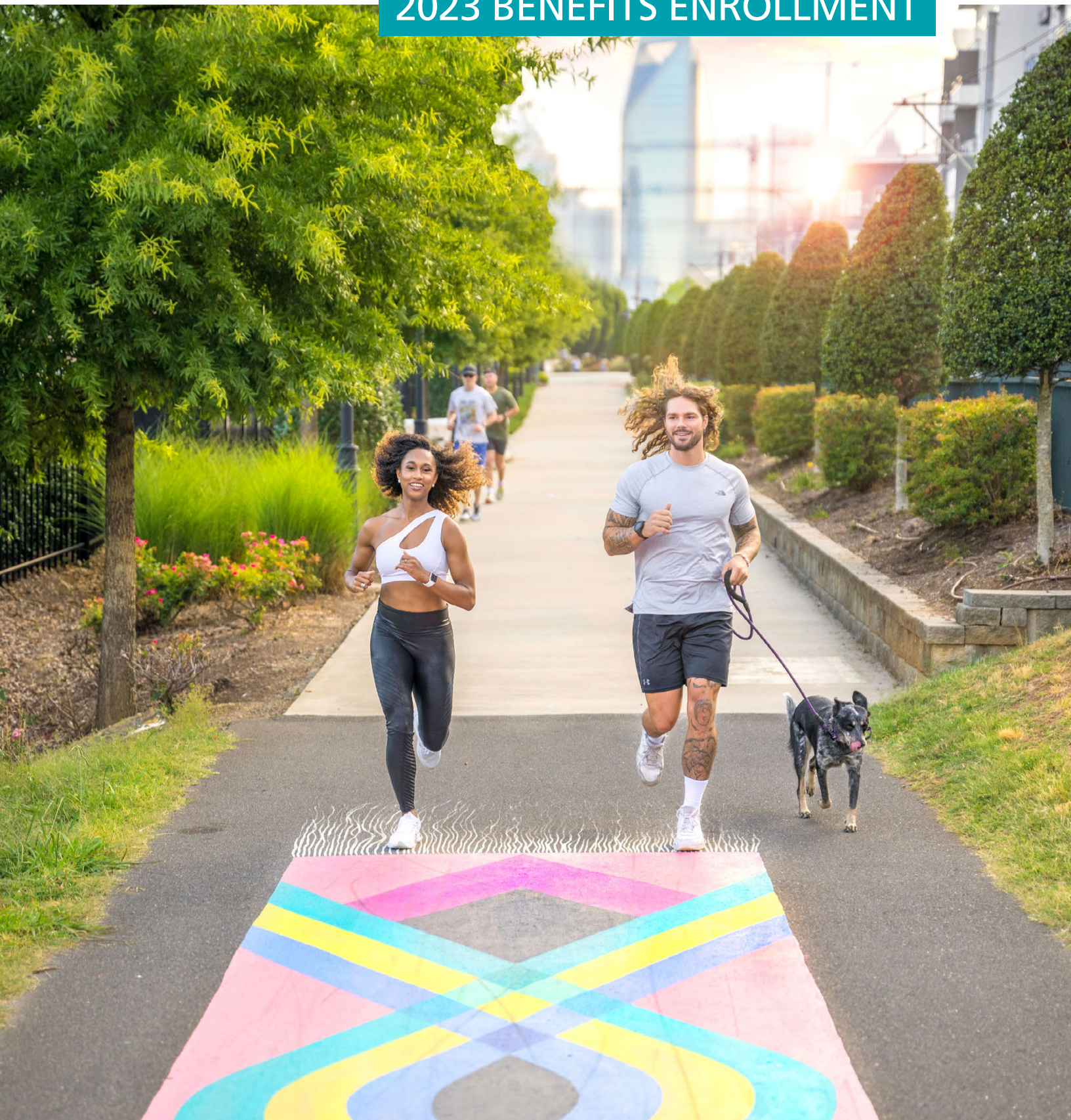


# CRVA<sup>+</sup> health & wellness

## 2023 BENEFITS ENROLLMENT





# Dependent Eligibility

**Dependent Spouse: Member's legal spouse**

**Dependent Child(ren) under the age of 26 including:**

- A natural child
- A stepchild
- A legally adopted child
- A child placed in the care of a member or the member's spouse for adoption or foster care
- A child for whom legal guardianship has been awarded to the member or the member's spouse
- A child or children covered under a Qualified Medical Child Support Order as defined by applicable federal and state laws
- A dependent child over the age of 26 who is physically and/or mentally handicapped and incapable of self-sustaining employment by reason of their physical/mental handicap

# Medical and Prescription Drugs

## For You and Your Dependents

Effective January 1, 2023, United Healthcare (UHC) will continue to insure the medical plans for CRVA employees.

Option 1: United Healthcare – HSA Option 2: United Healthcare – PPO

	UHC - HSA		UHC - PPO	
Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Maximum	Unlimited		Unlimited	
Primary Care Office Visit	20% after deductible	50% after deductible	\$20 copay per visit	50% after deductible
Specialist Office Visit	20% after deductible	50% after deductible	*Designated: \$30 copay Network: \$40 copay	50% after deductible
Virtual Visits**	No copay, after deductible		No Copay	
Preventive Services, Well Child Care, *Annual Physical Exams	100%; no deductible	30%; after deductible	100%; no deductible	30%; after deductible
Calendar Year Deductible				
• Individual	\$1,500	\$3,000	\$1,000	\$2,000
• Family	\$3,000	\$6,000	\$2,000	\$4,000
Hospitalization	20% after deductible	50% after deductible	20% after deductible	50% after deductible
• Outpatient - Major Diagnostic/ Surgery/Scopic	Freestanding: Ded + 20% /Hospital-based: \$500 per occurrence + 20% after deductible	Freestanding: Ded + 50% /Hospital-based: \$500 per occurrence + 50% after deductible	Freestanding: Ded + 20% /Hospital-based: \$500 per occurrence + 20% after deductible	Freestanding: Ded + 50% /Hospital-based: \$500 per occurrence + 50% after deductible
Emergency Room	20% after deductible		20% after deductible	
Urgent Care Center	20% after deductible		\$50	
Calendar Year Out-of-Pocket Maximum	(Includes all plan copays, coinsurance & deductible)	(Includes all plan copays, coinsurance & deductible)	(Includes all plan copays, coinsurance & deductible)	(Includes all plan copays, coinsurance & deductible)
• Individual	\$4,000	\$8,000	\$5,000	\$10,000
• Family	\$8,000	\$16,000	\$10,000	\$20,000
Prescription Drugs				
• Tier 1			\$5 copay	\$5 copay
• Tier 2			\$25 copay	\$25 copay
• Tier 3			\$75 copay	\$75 copay
• Tier 4			\$150 copay	\$150 copay
	20% after deductible	20% after deductible		

### \*Tier 1 providers

Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.

### \*\*Virtual Visits

A Virtual Visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription if needed that you can pick up at your local pharmacy, and it's part of your health benefits.

### Access Virtual Visits

Log into [myuhc.com](https://myuhc.com)® and choose from provider sites where you can register for a virtual visit. After registering for a visit, you will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit, you will be able to talk to a doctor about your health concerns, symptoms and treatment.

# Health Management

A freestanding facility performs outpatient services and submits claims separately from any hospital affiliation. Depending on your type of plan benefits, you may have a lower copayment, or no copayment at all, when you visit a freestanding network facility or provider office<sup>2</sup> instead of a hospital.

## Ask your doctor

When you need lab tests, radiology or outpatient surgery outside of your doctor's office, always ask the following questions:

- Do you know the cost of the tests you are ordering?
- Is the provider or laboratory in my network?
- If my share of the cost is less for services performed in a freestanding facility that is not connected to a hospital, can the test or service be performed at a freestanding facility?
- Can you recommend a freestanding facility in the UnitedHealthcare network?

## Find a freestanding network facility

Search for an outpatient center or laboratory on [myuhc.com](https://myuhc.com)<sup>®</sup>. Choosing a facility marked with the **"Freestanding Facility"** icon could help to reduce out-of-pocket costs.

## To learn more

Call the toll-free phone number on your health plan ID card.

To learn more: [myuhc.com](https://myuhc.com) > Find Care & Costs

The screenshot shows the UnitedHealthcare website's search results for imaging facilities. The top navigation bar includes 'UnitedHealthcare', 'FIND CARE & COSTS', 'HEALTH CHECKLIST', and 'SAVED PROVIDERS'. Below this, there are tabs for 'DOCTORS' and 'FACILITIES'. The main heading is 'Results for Imaging' with a 'START OVER' button. A green checkmark indicates '5 In-Network Facilities Found Near 11111'. A dropdown menu is set to 'FREESTANDING FACILITY'. The 'Refine Results' section shows filters for 'LOCATION' (ZIP code 11111) and 'SPECIALTY' (X-Ray and Radiology Facility). Two results are listed: 'ABC Imaging' and 'DEF Imaging', both marked as 'Freestanding Facility' with a green icon. The interface also includes a 'WITHIN' filter set to '20 MILES' and a 'RESET RESULTS' button.



<sup>1</sup> Copayments are the charge or set dollar amount that members are required to pay for certain services per their benefit plans. In addition to office visit copayments, members may also be responsible for copayments when they visit a facility or hospital. These facility and hospital copayments are in addition to the calendar-year/policy-year deductible and coinsurance. Facility and hospital copayments do not apply toward the deductible, and continue to apply after the deductible is met. These copayments may be referred to in plan documents as "per-occurrence copayments" or "per-occurrence deductibles." All member cost share for eligible expenses will apply to the out-of-pocket limit.

<sup>2</sup> Freestanding facilities include any of the following: outpatient facility, diagnostic or ambulatory center or independent laboratory. At a freestanding facility, plan deductible and coinsurance may still apply. See plan benefit information for further details.

This flier is intended for members of UnitedHealthcare place-of-service/tiered benefit plans.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.



# Where and When to Get Healthcare

## Virtual Visits – Average wait time: 15 minutes

- Basic care from a board certified physician from your mobile phone, laptop or tablet
- Available 24/7, even on weekends and holidays

## Primary Care Physician\* – Scheduled Visits

- Helps you prevent disease and stay healthy
- Diagnose and treat a full range of health issues
- Refer you to the right care when you need a specialist
- Help with the healthcare needs of your entire family
- Costs less than the emergency room or urgent care centers

\*Might not be your primary care physician.

## Retail Health Clinics – Average Wait Time: 15 minutes

- Basic care from a nurse practitioner on a walk-in basis with extended hours
- Used for minor health concerns that need care quickly:
  - Sore throats, ear infections, pink eye, skin rashes,
  - bladder infections and those last minute sports
  - physicals

## Find the nearest Retail Health Clinic locations at:

- [www.ccaclinics.org/membership/clinic-locations](http://www.ccaclinics.org/membership/clinic-locations)
- [www.cvs.com/minuteclinic/clinic-locator](http://www.cvs.com/minuteclinic/clinic-locator)
- [walgreens.com/pharmacy/healthcare-clinic/locations](http://walgreens.com/pharmacy/healthcare-clinic/locations)

## Urgent Care Clinics – Average Wait Time: 15 – 45 minutes

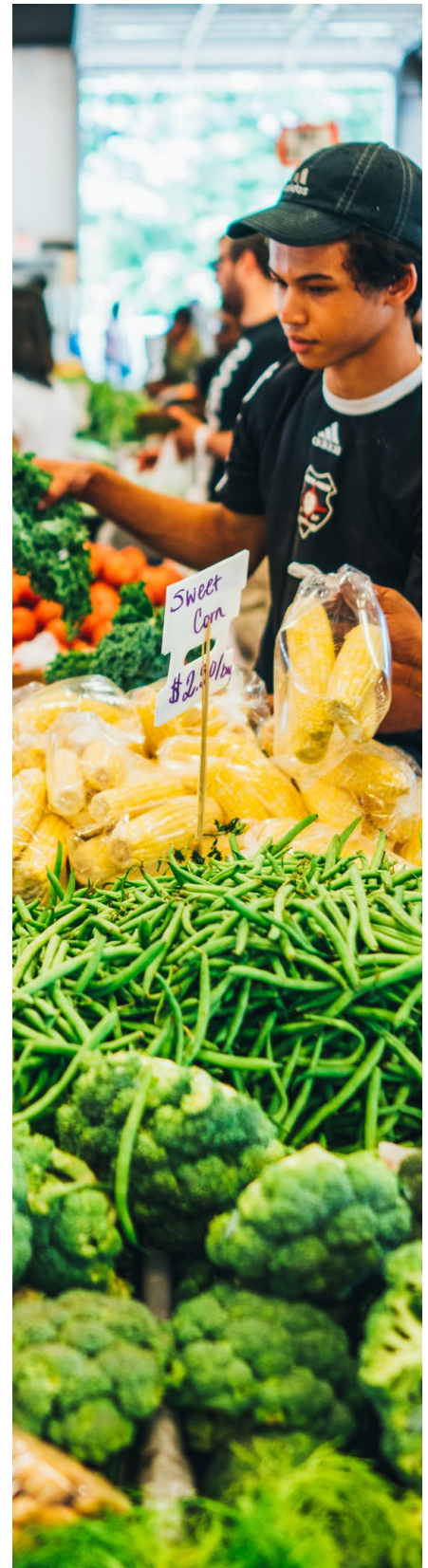
- When your physician is unavailable, get immediate quality care from a healthcare provider on a walk-in basis with extended hours
- For immediate attention for minor to moderate issues: Like sports injuries, migraines, vomiting, sprains, back pain

## Emergency Room (ER) – Average Wait Time: 4 hours

If you are facing an issue that threatens your life or health, never hesitate to go straight to the emergency room or call 911.

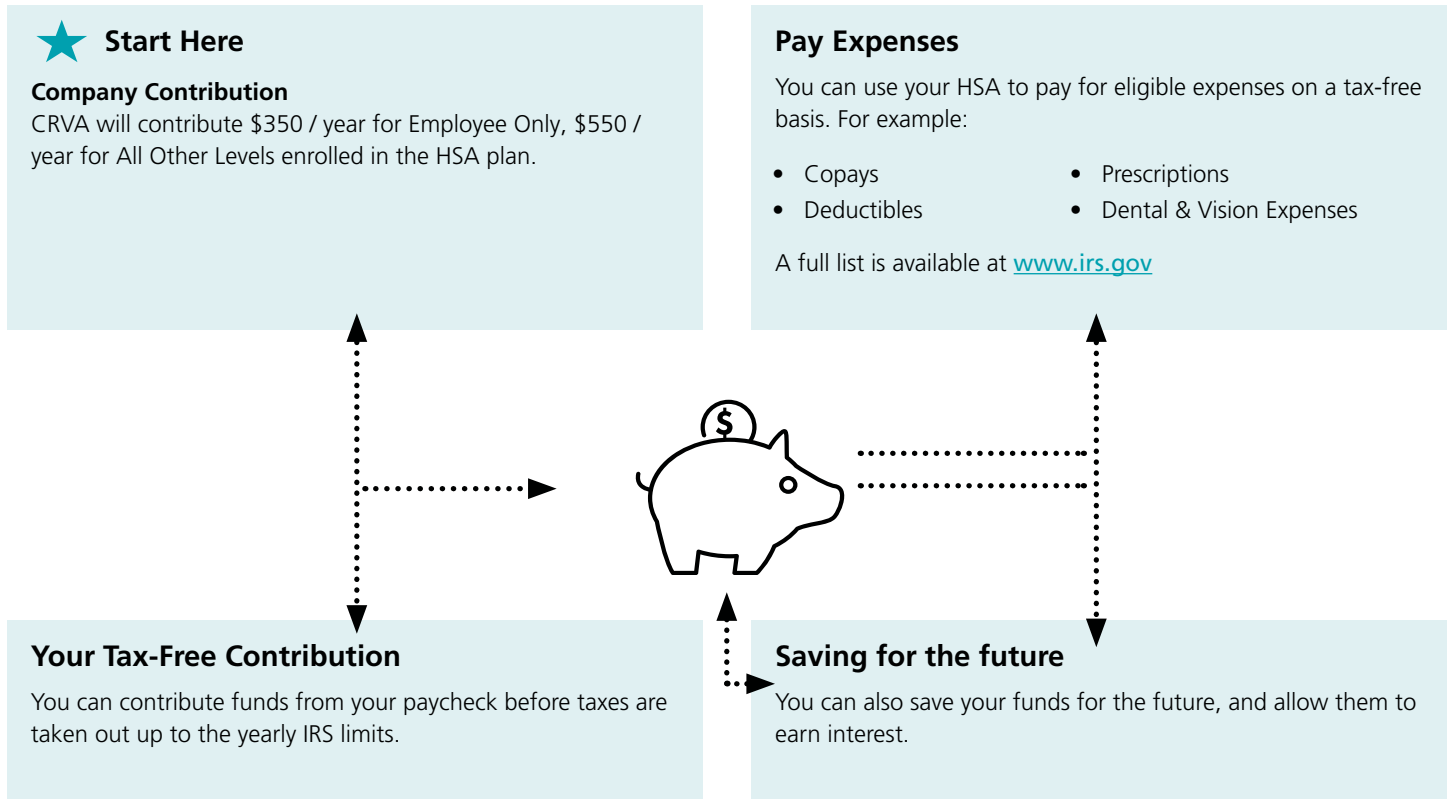
## Things to think about

- Non-emergency care delivered in the ER costs 5 times more than in a doctor's office or clinic
- Research studies indicate that between 8-27% of ER visits are inappropriate and should have been treated in a less expensive care setting
- ER doctors rarely have relationships with the patients they see, nor do they typically have your full medical history, so they must order expensive tests to determine a diagnosis and course of treatment
- Patients, when possible, should be treated by their primary care physician for non-emergency conditions in order to promote consistent, preventive and quality care



# Health Savings Accounts (HSA)

If you enroll into the HDHP HSA plan you'll have access to a Health Savings Account (HSA) through Optum Bank. You can think of your HSA as a personal savings account for your healthcare expenses, with some impressive tax advantages. The account even includes a contribution from CRVA that can be a big help throughout the year.



Coverage Level	2023 IRS Contribution Limit	CRVA Contribution	Your Maximum Contribution Amount
Employee Only	\$3,850	\$350	\$3,500
All Other Levels	\$7,750	\$550	\$7,200

\*If an individual reaches age 55 by the end of the calendar year, he or she can contribute an additional \$1,000.

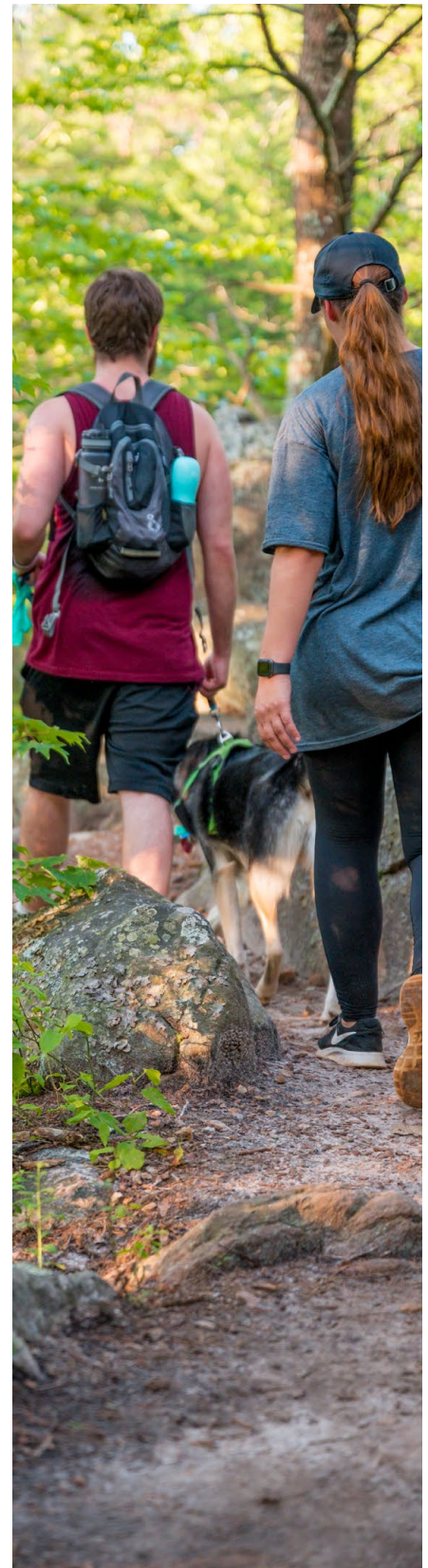
## Let's break it down

- You and CRVA can add funds into the HSA that are not subject to federal income taxes\*\* up to the IRS limits.
- The HSA allows you to pay for qualified medical expenses with these tax-free funds.
- The account can earn interest on a tax-free basis, and you are allowed to roll funds over year after year.
- You are eligible for an HSA if you are not covered by any other medical plan that is not a qualified HDHP, not enrolled in Medicare and not eligible to be claimed on another person's tax return.

# Dental Benefits

United Healthcare will administer the CRVA Dental Plan. Employees can utilize the United Healthcare PPO network of dentists. By choosing an in-network dentist, you will have access to reduced negotiated fees for many services. While we encourage members to utilize a PPO provider, the Dental Plan allows you to select an out-of-network dentist of your choice. If you choose a dentist that does not participate in the United Healthcare PPO network, you may have higher out-of-pocket expenses since you will be responsible for any difference between the dentist's fee and the United Healthcare plan payment.

United Healthcare Dental Plan January 1, 2023 – December 31, 2023		
Benefits	In-Network	Out-of-Network
Calendar Year Deductible	\$50 per individual; \$150 per family (Waived for preventive)	
Calendar Year Maximum	\$1,500	\$1,500
Preventive Services (Routine oral exams and cleanings, bitewing X-rays, fluoride treatment, space maintainers)	100%	100%
Basic Services (X-rays, oral surgery, periodontics, endodontics, extractions, fillings, anesthesia, sealants)	80%	80%
Major Services (Crowns, bridges, dentures, inlays, onlays, oral surgery)	50%	50%
Orthodontic Services	50%	50%
Orthodontic Services (Maximum)	\$2,000 maximum (Adults and Children)	\$2,000 maximum (Adults and Children)
Claim Payment Basis	Fee Schedule	90% of usual and customary



# Vision Benefits

Our vision benefits for 2023 will be provided by United Healthcare. To maximize your benefits, we encourage you to use providers in the United Healthcare network. Please see the summary below for an outline of covered services.

United Healthcare Vision Plan January 1, 2023 – December 31, 2023		
Benefits	In-Network	Out-of-Network Reimbursement
Services / Frequency	Eye Exam – 12 months Lenses – 12 months Frames – 24 months Contact Lenses – 12 months in lieu of spectacle lenses	
Eye Exams	\$10 copay	Up to \$40
Frames	\$130 Allowance, 30% discount on the amount over \$130	Up to \$45
Lenses (per pair)		
• Single vision		Up to \$40
• Bifocal	\$25 copay	Up to \$60
• Trifocal		Up to \$80
• Lenticular		Up to \$80
Contact Lenses	Medically Necessary Paid in Full	Medically Necessary \$210 Allowance
	Conventional \$125 Allowance	Conventional \$125 Allowance

# Your Medical, Dental and Vision Cost

## Effective January 1, 2023

We are pleased to offer two competitive medical and dental packages from which to choose. Below are the biweekly payroll deductions for medical, dental and vision coverage. Please review your paychecks to make sure the appropriate deduction is being taken for the benefits coverage you elected.

Employee Biweekly Payroll Deductions For Medical, Prescription Drug Coverage, Dental and Vision Coverage				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
HSA Medical Package	\$0.00	\$64.62	\$60.00	\$69.23
PPO Medical Package	\$44.77	\$133.85	\$124.62	\$143.08



# Basic Term Life and AD&D Insurance

The CRVA provides all eligible full-time employees with Basic Life Insurance equal to 2 times your basic annual salary, rounded to the next highest \$1,000, which includes matching Accidental Death and Dismemberment Insurance. This benefit has a maximum amount of \$200,000 and is fully paid for by the CRVA. Please remember to update your beneficiary information.

## Voluntary Supplemental Life

In addition to the Basic Life and AD&D Insurance coverage above, all employees have the opportunity to purchase supplemental coverage through United Healthcare. You may purchase 1, 2 or 3 times your basic annual salary up to a maximum of \$450,000. You also have the option of purchasing coverage for your spouse and child(ren). If you elect coverage above the Guarantee Issue Amount, you will need to complete an Evidence of Insurability Form. This form submission also applies if you are electing coverage for your spouse over the Guarantee Issue Amount. Rates as well as some of the limitations are outlined in the table below. You pay the full cost for this valuable coverage.

Benefit Detail		Voluntary Supplemental Life Insurance
Employee Amount		1-3 times basic annual salary rounded to the nearest \$1,000 not to exceed \$450,000
Employee Guarantee Issue Amount		\$200,000
Spouse Amount		50% of employee benefit amount up to \$225,000
Spouse Guarantee Issue Amount		\$30,000
Child(ren) Amount		Birth to 6 months: \$1,000 6 months to 26 years old: \$5,000 or \$10,000

Benefit reductions apply to age-bands.

Monthly Rates (per \$1,000 of Benefit)		
Per \$1,000 of Benefit Based on Age	<25	\$0.11
	25-29	\$0.09
	30-34	\$.10
	35-39	\$.13
	40-44	\$.19
	45-49	\$.30
	50-54	\$.47
	55-59	\$.73
	60-64	\$1.08
	65-69	\$1.88
	70-99	\$4.36

Benefit reductions apply to age-bands.

If you are currently participating in this program, during the open enrollment period you can increase your benefit one level (from 1x to 2x salary) up to the Guarantee Issue Amount without Evidence of Insurability. If your election exceeds the Guarantee Issue Amount, you will need to submit Evidence of Insurability. New hires who have become eligible for coverage since January 1, 2023, can apply for an amount of coverage up to the Guarantee Issue Amount for themselves, their spouse and children with no Evidence of Insurability. Employees falling outside these circumstances may enroll in coverage for themselves, their spouse and children; however, the full amount of elected coverage is subject to Evidence of Insurability approval.

# Short-Term and Long-Term Disability Income Benefits

We are pleased to provide Short-Term Disability Income and Long-Term Disability Income Benefits to all eligible employees.

**Short-Term Disability Income** benefits are provided in the event that an employee becomes disabled due to a non-work injury or illness.

Benefit Detail	Short-Term Disability Income
Benefits Begin	15th day accident, 15th day illness
Benefits Payable/Duration	26 weeks
Percentage of Income Replaced	50% of your pre-disability weekly earnings

**Long-Term Disability Income** benefits will be provided through USABLE Life. Benefits begin after you have been disabled for 180 days.

Benefit Detail	Long-Term Disability Income
Elimination Period	180 days
Benefit Duration	To Social Security Normal Retirement Age
Definition of Disability	2-year own occupation
Percentage of Income Replaced	60% of your monthly pre-disability earnings
Maximum Benefit Amount	\$6,000



# Retirement Plans

The CRVA provides 3 retirement savings plans that may include contributions by the employee, CRVA or both: NC Local Government pension plan, 401 A plan, and 457 plan. The 457 plan is the only plan that is voluntary for eligible employees.

Account	Who's Eligible	Employee Pays	CRVA Pays	Investment Management
NC Local Government	Employees who are regularly scheduled to work and required to work at least 1,000 hours in a calendar year. Enrollment occurs on first day of employment and is required.	6% biweekly, pre-tax contribution	8.95% monthly pre-tax contribution	Plan investments are managed by the Department of State Treasurer, Raleigh, NC
401 A	Full-time employees. Enrollment occurs after 1 year of full-time employment.	0%	2.5% biweekly, pre-tax contribution	You control all investment decisions and have a variety of investment options to select.
Drawing a Benefit From the Plan	You are vested in CRVA's contributions after completion of 3 years of full-time employment (includes 1 year waiting period). Normal income tax is applied on withdrawals. Possible early withdrawal penalty for withdrawals before age 59 ½.			
North Carolina Local Government Retirement System (NCLGRS)				
Full retirement at: 30 years (any age) 25 years (age 60)	<ul style="list-style-type: none"><li>You are vested in a pension benefit after completion of 5 years of creditable service If your employment terminates prior to being vested, you may request a withdrawal of your plan contributions.</li></ul>			
5 years (age 65)	<ul style="list-style-type: none"><li>Retirement benefit formula – 1.85% of “average final compensation” times the number of years of creditable service.</li></ul>			
Early retirement at: 20 years (age 50) 5 years (age 60)	<ul style="list-style-type: none"><li>“Average final compensation” is the average of your salary in the four highest paid years in a row.</li></ul>			
Voluntary Deferred Compensation				
457 Plan	Full-time employees. Enrollment may begin as early as your first pay check.  The plan is optional and designed to supplement your retirement income.	* Employee selects % of biweekly, pre-tax contribution or a flat pre-tax dollar amount	0%	You control all investment decisions and have a variety of investment options to select.
Drawing a Benefit From the Plan	Applies at separation of service or retirement. You are always vested (fully own) 100% of your contributions as well as any associated earnings. Normal income tax is applied on withdrawals. Unlike other retirement accounts, there is never an early withdrawal 10% penalty.			

\* Pre-tax contributions: Minimum: \$10 per pay; Maximum: \$22,500; Overage 50 Catch-up additional \$7,500.



# Flexible Spending Accounts (FSAs)

Your Flexible Spending Account will be administered by Flores and Associates. FSAs can save you up to 40 percent depending on your tax bracket on every plan dollar you spend. Set aside no more than you think you will use from the date your participation begins through December 31, 2023. IRS rules do not allow unused money in your Flexible Spending Accounts to be returned to you at the end of the plan year. Funds remaining in your account after the end of the plan year will be forfeited.

"Use it or Lose it" still applies. Be sure to only deposit the amount of money into the HFSA that you expect to spend on medical, dental or vision expenses during the year. You have until December 31st to file claims; the IRS requires that any amount remaining in your account in excess of \$610 after the claim-filing deadline be forfeited.

## Health Care FSA

Health Care FSAs allow employees to set aside pre-tax dollars taken through payroll deduction to pay for expenses not covered by any medical or dental plan in which you may be enrolled. The maximum you may set aside for the health care account has been increased to \$3,050 per year. Some of the eligible expenses include:

- Qualified unreimbursed health care expenses for you and your eligible dependents
- Your portion of covered expenses (copayments, coinsurance and deductibles)
- The amount above your annual maximum for vision and dental expenses
- Other IRS eligible expenses such as prescription drugs, eye glasses and contacts, hearing aids and over the counter medications, provided they accompany a doctor's prescription

## Dependent Care FSA

Dependent Care FSAs may be used to pay for eligible expenses related to the care and supervision of your child or elder dependent. Some of the eligible expenses include:

- Care at licensed nursery schools or child care center
- Care provided in or outside your home during your working hours
- Before and after-school care
- Day camps
- Eldercare

The maximum you may set aside for the dependent care account is \$5,000 per year if you are married and filing jointly; the maximum available for individuals who are married and filing single is \$2,500.

## The Limited Flexible Spending Account (LFSA)

If you enroll in the Health Plus Plan and would like to continue to take advantage of the Flexible Spending Account (FSA), you will be enrolled in the LFSA. The LFSA allows you to set aside pre-tax dollars for eligible dental and vision expenses you can expect to incur during the year. Be sure to keep the following points in mind as you consider the LFSA:

- The LFSA is for qualifying dental and vision expenses only. You may not use the account for medical, prescription drug or other medical expenses. These expenses will be paid out of your Health Savings Account (HSA)
- You may contribute up to \$3,050 to your LFSA

"Use it or Lose it" still applies. Be sure to only deposit the amount of money in the LFSA that you expect to spend on eligible dental or vision expenses during the year. You have until December 31 to file claims; the IRS requires that any amount remaining in your account in excess of \$610 after the claim-filing deadline be forfeited.

# Other Benefits

## Additional benefits made available to you include:

- Educational Assistance Program
- NC 529 College Savings Plan
- Limited opportunity for event tickets

## Employee Assistance Program (EAP)

- Administered by McLaughlin & Young. There are two ways to access your EAP and work-life services: Call 800.633.3353 or visit [mygroup.com](https://mygroup.com) > Click on My Portal Login > Work-Life > **Username: crva123 Password: guest**
- Assessment and Counseling: Reasons to use the EAP include marital difficulties, parenting, stress, depression, work-related concerns, alcohol and drug use/abuse, grief and loss, or preventative. When employees and family members call the EAP, they are offered face-to-face, telephonic, or virtual counseling sessions in which a thorough assessment can be conducted by a licensed, experienced clinician in their area. EAP provides short-term, solution-focused therapy
- Available 24 hours a day / 7 days a week
- Services are confidential

## Holidays

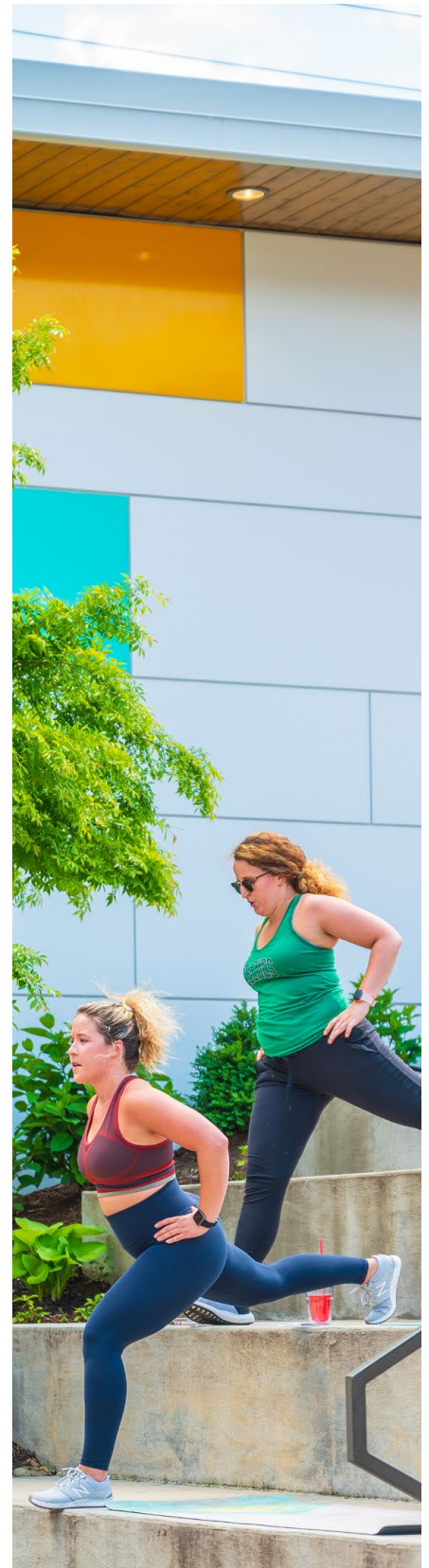
- |                               |  |
|-------------------------------|--|
| • New Year's Day              | • Independence Day                       |
| • Martin Luther King, Jr. Day | • Labor Day                              |
| • Good Friday                 | • Thanksgiving Day (Thursday and Friday) |
| • Memorial Day                | • Christmas Day (2 Days)                 |
| • Juneteenth                  |  |

## Funeral Leave

- Up to 10 consecutive days/calendar year for death in immediate family (includes spouse, parent, sibling and child/stepchild)
- Up to 3 consecutive days/calendar year for the death of grandparent, grandchild and mother/father-in-law

## Jury Leave

- Employee granted leave of absence in order to serve as a juror or to testify as a witness
- Must submit any compensation received for jury duty to the HR department



# Other Benefits cont.

## School Support Leave

Employee may be granted an unpaid short-term absence up to four (4) hours per year to attend or otherwise be involved with the employee's child's school (See policy manual for conditions)

## Vacation

Years of Employment	Accrued Hours per Pay Period	Accrued Days Per Year
Under 1 Year	3.69	12 Days
1 to 5 Years	4.92	16 Days
5 to 10 Years	5.85	19 Days
10 to 15 Years	7.38	24 Days
15+ Years	7.69	25 Days

## Sick Leave

- Accrue sick leave at a rate of 6.67 hours a month (3.08 hours per pay period) for each full month of continuous service
- To be used for employee illness or disability or that of a member of the immediate family or a parent, child or spouse living outside the household who requires the employee's personal care or attention
- If sick leave absence exceeds 3 working days, the employee must submit a doctor's note in order for sick leave to be paid

## Birthday

Full Time employees may take one (1) paid day off, 8 hours in a calendar year, for his/her birthday. A day off may be taken on any day within an employees birth month

## Military Leave

Employee granted up to 2 weeks in a calendar year (but paid for only half the scheduled workdays) to attend annual training as a member of the organized military reserves

## Parental Leave

Up to 6 weeks paid to support bonding with a new child as a result of birth, adoption or placement including guardianship or foster care placement

NEW!

## InsurChoice™

### Individual Insurance Products

CRVA has partnered with NFP's InsurChoice, a one of a kind insurance program to give you access to different products and policies. These are all individual policies and will not be payroll deducted. CRVA will provide Team Members easy access top rated insurance carriers so you get the best rates available.



Home Insurance



Renters Insurance



Pet Insurance



Aflac's Supplemental Insurance

## Your Personalized Solutions

Get competitive coverage at competitive prices.

**Scan Here to start Saving Today!**



For more information, visit [here](#)  
Or email us at [InsurChoice@nfp.com](mailto:InsurChoice@nfp.com)



# 2023 Benefits Information

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## Changing Your Enrollment

Once you have made an election for the plan year (January – December), you cannot change it until the next annual open enrollment period unless you have a qualifying life event. If you do have a qualifying life event and you want to change your elections, it is your responsibility to do so within 30 days of the life event.

## Changes That Can Be Made:

- Enroll or terminate individual and/or dependent coverage in the Medical/Dental/Vision Plan
- Enroll or make changes in the Voluntary Supplemental Life Insurance. Evidence of Insurability (EOI) may be required
- Enroll or make changes in the Flexible Spending Accounts (FSAs)
- Update your beneficiary information for life insurance

## Access Your Online Enrollment:

- If you are not currently enrolled and would like to enroll yourself and/or any eligible dependents
- If you are currently enrolled in the medical plan and want to change the plan or decline coverage.
- If you are making any changes to dependents covered under your plan
- If you would like to participate in the Healthcare Spending or Dependent Day Care Accounts

## What if I Do Not Want to Make Any Changes?

Open Enrollment for 2023 is passive. This means no action is required if you want to keep your same coverage and dependents for your current medical, dental and vision plans. Your current elections will roll over to the new year unless you make your elections or changes in the online enrollment platform. If you are currently enrolled in the Flexible Spending Health Care and/or Dependent Care Accounts, Healthcare Savings Account or Supplemental Life you must re-enroll each year, as your current elections will not roll over into 2023.

## How Do I Enroll?

Access our ADP go to Myself Tab> Benefits > Enrollment > Start

## When Is The Enrollment Deadline?

Online enrollment elections are due by November 23, 2022.

## Who Do I Contact with Questions?

Please contact Sheri Best at 704-414-4147 or [sheri.best@crva.com](mailto:sheri.best@crva.com)

## Questions?

**See back cover for a list of contacts.**

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents, will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

# Questions?

## Medical and Prescription Drug Benefits

United Healthcare  
[www.myuhc.com](http://www.myuhc.com)  
866-633-2446



## Dental Benefits

United Healthcare  
[www.myuhc.com](http://www.myuhc.com)  
877-816-3596



## Vision Benefits

United Healthcare  
[www.myuhc.com](http://www.myuhc.com)  
800-638-3120



## Disability Benefits

USAble Life  
[www.usablelife.com](http://www.usablelife.com)  
800 648-0271 dial 2 for Customer Service



## NC Retirement Systems

[www.myncretirement.com](http://www.myncretirement.com)  
N.C. Department of State Treasurer,  
Retirement Systems Division  
3200 Atlantic Avenue,  
Raleigh, North Carolina 27604  
1-877-NCSECURE (1-877-627-3287)



## Flexible Spending Accounts

Flores and Associates  
[www.flores247.com](http://www.flores247.com)  
800-532-3327



## 457 Plans

ICMA-RC  
[www.icmarc.org](http://www.icmarc.org)  
800-669-7400

Pacific Life  
[www.pacificlife.com](http://www.pacificlife.com)  
704-541-8204

## 401(a) Plan

ICMA-RC  
[www.icmarc.org](http://www.icmarc.org)  
800-669-7400

## Individual Supplemental Insurance Products

Colonial Supplemental Insurance  
[www.coloniallife.com](http://www.coloniallife.com)  
800-325-4368

Aflac  
[www.aflac.com](http://www.aflac.com)  
800 992-3522



## Health Savings Account (HSA)

Optum Bank  
[www.optumbank.com](http://www.optumbank.com)  
800-243-5543



## Basic Life and AD&D and Voluntary Life

United Healthcare  
[www.myuhc.com](http://www.myuhc.com)  
800-638-3120

