



**STATE OF NORTH CAROLINA
1425 MAIL SERVICE CENTER
RALEIGH, NC 27699-1425**

**Continuation of Benefits during Leave of Absence Notice
Employee Response Form**

**This letter has been sent to you by your Agency. Please contact your
Health Benefits Representative (HBR) with any questions.**

Name:	Personnel No: Personnel Area: Payroll Area:	Date:
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This letter is to notify you of your option to continue your benefit plans during your Leave of Absence (LOA).

If during your LOA, you are using approved leave and your pay continues in full, your benefits will continue without interruption and you do not need to do anything.

If during your LOA, you are not using approved leave and are without pay; this includes but not limited to LOAs for FMLA, Family Illness Leave, Extended Illness, Short Term Disability, Military, the following applies:

AGENCY AFTER-TAX SPECIFIC BENEFITS

You must contact your local agency benefits representative to receive information on maintaining these benefit plans while on LOA without Pay.

NC FLEX PLANS

While on LOA without Pay, your benefit plans in the BEACON system will terminate. You may continue your plans by sending the vendors premium payments. NC Flex vendors must receive your payments no later than the end of each month or coverage will end.

NOTE: UPON RETURNING TO WORK, YOU MUST RE-ENROLL IN YOUR NC FLEX PLANS EVEN IF YOU HAVE BEEN MAKING PREMIUM PAYMENTS DIRECTLY TO EACH VENDOR.

STATE HEALTH PLAN

While on LOA without Pay, you may continue your plan by sending the premium payments to BEST Shared Service. Make checks payable to, Office of the State Controller.

**BEST Shared Services
1425 MSC
Raleigh NC 27699-1425**

No monthly reminders, invoices or payment coupons will be sent to you by BEST or the NC Flex vendors. It is your responsibility to make timely monthly payments. BEST Shared Service must receive your health insurance payments no later than the end of each month. If you fail to make the premium payments each month, your coverage will be terminated for Non-Payment. If you are in receipt of Short Term Disability Benefits, your health insurance premiums will be deducted from this benefit payment.

NOTE: Employees are responsible for any State Health Plan premium payments for their dependents and for any employee only cost not covered by the employer while on LOA.

RETIREMENT PLANS

Your contributions to supplemental retirement savings plan and to the State Retirement System will cease during your unpaid leave. Contributions to your supplemental savings plans will resume upon your return, unless you contact the vendor to stop participation. If you contribute to the State Retirement System, contributions will resume automatically upon your return to work.

REINSTATEMENT OF ACTIVE BENEFITS

Within 30 days of your return to work, it is your responsibility to re-enroll in any NC Flex Plans and/or the State Health Plan. You are not permitted to change your benefit and must enroll in the same plans prior to your LOA. If you did not pay premiums during your unpaid LOA, you may have waiting periods or required evidence of insurability upon reenrollment. This enrollment is completed either through Employee Self Service (ESS) or by submitting the appropriate form to BEST for processing. Forms should be faxed to: 919-855-6861.

If you have any questions about the information you see below, please contact the BEST Support Service Center at 1-866-622-3784 or your local agency benefits representative.



**STATE OF NORTH CAROLINA
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HEALTH PLANS

NC Flex Vision Plan

Send premiums to:
Superior Vision Services
Attention: NC Flex Enrollment
11101 White Rock Road
Suite 150
Rancho Cordova, CA 95670
Make check payable to: NGLIC

Participants can continue the plan for up to 24 months.

NC Flex Dental Plan

Send premiums to:
United Concordia, Direct Pay
Attention: UCCI NC Flex
PO Box 69423
Harrisburg, PA 17106
Make check payable to: UCCI

Participants can continue the plan for up to 24 months.

NC Flex Cancer Plan

Send premiums to:
NC Flex Enrollment
6724 Lockheed Drive
Redding, CA 96002
Make check payable to: Allstate Workplace Division

Participants can continue the coverage for up to 60 days (12 weeks if FMLA) provided premiums are paid timely. If your leave is expected to last longer than 60 days, please apply for the cancer disability premium waiver. To apply for the disability premium waiver, complete the Cancer Claim form available on the NCFlex website at www.ncflex.org. If you are not eligible for the waiver, the coverage automatically terminates and you will need to satisfy evidence of insurability (EOI) to restart the coverage upon your return to employment. However, you will be eligible to continue the plan by applying for COBRA continuation coverage through the vendor directly.

If you decide not to continue premiums during your leave or fail to pay the premiums, claims incurred during this gap will not be covered. You may restart your coverage if you return to work within 60 days. After 60 days (12 weeks if FMLA), EOI is required.

NC Flex Critical Illness Plan

Send premiums to:
NC Flex Enrollment
PO Box 492517
Redding, CA 96049
Make check payable to: MetLife

Participants can continue the plan.

State Health Plan

Send premiums to:
BEST Shared Services
1425 MSC
Raleigh NC 27699-1425

Make checks payable to: Office of the State Controller.



**STATE OF NORTH CAROLINA
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If you are on FMLA, the employer cost will continue to be paid by your agency until your FMLA ends. After FMLA ends, and if you continue to remain out on an approved leave of absence by your agency, you can continue your health insurance by paying the full cost (both the employer and employee costs listed above). During your FMLA approved leave, the employer cost will continue to be paid by your agency. You may continue paying the employee cost by mailing a check to the address listed below. Likewise, if you are on Workers Compensation Leave, Military Reserve Active Duty – State Service, or Short Term Disability with more than 5 years of retirement contribution, your employer cost will continue to be paid by your agency. However, you are responsible for sending any dependent premium and/or any employee only costs if enrolled in the 80/20 Plan to BEST Shared Services. If premiums for EE Only coverage are not received each month, your coverage will be reduced to the 70/30 Plan. Your next opportunity for any changes will be at the next Annual Enrollment.

If you are on any other type of unpaid leave, you can continue your health insurance by paying the full cost (both the employer and employee costs listed above). If you decide only to continue coverage for yourself, and not your dependents, you may do so by contacting the BEST Shared Service Center to change your coverage to Employee Only during your leave.

Premiums for your health insurance should be mailed to the BEST Shared Service Center at 1425 Mail Service Center, Raleigh, NC 27699-1425 and received by last day of the month. If premiums are not received, your coverage will end. No reminders will be mailed to you. If your coverage ends, you may reenroll when you return to work in an eligible position.

INSURANCE PLANS

NC Flex Life Insurance

Send premiums to:
NCFlex Enrollment
PO Box 492517
Redding, CA 96049
Make checks payable to: ReliaStar

Employees who are going to be on an LOA longer than 3 months can continue their coverage by filling out the Term Life Continuation Request. Otherwise payment should go to the PO Box listed above.

If you are under 70, and are on any other type of unpaid leave, you may continue your coverage by completing the Term Life Coverage Continuation Request form available on the NCFlex website at www.ncflex.org or by contacting ING at 1-877-464-5111.

NC Flex AD&D

Send premiums to:
NCFlex Enrollment
PO Box 492517
Redding, CA 96049
Make checks payable to: A.C. Newman

NC Flex Core AD&D

While on LOA without Pay, you cannot continue this benefit plan by sending the vendors premium payments and the plan will terminate in the BEACON system.

FLEXIBLE SPENDING ACCOUNTS

NC Flex Health Care FSA

During your unpaid leave, if you are expecting to incur health claims and have a remaining account balance, you may want to continue making contributions. If you do not continue contributions while on unpaid leave, any claims incurred during the leave period cannot be reimbursed under this plan. To continue contributions, please send your contributions to:

Send premiums to:
Bonnie Jones
Office of State Controller
1410 Mail Service Center
Raleigh, NC 27699-1410



**STATE OF NORTH CAROLINA
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Make checks payable to: State of North Carolina

Checks are due by the last day of each month. No reminders will be sent.

NC Flex Dependent Care FSA

This plan cannot be continued while on leave. You may reenroll when you return to work on a full-time basis.