

Flexible Benefits Program

N. C. Flex

NC Flex, the statewide flexible benefits program, offers the advantage of paying for certain benefits with pre-tax dollars.

Many state employees are benefiting from pre-tax programs on health insurance premiums and dependent care costs, but NC Flex expands the savings even further through spending accounts and a statewide dental program. There is also a vision plan and accidental death and dismemberment plan available to employees.

There is a maximum amount that can be deducted before taxes for NC Flex and other [deferred compensation programs](#) so the employee must consult with the agency benefits representative for assistance.

NC Flex is available to all State agency and university employees working 20 or more hours per week who have permanent, probationary, trainee, or time-limited appointments.

Health Care Flexible Spending Account

NC Flex offers a Flexible Spending Account (FSA) for health care costs.

An employee may establish a FSA for health care by contributing a set amount to a spending account each month through payroll deductions. This money is taken out of the pay before taxes and may be used for various out-of-pocket health expenses ranging from co-payments and prescription medicine to braces and contact lenses. When an expense qualifies for payment, a claim is submitted and the employee receives a tax-free check reimbursement.

Dependent Care Flexible Spending Account

NC Flex also offers a Flexible Spending Account (FSA) for dependent care costs.

A dependent care FSA may also be established to set aside money before taxes to pay for care of a dependent child under age 13, an incapacitated spouse or a dependent adult. A dependent care FSA can pay for school care, home care and housekeeping services, among other things.

Continued on next page

Flexible Benefits Program, Continued

Dental Plan A statewide voluntary dental program is offered to employees through NC Flex. The cost of the program is subject to change from year to year, so employees should consult with the agency benefits representative for the most current information. The premiums for this program are paid by employees before taxes.

Vision Plan A statewide voluntary vision plan is also offered through NC Flex. This plan allows significant savings on eyeglasses, contact lenses and eye examinations. The premiums for this program are paid by employees before taxes.

Accidental Death and Dismemberment Insurance Accidental Death and Dismemberment Insurance is offered through NC Flex. This voluntary plan pays a benefit to you or your family in the case of accidental death, dismemberment, certain injuries (paralysis or coma) even if you are already covered by other insurance plans. You can also choose to cover your family members by this insurance. The premiums are paid by employees before taxes.

Information Sources The Office of State Personnel continuously works to expand NC Flex to include other benefits for State employees. Updates and annual open enrollment packages will be made available to employees each year during October and November. Visit the web site: www.ncflex.org.
