

UNC FP 2024 Annual Enrollment FAQ

- How will my ArmadaCare plan coverage change?
 - ❖ Your ArmadaCare plan will continue to cover copay, coinsurance, and deductible amounts for State Health Plan covered services performed by UNC providers, or for State Health Plan covered services performed by a State Health Plan in-network provider, with an approved exception by the UNC FP Benefits Office for both the 70/30 and 80/20 plans.
- If all of my doctors are within the UNC system, will I have increased costs if I am enrolled in the 70/30 plan?
 - ❖ As long as the services performed are by State Health Plan, in-network UNC providers, and covered under the SHP as copay, coinsurance, or deductible expenses, you should not see an impact to your out of pocket costs. Armada will continue to pick up these copay, coinsurance, and deductible amounts. However, if your service is considered non-covered by the State Health Plan, you will see an increase in your out of pocket costs.
- Will I have more out of pocket costs if I am enrolled in the 70/30 plan?
 - ❖ As long as the services performed are by in-network UNC providers, and covered under the State Health Plan as copay, coinsurance, or deductible costs, you should not see an impact to your out of pocket. Armada will continue to pick up these copay, coinsurance, and deductible amounts. These costs will continue to be waived at the time of service.
 - ❖ If you are using a non-UNC provider, without an approved exception, you will see an increase in costs.
 - ❖ If you have services performed that are not covered by the State Health Plan, you will see an increase in costs.
- Is there a reason a member would elect the 80/20 plan?
 - ❖ If a member voluntarily opts to use non-UNC providers, or SHP out of network providers for their medical services, on the 70/30 plan, they will see an increase in out of pocket for copay, coinsurance, and deductible amounts. A member should review their normal medical charges, as well as review the premium difference to determine what best suits their family needs. Here is a link to the 70/30 vs. 80/20 plan comparison. [2024 SHP Plan Comparison](#)
- What is the purpose of this change?
 - ❖ In an analysis of our Faculty Physicians benefits, providing 80/20 State Health Plan coverage for all providers was not the most cost-effective option for calendar year 2024. Our employees are able to receive a similar level of benefits through the 70/30 plan for less cost, and the monies saved can be redirected elsewhere.
- Will this impact my mental health service benefits?
 - ❖ Mental health services are eligible for an exception to see a non-UNC provider. However, if your provider is out-of-network with the State Health Plan, or they provide non-covered services, you may see an increase in costs. Otherwise, copay, coinsurance, and deductible amount will remain reimbursable by the Armada plan.

- What if I want to remain on the 80/20 plan for 2024?
 - ❖ You will default to the 70/30 plan during open enrollment. If you would like to elect the 80/20 plan, you will need to log in to change your election during the enrollment window (October 9 – 27).

- What will my cost be if I elect the 80/20 instead of the default 70/30 plan during annual enrollment?
 - ❖ You will continue to see the premium for the 80/20 plan deducted from your paycheck. You will then see a reimbursement of the 70/30 premiums given back to you within that same paycheck. Your increased cost in premium will be the difference between the 70/30 and 80/20 plan monthly premium.

Coverage Level	70/30 PPO Plan	80/20 PPO Plan	Employee Cost if Elect 80/20 (Difference in 70/30 & 80/20 Premiums)
Employee Only	\$ 25.00	\$ 50.00	\$ 25.00
Employee + Child(ren)	\$ 218.00	\$ 305.00	\$ 87.00
Employee + Spouse	\$ 590.00	\$ 700.00	\$ 110.00
Employee + Family	\$ 598.00	\$ 720.00	\$ 122.00

- If I want to remain in the 70/30 by default, do I need to do anything during annual enrollment?
 - ❖ Yes, you will need to still log in to complete the tobacco attestation, and verify your other information. You may also update your PCP if needed.