Members video: <https://youtu.be/61yB5xtWv9o>
- Your Login:
 - Username - 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.
- Need help resetting your login? Select *Reset Your Account* link or Contact the State Health Plan at 855-859-0966
- You must click **SAVE** at the very end or else your elections will not be registered.
- Please **PRINT** a confirmation statement and keep for your records.

To Enroll via Phone: Call the **Enrollment Support Center** at **855-859-0966** during Open Enrollment **October 9 – October 27, 2023** Monday thru Friday from 8AM - 10PM and Saturdays 8AM – 5PM if you need assistance or have questions.

PIERCE GROUP OPEN ENROLLMENT



Optional Voluntary Benefits October 9 – October 27, 2023

Your current Pierce Group optional benefits will **ROLL-OVER** to 2024 year if no action is taken during Open Enrollment.

If you have an Ameriflex flexible spending account, you MUST TAKE ACTION and select your new 2024 election amount. If no action is taken, your Ameriflex flexible spending account(s) will end effective 12/31/23.

Optional Benefit Group Briefing:

It is important to attend the optional benefits group briefing to review the optional benefits available to you. Walk-ins are welcomed from the hours of 1pm-3pm. Following are the dates:

- October 9, 2023 – 11am-12pm and 3pm-4pm Downtown room U-170.
- October 10, 2023 – 10am-11am and 3pm-4pm North Campus room NA-112.

CFCC Enrollment Labs - attend one of the following in-person computer lab sessions if you need assistance completing your online enrollment. Or, you can schedule a virtual appointment with a Benefit Counselor.

Date	Time	Location
Thursday, October 19 th	10am - 1pm	U-342 Downtown Campus
Tuesday, October 24 th	1pm-4pm	NA-307 North Campus
Wednesday, October 25 th	1pm – 4pm	U-342 Downtown Campus

During Open Enrollment, make your benefit changes/elections online or schedule a VIRTUAL appointment with a Pierce Group Benefit Counselor if you have questions/need assistance.

To Enroll Online: Go to <https://harmony.benselect.com/cfcc> between October 9 - October 27, 2023 and confirm your elections and/or waivers online. REMINDER: self-service is available. You are NOT required to meet with a Benefit Counselor to enroll or make changes. You may choose self-service and make your changes online

- To review 2024 benefit options, rates, view informational videos, and more visit:
<https://piercergroupbenefits.com/client/capefearcommunitycollege/>
- Your Login:
 - User Name: Social Security Number with or without dashes (ex. 123-45-6789 or 123456789)
 - PIN: Last 4 numbers of your Social Security Number followed by last 2 numbers of your Date of Birth year (ex. 678970)
- Need help resetting your login? Contact Pierce Group at **888-662-7500** or email HR benefits@cfcc.edu

This year all benefit counselor meetings will be in-person. Schedule your meeting with a Pierce Group Benefit Counselor if you have questions about benefit options or need assistance with your online enrollment. To register for an appointment, click the links below.

[CFCC Downtown Campus](#)

[CFCC North Campus](#)