

## Did You Know?

Information and updates regarding the UNC Payroll Project can be found on the Human Resources website at <http://www.unca.edu/hr>

## Spotlight on: Low Cost Generic Drugs Become More Accessible

In today's economic climate, many of us are accustomed to shopping for the lowest prices on groceries and other items; however, reviewing different options for prescription medicines can be just as advantageous.

Many national and local retail pharmacies now offer generics at discounted prices. As of September 1, 2009, Medco will also begin offering State Health Plan members lower cost generics on a mail-order basis. Medco's mail-order pharmacy has more than 400 generics at \$10 or less for a 90-day supply, with free shipping.

In addition, many pharmacies have a specified list of generics that are covered at the discounted prices. Most are limited to the more common generics that have been available for a few years. Many of the newer, more expensive generics such as allergy medication fexofenadine (generic Allegra), simvastatin (generic Zocor) for cholesterol, and omeprazole (generic Prilosec) for heartburn are usually not included on these lists.

While the State Health Plan does not endorse any particular program, it is worth checking to see which generics are included, as the lists are constantly being updated.

State Health Plan members can take advantage of these discounted generic programs, and Medco will process the claim accordingly.

Just a sampling of pharmacy websites that feature generic programs include:

- CVS - [Health Savings Pass](#)
- Kmart - [Kmart Generic Program](#)
- Medco by Mail: [Medco Low Cost Generic Program](#)
- Rite Aid - [Rite Aid Generic Program](#)
- Target - [Target Generic Program](#)
- Walgreens - [Walgreens Prescription Savings Club](#)
- Walmart - [Walmart Generic Program](#)

For more information about lowering the cost of generic prescriptions for State Health Plan members, visit their website at <http://www.shpnc.org>

## 529 College Savings Plan Sees Updates

The North Carolina National College Savings Program (NC529) has had a few changes in recent months.

A 529 plan is an education savings program that is generally operated by a state or institution that allows families to set aside money for future college costs.

While some investment options have changed, age-based and individual options are still available. Account earnings remain tax-free when used for higher education expenses and North Carolina continues to offer an annual tax deduction on contributions - up to \$2500 per individual or \$5,000 for a married couple filing jointly.

The NC529 Program has seen a 22.6% increase in participation during the past year - an indication more people are thinking ahead about college costs.

Accounts may be opened for anyone including children, grandchildren or even yourself!

For more information regarding the 529 program or college investment options, visit <http://www.cfnc.org>

## Campus Flu Shot Clinics Announced

The State Health Plan is again sponsoring three seasonal flu shot clinics for members.

The clinics will be held **October 21, 22 and November 9** in Room 221 of Highsmith Union from 8 a.m. until 4 p.m. The seasonal flu vaccine will *not* protect against the H1N1 (Swine) flu virus. Vaccination against H1N1 will require a separate vaccine that is still under development.

The free seasonal flu clinics are available for employees, retirees and dependents above the age of 9 who are covered by the State Health Plan, Medicare Part B or another BC/BS of NC policy. A \$30 fee will be charged per seasonal flu shot for family members and employees *not* covered by the State Health Plan or another BC/BS of NC policy.

As of September 12th, widespread influenza activity was reported by 11 states to the Centers for Disease Control (CDC) including North Carolina, South Carolina and Tennessee. In general, anyone who wants to reduce their chances of getting seasonal flu can get vaccinated. However, certain people should get vaccinated each year according to the CDC. They are either people who are at high risk of having serious seasonal flu-related complications or people who live with or care for those at high risk for serious complications.

For more information regarding the seasonal flu shot clinics, contact Amy Owenby at 250.2357 or via email at [aowenby@unca.edu](mailto:aowenby@unca.edu)

## NC Flex Enrollment Dates Announced, Dental Rates To Rise 9.11%

Employees will be able to elect their NCFlex coverage for 2010 from October 5th through October 30th by signing into their account on [www.ncflexonline.org](http://www.ncflexonline.org) during this period.

The enrollment period will kick off in Owen from 9 to 11 a.m. on Wednesday, **October 7th**, with NC Flex representatives available to answer questions regarding the various plans and options as well as assistance with online enrollment. This will provide a great opportunity for employees to learn more about these benefits while they have the opportunity to enroll or change them.

While most benefits carryover from year to year, flexible spending accounts (both healthcare and dependent day care) must be renewed annually.

Changes for the 2010 period include:

- Dental rates have been increased 9.11% on both low and high option policies with no plan design changes. These rates have been negotiated for the next two years (2010 and 2011).
- An Evidence of Insurability (EOI) will no longer be required for the **Low Option** Cancer plan.
- The Critical Illness plan is also dropping its EOI requirement for the 2010 coverage period.
- The Group Term Life insurance policy had a 2 year rate extension meaning that current rates will be in effect for at least two more years. In addition, a \$10,000 incremental increase is available to all participants at each annual enrollment with no EOI required for amounts under \$100,000.
- The maximum amount allowable for the Health Care Flexible Spending program has been increased from \$4,200 to \$5000. The Daycare Flexible Spending Account maximum will remain at \$5,000.

Information regarding plan changes and enrollment will be sent via campus mail within the next two weeks and will be available online when enrollment begins. Current NCFlex members will also be receiving periodic mailings to their home and Human Resources will be sending reminders via email regarding enrollment.

## More Student Loan Options Available

As of July 1, 2009, the U.S. Department of Education offers the Income Based Repayment Plan (IBR), a new repayment plan for certain types of federal student loans. Under IBR, the required monthly payment is restricted to an intended affordable amount based on income, family size, and state of residence. In addition, student loans may be eligible for cancellation after a period of 25 years of payment. For more information on this program, please go to the U.S. Department of Education Federal Student Aid website, <http://studentaid.ed.gov/>

A second program is now available, known as the Public Service Loan Forgiveness program. This program was created to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your eligible federal student loans after you have made 120 payments on the loans under certain repayment plans while employed full time by certain public service employers. For more information on this program, please go to <http://studentaid.ed.gov/PORTALSWebApp/students/english/PSF.jsp>

## Health Plan Outlines Wellness Initiatives

The State Health Plan (SHP) has begun releasing information about a planned "Comprehensive Wellness Initiative" or CWI.

In April 2009, Senate Bill 287/Session Law 2009-16 was signed by Governor Beverly E. Perdue. Contained in the Law is a section about the CWI for members of the State Health Plan for Teachers and State Employees. This initiative was developed to encourage Plan members to make healthier lifestyle choices. It also provides support to assist Plan members to quit using tobacco and maintain a healthy weight.

Starting July 1, 2010, members will be enrolled in the 70/30 Basic Plan unless they meet the requirements for enrollment in the 80/20 Standard Plan, based on compliance with the tobacco cessation component. A weight management component will be added to the requirements for the 80/20 Standard Plan beginning July 1, 2011. The CWI applies to active employees, retirees, COBRA participants and dependents whose primary health coverage is provided by the Plan. The CWI does not apply to members with Medicare as their primary coverage.

The outline as well as updates regarding the CWI can be found at <http://www.shpnc.org>