



Coverage Continuation Options at Separation

When NCFlex coverage is lost due to termination of employment, retirement or other losses of eligibility, employees and covered dependents may continue certain benefits. The following chart lists the continuation options.

NCFlex Coverage	Option	Cost	What You Need to Know
Health Care Flexible Spending Account	COBRA	102%	P&A will send COBRA enrollment materials to your last known address.
Dependent Day Care Flexible Spending Account	None	N/A	Cannot be continued. Upon your termination, you can use the balance to pay for eligible expenses incurred through the end of the calendar year or the plan's grace period.
Accident Plan	Portability prior to age 70	100%	Contact Voya by calling 877-464-5111 .
Cancer	Portability	100%	Allstate Benefits will send you a portability letter upon receipt of the termination of employment.
Critical Illness	Portability prior to age 70	100%	Contact Voya by calling 877-464-5111 .
Dental	COBRA	102%*	Empyrean will send COBRA enrollment materials to your last known address.
Vision Care	COBRA	102%*	Empyrean will send COBRA enrollment materials to your last known address.
TRICARE Supplement	Portability	100%	Selman will send COBRA enrollment materials to your last known address.

* The rate is 102% of the combined employer and employee rate, which includes a 2% administrative fee.