

Benefits

Quick Facts:

- NCFlex coverage begins on the first day of the month following your hire date.
- State Health Plan coverage begins on the first day of the first or second month following your hire date (depending on your selection).
- SHP Indemnity plan coverage ends on 6/30/2008. Employees who don't actively select a PPO plan during the enrollment period will automatically be moved to the PPO Standard Plan (80/20) effective July 1, 2008.
- Each employing unit has a designated employee who is responsible for administering benefits for its employees.
- An employee has 30 days following a "qualifying event" to make a change to their benefits outside of annual enrollment.
- 401(k) participants can contribute up to 80% of salary, but are not to exceed the specified contribution limit.
- The maximum annual 401(k) contribution limit for 2007 and 2008 is \$15,500.
- Participants who are age 50 or older are allowed to make additional catch-up contributions of \$5,000 to their 401(k), 401(k) Roth and 457 Savings Plans.
- All contributions to the 401(k), 401(k) Roth and 457 Savings Plans are 100% vested immediately.

How do I...

Enroll in my benefits?

- You may visit the ESS site (<https://myBEACON.nc.gov> ; **My Benefits** tab; **Benefits Enrollment** link).
- or
- Fill out an enrollment form and submit your completed form to BEST Shared Services.

Change my benefits?

At annual enrollment

- You may visit the ESS site (<https://myBEACON.nc.gov> ; **My Benefits** tab; **Benefits Enrollment** link).
- or
- Fill out an enrollment form and submit your completed form to BEST Shared Services.

Outside of annual enrollment

- Employees can make changes to their benefits if they've had a qualified status change (also known as a life event or qualifying event). The benefits changes made must be consistent with the change in their status.
- An employee has 30 days in which he/she must request the benefits change and provide necessary documentation to validate the Life Event. Benefit changes are subject to approval.
- Once the Life Event has been approved by the Agency HR Administrator, the employee may
 - 1) log onto ESS (<https://myBEACON.nc.gov>); access **My Benefits** tab; **Benefits Enrollment** link) to change their benefits; or 2) Fill out an enrollment form and submit your completed form to BEST Shared Services.

Enroll in the savings plan(s)?

You may enroll in the 401(k), 401(K) Roth, or 457 Savings Plan by visiting the vendor website, completing an enrollment form (available through your Human Resources or Benefits office) and sending it to the vendor, or by calling the vendor directly.

- 401(k) **Prudential** Phone: 1-866-NC401(k)1 (1-866-624-0151); Website: www.retirement.prudential.com/ncplans.
- 457 **Great West** Phone: 1-800-201-1854; Website: www.ncdefcomp.com

For Employees

How do I...

Enable an employee to change their benefits due to a qualifying life event?

Agency HR creates Adjustment Reason in SAP. Refer to BPP documentation – [Create an Adjustment Reason PA30](#).

For Managers & Administrators