



**Date:** January 2023  
**To:** UNC Life Insurance Plan Participants  
**Subject:** Special Adjustment Period for UNC Life Insurance Coverage: February 1 – 17, 2023

The University of North Carolina (UNC) System is committed to offering best-in-class benefit options that provide financial security for all University faculty and staff and their dependents while maintaining the financial stability of the plan. As previously communicated, we made the decision to consolidate our existing life insurance and AD&D plans into a single UNC System Office policy to reduce rates and offer aligned, enhanced policy provisions. As a result, any NCFlex life coverage you previously had was mapped to the UNC life insurance plan for 2023.

## IMPORTANT REMINDERS ABOUT EMPLOYEE LIFE INSURANCE COVERAGE MAPPING

- For employee life insurance, the UNC plan limits are now 10x salary but you did not lose any employee coverage if your mapped amount was more than the limit.
- The UNC plan uses a salary multiplier formula, which is different than the NCFlex plan, so your coverage may have been rounded up when it was mapped over to the UNC plan.
- You did not lose any of your existing life insurance coverage for yourself as a result of being mapped to the UNC life insurance plan. The only way that your employee benefits would be reduced is if you requested them to be changed during Open Enrollment.

### ***Don't Miss the Special Adjustment Period for UNC Life Insurance Elections: February 1-17, 2023***

We understand that the mapping process may have seemed a bit confusing during Open Enrollment and you may not have been exactly sure what your mapped coverage and the corresponding premiums would look like in 2023. Now that everything has been mapped and 2023 premiums have taken effect, we want to give you an opportunity to make any adjustments (for example, reduce your coverage if it's more coverage or a higher premium than you wanted).

## WHAT YOU NEED TO DO

**Review your current life insurance elections and premiums that are being deducted to ensure that no adjustments are needed.** If everything looks good, you do not need to take action. However, if you do see something you'd like to change, you must take action during the Special Adjustment Period (February 1-17, 2023). If you do not make changes during the Special Adjustment Period, you will not be able to make changes to your UNC life insurance coverage until the next Open Enrollment window unless you experience a change in family status or other qualifying event.

### *Want to reduce your UNC life insurance coverage?*

You can reduce your coverage down to any lower salary multiple via the UNC (Empyrean) platform during the Special Adjustment Period. See the callout box to the right for steps to take to change your coverage.

**Note:** If you were mapped to 1x salary and want to reduce your coverage, you can reduce it back to your previous “flat” coverage amount you had under the NCFlex plan but will need to call the Empyrean University Benefits Service Center at **833-862-1490** to initiate the request. If you select this option, it’s important to understand that you will be enrolled in a Grandfathered UNC plan with coverage through Securian and will **not** be placed back in the NCFlex plan. The Grandfathered UNC Plan is **ONLY** available to employees who were mapped to 1x salary.

### *Want to increase your UNC life insurance coverage?*

You can request to increase the salary multiple of coverage, up to plan limits, during the Special Adjustment Period; however, **any** increase will require Evidence of Insurability (EOI). See the callout box to the right for steps to take to change your coverage.

### *Want to cancel your UNC life insurance coverage?*

You can cancel your coverage during the Special Adjustment Period. See the callout box to the right for steps to take to change your coverage.

### *How to Make Changes to Your UNC Life Insurance Coverage During the Special Adjustment Period*

1. Access the UNC (Empyrean) platform for your institution from the enrollment page on the UNC System Human Resources site at <https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment>.
2. At the bottom of the home page, click “Special Adjustment Period” and select **SPECIAL ADJUSTMENT PERIOD** from the list, then click the **SAVE AND CONTINUE** button.
3. Enter the date and click the **SAVE AND CONTINUE** button.
4. Under **EMPLOYEE VOLUNTARY LIFE**, click the **CHANGE** button.
5. Select your desired coverage amount. **Note:** For any increases, you will be prompted to provide EOI and the change will not be effective until EOI has been approved.
6. After you have made your enrollment choices, and they are displayed for you to review, you **must** scroll down and click **Submit My Elections**. One last pop-up message will appear, and you must click **Accept** or your choices will not be recorded. Don’t overlook this critical step! Print a copy of your Confirmation Statement before logging out.

## **WHEN COVERAGE WILL BECOME EFFECTIVE**

Most changes made during the special adjustment period will become effective **March 1, 2023**. The only exception is if you increase your coverage, your effective date will be determined by the approval of your EOI.

## **QUESTIONS?**

If you have questions about making changes during the Special Adjustment Period, please contact the Empyrean University Benefits Service Center at **833-862-1490**, Monday-Friday, 9 a.m.-5 p.m., ET.