

As a public school, your group is eligible to offer the NCFlex voluntary benefits to your employees. NCFlex benefits are administered by a benefits team through the Office of State Human Resources.

There are no fees to offer the NCFlex voluntary benefits to your employees. Per statute NCGS 126-95 that governs the NCFlex program, all the NCFlex products are offered pre-tax. The savings in the employer's share of contributions under the Federal Insurance Contributions Act (FICA) due to the reduction in the employee's salary are used to pay the administrative expenses of the NCFlex program. Since the products are pre-tax, you as the employer don't have to pay FICA (Medicare & Social Security) taxes on the premiums that are deducted pre-tax. What you as the employer would have had to pay if the premium was included as part of the employee's taxable income is instead paid to the Office of State Controller to administer the NCFlex program.

The NCFlex benefit program includes the following benefit offerings:

- Health Care Flexible Spending Account
- Dependent Day Care Flexible Spending Account
- Accident
- Cancer and Specified Disease
- Critical Illness
- Disability
- Dental
- Vision
- Group Term Life
- Accidental Death & Dismemberment (AD&D)
- TRICARE Supplement for Retired Military
- Two Core Plans – Core Vision and Core AD&D which are offered for FREE to employees who enroll in these plans

There are many advantages to participating in the NCFlex benefit program such as:

- Low rates –
 - The NCFlex team works directly with carriers, avoiding additional costs for agents and agency commissions
 - Having such a large group of eligible employees results in buying power
- Easy administration – NCFlex shares the same enrollment platform as the State Health Plan
- Competitive bid process – NCFlex drafts, evaluates, and awards the vendor contracts
- Customer service – The NCFlex team along with carrier contacts are available to help you with any needs that arise related to these benefits
- Transferable among state agencies, universities, participating community colleges and public schools

- A variety of benefits to meet the needs of all employees
- Portability and Continuation options – most of the plans listed can be continued directly with the relevant vendor after separation from employment

A brief overview of the NCFlex program can be found [HERE](#). For additional information and more detail, go to www.ncflex.org. If you have any questions about the NCFlex voluntary benefits or would like more information, please contact Linda Forsberg at linda.forsberg@nc.gov.

If you wish to move forward with offering the NCFlex benefits to your school employees complete this [NCFlex New Group Intake Form](#).